

2017 Market Share Data - Workers' Compensation

16-Workers'Compensation

RANK	GROUP/ COMPANY CODE	GROUP/COMPANY NAME	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSS TO EP RATIO ¹	DIRECT LOSS & DCC TO EP RATIO ²	MARKET SHARE %	CUMULATIVE MARKET SHARE % ³
1	3548	TRAVELERS GRP	4,355,809,603	4,409,852,216	53.82	61.49	7.51	7.51
2	91	HARTFORD FIRE & CAS GRP	3,406,849,487	3,371,822,017	50.75	56.10	5.88	13.39
3	212	ZURICH INS GRP	2,923,427,279	2,900,400,008	50.76	62.10	5.04	18.43
4	2538	AMTRUST NGH GRP	2,920,200,671	2,920,018,854	56.08	65.76	5.04	23.47
5	31	BERKSHIRE HATHAWAY GRP	2,802,215,913	2,724,348,498	48.30	55.37	4.83	28.30
6	626	CHUBB LTD GRP	2,458,869,861	2,498,478,513	46.52	53.83	4.24	32.54
7	111	LIBERTY MUT GRP	2,446,891,528	2,463,046,790	60.28	69.14	4.22	36.76
8	36102	STATE INS FUND	2,277,778,388	2,295,571,850	57.35	58.31	3.93	40.69
9	12	AMERICAN INTL GRP	1,758,580,865	1,895,480,798	78.26	89.14	3.03	43.72
10	150	OLD REPUBLIC GRP	1,458,125,287	1,463,002,278	64.28	73.64	2.51	46.24
11	98	WR BERKLEY CORP GRP	1,412,497,777	1,430,208,431	38.32	45.36	2.44	48.67
12	84	AMERICAN FINANCIAL GRP	1,366,600,601	1,357,374,769	47.33	53.92	2.36	51.03
13	35076	STATE COMPENSATION INS FUND	1,360,106,028	1,324,379,788	39.16	45.09	2.35	53.37
14	572	BCBS OF MI GRP	1,337,567,855	1,310,661,581	47.54	52.27	2.31	55.68
15	22945	TEXAS MUT INS CO	992,073,392	1,012,279,573	36.40	40.96	1.71	57.39
16	158	FAIRFAX FIN GRP	951,811,402	947,185,251	31.44	35.67	1.64	59.03
17	922	ICW GRP ASSETS INC GRP	930,754,853	929,080,728	52.25	59.01	1.61	60.64
18	218	CNA INS GRP	737,873,110	738,520,762	50.11	52.57	1.27	61.91
19	3363	EMPLOYERS HOLDINGS GRP	719,567,231	712,500,038	46.87	53.77	1.24	63.15
20	41190	PINNACOL ASSUR	620,979,534	618,554,323	48.61	52.39	1.07	64.22
21	4670	STARR GRP	619,146,016	554,093,899	58.82	67.33	1.07	65.29
22	1279	ARCH INS GRP	560,084,777	538,837,248	59.43	64.03	0.97	66.26
23	708	NEW JERSEY MANUFACTURERS GRP	526,334,263	519,278,436	47.47	51.69	0.91	67.16
24	785	MARKEL CORP GRP	512,735,705	486,578,819	39.13	45.21	0.88	68.05
25	36196	SAIF CORP	498,522,071	500,011,644	36.01	39.44	0.86	68.91
		INDUSTRY TOTAL	57,983,282,536	57,820,963,108	50.23	56.90	100.00	100.00

¹ (Direct losses incurred / Direct premiums earned)

² (Direct losses incurred + Direct defense and cost containment expenses incurred) / (Direct premiums earned)

³ Cumulative Market Share is the running total of the individual Company or Group market shares.

NOTE: Based on filings received by 03/26/2018, an estimated 97.70% of P/C filings have been received. Additional information can be found on the NAIC's Research & Actuarial Dept.

Webpage at http://www.naic.org/research_actuarial_dept.htm