

Market Competition in the NH General Liability Insurance Marketplace **(2023)**

This report reviews the New Hampshire General Liability (GL) insurance market, and forms the basis for determining whether a competitive market exists pursuant to RSA 412:13.

The data used for this report comes from the NAIC database and includes calendar years 2021 and 2022.

General Information:

Many insurers offer general liability insurance in New Hampshire. It is designed to protect owners and operators of businesses from a wide variety of liability exposures, such as those arising out of accidents from the premises or operations of the insured, products sold by the insured, operations completed by the insured, and various forms of professional and contractual liability. GL policies include coverage written on both a primary basis and an excess (or umbrella) basis. Primary insurance covers losses from the first dollar (perhaps after a deductible), as distinguished from excess insurance which only pays after the underlying primary coverage has been exhausted. An umbrella policy also provides coverage over the basic liability policy. Excess and umbrella differ in that an excess policy usually follows the underlying coverage but an umbrella policy 'drops down' to cover losses that are not covered under the underlying policy (usually subject to a deductible.)

GL is purchased by a variety of businesses, including manufacturers, retailers, service-oriented businesses and not-for-profit organizations. Businesses often buy GL insurance as part of a CMP (Commercial Multi-peril) or CPP (Commercial Package) policy, which combines multiple coverages - such as commercial property, liability, and inland marine - to provide full protection with a single policy. Small businesses may also purchase a BOP (Business owner policy) which combines property and liability coverage in one policy. This report does not include GL insured under a CPP, CMP or BOP policy.

The GL market in New Hampshire is not significantly different from other states. Insurers may specialize in particular industries, and many insurers offer products with broad coverage forms that are tailored to a specific type of business operation or other defined market segment to provide better coverage of the unique risks that each business might face. In addition, insurers may make available special extension endorsements that increase coverage beyond the basic form by increasing sub-limits, reducing or eliminating exclusions, or providing other enhancements.

The General Liability Insurance Market in New Hampshire

There are about 460 individual companies writing GL in New Hampshire. More than half of these companies write a very small proportion of the premium- less than 0.1% of the total market each.

Many individual companies are members of groups of affiliated insurers. A group is made up of companies that share common ownership, and often management, but may focus on different markets or provide coverage through different distribution channels. In fact, 36 affiliated groups (most with multiple companies) account for 75% of the market. 25% of the market is concentrated in the top 5 groups, the largest being WR Berkley with a market share of 8.1%.

Market Competition in the NH General Liability Insurance Marketplace (2022)

In total, the premiums written statewide increased from \$311M in 2021 to \$324M in 2022, a year over year change of 4.3%.

State Analysis:

Exhibit I shows premium and market share information for companies writing GL during 2021 or 2022. In addition to premium and market share data, incurred loss, loss adjustment expense, and other expenses as ratios to premium are shown for each of the two years. The expense ratios shown on the exhibit include New Hampshire specific commissions and taxes, licenses & fees, and countrywide general expense figures. They are shown simply for comparative purposes, and to allow the calculation of an estimated combined ratio. The final columns show whether each company has made a pure underwriting profit in each of the last 2 years, based on the estimated combined ratio. An underwriting profit is indicative of a company's profitability before investment returns.

There is a wide range of combined ratios among these companies in both years. The estimated industry combined ratio in New Hampshire of 83% shows continued profitability in 2022.

In our review of GL insurers in New Hampshire, we first look at the concentration of business in the various companies and groups of companies. The top five companies writing in New Hampshire are:

Written Premiums by Individual Company	2022 Written Premium	2021 Written Premium	2022 Market Share	2021 Market Share
Acadia Insurance Company	\$9,750,937	\$9,072,086	3.0%	2.9%
Federal Insurance Company	8,873,977	9,139,501	2.7%	2.9%
Nautilus Insurance Company	7,445,776	6,615,379	2.3%	2.1%
Travelers Casualty and Surety Co of America	7,167,333	6,277,033	2.2%	2.0%
Travelers Property Casualty Co of America	6,790,359	7,185,029	2.1%	2.3%
	\$40,028,382	\$38,289,028	12.3%	12.3%

12% of total New Hampshire premium was written by the top five companies. Acadia and Nautilus are both part of the WR Berkley Group.

The top five **groups** of affiliated companies are:

Written Premiums by Group	2022 Written Premium	2021 Written Premium	2022 Market Share	2021 Market Share	# Companies in Group with NH Premium
WR Berkley Corp	\$26,187,644	\$28,516,658	8.1%	9.2%	12
Liberty Mutual Group	17,190,300	16,889,647	5.3%	5.4%	9
Travelers Cos & Affil	16,976,466	17,412,437	5.2%	5.6%	9
AIG	11,414,132	10,992,120	3.5%	3.5%	6
Chubb Group	9,840,058	10,208,431	3.0%	3.3%	5
	\$81,608,600	\$84,019,293	25.2%	27.0%	

Market Competition in the NH General Liability Insurance Marketplace (2022)

The top five groups wrote 25% of total premium in 2022. The number of individual companies in each group being used to write GL in New Hampshire is also shown.

The lack of a large concentration in the top five groups, along with the many smaller companies and groups that offer GL, reflects a competitive market in the state.

We look at a statistic called the Herfindahl-Hirschman Index (HHI) that measures the size of firms in relation to the industry as a whole. The HHI is a widely used measure of competition in a marketplace. An index below 1500 indicates an unconcentrated marketplace, an index from 1500 to 2500 indicates a moderately concentrated marketplace, and an index above 2500 indicates a highly concentrated marketplace.

The HHI for individual companies in New Hampshire in 2022 is **92**. If we recalculate the HHI using affiliated groups, the HHI is **247**.

Therefore, whether we look at companies individually or in groups of affiliated companies, the HHI for GL in New Hampshire indicates an unconcentrated market. That indication is consistent with the total number of insurers writing business in the state.

As mentioned above, GL policies have similar core coverages, but are amended and enhanced to fit the insurers' business goals and underwriting appetites. Further, different insurers may target different types of insureds or industries, making it difficult to form meaningful analytical comparisons among different companies' books of business. Finally, it is important to note that data for GL includes both primary and excess (umbrella), further complicating comparisons as the relative magnitude of the primary vs. non-primary premiums in individual companies varies greatly. All of these differences help to explain the relatively high number of companies (and affiliated groups) reflected in our analysis as well as the low concentration.

Regional and Countrywide Comparison

We looked at market share and concentration for New England as a whole, and by state within New England. This table shows the results:

	Written Premium (000s)		Top 5 Cos		HHI
	2022	2021	2022	2021	2022
Connecticut	1,691,292	1,573,622	12.9%	14.0%	96
Maine	272,684	252,494	15.0%	15.1%	110
Massachusetts	3,497,046	3,382,412	17.4%	19.1%	119
New Hampshire	324,284	310,778	12.3%	12.9%	92
Rhode Island	385,365	379,032	13.2%	15.0%	108
Vermont	150,202	156,678	12.5%	16.4%	94
New England	6,320,873	6,055,016	14.4%	16.0%	97

Connecticut and Massachusetts are the two biggest markets (as with other lines we have reviewed and consistent with population). All states and the New England region as a whole show an unconcentrated GL market according to the HHI.

Market Competition in the NH General Liability Insurance Marketplace (2022)

The tables below show the top five insurers and groups by premium volume for the New England states other than NH:

	2022 Written Premium	2022 Market Share	GROUP
Connecticut			
Federal Insurance Company	\$71,822,839	4.2%	Chubb Group
Allied World Reinsurance Company	41,212,825	2.4%	Allied World Assur Co Us Inc
Ace American Insurance Company	40,500,461	2.4%	Ace Guaranty Re Inc
XI Specialty Insurance Company	34,017,042	2.0%	Winterthur Intl Amer Ins Co & Affil
National Union Fire Insurance Company Of Pittsburgh, Pa.	30,051,538	1.8%	AIG
Maine			
Acadia Insurance Company	\$9,217,734	3.4%	WR Berkley Corp
The Hanover Insurance Company	9,175,411	3.4%	Hanover Ins Co Group
Travelers Casualty and Surety Co of America	8,881,894	3.3%	Travelers Cos & Affil
Travelers Property Casualty Co of America	7,186,858	2.6%	Travelers Cos & Affil
Federal Insurance Company	6,430,945	2.4%	Chubb Group
Rhode Island			
Travelers Casualty And Surety Company Of America	\$11,173,664	2.9%	Travelers Cos & Affil
Ace American Insurance Company	10,877,060	2.8%	Ace Guaranty Re Inc
Zurich American Insurance Company	10,197,206	2.6%	Farmers Ins Group
Starr Indemnity & Liability Company	10,144,582	2.6%	Starr Surplus Lines Ins Co
Federal Insurance Company	8,605,642	2.2%	Chubb Group
Vermont			
Cincinnati Insurance Company	\$4,449,597	3.0%	Cincinnati Ins Group
Cumis Insurance Society, Inc.	4,102,534	2.7%	Cumis Ins Society & Affiliate
United Educators Ins, A Reciprocal RRG	3,925,767	2.6%	United Educators Ins RRG Inc
Scottsdale Insurance Company	3,160,115	2.1%	Nationwide Group
Philadelphia Indemnity Insurance Company	3,108,407	2.1%	Philadelphia Ind Ins Co & Aff
Massachusetts			
Federal Insurance Company	\$153,284,290	4.4%	Chubb Group
XI Specialty Insurance Company	143,715,116	4.1%	Winterthur Intl Amer Ins Co & Affil
National Union Fire Ins Co of Pittsburgh, Pa.	138,145,058	4.0%	AIG
Continental Casualty Company	96,789,466	2.8%	Continental Casualty Group
Ace American Insurance Company	76,171,236	2.2%	Ace Guaranty Re Inc
New England			
Federal Insurance Company	\$249,854,974	4.0%	Chubb Group
XI Specialty Insurance Company	195,981,892	3.1%	Winterthur Intl Amer Ins Co & Affil
National Union Fire Ins Co of Pittsburgh, Pa.	183,572,405	2.9%	AIG
Continental Casualty Company	146,267,599	2.3%	Continental Casualty Group
Ace American Insurance Company	137,266,362	2.2%	Ace Guaranty Re Inc

There is quite a bit of overlap in the New England states, with the exception of Vermont, which appears to have unique GL market. Most of the largest writers of GL in New Hampshire are well represented in other New England states.

Market Competition in the NH General Liability Insurance Marketplace (2022)

Exhibit II shows information consistent with that shown in Exhibit I, but for all New England states combined. There are 624 insurers writing GL in New England as a whole compared with about 450 in New Hampshire. The individual company HHI Index for New England as a whole is 97.

Exhibit III shows the same information for all companies writing GL countrywide.

The top 5 companies on a countrywide basis are:

Written Premiums by Individual Company	2022 Written Premium	2021 Written Premium	2022 Market Share	2021 Market Share
American Bankers Insurance Coy of Florida	\$2,682,374,260	\$3,177,871,457	2.4%	3.0%
Federal Insurance Company	2,674,318,307	2,833,207,225	2.4%	2.6%
Ace American Insurance Company	2,153,379,060	2,001,282,428	1.9%	1.9%
National Union Fire Ins Co of Pittsburgh, Pa.	1,995,688,099	2,121,577,192	1.8%	2.0%
Continental Casualty Company	1,936,235,973	1,975,188,601	1.7%	1.8%
	\$11,441,995,699	\$12,109,126,903	10.2%	11.2%

The HHI countrywide is 72, indicating a very competitive market.

Summary & Conclusions:

We recognize that the population of companies offering GL coverage for any specific risk may well be small set of all those written premium, but because there are so many insurers involved in this market, most insureds will have plenty of choice when trying to obtain coverage.

This material demonstrates that there is a reasonable degree of competition in the New Hampshire General Liability insurance marketplace.

NEW HAMPSHIRE SPECIFIC COMPETITIVE DATA BY COMPANY

General Liability Incl Products

HHI Index **	92	97
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NAIC Code	Company Name	Group Code	Product Mix *	2022		2021		Chg from		Market Share		Loss & LAE Ratio		Total LAE Ratio		Loss Ratio		Exp Ratio ***		Combined Ratio		Underwriting Profit	
				DWP	DWP	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021
				%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%	%
31325	ACADREDIT INSURANCE COMPANY	98	24%	9,750,937	9,072,086	7%	3.0%	2.9%	91%	89%	5%	6%	85%	83%	34%	34%	125%	123%	No	No			
4234	ACCIDENTED Specialty Insurance Company	6035	85%	540,634	44,748	1108%	0.2%	0.0%	1271%	4010%	1216%	3950%	55%	60%	n/a	n/a							
22667	ACE AMERICAN INSURANCE COMPANY	626	26%	3,961,712	3,780,475	5%	1.2%	1.2%	53%	46%	14%	10%	38%	36%	24%	22%	77%	68%	Yes	Yes			
20699	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	626	67%	1,289,596	428,602	201%	0.4%	0.1%	26%	-79%	7%	1%	20%	-90%	19%	22%	46%	-57%	Yes	Yes			
14184	ACUITY, A MUTUAL INSURANCE COMPANY		15%	792,854	568,251	40%	0.2%	0.2%	-11%	120%	9%	2%	-20%	118%	35%	34%	24%	154%	Yes	No			
24856	ADMIRAL INSURANCE COMPANY	98	100%	2,155,483	4,665,423	-54%	0.7%	1.5%	34%	22%	11%	5%	23%	17%	33%	33%	66%	55%	Yes	Yes			
35300	Allianz Global Risks US Insurance Company	761	8%	497,429	915,161	-46%	0.2%	0.3%	33%	6%	12%	4%	21%	1%	35%	32%	68%	38%	Yes	Yes			
19489	Allied World Assurance Company (U.S.) Inc.	3239	84%	3,056,398	1,873,634	63%	0.9%	0.6%	50%	38%	21%	12%	29%	26%	24%	24%	74%	62%	Yes	Yes			
22730	Allied World Reinsurance Company	3239	100%	535,845	597,449	-10%	0.2%	0.2%	18%	-6%	15%	-10%	3%	4%	35%	35%	53%	29%	Yes	Yes			
19240	ALLSTATE INDEMNITY COMPANY	8	18%	1,980,825	1,986,794	4%	0.6%	0.6%	116%	46%	5%	8%	111%	39%	24%	24%	140%	70%	No	Yes			
19720	AMERICAN ALTERNATIVE INSURANCE CORPORATION	361	21%	763,036	691,815	10%	0.2%	0.2%	34%	6%	9%	-23%	25%	29%	13%	13%	46%	19%	Yes	Yes			
26247	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	212	51%	3,375,601	2,981,770	13%	1.0%	1.0%	103%	81%	-12%	15%	115%	65%	34%	35%	137%	116%	No	No			
19975	AMICA MUTUAL INSURANCE COMPANY	28	4%	2,210,648	2,049,812	8%	0.7%	0.7%	27%	170%	7%	8%	20%	162%	26%	27%	53%	197%	Yes	No			
11150	ARCH INSURANCE COMPANY	1279	33%	2,834,291	2,901,839	-2%	0.9%	0.9%	31%	52%	10%	14%	21%	38%	38%	38%	69%	90%	Yes	Yes			
21199	ARCH SPECIALTY INSURANCE COMPANY	1279	68%	1,598,987	1,131,314	41%	0.5%	0.4%	30%	32%	14%	13%	16%	19%	38%	35%	67%	67%	Yes	Yes			
19801	ARGONAUT INSURANCE COMPANY	457	25%	343,883	333,866	3%	0.1%	0.1%	74%	56%	15%	34%	59%	21%	92%	40%	166%	96%	No	Yes			
43460	Aspen American Insurance Company	4698	35%	437,532	517,574	-15%	0.1%	0.2%	41%	65%	29%	15%	11%	50%	32%	35%	73%	100%	Yes	No			
10717	Aspen Specialty Insurance Company	4698	85%	1,033,138	319,488	223%	0.3%	0.1%	91%	-74%	19%	-11%	72%	-63%	30%	31%	121%	-42%	No	Yes			
23140	Associated Industries Insurance Company, Inc.	2538	86%	716,779	457,838	57%	0.2%	0.1%	-41%	201%	7%	66%	-48%	134%	44%	61%	3%	262%	Yes	No			
42846	ATLANTIC CASUALTY INSURANCE COMPANY	3911	48%	505,085	385,917	31%	0.2%	0.1%	110%	70%	16%	15%	94%	55%	36%	40%	147%	110%	No	No			
15445	Attorneys Liability Assurance Society Ltd A Risk Retention Group	3416	100%	427,683	433,612	-1%	0.1%	0.1%	45%	20%	3%	4%	41%	16%	20%	19%	64%	39%	Yes	Yes			
37273	AXIS Insurance Company	3416	57%	1,716,230	1,908,139	-10%	0.5%	0.6%	30%	28%	7%	7%	23%	21%	37%	38%	67%	66%	Yes	Yes			
26620	AXIS Surplus Insurance Company	3416	78%	1,615,570	1,497,219	8%	0.5%	0.5%	24%	19%	8%	6%	17%	14%	36%	36%	60%	55%	Yes	Yes			
37540	BEAZLEY		91%	2,277,824	2,812,151	-19%	0.7%	0.9%	70%	53%	4%	0%	66%	53%	34%	35%	104%	88%	No	Yes			
16510	Beazley America Insurance Company Inc	4942	100%	342,000	75,430	353%	0.1%	0.0%					48%	62%	n/a	n/a							
39462	Berkley Assurance Company	98	100%	1,225,524	882,295	39%	0.4%	0.3%	97%	28%	13%	15%	84%	13%	25%	28%	121%	56%	No	Yes			
32603	Berkley Insurance Company	98	48%	2,192,576	2,904,818	-25%	0.7%	0.9%	86%	59%	13%	17%	73%	42%	52%	28%	139%	87%	No	Yes			
31295	BERKLEY REGIONAL SPECIALTY INSURANCE COMPANY	98	53%	420,000	287,398	46%	0.1%	0.1%	27%	49%	10%	11%	16%	37%	27%	28%	53%	76%	Yes	Yes			
19771	CAMBRIDGE MUTUAL FIRE INSURANCE COMPANY	22	8%	1,759,771	1,611,001	9%	0.5%	0.5%	11%	199%	2%	43%	9%	156%	41%	42%	52%	241%	Yes	No			
10328	Capitol Specialty Insurance Corporation	501	99%	1,060,646	1,102,676	-4%	0.3%	0.4%	33%	2%	5%	7%	33%	15%	27%	28%	65%	51%	Yes	Yes			
20230	CENTRAL MUTUAL INSURANCE COMPANY	36	9%	1,658,021	1,864,758	-11%	0.5%	0.6%	25%	22%	6%	5%	19%	16%	32%	32%	57%	53%	Yes	Yes			
36951	CENTURY SURETY COMPANY	748	55%	414,824	347,284	19%	0.1%	0.1%	64%	38%	22%	13%	42%	26%	34%	32%	98%	70%	Yes	Yes			
19402	CHARTIS PROPERTY CASUALTY COMPANY	12	12%	414,043	394,052	5%	0.1%	0.1%	5%	0%	5%	-1%	0%	1%	31%	34%	37%	34%	Yes	Yes			
26883	CHARTIS SPECIALTY INSURANCE COMPANY	12	82%	3,385,310	1,171,593	189%	1.0%	0.4%	621%	212%	6%	1%	615%	210%	25%	24%	646%	236%	No	No			
18767	CHURCH MUTUAL INSURANCE COMPANY	4851	9%	402,453	395,182	2%	0.1%	0.1%	25%	23%	7%	7%	18%	16%	41%	41%	65%	64%	Yes	Yes			
23280	CINCINNATI INDEMNITY COMPANY	244	10%	379,355	492,794	-23%	0.1%	0.2%	31%	-10%	7%	10%	24%	-20%	32%	32%	63%	22%	Yes	Yes			
10677	CINCINNATI INSURANCE COMPANY	244	21%	3,652,041	3,779,427	-3%	1.1%	1.2%	29%	42%	13%	26%	16%	16%	30%	31%	59%	73%	Yes	Yes			
13037	CINCINNATI SPECIALTY UNDERWRITERS INSURANCE COMPAN	244	96%	1,625,247	1,434,109	13%	0.5%	0.5%	55%	54%	15%	21%	40%	33%	28%	33%	83%	86%	Yes	Yes			
39993	COLONY INSURANCE COMPANY	457	99%	1,016,480	1,143,623	-11%	0.3%	0.4%	56%	65%	25%	32%	31%	33%	36%	37%	92%	102%	Yes	No			
31127	COLUMBIA CASUALTY COMPANY	218	86%	1,356,826	897,839	51%	0.4%	0.3%	19%	-10%	11%	0%	8%	-11%	30%	31%	49%	21%	Yes	Yes			
20672	CONCORD GENERAL MUTUAL INSURANCE COMPANY	45	2%	1,453,072	1,502,529	-3%	0.4%	0.5%	-23%	55%	10%	17%	-14%	37%	29%	29%	6%	83%	Yes	Yes			
20443	CONTINENTAL CASUALTY COMPANY	218	37%	5,853,005	5,827,131	0%	1.8%	1.9%	60%	49%	24%	16%	36%	34%	32%	33%	92%	82%	Yes	Yes			
18686	Co-operative Insurance Companies	3	3%	800,739	681,330	18%	0.2%	0.2%	121%	-10%	9%	7%	112%	-17%	43%	43%	165%	33%	No	Yes			
45055	COVENTRY INSURANCE COMPANY		85%	1,303,547	771,110	69%	0.4%	0.2%	59%	75%	15%	27%	44%	48%	n/a	n/a							
44520	CRUM & FORSTER SPECIALTY INSURANCE COMPANY	158	97%	3,685,158	3,641,340	1%	1.1%	1.2%	61%	41%	10%	9%	51%	32%	34%	35%	95%	76%	Yes	Yes			
10847	CUMIS Insurance Society, Inc.	306	63%	1,766,647	1,584,301	12%	0.5%	0.5%	22%	56%	4%	4%	18%	51%	20%	21%	42%	76%	Yes	Yes			
16624	Darwin National Assurance Company	3239	90%	1,186,658	746,955	59%	0.4%	0.2%	75%	44%	33%	10%	41%	33%	29%	27%	103%	70%	No	Yes			
24319	Darwin Select Insurance Company	3239	78%	665,807	691,428	-4%	0.2%	0.2%	53%	13%	20%	6%	34%	7%	30%	30%	83%	42%	Yes	Yes			
21415	EMPLOYERS MUTUAL CASUALTY COMPANY	62	37%	1,485,295	1,335,061	11%	0.5%	0.4%	24%	33%	19%	15%	5%	18%	50%	52%	74%	85%	Yes	Yes			
10641	Endurance American Insurance Company	3786	49%	1,723,305	2,177,661	-21%	0.5%	0.7%	26%	43%	6%	7%	20%	35%	21%	23%	47%	66%	Yes	Yes			
41718	Endurance American Specialty Insurance Company	3786	-127%	2,520,188	1,774,397	42%	0.8%	0.6%	40%	43%	7%	8%	32%	35%	26%	30%	66%	73%	Yes	Yes			
35378	Evanston Insurance Company	785	74%	4,206,312	4,092,622	3%	1.3%	1.3%	30%	32%	20%	10%	11%	22%	36%	36%	66%	67%	Yes	Yes			
10851	EVEREST INDEMNITY INSURANCE COMPANY	1120	62%	361,140	1,092,554	-67%	0.1%	0.4%	37%	46%	7%	16%	30%	30%	12%	13%	49%	60%	Yes	Yes			
10120	EVEREST NATIONAL INSURANCE COMPANY	1120	51%	3,202,931	2,595,090	23%	1.0%	0.8%	39%	41%	10%	12%	28%	29%	22%	23%	61%	64%	Yes	Yes			
26921	EVEREST REINSURANCE COMPANY	1120	100%	1,086,465	486,539	123%	0.3%	0.2%	96%	113%	2%	3%	94%	11%	17%	16%	113%	130%	No	No			
13803	Farm Family Casualty Insurance Company	408	10%	1,973,590	1,910,285	3%	0.6%	0.6%	65%	23%	13%	10%	53%	12%	30%	30%	96%	53%	Yes	Yes			
20281	FEDERAL INSURANCE COMPANY	38	34%	8,873,977	9,139,501	-3%	2.7%	2.9%	26%	34%	6%	18%	19%	16%									

NEW HAMPSHIRE SPECIFIC COMPETITIVE DATA BY COMPANY

General Liability Incl Products

HHI Index **	92	97
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NAIC Code	Company Name	Group Code	Product Mix *	2022		2021		Chg from 2021	Market Share		Loss & LAE Ratio		Total LAE Ratio		Loss Ratio		Exp Ratio ***		Combined Ratio		Underwriting Profit			
				DWP	DWP	2022	2021		2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021
14027	Hospitality Insurance Company	4724	87%	326,420	353,735	-8%	0.1%	0.1%	323%	99%	9%	41%	314%	58%	61%	45%	384%	144%	No	No				
26797	Housing Authority Risk Retention Group, Inc.	4359	90%	328,555	308,428	7%	0.1%	0.1%	20%	39%	15%	6%	5%	33%	19%	21%	39%	60%	Yes	Yes				
42374	HOUSTON CASUALTY COMPANY	984	63%	1,076,248	656,310	64%	0.3%	0.2%	26%	144%	2%	19%	24%	125%	37%	39%	63%	183%	Yes	No				
12936	Houston Specialty Insurance Company	4381	100%	1,049,963	600,377	75%	0.3%	0.2%	-13%	16%	9%	7%	-22%	9%	37%	29%	24%	45%	Yes	Yes				
14438	HSB Specialty Insurance Company	361	83%	883,217	784,614	13%	0.3%	0.3%	60%	46%	3%	3%	56%	43%	45%	48%	105%	94%	No	Yes				
14484	Hudson Excess Insurance Company	158	99%	1,425,079	1,640,399	-13%	0.4%	0.5%	56%	50%	4%	9%	52%	42%	41%	40%	97%	91%	Yes	Yes				
25054	HUDSON INSURANCE COMPANY	158	81%	1,092,006	2,273,248	-52%	0.3%	0.7%	-27%	69%	7%	12%	-33%	57%	38%	26%	12%	95%	Yes	Yes				
27960	ILLINOIS UNION INSURANCE COMPANY	626	98%	1,075,909	1,012,357	6%	0.3%	0.3%	50%	15%	12%	17%	38%	-2%	25%	23%	75%	39%	Yes	Yes				
43575	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	626	14%	734,091	412,664	78%	0.2%	0.1%	39%	81%	15%	19%	25%	62%	13%	15%	52%	96%	Yes	Yes				
36940	Indian Harbor Insurance Company	1285	90%	1,966,651	1,694,355	16%	0.6%	0.5%	95%	105%	29%	26%	66%	79%	41%	37%	136%	143%	No	No				
29742	INTEGON NATIONAL INSURANCE COMPANY	2538	13%	1,886,923	1,759,032	7%	0.6%	0.6%	24%	29%	7%	6%	17%	-22%	89%	73%	113%	102%	No	No				
25445	IRONSHORE SPECIALTY INSURANCE COMPANY	4509	64%	985,553	591,894	67%	0.3%	0.2%	2%	0%	0%	0%	68%	31%	n/a	n/a								
12203	JAMES RIVER INSURANCE COMPANY	3494	84%	580,730	1,651,127	-65%	0.2%	0.5%	46%	75%	23%	36%	23%	39%	58%	46%	105%	121%	No	No				
38920	Kinsale Insurance Company		76%	1,539,498	1,239,687	24%	0.5%	0.4%	60%	50%	17%	17%	43%	32%	24%	26%	84%	76%	Yes	Yes				
33138	Landmark American Insurance Company	501	55%	966,673	1,055,915	-8%	0.3%	0.3%	40%	11%	12%	16%	29%	-5%	26%	30%	66%	41%	Yes	Yes				
19437	LEXINGTON INSURANCE COMPANY	12	20%	700,417	757,529	-8%	0.2%	0.2%	102%	-37%	2%	-0%	101%	-37%	28%	29%	131%	-8%	No	Yes				
42404	Liberty Insurance Corporation	111	33%	2,453,399	859,993	185%	0.8%	0.3%	21%	17%	14%	1%	7%	16%	25%	28%	46%	44%	Yes	Yes				
23035	Liberty Mutual Fire Insurance Company	111	5%	1,155,563	2,420,093	-52%	0.4%	0.8%	30%	40%	8%	14%	22%	26%	36%	24%	65%	63%	Yes	Yes				
23043	Liberty Mutual Insurance Company	111	47%	3,704,836	3,658,106	1%	1.1%	1.2%	111%	79%	12%	20%	98%	59%	31%	29%	142%	108%	No	No				
10725	Liberty Surplus Insurance Corporation	111	64%	1,330,503	1,398,560	-5%	0.4%	0.5%	58%	43%	7%	2%	51%	41%	36%	33%	93%	76%	Yes	Yes				
10051	LYNDON SOUTHERN INSURANCE COMPANY	17	57%	344,445	263,461	31%	0.1%	0.1%	21%	58%	1%	1%	20%	57%	41%	40%	62%	97%	Yes	Yes				
28932	Markel American Insurance Company	785	50%	1,594,119	834,782	91%	0.5%	0.3%	38%	25%	16%	10%	22%	15%	29%	30%	67%	55%	Yes	Yes				
38970	Markel Insurance Company	785	14%	332,387	397,674	-16%	0.1%	0.1%	10%	73%	-4%	5%	14%	68%	32%	35%	42%	108%	Yes	No				
23329	Merchants Mutual Insurance Company	226	8%	688,779	634,273	9%	0.2%	0.2%	59%	-9%	-1%	-2%	60%	-7%	45%	40%	104%	31%	No	Yes				
19798	MERRIMACK MUTUAL FIRE INSURANCE COMPANY	22	5%	472,852	485,206	-3%	0.1%	0.2%	1%	61%	6%	14%	-4%	47%	45%	45%	46%	106%	Yes	No				
36838	MESA UNDERWRITERS SPECIALTY INSURANCE COMPANY	242	49%	482,215	482,215	-12%	0.1%	0.2%	30%	60%	-8%	13%	39%	47%	37%	37%	67%	97%	Yes	Yes				
26298	METROPOLITAN PROPERTY AND CASUALTY INSURANCE COM	241	4%	1,085,201	1,093,677	-1%	0.3%	0.4%	38%	60%	10%	11%	28%	50%	29%	29%	67%	90%	Yes	Yes				
23434	MIDDLESEX INSURANCE COMPANY	169	27%	571,217	187,792	204%	0.2%	0.1%	53%	56%	16%	16%	17%	39%	34%	35%	87%	91%	Yes	Yes				
15997	MMG Insurance Company		4%	2,133,952	2,043,345	4%	0.7%	0.7%	2%	22%	10%	10%	-8%	11%	38%	38%	40%	59%	Yes	Yes				
13331	Motorists Commercial Mutual Insurance Company	291	13%	626,343	508,773	23%	0.2%	0.2%	-37%	-1%	-8%	9%	-29%	-9%	35%	50%	-2%	50%	Yes	Yes				
26522	Mount Vernon Fire Insurance Company	31	79%	3,474,233	2,954,147	18%	1.1%	1.0%	51%	43%	16%	19%	36%	23%	29%	30%	80%	72%	Yes	Yes				
43982	Mt. Washington Assurance Corporation	415	2%	789,541	653,278	21%	0.2%	0.2%	12%	29%	10%	11%	2%	18%	30%	33%	42%	62%	Yes	Yes				
11991	National Casualty Company	140	20%	2,244,366	2,209,353	2%	0.7%	0.7%	-58%	105%	-5%	31%	-53%	74%	45%	46%	-13%	151%	Yes	No				
20079	NATIONAL FIRE & MARINE INSURANCE COMPANY	31	50%	472,443	537,483	-12%	0.1%	0.2%	-39%	-114%	-12%	-18%	-27%	-96%	32%	30%	-7%	-84%	Yes	Yes				
32620	National Interstate Insurance Company	84	9%	464,835	439,694	6%	0.1%	0.1%	1%	-23%	5%	11%	-3%	-35%	29%	29%	30%	6%	Yes	Yes				
20052	NATIONAL LIABILITY & FIRE INSURANCE COMPANY	31	16%	476,619	410,209	16%	0.1%	0.1%	51%	24%	26%	24%	25%	-0%	37%	41%	89%	65%	Yes	Yes				
19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH	12	35%	6,578,201	8,158,587	-19%	2.0%	2.6%	30%	52%	5%	2%	25%	50%	22%	24%	52%	76%	Yes	Yes				
23787	NATIONWIDE MUTUAL INSURANCE COMPANY	140	5%	438,566	568,371	-23%	0.1%	0.2%	20%	6%	-2%	5%	21%	1%	44%	48%	64%	53%	Yes	Yes				
17370	NAUTILUS INSURANCE COMPANY	98	91%	7,445,776	6,615,379	13%	2.3%	2.1%	29%	31%	10%	10%	19%	21%	36%	34%	65%	65%	Yes	Yes				
42307	NAVIGATORS INSURANCE COMPANY	510	80%	1,051,572	1,330,444	-21%	0.3%	0.4%	43%	78%	5%	17%	38%	61%	24%	26%	67%	103%	Yes	No				
36056	Navigators Specialty Insurance Company	510	100%	1,540,567	1,597,387	-4%	0.5%	0.5%	181%	98%	146%	70%	34%	28%	31%	33%	212%	131%	No	No				
16285	Next Insurance US Company		98%	1,181,067	449,785	163%	0.4%	0.1%	84%	86%	29%	14%	55%	72%	53%	n/a	137%		No					
14788	NGM Insurance Company	311	7%	707,417	644,314	10%	0.2%	0.2%					-169%	259%	n/a	n/a								
25038	NORTH AMERICAN CAPACITY INSURANCE COMPANY	181	97%	1,526,770	609,464	151%	0.5%	0.2%	10%	49%	3%	10%	7%	39%	38%	35%	48%	84%	Yes	Yes				
29874	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	181	47%	1,086,593	196,628	453%	0.3%	0.1%	45%	32%	13%	-29%	31%	61%	n/a	n/a								
27987	NORTHFIELD INSURANCE COMPANY	3548	58%	675,909	871,174	-22%	0.2%	0.3%	44%	61%	10%	13%	33%	48%	35%	36%	79%	97%	Yes	Yes				
42552	NOVA CASUALTY COMPANY	88	50%	1,259,741	907,857	39%	0.4%	0.3%	100%	59%	45%	22%	55%	37%	42%	42%	142%	101%	No	No				
16871	Obsidian Specialty Insurance Company	4982	100%	359,867	42,956	738%	0.1%	0.0%					39%	56%	n/a	n/a								
24082	OHIO SECURITY INSURANCE COMPANY	111	2%	743,721	957,838	-22%	0.2%	0.3%	31%	98%	17%	16%	14%	82%	33%	37%	64%	135%	Yes	No				
24147	OLD REPUBLIC INSURANCE COMPANY	150	10%	728,854	986,214	-26%	0.2%	0.3%	32%	25%	13%	12%	19%	13%	18%	18%	49%	43%	Yes	Yes				
31143	Old Republic Union Insurance Company	150	62%	543,245	8,972	5955%	0.2%	0.0%	88%	-101%	21%	-15%	66%	-86%	38%	7%	126%	-94%	No	Yes				
16543	OPTIMUM PROPERTY & CASUALTY INSURANCE COMPANY	1167	100%	554,925	50,000	1010%	0.2%	0.0%	71%	71%	19%	15%	52%	56%	52%	45%	122%	116%	No	No				
16754	Palomar Excess and Surplus Insurance Company	4977	63%	339,712	32,515	945%	0.1%	0.0%	0%				0%	0%	45%	n/a	46%		Yes					
32069	Patriot Insurance Company	1309	5%	527,778	522,435	1%	0.2%	0.2%	38%	5%	6%	4%	32%	1%	36%	36%	73%	41%	Yes	Yes				
32859	PENN-AMERICA INSURANCE COMPANY	920	42%	594,941	657,664	-10%	0.2%	0.2%	58%	40%	13%	10%	45%	30%	37%	43%	96%	83%	Yes	Yes				

NEW HAMPSHIRE SPECIFIC COMPETITIVE DATA BY COMPANY

General Liability Incl Products

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NAIC Code	Company Name	Group Code	Product Mix *	2022		2021		Chg from Prior	Market Share		Loss & LAE Ratio		Total LAE Ratio		Loss Ratio		Exp Ratio ***		Combined Ratio		Underwriting Profit	
				DWP	DWP	2022	2021		2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021
14974	Pennsylvania Lumbermens Mutual Insurance Company		24%	843,347	859,358	-2%	0.3%	0.3%	38%	29%	14%	11%	24%	18%	27%	28%	65%	57%	Yes	Yes		
18058	PHILADELPHIA INDEMNITY INSURANCE COMPANY	3098	21%	4,691,684	4,701,863	0%	1.4%	1.5%	42%	46%	6%	6%	35%	39%	33%	32%	75%	78%	Yes	Yes		
23850	PHILADELPHIA INSURANCE COMPANY	3098	88%	487,364	489,901	-1%	0.2%	0.2%	112%	7%	6%	0%	106%	6%	33%	32%	145%	39%	No	Yes		
10786	PRINCETON EXCESS AND SURPLUS LINES INSURANCE COMP	361	51%	431,170	364,118	18%	0.1%	0.1%	61%	21%	7%	-2%	54%	23%	25%	24%	86%	44%	Yes	Yes		
12873	Privilege Underwriters Reciprocal Exchange	4664	10%	579,329	486,334	19%	0.2%	0.2%	40%	40%	10%	12%	30%	28%	68%	73%	108%	113%	No	No		
11811	Professional Security Insurance Company	413	100%	389,622	0		0.1%	0.0%	6%	6%	0%	0%	33%	n/a	33%	n/a	39%		Yes			
34487	PROFESSIONAL UNDERWRITERS LIABILITY INSURANCE COMP	831	100%	819,791	527,375	55%	0.3%	0.2%	70%	82%	33%	38%	38%	44%	36%	31%	107%	112%	No	No		
38628	PROGRESSIVE NORTHERN INSURANCE COMPANY	155	2%	1,220,934	1,165,610	5%	0.4%	0.4%	16%	33%	8%	9%	8%	25%	28%	25%	44%	58%	Yes	Yes		
21727	PROGRESSIVE UNIVERSAL INSURANCE COMPANY	155	1%	571,899	522,415	9%	0.2%	0.2%	17%	33%	7%	9%	10%	24%	22%	19%	39%	51%	Yes	Yes		
10638	ProSelect Insurance Company	1154	100%	347,133	364,045	-5%	0.1%	0.1%	56%	76%	32%	9%	25%	67%	30%	33%	86%	109%	Yes	No		
12416	Protective Insurance Company	867	25%	409,836	373,433	10%	0.1%	0.1%	56%	9%	7%	10%	48%	-1%	24%	16%	80%	25%	Yes	Yes		
39217	QBE INSURANCE CORPORATION	796	34%	794,142	529,318	50%	0.2%	0.2%	266%	583%	54%	94%	212%	489%	33%	33%	299%	617%	No	No		
11515	QBE SPECIALTY INSURANCE COMPANY	796	63%	690,182	427,402	61%	0.2%	0.1%	89%	-48%	28%	-5%	62%	-43%	38%	38%	127%	-10%	No	Yes		
23752	QUANTA INDEMNITY COMPANY	4746	84%	558,906	346,929	61%	0.2%	0.1%	87%	78%	19%	30%	68%	48%	86%	n/a	173%		No	Yes		
13066	RLI INSURANCE COMPANY	783	68%	1,499,357	1,289,904	16%	0.5%	0.4%	66%	22%	9%	7%	57%	14%	45%	45%	111%	66%	No	Yes		
22314	RSUI Indemnity Company	501	87%	1,440,096	1,532,854	-6%	0.4%	0.5%	8%	65%	6%	29%	2%	36%	27%	46%	34%	111%	Yes	No		
24740	SAFECO INSURANCE COMPANY OF AMERICA	111	5%	2,444,105	2,282,191	7%	0.8%	0.7%	54%	67%	9%	6%	45%	61%	35%	37%	89%	104%	Yes	No		
39454	SAFETY INSURANCE COMPANY	188	2%	629,486	615,951	2%	0.2%	0.2%	48%	133%	5%	9%	43%	124%	29%	28%	77%	161%	Yes	No		
15105	Safety National Casualty Corporation	74	89%	6,114,757	5,566,607	10%	1.9%	1.8%	88%	183%	2%	2%	86%	16%	26%	30%	114%	48%	No	Yes		
41297	Scottsdale Insurance Company	140	48%	1,771,230	1,741,043	2%	0.5%	0.6%	9%	10%	1%	5%	8%	5%	37%	38%	46%	48%	Yes	Yes		
12572	SELECTIVE INSURANCE COMPANY OF AMERICA	242	38%	1,528,949	1,728,720	-12%	0.5%	0.6%	66%	7%	7%	8%	58%	-1%	35%	35%	101%	43%	No	Yes		
19259	SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	242	27%	1,348,939	1,360,106	-1%	0.4%	0.4%	26%	20%	8%	10%	17%	10%	34%	35%	59%	55%	Yes	Yes		
39926	SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	242	15%	325,878	385,299	-15%	0.1%	0.1%	52%	19%	11%	8%	41%	11%	38%	37%	90%	55%	Yes	Yes		
16820	SIRIUSPOINT SPECIALTY INSURANCE CORPORATION	5001	100%	591,274	62,027	853%	0.2%	0.0%	36%	4%	4%	4%	32%	47%	48%	n/a	84%		Yes			
38318	Starr Indemnity & Liability Company	4670	29%	2,834,491	1,824,883	55%	0.9%	0.6%	35%	37%	4%	5%	30%	32%	25%	25%	60%	63%	Yes	Yes		
13604	Starr Surplus Lines Insurance Company	4670	35%	771,979	388,481	99%	0.2%	0.1%	182%	41%	6%	9%	175%	32%	25%	29%	206%	70%	No	Yes		
25143	State Farm Fire and Casualty Company	176	5%	3,483,219	3,128,459	11%	1.1%	1.0%	56%	48%	11%	8%	45%	40%	26%	27%	82%	75%	Yes	Yes		
12831	State National Insurance Company, Inc.	93	48%	571,438	561,275	2%	0.2%	0.2%	4%	-13%	-1%	-4%	5%	-9%	84%	70%	88%	57%	Yes	Yes		
26387	STEADFAST INSURANCE COMPANY	212	41%	521,666	668,465	-22%	0.2%	0.2%	334%	34%	247%	12%	87%	-22%	47%	47%	381%	81%	No	Yes		
22276	Stonewall Insurance Company	31	68%	2,281,014	2,093,530	9%	0.7%	0.7%	54%	93%	16%	6%	38%	87%	13%	11%	66%	104%	Yes	No		
12866	T.H.E. INSURANCE COMPANY	569	6%	821,351	499,700	24%	0.2%	0.2%	5%	-75%	-37%	4%	42%	-79%	60%	43%	65%	-32%	Yes	Yes		
19062	THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CON	3548	69%	743,037	656,789	13%	0.2%	0.2%	24%	23%	3%	5%	21%	18%	24%	24%	48%	47%	Yes	Yes		
23620	THE BURLINGTON INSURANCE COMPANY	479	95%	792,148	763,685	4%	0.2%	0.2%	43%	82%	12%	27%	31%	55%	45%	46%	89%	128%	Yes	No		
25615	THE CHARTER OAK FIRE INSURANCE COMPANY	3548	5%	324,678	331,786	-2%	0.1%	0.1%	20%	29%	-5%	14%	25%	15%	28%	33%	48%	62%	Yes	Yes		
35289	THE CONTINENTAL INSURANCE COMPANY	219	32%	845,435	1,046,073	-19%	0.3%	0.3%	48%	47%	7%	7%	40%	40%	33%	31%	81%	78%	Yes	Yes		
22292	THE HANOVER INSURANCE COMPANY	88	26%	6,561,315	6,577,586	-0%	2.0%	2.1%	80%	14%	13%	16%	67%	-2%	33%	32%	113%	47%	No	Yes		
21105	THE NORTH RIVER INSURANCE COMPANY	158	46%	884,172	905,002	-2%	0.3%	0.3%	-17%	121%	5%	7%	-22%	114%	33%	33%	15%	154%	Yes	No		
24074	THE OHIO CASUALTY INSURANCE COMPANY	111	28%	4,465,536	4,445,026	0%	1.4%	1.4%	69%	68%	8%	8%	61%	60%	36%	37%	105%	105%	No	No		
25658	THE TRAVELERS INDEMNITY COMPANY	3548	5%	472,616	904,879	-48%	0.1%	0.3%	169%	51%	191%	71%	-22%	-20%	26%	26%	194%	77%	No	Yes		
25666	THE TRAVELERS INDEMNITY COMPANY OF AMERICA	3548	8%	332,546	207,935	60%	0.1%	0.1%	29%	36%	9%	14%	20%	21%	22%	21%	50%	56%	Yes	Yes		
44776	Tonus Specialty Insurance Company	4701	79%	1,681,259	672,532	150%	0.5%	0.2%	-5%	145%	4%	19%	-9%	126%	39%	41%	34%	186%	Yes	No		
37621	TOYOTA MOTOR INSURANCE COMPANY		100%	898,258	876,785	2%	0.3%	0.3%	21%	40%	-1%	1%	22%	40%	18%	18%	39%	59%	Yes	Yes		
31194	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	3548	56%	7,167,333	6,277,033	14%	2.2%	2.0%	56%	60%	2%	7%	54%	52%	29%	29%	85%	89%	Yes	Yes		
25674	Travelers Property Casualty Company Of America	3548	26%	6,790,359	7,185,029	-5%	2.1%	2.3%	12%	93%	7%	10%	5%	83%	26%	26%	37%	119%	Yes	No		
31003	TRI-STATE INSURANCE COMPANY OF MINNESOTA	98	8%	652,458	584,608	12%	0.2%	0.2%	23%	39%	6%	13%	18%	26%	36%	37%	59%	76%	Yes	Yes		
16188	Trisura Specialty Insurance Company	4969	93%	1,841,259	260,152	608%	0.6%	0.1%	45%	59%	8%	17%	37%	42%	68%	n/a	113%		No	Yes		
37982	TUDOR INSURANCE COMPANY	866	54%	828,116	1,014,875	-18%	0.3%	0.3%	309%	87%	306%	81%	30%	6%	n/a	n/a			No	No		
29459	TWIN CITY FIRE INSURANCE COMPANY	91	21%	2,267,429	2,303,807	-2%	0.7%	0.7%	67%	251%	30%	88%	37%	163%	38%	38%	105%	288%	No	No		
29599	U.S. Specialty Insurance Company	984	41%	1,090,739	1,394,699	-22%	0.3%	0.4%	5%	146%	1%	-1%	4%	147%	29%	28%	34%	173%	Yes	No		
41050	UNDERWRITER FOR THE PROFESSIONS INSURANCE COMPANY	831	100%	440,443	371,403	19%	0.1%	0.1%	70%	80%	33%	38%	38%	42%	27%	28%	98%	108%	Yes	No		
25860	UNION MUTUAL FIRE INSURANCE COMPANY	195	2%	434,781	395,189	10%	0.1%	0.1%	14%	9%	8%	7%	6%	2%	32%	34%	46%	43%	Yes	Yes		
10020	United Educators Insurance, A Reciprocal Risk Retention Group	1000	100%	5,610,841	5,069,339	11%	1.7%	1.6%	143%	-1%	113%	-29%	30%	28%	24%	28%	167%	27%	No	Yes		
25941	UNITED SERVICES AUTOMOBILE ASSOCIATION	200	4%	1,467,230	1,395,893	5%	0.5%	0.4%	31%	10%	9%	8%	22%	1%	15%	14%	46%	24%	Yes	Yes		
21113	UNITED STATES FIRE INSURANCE COMPANY	158	6%	377,413	333,117	13%	0.1%	0.1%	0%	162%	16%	184%	-16%	-23%	38%	44%	38%	205%	Yes	No		
25895	United States Liability Insurance Company	31	69%	765,360	780,126	-2%	0.2%	0.3%	13%	38%	6%	16%	7%	22%	25%	25%	38%	63%	Yes	Yes		
25968	USAA CASUALTY INSURANCE COMPANY	200	2%	760,366	674,433	13%	0.2%	0.2%	101%	102%	10%	9%	91%	183%	16%	14%	117%	207%	No	No		
25976	Ulica Mutual Insurance Company	201	28%	940,655	745,385	26%	0.3%	0.2%	20%	28%	8%	9%	11%	19%	32%	30%	52%	58%	Yes	Yes		
26018	VERMONT MUTUAL INSURANCE COMPANY	234	3%	1,538,450	1,350,713	14%	0.5%	0.4%	76%	9%	9%	3%	68%	6%	29%	29%	105%	41%	No	Yes		
40827	Virginia Surety Company, Inc.	4254	43%	498,751	830,294	-40%	0.2%	0.3%	9%	32%	0%	0%	8%	31%	12%	13%	20%	45%	Yes	Yes		
25011	WESCO INSURANCE COMPANY	2538	6%	525,858	506,959	3%	0.2%	0.2%	3%	30%	17%	23%	-13%	7%	57%	61%	61%	90%				

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NAIC Code	Company Name	Group Code	Product Mix *	2022			2021			Market Share		Loss & LAE Ratio		Total LAE Ratio		Loss Ratio		Exp Ratio***		Combined Ratio		Underwriting Profit	
				DWP	DWP	Chg from Prior	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	
31325	ACADIA INSURANCE COMPANY	98	21%	44,032,724	41,920,119	5%	0.7%	0.7%	37%	36%	6%	5%	32%	31%	35%	35%	72%	71%	Yes	Yes			
16835	Accredited Specialty Insurance Company	4234	80%	17,568,326	3,236,282	443%	0.3%	0.1%	1256%	4007%	1190%	3950%	66%	57%	n/a	n/a							
22667	ACE AMERICAN INSURANCE COMPANY	626	37%	137,266,362	147,435,331	-7%	2.2%	2.4%	46%	58%	30%	16%	15%	42%	19%	20%	65%	78%	Yes	Yes			
20699	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	626	71%	64,025,334	61,447,441	4%	1.0%	1.0%	126%	122%	10%	17%	116%	105%	16%	16%	142%	138%	No	No			
24856	ADMIRAL INSURANCE COMPANY	98	100%	35,575,957	34,529,532	3%	0.6%	0.6%	55%	40%	10%	11%	45%	29%	32%	33%	87%	72%	Yes	Yes			
12833	AIX Specialty Insurance Company	88	64%	7,094,670	7,636,629	-7%	0.1%	0.1%	76%	41%	17%	23%	59%	18%	32%	32%	108%	73%	No	Yes			
35300	Allianz Global Risks US Insurance Company	761	39%	26,279,972	29,331,113	-10%	0.4%	0.5%	72%	78%	13%	13%	59%	65%	37%	26%	109%	105%	No	Yes			
19489	Allied World Assurance Company (U.S.) Inc.	3239	80%	32,819,872	25,929,560	27%	0.5%	0.4%	92%	99%	18%	14%	75%	85%	27%	26%	119%	125%	No	No			
10690	Allied World National Assurance Company	3239	100%	46,646,389	58,403,891	-20%	0.7%	1.0%	66%	76%	13%	16%	53%	60%	25%	25%	91%	102%	Yes	No			
22730	Allied World Reinsurance Company	3239	97%	70,792,579	32,661,764	117%	1.1%	0.5%	89%	75%	20%	22%	69%	52%	32%	29%	121%	103%	No	No			
19240	ALLSTATE INDEMNITY COMPANY	8	23%	9,244,220	8,893,322	4%	0.1%	0.1%	150%	79%	6%	8%	145%	71%	24%	24%	174%	103%	No	No			
10111	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	19	11%	9,443,231	8,956,800	5%	0.1%	0.1%	3%	26%	3%	3%	28%	22%	35%	41%	66%	67%	Yes	Yes			
26247	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	212	56%	47,167,605	44,961,281	5%	0.7%	0.7%	136%	78%	-17%	9%	153%	70%	35%	37%	172%	115%	No	No			
19976	AMICA MUTUAL INSURANCE COMPANY	28	4%	24,950,260	24,407,971	2%	0.4%	0.4%	43%	57%	8%	8%	35%	48%	26%	27%	69%	84%	Yes	Yes			
41360	Arbella Protection Insurance Company	586	6%	16,623,478	14,465,786	15%	0.3%	0.2%	39%	14%	6%	6%	33%	7%	37%	35%	76%	49%	Yes	Yes			
11150	ARCH INSURANCE COMPANY	1279	43%	81,617,891	88,860,098	-8%	1.3%	1.5%	44%	49%	14%	14%	31%	36%	32%	32%	76%	81%	Yes	Yes			
21199	ARCH SPECIALTY INSURANCE COMPANY	1279	70%	32,592,775	20,436,725	59%	0.5%	0.3%	61%	64%	12%	15%	49%	49%	37%	33%	98%	98%	Yes	Yes			
19801	ARGONAUT INSURANCE COMPANY	457	40%	29,169,045	29,884,553	-2%	0.5%	0.5%	75%	64%	14%	39%	61%	26%	37%	37%	112%	101%	No	No			
43460	Aspen American Insurance Company	4698	70%	13,017,571	9,052,741	44%	0.2%	0.1%	67%	33%	37%	28%	30%	6%	26%	36%	93%	69%	Yes	Yes			
10717	Aspen Specialty Insurance Company	4698	89%	29,259,895	23,684,206	24%	0.5%	0.4%	52%	191%	6%	69%	46%	123%	32%	32%	84%	224%	Yes	No			
23140	Associated Industries Insurance Company, Inc.	2538	85%	19,633,560	17,000,405	15%	0.3%	0.3%	73%	89%	10%	14%	63%	74%	53%	57%	126%	146%	No	No			
16427	Ategrity Specialty Insurance Company	3911	34%	6,630,634	4,892,240	36%	0.1%	0.1%	57%	66%	11%	11%	46%	54%	59%	n/a	115%		No				
42846	ATLANTIC CASUALTY INSURANCE COMPANY	1129	56%	13,948,586	10,808,835	29%	0.2%	0.2%	51%	47%	19%	12%	32%	35%	36%	40%	87%	87%	Yes	Yes			
27154	Atlantic Specialty Insurance Company	1129	16%	12,835,532	14,073,469	-9%	0.2%	0.2%	9%	172%	32%	22%	-23%	151%	35%	37%	44%	209%	Yes	No			
15445	Attorneys Liability Assurance Society Ltd A Risk Retention Group	3416	100%	22,965,932	21,221,899	8%	0.4%	0.4%	463%	319%	3%	4%	460%	315%	20%	21%	484%	340%	No	No			
37273	AXIS Insurance Company	26620	72%	43,579,290	51,067,537	-15%	0.7%	0.8%	42%	31%	8%	7%	34%	24%	31%	31%	73%	62%	Yes	Yes			
26620	AXIS Surplus Insurance Company	3416	72%	39,807,489	32,373,774	23%	0.6%	0.5%	32%	107%	8%	9%	24%	98%	30%	32%	63%	139%	Yes	No			
18279	BANKERS STANDARD INSURANCE COMPANY	626	11%	10,809,347	11,067,229	-2%	0.2%	0.2%	111%	37%	7%	8%	104%	29%	30%	31%	141%	68%	No	Yes			
37540	BEAZLEY	98	90%	52,675,709	55,661,817	-5%	0.8%	0.9%	50%	73%	4%	1%	46%	72%	32%	31%	82%	104%	Yes	No			
39462	Berkley Assurance Company	98	100%	20,113,740	16,153,158	25%	0.3%	0.3%	59%	41%	12%	14%	46%	27%	26%	29%	85%	70%	Yes	Yes			
32603	Berkley Insurance Company	98	53%	43,126,250	52,583,818	-18%	0.7%	0.9%	75%	50%	11%	8%	64%	41%	32%	28%	107%	78%	No	Yes			
38911	BERKLEY NATIONAL INSURANCE COMPANY	98	54%	7,806,850	6,087,694	28%	0.1%	0.1%	416%	39%	11%	4%	404%	34%	35%	35%	450%	74%	No	Yes			
10328	Capitol Specialty Insurance Corporation	501	99%	17,043,982	18,014,821	-5%	0.3%	0.3%	73%	42%	14%	9%	59%	34%	25%	27%	98%	69%	Yes	Yes			
20230	CENTRAL MUTUAL INSURANCE COMPANY	36	8%	7,339,416	8,188,648	-10%	0.1%	0.1%	57%	34%	6%	5%	50%	29%	32%	32%	89%	66%	Yes	Yes			
19402	CHARTIS PROPERTY CASUALTY COMPANY	12	11%	13,316,434	13,734,366	-3%	0.2%	0.2%	72%	31%	9%	-6%	64%	37%	29%	28%	101%	59%	No	Yes			
26883	CHARTIS SPECIALTY INSURANCE COMPANY	12	78%	54,443,462	65,845,701	-17%	0.9%	1.1%	79%	40%	6%	2%	73%	38%	24%	26%	102%	66%	No	Yes			
38989	CHUBB CUSTOM INSURANCE COMPANY	38	69%	12,637,069	10,675,538	18%	0.2%	0.2%	31%	35%	4%	11%	26%	23%	17%	18%	48%	53%	Yes	Yes			
10677	CINCINNATI INSURANCE COMPANY	244	16%	28,179,985	24,938,548	13%	0.4%	0.4%	64%	31%	10%	12%	54%	19%	29%	29%	92%	60%	Yes	Yes			
13037	CINCINNATI SPECIALTY UNDERWRITERS INSURANCE COMPANY	244	91%	12,040,151	10,859,615	11%	0.2%	0.2%	72%	47%	18%	17%	54%	30%	29%	31%	100%	78%	No	Yes			
40274	CITATION INSURANCE COMPANY	411	3%	8,295,490	7,478,430	11%	0.1%	0.1%	75%	74%	11%	11%	64%	64%	37%	33%	112%	108%	No	No			
39993	COLONY INSURANCE COMPANY	457	93%	13,588,565	16,539,717	-18%	0.2%	0.3%	58%	57%	26%	32%	32%	25%	36%	37%	94%	94%	Yes	Yes			
34118	COLONY NATIONAL INSURANCE COMPANY	457	82%	7,440,489	8,623,079	-14%	0.1%	0.1%	63%	67%	21%	30%	42%	37%	36%	39%	99%	106%	Yes	No			
31127	COLUMBIA CASUALTY COMPANY	218	85%	46,392,457	38,515,807	20%	0.7%	0.6%	32%	47%	8%	13%	24%	33%	35%	35%	67%	81%	Yes	Yes			
20443	CONTINENTAL CASUALTY COMPANY	218	44%	146,267,599	150,521,212	-3%	2.3%	2.5%	66%	57%	24%	16%	42%	42%	32%	33%	97%	90%	Yes	Yes			
10341	Controlled Risk Insurance Company of Vermont, Inc. (A Risk Retentio	10341	91%	19,456,020	18,031,789	8%	0.3%	0.3%	88%	103%	41%	37%	47%	66%	33%	31%	122%	134%	No	No			
45055	COVENTRY INSURANCE COMPANY	158	92%	57,807,536	47,562,339	22%	0.9%	0.8%	67%	42%	16%	9%	57%	33%	35%	35%	102%	77%	No	Yes			
10847	CUMIS Insurance Society, Inc.	306	58%	14,872,025	12,726,354	17%	0.2%	0.2%	48%	47%	4%	4%	44%	43%	20%	20%	68%	67%	Yes	Yes			
16624	Darwin National Assurance Company	3239	90%	32,968,074	27,336,380	21%	0.5%	0.5%	52%	36%	16%	14%	36%	22%	29%	26%	81%	62%	Yes	Yes			
24319	Darwin Select Insurance Company	3239	90%	21,537,701	15,206,115	42%	0.3%	0.3%	55%	30%	15%	14%	39%	15%	28%	29%	83%	59%	Yes	Yes			
21415	EMPLOYERS MUTUAL CASUALTY COMPANY	62	36%	27,014,546	25,553,875	6%	0.4%	0.4%	41%	43%	15%	21%	27%	22%	35%	34%	76%	78%	Yes	Yes			
10641	Endurance American Insurance Company	3786	88%	43,538,231	53,377,710	-18%	0.7%	0.9%	55%	44%	21%	8%	34%	36%	23%	23%	78%	67%	Yes	Yes			
41718	Endurance American Specialty Insurance Company	3786	73%	46,232,992	30,589,679	51%	0.7%	0.5%	71%	117%	38%	25%	32%	91%	25%	26%	95%	143%	Yes	No			
11551	Endurance Reinsurance Corporation of America	3786	91%	56,681,492	46,266,704	23%	0.9%	0.8%	64%	74%	11%	14%	54%	59%	21%	21%	85%	95%	Yes	Yes			
35378	Evanston Insurance Company	785	75%	85,549,839	85,618,464	-0%	1.4%	1.4%	58%	44%	27%	11%	31%	32%	36%	35%	94%	79%	Yes	Yes			
10851	EVEREST INDEMNITY INSURANCE COMPANY	1120	48%	21,194,912	23,623,637	-10%	0.3%	0.4%	39%	114%	11%	13%	28%	101%	22%	21%	61%	135%	Yes	No			
10120	EVEREST NATIONAL INSURANCE COMPANY	1120	78%	62,748,948	51,061,072	23%	1.0%	0.8%	46%	40%	10%	13%	36%	27%	19%	19%	65%	59%	Yes	Yes			
16045	Everest Premier Insurance Company	1120	62%	6,417,149	2,689,632	139%	0.1%	0.0%	68%	57%	13%	15%	54%	42%	14%	13%	82%	70%	Yes	Yes			
35181	EXECUTIVE RISK INDEMNITY INC.	38	99%	11,421,212	10,841,081	5%	0.2%	0.2%	40%	45%	8%	9%	32%	26%	33%	33%	72%	79%	Yes	Yes			
13803	Farm Family Casualty Insurance Company	408	10%	14,365,440	14,347,319	0%	0.2%	0.2%	62%	5													

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NAIC Code	Company Name	Group Code	Product Mix *	2022		2021		Market Share		Loss & LAE Ratio		Total LAE Ratio		Loss Ratio		Exp Ratio ***		Combined Ratio		Underwriting Profit	
				DWP	Chg from Prior	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021
				DWP	DWP	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021
20559	GENERAL SECURITY INDEMNITY COMPANY OF ARIZONA	749	59%	13,124,217	7,804,849	68%	0.2%	0.1%	157%	73%	8%	11%	149%	62%	31%	34%	188%	106%	No	No	
37362	GENERAL STAR INDEMNITY COMPANY	31	49%	18,334,851	18,771,346	-2%	0.3%	0.3%	60%	77%	14%	15%	46%	62%	25%	25%	85%	102%	Yes	No	
25669	GOTHAM INSURANCE COMPANY	256	71%	9,081,757	8,344,533	9%	0.1%	0.1%	96%	47%	37%	14%	59%	33%	34%	33%	130%	80%	No	Yes	
22063	GOVERNMENT EMPLOYEES INSURANCE COMPANY	31	1%	7,556,145	7,941,559	-5%	0.1%	0.1%	33%	14%	7%	5%	26%	9%	8%	8%	41%	22%	Yes	Yes	
26344	GREAT AMERICAN ASSURANCE COMPANY	84	46%	20,760,227	17,949,108	16%	0.3%	0.3%	41%	40%	12%	18%	30%	23%	30%	29%	71%	69%	Yes	Yes	
37532	GREAT AMERICAN E & S INSURANCE COMPANY	84	85%	26,255,931	35,326,258	-26%	0.4%	0.6%	60%	58%	19%	16%	40%	42%	31%	32%	91%	90%	Yes	Yes	
16691	GREAT AMERICAN INSURANCE COMPANY	84	37%	35,296,778	33,069,035	7%	0.6%	0.5%	46%	46%	19%	20%	27%	26%	32%	31%	78%	77%	Yes	Yes	
31135	GREAT AMERICAN SECURITY INSURANCE COMPANY	84	96%	13,529,523	9,231,906	47%	0.2%	0.2%	51%	70%	13%	14%	38%	56%	35%	35%	86%	104%	Yes	No	
22322	Greenwich Insurance Company	1285	83%	20,367,665	24,649,166	-17%	0.3%	0.4%	55%	130%	8%	12%	47%	118%	55%	51%	109%	181%	No	No	
29424	HARTFORD CASUALTY INSURANCE COMPANY	91	23%	15,790,820	15,279,418	3%	0.2%	0.3%	10%	48%	-8%	15%	18%	33%	35%	36%	45%	84%	Yes	Yes	
19682	HARTFORD FIRE INSURANCE COMPANY	91	11%	17,686,699	17,656,371	0%	0.3%	0.3%	218%	193%	5%	29%	213%	165%	36%	42%	254%	235%	No	No	
30104	HARTFORD UNDERWRITERS INSURANCE COMPANY	91	7%	9,865,429	7,013,883	41%	0.2%	0.1%	43%	-10%	11%	5%	33%	-15%	40%	41%	83%	31%	Yes	Yes	
10200	HISCOX INSURANCE COMPANY INC.	4666	82%	20,941,752	19,549,178	7%	0.3%	0.3%	54%	52%	14%	5%	40%	47%	38%	38%	92%	90%	Yes	Yes	
34452	Homeland Insurance Company of New York	1129	71%	8,811,110	8,943,343	10%	0.2%	0.1%	36%	23%	31%	13%	5%	9%	43%	42%	79%	64%	Yes	Yes	
26797	Housing Authority Risk Retention Group, Inc.	4359	95%	6,678,036	6,369,138	5%	0.1%	0.1%	19%	34%	20%	14%	-1%	20%	23%	24%	43%	58%	Yes	Yes	
42374	HOUSTON CASUALTY COMPANY	984	53%	21,719,318	18,487,819	17%	0.3%	0.3%	128%	44%	7%	-29%	121%	73%	36%	33%	164%	77%	No	Yes	
12936	Houston Specialty Insurance Company	4381	85%	15,315,787	12,065,097	27%	0.2%	0.2%	9%	57%	15%	18%	-6%	40%	37%	29%	46%	87%	Yes	Yes	
14438	HSB Specialty Insurance Company	361	81%	7,205,108	7,858,441	-8%	0.1%	0.1%	47%	57%	3%	3%	43%	54%	45%	47%	92%	104%	Yes	No	
14484	Hudson Excess Insurance Company	158	92%	27,084,754	22,930,862	18%	0.4%	0.4%	61%	65%	7%	6%	54%	59%	37%	40%	99%	105%	Yes	No	
25054	HUDSON INSURANCE COMPANY	158	97%	53,019,203	62,907,051	-16%	0.8%	1.0%	38%	47%	6%	5%	32%	42%	30%	27%	68%	74%	Yes	Yes	
11268	ICI Mutual Insurance Company, a Risk Retention Group	89%	89%	8,106,996	8,684,886	-7%	0.1%	0.1%	51%	140%	-1%	3%	52%	137%	45%	39%	96%	179%	Yes	No	
27960	ILLINOIS UNION INSURANCE COMPANY	626	91%	40,824,521	43,344,782	-6%	0.6%	0.7%	45%	95%	22%	26%	23%	69%	21%	20%	65%	115%	Yes	No	
43575	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	626	39%	19,720,156	18,251,062	8%	0.3%	0.3%	55%	83%	13%	18%	42%	66%	15%	17%	71%	100%	Yes	No	
36940	Indian Harbor Insurance Company	1285	92%	63,641,553	66,322,679	-4%	1.0%	1.1%	91%	154%	11%	26%	80%	127%	40%	42%	131%	196%	No	No	
23647	IRONSHORE INDEMNITY INC.	4509	100%	15,334,275	16,027,672	-4%	0.2%	0.3%	n/a	n/a	n/a	n/a	55%	44%	n/a	n/a	n/a	n/a	Yes	Yes	
25445	IRONSHORE SPECIALTY INSURANCE COMPANY	4509	77%	36,182,965	46,319,617	-22%	0.6%	0.8%	61%	49%	n/a	n/a	61%	49%	n/a	n/a	n/a	n/a	Yes	Yes	
12203	JAMES RIVER INSURANCE COMPANY	3494	95%	17,795,609	23,751,475	-25%	0.3%	0.4%	55%	52%	25%	30%	29%	22%	60%	45%	115%	97%	No	Yes	
38920	Kinsale Insurance Company	66%	66%	14,420,344	14,871,010	-3%	0.2%	0.2%	82%	44%	14%	17%	68%	27%	24%	26%	106%	70%	No	Yes	
33138	Landmark American Insurance Company	501	59%	20,499,732	18,061,030	14%	0.3%	0.3%	65%	49%	21%	22%	44%	27%	27%	28%	92%	77%	Yes	Yes	
19437	LEXINGTON INSURANCE COMPANY	12	26%	26,796,750	32,261,571	-17%	0.4%	0.5%	63%	204%	15%	15%	48%	189%	23%	22%	86%	227%	Yes	No	
42404	Liberty Insurance Corporation	111	24%	27,456,823	13,341,173	106%	0.4%	0.2%	90%	69%	10%	11%	980%	58%	27%	30%	1017%	99%	No	Yes	
19917	LIBERTY INSURANCE UNDERWRITERS INC.	111	8%	15,094,645	15,290,335	-1%	0.2%	0.3%	284%	99%	8%	10%	277%	89%	35%	34%	319%	133%	No	No	
23035	Liberty Mutual Fire Insurance Company	111	8%	25,143,431	25,483,146	-1%	0.4%	0.4%	110%	89%	19%	29%	91%	60%	26%	25%	136%	114%	No	No	
23043	Liberty Mutual Insurance Company	111	10%	32,707,194	33,334,138	-2%	0.5%	0.6%	113%	59%	64%	-10%	49%	68%	29%	26%	142%	84%	No	Yes	
10725	Liberty Surplus Insurance Corporation	111	48%	37,213,849	36,371,697	2%	0.6%	0.6%	77%	56%	8%	1%	69%	55%	33%	33%	109%	89%	No	Yes	
28932	Markel American Insurance Company	785	76%	50,493,197	52,539,475	-4%	0.8%	0.9%	92%	47%	29%	14%	64%	34%	30%	32%	122%	79%	No	Yes	
38970	Markel Insurance Company	785	41%	12,303,592	12,390,370	-1%	0.2%	0.2%	45%	45%	3%	15%	42%	30%	40%	43%	85%	88%	Yes	Yes	
19798	MERRIMACK MUTUAL FIRE INSURANCE COMPANY	22	6%	15,625,769	15,257,495	2%	0.2%	0.3%	46%	44%	1%	10%	34%	34%	42%	40%	87%	84%	Yes	Yes	
36838	MESA UNDERWRITERS SPECIALTY INSURANCE COMPANY	242	59%	7,493,258	8,384,246	-11%	0.1%	0.1%	61%	55%	24%	11%	36%	45%	36%	37%	97%	93%	Yes	Yes	
26298	METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMP	241	3%	9,337,279	9,774,068	-4%	0.1%	0.2%	41%	107%	9%	10%	32%	97%	28%	31%	69%	138%	Yes	No	
15997	MMG Insurance Company	31	3%	6,483,615	6,084,147	7%	0.1%	0.1%	7%	31%	11%	10%	-4%	21%	39%	38%	46%	69%	Yes	Yes	
26522	Mount Vernon Fire Insurance Company	31	75%	33,355,470	28,205,752	18%	0.5%	0.5%	31%	19%	11%	11%	20%	8%	28%	29%	60%	48%	Yes	Yes	
11991	National Casualty Company	140	25%	37,697,949	32,794,256	15%	0.6%	0.5%	48%	95%	12%	33%	36%	62%	38%	40%	86%	135%	Yes	No	
20079	NATIONAL FIRE & MARINE INSURANCE COMPANY	31	50%	51,401,752	70,141,450	-27%	0.8%	1.2%	79%	67%	20%	17%	59%	50%	19%	16%	98%	83%	Yes	Yes	
20052	NATIONAL LIABILITY & FIRE INSURANCE COMPANY	31	30%	9,935,975	4,131,365	141%	0.2%	0.1%	74%	154%	42%	65%	32%	89%	43%	42%	117%	197%	No	No	
19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH	12	55%	183,572,405	203,898,129	-10%	2.9%	3.4%	60%	28%	10%	4%	50%	24%	21%	21%	81%	49%	Yes	Yes	
23787	NATIONWIDE MUTUAL INSURANCE COMPANY	140	7%	6,815,707	7,549,132	-10%	0.1%	0.1%	100%	-23%	6%	1%	94%	-24%	42%	43%	142%	20%	No	Yes	
17370	NAUTILUS INSURANCE COMPANY	98	88%	74,604,680	68,506,151	9%	1.2%	1.1%	49%	33%	19%	12%	30%	21%	36%	36%	85%	70%	Yes	Yes	
42307	NAVIGATORS INSURANCE COMPANY	510	75%	40,946,991	36,455,434	12%	0.6%	0.6%	76%	60%	5%	12%	72%	48%	38%	45%	114%	105%	No	No	
36056	Navigators Specialty Insurance Company	510	94%	25,394,771	25,283,614	0%	0.4%	0.4%	76%	95%	20%	22%	56%	73%	44%	45%	119%	139%	No	No	
16285	Next Insurance US Company	311	6%	6,474,681	2,297,956	182%	0.1%	0.0%	88%	79%	32%	14%	56%	65%	53%	n/a	141%	n/a	No	Yes	
14788	NGM Insurance Company	311	6%	7,150,275	6,545,598	9%	0.1%	0.1%	n/a	n/a	n/a	n/a	-92%	173%	n/a	n/a	n/a	n/a	Yes	Yes	
25038	NORTH AMERICAN CAPACITY INSURANCE COMPANY	181	98%	40,906,779	38,574,947	6%	0.6%	0.6%	102%	126%	7%	12%	96%	113%	36%	38%	138%	163%	No	No	
29874	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	181	42%	18,253,158	14,110,876	29%	0.3%	0.2%	134%	40%	7%	8%	128%	32%	35%	11%	169%	50%	No	Yes	
27987	NORTHFIELD INSURANCE COMPANY	3548	54%	7,663,342	9,110,643	-16%	0.1%	0.2%	71%	93%	17%	23%	54%	70%	34%	35%	105%	128%	No	No	
24082	OHIO SECURITY INSURANCE COMPANY	111	4%	6,517,020	8,595,587	-24%	0.1%	0.1%	64%	62%	15%	18%	48%	44%	36%	35%	100%	98%	Yes	Yes	
24147	OLD REPUBLIC INSURANCE COMPANY	150	33%	38,617,186	45,175,957	-15%	0.6%	0.7%	102%	45%	15%	15%	87%	31%	25%	24%	127%	69%	No	Yes	
31143	Old Republic Union Insurance Company	150	76%	12,060,249	4,492,969	168%	0.2%	0.1%	58%	49%	17%	17%	41%	32%	36%	33%	93%	82%	Yes	Yes	
16543	OPTIMUM PROPERTY & CASUALTY INSURANCE COMPANY	1167	89%	11,146,065	4,754,949	134															

NEW ENGLAND (Regional) COMPETITIVE DATA BY COMPANY

General Liability Incl Products

HHI Index **	97	107
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NAIC Code	Company Name	Group Code	Product Mix *	2022			2021			Market Share		Loss & LAE Ratio		Total LAE Ratio		Loss Ratio		Exp Ratio ***		Combined Ratio		Underwriting Profit	
				DWP	DWP	Chg from Prior	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	
23752	QUANTA INDEMNITY COMPANY	4746	70%	13,591,368	10,511,168	29%	0.2%	0.2%	63%	80%	15%	30%	48%	50%	83%	n/a	146%			No			
12475	REPUBLIC-FRANKLIN INSURANCE COMPANY	201	11%	6,399,782	5,432,250	18%	0.1%	0.1%	30%	-3%	10%	3%	20%	-6%	32%	32%	61%	29%	Yes	Yes			
13056	RLI INSURANCE COMPANY	783	73%	23,945,377	23,323,583	3%	0.4%	0.4%	33%	51%	8%	11%	26%	40%	42%	42%	75%	93%	Yes	Yes			
22314	RSUI Indemnity Company	501	90%	27,667,330	32,285,879	-14%	0.4%	0.5%	31%	45%	11%	17%	20%	28%	26%	28%	58%	72%	Yes	Yes			
24740	SAFECO INSURANCE COMPANY OF AMERICA	111	6%	10,214,123	9,808,904	4%	0.2%	0.2%	60%	34%	10%	11%	51%	23%	35%	35%	96%	69%	Yes	Yes			
39454	SAFETY INSURANCE COMPANY	188	2%	9,645,083	9,576,806	1%	0.2%	0.2%	41%	58%	7%	4%	34%	54%	30%	30%	71%	87%	Yes	Yes			
15105	Safety National Casualty Corporation	74	77%	49,466,397	49,396,970	0%	0.8%	0.8%	72%	42%	3%	2%	69%	39%	22%	24%	94%	66%	Yes	Yes			
41297	Securdale Insurance Company	140	58%	46,644,193	42,905,196	9%	0.7%	0.7%	37%	48%	4%	17%	33%	31%	37%	38%	74%	86%	Yes	Yes			
10054	SCOTTISLAND CASUALTY COMPANY	869	66%	7,044,656	6,532,991	8%	0.1%	0.1%	41%	40%	1%	1%	40%	39%	58%	39%	99%	79%	Yes	Yes			
12572	SELECTIVE INSURANCE COMPANY OF AMERICA	242	35%	35,596,042	35,896,585	-1%	0.6%	0.6%	37%	39%	10%	10%	27%	29%	35%	36%	72%	75%	Yes	Yes			
19259	SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	242	25%	26,047,830	27,968,094	-7%	0.4%	0.5%	58%	35%	13%	12%	45%	22%	35%	36%	92%	70%	Yes	Yes			
39926	SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	242	18%	12,356,189	13,520,951	-9%	0.2%	0.2%	68%	49%	13%	14%	55%	35%	35%	37%	103%	85%	No	Yes			
11000	SENTINEL INSURANCE COMPANY, LTD.	91	9%	7,166,667	7,456,531	-4%	0.1%	0.1%	31%	49%	6%	10%	25%	39%	37%	39%	68%	88%	Yes	Yes			
38318	Starr Indemnity & Liability Company	4670	53%	80,838,857	64,258,069	26%	1.3%	1.1%	112%	41%	5%	6%	107%	35%	21%	25%	133%	66%	No	Yes			
13604	Starr Surplus Lines Insurance Company	4670	42%	30,937,044	29,784,510	4%	0.5%	0.5%	53%	51%	16%	11%	37%	40%	20%	24%	73%	76%	Yes	Yes			
25143	State Farm Fire and Casualty Company	176	4%	14,887,470	13,336,560	12%	0.2%	0.2%	74%	90%	9%	8%	65%	82%	26%	26%	100%	116%	No	No			
12831	State National Insurance Company, Inc.	93	31%	7,611,595	9,507,448	-20%	0.1%	0.2%	53%	59%	4%	5%	49%	54%	80%	67%	133%	126%	No	No			
26387	STEADFAST INSURANCE COMPANY	212	75%	37,017,885	33,334,501	11%	0.6%	0.6%	127%	120%	-26%	-7%	154%	127%	40%	41%	168%	160%	No	No			
22276	Stonewall Insurance Company	31	80%	73,106,301	49,035,893	49%	1.2%	0.8%	88%	170%	19%	16%	69%	154%	16%	14%	104%	184%	No	No			
23620	THE BURLINGTON INSURANCE COMPANY	479	89%	13,368,549	11,881,847	13%	0.2%	0.2%	61%	47%	11%	28%	50%	19%	46%	46%	107%	93%	No	Yes			
25615	THE CHARTER OAK FIRE INSURANCE COMPANY	3548	6%	6,852,610	5,833,903	17%	0.1%	0.1%	30%	47%	12%	20%	17%	20%	30%	30%	60%	77%	Yes	Yes			
35289	THE CONTINENTAL INSURANCE COMPANY	218	55%	38,982,991	33,096,782	18%	0.6%	0.5%	50%	89%	8%	15%	42%	75%	30%	31%	80%	120%	Yes	No			
22292	THE HANOVER INSURANCE COMPANY	88	20%	73,548,820	69,078,592	6%	1.2%	1.1%	57%	57%	19%	21%	37%	36%	34%	33%	90%	90%	Yes	Yes			
21105	THE NORTH RIVER INSURANCE COMPANY	158	58%	13,660,137	15,448,779	-12%	0.2%	0.3%	122%	89%	7%	6%	115%	83%	31%	32%	152%	121%	No	No			
24074	THE OHIO CASUALTY INSURANCE COMPANY	111	41%	43,874,648	42,714,666	3%	0.7%	0.7%	54%	62%	8%	9%	47%	53%	32%	32%	87%	94%	Yes	Yes			
25623	THE PHOENIX INSURANCE COMPANY	3548	7%	8,518,183	8,623,102	-1%	0.1%	0.1%	57%	58%	8%	11%	48%	46%	30%	30%	87%	88%	Yes	Yes			
25658	THE TRAVELERS INDEMNITY COMPANY	3548	6%	12,949,167	14,368,191	-10%	0.2%	0.2%	86%	140%	29%	67%	58%	73%	31%	29%	118%	169%	No	No			
44776	Torus Specialty Insurance Company	4701	45%	10,544,040	8,567,336	23%	0.2%	0.1%	70%	84%	11%	10%	59%	74%	37%	36%	108%	120%	No	No			
37621	TOYOTA MOTOR INSURANCE COMPANY		100%	6,939,441	7,815,985	-11%	0.1%	0.1%	40%	59%	-1%	1%	40%	59%	16%	16%	55%	75%	Yes	Yes			
31194	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	3548	65%	126,799,028	112,686,828	13%	2.0%	1.9%	32%	58%	1%	5%	31%	53%	29%	29%	61%	86%	Yes	Yes			
29696	TRAVELERS EXCESS AND SURPLUS LINES COMPANY	3548	69%	20,989,563	23,569,406	-11%	0.3%	0.4%	47%	50%	4%	6%	43%	44%	35%	37%	83%	87%	Yes	Yes			
25674	Travelers Property Casualty Company Of America	3548	35%	107,629,101	106,901,751	1%	1.7%	1.8%	56%	48%	6%	8%	50%	40%	27%	27%	84%	76%	Yes	Yes			
16188	Trisura Specialty Insurance Company	4969	54%	18,259,842	3,313,821	451%	0.3%	0.1%	44%	50%	12%	14%	32%	36%	69%	n/a	112%		No				
29459	TWIN CITY FIRE INSURANCE COMPANY	91	37%	55,226,825	50,436,822	9%	0.9%	0.8%	60%	37%	21%	17%	39%	20%	34%	35%	94%	73%	Yes	Yes			
29599	U.S. Specialty Insurance Company	984	76%	34,069,839	41,449,707	-18%	0.5%	0.7%	12%	83%	1%	1%	11%	82%	29%	28%	40%	111%	Yes	No			
10020	United Educators Insurance, A Reciprocal Risk Retention Group		100%	60,521,954	55,767,880	9%	1.0%	0.9%	79%	91%	28%	41%	50%	50%	23%	28%	102%	119%	No	No			
25941	UNITED SERVICES AUTOMOBILE ASSOCIATION	900	3%	10,616,250	10,123,798	5%	0.2%	0.2%	76%	19%	9%	9%	67%	10%	15%	14%	91%	33%	Yes	Yes			
12537	United Specialty Insurance Company	203	89%	15,207,880	10,528,520	44%	0.2%	0.2%	56%	26%	8%	10%	48%	16%	87%	84%	143%	110%	No	No			
25895	United States Liability Insurance Company	31	65%	19,559,855	17,471,654	12%	0.3%	0.3%	35%	31%	13%	15%	22%	16%	28%	28%	64%	59%	Yes	Yes			
25968	USAA CASUALTY INSURANCE COMPANY	200	2%	8,120,885	7,193,635	13%	0.1%	0.1%	113%	66%	10%	9%	103%	57%	16%	14%	128%	80%	No	Yes			
25976	Utica Mutual Insurance Company	201	13%	12,463,859	12,616,595	-1%	0.2%	0.2%	43%	-13%	12%	5%	31%	-17%	34%	35%	77%	-23%	Yes	Yes			
26018	VERMONT MUTUAL INSURANCE COMPANY	234	3%	13,739,266	12,078,718	14%	0.2%	0.2%	29%	1%	9%	5%	20%	-3%	31%	35%	60%	36%	Yes	Yes			
40827	Virginia Surety Company, Inc.	4254	96%	14,312,165	12,296,129	16%	0.2%	0.2%	53%	46%	-0%	0%	54%	46%	11%	12%	64%	59%	Yes	Yes			
10030	WESTCHESTER FIRE INSURANCE COMPANY	626	45%	21,001,473	20,553,960	2%	0.3%	0.3%	38%	37%	22%	12%	16%	25%	28%	27%	66%	64%	Yes	Yes			
10172	WESTCHESTER SURPLUS LINES INSURANCE COMPANY	626	61%	33,756,954	32,439,561	4%	0.5%	0.5%	81%	92%	17%	39%	65%	53%	25%	24%	106%	115%	No	No			
13196	WESTERN WORLD INSURANCE COMPANY	866	38%	10,549,876	15,011,696	-30%	0.2%	0.2%	307%	96%	306%	98%	7%	-2%	n/a	n/a							
16992	Westfield Specialty Insurance Company	228	87%	14,811,391	1,710,559	766%	0.2%	0.0%	61%	84%	11%	12%	51%	72%	29%	27%	90%	111%	Yes	No			
24554	XL Insurance America, Inc.	1285	44%	37,019,150	34,604,237	7%	0.6%	0.6%	82%	100%	7%	21%	75%	80%	43%	33%	125%	133%	No	No			
37885	XL SPECIALTY INSURANCE COMPANY	1285	82%	195,981,892	201,018,374	-3%	3.1%	3.3%	65%	55%	9%	8%	56%	47%	36%	37%	100%	92%	No	Yes			
16535	ZURICH AMERICAN INSURANCE COMPANY	212	25%	100,849,600	86,762,283	16%	1.6%	1.4%	88%	89%	-14%	28%	102%	60%	36%	39%	124%	127%	No	No			
	Total for companies with <0.1% Market Share ****			619,906,554	580,029,977	7%	9.8%	9.6%	54%	74%	12%	20%	42%	54%	35%	33%	88%	107%	Yes	No			
	TOTAL			6,320,873,055	6,055,015,597	4.4%	100.0%	100.0%	69%	66%	14%	15%	56%	51%	31%	31%	101%	97%	No	Yes			

* Product Mix is percent of companies total business in this Line of Business in NH in the current year

** The Herfindahl-Hirschman Index (HHI) is a measure of the size of firms in relationship to the industry and an indicator of the amount of competition among them.

An index below 1500 indicates an unconcentrated index

An index between 1500 and 2500 indicates moderate concentration

An index above 2500 indicates high concentration

*** Expense Ratio is made up of a state & line specific Commission & Brokerage figure and Taxes, Licenses & Fees figure and a countrywide companywide general expense figure, to be used for comparison purposes only and to develop a combined ratio

**** There are 278 companies which have less than 0.1% market share.

COUNTRYWIDE COMPETITIVE DATA BY COMPANY

General Liability Incl Products

HHI Index	72	78
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NAIC Code	Company Name	Group Code	Product Mix *	2022		2021		Market Share		Loss & LAE Ratio		Total LAE Ratio		Loss Ratio		Exp Ratio ***		Combined Ratio		Underwriting Profit			
				DWP	DWP	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021
					Chg from Prior																		
16890	Accelerant Specialty Insurance Company	4997	41%	176,362,430	45,623,333	287%	0.2%	0.0%	0.2%	0.0%	35%	25%	40%	50%	n/a	n/a							
10166	ACCIDENT FUND INSURANCE COMPANY OF AMERICA	572	21%	179,553,489	128,357,510	40%	0.2%	0.1%	75%	55%	19%	20%	56%	34%	26%	24%	102%	79%	No	Yes			
16835	Accredited Specialty Insurance Company	4234	51%	227,299,343	44,584,496	410%	0.2%	0.0%	1247%	4009%	1188%	3950%	59%	58%	n/a	n/a							
26379	Accredited Surety and Casualty Company, Inc.		48%	291,362,035	234,250,304	24%	0.3%	0.2%	64%	126%	35%	81%	29%	45%	n/a	n/a							
22667	ACE AMERICAN INSURANCE COMPANY	626	39%	2,153,379,060	2,001,282,428	8%	1.9%	1.9%	67%	66%	25%	20%	41%	45%	19%	19%	85%	85%	Yes	Yes			
20699	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	626	27%	1,141,598,302	1,047,038,892	9%	1.0%	1.0%	125%	112%	11%	15%	115%	96%	17%	18%	142%	129%	No	No			
14184	ACUITY, A MUTUAL INSURANCE COMPANY		12%	269,428,871	238,310,495	13%	0.2%	0.2%	102%	59%	13%	13%	89%	46%	34%	35%	136%	94%	No	Yes			
24856	ADMIRAL INSURANCE COMPANY	98	100%	625,003,205	628,448,263	-1%	0.6%	0.6%	65%	57%	17%	17%	49%	40%	32%	33%	98%	90%	Yes	Yes			
35300	Allianz Global Risks US Insurance Company	761	33%	489,944,955	650,442,947	-25%	0.4%	0.6%	97%	101%	22%	15%	75%	86%	39%	28%	137%	129%	No	No			
19489	Allied World Assurance Company (U.S.) Inc.	3239	83%	629,370,421	562,763,749	12%	0.6%	0.5%	71%	77%	16%	17%	56%	59%	26%	26%	97%	103%	Yes	No			
10690	Allied World National Assurance Company	3239	94%	526,676,523	483,485,159	9%	0.5%	0.4%	70%	72%	17%	19%	53%	53%	25%	27%	96%	98%	Yes	Yes			
22730	Allied World Reinsurance Company	3239	91%	313,777,152	300,278,219	4%	0.3%	0.3%	61%	62%	21%	20%	40%	43%	31%	32%	92%	94%	Yes	Yes			
19240	ALLSTATE INDEMNITY COMPANY	8	9%	277,689,704	259,931,783	7%	0.2%	0.2%	93%	77%	5%	8%	88%	69%	24%	24%	117%	101%	No	No			
10111	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	19	58%	2,682,374,260	3,177,871,457	-16%	2.4%	3.0%	72%	70%	3%	3%	69%	67%	34%	38%	106%	107%	No	No			
35351	AMERICAN EMPIRE SURPLUS LINES INSURANCE COMPANY	84	72%	117,666,936	116,978,683	1%	0.1%	0.1%	63%	78%	22%	23%	41%	56%	30%	29%	93%	107%	Yes	No			
19275	American Family Mutual Insurance Company	473	4%	151,534,746	144,348,857	5%	0.1%	0.1%	87%	53%	12%	10%	76%	44%	26%	25%	113%	78%	No	No			
26247	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	212	50%	679,657,771	608,678,703	12%	0.6%	0.6%	105%	93%	-18%	13%	122%	80%	36%	37%	140%	130%	No	No			
11150	ARCH INSURANCE COMPANY	1279	39%	1,291,436,178	1,293,648,937	-0%	1.2%	1.2%	64%	75%	16%	23%	48%	52%	31%	31%	96%	106%	Yes	No			
21199	ARCH SPECIALTY INSURANCE COMPANY	1279	54%	643,333,315	413,082,748	56%	0.6%	0.4%	65%	96%	17%	23%	48%	52%	31%	31%	101%	96%	No	No			
19801	ARGONAUT INSURANCE COMPANY	457	42%	325,909,804	373,397,881	-13%	0.3%	0.3%	83%	94%	21%	34%	62%	60%	37%	37%	120%	131%	No	No			
43460	Aspen American Insurance Company	4698	58%	261,028,454	247,680,198	5%	0.2%	0.2%	84%	62%	17%	24%	67%	38%	32%	35%	117%	62%	No	Yes			
10717	Aspen Specialty Insurance Company	4698	74%	616,575,224	523,027,435	18%	0.5%	0.5%	78%	81%	17%	23%	61%	58%	30%	32%	108%	114%	No	No			
23140	Associated Industries Insurance Company, Inc.	2538	71%	484,532,977	451,634,116	7%	0.4%	0.4%	61%	73%	14%	15%	47%	58%	53%	55%	114%	128%	No	No			
16427	Ategrity Specialty Insurance Company	16027	50%	131,666,880	119,597,770	10%	0.1%	0.1%	67%	69%	13%	13%	54%	56%	60%	n/a	126%	114%	No	No			
42846	ATLANTIC CASUALTY INSURANCE COMPANY	3911	40%	161,759,919	136,382,579	19%	0.1%	0.1%	56%	45%	20%	14%	36%	31%	36%	40%	92%	86%	Yes	Yes			
27154	Atlantic Specialty Insurance Company	1129	21%	247,470,529	280,402,031	-12%	0.2%	0.3%	87%	95%	32%	33%	55%	62%	38%	37%	124%	132%	No	No			
15445	Attorneys Liability Assurance Society Ltd A Risk Retention Group	100%	100%	367,208,667	347,089,046	6%	0.3%	0.3%	109%	79%	3%	4%	106%	75%	19%	20%	129%	99%	No	Yes			
18988	Auto-Owners Insurance Company	280	4%	246,118,401	217,913,477	13%	0.2%	0.2%	52%	30%	9%	6%	43%	24%	29%	29%	81%	59%	Yes	Yes			
37273	AXIS Insurance Company	3416	69%	717,450,428	772,647,230	-7%	0.6%	0.7%	77%	69%	9%	8%	68%	61%	33%	33%	110%	103%	No	No			
26620	AXIS Surplus Insurance Company	3416	67%	1,040,457,537	857,465,439	21%	0.9%	0.8%	70%	67%	8%	12%	62%	55%	31%	32%	101%	99%	No	Yes			
37540	BEAZLEY		84%	463,047,683	503,513,851	-8%	0.4%	0.5%	60%	82%	5%	1%	56%	81%	33%	32%	93%	114%	Yes	No			
39462	Berkley Assurance Company	98	96%	309,496,748	277,404,674	12%	0.3%	0.3%	63%	56%	11%	13%	52%	44%	28%	30%	91%	86%	Yes	Yes			
32603	Berkley Insurance Company	98	61%	551,891,393	607,140,173	-9%	0.5%	0.6%	63%	77%	10%	9%	53%	67%	30%	29%	93%	106%	Yes	No			
38911	BERKLEY NATIONAL INSURANCE COMPANY	98	47%	321,423,121	258,173,740	24%	0.3%	0.2%	79%	43%	11%	8%	79%	35%	27%	29%	117%	72%	No	Yes			
10328	Capitol Specialty Insurance Corporation	501	100%	308,245,731	294,522,738	5%	0.3%	0.3%	82%	73%	17%	17%	65%	56%	27%	28%	108%	101%	No	No			
11255	Caterpillar Insurance Company	3569	89%	293,483,820	284,792,932	3%	0.3%	0.3%	73%	86%	1%	1%	72%	62%	12%	15%	86%	78%	Yes	Yes			
36951	CENTURY SURETY COMPANY	748	34%	116,918,831	108,462,216	8%	0.1%	0.1%	79%	69%	22%	19%	57%	50%	34%	32%	114%	102%	No	No			
19402	CHARTIS PROPERTY CASUALTY COMPANY	12	64%	134,682,453	157,319,166	-14%	0.1%	0.1%	66%	75%	9%	-0%	57%	75%	28%	29%	94%	104%	Yes	No			
26883	CHARTIS SPECIALTY INSURANCE COMPANY	12	64%	899,365,885	1,014,027,576	-11%	0.8%	0.9%	78%	66%	8%	3%	70%	63%	24%	25%	102%	91%	No	Yes			
38989	CHUBB CUSTOM INSURANCE COMPANY	38	45%	112,984,896	118,550,837	-5%	0.1%	0.1%	63%	78%	10%	16%	53%	61%	23%	23%	86%	101%	Yes	No			
10677	CINCINNATI INSURANCE COMPANY	244	20%	948,241,705	931,881,665	2%	0.8%	0.9%	71%	48%	9%	10%	61%	37%	30%	30%	100%	78%	No	Yes			
13037	CINCINNATI SPECIALTY UNDERWRITERS INSURANCE COMPANY	244	77%	417,935,351	402,870,397	4%	0.4%	0.4%	74%	58%	19%	18%	55%	41%	30%	32%	104%	91%	No	Yes			
39993	COLONY INSURANCE COMPANY	457	78%	466,546,621	527,980,438	-12%	0.4%	0.5%	62%	71%	26%	33%	36%	38%	36%	37%	98%	108%	Yes	No			
34118	COLONY NATIONAL INSURANCE COMPANY	457	88%	221,881,327	311,170,519	-29%	0.2%	0.3%	80%	68%	24%	30%	57%	38%	37%	40%	117%	108%	No	No			
31127	COLUMBIA CASUALTY COMPANY	218	71%	665,487,945	576,622,093	15%	0.6%	0.5%	74%	62%	14%	11%	59%	51%	32%	34%	106%	97%	No	Yes			
20443	CONTINENTAL CASUALTY COMPANY	218	28%	1,936,235,973	1,975,188,601	-2%	1.7%	1.8%	70%	71%	17%	19%	53%	51%	33%	35%	104%	106%	No	No			
45055	COVENTRY INSURANCE COMPANY		84%	393,578,630	215,422,969	83%	0.4%	0.2%	71%	78%	16%	26%	55%	52%	n/a	n/a							
44520	CRUM & FORSTER SPECIALTY INSURANCE COMPANY	158	77%	962,964,946	914,878,569	5%	0.9%	0.8%	62%	58%	10%	10%	52%	48%	35%	36%	97%	94%	Yes	Yes			
10847	CUMIS Insurance Society, Inc.	306	70%	422,259,856	398,000,489	6%	0.4%	0.4%	55%	57%	4%	4%	50%	53%	20%	20%	75%	77%	Yes	Yes			
16624	Darwin National Assurance Company	3239	78%	357,855,639	358,036,647	-0%	0.3%	0.3%	54%	56%	21%	21%	33%	35%	29%	28%	83%	85%	Yes	Yes			
24319	Darwin Select Insurance Company	3239	81%	499,372,889	390,252,529	28%	0.4%	0.4%	66%	66%	25%	25%	41%	41%	30%	29%	95%	95%	Yes	Yes			
21415	EMPLOYERS MUTUAL CASUALTY COMPANY	62	28%	358,757,007	350,317,095	2%	0.3%	0.3%	55%	68%	14%	15%	40%	53%	31%	32%	86%	101%	Yes	No			
10641	Endurance American Insurance Company	3786	68%	547,474,556	638,180,479	-14%	0.5%	0.6%	54%	62%	14%	10%	40%	52%	24%	25%	78%	87%	Yes	Yes			
41718	Endurance American Specialty Insurance Company	3786	57%	956,026,760	819,593,928	17%	0.9%	0.8%	75%	75%	14%	18%	61%	58%	25%	25%	99%	101%	Yes	No			
11551	Endurance Reinsurance Corporation of America	3786	73%	417,971,367	366,893,745	14%	0.4%	0.3%	68%	62%	11%	13%	56%	49%	23%	22%	90%	84%	Yes	Yes			
43630	Endurance Risk Solutions Assurance Co	3786	87%	176,125,973	223,046,854	-21%	0.2%	0.2%	65%	93%	12%	12%	53%	81%	25%	25%	90%	118%	Yes	No			
26271	Erie Insurance Exchange	213	4%	210,141,539	192,143,919	9%	0.2%	0.2%	78%	86%	11%	3%	66%	83%	30%	31%	108%	117%	No	No			
35378	Evanston Insurance Company	785	75%	1,712,476,964	1,507,587,811	14%	1.5%	1.4%	73%	54%	27%	14%	75%	40%	35%	35%	108%	89%					

COUNTRYWIDE COMPETITIVE DATA BY COMPANY

General Liability Incl Products

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NAIC Code	Company Name	Group Code	Product Mix *	2022		2021		Market Share		Loss & LAE Ratio		Total LAE Ratio		Loss Ratio		Exp Ratio ***		Combined Ratio		Underwriting Profit	
				DWP	DWP	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021
					Chg from Prior																
22063	GOVERNMENT EMPLOYEES INSURANCE COMPANY	31	3%	169,218,206	171,017,614	-1%	0.2%	0.2%	90%	72%	7%	5%	83%	66%	8%	8%	98%	80%	Yes	Yes	
26344	GREAT AMERICAN ASSURANCE COMPANY	84	28%	249,520,361	238,978,551	4%	0.2%	0.2%	65%	56%	13%	15%	52%	41%	31%	30%	96%	86%	Yes	Yes	
37532	GREAT AMERICAN E & S INSURANCE COMPANY	84	76%	508,602,429	677,858,024	-25%	0.5%	0.6%	62%	59%	18%	17%	43%	42%	31%	32%	93%	91%	Yes	Yes	
16691	GREAT AMERICAN INSURANCE COMPANY	84	21%	732,271,759	733,692,965	-0%	0.7%	0.7%	74%	75%	24%	24%	50%	51%	31%	31%	105%	105%	No	No	
31135	GREAT AMERICAN SECURITY INSURANCE COMPANY	84	99%	196,206,726	156,164,463	26%	0.2%	0.1%	64%	57%	13%	14%	51%	43%	32%	31%	96%	88%	Yes	Yes	
25224	GREAT DIVIDE INSURANCE COMPANY	98	47%	139,893,719	125,283,400	12%	0.1%	0.1%	39%	50%	14%	12%	25%	38%	35%	35%	74%	84%	Yes	Yes	
22322	Greenwich Insurance Company	1285	51%	423,819,826	449,720,527	-6%	0.4%	0.4%	80%	105%	16%	20%	64%	85%	51%	51%	130%	155%	No	No	
14167	GuideOne National Insurance Company	303	59%	192,845,604	224,559,756	-14%	0.2%	0.2%	86%	60%	9%	11%	78%	49%	43%	37%	129%	97%	No	Yes	
26808	Hallmark Specialty Insurance Company	3478	47%	171,256,989	172,212,701	-1%	0.2%	0.2%	89%	85%	17%	16%	72%	69%	37%	45%	126%	130%	No	No	
29424	HARTFORD CASUALTY INSURANCE COMPANY	91	21%	234,403,127	223,308,213	5%	0.2%	0.2%	69%	41%	6%	6%	63%	35%	35%	35%	105%	76%	No	Yes	
19682	HARTFORD FIRE INSURANCE COMPANY	91	14%	331,112,159	354,131,561	-7%	0.3%	0.3%	118%	250%	-6%	62%	124%	188%	34%	35%	152%	284%	No	No	
41343	HDI Gerling America Insurance Company	517	38%	176,137,407	192,030,406	-8%	0.2%	0.2%	150%	111%	31%	34%	119%	77%	19%	21%	168%	132%	No	No	
10200	HISCOX INSURANCE COMPANY INC.	4666	80%	507,807,792	480,277,191	6%	0.5%	0.4%	54%	56%	19%	14%	36%	43%	38%	38%	93%	94%	Yes	Yes	
34452	Homeland Insurance Company of New York	1129	46%	154,469,261	104,889,561	47%	0.1%	0.1%	107%	77%	37%	23%	69%	54%	43%	41%	150%	118%	No	No	
11156	Homestite Insurance Company of Florida	501	63%	160,177,338	77,775,203	106%	0.1%	0.1%	68%	48%	9%	9%	59%	40%	24%	24%	92%	73%	Yes	Yes	
42374	HOUSTON CASUALTY COMPANY	984	51%	446,611,957	541,781,372	-18%	0.4%	0.5%	88%	107%	9%	9%	78%	98%	37%	34%	125%	141%	No	No	
12936	Houston Specialty Insurance Company	4381	39%	173,207,972	132,199,829	31%	0.2%	0.1%	17%	100%	19%	25%	-2%	75%	41%	34%	58%	134%	Yes	No	
14484	Hudson Excess Insurance Company	158	90%	527,898,443	471,467,876	12%	0.5%	0.4%	73%	69%	9%	9%	64%	60%	37%	39%	110%	108%	No	No	
25054	HUDSON INSURANCE COMPANY	158	65%	513,394,140	540,157,063	-5%	0.5%	0.5%	64%	56%	12%	10%	52%	47%	37%	35%	101%	91%	No	Yes	
27960	ILLINOIS UNION INSURANCE COMPANY	626	68%	478,796,626	512,452,200	-7%	0.4%	0.5%	88%	84%	26%	19%	62%	65%	21%	22%	109%	106%	No	No	
43575	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	626	27%	486,234,400	548,852,938	-11%	0.4%	0.5%	73%	85%	12%	13%	60%	72%	15%	14%	88%	99%	Yes	Yes	
36940	Indian Harbor Insurance Company	1285	83%	1,335,072,389	1,313,965,833	2%	1.2%	1.2%	81%	91%	13%	18%	68%	73%	39%	41%	120%	132%	No	No	
22829	Interstate Fire & Casualty Company	761	45%	178,548,158	249,289,612	-28%	0.2%	0.2%	115%	78%	11%	2%	104%	77%	37%	27%	152%	105%	No	No	
23647	IRONSHORE INDEMNITY INC.	4509	100%	205,606,550	207,099,863	-1%	0.2%	0.2%					71%	62%	n/a	n/a					
25445	IRONSHORE SPECIALTY INSURANCE COMPANY	4509	68%	692,796,067	688,505,884	1%	0.6%	0.6%					61%	130%	n/a	n/a					
12203	JAMES RIVER INSURANCE COMPANY	3494	89%	706,129,305	735,033,472	-4%	0.6%	0.7%	73%	82%	28%	35%	45%	47%	59%	46%	132%	127%	Yes	No	
38920	Kinsale Insurance Company	820	70%	595,825,254	622,040,462	-4%	0.5%	0.6%	57%	54%	17%	19%	40%	35%	24%	26%	81%	80%	Yes	Yes	
33138	Landmark American Insurance Company	501	32%	434,696,752	399,551,705	9%	0.4%	0.4%	64%	62%	14%	24%	50%	38%	28%	29%	92%	91%	Yes	Yes	
19437	LEXINGTON INSURANCE COMPANY	142	21%	518,202,529	688,093,428	-20%	0.5%	0.6%	89%	117%	12%	12%	77%	105%	21%	21%	110%	138%	No	No	
42404	Liberty Insurance Corporation	111	26%	546,950,019	339,454,362	61%	0.5%	0.3%	112%	122%	11%	14%	102%	109%	26%	28%	138%	150%	No	No	
19917	LIBERTY INSURANCE UNDERWRITERS INC.	111	5%	183,420,242	224,572,840	-18%	0.2%	0.2%	255%	170%	16%	8%	239%	162%	36%	35%	291%	205%	No	No	
23035	Liberty Mutual Fire Insurance Company	111	13%	471,093,852	389,891,674	21%	0.4%	0.4%	100%	89%	28%	28%	72%	83%	33%	31%	133%	120%	No	No	
23043	Liberty Mutual Insurance Company	111	12%	213,001,639	226,337,265	-6%	0.2%	0.2%	92%	115%	32%	28%	60%	87%	28%	24%	120%	139%	No	No	
10725	Liberty Surplus Insurance Corporation	111	78%	719,568,908	818,825,421	-12%	0.6%	0.8%	98%	67%	10%	4%	88%	63%	31%	31%	129%	98%	No	Yes	
27138	Lumbermens CASUALTY INSURANCE COMPANY	108	35%	134,518,177	98,283,584	37%	0.1%	0.1%					45%	36%	n/a	n/a					
37745	Maiden Specialty Insurance Company	2538	51%	294,727,359	283,997,743	4%	0.3%	0.3%	93%	79%	20%	14%	73%	66%	57%	56%	150%	135%	No	No	
28932	Markel American Insurance Company	785	65%	769,885,522	746,072,765	3%	0.7%	0.7%	87%	54%	30%	17%	57%	37%	32%	35%	119%	89%	No	Yes	
38970	Markel Insurance Company	785	27%	203,534,429	164,299,943	24%	0.2%	0.2%	77%	70%	14%	15%	64%	55%	41%	42%	118%	112%	No	Yes	
36838	MESA UNDERWRITERS SPECIALTY INSURANCE COMPANY	242	50%	166,453,789	165,149,800	1%	0.1%	0.2%	62%	60%	20%	14%	42%	46%	37%	37%	99%	98%	Yes	Yes	
26522	Mount Vernon Fire Insurance Company	31	74%	204,610,865	168,321,136	22%	0.2%	0.2%	48%	30%	14%	13%	34%	17%	28%	28%	76%	59%	Yes	Yes	
37974	MT. HAWLEY INSURANCE COMPANY	783	42%	254,668,913	243,758,550	4%	0.2%	0.2%	60%	55%	10%	13%	50%	42%	40%	41%	100%	95%	No	Yes	
11991	National Casualty Company	140	19%	292,957,712	264,393,137	11%	0.3%	0.2%	62%	91%	6%	22%	56%	69%	38%	39%	100%	130%	Yes	No	
20079	NATIONAL FIRE & MARINE INSURANCE COMPANY	31	59%	1,911,276,841	1,880,658,363	2%	1.7%	1.7%	79%	87%	15%	14%	64%	73%	13%	13%	92%	100%	Yes	No	
20478	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	218	24%	146,855,677	157,229,411	-7%	0.1%	0.1%	80%	72%	12%	16%	67%	57%	25%	25%	104%	98%	No	Yes	
19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH	12	36%	1,995,688,099	2,121,577,192	-6%	1.8%	2.0%	73%	73%	8%	6%	65%	67%	21%	22%	94%	95%	Yes	Yes	
28223	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	140	10%	132,718,586	156,868,316	-15%	0.1%	0.1%	84%	89%	11%	13%	73%	76%	30%	31%	114%	120%	No	No	
23787	NATIONWIDE MUTUAL INSURANCE COMPANY	140	6%	196,509,336	204,756,577	-4%	0.2%	0.2%	48%	76%	8%	8%	40%	68%	40%	41%	88%	116%	Yes	No	
17370	NAUTILUS INSURANCE COMPANY	98	84%	697,525,051	635,393,589	10%	0.6%	0.6%	59%	62%	17%	20%	43%	42%	36%	36%	95%	98%	Yes	Yes	
42307	NAVIGATORS INSURANCE COMPANY	510	64%	596,675,609	601,146,455	-1%	0.5%	0.6%	80%	81%	6%	14%	73%	68%	30%	34%	109%	116%	No	No	
36056	Navigators Specialty Insurance Company	510	89%	717,912,264	695,787,238	3%	0.6%	0.6%	74%	81%	12%	12%	62%	69%	30%	34%	104%	114%	No	No	
16608	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	256	34%	209,770,539	221,727,732	-5%	0.2%	0.2%	82%	83%	23%	23%	59%	60%	38%	36%	120%	119%	No	No	
16285	Next Insurance US Company	923		190,831,092	97,181,771	96%	0.2%	0.1%	86%	81%	31%	14%	55%	67%	53%	n/a	139%				
25038	NORTH AMERICAN CAPACITY INSURANCE COMPANY	181	90%	581,956,928	557,094,538	4%	0.5%	0.5%	57%	88%	7%	13%	50%	75%	36%	38%	93%	126%	Yes	No	
29874	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	181	58%	264,891,873	187,034,338	42%	0.2%	0.2%	89%	96%	13%	11%	76%	85%	28%	26%	117%	122%	No	No	
27987	NORTHFIELD INSURANCE COMPANY	3548	54%	150,447,532	182,485,809	-18%	0.1%	0.2%	109%	114%	25%	25%	84%	89%	34%	35%	143%	149%	No	No	
16871	Obsidian Specialty Insurance Company	4982	74%	171,466,340	89,398,660	92%	0.2%	0.1%	38161%				44%	46%	n/a	n/a					
24082	OHIO SECURITY INSURANCE COMPANY	111	6%	148,146,529	174,779,586	-15%	0.1%	0.2%	62%	66%	18%	20%	44%	46%	36%	35%	98%	101%	Yes	No	
24147	OLD REPUBLIC INSURANCE COMPANY	150	24%	575,299,037	594,233,222	-3%	0.5%	0.6%	88%	54%	15%	15%	67%	39%	23%	23%	111%	77%	No	Yes	
31143	Old Republic Union Insurance Company	150	36%	132,741,557	73,474,141																

COUNTRYWIDE COMPETITIVE DATA BY COMPANY

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NAIC Code	Company Name	Group Code	Product Mix *	2022			2021			Market Share		Loss & LAE Ratio		Total LAE Ratio		Loss Ratio		Exp Ratio ***		Combined Ratio		Underwriting Profit	
				DWP	DWP	Chg from Prior	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	
18058	PHILADELPHIA INDEMNITY INSURANCE COMPANY	3098	23%	856,501,282	820,260,433	4%	0.8%	0.8%	75%	69%	12%	10%	63%	59%	33%	32%	108%	100%	No	No			
23850	PHILADELPHIA INSURANCE COMPANY	3098	67%	176,174,767	194,915,694	-10%	0.2%	0.2%	77%	91%	10%	8%	67%	84%	30%	30%	107%	122%	No	No			
10786	PRINCETON EXCESS AND SURPLUS LINES INSURANCE COMPAN	361	23%	166,438,869	160,045,718	4%	0.1%	0.1%	77%	57%	9%	8%	68%	49%	24%	25%	101%	82%	No	Yes			
12873	Privelege Underwriters Reciprocal Exchange	4664	8%	147,835,812	131,562,976	12%	0.1%	0.1%	59%	76%	10%	13%	49%	63%	68%	73%	127%	148%	No	No			
39217	QBE INSURANCE CORPORATION	796	35%	348,707,021	399,656,077	-13%	0.3%	0.4%	44%	138%	19%	39%	25%	99%	35%	36%	79%	174%	Yes	No			
11515	QBE SPECIALTY INSURANCE COMPANY	796	45%	542,185,581	528,705,697	3%	0.5%	0.5%	100%	70%	21%	20%	79%	50%	34%	35%	134%	105%	No	No			
23752	QUANTA INDEMNITY COMPANY	4746	51%	178,309,801	151,393,421	18%	0.2%	0.1%	69%	87%	16%	31%	53%	56%	84%	n/a	153%		Yes				
13056	RLI INSURANCE COMPANY	783	45%	369,336,993	356,129,429	4%	0.3%	0.3%	58%	58%	9%	9%	49%	49%	42%	42%	100%	100%	No	Yes			
22314	RSUI Indemnity Company	501	81%	532,666,209	603,876,861	-12%	0.5%	0.6%	62%	61%	14%	18%	48%	43%	28%	28%	90%	89%	Yes	Yes			
24740	SAFECO INSURANCE COMPANY OF AMERICA	111	7%	277,928,851	258,488,458	8%	0.2%	0.2%	86%	85%	16%	12%	70%	72%	35%	34%	122%	119%	No	No			
15105	Safety National Casualty Corporation	74	65%	703,980,133	677,414,932	4%	0.6%	0.6%	88%	77%	5%	4%	83%	73%	23%	25%	111%	102%	No	No			
15580	Scottsdale Indemnity Company	140	72%	229,977,794	213,623,046	8%	0.2%	0.2%	56%	61%	27%	29%	28%	31%	44%	45%	100%	106%	No	No			
141297	Scottsdale Insurance Company	140	57%	1,497,270,409	1,395,683,239	7%	1.3%	1.3%	62%	61%	18%	19%	45%	42%	38%	39%	101%	100%	No	Yes			
10054	SECURIAN CASUALTY COMPANY	869	38%	165,417,804	149,095,063	11%	0.1%	0.1%	38%	47%	1%	1%	37%	45%	48%	38%	86%	84%	Yes	Yes			
12572	SELECTIVE INSURANCE COMPANY OF AMERICA	242	29%	284,669,113	290,408,552	-2%	0.3%	0.3%	63%	53%	12%	14%	51%	39%	34%	36%	98%	89%	Yes	Yes			
19259	SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	242	19%	159,214,105	171,683,243	-7%	0.1%	0.2%	54%	48%	11%	13%	43%	35%	34%	35%	88%	83%	Yes	Yes			
39926	SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	242	18%	133,613,334	145,702,309	-8%	0.1%	0.1%	69%	58%	15%	15%	54%	43%	34%	36%	103%	94%	No	Yes			
12870	Senrurity Casualty Company	4277	100%	188,162,387	111,154,875	69%	0.2%	0.1%	59%	58%	0%	0%	58%	58%	7%	18%	66%	75%	Yes	Yes			
10190	Southern-Owners Insurance Company	280	28%	181,030,306	148,285,124	22%	0.2%	0.1%	97%	110%	35%	51%	61%	59%	27%	27%	124%	137%	No	No			
38318	Starr Indemnity & Liability Company	4670	41%	1,252,536,170	1,191,157,941	5%	1.1%	1.1%	92%	92%	12%	15%	80%	77%	22%	26%	114%	118%	No	No			
13604	Starr Surplus Lines Insurance Company	4670	34%	611,748,793	523,092,268	17%	0.5%	0.5%	80%	64%	14%	15%	66%	49%	21%	25%	101%	89%	No	Yes			
25143	State Farm Fire and Casualty Company	176	4%	920,788,864	857,750,114	7%	0.8%	0.8%	101%	64%	9%	9%	92%	55%	27%	26%	128%	90%	No	Yes			
25151	State Farm General Insurance Company	176	7%	248,388,821	229,023,663	8%	0.2%	0.2%	124%	76%	9%	10%	115%	66%	26%	26%	120%	106%	No	No			
12831	State National Insurance Company, Inc.	93	20%	234,949,216	230,962,223	2%	0.2%	0.2%	86%	69%	10%	11%	76%	59%	80%	71%	166%	140%	No	No			
26387	STEADFAST INSURANCE COMPANY	212	39%	516,503,253	475,092,492	9%	0.5%	0.4%	87%	69%	-25%	11%	112%	58%	38%	40%	102%	109%	No	No			
22276	Stonewall Insurance Company	31	67%	692,602,194	604,066,128	15%	0.6%	0.6%	102%	102%	20%	14%	83%	88%	18%	18%	121%	120%	No	No			
23620	THE BURLINGTON INSURANCE COMPANY	479	86%	340,141,209	291,659,979	17%	0.3%	0.3%	61%	55%	9%	29%	51%	26%	46%	46%	106%	101%	No	No			
25615	THE CHARTER OAK FIRE INSURANCE COMPANY	3548	8%	141,102,244	144,235,589	-2%	0.1%	0.1%	61%	66%	19%	20%	42%	46%	29%	29%	90%	95%	Yes	Yes			
35289	THE CONTINENTAL INSURANCE COMPANY	218	49%	733,141,457	609,997,731	20%	0.7%	0.6%	66%	72%	10%	12%	56%	60%	31%	32%	96%	104%	Yes	No			
22292	THE HANOVER INSURANCE COMPANY	88	28%	512,168,008	473,733,016	8%	0.5%	0.4%	63%	61%	18%	21%	45%	41%	34%	33%	97%	94%	Yes	Yes			
21105	THE NORTH RIVER INSURANCE COMPANY	158	39%	141,227,384	161,645,092	-13%	0.1%	0.2%	76%	88%	9%	9%	67%	79%	29%	30%	105%	118%	No	No			
24074	THE OHIO CASUALTY INSURANCE COMPANY	111	40%	512,976,299	488,211,035	5%	0.5%	0.5%	71%	72%	9%	10%	61%	62%	32%	31%	103%	103%	No	No			
25658	THE TRAVELERS INDEMNITY COMPANY	3548	19%	401,456,937	372,313,449	8%	0.4%	0.3%	74%	117%	24%	30%	50%	87%	26%	26%	100%	143%	Yes	No			
25682	THE TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	3548	10%	159,934,963	152,368,356	5%	0.1%	0.1%	60%	91%	12%	17%	43%	69%	30%	30%	90%	121%	Yes	No			
44776	Torus Specialty Insurance Company	4701	37%	250,280,140	217,227,029	15%	0.2%	0.2%	55%	50%	14%	9%	41%	41%	38%	36%	92%	86%	Yes	Yes			
31194	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	3548	56%	1,680,378,889	1,536,420,780	9%	1.5%	1.4%	55%	67%	1%	5%	54%	63%	30%	30%	85%	98%	Yes	Yes			
29696	TRAVELERS EXCESS AND SURPLUS LINES COMPANY	3548	34%	220,021,088	262,185,925	-16%	0.2%	0.2%	77%	67%	5%	8%	72%	59%	33%	35%	110%	102%	No	No			
25674	Travelers Property Casualty Company Of America	3548	29%	1,868,153,180	1,689,875,918	11%	1.7%	1.6%	67%	61%	8%	9%	59%	53%	26%	27%	93%	88%	Yes	Yes			
16188	Trisura Specialty Insurance Company	4969	31%	357,341,078	102,416,091	249%	0.3%	0.1%	46%	62%	13%	15%	34%	46%	69%	n/a	115%		No	No			
21709	TRUCK INSURANCE EXCHANGE TRUCK UNDERWRITERS ASSOC	212	12%	189,471,856	185,713,159	2%	0.2%	0.2%	119%	150%	20%	75%	99%	74%	40%	41%	159%	190%	No	No			
29459	TWIN CITY FIRE INSURANCE COMPANY	91	38%	674,609,981	671,672,650	0%	0.6%	0.6%	53%	59%	19%	22%	34%	36%	35%	35%	88%	94%	Yes	Yes			
29599	U.S. Specialty Insurance Company	984	53%	497,035,590	531,048,223	-6%	0.4%	0.5%	75%	74%	6%	10%	69%	64%	29%	28%	104%	102%	No	No			
10020	United Educators Insurance, A Reciprocal Risk Retention Group	1000	100%	354,795,460	321,423,900	10%	0.3%	0.3%	65%	72%	31%	35%	34%	37%	24%	28%	89%	100%	Yes	Yes			
13021	UNITED FIRE & CASUALTY COMPANY	248	23%	113,376,173	157,962,834	-28%	0.1%	0.1%	79%	85%	0%	20%	78%	65%	32%	31%	111%	116%	No	No			
25941	UNITED SERVICES AUTOMOBILE ASSOCIATION	200	2%	189,400,132	177,622,890	7%	0.2%	0.2%	86%	60%	9%	10%	77%	50%	15%	14%	102%	74%	No	Yes			
12537	United Specialty Insurance Company	93	64%	675,168,482	612,342,093	10%	0.6%	0.6%	78%	58%	17%	14%	61%	43%	85%	82%	162%	139%	No	No			
25895	United States Liability Insurance Company	31	73%	491,365,329	450,305,194	9%	0.4%	0.4%	39%	42%	14%	15%	25%	28%	29%	29%	69%	71%	Yes	Yes			
16988	Upland Specialty Insurance Company	1008		185,975,478	62,297,952	199%	0.2%	0.1%					47%	50%	n/a	n/a							
25968	USAA CASUALTY INSURANCE COMPANY	200	1%	116,921,919	103,225,996	13%	0.1%	0.1%	138%	74%	11%	10%	127%	64%	16%	14%	154%	88%	No	Yes			
40827	Virginia Surety Company, Inc.	4254	99%	1,336,094,155	1,393,425,445	-4%	1.2%	1.3%	58%	57%	1%	1%	57%	56%	15%	16%	73%	73%	Yes	Yes			
25011	WESCO INSURANCE COMPANY	2538	12%	218,391,385	228,152,669	-4%	0.2%	0.2%	81%	66%	14%	22%	67%	44%	61%	64%	142%	130%	No	No			
15350	WEST BEND MUTUAL INSURANCE COMPANY	18%		328,004,816	315,303,840	4%	0.3%	0.3%	60%	51%	11%	13%	49%	38%	32%	35%	92%	86%	Yes	Yes			
10030	WESTCHESTER FIRE INSURANCE COMPANY	626	51%	408,183,982	416,704,244	-2%	0.4%	0.4%	97%	82%	31%	24%	67%	58%	26%	28%	124%	110%	No	No			
10172	WESTCHESTER SURPLUS LINES INSURANCE COMPANY	626	39%	597,949,096	569,036,062	5%	0.5%	0.5%	69%	67%	17%	23%	52%	44%	25%	25%	94%	92%	Yes	Yes			
13196	WESTERN WORLD INSURANCE COMPANY	866	44%	157,149,846	182,162,944	-14%	0.1%	0.2%	312%	141%	307%	101%	56%	40%	n/a	n/a							
24112	Westfield Insurance Company	228	14%	129,180,045	118,362,422	9%	0.1%	0.1%	59%	44%	12%	13%	47%	31%	33%	35%	92%	79%	Yes	Yes			
16992	Westfield Specialty Insurance Company	228	71%	194,357,603	22,401,902	768%	0.2%	0.0%	62%	64%	11%	11%	52%	52%	30%	30%	93%	93%	Yes	Yes			
24554	XL Insurance America, Inc.	1285	39%	503,193,555	507,760,103	-1%	0.4%	0.5%	109%	80%	13%	19%	95%	62%									