



Insurance Agents
& Brokers

2024 – Q1

Quarterly P&C Marketplace Summary

Pennsylvania

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2024–Q1 Pennsylvania Quarterly P&C Marketplace Summary



Figure 1

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You are being provided this *2024–Q1 Pennsylvania Quarterly P&C Marketplace Summary* as a benefit of your membership in the **Independent Agents & Brokers**. Quarterly property and casualty (P&C) data reveals trends during the current year to give you, as members, a more “real time” sense of the Pennsylvania insurance marketplace. As with the *2024 Pennsylvania Annual P&C Marketplace Summary*, the quarterly *Summary* takes an agent’s view of the marketplace and uses direct premiums before reinsurance. The data used includes the most recent quarterly data, plus the 4 full years prior. Two appendices are included to explain technical aspects of this *Summary*, and a third appendix provides an Pennsylvania All Active Insurers List, with useful information on each insurer operating in the state of Pennsylvania.

Table 1 below highlights the following major points of the current Pennsylvania quarterly P&C data, with United States data for comparison: Quarterly Premium Change, Top Insurers, Quarterly Premium Change by Line of Business, and Quarterly Losses. You can see that Pennsylvania averaged a +7.4% Q1-to-Q1 premium change, while Exclusive-Captive is the fastest growing categorization of insurer premiums, and AIU Insurance Company is the fastest growing insurer. You will also note that auto insurance premiums are estimated to have increased by +11.4% in Pennsylvania, and losses in the most recent quarter, Q1 of 2024, were above the same quarter last year, Q1 of 2023. Beyond these highlights, this quarterly Summary delves deeply into the state of Pennsylvania’s P&C marketplace in Q1 of 2024, providing a wealth of data and insight for you, the reader.

2024–Q1 Pennsylvania Summary Table	Pennsylvania	United States (Average State)
Premium Change (Q1-to-Q1)		
All Distribution	+7.4%	+8.4%
Independent Agent	+6.5%	+5.6%
Exclusive-Captive	+13.1%	+13.3%
Direct	+5.0%	+11.0%
Admitted	+7.4%	+8.1%
Surplus Lines	+9.4%	+12.7%
Top Insurer Highlights (Q1)		
Fastest Growing Insurer	AIU Insurance Company (American International Group)	America First Insurance Company (Liberty Mutual Insurance Companies)
Largest Line of Business Listed Marketing Type	Workers' Compensation Broker	All Private Passenger Auto Independent Agency
Premium Change: Line of Business (Q1-to-Q1)		
All Auto	+11.4%	+15.0%
Homeowners	+10.2%	+12.8%
Commercial Multi-Peril	+7.8%	+8.6%
Modified Quarterly Loss Ratios (Q1)		
Q1 Modified Loss Ratio	+46%	+43%
Q1 Prior Year Modified Loss Ratio	+43%	+57%
4-Year Average Modified Loss Ratio	+57%	+60%

Table 1 (Note: There is no Figure 1)

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Quarterly Premium Change: Pennsylvania vs. United States

To provide perspective, quarter-to-quarter premium change trends can be visually observed below in Figure 2, *Pennsylvania Premium - All Distribution*, and in Figure 3, *United States Premium - All Distribution*. Table 2 and Table 3, shown underneath Figure 2 and Figure 3, provide three measures of premium change rates for Pennsylvania and the United States. These are 2023 Q1-to-2024 Q1 (short-term), Rolling 12-Months (medium-term), and Average 4-Years (long-term). For further perspective on the size of the Pennsylvania P&C marketplace, total premiums for Pennsylvania and the United States are also provided in Tables 2 and 3 from 2023, the last full year of data.

The three measures of premium changes are useful in understanding a state's P&C insurance marketplace. Q1-to-Q1 premium change rates tend to be the most volatile but are the most current. Rolling 12-Months change rates are a bit more stable but still current. Average 4-Years change rates are useful for assessing longer-term trends in the P&C marketplace.

Note: The approach taken in this section, of showing visual Figures with their related and associated Tables directly underneath, is the same general approach taken throughout the rest of this *2024-Q1 Pennsylvania Quarterly P&C Marketplace Summary*. For detailed information on how the Q1-to-Q1, Rolling 12-Months, and Average 4-Years premium change percentages are calculated, see *Appendix #1—Measuring Premium Change*.

Note: Throughout this report, whenever a Figure or Table has only the word "Rolling" or the word "Average," it refers to Rolling 12-Months or Average 4-Years and may omit the longer title due to space considerations.

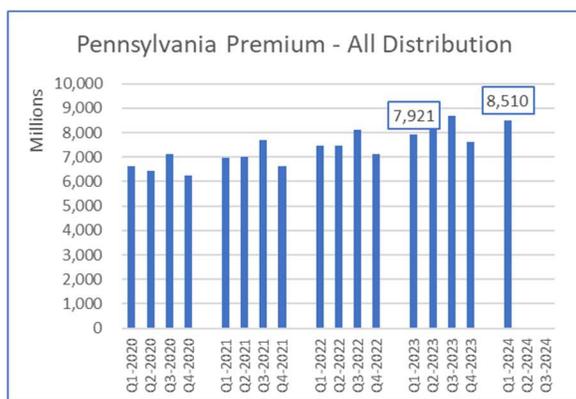


Figure 2

Q1-to-Q1	Rolling	Average
+7.4%	+7.9%	+6.3%
2023 Premium: \$32,502,998,000		

Table 2

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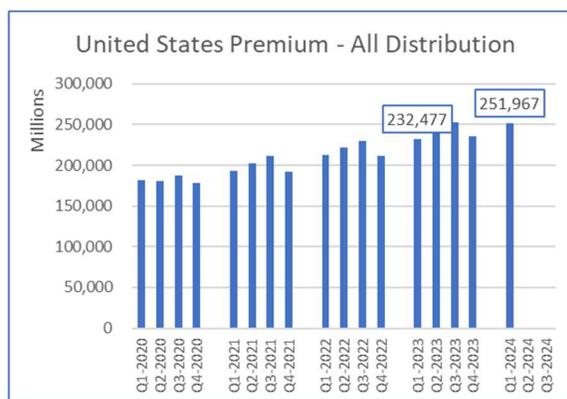


Figure 3

Q1-to-Q1	Rolling	Average
+8.4%	+10.2%	+8.2%
2023 Premium: \$967,559,640,000		

Table 3

Quarterly Premium Change: Pennsylvania vs. Other States

Figures 4–6 below compare Pennsylvania to other states in alphabetical order, and to the U.S. Average (listed last) for Q1-to-Q1, Rolling 12-Months, and Average 4-Years. And each state’s ranking is shown in parenthesis. For agencies with locations in other states, those other state premium change rates can be seen as well. For eased comparison, premium change rates are summarized in Combined Table 4–6, *Selected Data from Above Figures*, and provides figures for Pennsylvania, the United States-Average, and the fastest and slowest growing states. For detailed information on how the Q1-to-Q1, Rolling 12-Months, and Average 4-Years premium change percentages are calculated, see *Appendix #1—Measuring Premium Change*.



Figure 4



Figure 5

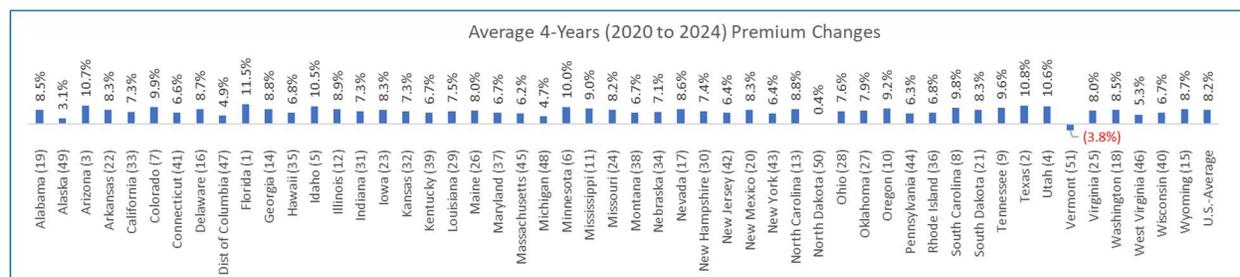


Figure 6

Selected Data from Above Figures			
	Q1-to-Q1	Rolling 12-Months	Average 4-Years
Pennsylvania	+7.4%	+7.9%	+6.3%
U.S.-Average	+8.4%	+10.2%	+8.2%
Fastest	Washington: +14.7%	Florida: +15.5%	Florida: +11.5%
Slowest	North Dakota: (38.0%)	North Dakota: (8.0%)	Vermont: (3.8%)

Combined Table 4-6

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Quarterly Premium Change History: Pennsylvania vs. the United States

This section of the *2024–Q1 Pennsylvania Quarterly P&C Marketplace Summary* provides perspective on how premium changes played out in the marketplace in prior quarters, and in prior years. Figure 7, *Quarter-to-Quarter Premium Changes Over Time: Pennsylvania vs. United States*, and Figure 8, *Rolling 12-Month Premium Change Over Time: Pennsylvania vs. United States* show how Pennsylvania premiums have changed over time relative to the United States. This historical perspective was added to show how the current quarterly premium changes are affecting Pennsylvania agents and consumers of insurance, versus the prior Quarter-to-Quarter and Rolling 12 Month premium changes that were experienced.

The data in Table 9, *Average 4-Years Premium Change: Pennsylvania vs. United States*, was presented previously on Page 3, Tables 2 and 3, and is provided here for comparison to Figures 7 and 8. For detailed information on how the Q1-to-Q1, Rolling 12-Months, and Average 4-Years premium change percentages are calculated, see *Appendix #1—Measuring Premium Change*.

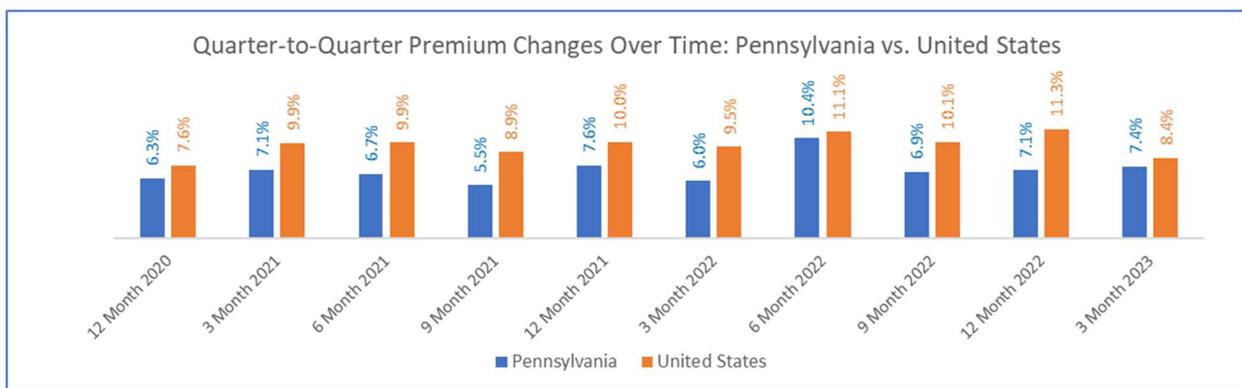


Figure 7 (Note there is no Table 7)

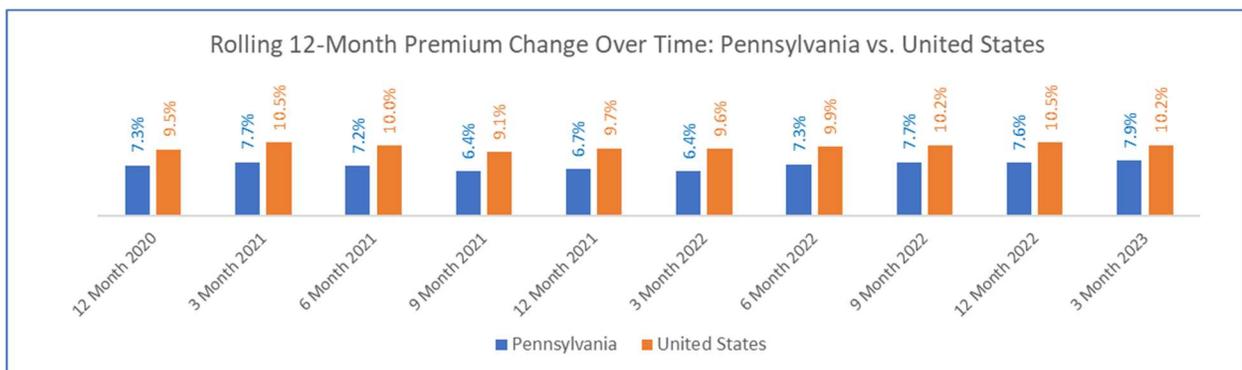


Figure 8 (Note there is no Table 8)

Average 4-Years Premium Change: Pennsylvania vs. United States	
Premium Change Comparison	Average 4-Years
Pennsylvania	+6.3%
United States	+8.2%

Table 9 (Note: There is no Figure 9)

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Quarterly Premium Change: Distribution

The following Figures and Tables 10–12 illustrate Pennsylvania's premium changes for the three main ways that insurers distribute insurance. Those 3 ways are by **Independent Agent**, **Direct**, and **Exclusive-Captive** distribution. Figures and Tables 13–15 then provide further breakdown of the **Independent Agent** distribution style into **Pure IA or Broker** (pure independent agent or broker using insurers), **MGA** (managing general agent or wholesale using insurers), and **IA-Mixed** (insurers using independent agents and other distribution in combination). References to "Independent Agent," "Independent Agent distribution," or "insurers using Independent Agent distribution" in both quarterly and annual *Summary's* include those three component parts of the Independent Agent style of distribution. And Table 16, *United States Premium Change by Distribution—Percentage Comparisons*, shows U.S. comparisons to the 3 distribution styles, and the component parts of **Independent Agent** style of distribution. More information on the classification of insurers into Distribution Styles is contained in *Appendix #2—Annual vs. Quarterly P&C Marketplace Summaries*, in the subsection Distribution Styles.

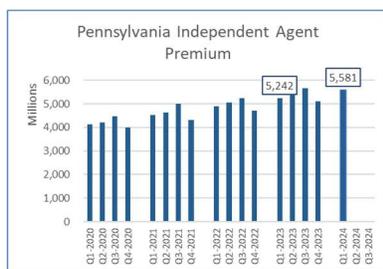


Figure 10

Q1-to-Q1	Rolling	Average
+6.5%	+8.7%	+7.5%
2023 Premium: \$21,673,488,000		

Table 10

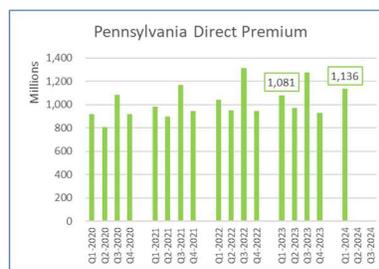


Figure 11

Q1-to-Q1	Rolling	Average
+5.0%	+0.6%	+5.4%
2023 Premium: \$4,260,603,000		

Table 11

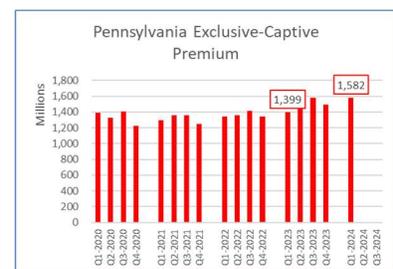


Figure 12

Q1-to-Q1	Rolling	Average
+13.1%	+11.5%	+3.3%
2023 Premium: \$5,970,485,000		

Table 12

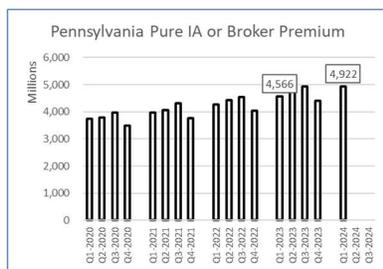


Figure 13

Q1-to-Q1	Rolling	Average
+7.8%	+9.4%	+6.8%
2023 Premium: \$18,871,845,000		

Table 13

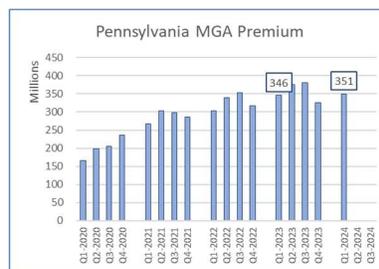


Figure 14

Q1-to-Q1	Rolling	Average
+1.3%	+5.8%	+19.2%
2023 Premium: \$1,429,013,000		

Table 14

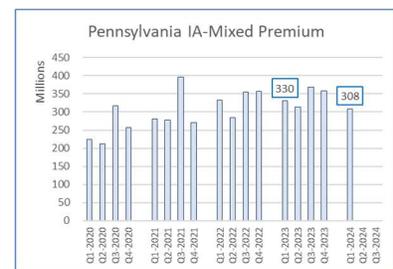


Figure 15

Q1-to-Q1	Rolling	Average
(6.6%)	+2.0%	+8.0%
2023 Premium: \$1,372,630,000		

Table 15

United States Premium Change by Distribution —Percentage Comparisons						
United States	Independent Agent	Direct	Exclusive-Captive	Pure IA or Broker	MGA	IA-Mixed
Q1-to-Q1	+5.6%	+11.0%	+13.3%	+4.6%	+8.9%	+9.4%
Rolling 12-Month	+9.0%	+10.6%	+13.0%	+8.1%	+12.8%	+12.5%
Average 4-Years	+9.2%	+6.8%	+7.5%	+7.6%	+15.6%	+17.1%

Table 16 (Note: There is no Figure 16)

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Quarterly Premium Change: Regulation

Figures 17–19 below show Pennsylvania premiums broken out into the predominant regulatory regime applying to the insurer, which are classified as **Admitted**, **Surplus Lines**, and **Risk Retention Groups (RRGs)**. The premiums shown are the sum of the individual insurers.

Admitted insurers are the most closely regulated for solvency, rates, and forms and are generally covered by a state guaranty fund. Surplus Lines insurers are less regulated and referred to with a variety of names such as Excess & Surplus lines, Surplus lines, or just Non-admitted. Risk Retention Groups are subject to a combination of federal and state rules and regulations.

Tables 17–19 present the percentage change rates for Pennsylvania for each regulatory regime, with total premiums applicable. Table 20, *United States Premium Change by Regulation—Percentage Comparisons* provides United States data to enable a comparison to Pennsylvania.

Note: For this combination of regulatory regime data in Figures 17–19, the vertical axis for each bar chart varies in the maximum dollars, as the intent is to show relative changes in premiums and quarterly differences. If a single maximum were used in all three Figures (for example in billions of dollars only), then premium variations in each quarter would be less visible, or not visible at all for Surplus Lines and RRGs.

Note: As is the case with the *2024 Pennsylvania Annual P&C Marketplace Summary*, Surplus Lines premiums are those premiums through insurers domiciled in one of the 50 states and the District of Columbia (Domestic Insurers). Surplus Lines insurers not domiciled in the United States or DC (Alien Insurers) premiums are not included, as they are not tracked in the same time horizon as domestic insurers.

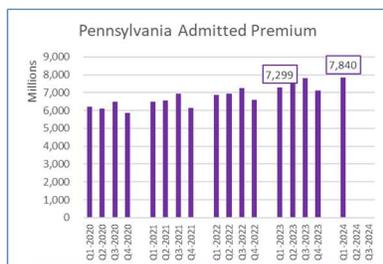


Figure 17

Q1-to-Q1	Rolling	Average
+7.4%	+8.1%	+5.9%
2023 Premium: \$29,853,521,000		

Table 17

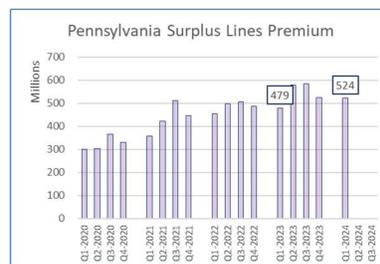


Figure 18

Q1-to-Q1	Rolling	Average
+9.4%	+12.4%	+14.1%
2023 Premium: \$2,168,413,000		

Table 18

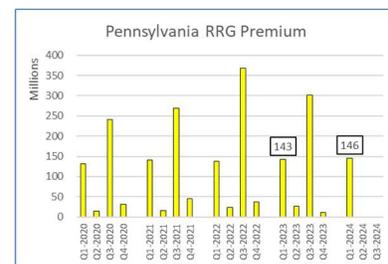


Figure 19

Q1-to-Q1	Rolling	Average
+2.3%	(15.1%)	+2.6%
2023 Premium: \$481,064,000		

Table 19

United States Premium Change by Regulation—Percentage Comparisons			
United States	Admitted	Surplus Lines	RRG
Q1-to-Q1	+8.1%	+12.7%	(6.1%)
Rolling 12-Month	+9.8%	+14.5%	(4.8%)
Average 4-Years	+7.5%	+17.8%	+1.9%

Table 20 (Note: There is no Figure 20)

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Quarterly Premium Change: Distribution and Regulation Side-by-Side

Figures 21–23 below give a comparison of all premiums for Pennsylvania vs. the United States, in a side-by-side manner, for the stated Distribution Style and for just the Surplus Lines and RRGs regulatory regimes. Table 24 below, *Composite Premium Change Percentages for Figures 21–23*, provides the change percentages for Pennsylvania and United States with an added decimal place, as that level of precision is not conducive to display in Figures 21–23. You will notice that Table 24 goes further, and shows the change percentages for the Distribution Style subcategories of **Pure IA or Broker**, **MGA**, and **IA-Mixed**; and also the **Admitted** regulatory regime.

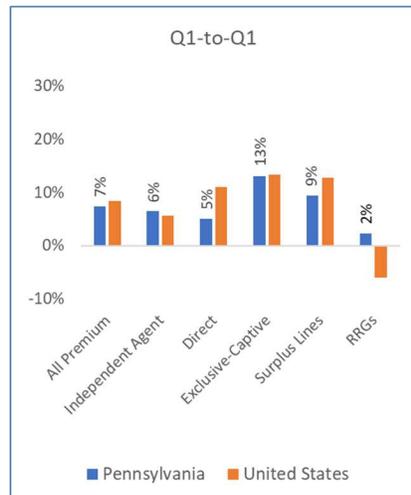


Figure 21

(Note: There are no Tables 21–23)

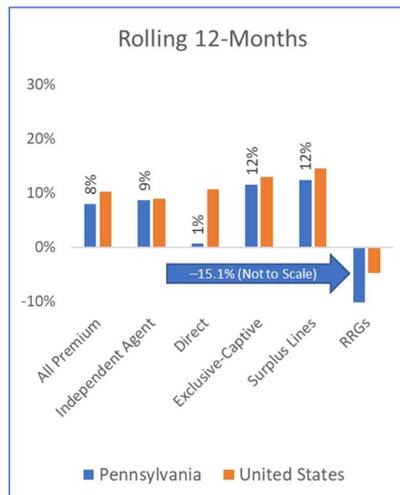


Figure 22

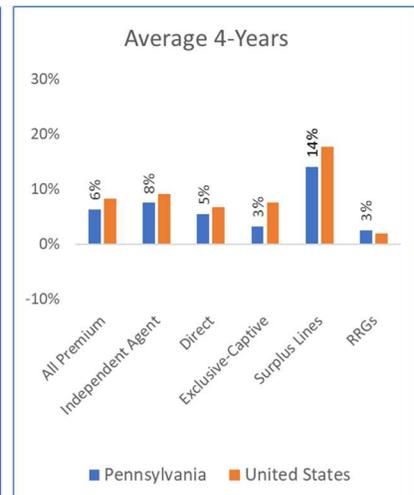


Figure 23

Composite Premium Change Percentages for Figures 21–23						
All, Distribution or Regulatory Regime	Q1-to-Q1		Rolling 12-Months		Average 4-Years	
	Pennsylvania	U.S.	Pennsylvania	U.S.	Pennsylvania	U.S.
All Premium	+7.4%	+8.4%	+7.9%	+10.2%	+6.3%	+8.2%
Independent Agent	+6.5%	+5.6%	+8.7%	+9.0%	+7.5%	+9.2%
Pure IA or Broker	+7.8%	+4.6%	+9.4%	+8.1%	+6.8%	+7.6%
MGA	+1.3%	+8.9%	+5.8%	+12.8%	+19.2%	+15.6%
IA-Mixed	(6.6%)	+9.4%	+2.0%	+12.5%	+8.0%	+17.1%
Direct	+5.0%	+11.0%	+0.6%	+10.6%	+5.4%	+6.8%
Exclusive-Captive	+13.1%	+13.3%	+11.5%	+13.0%	+3.3%	+7.5%
Surplus Lines	+9.4%	+12.7%	+12.4%	+14.5%	+14.1%	+17.8%
RRGs	+2.3%	(6.1%)	(15.1%)	(4.8%)	+2.6%	+1.9%
Admitted	+7.4%	+8.1%	+8.1%	+9.8%	+5.9%	+7.5%

Table 24 (Note: There is no Figure 24)

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Pennsylvania Top 50 Largest and Fastest Growing Insurers

The following two pages contain 2024–Q1 quarterly data for Pennsylvania's 50 largest, and the 50 fastest growing insurers. Table 25 is *Pennsylvania Top 50 Largest Insurers* and is sorted in descending order of each insurer's Rolling 12-Months premium dollars. Table 26 is *Pennsylvania: Top 50 Fastest Growing Insurers* and is sorted by the average premium change, that is Average 4-Years. If a Top 50 largest insurer in Table 25 is also a Top 50 fastest growing insurer seen in Table 26, it is highlighted with yellow shading.

Tables 25 and 26 provide attributes and data on each Top Insurer. First is the policy-issuing insurer's Group or fleet, if any. Second is the policy-issuing insurer's Rolling 12-Months premium (column heading Rolling DPW, meaning Direct Premium Written). Third is the Listed Marketing Type reported by the insurer. Fourth is the insurer's largest Line of Business. Last are the three measures of change in premiums for each insurer: Q1-to-Q1, Rolling 12-Months, and Average 4-Years, which are shown in Table 25 and 26 as Q1-to-Q1 Change, Rolling Change, and Average Change. If any change percentage in Table 25 or Table 26 is blank it is because the percentage change is incalculable, as a \$0 premium exists for one of the premiums in the premium change calculation.

The very bottom row of Table 25 and Table 26, "Total DPW and Weighted Average Change," contains the sum-total of all the premiums of all 50 insurers listed, as well as the weighted average of their premium change rates.

Note: The insurers shown in Tables 25 and 26 are individual policy-issuing insurers, and not broader groups or the brand you might associate with an insurer. Within insurer groups some policy-issuing insurers can grow faster or slower than the overall group, or than other insurers in the group.

Note: The largest Line of Business for each insurer shown in Tables 25 and 26 is based on the United States Line of Business premiums for 2023 (and NOT just Pennsylvania premiums). The United States Line of Business listed as largest may not be the largest Line of Business in Pennsylvania for that insurer, or the largest line in this most recent quarter. This is because the ranking of Lines of Business for an insurer in Pennsylvania can only be determined from the annual data and this is a quarterly *Summary*.

(Note: There are no Figures 25 and 26)

[How to Use this Information](#)

Look for premium trends regarding competitors, or for the insurers you use. Examine what Line of Business is most important to the insurer nationally. The fastest growing insurers might be recent competitors formed in the "insurtech" sphere, or insurers discussed in the trade press. Or they might be markets for you to investigate gaining access to, through a program administrator, MGA, or via a direct appointment.

In case an insurer is of interest to you, and it is not in the Top 50 largest or fastest insurers, new to this quarterly *Summary* in 2024 is an all-insurer list, presented as **Appendix #3–All Active Insurers List**. The *All Active Insurers List* contains insurer-specific details for Pennsylvania, the United States, the specific insurer, as well as any group the insurer belongs to. If you see an insurer of particular interest to you, ask for a *2024 Pennsylvania P&C Insurer SnapShot* for that insurer. Included in each *SnapShot* is data on the Top 10 Lines of Business, the insurer's biggest states, 10-year loss ratios, average commissions, and other details.

Pennsylvania: Top 50 Largest Insurers (Table is sorted by Insurer Rolling 12-Month Direct Premium Written)

Pennsylvania Largest Insurers		Group	Rolling DPW (\$000)	Listed Marketing Type	Largest Line of Business (U.S. Total)	Q1-to-Q1 Change	Rolling Change	Average Change
1	Erie Insurance Exchange	Erie Insurance Group	\$2,280,120	Independent Agency	All Private Passenger Auto	8.4%	8.0%	2.7%
2	State Farm Mutual Automobile Ins Co	State Farm Group	\$2,261,499	Exclusive/Captive Agent	All Private Passenger Auto	20.4%	21.4%	9.2%
3	State Farm Fire and Casualty Company	State Farm Group	\$1,051,274	Exclusive/Captive Agent	Homeowners Mult Peril	14.5%	9.0%	8.9%
4	Allstate Fire and Casualty Insurance Co	Allstate Insurance Group	\$904,880	Exclusive/Captive Agent	All Private Passenger Auto	15.4%	17.6%	7.1%
5	Progressive Advanced Insurance Company	Progressive Insurance Group	\$767,463	Direct Response	All Private Passenger Auto	15.2%	17.8%	15.0%
6	Erie Insurance Company	Erie Insurance Group	\$710,966	Independent Agency	Homeowners Mult Peril	39.0%	32.7%	29.0%
7	Progressive Specialty Insurance Company	Progressive Insurance Group	\$582,130	Independent Agency	All Private Passenger Auto	10.8%	14.0%	7.5%
8	Zurich American Insurance Company	Zurich Insurance US PC Group	\$429,831	Independent Agency	Workers' Compensation	(15.8%)	14.3%	4.7%
9	Liberty Mutual Personal Insurance Co	Liberty Mutual Insurance Companies	\$390,421	Managing General Agent	All Private Passenger Auto	(14.0%)	(7.0%)	39.9%
10	GEICO Secure Insurance Company	Berkshire Hathaway Insurance Group	\$330,357	Direct Response	All Private Passenger Auto	(2.2%)	2.8%	21.0%
11	Nationwide General Insurance Company	Nationwide Property & Casualty Group	\$321,779	Direct Response	All Private Passenger Auto	(0.7%)	17.1%	22.9%
12	Allstate Vehicle and Property Ins Co	Allstate Insurance Group	\$318,877	Independent Agency	Homeowners Mult Peril	28.8%	21.3%	17.6%
13	Travelers Property Casualty Co of Amer	Travelers Group	\$303,008	Independent Agency	Other Liab (Occurrence)	9.7%	12.1%	10.8%
14	United Financial Casualty Company	Progressive Insurance Group	\$292,863	Independent Agency, Direct Response	All Commercial Auto	(1.9%)	(7.2%)	24.4%
15	Pennsylvania National Mutual Cas Ins Co	Penn National Insurance Companies	\$287,629	Independent Agency	All Private Passenger Auto	3.7%	7.0%	2.8%
16	National Union Fire Ins Co Pittsburgh PA	American International Group	\$280,084	Broker	Other Liab (Claims-made)	(4.1%)	11.5%	22.8%
17	Nationwide Mutual Insurance Company	Nationwide Property & Casualty Group	\$262,214	Exclusive/Captive Agent	Homeowners Mult Peril	(2.5%)	(1.1%)	(6.8%)
18	Federal Insurance Company	Chubb INA Group	\$259,817	Independent Agency	Other Liab (Claims-made)	(5.8%)	5.2%	4.7%
19	Continental Casualty Company	CNA Insurance Companies	\$257,897	Independent Agency	Inland Marine	(1.9%)	(4.0%)	(0.8%)
20	United Services Automobile Association	USAA Group	\$232,270	Direct Response	All Private Passenger Auto	14.6%	13.1%	8.1%
21	USAA Casualty Insurance Company	USAA Group	\$229,594	Direct Response	All Private Passenger Auto	19.2%	15.1%	10.7%
22	Nationwide Property & Casualty Ins Co	Nationwide Property & Casualty Group	\$228,597	Exclusive/Captive Agent	All Private Passenger Auto	(5.3%)	(2.4%)	(11.5%)
23	Philadelphia Indemnity Insurance Company	Tokio Marine US PC Group	\$220,025	Broker, Independent Agency	Commercial Multiple Peril (Total)	2.7%	2.5%	4.5%
24	Travelers Personal Insurance Company	Travelers Group	\$207,008	Independent Agency	Homeowners Mult Peril	13.4%	19.4%	27.5%
25	Cincinnati Insurance Company	The Cincinnati Insurance Companies	\$203,703	Independent Agency	Commercial Multiple Peril (Total)	(0.3%)	3.0%	3.0%
26	ACE American Insurance Company	Chubb INA Group	\$199,986	Independent Agency	Other Liab (Occurrence)	14.2%	(13.2%)	(2.6%)
27	Factory Mutual Insurance Company	FM Global Group	\$193,639	Direct Response, Broker	Allied Lines	(5.2%)	25.5%	6.7%
28	GEICO Advantage Insurance Company	Berkshire Hathaway Insurance Group	\$193,084	Direct Response	All Private Passenger Auto	(13.9%)	(11.4%)	(11.0%)
29	Automobile Ins Co of Hartford, CT	Travelers Group	\$188,031	Independent Agency	Homeowners Mult Peril	21.7%	20.9%	11.1%
30	Allstate Insurance Company	Allstate Insurance Group	\$181,877	Exclusive/Captive Agent	All Private Passenger Auto	(8.1%)	(7.8%)	(7.8%)
31	LM General Insurance Company	Liberty Mutual Insurance Companies	\$181,274	Exclusive/Captive Agent	All Private Passenger Auto	(19.4%)	(13.5%)	(21.9%)
32	Donegal Mutual Insurance Company	Donegal Insurance Group	\$174,378	Independent Agency	Commercial Multiple Peril (Total)	2.2%	0.3%	(0.1%)
33	Everest Reinsurance Company	Everest Re U.S. Group	\$169,867	Direct Response, Broker	Other Liab (Occurrence)	(65.3%)	(22.1%)	(22.6%)
34	Liberty Insurance Underwriters, Inc.	Liberty Mutual Insurance Companies	\$168,926	Exclusive/Captive Agent, Direct Response	Inland Marine	(0.9%)	(1.4%)	(0.2%)
35	Selective Insurance Co of the Southeast	Selective Insurance Group	\$166,203	Independent Agency	Federal Flood	22.9%	13.5%	11.0%
36	Arch Insurance Company	Arch Insurance Group	\$164,151	Broker	Other Liab (Occurrence)	25.8%	4.1%	12.1%
37	Travelers Home and Marine Ins Co	Travelers Group	\$159,720	Independent Agency	Homeowners Mult Peril	(10.2%)	(3.1%)	(9.0%)
38	Atlantic States Insurance Company	Donegal Insurance Group	\$157,721	Independent Agency	Commercial Multiple Peril (Total)	5.4%	3.5%	3.7%
39	Integon General Insurance Corporation	Allstate Insurance Group	\$152,060	Independent Agency	All Private Passenger Auto	152.3%	149.1%	40.5%
40	American States Insurance Company	Liberty Mutual Insurance Companies	\$145,505	Independent Agency	All Private Passenger Auto	(4.6%)	13.1%	11.2%
41	USAA General Indemnity Company	USAA Group	\$139,908	Direct Response	All Private Passenger Auto	15.4%	15.5%	8.5%
42	Allstate Property and Casualty Ins Co	Allstate Insurance Group	\$135,828	Exclusive/Captive Agent	All Private Passenger Auto	0.0%	(0.2%)	(3.0%)
43	Travelers Property Casualty Insurance Co	Travelers Group	\$135,046	Independent Agency	All Private Passenger Auto	20.4%	19.5%	10.8%
44	Goodville Mutual Casualty Company	Goodville Mutual Insurance Group	\$127,548	Independent Agency	All Private Passenger Auto	20.9%	17.1%	10.9%
45	Travelers Casualty and Surety Co of Amer	Travelers Group	\$127,353	Independent Agency	Other Liab (Claims-made)	7.2%	0.2%	7.9%
46	Selective Insurance Co of South Carolina	Selective Insurance Group	\$127,293	Independent Agency	All Commercial Auto	8.0%	11.3%	14.0%
47	CSAA General Insurance Company	CSAA Insurance Group	\$121,140	Exclusive/Captive Agent, Independent Agency	All Private Passenger Auto	37.5%	31.0%	13.3%
48	Agency Insurance Co of Maryland, Inc.	...	\$120,890	Independent Agency	All Private Passenger Auto	68.2%	49.8%	29.1%
49	Travelers Indemnity Company	Travelers Group	\$117,383	Independent Agency	All Commercial Auto	18.9%	9.2%	7.3%
50	GEICO Casualty Company	Berkshire Hathaway Insurance Group	\$115,689	Direct Response	All Private Passenger Auto	(4.6%)	(3.6%)	(7.9%)
N/A	Total DPW and Weighted Average Change	N/A	\$17,478,806	N/A	N/A	10.7%	12.3%	8.9%

Table 25 | Source: © A.M. Best Company — used by permission | “*” indicates a zero (\$0) or negative quarterly premium figure in one or more quarters



Pennsylvania: Top 50 Fastest Growing Insurers (Table is sorted by Insurer Average 4-Years Change)

	Pennsylvania Fastest Growing Insurers	Group	Rolling DPW (\$000)	Listed Marketing Type	Largest Line of Business (U.S. Total)	Q1-to-Q1 Change	Rolling Change	Average Change
1	AIU Insurance Company	American International Group	\$21,326	Broker	Workers' Compensation	40.5%	17.7%	199.4%
2	Sentruiy Casualty Company	...	\$7,730	Independent Agency	Other Liab (Occurrence)	3.2%	2.1%	175.1%
3	Canopus US Insurance, Inc.	...	\$7,698	General Agent	All Commercial Auto	G.T. +200%	72.6%	158.9%
4	Homesite Insurance Company of Florida	American Family Insurance Group	\$12,383	Direct Response	Other Liab (Occurrence)	39.3%	27.9%	129.7%
5	Nutmeg Insurance Company	Hartford Insurance Group	\$11,498	Independent Agency	Workers' Compensation	97.5%	69.9%	121.2%
6	Professional Solutions Ins Co	NCMIC Group	\$2,238	Broker, General Agent	Other Liab (Claims-made)	10.6%	13.2%	117.2%
7	Rock Ridge Insurance Company	Clear Blue Insurance Group	\$21,767	Managing General Agent	Homeowners Mult Peril	26.9%	42.8%	115.9%
8	Economy Premier Assurance Company	Farmers Insurance Group	\$61,933	Independent Agency	All Private Passenger Auto	(7.4%)	(0.6%)	111.6%
9	Producers Agriculture Insurance Company	Tokio Marine US PC Group	\$2,863	Broker	Mult Peril Crop	G.T. +200%	(16.5%)	109.1%
10	Clear Spring Property & Casualty Company	Group 1001 Property and Casualty Group	\$8,731	Broker	Workers' Compensation	G.T. +200%	35.6%	107.1%
11	High Point Preferred Insurance Company	Palisades Group	\$11,978	Exclusive/Captive Agent	Homeowners Mult Peril	G.T. +200%	G.T. +200%	101.1%
12	American Southern Home Insurance Company	Munich-American Holding Corp Companies	\$4,110	Independent Agency	Commercial Multiple Peril (Total)	22.5%	175.3%	100.2%
13	Vault E&S Insurance Company	Vault Insurance Group	\$872	Broker	Homeowners Mult Peril	(41.0%)	43.8%	99.9%
14	West Bend Insurance Company	...	\$782	Independent Agency	Other Liab (Occurrence)	(4.8%)	0.6%	95.8%
15	Peerless Indemnity Insurance Company	Liberty Mutual Insurance Companies	\$8,038	Independent Agency	Homeowners Mult Peril	G.T. +200%		95.6%
16	Riverport Insurance Company	W. R. Berkley Insurance Group	\$1,383	Independent Agency	All Commercial Auto	G.T. +200%	70.5%	94.7%
17	TDC National Assurance Company	Doctors Company Insurance Group	\$1,618	Independent Agency, Broker	Other Liab (Claims-made)	147.1%	20.0%	87.0%
18	Virginia Surety Company, Inc.	Assurant P&C Group	\$21,949	Direct Response, Independent Agency	Other Liab (Occurrence)	(46.9%)	12.5%	85.6%
19	Permanent General Assurance Corporation	American Family Insurance Group	\$30,845	Independent Agency, Other Direct	All Private Passenger Auto	15.9%	81.0%	85.3%
20	Chiron Insurance Company	Pharmacists Mutual Insurance Group	\$631	Exclusive/Captive Agent, Independent Agency	Workers' Compensation	L.T. -100%	116.7%	82.1%
21	CARE Risk Retention Group, Inc.	...	\$158	Independent Agency	Medical Professional Liability (Total)	(44.3%)	86.4%	81.9%
22	CorePointe Insurance Company	AmTrust Group	\$2,515	Direct Response	Workers' Compensation	39.9%	(35.7%)	79.1%
23	COMCARE PRO Insurance (A RRRG)	...	\$14,936	Not Available	Other Liab (Claims-made)	96.2%	(6.7%)	76.9%
24	Illinois Insurance Company	AU Holding Company Group	\$840	Independent Agency	Workers' Compensation	9.7%	115.3%	74.9%
25	First Chicago Insurance Company	First Chicago Insurance Group	\$27,392	Independent Agency	All Private Passenger Auto	92.0%	132.4%	73.6%
26	Universal Fire & Casualty Insurance Co	Universal Shield Insurance Group	\$2,442	Independent Agency	Other Liab (Claims-made)	33.7%	99.2%	71.8%
27	Wellfleet New York Insurance Company	Berkshire Hathaway Insurance Group	\$3,205	Managing General Agent	Workers' Compensation	86.8%	80.6%	69.8%
28	Atain Specialty Insurance Company	Atain Insurance Companies	\$76	Managing General Agent	Other Liab (Occurrence)	157.1%	157.1%	67.2%
29	Great American Fidelity Insurance Co	Great American P & C Insurance Group	\$2,699	Independent Agency	Other Liab (Claims-made)	(21.1%)	39.1%	65.7%
30	R.V.I. America Insurance Company	...	\$983	Direct Response, Broker	Aircraft(all perils)	G.T. +200%	169.3%	63.3%
31	Federated Reserve Insurance Company	Federated Mutual Group	\$5,679	Exclusive/Captive Agent	Workers' Compensation	114.8%	(2.7%)	63.2%
32	Incline Casualty Company	Incline Insurance Group	\$7,510	Managing General Agent, General Agent	All Commercial Auto	159.2%	10.3%	63.1%
33	MAG Mutual Insurance Company	MAG Mutual Companies	\$3,292	Exclusive/Captive Agent, Independent Agency	Medical Professional Liability (Total)	61.7%	48.5%	62.5%
34	Berkshire Hathaway Direct Insurance Co	Berkshire Hathaway Insurance Group	\$18,667	Independent Agency, Direct Response	Commercial Multiple Peril (Total)	33.6%	26.7%	62.1%
35	First Indemnity of America Insurance Co	...	\$678	Broker	Surety	G.T. +200%	22.4%	61.3%
36	Chubb Custom Insurance Company	Chubb INA Group	\$10,076	Independent Agency	Homeowners Mult Peril	G.T. +200%	13.4%	60.9%
37	National Specialty Insurance Company	Markel Insurance Group	\$4,599	General Agent	All Commercial Auto	88.1%	(29.6%)	60.5%
38	Roche Surety and Casualty Company, Inc.	...	\$50	Managing General Agent	Surety	111.1%	0.0%	60.4%
39	Accredited Surety and Casualty Co, Inc.	Randall & Quilter America Holdings Inc.	\$7,848	Managing General Agent	Commercial Multiple Peril (Total)	18.9%	72.1%	57.7%
40	American Builders Ins Co RRG, Inc.	...	\$521	Direct Response	Other Liab (Occurrence)	(1.7%)	28.7%	57.1%
41	StarStone Specialty Insurance Company	Core Specialty Insurance Group	\$41,083	Independent Agency	Fire	18.4%	81.0%	56.6%
42	Southern Insurance Company of Virginia	Donegal Insurance Group	\$72,872	Independent Agency	All Private Passenger Auto	69.4%	92.7%	56.4%
43	JM Specialty Insurance Company	Jewelers Mutual Insurance Group	\$154	Inactive	Inland Marine	17.1%	27.6%	56.2%
44	Ascot Insurance Company	Ascot Insurance U.S. Group	\$18,358	Broker	Ocean Marine	(1.4%)	43.9%	55.8%
45	Swiss Re Corporate Solutions Elite Ins	Swiss Reinsurance Group	\$32,953	Broker	Allied Lines	10.6%	52.6%	54.6%
46	SureTec Insurance Company	Markel Insurance Group	\$1,023	Independent Agency	Surety	G.T. +200%	(32.3%)	54.6%
47	Knight Specialty Insurance Company	Knight Insurance Group	\$8,117	Managing General Agent	All Commercial Auto	G.T. +200%	79.9%	53.5%
48	American Family Home Insurance Company	Munich-American Holding Corp Companies	\$15,251	Independent Agency	All Private Passenger Auto	20.9%	(9.2%)	52.9%
49	Accident Fund General Insurance Co	AF Group	\$7,060	Independent Agency	Workers' Compensation	31.3%	(14.0%)	52.3%
50	Travelers Excess and Surplus Lines Co	Travelers Group	\$37,972	Broker	Allied Lines	167.8%	31.4%	51.8%
N/A	Total DPW and Weighted Average Change	N/A	\$589,382	N/A	N/A	39.1%	45.6%	82.7%



Table 26 | Source: © A.M. Best Company — used by permission | “*” indicates a zero (\$0) or negative quarterly premium figure in one or more quarters



Quarterly Premium Change: Lines of Business

What follows is Line of Business premium change percentages for United States data. The Lines of Business are those reported quarterly by insurers. Then, to relate the United States Line of Business premium change data to Pennsylvania, an estimate for these Lines of Business is provided, as would have been experienced in Pennsylvania. Additional information on the Lines of Business reported quarterly by insurer is contained in *Appendix #2—Annual vs. Quarterly P&C Marketplace Summaries*.

United States Summary—Line of Business Premium Change Percentages

Figures 27–29 are a summary of U.S. premium changes by Line of Business for the three measures of premium change: Q1-to-Q1 (short-term), Rolling 12-Months (medium-term), and Average 4-Years (long-term).

Note: The Lines of Business names in each figure below are listed in order from the Line of Business generating the most premiums (All Auto) to the Line generating the least premiums (International). Premiums from Non-Agent Lines are combined and listed last, out of rank-order. Non-agent lines include smaller lines that most Independent Agents do not focus on, such as credit, dental, medical supplement, and warranties.

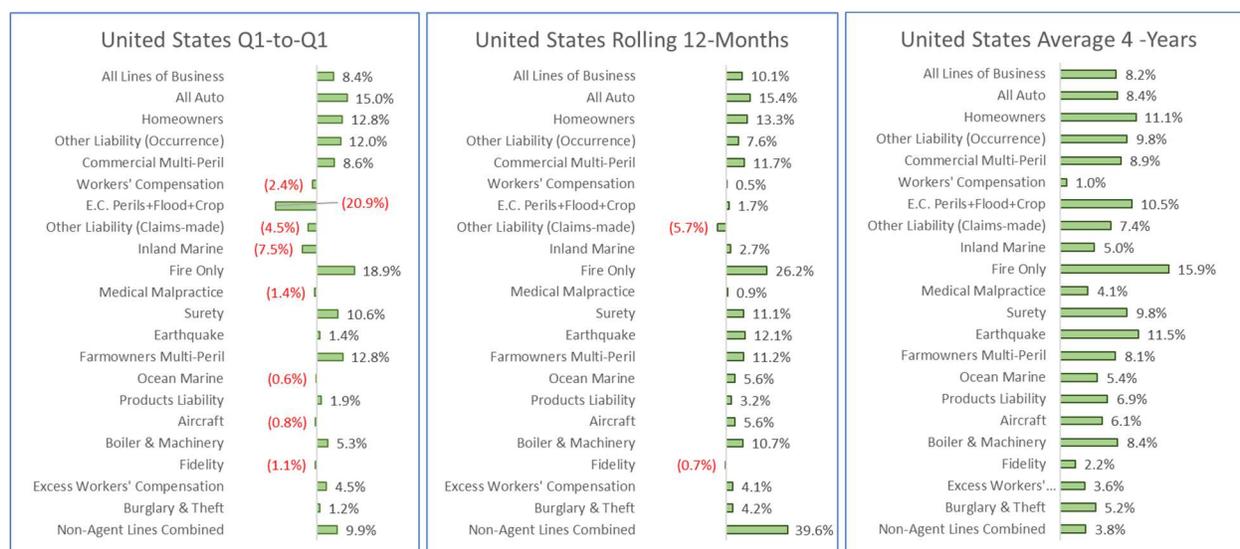


Figure 27

Figure 28

Figure 29

(Note: There are no Tables 27–29)

Source: © A.M. Best Company — used by permission.

United States Details—Individual Lines of Business

Figures 30–52 below, and their associated Tables 30–52, contain United States details on each Line of Business with premiums and percentage changes provided for the three measures of premium change: Q1-to-Q1 (short-term), Rolling 12-Month (medium-term), and Average 4-Years(long-term). Due to space considerations, these are shortened to Q-1 to Q-1, Rolling, and Average. Annual premiums are also provided for 2023 for each Line of Business. As with the previous section, the Lines of Business are listed in order from the Line of Business generating the most premiums to the line generating the least premiums.

All Lines Premium—For Perspective

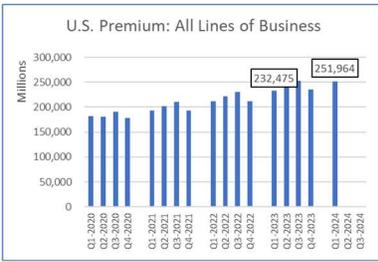


Figure 30

Q1-to-Q1	Rolling	Average
+8.4%	+10.1%	+8.2%
2023 Premium: \$967,922,509,000		

Table 30

Line of Business Breakout—Agent-Focused Lines

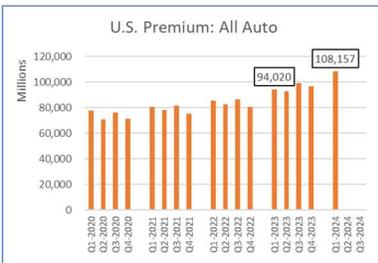


Figure 31

Q1-to-Q1	Rolling	Average
+15.0%	+15.4%	+8.4%
2023 Premium: \$382,625,234,000		

Table 31

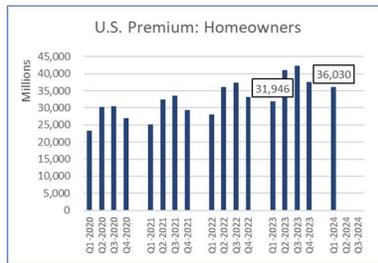


Figure 32

Q1-to-Q1	Rolling	Average
+12.8%	+13.3%	+11.1%
2023 Premium: \$152,882,951,000		

Table 32



Figure 33

Q1-to-Q1	Rolling	Average
+12.0%	+7.6%	+9.8%
2023 Premium: \$76,014,191,000		

Table 33

Line of Business Breakout—Agent-Focused Lines

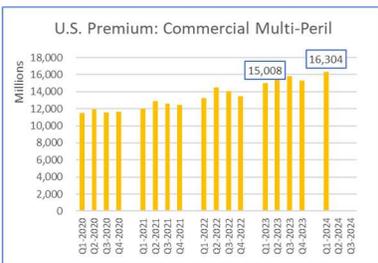


Figure 34

Q1-to-Q1	Rolling	Average
+8.6%	+11.7%	+8.9%
2023 Premium: \$62,415,533,000		

Table 34

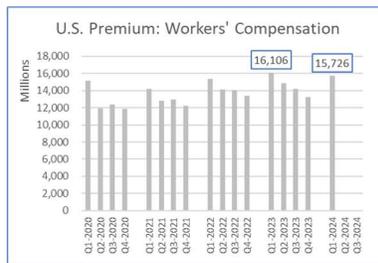


Figure 35

Q1-to-Q1	Rolling	Average
(2.4%)	+0.5%	+1.0%
2023 Premium: \$58,397,111,000		

Table 35

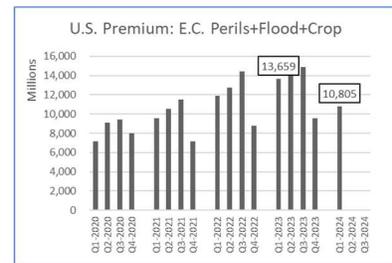


Figure 36

Q1-to-Q1	Rolling	Average
(20.9%)	+1.7%	+10.5%
2023 Premium: \$53,309,891,000		

Table 36



Line of Business Breakout—Agent-Focused Lines

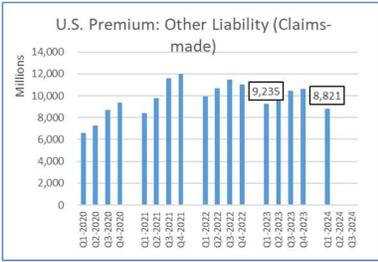


Figure 37

Q1-to-Q1	Rolling	Average
(4.5%)	(5.7%)	+7.4%
2023 Premium: \$40,415,824,000		

Table 37



Figure 38

Q1-to-Q1	Rolling	Average
(7.5%)	+2.7%	+5.0%
2023 Premium: \$36,424,807,000		

Table 38

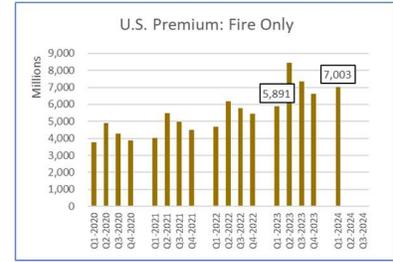


Figure 39

Q1-to-Q1	Rolling	Average
+18.9%	+26.2%	+15.9%
2023 Premium: \$28,316,886,000		

Table 39

Line of Business Breakout—Agent-Focused Lines

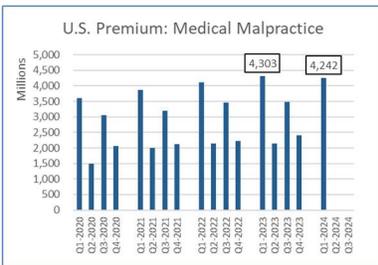


Figure 40

Q1-to-Q1	Rolling	Average
(1.4%)	+0.9%	+4.1%
2023 Premium: \$12,318,773,000		

Table 40

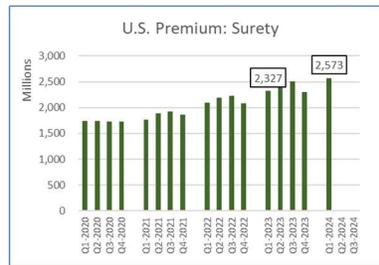


Figure 41

Q1-to-Q1	Rolling	Average
+10.6%	+11.1%	+9.8%
2023 Premium: \$9,573,307,000		

Table 41

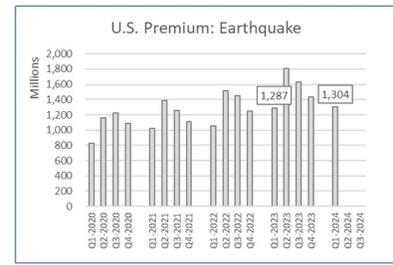


Figure 42

Q1-to-Q1	Rolling	Average
+1.4%	+12.1%	+11.5%
2023 Premium: \$6,149,389,000		

Table 42

Line of Business Breakout—Agent-Focused Lines

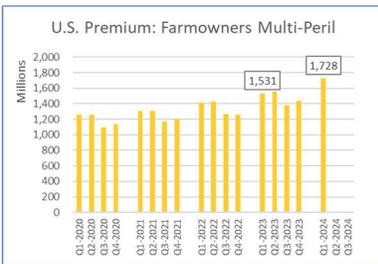


Figure 43

Q1-to-Q1	Rolling	Average
+12.8%	+11.2%	+8.1%
2023 Premium: \$5,903,449,000		

Table 43

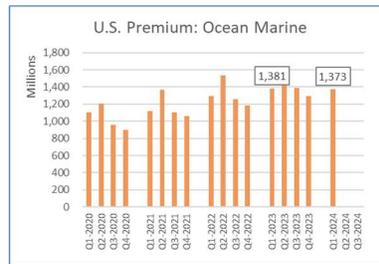


Figure 44

Q1-to-Q1	Rolling	Average
(0.6%)	+5.6%	+5.4%
2023 Premium: \$5,665,456,000		

Table 44



Figure 45

Q1-to-Q1	Rolling	Average
+1.9%	+3.2%	+6.9%
2023 Premium: \$5,296,221,000		

Table 45

Line of Business Breakout—Agent-Focused Lines

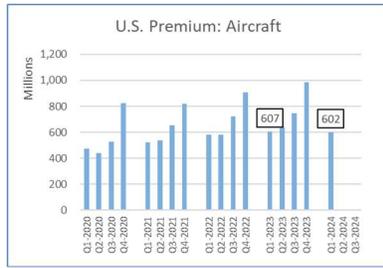


Figure 46

Q1-to-Q1	Rolling	Average
(0.8%)	+5.6%	+6.1%
2023 Premium: \$2,978,368,000		

Table 46

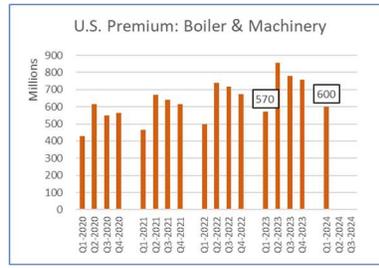


Figure 47

Q1-to-Q1	Rolling	Average
+5.3%	+10.7%	+8.4%
2023 Premium: \$2,962,883,000		

Table 47

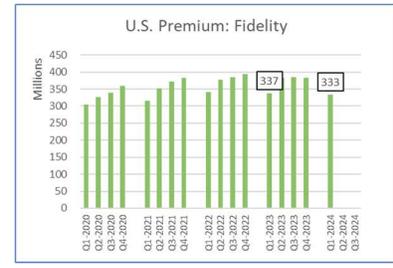


Figure 48

Q1-to-Q1	Rolling	Average
(1.1%)	(0.7%)	+2.2%
2023 Premium: \$1,486,585,000		

Table 48

Line of Business Breakout—Agent-Focused Lines

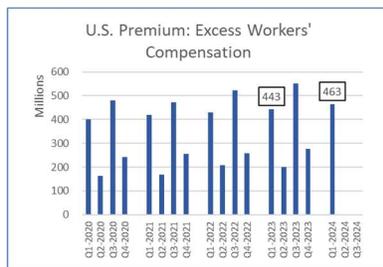


Figure 49

Q1-to-Q1	Rolling	Average
+4.5%	+4.1%	+3.6%
2023 Premium: \$1,470,702,000		

Table 49

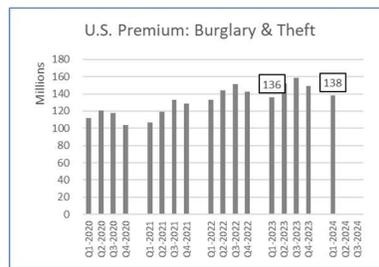


Figure 50

Q1-to-Q1	Rolling	Average
+1.2%	+4.2%	+5.2%
2023 Premium: \$596,703,000		

Table 50



Figure 51

Q1-to-Q1	Rolling	Average
+31.2%	+46.2%	(9.0%)
2023 Premium: \$35,145,000		

Table 51

Line of Business Breakout—Non-Agent Lines Combined

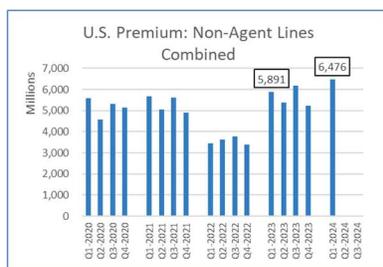


Figure 52

Q1-to-Q1	Rolling	Average
+9.9%	+39.6%	+3.8%
2023 Premium: \$22,683,100,000		

Table 52

Source: © A.M. Best Company — used by permission.



Pennsylvania—Line of Business Premium Change Estimates

Table 53 below, *Pennsylvania Line of Business Premium Change Estimates*, shows estimates for the premium changes that a typical Pennsylvania insured would have experienced in 2024–Q1. These estimates are provided because Line of Business premium data is not available quarterly on a state-specific basis. The goal is to provide the most currently available, point-in-time data for Independent Agents to use when discussing premiums with their insureds, or when looking at an agency's book of business for near term budgeting or strategic planning.

This premium change estimate is accomplished by using Pennsylvania's 2023 annual state-specific Line of Business premium change, averaging it with the United States 2024–Q1 Line of Business premium change, and then modifying that result by the ratio of Pennsylvania quarterly premium change to the United States quarterly premium change in 2024–Q1. The calculation for these estimates is made using the formula at the head of the last column below.

Note: The same Lines of Business are presented in Table 53 below as in the previous section, but the Line of Business names are listed in alphabetical order (that is, not in rank-order from most premium to least premium as in the previous section).

Pennsylvania Line of Business Premium Change Estimates				
Columns (A), (B) and (C) =>	(A)	(B)	(C)	Average [(A) & (B)] X (C)
Line of Business	Pennsylvania Line of Business Change for Last Full Year (2023)	United States Line of Business Change for 2024–Q1	2024–Q1 Mod Factor (*)	Estimates: Pennsylvania Line of Business Change for 2024–Q1
All Lines of Business	+7.6%	+8.4%	+89%	+7.1%
Aircraft	+5.8%	(0.8%)	+89%	+2.2%
All Auto (**)	+10.6%	+15.0%	+89%	+11.4%
Boiler & Machinery	+14.7%	+5.3%	+89%	+8.9%
Burglary & Theft	(2.4%)	+1.2%	+89%	(0.6%)
Commercial Multi-Peril	+8.9%	+8.6%	+89%	+7.8%
E.C. Perils+Flood+Crop (***)	+1.6%	(20.9%)	+89%	(10.9%)
Earthquake	+36.8%	+1.4%	+89%	+16.9%
Excess Workers' Compensation	+0.8%	+4.5%	+89%	+2.3%
Farmowners Multi-Peril	+10.7%	+12.8%	+89%	+10.4%
Fidelity	(2.8%)	(1.1%)	+89%	(2.2%)
Fire Only	+23.3%	+18.9%	+89%	+18.7%
Homeowners	+10.2%	+12.8%	+89%	+10.2%
Inland Marine	+4.7%	(7.5%)	+89%	(1.6%)
Medical Malpractice	(8.0%)	(1.4%)	+89%	(5.3%)
Ocean Marine	+2.2%	(0.6%)	+89%	+0.7%
Other Liability (Claims-made)	(1.3%)	(4.5%)	+89%	(3.3%)
Other Liability (Occurrence)	+6.6%	+12.0%	+89%	+8.2%
Products Liability	(1.2%)	+1.9%	+89%	+0.3%
Surety	+15.7%	+10.6%	+89%	+11.7%
Workers' Compensation	(2.0%)	(2.4%)	+89%	(2.4%)

Table 53 (Note: There is no Figure 53)

Notes: (*) If the ratio of Pennsylvania to the United States is over 150%, Column C is capped at 150%. (**) The Pennsylvania All Auto's premium change rate is an average of All Commercial Auto premiums (approximate weight 20%) and the All Private Passenger Auto premiums (approximate weight 80%). (***) The E.C. Perils+Flood+Crop uses the same approach of a weighted average of premium change for Allied lines, Federal Flood, Multi-Peril Crop, Private Flood and Private Crop using 2023 full year premiums.

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Quarterly Loss Picture: Pennsylvania vs. United States

The quarterly loss data available from P&C insurers is not as robust as the data available annually. Missing from quarterly data is state-specific Line of Business loss data, as insurers only report loss data on a state-wide basis, and don't report quarterly on each specific Line of Business, as they do annually. The same applies to insurer reporting of earned premiums. Earned premiums are not reported by insurers for each specific Line of Business in each state. A Modified Quarterly Loss Ratio can still be calculated however, and that formula used is shown below. Do take notice, this is not a traditional loss ratio, as written premiums are used and not earned premiums.

$$\text{Modified Quarterly Loss Ratio} = \frac{\text{Quarterly Paid Losses} + \text{Current Loss Reserves} - \text{Prior Loss Reserves}}{\text{Quarterly Written Premiums}}$$

Modified Quarterly Loss ratios may not compare exactly to those determined with earned premiums, and they can be more volatile. That said, the timely nature of Modified Quarterly Loss Ratio data can be of interest, because large-scale loss events can have an impact on individual quarters. As state-specific losses tend to be seasonal, it is best to compare the current quarter's Modified Loss Ratio to the same quarter in prior years.

Figure 54 and Figure 55 below show the Modified Quarterly Loss Ratio for all premiums in Pennsylvania, and the United States, allowing for comparison in 2024–Q1, either on average, or for patterns in all quarters. They show the measure of loss experience for all insurers in 2024–Q1, compared to the average loss experience for all quarters. The Modified Quarterly Loss ratio for the same quarter the previous year is pointed out as the left-hand red percentage. In general, when the blue line is above the red line that is favorable. And when the red line is above the blue line that is unfavorable.

Modified Quarterly Loss Ratios All Insurers: Pennsylvania vs. United States

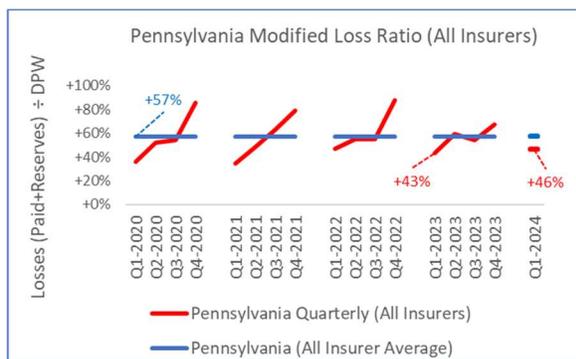


Figure 54

(Note: There are no Tables 54–55)

Source: © A.M. Best Company — used by permission.

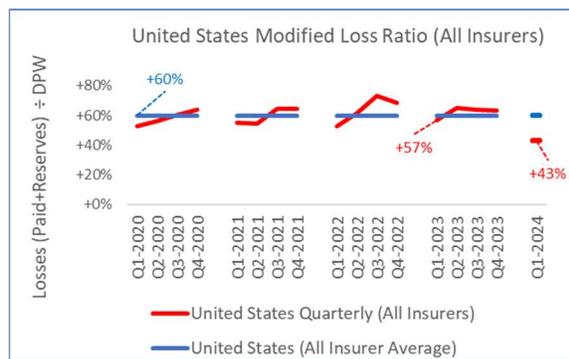


Figure 55

While you can't calculate state-specific Line of Business Modified Quarterly Loss Ratios, you can calculate these loss ratios by Distribution Style and by regulatory regime. In this way, insurer's quarterly trends can be monitored for both groups of insurers, and on a state-specific basis. For groups of insurers, the Distribution Style shown in the next section are **Independent Agents**, **Exclusive-Captive**, and **Direct**. And after that, shown are the regulatory regimes of **Admitted**, **Surplus Lines**, and **Risk Retention Group (RRGs)**.

Quarterly Loss Ratios by Distribution: Pennsylvania vs. United States

Figures 56–61 below show Pennsylvania loss data for insurers grouped as using **Independent Agents**, **Exclusive-Captive**, and **Direct** distribution. As a reminder, insurers combined as "Independent Agents" include insurers distributing insurance through **Pure IA or Broker, MGA and IA-Mixed**.

Pennsylvania Independent Agents

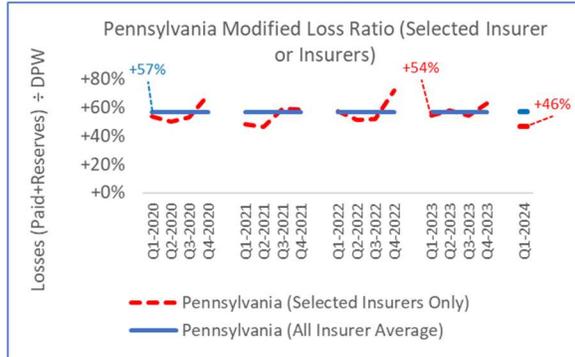


Figure 56

United States Independent Agents

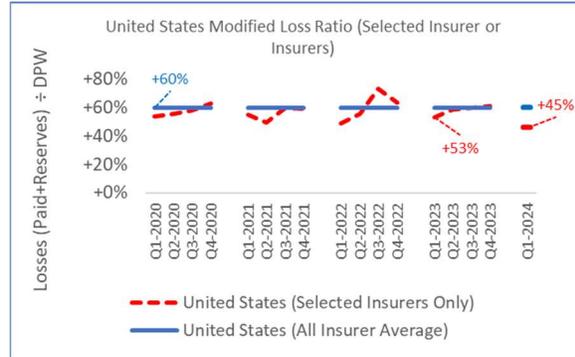


Figure 57

Pennsylvania Exclusive-Captive

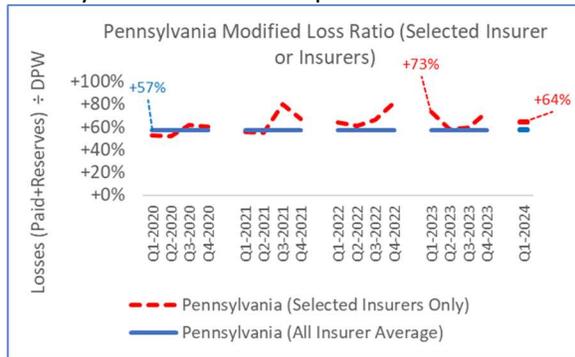


Figure 58

United States Exclusive-captive

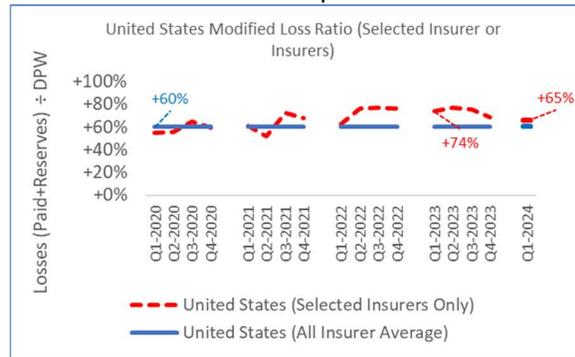


Figure 59

Pennsylvania Direct

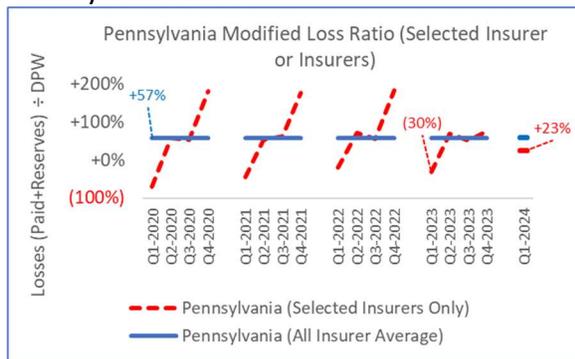


Figure 60

(Note: There are no Tables 56–61)

Source: © A.M. Best Company — used by permission.

United States Direct

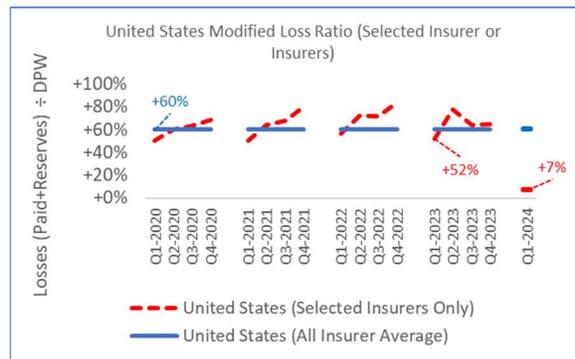


Figure 61

Figures 62–67 provide Modified Quarterly Loss Ratio data for the insurer regulatory regimes of **Admitted, Surplus Lines and Risk Retention Groups (RRGs)**.

Pennsylvania Admitted

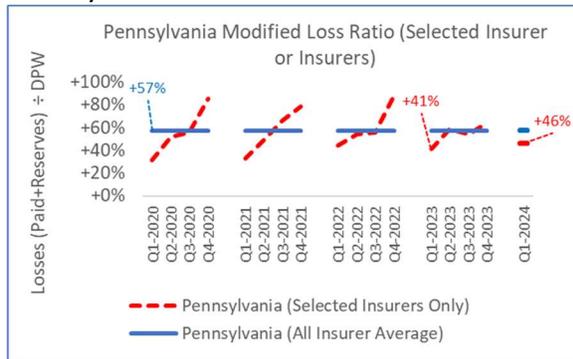


Figure 62

United States Admitted

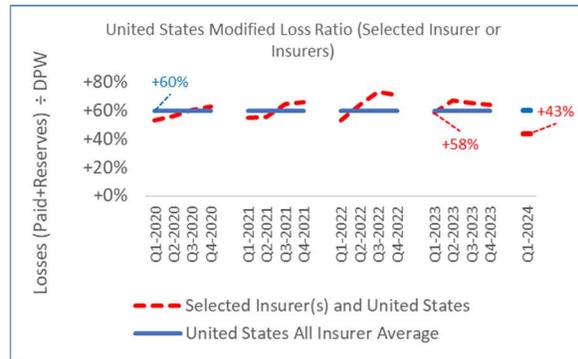


Figure 63

Pennsylvania Surplus Lines

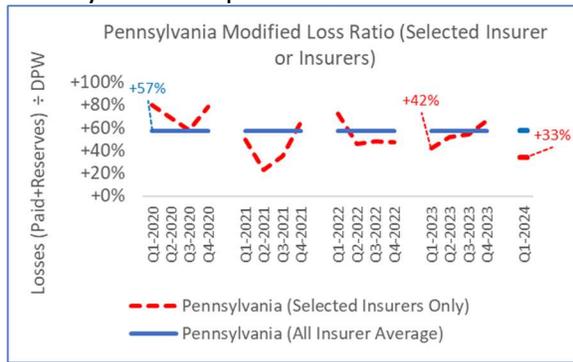


Figure 64

United States Surplus Lines

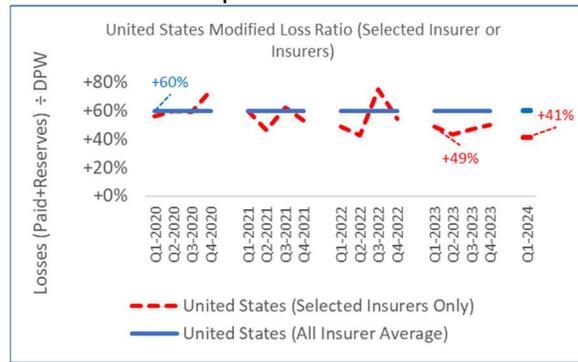


Figure 65

Pennsylvania Risk Retention Groups (RRG)

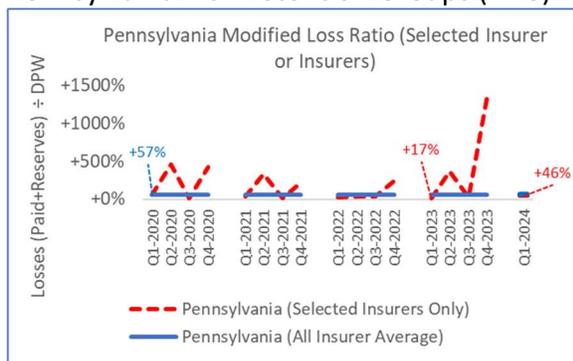


Figure 66

(Note: There are no Tables 56–61)

Source: © A.M. Best Company — used by permission.

United States Risk Retention Groups (RRG)

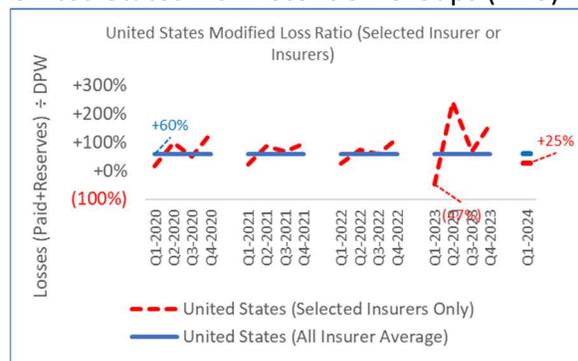


Figure 67

Appendix #1—Measuring Premium Change

Premium change rates are tracked and measured in 3 ways in the *2024–Q1 Pennsylvania Quarterly P&C Marketplace Summary*.

The three measures of premium change are: Q1-to-Q1 (short-term), Rolling 12-Months (medium-term), and Average 4-Years (long-term). Three measures are provided because either a short-, medium-, or long-term percentage measure may be the most useful in understanding a state's P&C insurance marketplace.

- Q1-to-Q1 (short-term): premium change rates tend to be the most volatile but are the most current.
- Rolling 12-Months (medium-term): change rates are a bit more stable but still current.
- Average 4-Years (long-term): change rates are still current but the least volatile, and useful for assessing longer-term trends.

This *2024–Q1 Pennsylvania Quarterly P&C Marketplace Summary*, as with the *2024 Pennsylvania Annual P&C Marketplace Summary*, uses P&C industry data on the direct insurance business, before reinsurance. So, premiums used throughout this quarterly *Summary* are direct premiums, not net premiums or gross premiums. Also, as the quarterly *Summary* is focused on insurance marketplace trends, written premiums are used, not earned premiums.

The bar charts in Figures 68–70 below visually show the three measures of premium change rates for the United States, followed by the mathematical formula for computing those premium change rates. Figure 68 shows the Q1-to-Q1 calculation, Figure 69 the Rolling 12-Months calculation, and Figure 70 shows the Average 4-Years calculation.

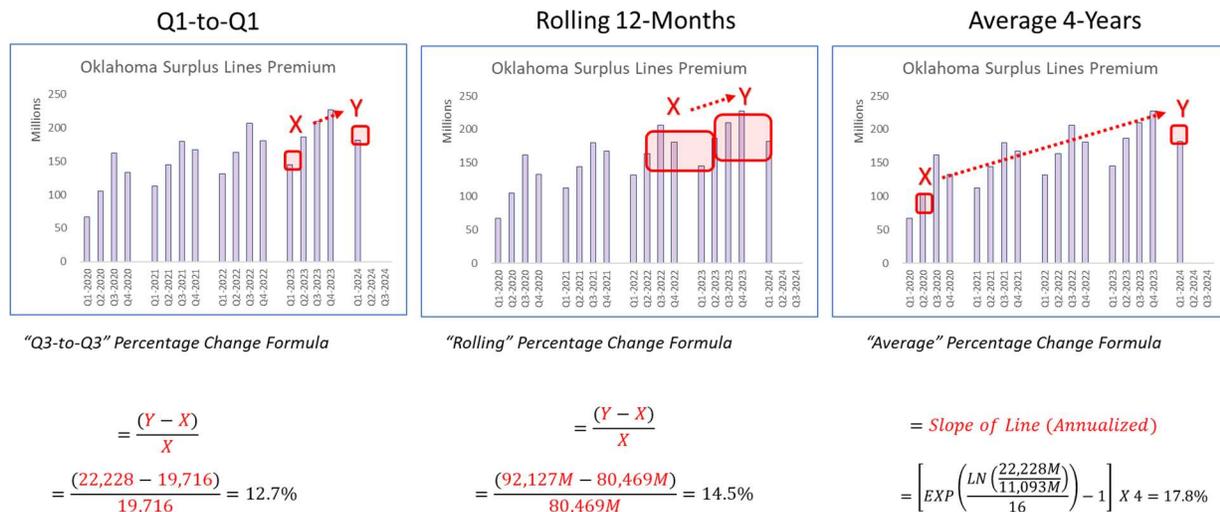


Figure 68
(Note: There are not Tables 67–69)

Figure 69

Figure 70

Appendix #2—Annual vs. Quarterly P&C Marketplace Summaries

There are several important differences in the *2024 Pennsylvania Annual P&C Marketplace Summary* vs. the *2024–Q1 Pennsylvania Quarterly P&C Marketplace Summary*. These are differences in how Lines of Business are reported, differences in some premium totals, and differences in the number of years covered. There is also one important similarity between the annual *Summary* and quarterly *Summary*, which is how insurers are categorized into Distribution Styles.

Lines of Business Differences

The Lines of Business reported by insurers in annual statutory statements are more numerous and detailed than the Lines of Business reported in quarterly reports. For example, in Pennsylvania’s annual *Summary* automobile data can be segregated into both Commercial, and Private Passenger Auto. In this quarterly *Summary* Commercial Auto, and Private Passenger Auto are combined.

Below is a side-by-side comparison of the treatment of Lines of Business in the annual vs. the quarterly *Summaries*. In this comparison, the annual *Summary* Lines of Business are alphabetical. The quarterly Lines of Business, not alphabetical, are shown correspondingly on the right.

Annual P&C Marketplace Summary Lines of Business	Quarterly P&C Marketplace Summary Treatment
Accident & Health	In "Non-Agent Lines"
Aggregate Write-ins	In "Non-Agent Lines"
Aircraft (all perils)	Aircraft (all perils)
All Commercial Auto	All Auto
All Private Passenger Auto	All Auto
Allied Perils Only	In "E.C. Perils+Flood+Crop"
Boiler & Machinery	Boiler & Machinery
Burglary & Theft	Burglary & Theft
Commercial Multi-Peril	Commercial Multi-Peril
Credit	In "Non-Agent Lines"
Earthquake	Earthquake
Excess Workers' Comp	Excess Workers' Compensation
Farmowners Multi-Peril	Farmowners Multi-Peril
Federal Flood	In "E.C. Perils+Flood+Crop"
Fidelity	Fidelity
Financial Guaranty	In "Non-Agent Lines"
Fire Peril Only	Fire Only
Homeowners Multi-Peril	Homeowners
Inland Marine	Inland Marine
International	International
Medical Malpractice	Medical Malpractice
Mortgage Guaranty	In "Non-Agent Lines"
Multi-Peril Crop	In "E.C. Perils+Flood+Crop"
Ocean Marine	Ocean Marine
Other Liability (Claims-made)	Other Liability (Claims-made)
Other Liability (Occurrence)	Other Liability (Occurrence)
Private Crop	In "E.C. Perils+Flood+Crop"
Private Flood	In "E.C. Perils+Flood+Crop"
Products Liability	Products Liability
Surety	Surety
Warranty	In "Non-Agent Lines"
Workers' Compensation	Workers' Compensation

Total Premium Differences

A detail-oriented reader may notice a difference in premium totals between what is reported in the annual vs. quarterly *Summaries*. The annual *Summary* data available provides totals for the continental United States (that is, 50 states and the District of Columbia). The quarterly *Summary* data available includes totals for the continental United States, but also includes U.S. territories, Canada, and alien jurisdictions, which add about 1.5% to the continental United States total premiums. This makes the sum of all 4 quarters of premiums, for any calendar year, higher than the total premium shown in an annual *Summary* for that same calendar year.

For clarity, below are the total premiums using the 2023 annual data vs. the 2023 data combined for all 4 quarters. 2023 data is used because all 4 quarters for 2024 are not yet available. Also shown is the Difference (4 quarters total minus the annual total).

All Lines of Business	2023 Annual Summary Total	2023 Quarterly Summaries (4 Quarters Combined)	Difference (*)
United States	\$953,042,560,000	\$967,922,509,000	\$14,879,949,000 (1.5%)

Note: (*) Difference in premiums is Alien jurisdictions (40%), Canada (33%), Puerto Rico (20%) and Guam, U.S. Virgin Islands and Northern Mariana Islands (7%). Source: © A.M. Best Company — used by permission.

Time Period Differences (4 vs. 5 years)

In the *2024 Pennsylvania Annual P&C Marketplace Summary* the most recent 5 years of data are used. The *2024–Q1 Pennsylvania Quarterly P&C Marketplace Summary* uses the most recent 4 years of data, and any additional quarters in the current year.

Distribution Style Classification Similarity

The same approach to classifications of insurers by Distribution Style used in the *2024 Pennsylvania Annual P&C Marketplace Summary* is also used in this *2024–Q1 Pennsylvania Quarterly P&C Marketplace Summary*. There is no difference in classification between the two.

There are 6 classifications of insurers into Distribution Styles, as listed below:

1. **Pure IA or Broker** (pure independent agent or broker using insurers)
2. **MGA** (managing general agent or wholesale insurers)
3. **IA-Mixed** (insurers using independent agents and other distribution within one insurer)
4. **Direct** (insurers using direct mail, internet or similar distribution)
5. **Exclusive-Captive** (insurers using exclusive, captive, or career agents)
6. **Other** (other types of distribution, no information, and inactive insurers)

When insurers using Independent Agent distribution is looked at generally, in both the annual and quarterly *Summaries*, references to "Independent Agent," "Independent Agent distribution," or "insurers using Independent Agent distribution" include the component parts of **Pure IA or Broker**, **MGA** and **IA-Mixed**.

The annual *Summary* contains more information on this classification of insurers, based on reported marketing types. Interested readers should refer to the *2024 Pennsylvania Annual P&C Marketplace Summary* and its *Appendix #1: Distribution Style Classifications*.

Appendix #3—Pennsylvania All Active Insurers List

Appendix #3: Pennsylvania All Active Insurers List, presents a list of policy-issuing insurers with any direct written premium greater than \$0 in 2024-Q1. Insurers are listed in alphabetical order.

Included for each insurer on the *List* is:

- **Insurer Group:** the insurer's group (if any)
- **Rolling 12-Months DPW:** the insurer's Rolling 12-Months direct written premium in \$000
- **Listed Marketing Type:** the insurers' listed marketing type per A.M. Best
- **Largest Line of Business:** the insurer's largest Line of Business based on United States premium totals
- **Q1-to-Q1:** the insurers Q1-to-Q1 (short-term) premium change rate
- **Rolling 12-Month:** the insurers Rolling 12-Month (medium-term) premium change rate
- **Average 4-Years:** the insurers Average 4-Years (long-term) premium change rate

This Appendix #3 allows you to quickly see basic information on any insurers that might be encountered in daily Independent Agent insurance agency operations. If you desire to know more about a particular insurer, you can check with your **Independent Agents & Brokers** staff.

The attributes presented in the quarterly *Summary's* All Active Insurers List, and shown above, are not the same as those attributes presented in the annual *Summary's* All Insurers List. Please refer to *Appendix #4: Pennsylvania All Active Insurers List* in your *2024 Pennsylvania Annual P&C Marketplace Summary*, for the All Active Insurers List attributes provided there.

Note: Due to space considerations the three measure of premium changes are shortened in the *All Active Insurers List* to Q1-to-Q1 Change, Rolling Change, and Average Change in the List's heading.

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (U.S. Total)	Q1-to-Q1 Change	Rolling Change	Average Change
1842 Insurance Company	Harford Mutual Insurance Group	\$2,735	Inactive	Commercial Multiple Peril (Total)	G.T. +200%		
1st Choice Advantage Insurance Co, Inc.	ECM Group	\$6,288	Independent Agency	Commercial Multiple Peril (Total)	+0.7%	-2.0%	-0.5%
21st Century Centennial Insurance Co	Farmers Insurance Group	\$147	Direct Response	All Private Passenger Auto	G.T. +200%	-11.8%	+35.9%
A-One Commercial Insurance RRG, Inc.	...	\$915	Not Available	All Commercial Auto	+44.4%	+51.0%	-8.5%
Academic Medical Prof Ins Exchange RRG	...	\$26	Not Available	Medical Professional Liability (Total)	+7.1%	+92.3%	+19.5%
Acadia Insurance Company	W. R. Berkley Insurance Group	\$10,112	Independent Agency	All Commercial Auto	-15.9%	-4.6%	-1.6%
Accelerant National Insurance Company	Accelerant US Holdings Group	\$1,421	Managing General Agent	Fire	G.T. +200%	G.T. +200%	
Accelerant Specialty Insurance Company	Accelerant US Holdings Group	\$8,088	Managing General Agent	Other Liab (Occurrence)	+133.6 %	+48.1%	
Accident Fund General Insurance Co	AF Group	\$7,060	Independent Agency	Workers' Compensation	+31.3%	-14.0%	+52.3%
Accident Fund Ins Co of America	AF Group	\$5,935	Independent Agency	Workers' Compensation	+54.7%	+54.3%	+17.4%
Accident Fund National Insurance Co	AF Group	\$1,918	Independent Agency	Workers' Compensation	-35.2%	G.T. +200%	+23.6%
Accredited Specialty Insurance Company	Randall & Quilter America Holdings Inc.	\$9,449	Managing General Agent	Other Liab (Claims-made)	-70.1%	+7.0%	
Accredited Surety and Casualty Co, Inc.	Randall & Quilter America Holdings Inc.	\$7,848	Managing General Agent	Commercial Multiple Peril (Total)	+18.9%	+72.1%	+57.7%
ACE American Insurance Company	Chubb INA Group	\$199,986	Independent Agency	Other Liab (Occurrence)	+14.2%	-13.2%	-2.6%
ACE Fire Underwriters Insurance Company	Chubb INA Group	\$4,185	Independent Agency	Workers' Compensation	-35.8%	-8.8%	+0.7%
ACE Property and Casualty Insurance Co	Chubb INA Group	\$85,022	Independent Agency	Mult Peril Crop	+35.5%	+3.9%	+9.3%
ACIG Insurance Company	American Contractors Insurance Group	\$425	Independent Agency	Workers' Compensation	-46.0%	+6.4%	+38.0%
ACSTAR Insurance Company	...	\$18	Broker, Independent Agency	Surety	-66.7%	-66.1%	-26.5%
Acuty, A Mutual Insurance Company	...	\$85,168	Independent Agency	All Commercial Auto	+8.7%	+9.6%	+9.5%
Addison Insurance Company	United Fire & Casualty Group	\$1,534	Independent Agency	All Commercial Auto	+47.0%	G.T. +200%	
Admiral Indemnity Company	W. R. Berkley Insurance Group	\$4,266	Broker	Commercial Multiple Peril (Total)	+4.0%	+2.0%	-2.3%
Admiral Insurance Company	W. R. Berkley Insurance Group	\$39,982	Broker	Other Liab (Occurrence)	+7.8%	+9.2%	+6.6%
Adriatic Insurance Company	...	\$402	Independent Agency	All Commercial Auto	+124.4 %	-3.3%	-14.5%
Aegis Security Insurance Company	LD Investments Group	\$53	Independent Agency, General Agent	Homeowners Mult Peril	-78.1%	-93.1%	-99.3%
AF&L Insurance Company	...	\$1,192	Inactive	Aircraft(all perils)	-7.3%	-14.5%	-10.7%
Affiliated FM Insurance Company	FM Global Group	\$35,765	Broker, Direct Response	Allied Lines	+21.6%	+28.1%	+10.1%
Affiliates Insurance Reciprocal, A RRG	...	\$179	Not Available	Medical Professional Liability (Total)	+18.2%	+4.9%	+16.0%
AGCS Marine Insurance Company	Allianz US PC Insurance Companies	\$13,687	Independent Agency	Inland Marine	-8.7%	-9.8%	+2.1%
Agency Insurance Co of Maryland, Inc.	...	\$120,890	Independent Agency	All Private Passenger Auto	+68.2%	+49.8%	+29.1%
Agent Alliance Insurance Company	Allstate Insurance Group	\$1,107	Independent Agency	Commercial Multiple Peril (Total)	-6.4%	+57.5%	-9.8%
Agri General Insurance Company	Chubb INA Group	\$426	Independent Agency	Mult Peril Crop	-50.0%	+7.6%	
AIG Assurance Company	American International Group	\$403	Broker	Workers' Compensation	L.T. - 100%	-42.5%	
AIG Property Casualty Company	American International Group	\$12,990	Broker	Homeowners Mult Peril	+14.7%	+18.6%	+1.8%
AIG Specialty Insurance Company	American International Group	\$54,795	Broker	Other Liab (Claims-made)	-14.3%	+9.2%	+18.6%
AIU Insurance Company	American International Group	\$21,326	Broker	Workers' Compensation	+40.5%	+17.7%	+199.4 %
AIX Specialty Insurance Company	Hanover Ins Group Prop & Cas Cos	\$6,314	Independent Agency, Managing General Agent	Other Liab (Occurrence)	-0.9%	-33.1%	-3.1%
All America Insurance Company	Central Insurance Companies	\$23	Independent Agency	Commercial Multiple Peril (Total)		+9.1%	
Allegheny Casualty Company	IAT Insurance Group	\$393	Independent Agency	Surety	+28.7%	+12.2%	+3.6%
AlleghenyPoint Insurance Company	Encova Mutual Insurance Group	\$22,222	Direct Response, Independent Agency	Workers' Compensation	+11.2%	+23.6%	+9.9%
Alliance of Nonprofits for Ins RRG, Inc.	Nonprofits Insurance Alliance Group	\$18,402	General Agent	Other Liab (Occurrence)	+34.7%	+24.0%	+21.2%
Allianz Global Risks US Insurance Co	Allianz US PC Insurance Companies	\$51,281	Independent Agency	Fire	-40.7%	+20.5%	+6.6%
Allianz Underwriters Insurance Company	Allianz US PC Insurance Companies	\$6,927	Broker	Other Liab (Claims-made)	-10.9%	+45.5%	+47.5%
Allied Eastern Indemnity Company	ProAssurance Group	\$25,276	Independent Agency	Workers' Compensation	-26.3%	-3.8%	-14.9%
Allied Insurance Company of America	Nationwide Property & Casualty Group	\$217	Direct Response	Commercial Multiple Peril (Total)	-89.3%	-74.5%	-97.5%
Allied Professionals Ins Co, A RRG, Inc.	...	\$444	Not Available	Medical Professional Liability (Total)	+19.6%	-9.4%	+0.2%
ALLIED Property and Casualty Ins Co	Nationwide Property & Casualty Group	\$8,752	Independent Agency	Homeowners Mult Peril	-38.9%	+5.9%	-4.3%
Allied World Assurance Co (U.S.) Inc.	Fairfax Financial (USA) Group	\$28,948	Broker	Other Liab (Occurrence)	+17.7%	+23.4%	+34.5%
Allied World Insurance Company	Fairfax Financial (USA) Group	\$56,085	Managing General Agent	Other Liab (Claims-made)	-89.9%	+181.9 %	+15.5%
Allied World National Assurance Company	Fairfax Financial (USA) Group	\$30,968	Broker	Other Liab (Occurrence)	+1.2%	-5.2%	+10.7%
Allied World Specialty Insurance Company	Fairfax Financial (USA) Group	\$15,500	Broker	Other Liab (Claims-made)	-4.2%	+27.4%	+32.7%

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (U.S. Total)	Q1-to-Q1 Change	Rolling Change	Average Change
Allied World Surplus Lines Insurance Co	Fairfax Financial (USA) Group	\$24,894	Broker	Other Liab (Claims-made)	-25.6%	+36.8%	+40.6%
Allmerica Financial Alliance Ins Co	Hanover Ins Group Prop & Cas Cos	\$1,033	Independent Agency	All Private Passenger Auto	G.T. +200%	-0.2%	+19.3%
Allmerica Financial Benefit Insurance Co	Hanover Ins Group Prop & Cas Cos	\$16,302	Independent Agency, Worksite Marketing	All Commercial Auto	+21.9%	+17.6%	+21.4%
Allstate Fire and Casualty Insurance Co	Allstate Insurance Group	\$904,880	Exclusive/Captive Agent	All Private Passenger Auto	+15.4%	+17.6%	+7.1%
Allstate Indemnity Company	Allstate Insurance Group	\$76,407	Exclusive/Captive Agent	All Private Passenger Auto	+10.1%	+11.6%	-0.6%
Allstate Insurance Company	Allstate Insurance Group	\$181,877	Exclusive/Captive Agent	All Private Passenger Auto	-8.1%	-7.8%	-7.8%
Allstate North American Insurance Co	Allstate Insurance Group	\$8,388	Exclusive/Captive Agent	All Private Passenger Auto			
Allstate Property and Casualty Ins Co	Allstate Insurance Group	\$135,828	Exclusive/Captive Agent	All Private Passenger Auto	+0.0%	-0.2%	-3.0%
Allstate Vehicle and Property Ins Co	Allstate Insurance Group	\$318,877	Independent Agency	Homeowners Mult Peril	+28.8%	+21.3%	+17.6%
ALPS Property & Casualty Insurance Co	...	\$58	Direct Response	Other Liab (Claims-made)	+111.1 %	+11.6%	+40.9%
AM Specialty Insurance Company	...	\$9	Managing General Agent	Ocean Marine			
Ambac Assurance Corporation	Ambac Financial Group	\$742	Direct Response	Aircraft(all perils)	-2.6%	-2.5%	-2.3%
AMCO Insurance Company	Nationwide Property & Casualty Group	\$15,573	Independent Agency	Commercial Multiple Peril (Total)	-15.4%	-14.1%	-10.4%
Amer Family Connect Prop and Cas Ins Co	American Family Insurance Group	\$17,202	Direct Response	All Private Passenger Auto	+47.1%	+57.3%	+29.2%
American Agri-Business Insurance Company	Sompo Holdings US Group	\$4,685	Other Agency	Mult Peril Crop	-31.7%	-17.1%	+22.3%
American Agricultural Insurance Company	...	\$1,106	Direct Response	Mult Peril Crop	+81.3%	-38.0%	-4.0%
American Alternative Insurance Corp	Munich-American Holding Corp Companies	\$33,809	Independent Agency, Broker	Commercial Multiple Peril (Total)	+10.0%	+15.0%	+1.5%
American Assoc of Orthodontists Ins RRG	...	\$418	Independent Agency	Medical Professional Liability (Total)	+7.2%	-1.2%	+2.9%
American Automobile Insurance Company	Allianz US PC Insurance Companies	\$7,831	Independent Agency	All Commercial Auto	-61.3%	+59.7%	-8.5%
American Bankers Insurance Co of Florida	Assurant P&C Group	\$78,954	Independent Agency	Homeowners Mult Peril	+14.0%	+11.6%	+3.7%
American Builders Ins Co RRG, Inc.	...	\$521	Direct Response	Other Liab (Occurrence)	-1.7%	+28.7%	+57.1%
American Builders Insurance Company	Builders Insurance Group	\$214	Independent Agency	Workers' Compensation	G.T. +200%	G.T. +200%	+21.2%
American Casualty Company of Reading, PA	CNA Insurance Companies	\$40,448	Independent Agency	Medical Professional Liability (Total)	+12.0%	+12.0%	+7.2%
American Commerce Insurance Company	MAPFRE North America Group	\$1,005	Independent Agency	All Private Passenger Auto	+9.9%	-3.8%	+6.4%
American Contractors Indemnity Company	Tokio Marine US PC Group	\$314	Independent Agency	Surety	-7.9%	+35.7%	-8.3%
American Economy Insurance Company	Liberty Mutual Insurance Companies	\$67,785	Independent Agency	Homeowners Mult Peril	+17.8%	+35.2%	G.T. +200%
American Excess Insurance Exch RRG	...	\$142	Direct Response	Medical Professional Liability (Total)			
American Family Home Insurance Company	Munich-American Holding Corp Companies	\$15,251	Independent Agency	All Private Passenger Auto	+20.9%	-9.2%	+52.9%
American Federation Insurance Company	Farmers Insurance Group	\$957	Exclusive/Captive Agent	Commercial Multiple Peril (Total)	-33.3%	+169.0 %	
American Fire and Casualty Company	Liberty Mutual Insurance Companies	\$6,318	Independent Agency	Commercial Multiple Peril (Total)	-17.3%	-16.5%	-16.5%
American Freedom Insurance Company	Western National Insurance Group	\$11,364	Independent Agency	All Private Passenger Auto	+78.5%	+27.6%	+32.0%
American Guarantee and Liability Ins Co	Zurich Insurance US PC Group	\$64,987	Independent Agency	Other Liab (Occurrence)	-0.0%	-18.9%	+4.0%
American Home Assurance Company	American International Group	\$8,752	Broker	Fire	-23.2%	+34.3%	+2.0%
American Independent Insurance Company	American Independent Companies	\$1,431	Independent Agency	All Private Passenger Auto	-20.0%	-21.1%	-37.2%
American Inter-Fidelity Exchange	...	\$1,970	Direct Response	All Commercial Auto	+37.7%	+9.2%	-5.1%
American Interstate Ins Co of Texas	AMERISAFE Insurance Group	\$3,130	Direct Response, Independent Agency	Workers' Compensation	+143.0 %	G.T. +200%	
American Interstate Insurance Company	AMERISAFE Insurance Group	\$14,285	Direct Response, Independent Agency	Workers' Compensation	-29.8%	-16.6%	-19.6%
American Modern Home Insurance Company	Munich-American Holding Corp Companies	\$14,903	Independent Agency	Inland Marine	+20.0%	+29.4%	+10.2%
American Modern Property & Casualty Ins	Munich-American Holding Corp Companies	\$40,334	Worksite Marketing	Homeowners Mult Peril	+41.0%	+25.1%	
American National General Insurance Co	BAMR US PC Group	\$662	Exclusive/Captive Agent	All Private Passenger Auto	+0.0%	-16.3%	-13.3%
American National Lloyds Insurance Co	BAMR US PC Group	\$4,510	Exclusive/Captive Agent	Commercial Multiple Peril (Total)	-9.1%	+3.4%	+38.6%
American National Property & Casualty Co	BAMR US PC Group	\$29,569	Exclusive/Captive Agent	All Private Passenger Auto	+12.2%	+0.5%	+5.7%
American Pet Insurance Company	Trupanion Insurance Group	\$30,817	Managing General Agent	Inland Marine	+6.1%	+22.5%	+29.8%
American Reliable Insurance Company	ECM Group	\$2,006	General Agent, Independent Agency	Commercial Multiple Peril (Total)	+4.3%	+6.5%	
American Risk Mgmt Risk Ret Group Inc	...	\$1,639	Managing General Agent	All Commercial Auto	+45.4%	+33.2%	+9.0%
American Road Insurance Company	...	\$3,956	Direct Response	Inland Marine	+35.7%	+95.7%	-7.0%
American Security Insurance Company	Assurant P&C Group	\$40,264	Direct Response	Allied Lines	+8.9%	+6.1%	+5.2%
American Select Insurance Company	Westfield Group	\$108,965	Independent Agency	All Private Passenger Auto	+21.8%	+24.4%	+17.2%

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (U.S. Total)	Q1-to-Q1 Change	Rolling Change	Average Change
American Sentinel Insurance Company	Swiss Reinsurance Group	\$32	Inactive	Aircraft(all perils)	-20.0%	-10.5%	
American Southern Home Insurance Company	Munich-American Holding Corp Companies	\$4,110	Independent Agency	Commercial Multiple Peril (Total)	+22.5%	+175.3%	+100.2%
American Southern Insurance Company	American Southern Group	\$2,164	Independent Agency	All Commercial Auto	-6.3%	+5.2%	+1.0%
American States Insurance Company	Liberty Mutual Insurance Companies	\$145,505	Independent Agency	All Private Passenger Auto	-4.6%	+13.1%	+11.2%
American Strategic Insurance Corp.	Progressive Insurance Group	\$63,688	Independent Agency	Homeowners Mult Peril	+38.2%	+29.0%	+24.9%
American Surety Company	Core Specialty Insurance Group	\$283	Independent Agency	Surety	+177.4%	-18.9%	+8.3%
American Zurich Insurance Company	Zurich Insurance US PC Group	\$69,011	Independent Agency	Workers' Compensation	-31.1%	+11.9%	-1.6%
Amerisure Insurance Company	Amerisure Companies	\$1,720	Independent Agency	Workers' Compensation	-35.6%	+38.7%	+12.9%
Amerisure Mutual Insurance Company	Amerisure Companies	\$4,363	Independent Agency	Workers' Compensation	-7.6%	-25.1%	+40.5%
Amerisure Partners Insurance Company	Amerisure Companies	\$105	Independent Agency	Workers' Compensation	-50.5%	+7.0%	
AMEX Assurance Company	...	\$3,124	Direct Response	Inland Marine	+8.7%	-11.6%	-5.5%
AmFed Advantage Insurance Company	Ascot Insurance U.S. Group	\$131	Independent Agency	Workers' Compensation			
AmFed Casualty Insurance Company	Ascot Insurance U.S. Group	\$2,601	Independent Agency	Workers' Compensation	G.T. +200%		
AmFed National Insurance Company	Ascot Insurance U.S. Group	\$787	Independent Agency	Workers' Compensation	+28.6%		
AmGUARD Insurance Company	Berkshire Hathaway Insurance Group	\$43,746	Independent Agency	Commercial Multiple Peril (Total)	-7.1%	-0.5%	-0.8%
Amica Mutual Insurance Company	Amica Mutual Group	\$52,858	Direct Response	All Private Passenger Auto	+5.3%	+9.9%	+1.9%
Amica Property and Casualty Insurance Co	Amica Mutual Group	\$895	Direct Response	All Private Passenger Auto	+6.3%	+14.9%	+4.4%
AmTrust Insurance Company	AmTrust Group	\$61,334	Independent Agency	Workers' Compensation	+3.5%	+18.6%	+24.8%
Applied Medico-Legal Solutions RRG, Inc.	...	\$1,353	Managing General Agent	Medical Professional Liability (Total)	-70.2%	+14.1%	-52.5%
ARAG Insurance Company	...	\$2,832	Other Direct	Aircraft(all perils)	+11.8%	+12.2%	+14.9%
Arch Indemnity Insurance Company	Arch Insurance Group	\$7,069	Broker	Workers' Compensation	+150.1%	+4.9%	+4.5%
Arch Insurance Company	Arch Insurance Group	\$164,151	Broker	Other Liab (Occurrence)	+25.8%	+4.1%	+12.1%
Arch Mortgage Guaranty Company	Arch Insurance Group	\$42	Direct Response	Aircraft(all perils)	+71.4%	+60.9%	-3.8%
Arch Mortgage Insurance Company	Arch Insurance Group	\$27,170	Direct Response	Aircraft(all perils)	+7.2%	+9.2%	+9.2%
Arch Property Casualty Insurance Company	Arch Insurance Group	\$63	Inactive	All Commercial Auto			
Arch Specialty Insurance Company	Arch Insurance Group	\$44,636	Broker	Fire	-11.6%	+19.9%	+23.5%
ARCOA Risk Retention Group, Inc.	AMERCO Property and Casualty Ins Group	\$593	Other	All Commercial Auto	+1.0%	+1.4%	+8.4%
Argonaut Great Central Insurance Company	BAMR US PC Group	\$12,137	Independent Agency	All Commercial Auto	G.T. +200%	-18.7%	+19.2%
Argonaut Insurance Company	BAMR US PC Group	\$20,157	Broker, Independent Agency	Other Liab (Claims-made)	-16.3%	-32.7%	-14.9%
Argonaut-Midwest Insurance Company	BAMR US PC Group	\$951	Broker, Independent Agency	All Commercial Auto	+24.6%	+29.2%	+33.9%
ARISE Boiler Inspection & Insurance RRG	...	\$82	Not Available	Boiler & Machinery	+9.5%	+2.6%	+0.0%
Armed Forces Insurance Exchange	...	\$841	Direct Response	Homeowners Mult Peril	-6.8%	-0.7%	-4.9%
Ascot Insurance Company	Ascot Insurance U.S. Group	\$18,358	Broker	Ocean Marine	-1.4%	+43.9%	+55.8%
Ascot Specialty Insurance Company	Ascot Insurance U.S. Group	\$21,203	Broker	Other Liab (Claims-made)	-8.0%	+24.0%	+43.2%
Ascot Surety & Casualty Company	Ascot Insurance U.S. Group	\$1,053	Inactive	Surety	+157.7%		
Aspen American Insurance Company	Aspen US Insurance Group	\$14,984	Broker	Other Liab (Occurrence)	+4.3%	-12.5%	+0.7%
Aspen Specialty Insurance Company	Aspen US Insurance Group	\$23,260	Broker	Other Liab (Occurrence)	-3.0%	-8.3%	+9.9%
Associated Industries Insurance Company	AmTrust Group	\$14,061	Independent Agency	Other Liab (Occurrence)	+24.2%	-12.2%	-1.9%
Assured Guaranty Municipal Corp.	Assured Guaranty Group	\$4,274	Direct Response	Aircraft(all perils)	+107.1%	-77.0%	-7.3%
At-Bay Specialty Insurance Company	...	\$5,057	Managing General Agent	Other Liab (Claims-made)			
Atain Insurance Company	Atain Insurance Companies	\$1,276	Direct Response, Managing General Agent	Ocean Marine	+27.8%	-9.5%	+3.1%
Atain Specialty Insurance Company	Atain Insurance Companies	\$76	Managing General Agent	Other Liab (Occurrence)	+157.1%	+157.1%	+67.2%
Ategrity Specialty Insurance Company	...	\$14,530	Broker	Other Liab (Occurrence)	-74.8%	+42.9%	-1.0%
Atlantic Casualty Insurance Company	Auto-Owners Insurance Group	\$13,499	General Agent	Other Liab (Occurrence)	+21.0%	+18.1%	+28.0%
Atlantic Specialty Insurance Company	Intact US Insurance Group	\$57,212	Independent Agency	Surety	+53.1%	-0.8%	+14.0%
Atlantic States Insurance Company	Donegal Insurance Group	\$157,721	Independent Agency	Commercial Multiple Peril (Total)	+5.4%	+3.5%	+3.7%
Attorneys' Liab Assr Society Ltd., A RRG	...	\$17,723	Not Available	Other Liab (Claims-made)	-1.0%	+8.0%	+6.2%
Auto-Owners Insurance Company	Auto-Owners Insurance Group	\$79,659	Independent Agency	All Private Passenger Auto	+52.3%	+38.7%	+23.2%
Automobile Ins Co of Hartford, CT	Travelers Group	\$188,031	Independent Agency	Homeowners Mult Peril	+21.7%	+20.9%	+11.1%
Avemco Insurance Company	Tokio Marine US PC Group	\$1,754	Direct Response	Aircraft(all perils)	+1.4%	+41.8%	+6.6%
AXIS Insurance Company	AXIS US Operations	\$43,976	Broker	Other Liab (Claims-made)	-3.1%	-2.1%	-0.0%
AXIS Reinsurance Company	AXIS US Operations	\$649	Independent Agency	Other Liab (Claims-made)	+4.7%	+0.8%	-1.7%
AXIS Surplus Insurance Company	AXIS US Operations	\$51,886	Broker, Managing General Agent	Other Liab (Occurrence)	+34.4%	+3.7%	+33.4%
Bankers Insurance Company	Bankers Financial Group	\$169	Independent Agency, General Agent	Commercial Multiple Peril (Total)	-23.9%	-11.8%	-3.9%
Bankers Standard Insurance Company	Chubb INA Group	\$29,244	Independent Agency	Homeowners Mult Peril	-0.7%	+3.8%	+0.6%

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (U.S. Total)	Q1-to-Q1 Change	Rolling Change	Average Change
BCS Insurance Company	BCS Financial Group	\$22,630	Managing General Agent, Exclusive/Captive Agent	Inland Marine	+22.5%	+14.4%	+7.1%
Beazley America Insurance Company, Inc.	Beazley USA Insurance Group	\$3,311	Inactive	Other Liab (Claims-made)	+25.0%	+38.8%	
Beazley Insurance Company, Inc.	Beazley USA Insurance Group	\$35,763	Broker, Managing General Agent	Other Liab (Claims-made)	-6.5%	-6.1%	-7.8%
Bedford Grange Mutual Insurance Company	...	\$8,538	Independent Agency	Homeowners Mult Peril	+11.7%	+5.4%	+5.8%
Benchmark Insurance Company	Benchmark Insurance Group	\$17,118	Managing General Agent, Direct Response	Workers' Compensation	-51.6%	+19.0%	+24.8%
Benchmark Specialty Insurance Company	Benchmark Insurance Group	\$347	Inactive	Other Liab (Occurrence)	-3.9%	G.T. +200%	
Berkley Assurance Company	W. R. Berkley Insurance Group	\$9,131	Broker	Other Liab (Claims-made)	+4.0%	-12.1%	-1.6%
Berkley Casualty Company	W. R. Berkley Insurance Group	\$12,859	Independent Agency	All Commercial Auto	-15.6%	+9.1%	+19.8%
Berkley Insurance Company	W. R. Berkley Insurance Group	\$21,699	Broker	Other Liab (Claims-made)	+4.5%	+4.0%	+10.9%
Berkley National Insurance Company	W. R. Berkley Insurance Group	\$17,060	Independent Agency	Other Liab (Occurrence)	-13.5%	+1.0%	-0.1%
Berkley Regional Insurance Company	W. R. Berkley Insurance Group	\$8,250	Independent Agency	All Commercial Auto	+122.0%	+68.1%	+29.5%
Berkley Specialty Insurance Company	W. R. Berkley Insurance Group	\$7,075	Independent Agency	Other Liab (Occurrence)	-6.6%	+15.6%	+30.2%
Berkshire Hathaway Direct Insurance Co	Berkshire Hathaway Insurance Group	\$18,667	Independent Agency, Direct Response	Commercial Multiple Peril (Total)	+33.6%	+26.7%	+62.1%
Berkshire Hathaway Homestate Ins Co	Berkshire Hathaway Insurance Group	\$20,768	Independent Agency	Workers' Compensation	+50.2%	+5.9%	+13.4%
Berkshire Hathaway Specialty Ins Co	Berkshire Hathaway Insurance Group	\$74,308	Not Available	Other Liab (Claims-made)	+0.7%	+5.5%	+25.9%
BITCO General Insurance Corporation	Old Republic Insurance Group	\$11,945	Independent Agency	All Commercial Auto	+36.1%	+6.7%	+2.0%
Bloomington Compensation Insurance Co	Liberty Mutual Insurance Companies	\$662	Independent Agency, Broker	Workers' Compensation	+25.7%	-11.6%	-16.6%
Bondex Insurance Company	Builders Insurance Group	\$512	Exclusive/Captive Agent	Surety	+46.0%	+72.3%	+43.2%
Branch Insurance Exchange	...	\$3,636	Managing General Agent	All Private Passenger Auto	-58.8%	+99.3%	
Brethren Mutual Insurance Company	...	\$38,587	Independent Agency	Commercial Multiple Peril (Total)	+6.3%	+9.6%	+4.2%
Briar Creek Mutual Insurance Company	...	\$3,955	Independent Agency	Homeowners Mult Peril	+2.0%	+1.5%	-1.0%
BrickStreet Mutual Insurance Company	Encova Mutual Insurance Group	\$27,038	Independent Agency	Workers' Compensation	-14.1%	+23.3%	-11.5%
Bricktown Specialty Insurance Company	Trisura US Insurance Group	\$15	Managing General Agent	Commercial Multiple Peril (Total)	-90.2%	G.T. +200%	
Bridge City Insurance Company	Highmark Inc. Group	\$27	Broker, Independent Agency	Aircraft(all perils)	-37.5%	-9.1%	-4.5%
Bridgeway Insurance Company	Munich-American Holding Corp Companies	\$15,970	Inactive	Fire	+20.3%	+4.4%	
Bristol West Insurance Company	Farmers Insurance Group	\$76,241	Independent Agency, Exclusive/Captive Agent	All Private Passenger Auto	-10.9%	+33.5%	-5.1%
Brotherhood Mutual Insurance Company	...	\$35,890	Independent Agency	Commercial Multiple Peril (Total)	+2.8%	+8.9%	+4.8%
Build America Mutual Assur Co	...	\$1,952	Not Available	Aircraft(all perils)	+84.2%	+13.3%	-30.0%
Bulldog National RRG, Inc.	...	\$599	Independent Agency	All Commercial Auto	L.T. - 100%	-47.7%	
Burlington Insurance Company	IFG Companies	\$8,697	Independent Agency, Broker	Other Liab (Occurrence)	+11.4%	-3.1%	+7.5%
BUS Risk Retention Group, Inc.	...	\$1	Not Available	All Commercial Auto		- 100.0%	
California Casualty Indemnity Exchange	California Casualty Group	\$12,939	Direct Response	All Private Passenger Auto	-10.0%	+7.8%	-1.3%
CAMICO Mutual Insurance Company	...	\$604	Direct Response, Independent Agency	Other Liab (Claims-made)	+5.4%	+5.2%	+11.1%
Campmed Casualty & Indemnity Company	Hanover Ins Group Prop & Cas Cos	\$9	Independent Agency	Medical Professional Liability (Total)	-50.0%	+0.0%	-14.1%
Canal Insurance Company	Canal Group	\$15,258	Independent Agency	All Commercial Auto	+35.7%	+8.7%	+9.6%
Canopus US Insurance, Inc.	...	\$7,698	General Agent	All Commercial Auto	G.T. +200%	+72.6%	+158.9%
Capitol Indemnity Corporation	Berkshire Hathaway Insurance Group	\$2,670	Independent Agency, General Agent	Surety	-20.6%	+5.4%	-13.9%
Capitol Specialty Insurance Corporation	Berkshire Hathaway Insurance Group	\$12,581	Independent Agency, General Agent	Other Liab (Occurrence)	-2.7%	-0.4%	-1.6%
CARE Risk Retention Group, Inc.	...	\$158	Independent Agency	Medical Professional Liability (Total)	-44.3%	+86.4%	+81.9%
Caring Communities, a Reciprocal RRG	...	\$7,238	Exclusive/Captive Agent	Medical Professional Liability (Total)	+36.2%	+27.9%	+11.8%
Carolina Casualty Insurance Company	W. R. Berkley Insurance Group	\$24,151	Independent Agency	Workers' Compensation	-0.7%	-3.0%	-11.4%
Caterpillar Insurance Company	...	\$4,850	Direct Response	Other Liab (Occurrence)	+16.4%	+8.5%	-0.2%
Cedar Insurance Company	...	\$731	Inactive	Workers' Compensation			
Centennial Casualty Company	...	\$325	General Agent	Medical Professional Liability (Total)	+14.5%	-1.3%	+2.2%
Centerline Insurance Company	...	\$106	Not Available	All Commercial Auto	G.T. +200%		
Central Mutual Insurance Company	Central Insurance Companies	\$256	Independent Agency	Commercial Multiple Peril (Total)	+62.5%	+1.7%	+2.0%
Central PA Physicians RRG, Inc.	...	\$10,054	Managing General Agent	Medical Professional Liability (Total)	+9.0%	+9.7%	+1.7%
Central States Indemnity Co. of Omaha	Berkshire Hathaway Insurance Group	\$7,997	Bank	Inland Marine	-5.5%	-5.7%	-6.6%

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (U.S. Total)	Q1-to-Q1 Change	Rolling Change	Average Change
Centre County Mutual Fire Insurance Co	...	\$6,535	Independent Agency	Homeowners Mult Peril	+20.6%	+11.2%	+10.0%
Centurion Casualty Company	...	\$84	Not Available	Inland Marine	-5.9%	G.T. +200%	
Century Surety Company	AF Group	\$9,037	General Agent, Broker	Commercial Multiple Peril (Total)	+155.9%	-17.8%	+48.1%
Century-National Insurance Company	Allstate Insurance Group	\$492	Independent Agency	Homeowners Mult Peril	+7.1%	-4.0%	+14.5%
Champlain Specialty Insurance Company	...	\$1,813	Managing General Agent	Other Liab (Occurrence)	+72.9%	+11.2%	
Charter Oak Fire Insurance Company	Travelers Group	\$93,137	Independent Agency	Commercial Multiple Peril (Total)	+0.3%	+17.2%	+4.5%
Cherokee Insurance Company	...	\$2,586	Independent Agency	All Commercial Auto	-28.9%	-35.7%	-17.0%
Chicago Insurance Company	Allianz US PC Insurance Companies	\$9	Independent Agency	Fire	-25.0%	L.T. - 100%	
Chiron Insurance Company	Pharmacists Mutual Insurance Group	\$631	Exclusive/Captive Agent, Independent Agency	Workers' Compensation	L.T. - 100%	+116.7%	+82.1%
Chubb Custom Insurance Company	Chubb INA Group	\$10,076	Independent Agency	Homeowners Mult Peril	G.T. +200%	+13.4%	+60.9%
Chubb Indemnity Insurance Company	Chubb INA Group	\$25,812	Independent Agency	Workers' Compensation	+21.8%	-1.2%	+1.6%
Chubb National Insurance Company	Chubb INA Group	\$87,476	Independent Agency	Homeowners Mult Peril	+16.6%	+9.1%	+4.8%
Church Mutual Insurance Company, S.I.	Church Mutual Insurance Group	\$43,718	Direct Response, Independent Agency	Commercial Multiple Peril (Total)	-11.0%	+13.1%	+5.1%
Cincinnati Casualty Company	The Cincinnati Insurance Companies	\$46,788	Independent Agency	Homeowners Mult Peril	+35.1%	+13.4%	+7.4%
Cincinnati Indemnity Company	The Cincinnati Insurance Companies	\$41,231	Independent Agency	All Commercial Auto	-6.7%	+3.1%	+2.3%
Cincinnati Insurance Company	The Cincinnati Insurance Companies	\$203,703	Independent Agency	Commercial Multiple Peril (Total)	-0.3%	+3.0%	+3.0%
Cincinnati Specialty Underwriters Ins Co	The Cincinnati Insurance Companies	\$27,906	Not Available	Other Liab (Occurrence)	+18.2%	+6.4%	+14.2%
Circle Star Insurance Company RRG	...	\$37	Not Available	All Commercial Auto	+116.7%	+150.0%	
Citizens Insurance Company of America	Hanover Ins Group Prop & Cas Cos	\$13,805	Independent Agency	Commercial Multiple Peril (Total)	+10.2%	-5.5%	+6.9%
Citizens United Reciprocal Exchange	...	\$4,985	Direct Response	All Private Passenger Auto	+61.2%	+44.2%	+16.7%
Claim Prof Liability Insurance Co A RRG	...	\$31	Managing General Agent	Other Liab (Claims-made)	-20.0%	-38.5%	-22.3%
Clear Blue Specialty Insurance Company	Clear Blue Insurance Group	\$4,261	Managing General Agent	Other Liab (Occurrence)	G.T. +200%	+3.8%	+0.2%
Clear Spring American Insurance Company	Group 1001 Property and Casualty Group	\$46,716	Broker	Workers' Compensation	-17.4%	+6.4%	-1.7%
Clear Spring Casualty Insurance Company	Group 1001 Property and Casualty Group	\$21,465	Broker	Workers' Compensation	-29.0%	-2.6%	-5.4%
Clear Spring National Insurance Company	Group 1001 Property and Casualty Group	\$10,173	Broker	Workers' Compensation	-32.9%	-23.9%	-14.4%
Clear Spring Property & Casualty Company	Group 1001 Property and Casualty Group	\$8,731	Broker	Workers' Compensation	G.T. +200%	+35.6%	+107.1%
Clearcover Insurance Company	...	\$11,300	Internet	All Private Passenger Auto	-13.7%	+15.1%	
CM Regent Insurance Company	Church Mutual Insurance Group	\$70,900	Independent Agency, Broker	Commercial Multiple Peril (Total)	-1.5%	+9.5%	+4.8%
CM Select Insurance Company	...	\$1,429	Direct Response, Broker	Commercial Multiple Peril (Total)			
CM Vantage Specialty Insurance Company	Church Mutual Insurance Group	\$2,381	Not Available	Other Liab (Occurrence)	+4.5%	-9.2%	+1.9%
Coalition Insurance Company	...	\$1,680	Inactive	Other Liab (Claims-made)			
Coast National Insurance Company	Farmers Insurance Group	\$13,722	Independent Agency, Exclusive/Captive Agent	All Private Passenger Auto			
Coface North America Insurance Company	...	\$4,622	Independent Agency	Allied Lines	-2.1%	-27.3%	-3.6%
Coliseum Reinsurance Company	XL America Companies	\$194	Inactive	Inland Marine		L.T. - 100%	L.T. - 100%
Colonial Surety Company	...	\$1,818	Independent Agency, Direct Response	Fidelity	-14.1%	+15.5%	+4.0%
Colony Insurance Company	BAMR US PC Group	\$16,053	General Agent, Broker	Other Liab (Occurrence)	-6.4%	-8.0%	+0.4%
Colony Specialty Insurance Company	BAMR US PC Group	\$12,262	General Agent, Broker	Inland Marine	+139.3%	+3.7%	+23.5%
Columbia Casualty Company	CNA Insurance Companies	\$57,569	Independent Agency	Other Liab (Claims-made)	+8.8%	-0.6%	+9.2%
COMCARE PRO Insurance (A RRRG)	...	\$14,936	Not Available	Other Liab (Claims-made)	+96.2%	-6.7%	+76.9%
Comm Hosp Alt for Risk Transfer (A RRRG)	...	\$23,632	Direct Response	Medical Professional Liability (Total)	+3.0%	+4.4%	-2.5%
Commerce and Industry Insurance Company	American International Group	\$1,993	Broker	Aircraft(all perils)	-42.6%	+26.8%	-62.6%
Commercial Alliance Insurance Co	IAT Insurance Group	\$340	Independent Agency	Other Liab (Occurrence)			
Community Insurance Company	Loudoun Mutual Group	\$4,886	Independent Agency	Homeowners Mult Peril	+30.0%	+19.8%	+4.1%
Concert Insurance Company	Concert Insurance Group	\$144	General Agent, Managing General Agent	All Private Passenger Auto	+16.2%	+97.1%	
Concert Specialty Insurance Company	Concert Insurance Group	\$2,759	Not Available	All Commercial Auto	G.T. +200%	+102.1%	
Conemaugh Valley Mutual Insurance Co	Allegany Insurance Group	\$5,323	Independent Agency	Farmowners Mult Peril	+4.1%	+4.9%	+3.0%

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (U.S. Total)	Q1-to-Q1 Change	Rolling Change	Average Change
Conifer Insurance Company	Conifer Insurance Group	\$933	Independent Agency	Commercial Multiple Peril (Total)	-42.8%	+9.3%	-7.8%
Continental Casualty Company	CNA Insurance Companies	\$257,897	Independent Agency	Inland Marine	-1.9%	-4.0%	-0.8%
Continental Indemnity Company	AU Holding Company Group	\$5,123	Independent Agency	Workers' Compensation	-12.9%	+8.1%	-10.5%
Continental Insurance Company	CNA Insurance Companies	\$74,079	Independent Agency	Other Liab (Occurrence)	+4.5%	+22.1%	+8.3%
Continental Mutual Insurance Company	...	\$1,489	Independent Agency	Fire	-7.7%	-4.6%	-2.8%
Continental Western Insurance Company	W. R. Berkley Insurance Group	\$8,858	Independent Agency	Commercial Multiple Peril (Total)	+0.1%	+21.1%	+7.9%
Contractors Bonding and Insurance Co	RLI Group	\$536	Independent Agency, Worksite Marketing	Other Liab (Occurrence)	+30.0%	+12.7%	+31.6%
COPIC, A Risk Retention Group	COPIC Insurance Group	\$58	Direct Response	Medical Professional Liability (Total)	-88.2%	G.T. +200%	
CorePointe Insurance Company	AmTrust Group	\$2,515	Direct Response	Workers' Compensation	+39.9%	-35.7%	+79.1%
Countryway Insurance Company	Virginia Farm Bureau Group	\$12,157	Independent Agency	All Private Passenger Auto	+28.5%	+22.6%	+12.5%
County Hall Insurance Company Inc. A RRG	...	\$121	Not Available	All Commercial Auto	G.T. +200%	-85.5%	+8.3%
Courtesy Insurance Company	...	\$1,350	Exclusive/Captive Agent	Surety	-48.0%	+15.5%	-20.1%
Coverys Specialty Insurance Company	Coverys Companies	\$13,519	Independent Agency, Broker	Medical Professional Liability (Total)	-38.1%	+44.1%	-26.4%
Covington Specialty Insurance Company	Berkshire Hathaway Insurance Group	\$1,455	Managing General Agent, Broker	Commercial Multiple Peril (Total)	+28.7%	+12.2%	+1.5%
Crestbrook Insurance Company	Nationwide Property & Casualty Group	\$11,827	Direct Response	Homeowners Mult Peril	+15.6%	+11.1%	+15.9%
CrossFit Risk Retention Group, Inc.	...	\$96	Not Available	Other Liab (Occurrence)	+0.0%	+7.9%	+4.9%
Cruden Bay Risk Retention Group, Inc.	...	\$1,152	Direct Response	Medical Professional Liability (Total)	+109.5 %	+11.6%	+27.9%
Crum & Forster Indemnity Company	Fairfax Financial (USA) Group	\$4,035	Independent Agency	All Commercial Auto	+17.2%	+1.7%	-10.2%
Crum & Forster Specialty Insurance Co	Fairfax Financial (USA) Group	\$37,496	Broker	Other Liab (Occurrence)	+2.4%	+0.4%	-6.0%
CSAA Fire & Casualty Insurance Company	CSAA Insurance Group	\$4,028	Exclusive/Captive Agent, Independent Agency	All Private Passenger Auto	-40.2%	+60.1%	
CSAA General Insurance Company	CSAA Insurance Group	\$121,140	Exclusive/Captive Agent, Independent Agency	All Private Passenger Auto	+37.5%	+31.0%	+13.3%
Cumberland Insurance Company, Inc.	Cumberland Insurance Group	\$6,300	Independent Agency	All Private Passenger Auto	+1.9%	+27.3%	+6.7%
Cumberland Mutual Fire Insurance Co	Cumberland Insurance Group	\$22,169	Independent Agency	Homeowners Mult Peril	+16.9%	+17.5%	+10.7%
CUMIS Insurance Society, Inc.	CUMIS Insurance Society Group	\$34,288	Direct Response, Affinity Group Marketing	Other Liab (Occurrence)	+1.1%	+5.2%	+1.9%
CUMIS Specialty Insurance Company, Inc.	CUMIS Insurance Society Group	\$1,581	Direct Response, Affinity Group Marketing	Other Liab (Occurrence)	-12.0%	+98.3%	
Daily Underwriters of America	...	\$8,895	Direct Response	All Commercial Auto	+50.3%	+4.5%	+20.6%
Dairyland Insurance Company	Sentry Insurance Group	\$3,449	Independent Agency	All Private Passenger Auto	+14.6%	+0.8%	+0.5%
DAN Risk Retention Group, Inc.	...	\$196	Not Available	Other Liab (Claims-made)	+68.8%	+9.5%	+35.2%
DB Insurance Co., Ltd. USB	DB Insurance US Group	\$10,005	General Agent, Independent Agency	All Commercial Auto	+34.5%	+72.4%	
Dealers Assurance Company	...	\$6,837	Exclusive/Captive Agent, Independent Agency	Other Liab (Occurrence)	+31.5%	+15.6%	+12.5%
Dentists Insurance Company	...	\$1,295	Direct Response, Broker	Medical Professional Liability (Total)	-7.3%	-5.0%	-4.6%
Depositors Insurance Company	Nationwide Property & Casualty Group	\$1,798	Direct Response, Independent Agency	Homeowners Mult Peril	-81.5%	-84.8%	-79.3%
Developers Surety and Indemnity Company	AmTrust Group	\$471	Independent Agency	Surety	G.T. +200%	-71.8%	
Diamond State Insurance Company	Global Indemnity Group	\$2,266	General Agent, Managing General Agent	Commercial Multiple Peril (Total)	+13.9%	+27.3%	+2.1%
Digital Advantage Insurance Company	Munich-American Holding Corp Companies	\$91	Inactive	Commercial Multiple Peril (Total)	-67.6%	+185.0 %	
Doctors Company RRG, a Reciprocal Exch	Doctors Company Insurance Group	\$970	Not Available	Medical Professional Liability (Total)	+67.3%	-8.5%	+10.6%
Doctors Company, An Interinsurance Exch	Doctors Company Insurance Group	\$27,745	Independent Agency, Direct Response	Medical Professional Liability (Total)	+26.1%	-6.2%	+44.1%
Doctors Professional Liability RRG, Inc.	...	\$165	Not Available	Medical Professional Liability (Total)	+37.2%	+67.4%	
Donegal Mutual Insurance Company	Donegal Insurance Group	\$174,378	Independent Agency	Commercial Multiple Peril (Total)	+2.2%	+0.3%	-0.1%
Eastern Advantage Assurance Company	ProAssurance Group	\$25,000	Independent Agency	Workers' Compensation	+10.7%	+5.7%	+4.1%
Eastern Alliance Insurance Company	ProAssurance Group	\$54,340	Independent Agency	Workers' Compensation	-6.0%	-0.1%	-6.3%
Eastern Atlantic Insurance Company	...	\$9,489	Managing General Agent	All Commercial Auto	+13.5%	-4.9%	+8.8%
Eastern Dentists Ins Co A Dental Soc RRG	...	\$1,212	Direct Response, Independent Agency	Medical Professional Liability (Total)	+5.1%	+7.3%	+1.4%
EastGUARD Insurance Company	Berkshire Hathaway Insurance Group	\$491	Independent Agency	Workers' Compensation	+61.3%	+5.3%	+30.7%
Economy Fire & Casualty Company	Farmers Insurance Group	\$35,467	Independent Agency	All Private Passenger Auto	-0.4%	+4.6%	G.T. +200%
Economy Preferred Insurance Company	Farmers Insurance Group	\$26,476	Independent Agency	All Private Passenger Auto	-6.6%	-8.3%	-9.7%
Economy Premier Assurance Company	Farmers Insurance Group	\$61,933	Independent Agency	All Private Passenger Auto	-7.4%	-0.6%	+111.6 %
Electric Insurance Company	...	\$7,101	Inactive	All Private Passenger Auto	-47.8%	+16.4%	-24.2%
EMC Property & Casualty Company	EMC Insurance Companies	\$4,705	Independent Agency	All Commercial Auto	+63.5%	+30.1%	+29.8%
EMCASCOS Insurance Company	EMC Insurance Companies	\$10,048	Independent Agency	All Commercial Auto	+7.0%	+3.8%	-0.8%
Emergency Capital Management, A RRG, LLC	...	\$291	Inactive	Medical Professional Liability (Total)	-66.7%	-24.7%	

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (U.S. Total)	Q1-to-Q1 Change	Rolling Change	Average Change
Empire Fire and Marine Insurance Company	Zurich Insurance US PC Group	\$8,758	Independent Agency	All Commercial Auto	+26.1%	+12.6%	-1.6%
Employers Assurance Company	Employers Insurance Group	\$6,685	Independent Agency	Workers' Compensation	+42.6%	+16.4%	+4.0%
Employers Compensation Insurance Company	Employers Insurance Group	\$1,541	Independent Agency	Workers' Compensation	+22.8%	+20.0%	+1.7%
Employers Insurance Company of Wausau	Liberty Mutual Insurance Companies	\$37,499	Direct Response, Broker	Fire	-17.1%	+29.3%	+14.6%
Employers Mutual Casualty Company	EMC Insurance Companies	\$41,117	Independent Agency	All Commercial Auto	+6.2%	+4.8%	+2.3%
Employers Preferred Insurance Company	Employers Insurance Group	\$8,613	Independent Agency	Workers' Compensation	+11.2%	-1.2%	+2.3%
EmpRO Insurance Company	PRI Group	\$9	Broker	Medical Professional Liability (Total)	+0.0%		
Encompass Home and Auto Ins Co	Allstate Insurance Group	\$98,825	Independent Agency	All Private Passenger Auto	-3.3%	+0.8%	-4.9%
Encompass Indemnity Company	Allstate Insurance Group	\$5,185	Independent Agency	Homeowners Mult Peril	-7.5%	-1.5%	-5.7%
Encompass Insurance Company	Allstate Insurance Group	\$40,976	Independent Agency	All Private Passenger Auto	G.T. +200%	G.T. +200%	
Encompass Insurance Company of America	Allstate Insurance Group	\$8,811	Independent Agency	Homeowners Mult Peril	-6.4%	-4.3%	-7.5%
Endurance American Insurance Company	Sompo Holdings US Group	\$36,666	Broker	Other Liab (Claims-made)	+12.3%	-10.4%	+3.3%
Endurance American Specialty Ins Co	Sompo Holdings US Group	\$54,228	Broker	Other Liab (Occurrence)	+33.0%	-12.8%	+16.9%
Endurance Assurance Corporation	Sompo Holdings US Group	\$27,530	Not Available	Other Liab (Occurrence)	-22.3%	+10.3%	+22.2%
Erie Insurance Company	Erie Insurance Group	\$710,966	Independent Agency	Homeowners Mult Peril	+39.0%	+32.7%	+29.0%
Erie Insurance Company of New York	Erie Insurance Group	\$41,493	Independent Agency	All Private Passenger Auto	+2.9%	+1.4%	+2.4%
Erie Insurance Exchange	Erie Insurance Group	\$2,280,120	Independent Agency	All Private Passenger Auto	+8.4%	+8.0%	+2.7%
Erie Insurance Property & Casualty Co	Erie Insurance Group	\$10,024	Independent Agency	All Private Passenger Auto	-16.6%	+7.7%	+9.0%
Essent Guaranty, Inc.	Essent Guaranty Group	\$21,746	Not Available	Aircraft(all perils)	+0.9%	-1.0%	+0.4%
Essential Insurance Company	Markel Insurance Group	\$31,084	Independent Agency	All Private Passenger Auto	+16.6%	+13.0%	+14.7%
Esurance Insurance Company	Allstate Insurance Group	\$3,920	Direct Response, Internet	All Private Passenger Auto	-10.2%	-9.9%	-11.3%
Esurance Property and Casualty Ins Co	Allstate Insurance Group	\$36,876	Direct Response, Internet	All Private Passenger Auto	-21.6%	-28.1%	-14.8%
Euler Hermes North America Insurance Co.	Allianz US PC Insurance Companies	\$24,659	Exclusive/Captive Agent	Surety	+53.3%	+13.8%	+15.8%
Evanston Insurance Company	Markel Insurance Group	\$75,851	Managing General Agent	Other Liab (Occurrence)	+1.0%	+7.1%	+2.1%
Everest Denali Insurance Company	Everest Re U.S. Group	\$6,038	Independent Agency	All Commercial Auto	-4.0%	-26.1%	-27.4%
Everest Indemnity Insurance Company	Everest Re U.S. Group	\$31,488	Independent Agency	Allied Lines	-52.0%	+33.8%	-4.4%
Everest National Insurance Company	Everest Re U.S. Group	\$43,692	Independent Agency	Other Liab (Occurrence)	+43.8%	-3.1%	+1.9%
Everest Premier Insurance Company	Everest Re U.S. Group	\$5,596	Independent Agency	Workers' Compensation	-29.5%	-34.6%	-0.4%
Everest Reinsurance Company	Everest Re U.S. Group	\$169,867	Direct Response, Broker	Other Liab (Occurrence)	-65.3%	-22.1%	-22.6%
Everett Cash Mutual Insurance Company	ECM Group	\$27,342	Independent Agency	Farmowners Mult Peril	-1.8%	+4.6%	+0.5%
Evergreen National Indemnity Company	Stillwater Insurance Group	\$5,263	General Agent, Broker	Surety	+1.6%	+7.7%	+15.5%
Everspan Indemnity Insurance Company	Ambac Financial Group	\$7,043	Direct Response, General Agent	All Commercial Auto	+1.0%	+5.3%	
Everspan Insurance Company	Ambac Financial Group	\$792	Direct Response, General Agent	All Commercial Auto	G.T. +200%	+151.5%	
Excelsa Reciprocal Risk Retention Group	...	\$4,633	Not Available	Medical Professional Liability (Total)	+8.0%	-3.0%	+3.4%
Excess Share Insurance Corporation	American Mutual Share Insurance Group	\$185	Independent Agency, Direct Response	Aircraft(all perils)	+6.0%	+13.0%	+2.0%
Executive Risk Indemnity Inc.	Chubb INA Group	\$5,798	Broker	Homeowners Mult Peril	+198.9%	+28.4%	+42.3%
Explorer Insurance Company	ICW Group	\$5,588	Independent Agency	Workers' Compensation	+37.2%	-14.7%	-10.7%
Factory Mutual Insurance Company	FM Global Group	\$193,639	Direct Response, Broker	Allied Lines	-5.2%	+25.5%	+6.7%
Falls Lake Fire and Casualty Company	James River Group	\$4,513	General Agent, Managing General Agent	Workers' Compensation	+36.2%	+39.1%	+50.1%
Falls Lake National Insurance Company	James River Group	\$4,690	Independent Agency	All Commercial Auto	-4.1%	-45.7%	-24.7%
Farm Family Casualty Insurance Company	BAMR US PC Group	\$1,911	Career Agent	Commercial Multiple Peril (Total)	+16.7%	+6.5%	-9.8%
Farmers Casualty Insurance Company	Farmers Insurance Group	\$1,772	Independent Agency, Career Agent	All Private Passenger Auto	-9.8%	-13.8%	-14.8%
Farmers Direct Prop and Cas Insurance Co	Farmers Insurance Group	\$11,356	Direct Response	All Private Passenger Auto	+7.0%	+9.6%	+2.5%
Farmers Fire Insurance Company	...	\$30,084	Independent Agency	Commercial Multiple Peril (Total)	+20.5%	+23.7%	+12.7%
Farmers Group Prop and Cas Insurance Co	Farmers Insurance Group	\$25,850	Direct Response	All Private Passenger Auto	+8.2%	+9.6%	-2.6%
Farmers Insurance Exchange	Farmers Insurance Group	\$29,191	Exclusive/Captive Agent	All Private Passenger Auto	+24.1%	-76.8%	-21.2%
Farmers Mut Fire Ins Co McCandless Twsp	...	\$8,093	Independent Agency	Homeowners Mult Peril	+11.2%	+14.0%	+7.7%
Farmers Mutual Fire Ins Co of Marble PA	...	\$18,149	Independent Agency	Homeowners Mult Peril	+11.5%	+10.0%	+7.9%
Farmers Mutual Fire Ins Co of Salem Cty	...	\$7,424	Independent Agency	Homeowners Mult Peril	+82.0%	+112.3%	+49.9%
Farmers Mutual Hail Insurance Co of Iowa	FMH Insurance Group	\$5,935	Independent Agency	Mult Peril Crop	+41.7%	+13.2%	+14.0%
Farmers New Century Insurance Company	Farmers Insurance Group	\$1,114	Exclusive/Captive Agent	All Private Passenger Auto	-25.8%	-14.9%	-20.0%

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (U.S. Total)	Q1-to-Q1 Change	Rolling Change	Average Change
Farmers Property and Casualty Ins Co	Farmers Insurance Group	\$29,388	Career Agent, Direct Response	All Private Passenger Auto	-0.6%	+0.5%	-5.5%
Farmers' and Mechanics' Mutual Ins Co	Lititz Group of Mutual Insurance Cos	\$3,557	Independent Agency	Homeowners Mult Peril	+11.3%	+4.1%	+3.3%
Farmington Casualty Company	Travelers Group	\$26,202	Independent Agency	Workers' Compensation	+1.5%	+5.1%	+1.4%
FCCI Insurance Company	FCCI Insurance Group	\$8,917	Independent Agency	All Commercial Auto	+48.3%	+76.1%	
Federal Insurance Company	Chubb INA Group	\$259,817	Independent Agency	Other Liab (Claims-made)	-5.8%	+5.2%	+4.7%
Federated Mutual Insurance Company	Federated Mutual Group	\$53,503	Exclusive/Captive Agent	All Commercial Auto	+8.0%	+9.3%	+4.6%
Federated Reserve Insurance Company	Federated Mutual Group	\$5,679	Exclusive/Captive Agent	Workers' Compensation	+114.8%	-2.7%	+63.2%
Federated Rural Electric Ins Exchange	...	\$2,839	Direct Response	Other Liab (Occurrence)	+1.5%	+7.0%	+2.1%
Federated Service Insurance Company	Federated Mutual Group	\$6,172	Exclusive/Captive Agent	All Commercial Auto	+12.0%	-22.2%	-5.7%
Fidelity and Deposit Company of Maryland	Zurich Insurance US PC Group	\$31,191	Independent Agency	Surety	-6.2%	+0.2%	-4.3%
Fidelity and Guaranty Insurance Company	Travelers Group	\$15,040	Independent Agency	Commercial Multiple Peril (Total)	+17.0%	+30.2%	
Financial Casualty & Surety, Inc	...	\$281	Independent Agency	Surety	-48.1%	+43.5%	-8.0%
Fireman's Fund Indemnity Corporation	Allianz US PC Insurance Companies	\$4,580	Inactive	Other Liab (Claims-made)	G.T. +200%		
Fireman's Fund Insurance Company	Allianz US PC Insurance Companies	\$40,357	Independent Agency	Commercial Multiple Peril (Total)	-5.6%	+23.7%	+13.0%
Firemen's Ins Co of Washington, D.C.	W. R. Berkley Insurance Group	\$10,739	Independent Agency	Commercial Multiple Peril (Total)	+1.0%	-3.9%	-2.2%
First Acceptance Insurance Company, Inc.	First Acceptance Insurance Group	\$21,203	Direct Response	All Private Passenger Auto	+75.0%	+92.0%	+29.6%
First Chicago Insurance Company	First Chicago Insurance Group	\$27,392	Independent Agency	All Private Passenger Auto	+92.0%	+132.4%	+73.6%
First Colonial Insurance Company	Allstate Insurance Group	\$2,913	Exclusive/Captive Agent	All Private Passenger Auto	-32.5%	-6.7%	-10.9%
First Financial Insurance Company	IFG Companies	\$453	Independent Agency, Broker	Inland Marine	+26.3%	+46.8%	+16.8%
First Guard Insurance Company	Biglari Holdings Insurance Group	\$1,237	Direct Response	All Commercial Auto	+3.2%	-24.5%	+2.3%
First Indemnity of America Insurance Co	...	\$678	Broker	Surety	G.T. +200%	+22.4%	+61.3%
First Liberty Insurance Corporation	Liberty Mutual Insurance Companies	\$47,338	Direct Response	Homeowners Mult Peril	-6.4%	-9.0%	-9.0%
First National Insurance Co of America	Liberty Mutual Insurance Companies	\$38	Independent Agency	All Private Passenger Auto	+0.0%	+2.7%	-7.9%
FirstComp Insurance Company	Markel Insurance Group	\$10,434	Independent Agency	Workers' Compensation	+0.5%	-2.8%	-6.9%
Firstline Insurance Company	Harford Mutual Insurance Group	\$5,647	Independent Agency	Commercial Multiple Peril (Total)	+32.1%	-62.0%	-32.0%
Flagship City Insurance Company	Erie Insurance Group	\$56,504	Independent Agency	Workers' Compensation	+8.8%	+7.1%	+4.6%
Florists' Mutual Insurance Company	Sentry Insurance Group	\$1,214	Exclusive/Captive Agent, Independent Agency	All Commercial Auto	-98.4%	-34.2%	-83.2%
FMH Ag Risk Insurance Company	FMH Insurance Group	\$4,361	General Agent	Mult Peril Crop	+17.9%	-6.6%	+12.1%
Foremost Insurance Co Grand Rapids, MI	Farmers Insurance Group	\$93,612	Independent Agency	Homeowners Mult Peril	+14.5%	+4.1%	+6.3%
Foremost Property and Casualty Ins Co	Farmers Insurance Group	\$3,910	Direct Response	Homeowners Mult Peril	+1.5%	+19.2%	+2.1%
Forge Insurance Company	...	\$1,959	Independent Agency	All Commercial Auto	-14.1%	G.T. +200%	
Fortegra Specialty Insurance Company	Fortegra P&C Group	\$10,947	Independent Agency	Other Liab (Claims-made)	-20.6%	G.T. +200%	
Fortress Insurance Company	National Group	\$185	Independent Agency	Medical Professional Liability (Total)	-26.7%	+0.0%	-10.0%
Frank Winston Crum Insurance Company	...	\$936	Managing General Agent, Direct Response	Workers' Compensation	+77.1%	+2.9%	+5.3%
Frankenmuth Insurance Company	Frankenmuth Insurance Group	\$279	Independent Agency	Commercial Multiple Peril (Total)	+47.4%	-15.4%	
Frederick Mutual Insurance Company	...	\$9,094	Independent Agency	Commercial Multiple Peril (Total)	-16.3%	+21.7%	+5.4%
Freedom Specialty Insurance Company	Nationwide Property & Casualty Group	\$8,954	Broker	Other Liab (Claims-made)	-24.5%	-16.4%	-9.6%
Friends Cove Mutual Insurance Company	...	\$3,637	Not Available	Homeowners Mult Peril	+10.4%	+2.6%	+2.8%
Garrison Property and Casualty Ins Co	USAA Group	\$97,296	Direct Response	All Private Passenger Auto	+21.6%	+20.7%	+14.1%
Gateway Insurance Company	...	\$95	Managing General Agent	All Private Passenger Auto	-73.3%	-14.5%	
GEICO Advantage Insurance Company	Berkshire Hathaway Insurance Group	\$193,084	Direct Response	All Private Passenger Auto	-13.9%	-11.4%	-11.0%
GEICO Casualty Company	Berkshire Hathaway Insurance Group	\$115,689	Direct Response	All Private Passenger Auto	-4.6%	-3.6%	-7.9%
GEICO Choice Insurance Company	Berkshire Hathaway Insurance Group	\$42,478	Direct Response	All Private Passenger Auto	-21.8%	-17.3%	-23.9%
GEICO General Insurance Company	Berkshire Hathaway Insurance Group	\$23,725	Direct Response	All Private Passenger Auto	G.T. +200%	+13.1%	-28.4%
GEICO Indemnity Company	Berkshire Hathaway Insurance Group	\$30,174	Direct Response	All Private Passenger Auto	-1.1%	-4.4%	-4.8%
GEICO Marine Insurance Company	Berkshire Hathaway Insurance Group	\$2,457	Independent Agency	Ocean Marine	-5.1%	-4.2%	-1.3%
GEICO Secure Insurance Company	Berkshire Hathaway Insurance Group	\$330,357	Direct Response	All Private Passenger Auto	-2.2%	+2.8%	+21.0%
Gemini Insurance Company	W. R. Berkley Insurance Group	\$33,308	Managing General Agent	Other Liab (Occurrence)	+8.0%	-0.9%	+6.0%

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (U.S. Total)	Q1-to-Q1 Change	Rolling Change	Average Change
General Automobile Insurance Company	American Family Insurance Group	\$27,978	Other Direct, Internet	All Private Passenger Auto	+34.5%	+14.7%	
General Insurance Company of America	Liberty Mutual Insurance Companies	\$8,486	Independent Agency	Homeowners Mult Peril	+7.3%	+3.9%	+8.0%
General Security Indemnity Co of Arizona	SCOR US Group	\$17,371	Broker	Fire	+30.9%	-6.1%	+14.2%
General Security National Insurance Co	SCOR US Group	\$6,713	Broker, Direct Response	Other Liab (Occurrence)	-18.1%	+42.7%	+37.6%
General Star Indemnity Company	Berkshire Hathaway Insurance Group	\$24,080	Broker	Other Liab (Occurrence)	+46.5%	+17.2%	+20.8%
General Star National Insurance Co	Berkshire Hathaway Insurance Group	\$272	Broker	Other Liab (Occurrence)	+40.7%	-55.0%	-55.0%
Generali USB	...	\$16,065	Managing General Agent, Broker	Inland Marine	+9.2%	+46.9%	+22.9%
GeoVera Specialty Insurance Company	GeoVera U.S. Insurance Group	\$422	Independent Agency, Broker	Commercial Multiple Peril (Total)	-81.3%	+33.1%	
Germantown Insurance Company	Philadelphia Contributionship Group	\$19,137	Independent Agency	Homeowners Mult Peril	+6.5%	-5.2%	-8.2%
Glacier Insurance Company	Tuscarora Wayne Group	\$19,854	Independent Agency	All Private Passenger Auto	-6.5%	+15.3%	-0.8%
Glencar Insurance Company	HDI/Talanx US PC Group	\$656	Broker	Commercial Multiple Peril (Total)	+15.0%	G.T. +200%	
GNV Custom Insurance Company	Greater New York Group	\$1,847	Independent Agency	Other Liab (Occurrence)	+22.3%	+70.8%	
Golden Bear Insurance Company	...	\$3,558	Broker	Earthquake	-15.3%	+10.0%	-4.9%
Good Shepherd Reciprocal RRG, Inc.	...	\$1,742	Not Available	Medical Professional Liability (Total)	+4.2%	-0.9%	+0.1%
Goodville Mutual Casualty Company	Goodville Mutual Insurance Group	\$127,548	Independent Agency	All Private Passenger Auto	+20.9%	+17.1%	+10.9%
Gotham Insurance Company	Coaction Specialty Insurance Group	\$10,685	Broker	Other Liab (Occurrence)	+17.2%	+49.6%	+15.1%
Government Employees Insurance Company	Berkshire Hathaway Insurance Group	\$90,018	Direct Response	All Private Passenger Auto	-1.9%	+10.9%	+27.9%
Grain Dealers Mutual Insurance Company	American Family Insurance Group	\$3,616	Independent Agency, Direct Response	Commercial Multiple Peril (Total)	G.T. +200%	G.T. +200%	
Granada Indemnity Company	...	\$2,646	Broker	Commercial Multiple Peril (Total)	+83.7%	+83.1%	
Grange Indemnity Insurance Company	Grange Insurance Pool	\$5,276	Independent Agency	All Private Passenger Auto	+22.2%	+19.7%	+20.6%
Grange Insurance Company	Grange Insurance Pool	\$64,195	Independent Agency	Commercial Multiple Peril (Total)	-4.0%	+5.4%	+11.2%
Grange Mutual Fire Insurance Company	...	\$1,656	Direct Response	Homeowners Mult Peril	+3.8%	+2.3%	+3.2%
Granite Re, Inc.	Federated Mutual Group	\$180	Independent Agency	Surety	+57.7%	-45.8%	+44.2%
Granite State Insurance Company	American International Group	\$10,750	Broker	Commercial Multiple Peril (Total)	L.T. - 100%	-28.0%	-1.4%
Graph Insurance Group, a RRG, LLC	...	-\$589	Managing General Agent	Aircraft(all perils)	-52.3%	- 100.0%	+13.4%
Graphic Arts Mutual Insurance Company	Utica National Insurance Group	\$21,820	Independent Agency	Commercial Multiple Peril (Total)	-3.6%	+20.3%	+2.2%
Gray Surplus Lines Insurance Company	The Gray Insurance Group	\$1,960	Independent Agency	Other Liab (Occurrence)	-23.3%	+89.2%	
Great Amer Risk Sol Surplus Lines Ins Co	Great American P & C Insurance Group	\$6,572	Broker	Other Liab (Occurrence)	G.T. +200%	+100.2 %	+22.5%
Great American Alliance Insurance Co	Great American P & C Insurance Group	\$16,944	Independent Agency	Workers' Compensation	+2.0%	+4.7%	+6.6%
Great American Assurance Company	Great American P & C Insurance Group	\$39,125	Independent Agency	Other Liab (Occurrence)	+14.3%	+7.2%	+13.0%
Great American E & S Insurance Company	Great American P & C Insurance Group	\$21,410	Independent Agency, Broker	Other Liab (Occurrence)	-37.1%	+25.4%	+4.9%
Great American Fidelity Insurance Co	Great American P & C Insurance Group	\$2,699	Independent Agency	Other Liab (Claims-made)	-21.1%	+39.1%	+65.7%
Great American Insurance Co of New York	Great American P & C Insurance Group	\$1,852	Independent Agency	Commercial Multiple Peril (Total)	-11.6%	-31.3%	-43.8%
Great American Insurance Company	Great American P & C Insurance Group	\$65,578	Independent Agency	Mult Peril Crop	+4.7%	+9.6%	+5.3%
Great American Security Insurance Co	Great American P & C Insurance Group	\$6,389	Independent Agency	Other Liab (Occurrence)	-63.5%	-30.4%	+0.1%
Great American Spirit Insurance Company	Great American P & C Insurance Group	\$16,182	Direct Response	Other Liab (Occurrence)	+10.4%	+11.6%	+10.7%
Great Divide Insurance Company	W. R. Berkley Insurance Group	\$9,681	Independent Agency, General Agent	Other Liab (Occurrence)	+15.8%	-17.3%	-11.2%
Great Midwest Insurance Company	Skyward Specialty Insurance Group	\$17,096	Independent Agency, General Agent	Surety	+39.0%	+12.9%	+3.7%
Great Northern Insurance Company	Chubb INA Group	\$81,229	Independent Agency	Homeowners Mult Peril	+5.6%	+3.4%	+2.9%
Great West Casualty Company	Old Republic Insurance Group	\$44,121	Independent Agency	All Commercial Auto	+72.0%	+37.2%	+11.7%
Greater New York Mutual Insurance Co	Greater New York Group	\$25,579	Independent Agency	Commercial Multiple Peril (Total)	+36.1%	+48.6%	+21.6%
Greenwich Insurance Company	XL America Companies	\$36,461	Not Available	Other Liab (Occurrence)	+34.1%	+7.2%	+0.4%
Greystone Insurance Company	Fairfax Financial (USA) Group	\$49	Broker	Other Liab (Occurrence)	-33.3%	G.T. +200%	
Grinnell Compass, Inc.	Grinnell Mutual Group	\$5,980	Independent Agency	All Private Passenger Auto	-21.0%	+9.4%	+38.0%
Grinnell Mutual Reinsurance Company	Grinnell Mutual Group	\$3,309	Independent Agency	Commercial Multiple Peril (Total)	-30.3%	-6.0%	+0.9%
Guarantee Company of North America USA	Intact US Insurance Group	\$362	Independent Agency	Surety	-15.3%	-4.3%	-47.1%
GuideOne Elite Insurance Company	GuideOne Insurance Companies	\$1,483	Independent Agency	Commercial Multiple Peril (Total)	+6.1%	+1.1%	-5.4%

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (U.S. Total)	Q1-to-Q1 Change	Rolling Change	Average Change
GuideOne Insurance Company	GuideOne Insurance Companies	\$19,891	Independent Agency	Commercial Multiple Peril (Total)	+86.3%	+29.4%	+21.4%
GuideOne National Insurance Company	GuideOne Insurance Companies	\$3,166	Managing General Agent	Other Liab (Occurrence)	+16.9%	-54.5%	+3.3%
GuideOne Specialty Insurance Company	GuideOne Insurance Companies	\$1,265	Independent Agency	Commercial Multiple Peril (Total)	G.T. +200%	+35.0%	+29.6%
Hadron Specialty Insurance Company	...	\$9	Inactive	Aircraft(all perils)			
Hamilton Select Insurance Inc.	...	\$2,993	Broker	Other Liab (Occurrence)	+0.0%	G.T. +200%	
Hanover Fire & Casualty Insurance Co	...	\$2,532	General Agent, Broker	Fire	+14.3%	+6.8%	+5.2%
Harco National Insurance Company	IAT Insurance Group	\$12,939	General Agent	Surety	+49.4%	+6.3%	+13.7%
Harford Mutual Insurance Company	Harford Mutual Insurance Group	\$47,931	Independent Agency	Commercial Multiple Peril (Total)	+10.3%	+35.8%	+21.0%
Harleysville Insurance Co of New Jersey	Nationwide Property & Casualty Group	\$308	Independent Agency	All Private Passenger Auto	+71.8%	-53.1%	-2.9%
Harleysville Insurance Co of New York	Nationwide Property & Casualty Group	\$4,337	Independent Agency	Allied Lines	-4.0%	+30.2%	
Harleysville Insurance Company	Nationwide Property & Casualty Group	\$15,156	Independent Agency	Commercial Multiple Peril (Total)	-66.1%	-2.1%	-25.9%
Harleysville Preferred Insurance Company	Nationwide Property & Casualty Group	\$8,815	Independent Agency	Commercial Multiple Peril (Total)	-53.2%	-29.6%	-26.6%
Harleysville Worcester Insurance Company	Nationwide Property & Casualty Group	\$21,043	Independent Agency	Commercial Multiple Peril (Total)	-68.9%	-13.6%	-29.5%
Hartford Accident and Indemnity Company	Hartford Insurance Group	\$7,281	Independent Agency	Workers' Compensation	-29.6%	-22.2%	-26.2%
Hartford Casualty Insurance Company	Hartford Insurance Group	\$29,083	Independent Agency	Workers' Compensation	-4.9%	-4.2%	-4.2%
Hartford Fire Insurance Company	Hartford Insurance Group	\$99,146	Independent Agency	Commercial Multiple Peril (Total)	+17.9%	+11.1%	+6.4%
Hartford Insurance Co of the Midwest	Hartford Insurance Group	\$28,107	Independent Agency	Federal Flood	+2.6%	+6.9%	+16.4%
Hartford Insurance Co of the Southeast	Hartford Insurance Group	\$13,499	Independent Agency	All Private Passenger Auto	-28.6%	+1.7%	-9.0%
Hartford Insurance Company of Illinois	Hartford Insurance Group	\$10,804	Independent Agency	Workers' Compensation	+29.2%	+9.4%	-11.7%
Hartford Steam Boiler Inspec & Ins	Munich-American Holding Corp Companies	\$4,174	Independent Agency	Boiler & Machinery	+26.2%	+17.6%	+17.8%
Hartford Underwriters Insurance Company	Hartford Insurance Group	\$60,790	Independent Agency	Commercial Multiple Peril (Total)	+17.6%	+24.1%	+17.5%
HDI Global Insurance Company	HDI/Talanx US PC Group	\$32,161	Broker	Fire	-14.4%	+29.3%	+5.9%
HDI Specialty Insurance Company	HDI/Talanx US PC Group	\$4,228	Broker	Other Liab (Occurrence)	-72.6%	+0.1%	-4.0%
Health Care Industry Liab Recip Ins RRG	...	\$1,300	Managing General Agent	Medical Professional Liability (Total)	-2.9%	+19.1%	+10.2%
Healthcare Professional RRG, Inc.	...	\$40	Not Available	Medical Professional Liability (Total)	G.T. +200%	+0.0%	
Heritage Indemnity Company	AmTrust Group	\$3,001	Independent Agency	Aircraft(all perils)	+5.4%	+0.6%	+6.4%
High Point Preferred Insurance Company	Palisades Group	\$11,978	Exclusive/Captive Agent	Homeowners Mult Peril	G.T. +200%	G.T. +200%	+101.1 %
Highlander Specialty Insurance Company	Clear Blue Insurance Group	\$4,277	Managing General Agent	All Commercial Auto	G.T. +200%	-21.2%	
Highview National Insurance Company	...	\$4,663	Inactive	Workers' Compensation	+11.1%	+185.4 %	
Hilltop Specialty Insurance Company	Fairfax Financial (USA) Group	\$292	Broker	Commercial Multiple Peril (Total)		-8.8%	-25.8%
Hiscox Insurance Company Inc.	Hiscox USA Group	\$18,283	Direct Response, General Agent	Other Liab (Occurrence)	+8.6%	-1.4%	+9.3%
Homeland Insurance Company of Delaware	Intact US Insurance Group	\$11,511	Not Available	Fire	+4.5%	+42.4%	+33.6%
Homeland Insurance Company of New York	Intact US Insurance Group	\$1,038	Independent Agency	Other Liab (Claims-made)	-30.8%	+20.9%	+9.8%
Homeowners Choice Prop & Cas Ins Co	HCI Insurance Group	\$5	Managing General Agent	Homeowners Mult Peril	+0.0%	+0.0%	+0.0%
Homesite Insurance Co of the Midwest	American Family Insurance Group	\$89,193	Direct Response	Homeowners Mult Peril	+22.9%	+27.0%	+26.7%
Homesite Insurance Company	American Family Insurance Group	\$22,577	Direct Response	Homeowners Mult Peril	+0.3%	+9.1%	+1.1%
Homesite Insurance Company of Florida	American Family Insurance Group	\$12,383	Direct Response	Other Liab (Occurrence)	+39.3%	+27.9%	+129.7 %
Horace Mann Insurance Company	Horace Mann Insurance Group	\$3,618	Exclusive/Captive Agent	All Private Passenger Auto	+0.4%	-1.7%	-5.5%
Horace Mann Property & Casualty Ins Co	Horace Mann Insurance Group	\$17,522	Exclusive/Captive Agent	All Private Passenger Auto	+13.2%	+11.3%	+2.3%
Hospitality Insurance Company	Hospitality Insurance Group	\$2,504	Not Available	Other Liab (Occurrence)	+3.0%	+27.0%	+9.7%
Housing and Redevelopment Insurance Exch	...	\$31,633	Direct Response	Workers' Compensation	+5.1%	+5.7%	+2.4%
Housing Authority Prop Ins, A Mutual Co	HAI Group	\$6,542	Direct Response	Commercial Multiple Peril (Total)	+4.8%	+7.7%	+7.7%
Housing Authority RRG, Inc.	HAI Group	\$4,391	Direct Response	Other Liab (Occurrence)	+12.2%	-13.0%	+2.0%
Housing Enterprise Insurance Co, Inc.	HAI Group	\$5,483	Broker	Commercial Multiple Peril (Total)	+7.2%	+6.6%	+9.1%
Housing Specialty Insurance Co, Inc.	HAI Group	\$65	Direct Response	Commercial Multiple Peril (Total)	+123.1 %	+36.1%	+13.6%
Houston Casualty Company	Tokio Marine US PC Group	\$31,365	Managing General Agent, Independent Agency	Other Liab (Claims-made)	-14.8%	+2.0%	+11.1%
Houston Specialty Insurance Company	Skyward Specialty Insurance Group	\$20,008	Managing General Agent	Other Liab (Occurrence)	+79.8%	+37.1%	+50.4%
Hoxbridge Insurance Company, Inc., A RRG	...	\$997	Not Available	All Commercial Auto	G.T. +200%	-8.7%	

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (U.S. Total)	Q1-to-Q1 Change	Rolling Change	Average Change
HSB Specialty Insurance Company	Munich-American Holding Corp Companies	\$1,046	Independent Agency	Commercial Multiple Peril (Total)	-97.9%	-72.5%	-69.8%
Hudson Excess Insurance Company	Fairfax Financial (USA) Group	\$15,508	Broker, Managing General Agent	Other Liab (Occurrence)	-26.7%	+24.2%	+22.0%
Hudson Insurance Company	Fairfax Financial (USA) Group	\$19,989	Broker	Mult Peril Crop	-40.5%	+5.8%	+2.7%
ICI Mutual Insurance Company, a RRG	...	\$8,470	Direct Response	Other Liab (Claims-made)	+0.0%	+3.6%	+2.0%
Illinois Casualty Company	...	\$4,294	Independent Agency, Broker	Commercial Multiple Peril (Total)	+15.8%	+23.8%	+40.7%
Illinois Insurance Company	AU Holding Company Group	\$840	Independent Agency	Workers' Compensation	+9.7%	+115.3%	+74.9%
Illinois National Insurance Co.	American International Group	\$1,986	Broker	Other Liab (Occurrence)	-28.8%	+155.3%	-41.4%
Illinois Union Insurance Company	Chubb INA Group	\$28,339	Independent Agency	Other Liab (Claims-made)	+9.4%	+9.6%	+8.0%
Imperium Insurance Company	Skyward Specialty Insurance Group	\$11,332	General Agent, Managing General Agent	All Commercial Auto	+8.2%	+41.2%	+10.2%
Incline Casualty Company	Incline Insurance Group	\$7,510	Managing General Agent, General Agent	All Commercial Auto	+159.2%	+10.3%	+63.1%
Indemnity Insurance Co of North America	Chubb INA Group	\$49,158	Independent Agency	Other Liab (Occurrence)	+3.4%	-33.2%	+11.5%
Indemnity National Insurance Company	...	\$13,189	Independent Agency	Surety	+55.8%	+6.0%	+19.0%
Independence American Insurance Company	Independence Pet Insurance Group	\$9,284	Managing General Agent	Inland Marine	+175.1%	+24.4%	+31.9%
Independent Mutual Fire Insurance Co	...	\$38	Independent Agency	Homeowners Mult Peril	+0.0%	-9.5%	-6.5%
Indian Harbor Insurance Company	XL America Companies	\$61,433	Independent Agency	Other Liab (Claims-made)	+28.1%	-1.7%	+13.7%
Infinity Assurance Insurance Company	Kemper PC Companies	\$1,214	Independent Agency	All Commercial Auto	+157.6%	+4.1%	
Infinity Auto Insurance Company	Kemper PC Companies	\$19,771	Independent Agency	All Private Passenger Auto	-32.4%	-7.3%	
Infinity Select Insurance Company	Kemper PC Companies	\$818	Independent Agency	All Commercial Auto	G.T. +200%	-15.3%	+48.6%
Insurance Company of Greater New York	Greater New York Group	\$5,618	Independent Agency	Commercial Multiple Peril (Total)	+92.6%	+112.0%	+32.8%
Insurance Company of North America	Chubb INA Group	-\$1	Independent Agency	Fire	+0.0%	-50.0%	-7.1%
Insurance Company of State of PA	American International Group	\$14,447	Broker	Workers' Compensation	+65.6%	+43.9%	+43.7%
Insurance Company of the West	ICW Group	\$25,424	Independent Agency	Workers' Compensation	+23.9%	+22.1%	+12.1%
Integon General Insurance Corporation	Allstate Insurance Group	\$152,060	Independent Agency	All Private Passenger Auto	+152.3%	+149.1%	+40.5%
Integon Indemnity Corporation	Allstate Insurance Group	\$122	Independent Agency	All Private Passenger Auto	-3.1%	-29.7%	-29.1%
Integon National Insurance Company	Allstate Insurance Group	\$8,327	Independent Agency	All Private Passenger Auto	-16.5%	+1.8%	-4.6%
Interinsurance Exchange of the Auto Club	Auto Club Enterprises Insurance Group	\$115,372	Exclusive/Captive Agent	All Private Passenger Auto	+23.0%	+26.9%	+13.9%
International Fidelity Insurance Company	IAT Insurance Group	\$311	Independent Agency	Surety	L.T. - 100%	-24.6%	-92.4%
Interstate Fire & Casualty Company	Allianz US PC Insurance Companies	\$2,881	Independent Agency	Other Liab (Occurrence)	+19.9%	-51.9%	-3.2%
Intrepid Insurance Company	W. R. Berkley Insurance Group	\$4,180	Direct Response, Independent Agency	Commercial Multiple Peril (Total)	+23.3%	+53.3%	+3.0%
Intrepid Specialty Insurance Company	W. R. Berkley Insurance Group	\$456	Inactive	All Commercial Auto	+41.7%	+80.3%	
Ironshore Indemnity Inc.	Liberty Mutual Insurance Companies	\$5,314	Exclusive/Captive Agent	Other Liab (Claims-made)	-33.0%	+1.9%	-18.3%
Ironshore Specialty Insurance Co	Liberty Mutual Insurance Companies	\$53,977	Independent Agency	Other Liab (Claims-made)	-0.4%	+14.6%	-2.9%
ISMIE Indemnity Company	ISMIE Mutual Group	\$232	Broker, Direct Response	Medical Professional Liability (Total)	+8.5%	+54.4%	
ISMIE Mutual Insurance Company	ISMIE Mutual Group	\$1,902	Broker, Direct Response	Medical Professional Liability (Total)	+0.5%	+14.8%	+10.5%
James River Insurance Company	James River Group	\$15,230	Broker	Other Liab (Occurrence)	-42.8%	-24.4%	+1.5%
Jefferson Insurance Company	Allianz US PC Insurance Companies	\$61,794	Internet, Independent Agency	Inland Marine	+1.5%	+8.2%	+11.4%
Jet Insurance Company	...	\$334	Exclusive/Captive Agent	Surety	+74.5%	+187.5%	
Jewelers Mutual Insurance Company, SI	Jewelers Mutual Insurance Group	\$11,999	Independent Agency	Inland Marine	+14.2%	+8.5%	+10.4%
JM Specialty Insurance Company	Jewelers Mutual Insurance Group	\$154	Inactive	Inland Marine	+17.1%	+27.6%	+56.2%
Juniata Mutual Insurance Company	...	\$6,101	Independent Agency	Homeowners Mult Peril	+2.1%	+2.3%	-0.3%
Key Risk Insurance Company	W. R. Berkley Insurance Group	\$13,936	Independent Agency, Broker	All Commercial Auto	-7.3%	+15.9%	+13.0%
Keystone National Insurance Company	Tuscarora Wayne Group	\$11,090	Independent Agency	Commercial Multiple Peril (Total)	-1.1%	+6.3%	+2.8%
Kinsale Insurance Company	...	\$35,388	Broker	Other Liab (Occurrence)	+28.5%	+42.5%	+35.9%
Knight Specialty Insurance Company	Knight Insurance Group	\$8,117	Managing General Agent	All Commercial Auto	G.T. +200%	+79.9%	+53.5%
KnightBrook Insurance Company	Knight Insurance Group	\$95	Managing General Agent	All Private Passenger Auto		L.T. - 100%	
KW Specialty Insurance Company	...	\$275	General Agent	Homeowners Mult Peril	+75.0%	G.T. +200%	
Lafayette Insurance Company	United Fire & Casualty Group	\$3,330	Independent Agency	Other Liab (Occurrence)	+46.7%	-2.0%	
Lancaster Mutual Insurance Company	Goodville Mutual Insurance Group	\$8,876	Independent Agency	Farmowners Mult Peril	+11.5%	+4.9%	+4.6%

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (U.S. Total)	Q1-to-Q1 Change	Rolling Change	Average Change
Lancer Insurance Company	Core Specialty Insurance Group	\$13,560	Broker	All Commercial Auto	+26.4%	-3.5%	+10.3%
Landmark American Insurance Company	Berkshire Hathaway Insurance Group	\$26,870	Broker, Managing General Agent	Fire	+0.9%	+20.8%	+12.2%
Laundry Owners Mutual Liability Ins Assn	...	\$2,969	Not Available	Workers' Compensation	-1.1%	-0.6%	-7.1%
Lebanon Valley Insurance Company	Tuscarora Wayne Group	\$11,707	Independent Agency	Commercial Multiple Peril (Total)	-5.8%	+3.1%	-2.5%
LECOM Health RRG	...	\$2,801	Not Available	Medical Professional Liability (Total)	-56.5%	+55.5%	
Lemonade Insurance Company	Lemonade Insurance Group	\$18,318	Managing General Agent	Homeowners Mult Peril	+36.2%	+26.5%	+48.9%
Lexington Insurance Company	American International Group	\$114,196	Broker	Fire	+5.7%	+15.1%	+9.1%
Lexington National Insurance Corporation	Revolutionary Insurance Group	\$1,922	General Agent	Surety	+73.8%	+44.0%	+33.3%
Lexon Insurance Company	Sompo Holdings US Group	\$2,215	Independent Agency	Surety	+0.4%	+110.6%	-20.8%
Liberty Insurance Corporation	Liberty Mutual Insurance Companies	\$30,448	Direct Response	Homeowners Mult Peril	-39.8%	-28.8%	-42.2%
Liberty Insurance Underwriters, Inc.	Liberty Mutual Insurance Companies	\$168,926	Exclusive/Captive Agent, Direct Response	Inland Marine	-0.9%	-1.4%	-0.2%
Liberty Mutual Fire Insurance Company	Liberty Mutual Insurance Companies	\$99,899	Direct Response	All Commercial Auto	-19.1%	-10.9%	-7.3%
Liberty Mutual Insurance Company	Liberty Mutual Insurance Companies	\$67,591	Direct Response	Surety	+7.1%	+0.2%	+10.0%
Liberty Mutual Personal Insurance Co	Liberty Mutual Insurance Companies	\$390,421	Managing General Agent	All Private Passenger Auto	-14.0%	-7.0%	+39.9%
Liberty Surplus Insurance Corporation	Liberty Mutual Insurance Companies	\$20,399	Direct Response	Other Liab (Claims-made)	-10.6%	-14.6%	+3.7%
LIO Insurance Company	LIO Insurance Group	\$1,792	Independent Agency	Commercial Multiple Peril (Total)	-64.0%	+15.6%	
LIO Specialty Insurance Company	LIO Insurance Group	\$7,688	Managing General Agent	Commercial Multiple Peril (Total)			
Lion Insurance Company	...	\$228	Direct Response	Workers' Compensation	-8.7%	+17.5%	-6.4%
Lititz Mutual Insurance Company	Lititz Group of Mutual Insurance Cos	\$26,710	Independent Agency	Homeowners Mult Peril	+21.1%	+11.8%	+10.2%
Livingston Mutual Insurance Company	Lititz Group of Mutual Insurance Cos	\$2,367	Independent Agency	Homeowners Mult Peril	+14.7%	+9.3%	+6.1%
LM General Insurance Company	Liberty Mutual Insurance Companies	\$181,274	Exclusive/Captive Agent	All Private Passenger Auto	-19.4%	-13.5%	-21.9%
LM Insurance Corporation	Liberty Mutual Insurance Companies	\$31,060	Direct Response	Workers' Compensation	-6.0%	+4.4%	-1.8%
Lone Star Alliance, Inc., RRG	Texas Medical Insurance Group	\$1,189	Direct Response, Independent Agency	Medical Professional Liability (Total)	-20.7%	-47.3%	-20.1%
Lyndon Southern Insurance Company	Fortegra P&C Group	\$6,545	Independent Agency	Inland Marine	+1.2%	-38.7%	-19.9%
MAG Mutual Insurance Company	MAG Mutual Companies	\$3,292	Exclusive/Captive Agent, Independent Agency	Medical Professional Liability (Total)	+61.7%	+48.5%	+62.5%
Main Street America Assurance Company	American Family Insurance Group	\$7,069	Independent Agency	Commercial Multiple Peril (Total)	-48.8%	+3.0%	-4.8%
Main Street America Protection Ins Co	American Family Insurance Group	\$5,180	Independent Agency	All Private Passenger Auto	-11.9%	-14.3%	-22.8%
Maine Employers' Mutual Insurance Co	MEMIC Group	\$265	Independent Agency	Workers' Compensation	+25.8%	-0.4%	+7.6%
Manufacturers Alliance Insurance Company	Old Republic Insurance Group	\$21,560	Independent Agency	Workers' Compensation	-6.5%	+4.2%	-2.2%
Markel American Insurance Company	Markel Insurance Group	\$40,345	Independent Agency	Other Liab (Claims-made)	-7.5%	+5.1%	+1.3%
Markel Insurance Company	Markel Insurance Group	\$26,700	Managing General Agent	Workers' Compensation	+29.8%	+63.7%	+9.3%
Massachusetts Bay Insurance Company	Hanover Ins Group Prop & Cas Cos	\$10,268	Independent Agency	Commercial Multiple Peril (Total)	+14.2%	-6.6%	-6.7%
Maxum Indemnity Company	Hartford Insurance Group	\$3,390	Broker, General Agent	Commercial Multiple Peril (Total)	+102.1%	+62.2%	+25.0%
MDAdvantage Insurance Co of New Jersey	MAG Mutual Companies	\$398	Broker, Direct Response	Medical Professional Liability (Total)	-59.1%	-32.0%	-18.7%
Medical Mutual Ins Co of North Carolina	Curi Insurance Group	\$22,602	Broker	Medical Professional Liability (Total)	+110.1%	+4.0%	+31.2%
Medical Protective Company	Berkshire Hathaway Insurance Group	\$54,888	Independent Agency, Exclusive/Captive Agent	Medical Professional Liability (Total)	-4.4%	+1.1%	+0.2%
Medical Security Insurance Company	Curi Insurance Group	\$1,144	Exclusive/Captive Agent	Medical Professional Liability (Total)		+16.2%	
Medmarc Casualty Insurance Company	ProAssurance Group	\$1,511	Broker	Other Liab (Claims-made)	-10.9%	-1.2%	-7.6%
MEMIC Casualty Company	MEMIC Group	\$4,220	Independent Agency	Workers' Compensation	+27.1%	+18.8%	-10.8%
MEMIC Indemnity Company	MEMIC Group	\$8,553	Independent Agency	Workers' Compensation	+50.1%	-5.4%	-3.3%
Merastar Insurance Company	Kemper PC Companies	\$63	Direct Response, Affinity Group Marketing	All Private Passenger Auto	-27.8%	-9.3%	-16.0%
Merchants Bonding Company (Mutual)	Merchants Bonding Co (Mutual) Group	\$1,599	Independent Agency	Surety	-39.6%	+39.9%	+10.1%
Merchants Mutual Insurance Company	Merchants Insurance Group	\$10,552	Independent Agency	All Commercial Auto	+4.0%	+2.8%	+5.0%
Merchants National Bonding, Inc.	Merchants Bonding Co (Mutual) Group	\$2,557	Independent Agency	Surety	-2.7%	+34.8%	+28.9%
Merchants National Insurance Company	Merchants Insurance Group	\$2,071	Independent Agency, Bank	Other Liab (Occurrence)	+4.4%	-9.3%	+4.4%
Merchants Preferred Insurance Company	Merchants Insurance Group	\$4,128	Independent Agency	Commercial Multiple Peril (Total)	-0.2%	+5.9%	+6.6%
Meridian Security Insurance Company	Liberty Mutual Insurance Companies	\$5,486	Independent Agency	Homeowners Mult Peril	-5.0%	-4.7%	-5.8%

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (U.S. Total)	Q1-to-Q1 Change	Rolling Change	Average Change
Mesa Underwriters Specialty Insurance Co	Selective Insurance Group	\$13,147	General Agent, Broker	Other Liab (Occurrence)	+40.8%	+25.1%	+21.6%
Metromile Insurance Company	Lemonade Insurance Group	\$2,416	Managing General Agent	All Private Passenger Auto	-29.9%	+5.0%	-15.1%
Metropolitan General Insurance Company	...	\$7,576	Independent Agency, Career Agent	Inland Marine	+82.3%	+55.2%	
MGA Insurance Company, Inc.	State Farm Group	\$2,403	Independent Agency	All Private Passenger Auto			
MIC Property and Casualty Insurance Corp	Ally Insurance Group	\$1,319	Direct Response	Other Liab (Occurrence)	-40.0%	-51.8%	-0.4%
MICO Insurance Company	Encova Mutual Insurance Group	\$15,464	Independent Agency	All Private Passenger Auto	G.T. +200%	G.T. +200%	
Mid-Century Insurance Company	Farmers Insurance Group	\$53,155	Exclusive/Captive Agent	All Private Passenger Auto	-25.2%	-18.1%	-23.2%
Mid-Continent Assurance Company	Great American P & C Insurance Group	\$49	Independent Agency	All Commercial Auto		G.T. +200%	
Mid-Continent Casualty Company	Great American P & C Insurance Group	\$832	Independent Agency	Other Liab (Occurrence)	+4.7%	+6.6%	+0.6%
Mid-Continent Excess and Surplus Ins Co	Great American P & C Insurance Group	\$166	Independent Agency	Other Liab (Claims-made)	-10.0%	+81.5%	+10.3%
Middlesex Insurance Company	Sentry Insurance Group	\$1,811	Independent Agency	All Commercial Auto	+14.1%	+18.3%	+12.2%
Midvale Indemnity Company	American Family Insurance Group	\$6,805	Other	Commercial Multiple Peril (Total)	+35.5%	+41.0%	+40.0%
Midwest Employers Casualty Company	W. R. Berkley Insurance Group	\$14,124	Broker	Excess Workers' Compensation	+6.1%	+6.5%	+3.7%
Midwest Family Mutual Insurance Company	Midwest Family Group	\$13	Independent Agency	Commercial Multiple Peril (Total)		-20.0%	
Midwest Insurance Group, Inc., A RRG	...	\$1,538	Not Available	Other Liab (Claims-made)	-84.7%	-4.6%	-34.2%
Milbank Insurance Company	Liberty Mutual Insurance Companies	\$18,312	Independent Agency	Homeowners Mult Peril	-16.8%	-7.3%	+8.1%
Milford Casualty Insurance Company	AmTrust Group	\$2,946	Independent Agency	Workers' Compensation	-22.6%	G.T. +200%	+7.6%
Millers Capital Insurance Company	...	\$68,963	Independent Agency	Commercial Multiple Peril (Total)	+15.6%	+9.0%	+10.5%
Millville Mutual Insurance Company	Millville Mutual Insurance Companies	\$50,502	Independent Agency	Homeowners Mult Peril	+16.0%	+10.8%	+8.3%
Minnesota Lawyers Mutual Insurance Co	MLM Group	\$4,251	Direct Response	Other Liab (Claims-made)	+2.0%	-3.7%	-0.8%
Mitsui Sumitomo Insurance Co of America	MS&AD US Insurance Group	\$12,455	Broker, Independent Agency	Allied Lines	+5.5%	+28.8%	+3.6%
Mitsui Sumitomo Insurance USA Inc.	MS&AD US Insurance Group	\$5,166	Broker, Independent Agency	Workers' Compensation	+8.9%	+15.2%	+10.1%
MMG Insurance Company	...	\$38,151	Independent Agency, Worksite Marketing	Commercial Multiple Peril (Total)	+14.3%	+9.2%	+6.0%
Mobilias General Insurance Company	CSAA Insurance Group	\$2,106	Independent Agency, Direct Response	All Commercial Auto	+84.9%	+9.7%	
Mobilias Insurance Company	CSAA Insurance Group	\$1,938	Independent Agency, Direct Response	All Commercial Auto	-72.1%	+136.4 %	
Monroe Guaranty Insurance Company	FCCI Insurance Group	\$1,773	Independent Agency	All Commercial Auto	G.T. +200%	+78.2%	
Mortgage Guaranty Insurance Corporation	Mortgage Guaranty Group	\$55,675	Direct Response	Aircraft(all perils)	+1.9%	+2.1%	+0.0%
Motorists Commercial Mutual Insurance Co	Encova Mutual Insurance Group	\$53,860	Independent Agency	Commercial Multiple Peril (Total)	+6.0%	+0.9%	-1.2%
Motors Insurance Corporation	Ally Insurance Group	\$2,470	Direct Response	All Commercial Auto	+57.2%	+53.4%	-3.3%
Mount Vernon Fire Insurance Company	Berkshire Hathaway Insurance Group	\$42	Independent Agency	Other Liab (Occurrence)	+50.0%	-2.6%	+5.6%
MS Transverse Insurance Company	MS&AD US Insurance Group	\$1,255	Managing General Agent	Workers' Compensation	G.T. +200%	G.T. +200%	
MS Transverse Specialty Insurance Co	MS&AD US Insurance Group	\$8,094	Managing General Agent	Allied Lines	+180.8 %	+46.9%	
MSIG Specialty Insurance USA Inc.	MS&AD US Insurance Group	\$4,186	Broker	Other Liab (Claims-made)	G.T. +200%	G.T. +200%	
Mt. Hawley Insurance Company	RLI Group	\$3,702	Broker	Allied Lines	+73.3%	+13.1%	+10.1%
Municipal Mutual Ins Co of West Virginia	...	\$662	Independent Agency	Homeowners Mult Peril	-1.3%	-1.6%	+3.1%
Mutual Benefit Insurance Company	Mutual Benefit Group	\$104,767	Independent Agency	Commercial Multiple Peril (Total)	+7.7%	+11.9%	+4.0%
NAMIC Insurance Company, Inc.	...	\$2,265	Independent Agency, Exclusive/Captive Agent	Other Liab (Claims-made)	+4.7%	+10.8%	+9.7%
National American Insurance Company	...	\$6,532	Independent Agency	Other Liab (Occurrence)	+6.3%	+28.1%	+21.0%
National Assisted Living RRG	...	\$49	Not Available	Other Liab (Claims-made)		+33.3%	
National Casualty Company	Nationwide Property & Casualty Group	\$65,975	Independent Agency	Inland Marine	-12.4%	-11.5%	+1.1%
National Catholic RRG, Inc.	...	\$4,097	Not Available	Other Liab (Occurrence)	-39.2%	+10.3%	+8.3%
National Fire & Marine Insurance Co	Berkshire Hathaway Insurance Group	\$103,634	Independent Agency	Other Liab (Occurrence)	-10.5%	+27.4%	+3.1%
National Fire and Indemnity Exchange	...	\$147	Direct Response	Commercial Multiple Peril (Total)	+15.2%	-17.9%	-8.2%
National Fire Insurance Co of Hartford	CNA Insurance Companies	\$25,822	Independent Agency	Commercial Multiple Peril (Total)	+7.7%	+2.7%	-2.8%
National General Assurance Company	Allstate Insurance Group	\$914	Direct Response, Independent Agency	All Private Passenger Auto	-8.1%	-8.3%	-13.3%
National General Insurance Company	Allstate Insurance Group	\$2,043	Direct Response	All Private Passenger Auto	+8.7%	+1.9%	-6.3%

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (U.S. Total)	Q1-to-Q1 Change	Rolling Change	Average Change
National Guardian RRG, Inc	...	\$41	Direct Response	Medical Professional Liability (Total)	-33.9%	-44.1%	-48.9%
National Indemnity Co of Mid-America	Berkshire Hathaway Insurance Group	\$4	Independent Agency	All Commercial Auto	-25.0%	-87.0%	-49.6%
National Indemnity Company	Berkshire Hathaway Insurance Group	\$3,288	Independent Agency	All Commercial Auto	-42.2%	+7.5%	+3.6%
National Interstate Insurance Company	Great American P & C Insurance Group	\$26,566	General Agent	All Commercial Auto	+58.6%	+10.6%	+16.3%
National Liability & Fire Insurance Co	Berkshire Hathaway Insurance Group	\$31,768	Independent Agency	All Commercial Auto	+7.6%	+12.6%	+7.0%
National Mortgage Insurance Corporation	National Mortgage Insurance Group	\$20,725	Not Available	Aircraft(all perils)	+10.3%	+8.5%	+10.0%
National Specialty Insurance Company	Markel Insurance Group	\$4,599	General Agent	All Commercial Auto	+88.1%	-29.6%	+60.5%
National Trust Insurance Company	FCCI Insurance Group	\$1,597	Independent Agency	Commercial Multiple Peril (Total)	+12.6%	-8.6%	
National Union Fire Ins Co Pittsburgh PA	American International Group	\$280,084	Broker	Other Liab (Claims-made)	-4.1%	+11.5%	+22.8%
Nationwide Affinity Ins Co of America	Nationwide Property & Casualty Group	\$74,806	Not Available	All Private Passenger Auto	+3.1%	+1.4%	-6.1%
Nationwide Agribusiness Insurance Co	Nationwide Property & Casualty Group	\$43,694	Direct Response	Farmowners Mult Peril	-11.2%	-1.2%	+1.3%
Nationwide Assurance Company	Nationwide Property & Casualty Group	\$30,495	Independent Agency	Commercial Multiple Peril (Total)	-28.4%	+3.8%	G.T. +200%
Nationwide General Insurance Company	Nationwide Property & Casualty Group	\$321,779	Direct Response	All Private Passenger Auto	-0.7%	+17.1%	+22.9%
Nationwide Insurance Company of America	Nationwide Property & Casualty Group	\$94,341	Independent Agency	All Private Passenger Auto	+4.6%	+14.6%	+28.2%
Nationwide Insurance Company of Florida	Nationwide Property & Casualty Group	\$3,404	Independent Agency	Commercial Multiple Peril (Total)	-19.5%	+3.4%	
Nationwide Mutual Insurance Company	Nationwide Property & Casualty Group	\$262,214	Exclusive/Captive Agent	Homeowners Mult Peril	-2.5%	-1.1%	-6.8%
Nationwide Property & Casualty Ins Co	Nationwide Property & Casualty Group	\$228,597	Exclusive/Captive Agent	All Private Passenger Auto	-5.3%	-2.4%	-11.5%
Natl Independent Truckers Ins Co, A RRG	...	\$56	Independent Agency	All Commercial Auto	+73.3%	+50.0%	+4.2%
Nautilus Insurance Company	W. R. Berkley Insurance Group	\$36,202	Independent Agency, General Agent	Other Liab (Occurrence)	+11.7%	+3.5%	+5.9%
Navigators Insurance Company	Hartford Insurance Group	\$39,180	Independent Agency	Other Liab (Occurrence)	+49.4%	+9.4%	+6.4%
Navigators Specialty Insurance Company	Hartford Insurance Group	\$19,640	Independent Agency	Other Liab (Occurrence)	+14.5%	-2.8%	+7.6%
Nazareth Mutual Insurance Company	...	\$9,790	Independent Agency	Homeowners Mult Peril	+17.7%	+10.6%	+6.9%
NCMIC Insurance Company	NCMIC Group	\$2,371	Direct Response	Medical Professional Liability (Total)	-0.5%	-3.6%	-0.8%
NCMIC Risk Retention Group, Inc.	NCMIC Group	\$51	Direct Response	Medical Professional Liability (Total)	-82.4%	G.T. +200%	
New Hampshire Insurance Company	American International Group	\$38,685	Broker	Inland Marine	+47.1%	+4.6%	-16.8%
New Home Warranty Insurance Co, A RRG	...	\$127	Direct Response	Other Liab (Claims-made)	-40.0%	-19.7%	+0.0%
New Jersey Casualty Insurance Company	NJM Insurance Group	\$3,693	Direct Response	Workers' Compensation	G.T. +200%	+152.7%	%
New Jersey Indemnity Insurance Company	NJM Insurance Group	\$855	Direct Response	Commercial Multiple Peril (Total)	+43.2%	G.T. +200%	
New Jersey Manufacturers Insurance Co	NJM Insurance Group	\$93,063	Direct Response	All Private Passenger Auto	+21.6%	+26.2%	+6.9%
New Jersey Re-Insurance Company	NJM Insurance Group	\$1,384	Direct Response	All Commercial Auto	+6.3%	G.T. +200%	+33.1%
New York Marine and General Insurance Co	Coaction Specialty Insurance Group	\$13,592	Managing General Agent, Broker	All Commercial Auto	+14.0%	+36.0%	-2.5%
Next Insurance US Company	...	\$11,373	Internet	Other Liab (Occurrence)	+33.1%	+28.0%	
NGM Insurance Company	American Family Insurance Group	\$9,959	Independent Agency	All Commercial Auto	-12.6%	-2.7%	-8.3%
NLADA Mutual Insurance Company, a RRG	MLM Group	\$295	Not Available	Other Liab (Claims-made)	+0.0%		
Noblr Reciprocal Exchange	USAA Group	\$1,002	Internet	All Private Passenger Auto	+187.0%	+118.2%	%
NORCAL Insurance Company	ProAssurance Group	\$24,877	Independent Agency, Broker	Medical Professional Liability (Total)	+0.1%	-10.5%	-6.9%
NORCAL Specialty Insurance Company	ProAssurance Group	\$51	Direct Response, Independent Agency	Medical Professional Liability (Total)	-70.6%	+14.5%	+42.3%
NorGUARD Insurance Company	Berkshire Hathaway Insurance Group	\$14,003	Independent Agency	Workers' Compensation	-22.7%	-12.7%	-17.5%
Normandy Insurance Company, Inc.	...	\$6,495	Not Available	Workers' Compensation	-2.5%	+7.2%	+20.6%
North Light Specialty Insurance Company	Allstate Insurance Group	\$30	Managing General Agent	Homeowners Mult Peril	+18.8%	-35.7%	+0.0%
North River Insurance Company	Fairfax Financial (USA) Group	\$16,304	Independent Agency	Other Liab (Occurrence)	+16.7%	+18.8%	+6.2%
Northfield Insurance Company	Travelers Group	\$7,173	General Agent	Other Liab (Occurrence)	+20.4%	+6.4%	+20.0%
Northland Insurance Company	Travelers Group	\$16,779	General Agent	All Commercial Auto	-9.7%	-6.2%	-8.5%
NorthStone Insurance Company	Encova Mutual Insurance Group	\$42,643	Independent Agency	Workers' Compensation	+25.7%	-2.6%	+2.5%
Notting Hill Risk Retention Group, LLC	...	\$110	Inactive	Other Liab (Claims-made)			
NOVA Casualty Company	Hanover Ins Group Prop & Cas Cos	\$5,345	Independent Agency, Managing General Agent	Commercial Multiple Peril (Total)	-12.4%	-43.6%	+3.9%
Notmeg Insurance Company	Hartford Insurance Group	\$11,498	Independent Agency	Workers' Compensation	+97.5%	+69.9%	+121.2%

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (U.S. Total)	Q1-to-Q1 Change	Rolling Change	Average Change
Oak River Insurance Company	Berkshire Hathaway Insurance Group	\$741	Independent Agency	Workers' Compensation	G.T. +200%	+132.3 %	+15.1%
OBI America Insurance Company	Intact US Insurance Group	\$29	Not Available	Workers' Compensation	G.T. +200%	L.T. - 100%	-2.8%
OBI National Insurance Company	Intact US Insurance Group	\$1,069	Not Available	Workers' Compensation	+4.9%	+36.1%	+13.9%
Obsidian Insurance Company	Obsidian Insurance Group	\$5,058	Managing General Agent	All Commercial Auto	G.T. +200%	G.T. +200%	
Obsidian Specialty Insurance Company	Obsidian Insurance Group	\$5,851	Managing General Agent	Other Liab (Occurrence)	+52.7%	+0.7%	
Occidental Fire and Casualty Co of NC	IAT Insurance Group	\$13,131	General Agent	Homeowners Mult Peril	+1.5%	+7.1%	-0.4%
Ohio Casualty Insurance Company	Liberty Mutual Insurance Companies	\$37,693	Independent Agency	Other Liab (Occurrence)	-18.8%	-6.4%	-4.7%
Ohio Farmers Insurance Company	Westfield Group	\$1,970	Independent Agency	Surety	-84.8%	+92.3%	+23.3%
Ohio Indemnity Company	...	\$6,544	Managing General Agent, Direct Response	Inland Marine	-46.8%	+26.7%	+4.1%
Ohio Security Insurance Company	Liberty Mutual Insurance Companies	\$55,865	Independent Agency	Commercial Multiple Peril (Total)	-16.9%	-4.3%	-7.1%
Old Dominion Insurance Company	American Family Insurance Group	\$1,595	Independent Agency	All Private Passenger Auto	-14.7%	-18.5%	-22.3%
Old Guard Insurance Company	Westfield Group	\$14,758	Independent Agency	Commercial Multiple Peril (Total)	+17.1%	+18.1%	
Old Republic General Insurance Corp	Old Republic Insurance Group	\$365	Independent Agency	Workers' Compensation	+166.7 %	L.T. - 100%	-26.1%
Old Republic Insurance Company	Old Republic Insurance Group	\$82,174	Independent Agency	All Commercial Auto	+39.7%	+4.1%	+12.2%
Old Republic Surety Company	Old Republic Insurance Group	\$4,007	Independent Agency	Surety	+25.9%	-1.8%	-0.9%
Old Republic Union Insurance Company	Old Republic Insurance Group	\$10,025	Independent Agency	Inland Marine	+2.5%	+27.4%	+47.0%
Omni Insurance Company	American Independent Companies	\$10,578	Independent Agency	All Private Passenger Auto	-30.8%	-31.8%	-20.9%
OMS National Insurance Company, RRG	National Group	\$4,006	Independent Agency	Medical Professional Liability (Total)	-5.2%	+8.1%	-3.6%
OODA Risk Retention Group, Inc.	...	\$687	Not Available	All Commercial Auto	+44.2%	-50.4%	-11.6%
Ophthalmic Mutual Insurance Co (A RRG)	...	\$3,537	Direct Response	Medical Professional Liability (Total)	+42.1%	+25.6%	-1.3%
Oriska Insurance Company	...	\$1,267	Independent Agency	Workers' Compensation		+2.9%	
Owners Insurance Company	Auto-Owners Insurance Group	\$14,150	Independent Agency	All Private Passenger Auto	+36.9%	+30.2%	+24.0%
Pacific Employers Insurance Company	Chubb INA Group	\$1,188	Independent Agency	Homeowners Mult Peril	+77.6%	+6.5%	+14.2%
Pacific Indemnity Company	Chubb INA Group	\$19,063	Independent Agency	Homeowners Mult Peril	+7.6%	+6.1%	+4.7%
Pacific Insurance Company, Limited	Hartford Insurance Group	\$2,578	Independent Agency	Other Liab (Claims-made)	+55.9%	+43.5%	-6.3%
Palisades Insurance Company	Palisades Group	\$27,723	Direct Response	All Private Passenger Auto	-10.9%	-11.4%	-8.9%
Palisades Property and Casualty Ins Co	Palisades Group	\$24,969	Independent Agency	Homeowners Mult Peril	-35.4%	-15.5%	-0.4%
Palladium Risk Retention Group, Inc.	...	\$34,116	Not Available	Medical Professional Liability (Total)	+2.5%	+3.3%	+5.0%
Palms Specialty Insurance Company, Inc.	...	\$533	Inactive	Commercial Multiple Peril (Total)			
Palomar Excess and Surplus Insurance Co	Palomar Holdings US Group	\$7,269	Broker, General Agent	Earthquake	+56.6%	-0.1%	
Palomar Specialty Insurance Company	Palomar Holdings US Group	\$1,117	Broker, General Agent	Earthquake	+38.1%	+39.9%	+44.4%
PartnerRe America Insurance Company	PartnerRe U.S. Group	\$7,031	Direct Response	Other Liab (Occurrence)	+59.6%	+10.4%	+29.5%
Patriot General Insurance Company	Sentry Insurance Group	\$364	Independent Agency	All Private Passenger Auto	+7.8%	+43.0%	+9.0%
PCH Mutual Insurance Company Inc., A RRG	...	\$252	Not Available	Other Liab (Claims-made)	-42.1%	-35.6%	-18.5%
Peace Church RRG (A Reciprocal)	...	\$1,597	Not Available	Medical Professional Liability (Total)	-5.9%	-2.0%	+4.7%
Peerless Indemnity Insurance Company	Liberty Mutual Insurance Companies	\$8,038	Independent Agency	Homeowners Mult Peril	G.T. +200%		+95.6%
Peelus Insurance Company	BAMR US PC Group	\$4,261	General Agent, Broker	Other Liab (Claims-made)	-68.5%	-3.7%	-21.8%
PELICAN Insurance (A Reciprocal RRG)	...	\$2,612	Not Available	Medical Professional Liability (Total)	-25.5%	+18.1%	-0.4%
Peninsula Indemnity Company	Donegal Insurance Group	\$3,325	Independent Agency	Workers' Compensation	+19.3%	+30.8%	-8.4%
Peninsula Insurance Company	Donegal Insurance Group	\$7,927	Independent Agency	All Commercial Auto	-43.1%	+0.6%	-11.0%
Penn Charter Mutual Insurance Company	Lititz Group of Mutual Insurance Cos	\$396	Independent Agency	Homeowners Mult Peril	+4.1%	-0.3%	-3.0%
Penn Millers Insurance Company	Chubb INA Group	\$5,580	Independent Agency	Fire	+4.1%	-7.5%	+0.2%
Penn National Security Insurance Company	Penn National Insurance Companies	\$69,521	Independent Agency	All Commercial Auto	-4.3%	+3.2%	+3.0%
Penn Reserve Insurance Co Ltd	...	\$681	Not Available	All Commercial Auto	-12.6%	-29.3%	
Penn-America Insurance Company	Global Indemnity Group	-\$2	Managing General Agent	Commercial Multiple Peril (Total)	+0.0%	L.T. - 100%	-63.6%
Penn-Patriot Insurance Company	Global Indemnity Group	\$9,148	General Agent	Commercial Multiple Peril (Total)	-1.5%	-17.5%	+0.3%
Pennsylvania Insurance Company	AU Holding Company Group	\$2,557	Independent Agency	Inland Marine	+88.5%	-12.5%	+13.7%
Pennsylvania Lumbermens Mutual Ins Co	...	\$15,110	Broker, Independent Agency	Fire	+28.7%	+11.5%	+10.8%
Pennsylvania Manufacturers Indemnity Co	Old Republic Insurance Group	\$9,612	Independent Agency	Workers' Compensation	+7.4%	+3.1%	+10.1%
Pennsylvania Manufacturers' Assoc Ins Co	Old Republic Insurance Group	\$47,658	Independent Agency	Workers' Compensation	+6.0%	-2.7%	-0.3%
Pennsylvania National Mutual Cas Ins Co	Penn National Insurance Companies	\$287,629	Independent Agency	All Private Passenger Auto	+3.7%	+7.0%	+2.8%
Pennsylvania Professional Liab JUA	...	\$8,681	Direct Response	Medical Professional Liability (Total)	G.T. +200%	-7.0%	+38.7%

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (U.S. Total)	Q1-to-Q1 Change	Rolling Change	Average Change
Permanent General Assurance Corp of Ohio	American Family Insurance Group	\$51,774	Independent Agency, Other Direct	All Private Passenger Auto	+46.4%	+42.3%	+1.5%
Permanent General Assurance Corporation	American Family Insurance Group	\$30,845	Independent Agency, Other Direct	All Private Passenger Auto	+15.9%	+81.0%	+85.3%
Pharmacists Mutual Insurance Company	Pharmacists Mutual Insurance Group	\$4,939	Exclusive/Captive Agent, Independent Agency	Commercial Multiple Peril (Total)	-45.2%	-7.9%	-9.7%
Philadelphia Contributionship Ins Co	Philadelphia Contributionship Group	\$43,558	Independent Agency	Homeowners Mult Peril	+6.1%	-2.8%	-5.1%
Philadelphia Indemnity Insurance Company	Tokio Marine US PC Group	\$220,025	Broker, Independent Agency	Commercial Multiple Peril (Total)	+2.7%	+2.5%	+4.5%
Phoebe Reciprocal Risk Retention Group	...	\$621	Not Available	Medical Professional Liability (Total)	+7.6%	+0.5%	+8.7%
Phoenix Insurance Company	Travelers Group	\$72,255	Independent Agency	Commercial Multiple Peril (Total)	+6.5%	-5.0%	-5.8%
PinnaclePoint Insurance Company	Encova Mutual Insurance Group	\$37,685	Independent Agency	Workers' Compensation	-9.9%	-9.4%	+2.3%
Plateau Casualty Insurance Company	...	\$2,315	Broker, Direct Response	Inland Marine	-26.9%	+143.9%	+32.4%
Platte River Insurance Company	Berkshire Hathaway Insurance Group	\$957	Independent Agency, General Agent	Surety	-43.3%	-12.6%	-13.7%
Plaza Insurance Company	Liberty Mutual Insurance Companies	\$205	Independent Agency, Broker	Workers' Compensation	-49.0%	+42.2%	+42.3%
Plymouth Rock Assurance Preferred Corp	Plymouth Rock Companies	\$24,240	Direct Response	All Private Passenger Auto	+60.0%	+100.6%	
PMI Mortgage Insurance Co.	PMI Mortgage Group	\$637	Inactive	Aircraft(all perils)	-28.6%	-26.1%	-29.2%
POM Insurance Company	Franklin Mutual Group	\$373	Inactive	Homeowners Mult Peril	G.T. +200%	G.T. +200%	
Positive Physicians Insurance Company	...	\$11,440	Independent Agency	Medical Professional Liability (Total)	-4.6%	-11.1%	-11.1%
Preferra Insurance Company RRG	...	\$590	Not Available	Other Liab (Claims-made)	+8.6%	+8.4%	+13.1%
Preferred Employers Insurance Company	W. R. Berkley Insurance Group	\$960	Independent Agency	Workers' Compensation	-65.4%	+21.0%	+2.7%
Preferred Professional Insurance Company	Coverys Companies	\$4,576	Direct Response	Workers' Compensation	+30.4%	-0.8%	-9.9%
Prime Insurance Company	Prime Insurance Group	\$14,090	General Agent, Broker	All Commercial Auto	+32.3%	-33.6%	+6.6%
Princeton Excess & Surplus Lines Ins Co	Munich-American Holding Corp Companies	\$14,879	Affinity Group Marketing, Broker	Fire	-19.8%	-15.1%	-2.1%
Privilege Underwriters Reciprocal Exch	Tokio Marine US PC Group	\$32,692	Independent Agency	Homeowners Mult Peril	+13.1%	+13.2%	+15.1%
ProAssurance Indemnity Company, Inc.	ProAssurance Group	\$1,611	Direct Response, Independent Agency	Medical Professional Liability (Total)	-15.8%	-3.1%	-8.4%
ProAssurance Insurance Co of America	ProAssurance Group	\$4,495	Direct Response, Independent Agency	Medical Professional Liability (Total)	-17.9%	+3.3%	-5.2%
ProAssurance Specialty Insurance Company	ProAssurance Group	\$15,955	Broker	Medical Professional Liability (Total)	+27.5%	+34.0%	+18.3%
ProCentury Insurance Company	AF Group	\$23	General Agent	Workers' Compensation	-18.8%	-13.3%	
Producers Agriculture Insurance Company	Tokio Marine US PC Group	\$2,863	Broker	Mult Peril Crop	G.T. +200%	-16.5%	+109.1%
Professional Security Insurance Company	MAG Mutual Companies	\$4,127	General Agent	Medical Professional Liability (Total)	G.T. +200%	+124.5%	G.T. +200%
Professional Solutions Ins Co	NCMIC Group	\$2,238	Broker, General Agent	Other Liab (Claims-made)	+10.6%	+13.2%	+117.2%
Professional Transportation RRG, Inc.	...	\$347	Not Available	All Commercial Auto	G.T. +200%	G.T. +200%	
Progressive Advanced Insurance Company	Progressive Insurance Group	\$767,463	Direct Response	All Private Passenger Auto	+15.2%	+17.8%	+15.0%
Progressive Casualty Insurance Company	Progressive Insurance Group	\$3,664	Independent Agency	All Private Passenger Auto	-2.3%	-7.1%	-7.4%
Progressive Direct Insurance Company	Progressive Insurance Group	\$22,252	Direct Response	All Private Passenger Auto	+3.1%	+3.7%	-1.0%
Progressive Northern Insurance Company	Progressive Insurance Group	\$13,571	Independent Agency	All Private Passenger Auto	-6.7%	-4.5%	-8.1%
Progressive Preferred Insurance Company	Progressive Insurance Group	\$107,028	Independent Agency	All Private Passenger Auto	+16.8%	+12.3%	+10.4%
Progressive Specialty Insurance Company	Progressive Insurance Group	\$582,130	Independent Agency	All Private Passenger Auto	+10.8%	+14.0%	+7.5%
Property and Casualty Ins Co of Hartford	Hartford Insurance Group	\$27,797	Independent Agency	Workers' Compensation	+8.4%	+1.7%	-1.9%
ProSelect Insurance Company	Coverys Companies	\$6,444	Independent Agency	Medical Professional Liability (Total)	-39.0%	-22.2%	-27.5%
Protective Insurance Company	Progressive Insurance Group	\$21,168	Direct Response	All Commercial Auto	-16.6%	-68.5%	-40.4%
Protective Property & Casualty Ins Co	...	\$1,427	General Agent, Direct Response	Other Liab (Occurrence)	+39.5%	-13.5%	+0.1%
R.V.I. America Insurance Company	...	\$983	Direct Response, Broker	Aircraft(all perils)	G.T. +200%	+169.3%	+63.3%
Radian Guaranty Inc.	Radian Group	\$35,116	Direct Response	Aircraft(all perils)	+2.4%	-7.9%	+2.2%
Radian Insurance Inc.	Radian Group	\$443	Direct Response	Aircraft(all perils)	-9.2%	-10.1%	-9.6%
Radnor Specialty Insurance Company	Berkshire Hathaway Insurance Group	\$531	Not Available	Other Liab (Claims-made)	-40.9%	-13.4%	-17.9%
Redwood Fire and Casualty Insurance Co	Berkshire Hathaway Insurance Group	\$16,025	Independent Agency	Workers' Compensation	-2.4%	+8.4%	+0.5%
Republic Mortgage Insurance Company	Old Republic Insurance Group	\$451	Inactive	Aircraft(all perils)	-28.1%	-29.6%	-33.0%
Republic-Franklin Insurance Company	Utica National Insurance Group	\$18,896	Independent Agency	Commercial Multiple Peril (Total)	-3.1%	+13.4%	+11.2%
Republic-Vanguard Insurance Company	AmTrust Group	\$6,867	Independent Agency	Fire	+50.1%	+48.8%	+30.6%

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (U.S. Total)	Q1-to-Q1 Change	Rolling Change	Average Change
Repwest Insurance Company	AMERCO Property and Casualty Ins Group	\$2,809	Direct Response	Inland Marine	+0.2%	+5.7%	+15.1%
Response Insurance Company	Kemper PC Companies	\$98	Affinity Group Marketing, Internet	All Private Passenger Auto	-12.9%	-18.4%	-17.8%
Restoration Risk Retention Group, Inc.	...	\$608	Managing General Agent	Other Liab (Occurrence)	-2.4%	+8.5%	+2.2%
Richmond National Insurance Company	...	\$3,123	Broker	Other Liab (Occurrence)	+137.7 %	+134.4 %	
Rider Insurance Company	Palisades Group	\$2,248	Direct Response, Independent Agency	All Private Passenger Auto	-0.4%	-6.0%	-9.7%
Riverport Insurance Company	W. R. Berkley Insurance Group	\$1,383	Independent Agency	All Commercial Auto	G.T. +200%	+70.5%	+94.7%
RLI Insurance Company	RLI Group	\$31,271	Broker, General Agent	Other Liab (Occurrence)	+13.2%	+17.6%	+18.5%
Roche Surety and Casualty Company, Inc.	...	\$50	Managing General Agent	Surety	+111.1 %	+0.0%	+60.4%
Rock Ridge Insurance Company	Clear Blue Insurance Group	\$21,767	Managing General Agent	Homeowners Mult Peril	+26.9%	+42.8%	+115.9 %
Rockingham Specialty, Inc.	Rockingham Group	\$796	Exclusive/Captive Agent, Independent Agency	Commercial Multiple Peril (Total)	G.T. +200%	+24.4%	
Rockwood Casualty Insurance Company	BAMR US PC Group	\$33,114	Independent Agency	Workers' Compensation	-0.7%	+5.9%	-3.0%
Root Insurance Company	Root Insurance Group	\$53,357	Direct Response, Exclusive/Captive Agent	All Private Passenger Auto	+87.9%	+29.3%	+18.5%
RSUI Indemnity Company	Berkshire Hathaway Insurance Group	\$19,944	Broker, Managing General Agent	Other Liab (Claims-made)	+11.5%	-2.8%	+2.4%
Rural Trust Insurance Company	...	\$87	Exclusive/Captive Agent, General Agent	Commercial Multiple Peril (Total)	-15.0%	+12.9%	+35.7%
Safe Auto Insurance Company	Allstate Insurance Group	\$9,455	Direct Response	All Private Passenger Auto	-100.0%	-54.7%	L.T. -100%
Safeco Insurance Company of America	Liberty Mutual Insurance Companies	\$43,072	Independent Agency	All Private Passenger Auto	+20.0%	+21.0%	+17.6%
Safeco Insurance Company of Illinois	Liberty Mutual Insurance Companies	\$47,490	Independent Agency	All Private Passenger Auto	-6.4%	-0.4%	-4.8%
Safeco Insurance Company of Indiana	Liberty Mutual Insurance Companies	\$200	Independent Agency	Homeowners Mult Peril	-6.1%	-18.1%	-20.8%
Safety First Insurance Company	Tokio Marine US PC Group	\$256	Broker	Workers' Compensation	+62.9%	+93.5%	+0.2%
Safety National Casualty Corporation	Tokio Marine US PC Group	\$37,788	Broker	Excess Workers' Compensation	+1.7%	-1.3%	+1.6%
Sagamore Insurance Company	Progressive Insurance Group	\$928	Independent Agency	Workers' Compensation	-61.8%	-14.3%	-6.6%
Samsung F & M Insurance Co, Ltd USB	...	\$3,115	Broker	Other Liab (Claims-made)	+12.1%	+41.6%	
Saucon Insurance Company	...	\$5	Direct Response	Homeowners Mult Peril	+0.0%	-44.4%	+0.0%
Scottsdale Indemnity Company	Nationwide Property & Casualty Group	\$8,953	Independent Agency	Other Liab (Claims-made)	-21.2%	-6.8%	+8.4%
Scottsdale Insurance Company	Nationwide Property & Casualty Group	\$63,175	Independent Agency	Other Liab (Occurrence)	-8.3%	+0.3%	+4.2%
Scottsdale Surplus Lines Insurance Co	Nationwide Property & Casualty Group	\$1	Independent Agency	Other Liab (Occurrence)	-80.0%	-44.4%	-26.5%
SECURA Insurance Company	SECURA Insurance Companies	\$4,913	Independent Agency	All Commercial Auto	+31.3%	+125.3 %	G.T. +200%
SECURA Supreme Insurance Company	SECURA Insurance Companies	\$99	Independent Agency	All Private Passenger Auto		G.T. +200%	
Securian Casualty Company	...	\$6,598	Managing General Agent	Inland Marine	+31.0%	+7.5%	-0.2%
Security National Insurance Company	AmTrust Group	\$12,754	Independent Agency	Workers' Compensation	-7.7%	+7.7%	+5.4%
Select Risk Insurance Company	Mutual Benefit Group	\$5,025	Independent Agency	Workers' Compensation	+7.4%	-1.9%	+1.7%
Selective Insurance Co of South Carolina	Selective Insurance Group	\$127,293	Independent Agency	All Commercial Auto	+8.0%	+11.3%	+14.0%
Selective Insurance Co of the Southeast	Selective Insurance Group	\$166,203	Independent Agency	Federal Flood	+22.9%	+13.5%	+11.0%
Selective Insurance Company of America	Selective Insurance Group	\$88,455	Independent Agency	All Commercial Auto	+11.9%	+9.5%	+13.5%
Selective Insurance Company of New York	Selective Insurance Group	\$1,048	Independent Agency	Other Liab (Occurrence)	-17.8%	+53.4%	+10.9%
Selective Way Insurance Company	Selective Insurance Group	\$77,646	Independent Agency	All Commercial Auto	+15.5%	+13.7%	+10.5%
Seneca Insurance Company, Inc.	Fairfax Financial (USA) Group	\$10,087	Broker	Commercial Multiple Peril (Total)	-6.4%	-11.5%	+5.4%
Seneca Specialty Insurance Company	Fairfax Financial (USA) Group	\$11,050	Broker	Fire	-21.2%	+48.4%	+29.2%
Sentinel Insurance Company, Ltd.	Hartford Insurance Group	\$23,852	Independent Agency	Commercial Multiple Peril (Total)	-1.0%	-1.8%	-5.6%
Sentrui Casualty Company	...	\$7,730	Independent Agency	Other Liab (Occurrence)	+3.2%	+2.1%	+175.1 %
Sentry Casualty Company	Sentry Insurance Group	\$8,630	Independent Agency	Workers' Compensation	+22.1%	-6.1%	+13.0%
Sentry Insurance Company	Sentry Insurance Group	\$16,458	Exclusive/Captive Agent, Independent Agency	All Private Passenger Auto	+6.8%	+23.3%	+7.9%
Sentry Select Insurance Company	Sentry Insurance Group	\$29,949	Exclusive/Captive Agent	All Commercial Auto	+0.7%	-18.6%	+8.5%
Sequoia Insurance Company	AmTrust Group	\$4,246	Independent Agency	Workers' Compensation	-43.6%	+17.7%	+48.1%
Service American Indemnity Company	Service Insurance Group	\$4,689	Direct Response	Workers' Compensation	-60.0%	-24.2%	+41.8%
Service Insurance Company, Inc.	...	\$123	Broker	Surety	-46.9%	-11.5%	-14.7%
Service Lloyds Insurance Co, a Stock Co	Service Insurance Group	\$774	Direct Response, Independent Agency	Workers' Compensation	G.T. +200%	+97.0%	
SFM Mutual Insurance Company	SFM Companies	\$178	Independent Agency	Workers' Compensation	+111.8 %	G.T. +200%	
Shield Indemnity Incorporated	Universal Shield Insurance Group	\$237	Independent Agency	Other Liab (Occurrence)			
Sierra Specialty Insurance Company	AmTrust Group	\$133	Inactive	Other Liab (Occurrence)			
Silver Oak Casualty, Inc.	AMERISAFE Insurance Group	\$3,872	Direct Response, Independent Agency	Workers' Compensation	-1.2%	+59.2%	
SiriusPoint America Insurance Company	SiriusPoint America Insurance Group	\$28,052	Broker	Workers' Compensation	+1.9%	+12.5%	+17.3%

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (U.S. Total)	Q1-to-Q1 Change	Rolling Change	Average Change
SiriusPoint Specialty Insurance Corp	SiriusPoint America Insurance Group	\$3,828	Broker	Other Liab (Occurrence)	+176.9 %	+19.8%	
Somerset Casualty Insurance Company	BAMR US PC Group	\$960	Independent Agency	Workers' Compensation	-6.7%	+39.4%	+10.8%
Sompo America Fire & Marine Ins Co	Sompo Holdings US Group	\$1,978	Independent Agency	Workers' Compensation	-4.9%	+2.1%	+19.7%
Sompo America Insurance Company	Sompo Holdings US Group	\$24,524	Independent Agency	Allied Lines	-2.7%	+12.8%	+27.8%
Southern Insurance Company	AmTrust Group	\$1,301	Independent Agency	Workers' Compensation	+168.5 %	G.T. +200%	
Southern Insurance Company of Virginia	Donegal Insurance Group	\$72,872	Independent Agency	All Private Passenger Auto	+69.4%	+92.7%	+56.4%
Southern States Insurance Exchange	...	\$1,636	Direct Response, Independent Agency	Commercial Multiple Peril (Total)	+0.7%	-1.7%	+6.2%
Southlake Specialty Insurance Company	Southlake Insurance Group	\$4,563	Inactive	All Commercial Auto	+145.2 %	G.T. +200%	
Southwest Marine and General Ins Co	Coaction Specialty Insurance Group	\$465	Managing General Agent	Other Liab (Occurrence)	-83.5%	+21.8%	-15.9%
Southwind Risk Retention Group, Inc.	...	\$345	Inactive	All Commercial Auto	+159.0 %	+55.3%	
Spinnaker Insurance Company	Spinnaker Insurance Group	\$15,154	Managing General Agent	Homeowners Mult Peril	+14.9%	+52.8%	+40.7%
Spinnaker Specialty Insurance Company	Spinnaker Insurance Group	\$578	Inactive	Commercial Multiple Peril (Total)	-29.1%	+103.8 %	
Spirit Mountain Ins Co RRG, Inc.	...	\$144	Not Available	Other Liab (Claims-made)	-10.1%	+19.7%	+7.9%
St. Luke's Health Network Ins Co, a RRRG	...	\$11,110	Not Available	Medical Professional Liability (Total)	+4.0%	+6.7%	+8.3%
St. Paul Fire and Marine Insurance Co	Travelers Group	\$7,818	Independent Agency	Commercial Multiple Peril (Total)	+100.9 %	+50.4%	-12.3%
St. Paul Guardian Insurance Company	Travelers Group	\$2,503	Independent Agency, Worksite Marketing	Commercial Multiple Peril (Total)	+164.4 %	+56.6%	
St. Paul Mercury Insurance Company	Travelers Group	\$1,194	Independent Agency	Commercial Multiple Peril (Total)	+14.3%	+60.5%	-23.8%
St. Paul Surplus Lines Insurance Company	Travelers Group	\$739	Broker	Other Liab (Claims-made)	+19.7%	+63.0%	+44.7%
Standard Fire Insurance Company	Travelers Group	\$18,139	Independent Agency	All Private Passenger Auto	-25.7%	+15.5%	-1.9%
Star Insurance Company	AF Group	\$4,240	Independent Agency	Workers' Compensation	-13.5%	-9.4%	-13.0%
Star Mutual Risk Retention Group, Inc.	...	\$2,311	Managing General Agent	All Commercial Auto	+67.8%	+117.3 %	
StarNet Insurance Company	W. R. Berkley Insurance Group	\$13,182	Independent Agency	Inland Marine	+7.2%	-9.7%	-9.6%
Starr Indemnity & Liability Company	Starr International Group	\$107,554	Independent Agency	Other Liab (Occurrence)	+8.0%	+16.3%	+22.3%
Starr Specialty Insurance Company	Starr International Group	\$4,374	Independent Agency	Workers' Compensation	-24.1%	+111.7 %	+15.7%
Starr Surplus Lines Insurance Company	Starr International Group	\$74,923	Independent Agency	Fire	+53.3%	+32.9%	+39.6%
StarStone National Insurance Company	Core Specialty Insurance Group	\$12,578	Independent Agency, Managing General Agent	Workers' Compensation	+24.9%	+2.4%	+40.4%
StarStone Specialty Insurance Company	Core Specialty Insurance Group	\$41,083	Independent Agency	Fire	+18.4%	+81.0%	+56.6%
State Auto Property & Casualty Ins Co	Liberty Mutual Insurance Companies	\$19,557	Independent Agency	Homeowners Mult Peril	+0.5%	-12.3%	-9.8%
State Automobile Mutual Insurance Co	Liberty Mutual Insurance Companies	\$35,903	Independent Agency	All Commercial Auto	-0.2%	+7.9%	+17.7%
State Farm Fire and Casualty Company	State Farm Group	\$1,051,274	Exclusive/Captive Agent	Homeowners Mult Peril	+14.5%	+9.0%	+8.9%
State Farm Mutual Automobile Ins Co	State Farm Group	\$2,261,499	Exclusive/Captive Agent	All Private Passenger Auto	+20.4%	+21.4%	+9.2%
State National Insurance Company, Inc.	Markel Insurance Group	\$54,607	General Agent	All Private Passenger Auto	+37.0%	+5.8%	+28.6%
Steadfast Insurance Company	Zurich Insurance US PC Group	\$25,768	Independent Agency	Other Liab (Claims-made)	-38.4%	+8.6%	-10.3%
STICO Mutual Insurance Company, RRG	...		Broker	Other Liab (Occurrence)	-95.2%	-27.3%	-61.6%
Stillwater Insurance Company	Stillwater Insurance Group	\$8,341	Independent Agency, Direct Response	Homeowners Mult Peril	-0.4%	-0.2%	+3.5%
Stonegate Insurance Company	Producers National Group	\$350	Managing General Agent	All Private Passenger Auto	G.T. +200%	L.T. -100%	
Stratford Insurance Company	American International Group	\$9,210	General Agent	Mult Peril Crop	-78.9%	+17.6%	-38.4%
Strathmore Insurance Company	Greater New York Group	\$4,245	Independent Agency	Commercial Multiple Peril (Total)	+156.5 %	+11.5%	+31.7%
SU Insurance Company	...	\$1,152	Not Available	Inland Marine	L.T. -100%	+4.2%	
Summit Specialty Insurance Company	ReAlign Insurance Group	\$2,081	Independent Agency	Other Liab (Occurrence)	+132.7 %	+82.7%	
SummitPoint Insurance Company	Encova Mutual Insurance Group	\$5,154	Independent Agency	Workers' Compensation	-6.0%	-2.0%	-4.5%
Sun Surety Insurance Company	...	\$485	Not Available	Surety	-18.3%	+24.3%	-7.4%
Sunland Risk Retention Group Inc	...	\$1,453	Not Available	Medical Professional Liability (Total)			
SUNZ Insurance Company	...	\$7,530	Managing General Agent	Workers' Compensation	G.T. +200%		
SureTec Insurance Company	Markel Insurance Group	\$1,023	Independent Agency	Surety	G.T. +200%	-32.3%	+54.6%
Sutton National Insurance Company	Sutton National Group	\$122	Managing General Agent	Homeowners Mult Peril	-40.7%		
Sutton Specialty Insurance Company	Sutton National Group	\$5,455	Managing General Agent	Other Liab (Occurrence)	G.T. +200%	G.T. +200%	
Swiss Re Corporate Solutions America Ins	Swiss Reinsurance Group	\$65,783	Independent Agency	Other Liab (Claims-made)	+16.1%	+83.6%	+51.7%
Swiss Re Corporate Solutions Capacity	Swiss Reinsurance Group	\$21,745	Independent Agency	Other Liab (Claims-made)	-27.5%	-22.7%	+0.2%

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (U.S. Total)	Q1-to-Q1 Change	Rolling Change	Average Change
Swiss Re Corporate Solutions Elite Ins	Swiss Reinsurance Group	\$32,953	Broker	Allied Lines	+10.6%	+52.6%	+54.6%
Swiss Re Corporate Solutions Premier Ins	Swiss Reinsurance Group	\$146	Independent Agency	Surety	+34.1%	+0.0%	-4.9%
Synergy Comp Insurance Company	...	\$12,691	Independent Agency	Workers' Compensation	-11.7%	-1.4%	-20.0%
T.H.E. Insurance Company	XL America Companies	\$1,685	Independent Agency, General Agent	Other Liab (Occurrence)	-9.8%	-37.3%	-34.8%
TDC National Assurance Company	Doctors Company Insurance Group	\$1,618	Independent Agency, Broker	Other Liab (Claims-made)	+147.1%	+20.0%	+87.0%
TDC Specialty Insurance Company	Doctors Company Insurance Group	\$14,366	Managing General Agent	Medical Professional Liability (Total)	+6.1%	+5.4%	+14.4%
Teachers Insurance Company	Horace Mann Insurance Group	\$4,005	Exclusive/Captive Agent	All Private Passenger Auto	+11.9%	+8.1%	+4.3%
Technology Insurance Company, Inc.	AmTrust Group	\$40,023	Independent Agency	Workers' Compensation	+7.9%	+21.2%	+17.3%
Terra Insurance Company (A RRG)	...	\$1,656	Direct Response	Other Liab (Claims-made)	-14.2%	-37.1%	-11.9%
Terrafirma RRG LLC	...	\$169	Not Available	Other Liab (Claims-made)	+5.7%	+12.7%	+6.3%
Texas Insurance Company	AU Holding Company Group	\$18,065	Independent Agency	Other Liab (Occurrence)	+59.5%	+113.4%	
The Gray Casualty & Surety Company	...	\$333	Independent Agency	Surety	G.T. +200%	+70.8%	
The Hanover American Insurance Company	Hanover Ins Group Prop & Cas Cos	\$2,977	Independent Agency	Commercial Multiple Peril (Total)	+40.1%	+12.8%	+4.7%
The Hanover Insurance Company	Hanover Ins Group Prop & Cas Cos	\$86,569	Independent Agency	All Private Passenger Auto	+6.1%	+16.6%	+21.0%
The Pie Insurance Company	Pie Insurance Group	\$8,009	Independent Agency	Aircraft(all perils)			
Third Coast Insurance Company	AF Group	\$10,319	Independent Agency	All Commercial Auto	G.T. +200%	+56.5%	+23.3%
Titan Insurance Company, Inc., A RRG	Titan Insurance Group	\$797	Exclusive/Captive Agent	Other Liab (Occurrence)	+1.1%	+1.5%	+8.8%
Toggle Insurance Company	Farmers Insurance Group	\$197	Direct Response	All Private Passenger Auto	+19.0%	+22.7%	+29.5%
Tokio Marine America Insurance Company	Tokio Marine US PC Group	\$11,199	Independent Agency, Broker	Fire	+12.6%	+21.9%	+8.3%
Tokio Marine Specialty Insurance Company	Tokio Marine US PC Group	\$4,745	Broker, Independent Agency	Other Liab (Occurrence)	-3.0%	+11.2%	-0.5%
Tower Hill Prime Insurance Company	Tower Hill Group	\$88	Managing General Agent	Homeowners Mult Peril			
Toyota Motor Insurance Company	...	\$3,900	Direct Response	Other Liab (Occurrence)	+23.8%	+7.3%	+4.9%
Trans Pacific Insurance Company	Tokio Marine US PC Group	\$379	Independent Agency, Broker	Workers' Compensation	+41.2%	-70.6%	-9.7%
Transamerica Casualty Insurance Company	...	\$2	Independent Agency, Exclusive/Captive Agent	Other Liab (Occurrence)	+0.0%		
TRANSGUARD INSURANCE COMPANY OF AMERICA	IAT Insurance Group	\$3,710	Independent Agency	All Commercial Auto	+19.5%	-6.8%	-2.1%
Transportation Insurance Company	CNA Insurance Companies	\$12,705	Independent Agency	Commercial Multiple Peril (Total)	-12.1%	+18.1%	+2.4%
TravCo Insurance Company	Travelers Group	\$12,623	Independent Agency	Homeowners Mult Peril	-8.1%	-3.4%	-9.7%
Travelers Casualty and Surety Co of Amer	Travelers Group	\$127,353	Independent Agency	Other Liab (Claims-made)	+7.2%	+0.2%	+7.9%
Travelers Casualty and Surety Company	Travelers Group	\$10,075	Independent Agency	Workers' Compensation	-27.9%	+7.9%	+8.9%
Travelers Casualty Co of Connecticut	Travelers Group	\$9,821	Independent Agency	Workers' Compensation	+19.0%	+6.6%	-4.1%
Travelers Casualty Ins Co of America	Travelers Group	\$53,227	Independent Agency	Commercial Multiple Peril (Total)	+13.6%	+16.0%	+8.9%
Travelers Commercial Insurance Company	Travelers Group	\$194	Independent Agency	All Private Passenger Auto	+3.8%	-11.1%	-11.0%
Travelers Excess and Surplus Lines Co	Travelers Group	\$37,972	Broker	Allied Lines	+167.8%	+31.4%	+51.8%
Travelers Home and Marine Ins Co	Travelers Group	\$159,720	Independent Agency	Homeowners Mult Peril	-10.2%	-3.1%	-9.0%
Travelers Indemnity Co of America	Travelers Group	\$59,026	Independent Agency	Commercial Multiple Peril (Total)	-5.3%	+5.2%	+0.1%
Travelers Indemnity Co of Connecticut	Travelers Group	\$55,437	Independent Agency	All Commercial Auto	-9.0%	+13.7%	+6.7%
Travelers Indemnity Company	Travelers Group	\$117,383	Independent Agency	All Commercial Auto	+18.9%	+9.2%	+7.3%
Travelers Personal Insurance Company	Travelers Group	\$207,008	Independent Agency	Homeowners Mult Peril	+13.4%	+19.4%	+27.5%
Travelers Personal Security Insurance Co	Travelers Group	\$1,079	Independent Agency	All Private Passenger Auto	-1.9%	-10.4%	-12.5%
Travelers Property Casualty Co of Amer	Travelers Group	\$303,008	Independent Agency	Other Liab (Occurrence)	+9.7%	+12.1%	+10.8%
Travelers Property Casualty Insurance Co	Travelers Group	\$135,046	Independent Agency	All Private Passenger Auto	+20.4%	+19.5%	+10.8%
Travelers Specialty Insurance Company	Travelers Group	\$53	Independent Agency	Other Liab (Occurrence)			
Tri Century Insurance Company	UPMC Insurance Group	\$66,948	Direct Response	Medical Professional Liability (Total)	+1.6%	+4.5%	+7.9%
Tri-State Insurance Company of Minnesota	W. R. Berkley Insurance Group	\$12,037	Independent Agency	Workers' Compensation	-1.1%	-1.9%	-1.1%
Trisura Insurance Company	Trisura US Insurance Group	\$3,012	Managing General Agent	All Commercial Auto	G.T. +200%	G.T. +200%	
Trisura Specialty Insurance Company	Trisura US Insurance Group	\$16,605	Managing General Agent	Commercial Multiple Peril (Total)	-46.9%	+4.2%	+11.6%
Triton Insurance Company	...	\$9,876	Direct Response	Other Liab (Occurrence)	+3.4%	+35.1%	+9.7%
Triumphe Casualty Company	Great American P & C Insurance Group	\$5,820	Independent Agency, General Agent	Workers' Compensation	-4.2%	+22.4%	+10.5%
Truck Insurance Exchange	Farmers Insurance Group	\$62,695	Exclusive/Captive Agent	Homeowners Mult Peril	-2.0%	+3.7%	-2.2%
Trumbull Insurance Company	Hartford Insurance Group	\$64,795	Independent Agency	All Private Passenger Auto	+3.7%	+5.2%	+3.4%
Trustgard Insurance Company	Grange Insurance Pool	\$9,264	Independent Agency	All Private Passenger Auto	-11.4%	+1.4%	-7.8%
Tuscarora Wayne Insurance Company	Tuscarora Wayne Group	\$33,847	Independent Agency	Commercial Multiple Peril (Total)	+1.4%	+4.1%	+2.8%

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (U.S. Total)	Q1-to-Q1 Change	Rolling Change	Average Change
Twin City Fire Insurance Company	Hartford Insurance Group	\$61,729	Independent Agency	Workers' Compensation	-3.4%	+11.4%	+6.1%
U.S. Specialty Insurance Company	Tokio Marine US PC Group	\$18,964	Managing General Agent, Independent Agency	Other Liab (Claims-made)	-0.9%	-17.8%	+5.2%
U.S. Underwriters Insurance Company	Berkshire Hathaway Insurance Group	\$12,433	Independent Agency	Other Liab (Occurrence)	+2.5%	+18.6%	+22.1%
Union Insurance Company	W. R. Berkley Insurance Group	\$16,160	Independent Agency	Commercial Multiple Peril (Total)	-15.4%	-20.4%	-6.6%
Union Insurance Company of Providence	EMC Insurance Companies	\$642	Independent Agency	Allied Lines	+38.9%	+1.6%	+42.3%
United Casualty and Surety Insurance Co	...	\$456	Independent Agency	Surety	+147.2 %	+163.4 %	+17.4%
United Casualty Insurance Co of America	Kemper PC Companies	\$676	Career Agent	Fire	-7.3%	-11.0%	-7.1%
United Educators Ins, a Reciprocal RRG	...	\$29,107	Broker, Independent Agency	Other Liab (Occurrence)	-19.0%	+4.7%	-4.8%
United Farm Family Insurance Company	BAMR US PC Group	\$19,357	Career Agent	All Commercial Auto	+12.9%	+7.6%	+5.5%
United Financial Casualty Company	Progressive Insurance Group	\$292,863	Independent Agency, Direct Response	All Commercial Auto	-1.9%	-7.2%	+24.4%
United Fire & Casualty Company	United Fire & Casualty Group	\$10,630	Independent Agency	All Commercial Auto	+23.7%	-6.5%	+9.1%
United Guaranty Residential Ins Co of NC	Arch Insurance Group	\$208	Inactive	Aircraft(all perils)	-20.3%	-19.1%	-28.4%
United Guaranty Residential Insurance Co	Arch Insurance Group	\$3,467	Direct Response	Aircraft(all perils)	-24.2%	-22.2%	-33.8%
United National Insurance Company	Global Indemnity Group	-\$6	General Agent, Managing General Agent	Commercial Multiple Peril (Total)	L.T. - 100%	L.T. - 100%	
United Services Automobile Association	USAA Group	\$232,270	Direct Response	All Private Passenger Auto	+14.6%	+13.1%	+8.1%
United Specialty Insurance Company	Markel Insurance Group	\$18,298	Managing General Agent	Other Liab (Occurrence)	G.T. +200%	+20.6%	+19.7%
United States Fidelity and Guaranty Co	Travelers Group	-\$97	Independent Agency	Surety	+0.0%	L.T. - 100%	+0.0%
United States Fire Insurance Company	Fairfax Financial (USA) Group	\$98,011	Independent Agency	Inland Marine	+44.4%	-1.4%	+25.8%
United States Liability Insurance Co	Berkshire Hathaway Insurance Group	\$51,346	Independent Agency	Other Liab (Occurrence)	+12.1%	+12.9%	+9.2%
United States Surety Company	Tokio Marine US PC Group	\$2,508	Independent Agency	Surety	+23.6%	+63.1%	+8.8%
United Wisconsin Insurance Company	AF Group	\$5,383	Independent Agency, Broker	Workers' Compensation	-55.8%	-29.0%	+5.1%
Unitrin Auto and Home Insurance Company	Kemper PC Companies	\$8,137	Independent Agency	Homeowners Mult Peril	-87.0%	-14.3%	-57.8%
Unitrin Direct Insurance Company	Kemper PC Companies	\$47	Direct Response	All Private Passenger Auto	-17.6%	-10.7%	-16.1%
Unitrin Direct Property & Casualty Co	Kemper PC Companies	\$613	Independent Agency	All Private Passenger Auto	-13.9%	-14.3%	-16.7%
Unitrin Safeguard Insurance Company	Kemper PC Companies	\$8,449	Independent Agency	All Private Passenger Auto	-78.6%	-18.1%	-44.9%
Universal Fire & Casualty Insurance Co	Universal Shield Insurance Group	\$2,442	Independent Agency	Other Liab (Claims-made)	+33.7%	+99.2%	+71.8%
Universal Property & Casualty Ins Co	Universal Insurance Holdings Group	\$12,420	Managing General Agent	Homeowners Mult Peril	-3.8%	-7.7%	-4.0%
Universal Surety of America	CNA Insurance Companies	\$121	Independent Agency	Surety	+3.2%	-3.2%	-1.5%
Universal Underwriters Insurance Company	Zurich Insurance US PC Group	\$45,043	Direct Response	Other Liab (Occurrence)	+17.3%	-4.5%	+2.7%
Upland Specialty Insurance Company	...	\$3,468	Inactive	Other Liab (Occurrence)	+56.8%	+16.3%	
UPMC Health Benefits Inc.	UPMC Insurance Group	\$110,647	Broker	Workers' Compensation	-6.5%	-6.0%	-10.9%
UPMC Work Alliance, Inc.	UPMC Insurance Group	\$32,621	Not Available	Workers' Compensation	+18.8%	+14.3%	+8.8%
USAA Casualty Insurance Company	USAA Group	\$229,594	Direct Response	All Private Passenger Auto	+19.2%	+15.1%	+10.7%
USAA General Indemnity Company	USAA Group	\$139,908	Direct Response	All Private Passenger Auto	+15.4%	+15.5%	+8.5%
Utica First Insurance Company	...	\$13,908	Independent Agency	Commercial Multiple Peril (Total)	-2.6%	+4.6%	+1.9%
Utica Mutual Insurance Company	Utica National Insurance Group	\$48,090	Independent Agency	Commercial Multiple Peril (Total)	+18.7%	+13.9%	+12.1%
Utica National Assurance Company	Utica National Insurance Group	\$1,423	Independent Agency	Commercial Multiple Peril (Total)	+34.1%	+12.7%	+37.0%
Utica National Insurance Co of Ohio	Utica National Insurance Group	\$8,299	Independent Agency	Commercial Multiple Peril (Total)	+36.9%	+9.6%	+12.7%
Utica National Insurance Co of Texas	Utica National Insurance Group	\$4,427	Independent Agency	All Private Passenger Auto	+76.1%	+8.2%	+49.3%
Valley Forge Insurance Company	CNA Insurance Companies	\$20,549	Independent Agency	Commercial Multiple Peril (Total)	-16.3%	+6.3%	-0.9%
Vanliner Insurance Company	Great American P & C Insurance Group	\$5,894	General Agent, Other	Workers' Compensation	-34.3%	+48.0%	-33.7%
Vantage Risk Assurance Company	Vantage US Group	\$2,296	Broker	Other Liab (Claims-made)		+190.5 %	
Vantage Risk Specialty Insurance Company	Vantage US Group	\$14,924	Broker	Other Liab (Claims-made)	+122.6 %	+119.3 %	
Vantapro Specialty Insurance Company	Fairfax Financial (USA) Group	\$2,982	Exclusive/Captive Agent	All Commercial Auto	-6.6%	-0.1%	+8.5%
Vault E&S Insurance Company	Vault Insurance Group	\$872	Broker	Homeowners Mult Peril	-41.0%	+43.8%	+99.9%
Vault Reciprocal Exchange	Vault Insurance Group	\$3,489	Broker	Homeowners Mult Peril	-4.7%	-11.3%	+34.8%
Velocity Specialty Insurance Company	...	\$198	Inactive	Commercial Multiple Peril (Total)			
Verlan Fire Insurance Company	Hanover Ins Group Prop & Cas Cos	\$8,635	Independent Agency, Broker	Fire	+17.9%	+26.2%	+14.2%

Policy-Issuing Insurer	Insurer Group (if any)	Rolling DPW (in \$000)	Listed Marketing Type	Largest Line of Business (U.S. Total)	Q1-to-Q1 Change	Rolling Change	Average Change
Vigilant Insurance Company	Chubb INA Group	\$20,794	Independent Agency	Homeowners Mult Peril	-4.5%	+11.0%	+2.9%
Viking Insurance Company of Wisconsin	Sentry Insurance Group	\$14,224	Independent Agency	All Private Passenger Auto	+35.8%	+39.0%	+21.0%
Virginia Surety Company, Inc.	Assurant P&C Group	\$21,949	Direct Response, Independent Agency	Other Liab (Occurrence)	-46.9%	+12.5%	+85.6%
Voyager Indemnity Insurance Company	Assurant P&C Group	\$2,901	Direct Response	Inland Marine	-27.4%	-19.3%	+27.2%
Wall Rose Mutual Insurance Company	...	\$1,173	Independent Agency	Homeowners Mult Peril	+2.2%	-0.2%	-0.7%
WCF Select Insurance Company	WCF Insurance Group	\$21	Independent Agency	Workers' Compensation			
Wellfleet Insurance Company	Berkshire Hathaway Insurance Group	\$8,601	Managing General Agent	Workers' Compensation	+46.0%	+13.6%	+34.2%
Wellfleet New York Insurance Company	Berkshire Hathaway Insurance Group	\$3,205	Managing General Agent	Workers' Compensation	+86.8%	+80.6%	+69.8%
Wellspring Reciprocal Risk Retention Group	...	\$15,182	Not Available	Medical Professional Liability (Total)	+7.8%	+2.1%	+9.9%
Wesco Insurance Company	AmTrust Group	\$71,680	Independent Agency	Workers' Compensation	+9.4%	-11.4%	-6.1%
West American Insurance Company	Liberty Mutual Insurance Companies	\$11,973	Independent Agency	Commercial Multiple Peril (Total)	-5.8%	-12.7%	-14.6%
West Bend Insurance Company	...	\$782	Independent Agency	Other Liab (Occurrence)	-4.8%	+0.6%	+95.8%
West Branch Mutual Insurance Company	...	\$525	Independent Agency	Farmowners Mult Peril	+5.8%	+5.3%	+3.9%
Westchester Fire Insurance Company	Chubb INA Group	\$20,073	Independent Agency	Inland Marine	+10.2%	-0.2%	+8.1%
Westchester Surplus Lines Insurance Co	Chubb INA Group	\$48,044	Independent Agency	Allied Lines	+22.7%	+16.0%	+37.2%
Western Pacific Mutual Ins Co, A RRG	...	\$209	Other Direct	Other Liab (Claims-made)	-25.0%	+4.2%	+5.6%
Western Surety Company	CNA Insurance Companies	\$14,338	Independent Agency	Surety	+25.3%	+12.7%	+6.9%
Western World Insurance Company	American International Group	\$5,751	General Agent	Commercial Multiple Peril (Total)	+2.9%	+16.7%	-12.3%
Westfield Champion Insurance Company	Westfield Group	\$3,754	Inactive	Commercial Multiple Peril (Total)	+16.3%	+19.1%	
Westfield Insurance Company	Westfield Group	\$104,615	Independent Agency	Commercial Multiple Peril (Total)	+0.8%	-0.7%	-1.9%
Westfield National Insurance Company	Westfield Group	\$11,703	Independent Agency	All Private Passenger Auto	-9.3%	-4.1%	-3.9%
Westfield Premier Insurance Company	Westfield Group	\$3,430	Inactive	Commercial Multiple Peril (Total)	+45.0%	+40.5%	
Westfield Select Insurance Company	Westfield Group	\$930	Inactive	Other Liab (Claims-made)			
Westfield Specialty Insurance Company	Westfield Group	\$13,736	Inactive	Other Liab (Claims-made)	+38.8%	+28.3%	
Westfield Superior Insurance Company	Westfield Group	\$4,973	Inactive	Commercial Multiple Peril (Total)	+29.0%	+51.9%	
Westfield Touchstone Insurance Company	Westfield Group	\$2,264	Inactive	Commercial Multiple Peril (Total)	+8.8%	+39.7%	
WestGUARD Insurance Company	Berkshire Hathaway Insurance Group	\$8,262	Independent Agency	Workers' Compensation	-26.3%	-16.4%	-17.1%
Westminster American Insurance Company	Nodak Insurance Group	\$6,357	Independent Agency	Commercial Multiple Peril (Total)	+4.4%	-26.0%	+2.1%
Westport Insurance Corporation	Swiss Reinsurance Group	-\$1,804	Inactive	All Commercial Auto	L.T. - 100%	L.T. - 100%	L.T. - 100%
White Pine Insurance Company	Conifer Insurance Group	\$1,240	Career Agent, Broker	Farmowners Mult Peril	-37.1%	-42.8%	-24.4%
Williamsburg National Insurance Company	AF Group	\$55	Independent Agency	All Commercial Auto	+55.6%	-86.8%	+32.6%
Wilshire Insurance Company	IAT Insurance Group	\$3,959	Independent Agency, General Agent	All Commercial Auto	-94.7%	+5.3%	-56.5%
Windsor-Mount Joy Mutual Insurance Co	...	\$13,981	Independent Agency	Homeowners Mult Peril	+42.3%	+29.0%	+19.1%
Woodlands Risk Retention Group, Inc.	...	\$34	Not Available	All Commercial Auto		-40.0%	
Work First Casualty Company	...	\$1,478	Not Available	Workers' Compensation	+156.9%	-35.2%	+13.8%
WorkPartners National, Inc.	UPMC Insurance Group	\$10,541	Not Available	Workers' Compensation	-16.3%	+21.9%	
Wright National Flood Insurance Company	...	\$6,559	Managing General Agent	Federal Flood	+9.8%	+11.5%	+6.5%
XL Insurance America, Inc.	XL America Companies	\$64,174	Independent Agency	Other Liab (Occurrence)	+21.9%	+27.6%	+3.9%
XL Specialty Insurance Company	XL America Companies	\$97,862	Independent Agency	Other Liab (Claims-made)	-6.2%	+4.0%	-0.3%
Zenith Insurance Company	Fairfax Financial (USA) Group	\$13,977	Independent Agency	Workers' Compensation	+5.5%	-19.3%	-4.0%
ZNAT Insurance Company	Fairfax Financial (USA) Group	\$5,801	Independent Agency	Workers' Compensation	-7.1%	+5.0%	-17.4%
Zurich American Insurance Co of Illinois	Zurich Insurance US PC Group	\$8,157	Independent Agency	Workers' Compensation	-12.9%	-15.7%	+10.9%
Zurich American Insurance Company	Zurich Insurance US PC Group	\$429,831	Independent Agency	Workers' Compensation	-15.8%	+14.3%	+4.7%

This 2024 Pennsylvania Quarterly P&C Marketplace Summary has provided the reader with both visual and numeric presentations of 2024-Q1 Pennsylvania P&C marketplace data. This data is provided to you as a benefit of your membership in the **Independent Agents & Brokers**.

Other informative products are offered by Real Insurance Solutions Consulting, which also may be available to you as members:

- Annual state-specific **P&C Marketplace Summaries** are made available by 40 of 51 Big I State Associations and the national association, the Independent Insurance Agents & Brokers of America (see www.independentagent.com).
- Individual state-specific **P&C Insurer Snapshots** are available, based on the same data provided in the annual and quarterly summaries, with in-depth data and information provided both on a national and Pennsylvania-specific basis.

All questions and comments, or need for further analysis are welcomed at the contact information below:

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