

# The Surety & Fidelity Association of America

## Quarterly Countrywide Surety Top 100 Writers United States & Territories, Canada & Aggregate Other Alien Calendar Year 2019 2nd Quarter

(Year-to-Date Totals as of 6/30/2019)

Group Name	Direct Premium Written	Direct Premium Earned	Direct Losses Incurred *	Direct Loss Ratio
1 TRAVELERS BOND	473,941,492	417,478,721	96,087,681	23.0%
2 LIBERTY MUTUAL GROUP	436,114,482	395,221,863	52,821,769	13.4%
3 ZURICH INSURANCE GROUP	282,104,697	291,723,081	120,726,087	41.4%
4 CNA SURETY GROUP	259,680,501	234,492,109	24,302,054	10.4%
5 CHUBB LTD	209,085,209	196,991,610	(6,143,082)	-3.1%
6 HARTFORD FIRE & CAS GROUP	112,608,758	106,410,608	22,832,681	21.5%
7 HCC SURETY GROUP	86,343,471	81,647,419	8,211,117	10.1%
8 IFIC SURETY GROUP	79,356,908	74,956,177	8,604,262	11.5%
9 ARGONAUT GROUP	71,176,318	68,424,083	6,727,839	9.8%
10 PHILADELPHIA CONSOLIDATED HOLDING GROUP	69,644,399	63,276,960	21,142,269	33.4%
11 MERCHANTS BONDING CO GROUP	68,583,301	63,798,829	7,992,182	12.5%
12 NAS SURETY GROUP	66,486,235	76,080,354	34,985,101	46.0%
13 SOMPO GROUP	65,764,639	69,253,339	18,850,518	27.2%
14 GREAT AMERICAN INSURANCE COMPANIES	62,152,488	58,925,178	9,576,461	16.3%
15 RLI INSURANCE GROUP	57,915,391	59,527,035	381,212	0.6%
16 ARCH INSURANCE GROUP	54,518,508	46,884,842	10,255,933	21.9%
17 BERKSHIRE HATHAWAY GROUP	52,244,543	25,357,896	12,763,624	50.3%
18 ONEBEACON INSURANCE GROUP	50,197,668	44,446,572	7,489,651	16.9%
19 GRTE CO OF NORTH AMERICA USA	48,480,736	42,834,650	6,013,316	14.0%
20 MARKEL SURETY	47,180,485	44,482,695	3,598,279	8.1%
21 WR BERKLEY CORP GROUP	47,067,894	44,339,922	(12,874,775)	-29.0%
22 AMTRUST SURETY	44,741,500	39,834,435	4,834,635	12.1%
23 WESTFIELD GROUP	38,092,995	34,737,798	5,114,431	14.7%
24 THE HANOVER INSURANCE GROUP	36,195,848	40,751,139	9,580,066	23.5%
25 CRUM & FORSTER GROUP	34,139,491	31,292,411	7,285,983	23.3%
26 HUDSON INSURANCE CO	33,886,926	30,308,533	7,145,474	23.6%
27 CINCINNATI FINANCIAL GROUP	32,012,863	29,985,668	53,759	0.2%
28 ASPEN INSURANCE HOLDING GROUP	31,651,580	28,390,139	3,738,635	13.2%
29 OLD REPUBLIC GROUP	31,012,812	28,073,092	2,838,880	10.1%
30 ALLEGHANY GROUP	26,606,542	25,615,205	5,644,306	22.0%
31 NATIONWIDE CORP GROUP	26,599,979	24,293,965	2,816,605	11.6%
32 AMERICAN INTERNATIONAL GROUP	23,884,838	23,388,387	(8,368,866)	-35.8%
33 EMC INSURANCE CO GROUP	18,270,405	16,349,273	(789,695)	-4.8%
34 MAIN STREET AMER GROUP	17,630,088	16,700,832	359,137	2.2%
35 GRANITE RE INC	17,526,043	14,936,371	6,869,732	46.0%
36 EVEREST REINS HOLDINGS GROUP	16,843,647	14,209,005	2,576,737	18.1%
37 EVERGREEN NATIONAL INDEMNITY CO	16,263,344	16,106,931	1,194,909	7.4%

# The Surety & Fidelity Association of America

## Quarterly Countrywide Surety Top 100 Writers United States & Territories, Canada & Aggregate Other Alien Calendar Year 2019 2nd Quarter

(Year-to-Date Totals as of 6/30/2019)

Group Name	Direct Premium Written	Direct Premium Earned	Direct Losses Incurred *	Direct Loss Ratio
38 SELECTIVE INSURANCE GROUP	16,192,758	14,220,175	4,782,687	33.6%
39 UNITED FIRE & CAS GROUP	15,398,363	14,421,518	(696,390)	-4.8%
40 MUNICH RE GROUP	15,225,987	21,555,306	1,421,443	6.6%
41 AXA XL	13,742,657	13,053,065	6,173,945	47.3%
42 AEGIS GROUP	12,886,961	12,416,501	1,668,701	13.4%
43 BANKERS INSURANCE GROUP	11,826,200	10,646,687	1,742,928	16.4%
44 TIPTREE FINANCIAL GROUP	11,702,379	11,702,379	9,634,953	82.3%
45 FCCI MUTUAL INSURANCE GROUP	11,172,478	10,163,901	1,469,157	14.5%
46 ASSURANT INC GROUP	11,054,347	10,969,048	6,263,142	57.1%
47 INDEMNITY NATIONAL INSURANCE CO	10,756,218	15,028,016	1,994,753	13.3%
48 NEW YORK MARINE & GEN GROUP	10,471,164	11,485,683	(234,820)	-2.0%
49 ALLIED WORLD ASSUR HOLDING GROUP	10,013,151	10,946,704	17,316,121	158.2%
50 QBE INSURANCE GROUP	9,865,146	8,054,973	1,931,347	24.0%
51 USIC GROUP	9,508,308	8,843,835	410,507	4.6%
52 EULER HERMES NORTH AMERICA	9,056,923	4,832,413	1,937,129	40.1%
53 PALMETTO SURETY CORP	7,834,441	7,834,441	1,104,751	14.1%
54 LEXINGTON NATIONAL INSURANCE CORP	7,298,846	7,191,254	1,491,325	20.7%
55 WEST BEND MUTUAL INSURANCE CO	7,238,742	6,242,897	835,852	13.4%
56 STATE FARM GROUP	6,905,353	6,745,131	469,701	7.0%
57 UNITED CAS & SURETY INSURANCE CO	6,166,188	4,824,696	695,108	14.4%
58 GRAY INSURANCE GROUP	5,969,862	5,733,103	766,077	13.4%
59 FINANCIAL CAS & SURETY INC	5,879,358	5,879,358	891,234	15.2%
60 AUTO OWNERS GROUP	5,725,216	5,441,966	(66,261)	-1.2%
61 FRANKENMUTH GROUP	5,710,582	4,256,727	485,790	11.4%
62 AMERICAN SURETY CO	5,294,145	4,927,516	98,635	2.0%
63 PENNSYLVANIA NATL INSURANCE GROUP	5,093,451	4,296,861	753,558	17.5%
64 MID-CONTINENT GROUP	4,294,905	4,083,311	731,488	17.9%
65 COLONIAL SURETY CO	4,063,085	3,468,136	(8,808)	-0.3%
66 ACCREDITED SURETY AND CASUALTY CO	4,040,262	4,746,979	8,442,668	177.9%
67 UNIVERSAL SURETY GROUP	3,711,306	3,280,744	0	0.0%
68 SEAVIEW INSURANCE CO	3,536,697	3,507,864	(4,421)	-0.1%
69 OHIO INDEMNITY CO	3,515,211	3,173,591	(39,251)	-1.2%
70 BONDEX INSURANCE CO	3,373,746	3,308,664	2,063,287	62.4%
71 INSURORS IND GROUP	3,286,746	3,034,712	2,096,653	69.1%
72 FIRST INDEMNITY OF AM INSURANCE CO	3,275,696	3,185,686	354,774	11.1%
73 ERIE INSURANCE GROUP	3,071,575	2,797,693	(106,328)	-3.8%
74 CONTINENTAL HERITAGE INSURANCE CO	2,934,051	3,890,756	703,129	18.1%

# The Surety & Fidelity Association of America

## Quarterly Countrywide Surety Top 100 Writers United States & Territories, Canada & Aggregate Other Alien Calendar Year 2019 2nd Quarter

(Year-to-Date Totals as of 6/30/2019)

Group Name	Direct Premium Written	Direct Premium Earned	Direct Losses Incurred *	Direct Loss Ratio
75 SERVICE INSURANCE CO (NJ)	2,889,008	2,818,040	422,706	15.0%
76 WESTERN NATL MUTUAL GROUP	2,733,327	2,882,144	405,283	14.1%
77 ATLANTIC AMER GROUP	2,714,806	3,295,380	(64,068)	-1.9%
78 TOKIO MARINE HOLDINGS INC GROUP	2,531,642	2,939,936	218,889	7.4%
79 SIRIUS INTERNATIONAL	2,500,633	2,636,595	379,670	14.4%
80 CHANDLER INSURANCE GROUP	2,304,481	2,110,479	983,200	46.6%
81 HOUSTON INTL INSURANCE GROUP	2,096,822	2,299,990	710,663	30.9%
82 SUN SURETY INSURANCE CO	2,029,634	2,037,464	28,662	1.4%
83 STATE NATIONAL INSURANCE CO	2,021,204	1,865,204	2,487,505	133.4%
84 FEDERATED MUTUAL GROUP	1,889,515	2,044,063	210,104	10.3%
85 MAPFRE INSURANCE GROUP	1,682,328	1,674,938	23,726	1.4%
86 UNIV FIRE & CASUALTY INSURANCE CO	1,525,966	1,519,106	0	0.0%
87 UNIVERSAL INSURANCE CO GROUP	1,462,911	1,583,228	(36,209)	-2.3%
88 ROCHE SURETY & CASUALTY CO	1,260,696	1,220,993	0	0.0%
89 PROTECTIVE INSURANCE CO	1,205,475	1,717,149	68,000	4.0%
90 WHITECAP SURETY CO	1,166,618	1,166,618	0	0.0%
91 INTEGRA INSURANCE INC	996,196	996,196	0	0.0%
92 FIRST SURETY CORP	959,936	852,953	145,029	17.0%
93 IMT MUTUAL HOLDING GROUP	948,233	869,032	681	0.1%
94 ISLAND INSURANCE CO GROUP	872,694	963,228	64,453	6.7%
95 BAR PLAN GROUP	810,926	787,723	(335,070)	-42.5%
96 PHILADELPHIA REINSURANCE CORP	624,437	862,527	(8,109)	-0.9%
97 ANTILLES INSURANCE CO	585,381	558,885	8,500	1.5%
98 ACSTAR INSURANCE CO	571,231	522,407	(98,880)	-18.9%
99 BUS. ALLIANCE INSURANCE CO	538,123	536,104	387,186	72.2%
100 MULTINATIONAL GROUP	476,713	314,752	31,300	9.9%
Total Top 100 Writers	3,472,498,464	3,242,794,551	588,846,692	18.2%
Total of All Other Writers	6,768,307	8,908,701	710,708	8.0%
Grand Total of All Writers	3,479,266,771	3,251,703,252	589,557,400	18.1%

\* Losses include IBNR.