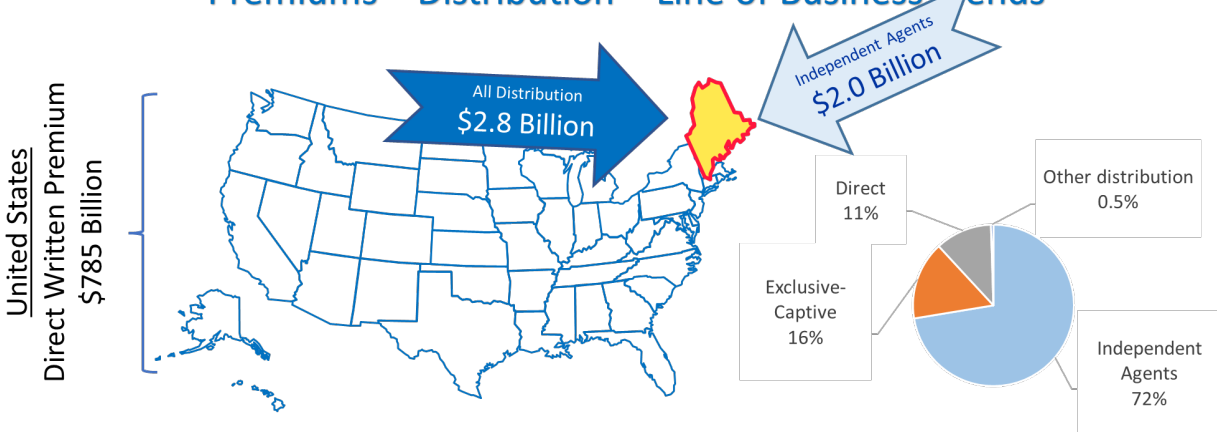


# 2021 Maine P-C Marketplace Summary

## Premiums – Distribution – Line of Business Trends



Source: © A.M. Best Company — Used by Permission; US Census Bureau

You are being provided this summary of the Maine property and casualty (P-C) insurance marketplace as a benefit of your membership in the **Maine Insurance Agents Association**.

What follows is a graphic and numeric presentation of the Maine P-C industry data from an independent agent's perspective. This summary emphasizes direct premiums, direct losses and the associated direct underwriting results before reinsurance. As independent agents, this is the marketplace experience for the business we place (or compete against) for our clients in Maine. Included in this summary is data from nearly 3,000 insurers that are domiciled in the United States. Then, if they have written premiums in Maine, their data is included in this summary.

The summary starts with a direct premium listing of all 32 lines of business reported by P-C insurers, for all distribution styles in Maine. The presentation of data then focuses on the 26 lines of business independent agents work with most. For these agent-focused lines of business, data is provided on loss ratios, growth rates, penetration rates by the various distribution styles and commission rates. In addition, and important to independent agents, a breakout of surplus lines activity is provided to show trends, and utilization rates. United States national data is provided for comparison purposes.

For those readers interested in the details, a separate page is provided for each of the 26 lines of business independent agents work with most. Five-year premiums are provided, loss and combined ratios, penetration rates by distribution style and information on the numbers and largest insurers. The lines of business are provided in alphabetical order, and the applicable line of business detail page number is shown in the Table of Contents. On the product details pages, any line of business in the Top 10 is highlighted with a small pie chart in the upper right-hand corner which shows its relative position in the ranking of premiums written by independent agents, in Maine.

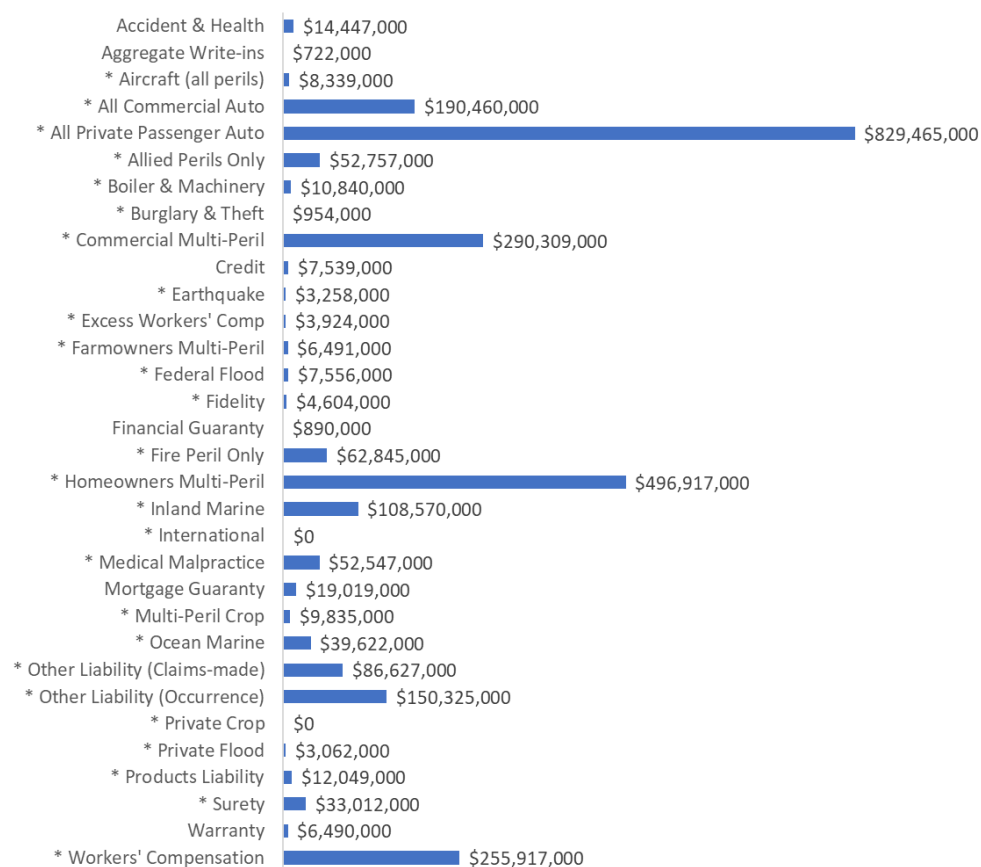
Last, appendices are provided for information on approaches taken to presenting the industry data, definitions and additional information that may further interest the reader.

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## Premiums: All P-C Lines of Business – All Distribution Styles

2021 - Maine: Total Premium For All Lines of Business (\$2,769,405,000)



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

**Notes or Comments:** The above chart shows all 32 lines of business that P-C insurers are required to report on in their annual statement. The lines of business are listed in alphabetical order. The 26 agent-focused lines of business are emphasized above with an asterisk (\*). These are the lines of business that are included whenever a total is provided for Total (IA-Focused Lines) in the remainder of this 2021 Maine P-C Marketplace Summary. The lines of business that are not included in Total (IA-Focused Lines) are Accident & Health, Aggregate Write-ins, Credit, Financial Guaranty, Mortgage Guaranty, and Warranty. These 6 lines of business are about 2.5% of all premiums in 2021.

Additional data on all 32 lines of business is provided in *Appendix #1: All Lines of Business-Additional Details*.

## Maine Total Premiums Perspective

The previous page showed total premiums and premiums by line of business. To add perspective to that, below are some standardized measures of total premiums for Maine compared to other states, from data similar to the above.

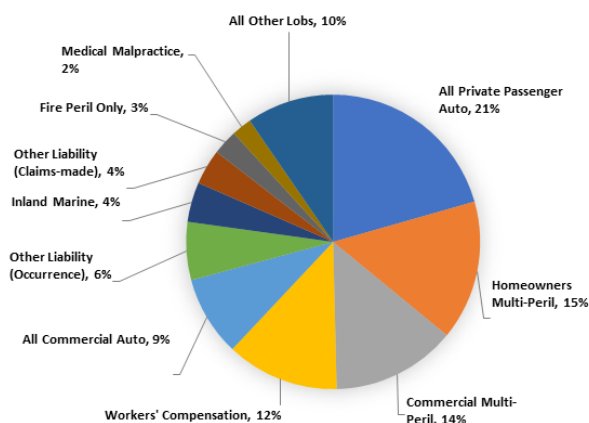
In the below table, Total (All Lines) includes premiums for all 32 lines of business shown above, including Credit. The combined premiums for Personal Lines is All Private Passenger Auto, Homeowners Multi-Peril and Farmowners Multi-Peril. Commercial Lines is all other lines of business except All Private Passenger Auto, Homeowners Multi-Peril, Farm owners Multi-Peril and Credit.

	<b>United States</b>	<b>Smallest/Lowest State</b>	<b>Largest/Highest State</b>	<b>Maine (Rank)</b>
Total (All Lines) Premiums	\$785 Billion	\$1.4 Billion (Vermont-#51)	\$97.3 Billion (California-#1)	\$2.8 Billion (#47)
Total (All Lines) Per Capita Premium	\$2,369	\$1,674 (Ohio-#51)	\$3,839 (North Dakota-#1)	\$2,032 (#39)
Personal Lines Per Capita Premium	\$1,163	\$835 (District of Columbia-#51)	\$1,621 (Florida-#1)	\$978 (#46)
Commercial Lines Per Capita Premium	\$1,186	\$730 (West Virginia-#51)	\$2,647 (North Dakota-#1)	\$1,044 (#32)

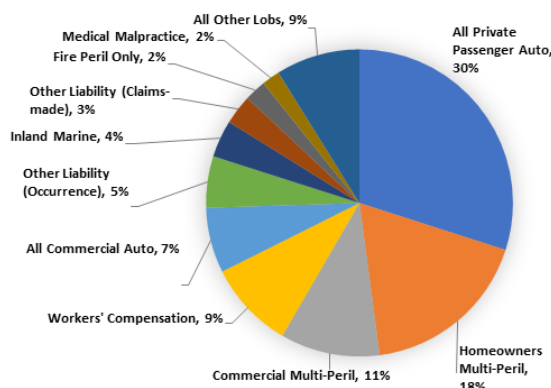
Source: © A.M. Best Company — used by permission.

# Premiums: Top Agent-Focused Lines of Business

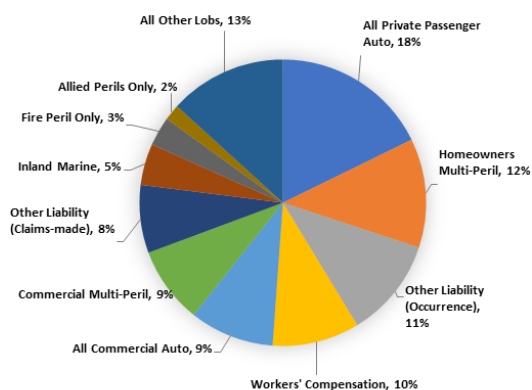
2021 - Maine: Independent Agent Distribution (\$2,003,902,000)



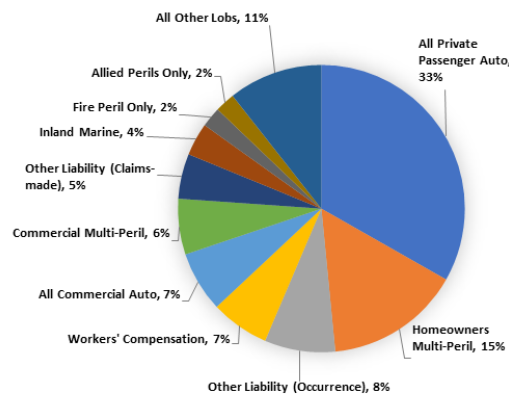
2021 - Maine: All Distribution Styles (\$2,769,405,000)



2021 - United States: Independent Agent Distribution (\$483,695,862,000)



2021 - United States: All Distribution Styles (\$785,288,646,000)



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

**Notes or Comments:** The above pie charts show which lines of business are the most important to independent agents based on direct written premium. The top 10 lines of business are shown in each pie chart, with premium from all other lines of business combined in the “All Other” pie section. The upper left pie chart shows the premiums for the top lines of business in order of premiums written by independent agents in Maine. The upper right pie chart shows the same lines of business but with all distribution styles included in premium totals for each line of business. The bottom two pie charts are the same approach, but based on total United States independent agent distribution and premiums.

In *Appendix #2: Distribution Style Classifications*, background is given on the classification of insurers into distribution styles based on insurer reported marketing types.

## Top Line of Business Perspective

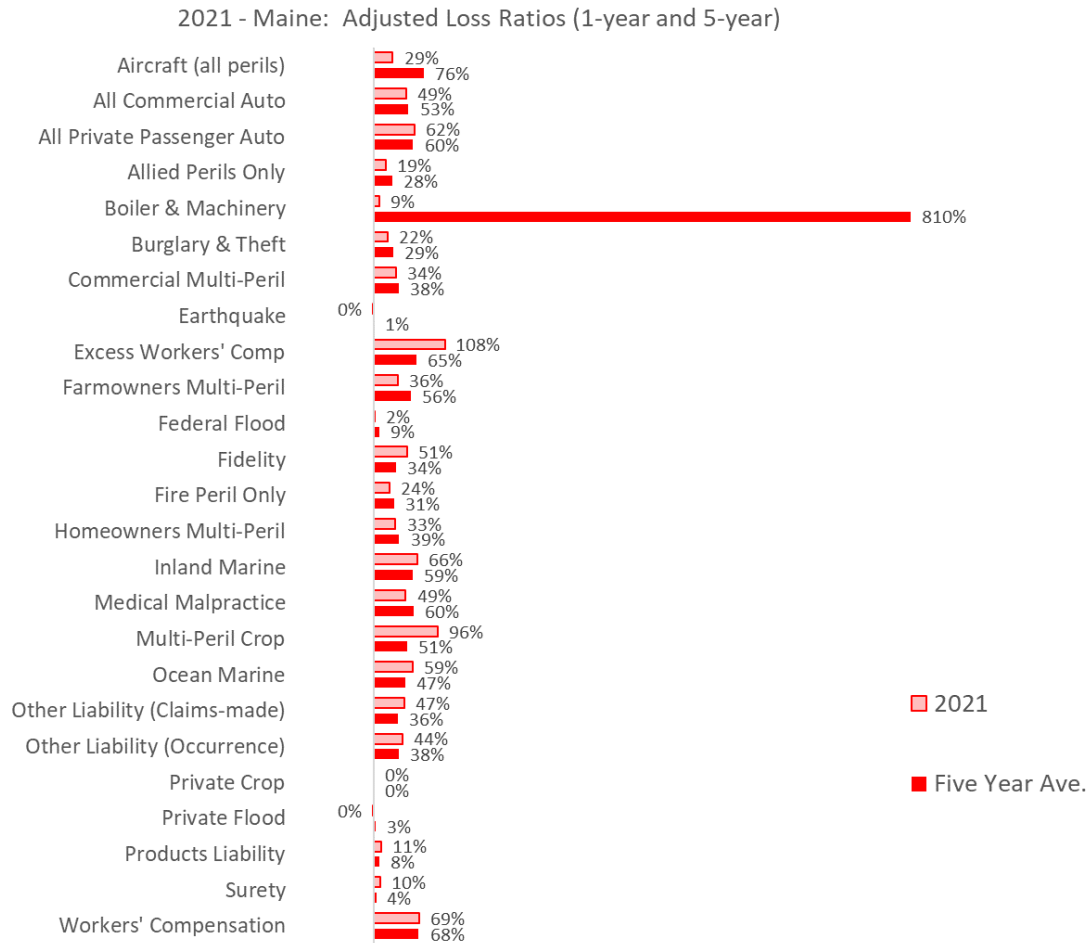
The United States overall, and most states individually, see Private Passenger Auto as the largest premium line of business through independent agents. This is case in about 80% of the states, but there are exceptions. Those exceptions are a handful of Midwest states, which have Multi-Peril Crop as their highest premium line of business, followed by several states with Other Liability (Occurrence) or Other Liability (Claims-Made), a few states with Workers' Compensation, and finally one state with Homeowners Multi-Peril.

There are consistencies in the highest premium generating lines of business. To get a sense for that, in the table below are the lines that are present in at least one state's Top 10, along with the percent of states where that line of business is in the top 10. The percentages are approximate, as small changes in premiums can result in variances, particularly in the last of the lines listed.

<b>Line of Business</b>	<b>States With Product in Top 10</b>
All Commercial Auto	100%
All Private Passenger Auto	100%
Commercial Multiple Peril	100%
Inland Marine	100%
Other Liability (Occurrence)	100%
Homeowners Multi-Peril	80% to 95%
Other Liability (Claims-made)	80% to 95%
Workers' Compensation	80% to 95%
Fire	80% to 95%
Multi-Peril Crop	45%
Allied Lines	35%
Medical Professional Liability	10%
Surety	10%
Farmowners Multi-Peril	10%
Accident & Health Lines	5%
Private Crop	5%
Earthquake	5%
Aircraft(all perils)	2%
Ocean Marine	2%
Warranty	2%

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# Loss Ratios: Agent-Focused Lines of Business



Source: © A.M. Best Company — used by permission. (International not shown as less than five years data is available)

$$\text{Adjusted Calendar Year Loss Ratio} = \frac{\text{Paid Losses} + \text{New Reserves} \pm \text{Changes in Prior Reserves}}{\text{Earned Premiums} - \text{Policy Dividends}}$$

**Notes or Comments:** The above bar chart shows loss ratios for the 26 lines of business focused on by independent agents. Loss ratios are calculated as “adjusted calendar year loss ratios” (see algebraic formula above). For each line of business, the losses used in the ratio of losses to earned premiums equals the paid losses that year, plus any estimates of future losses that will be paid from claims that year (new reserves), plus any changes in reserves from previous years made that year (prior reserves). The "adjusted" part is if dividends are paid out under a line of business, the loss ratio is adjusted for that cost. When dividends paid out is a minor factor, the adjusted loss ratio and unadjusted loss ratio are nearly the same. However, where dividends are a factor, it is important to include them in the calculation whenever loss ratios of different lines of business are compared.

## Maine Loss Ratio Perspective

As can be seen in the above, loss ratios can vary in the short run from the long run. Loss ratios can also vary by state. For added perspective on Maine's loss ratios, below is a table of the 2021 Maine loss ratios contrasted with the United States average loss ratios.

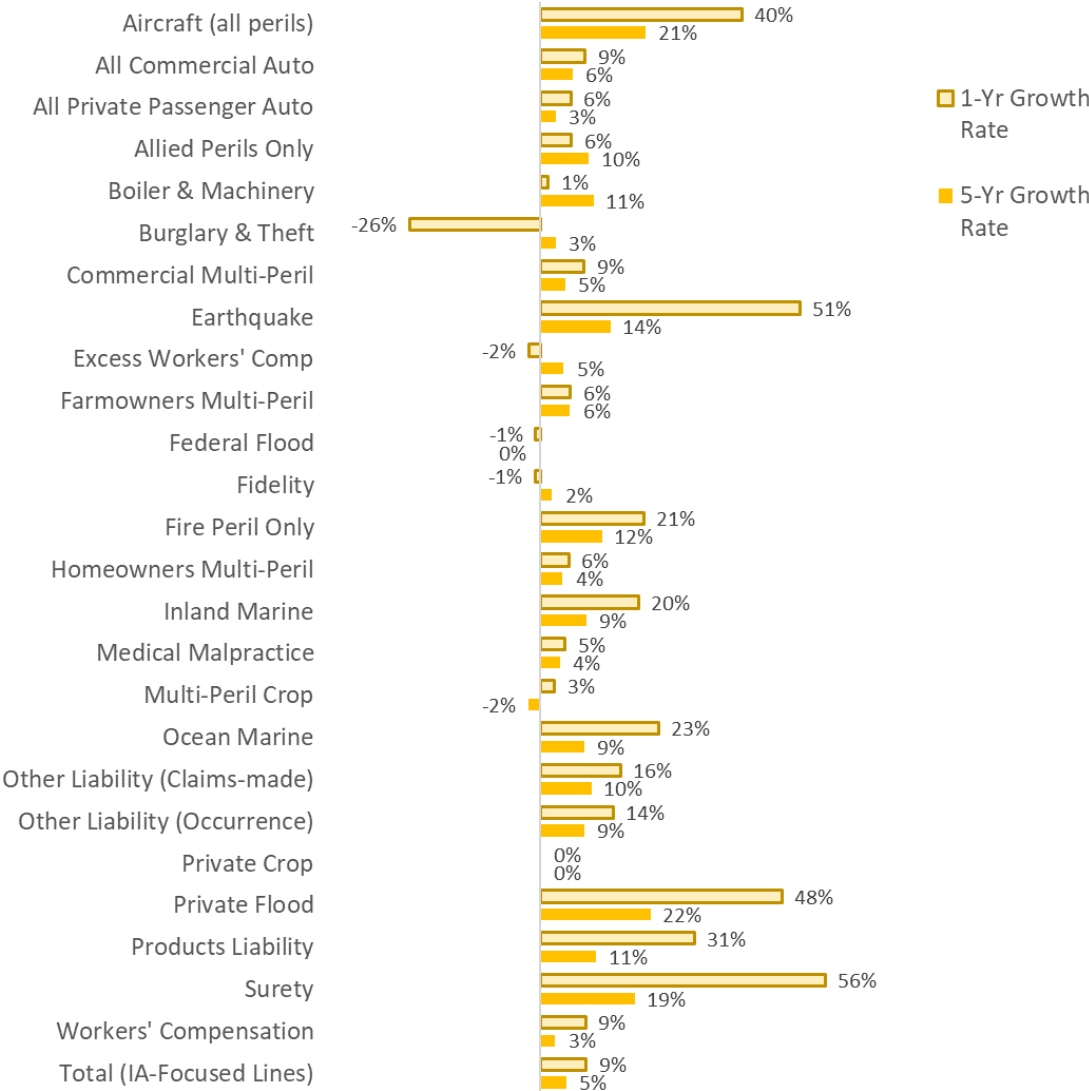
	<b>2021 Maine Loss Ratio</b>	<b>2021 United States Loss Ratio</b>
Aircraft (all perils)	29%	54%
All Commercial Auto	49%	64%
All Private Passenger Auto	62%	69%
Allied Perils Only	19%	79%
Boiler & Machinery	9%	38%
Burglary & Theft	22%	52%
Commercial Multi-Peril	34%	61%
Earthquake	0%	3%
Excess Workers' Comp	108%	41%
Farmowners Multi-Peril	36%	65%
Federal Flood	2%	48%
Fidelity	51%	28%
Fire	24%	68%
Homeowners Multi-Peril	33%	69%
Inland Marine	66%	49%
Medical Malpractice	49%	55%
Multiperil Crop	96%	76%
Ocean Marine	59%	54%
Other Liability (Claims-made)	47%	56%
Other Liability (Occurrence)	44%	61%
Private Crop	#REF!	89%
Private Flood	0%	46%
Products Liability	11%	52%
Surety	10%	16%
Workers' Compensation (*)	69%	51%
<b>Total (All Lines)</b>	<b>49%</b>	<b>63%</b>

Source: © A.M. Best Company — used by permission (\*Individual state experience for workers' compensation in North Dakota, Ohio, Washington and Wyoming is not used for highlights as these are monopolistic fund states and premiums are small and loss ratios can vary widely. Also International is not shown due to limited data.)



# Premium Growth Rates: Agent-Focused Lines of Business

2021 - Maine: Premium Growth Rates (1-year and 5-year)



Source: © A.M. Best Company — used by permission. (International not shown, as less than 5 years data is available)

**Notes or Comments:** The above bar chart shows the percentage change in direct written premiums for the 26 lines of business focused on by independent agents. The 1-year percentage is the percentage change in premiums from 2020 to 2021. The 5-year growth rate is the constant percentage from the first year to the last year to exactly equal the direct written premium in 2021, when applied for the 4 previous annual periods on a compounded basis. The Total (IA-Focused Lines) shown last is the average growth rates for the 26 lines of business focused on by independent agents.

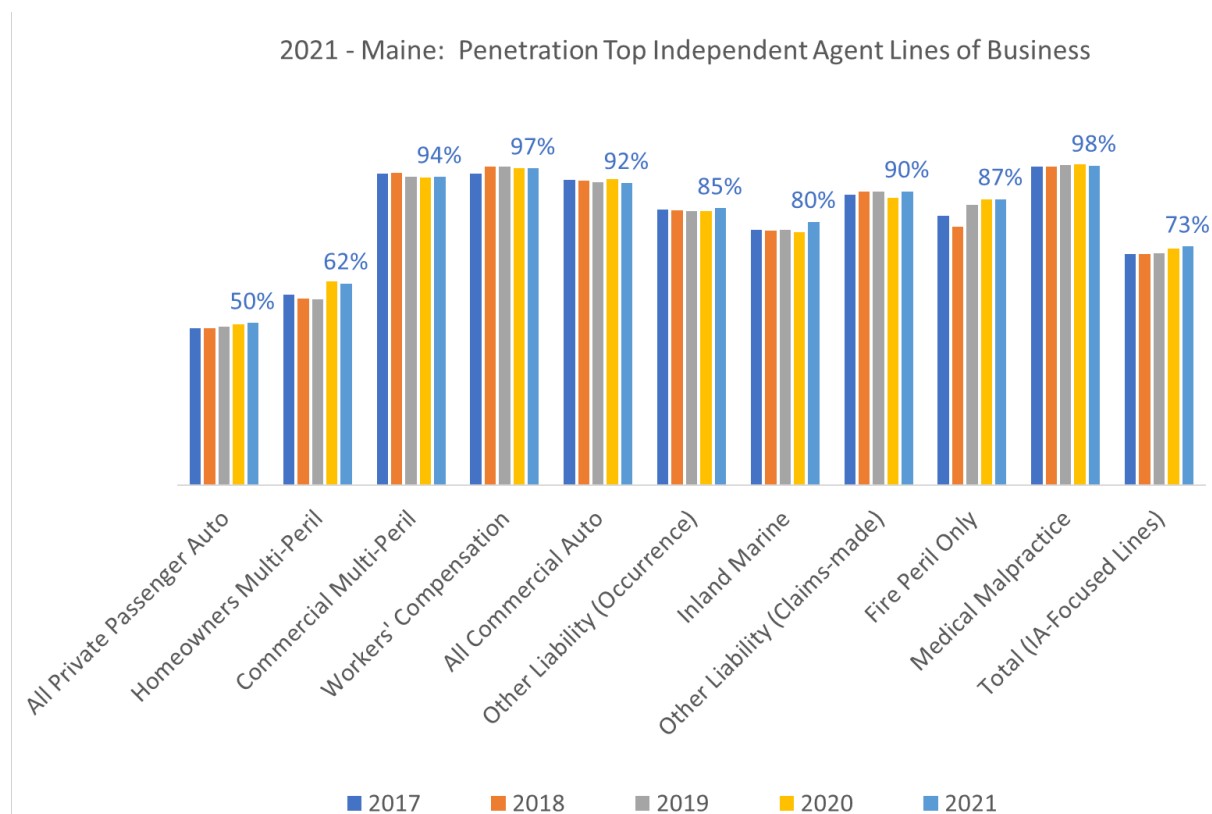
## Maine Growth Rate Perspective

Premium growth rates can vary considerably by line of business. They can also vary considerably by state. To provide perspective on Maine growth rates, below is the 1-year growth rates by line of business in Maine contrasted with average growth rates in United States.

	<b>Maine 1-Year Growth</b>	<b>United States 1-Year Growth</b>
Aircraft (all perils)	40%	14%
All Commercial Auto	9%	17%
All Private Passenger Auto	6%	5%
Allied Perils Only	6%	12%
Boiler & Machinery	1%	11%
Burglary & Theft	-26%	7%
Commercial Multi-Peril	9%	8%
Earthquake	51%	11%
Excess Workers' Comp	-2%	2%
Farmowners Multi-Peril	6%	5%
Federal Flood	-1%	1%
Fidelity	-1%	7%
Fire Peril Only	21%	13%
Homeowners Multi-Peril	6%	8%
Inland Marine	20%	15%
Medical Malpractice	5%	10%
Multi-Peril Crop	3%	37%
Ocean Marine	23%	13%
Other Liability (Claims-made)	16%	31%
Other Liability (Occurrence)	14%	16%
Private Crop	#DIV/0!	14%
Private Flood	48%	45%
Products Liability	31%	4%
Surety	56%	7%
Workers' Compensation	9%	3%
Total (IA-Focused Lines)	9%	10%

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

## Penetration: Top Agent-Focused Lines of Business



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

$$\text{Penetration} = \frac{\text{Independent Agent Written Premium by Line of Business}}{\text{All Written Premium by Line of Business}}$$

**Notes or Comments:** The clustered bar chart above shows independent agent penetration trends for the top lines of business. Shown are the top 10 lines of business in order of direct written premium written through independent agents. The percentages above are calculated based on premiums through independent agents, divided by all premiums for each line of business. The 1-year and 5-year average penetration is available for the 26 lines of business focused on by independent agents in the Lines of Business: Product Details section later in this Summary. The trend for all 26 lines of business focused on by independent agents is provided last.

Information on classification of insurers into distribution styles is in *Appendix #2: Distribution Style Classifications*.

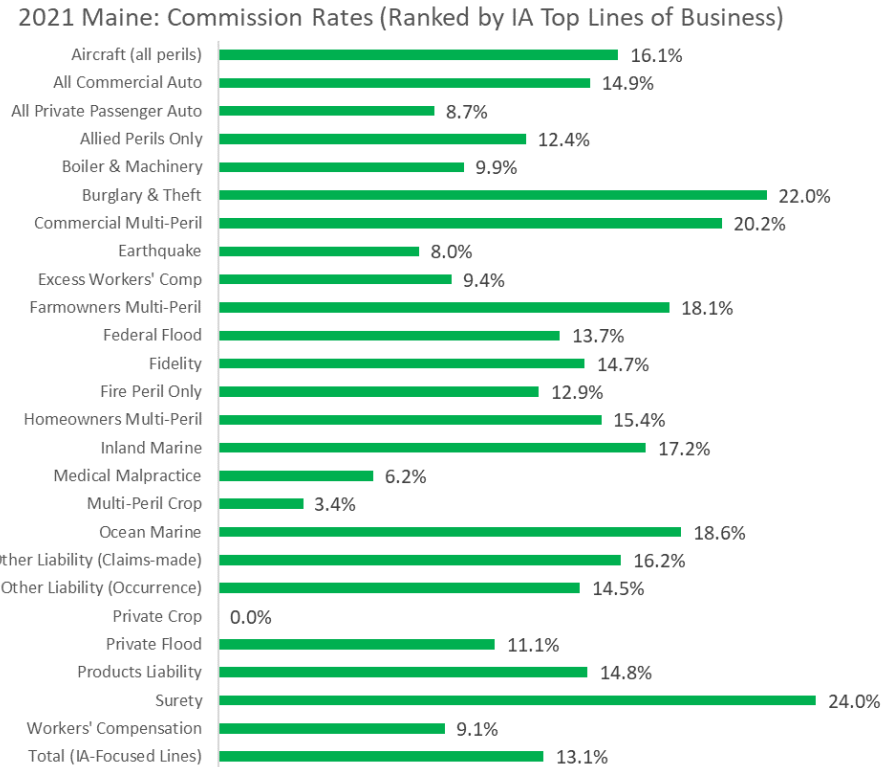
## Maine Penetration Perspective

Independent agent penetrations vary by line of business but also by state. To give perspective on Maine's penetrations rates, below is a table of the line of business penetration rates in Maine contrasted with the average penetration in all the United States.

	<b>Maine Penetration</b>	<b>United States Average</b>
Aircraft (all perils)	87%	95%
All Commercial Auto	92%	85%
All Private Passenger Auto	50%	32%
Allied Perils Only	83%	86%
Boiler & Machinery	95%	93%
Burglary & Theft	98%	96%
Commercial Multi-Peril	94%	84%
Earthquake	88%	87%
Excess Workers' Comp	100%	94%
Farmowners Multi-Peril	81%	40%
Federal Flood	77%	78%
Fidelity	83%	91%
Fire Peril Only	87%	88%
Homeowners Multi-Peril	62%	49%
Inland Marine	80%	77%
Medical Malpractice	98%	75%
Multi-Peril Crop	100%	96%
Ocean Marine	95%	96%
Other Liability (Claims-made)	90%	92%
Other Liability (Occurrence)	85%	86%
Private Crop		96%
Private Flood	85%	84%
Products Liability	93%	94%
Surety	78%	86%
Workers' Compensation	97%	90%
Total (IA-Focused Lines)	73%	62%

Source: © A.M. Best Company — used by permission. (International not shown less than 5 years data is available)

## Commissions: Top Agent-Focused Lines of Business



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

$$\text{Commission \%} = \frac{\text{Line of Business Direct and Contingent Commissions}}{\text{Line of Business Written Premium}}$$

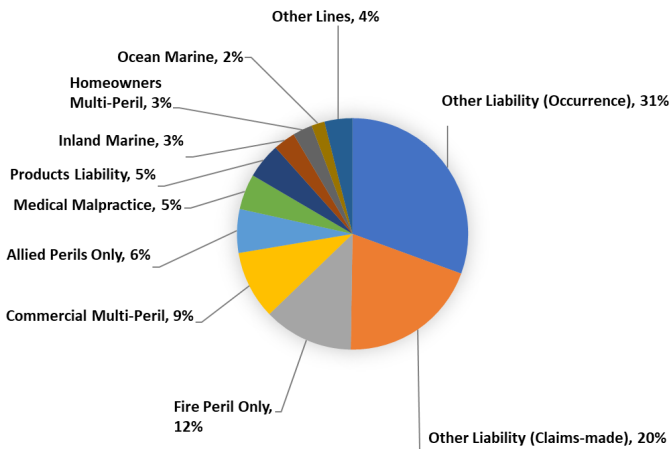
**Notes or Comments:** The above bar chart shows the commission rate paid by all insurers for 26 independent agent-focused lines of business in alphabetical order. Shown last, Total (All Lines) is the average commission paid on all lines of business.

The formula shows how commission percentages are calculated, where the Commission % *equals* the line of business direct and contingent commissions *divided* by the line of business written premium.

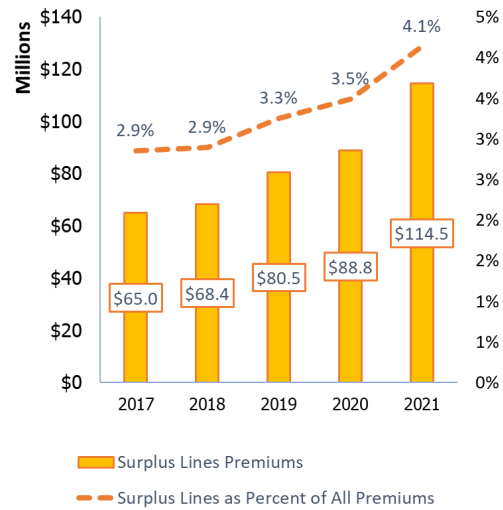
Commission rates are based on a page in insurer annual reports called “Exhibit of Premiums and Losses (Statutory Page 14)” or the “State’s Page”. On this State’s Page insurers are required to break-out all lines of business by state and provide data on each line of business for direct written premiums, direct earned premiums, direct incurred losses, and commissions and brokerage expenses. The reader should note that the insurer annual report’s instructions tell insurers to include contingent commissions.

# Surplus Lines: Top Lines, Premiums and Utilization Rate

2021 - Maine: Surplus Lines - Lines of Business



2021 - Maine: Surplus Lines - Premium Trend



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

## Notes or Comments:

In all the preceding charts and tables, surplus lines premiums are combined with admitted insurance premiums. In the above pie and bar charts, the surplus lines premiums are shown separately. The pie chart shows the lines of business where surplus lines has the most premiums in Maine. Also provided are total direct written premiums in surplus lines, and the percentage those total direct written premiums are to all direct written premiums.

Readers should note the pie chart and bar chart/line chart above are premiums for insurers domiciled in one of the 51 states or Washington, DC and writing surplus lines insurance. The premiums of these insurers are identified by their licensed status. Also, the above data does not include alien insurers (that is, insurers not domiciled in one of the 51 states). If alien premiums were included, it would increase the amount of surplus lines premiums by approximately an additional 10%. An example of an alien surplus lines insurer is Lloyds of London. Alien insurer data is not included, as it is not tracked as consistently across states nor in the same time-frame.

## Maine Surplus Lines Perspective

The need for surplus lines varies widely by line of business and from state-to-state. Below are the line of business utilization rates for Maine contrasted with the average utilization with those lines of business in the United States.

<b>Surplus Lines Utilization Rate</b>	<b>Maine Surplus Lines Usage Rate</b>	<b>United States Surplus Lines Usage Rates</b>
Aircraft (all perils)	-0.2%	2.1%
All Commercial Auto	1.1%	6.3%
All Private Passenger Auto	0.0%	0.2%
Allied Perils Only	13.3%	29.8%
Boiler & Machinery	3.3%	7.4%
Burglary & Theft	3.8%	19.8%
Commercial Multi-Peril	3.8%	8.7%
Earthquake	15.3%	44.5%
Excess Workers' Comp	0.0%	0.5%
Farmowners Multi-Peril	0.0%	0.4%
Federal Flood	0.6%	2.4%
Fidelity	0.2%	2.2%
Financial Guaranty	0.0%	0.0%
Fire Peril Only	22.8%	33.1%
Homeowners Multi-Peril	0.6%	2.3%
Inland Marine	3.3%	6.1%
International		90.8%
Medical Malpractice	10.8%	24.4%
Multi-Peril Crop	0.0%	0.0%
Ocean Marine	5.3%	3.3%
Other Liability (Claims-made)	26.0%	34.9%
Other Liability (Occurrence)	23.3%	29.6%
Private Crop		0.1%
Private Flood	23.4%	41.0%
Products Liability	47.1%	45.4%
Surety	0.0%	0.5%
Workers' Compensation	0.0%	0.5%
Total (All Lines)	4.1%	8.3%

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

## Maine Lines of Business: Product Details

The following pages provide more in-depth detail on the 26 lines of business that independent agents in Maine focus on. The first line of business provided is a summary for all lines combined, the Total All P-C Lines of Business page. Then, the 26 lines of business detail pages are presented in alphabetical order.

The details provided for each major line of business in Maine are:

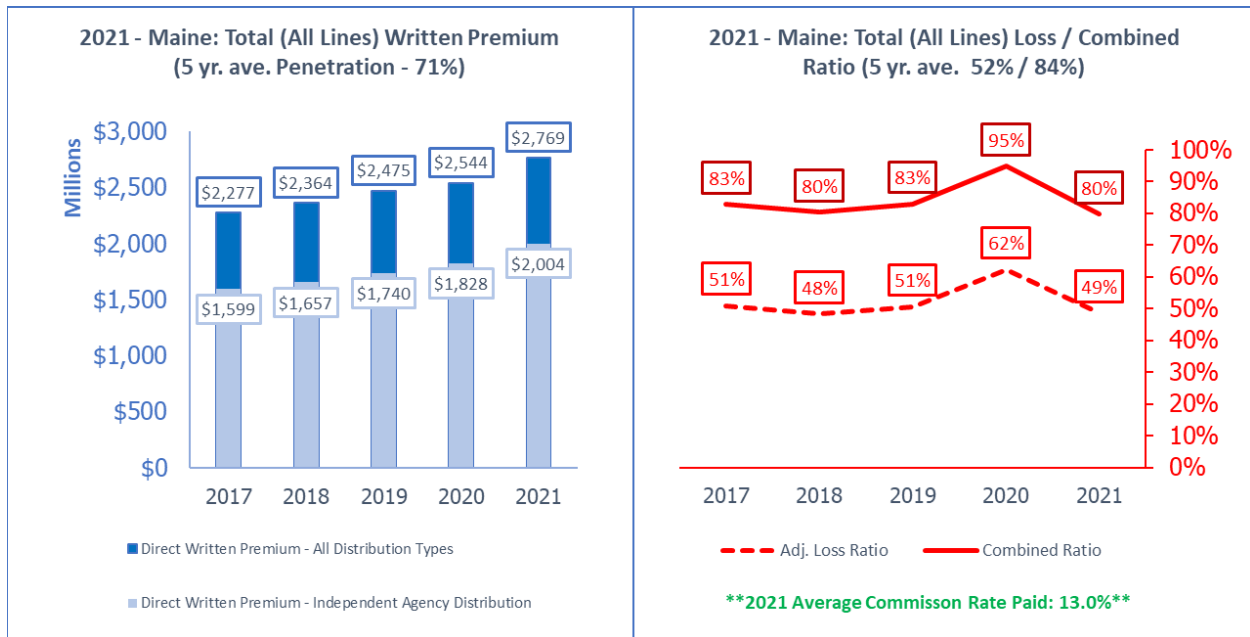
- A summary bar chart of 5-years data on premiums for all distribution types (dark blue), and premiums written through independent agents (light blue). For the premium chart the classification of premiums through independent agents is based on a categorization of agents by distribution style. The categorization approach is explained in *Appendix #2: Distribution Style Classifications*.
- 5-year average line charts, showing the Loss ratio (dashed red line) and combined ratio (solid red line) are provided.
- The direct written premium for independent agents, exclusive-captive agents, and direct agents is provided with the percentage of the total. Surplus Lines premiums through any distribution style is provided with its corresponding percentage of all premiums.
- The number of active insurers is provided with the number of independent agents, exclusive-captive agent and direct insurers provided for each line of business. The number of active surplus lines insurers is also provided.
- 1-year and 5-year growth rates are provided for independent agent, exclusive-captive and direct insurers. The percentage premiums through insurers licensed as surplus lines is also provided.
- Top Insurers: The top 5 insurer groups in each line of business is provided with that group's premiums, 1-year loss ratio, and 1-year growth rate. Groups of insurers sometimes are made up of multiple policy-issuing insurers in a particular group but it can also be only one policy-issuing insurer in that group. After the top groups, listed are the top policy-issuing insurers distributing insurance through independent agents, captive-exclusive agents, direct insurers, surplus lines insurers and the top risk retention group (if any) for the line of business. For each policy-issuing insurer the premium for the insurer in that line of business is shown with the 1-year loss ratio and 1-year growth rate.

As you scroll through the following lines of business pages take notice if a small pie chart thumbnail is presented at the upper-right. If there is a pie chart present, that means the product is in the top 10 lines of business for independent agents in Maine. The broken-out pie slice in that small pie chart represents the position of that line of business, and its rank-order based on independent agent premium volume. The rank-order is based on direct written premium and corresponds to the pie chart slice highlighted on Page 4 of this 2021 Maine P-C Marketplace Summary.

For further clarification on lines of business, *Appendix #3: NAIC Line of Business Definitions* is provided for the reader. And, a visual guide to the data and calculations in the product details is provided in *Appendix #4: Product Details Explanation*.



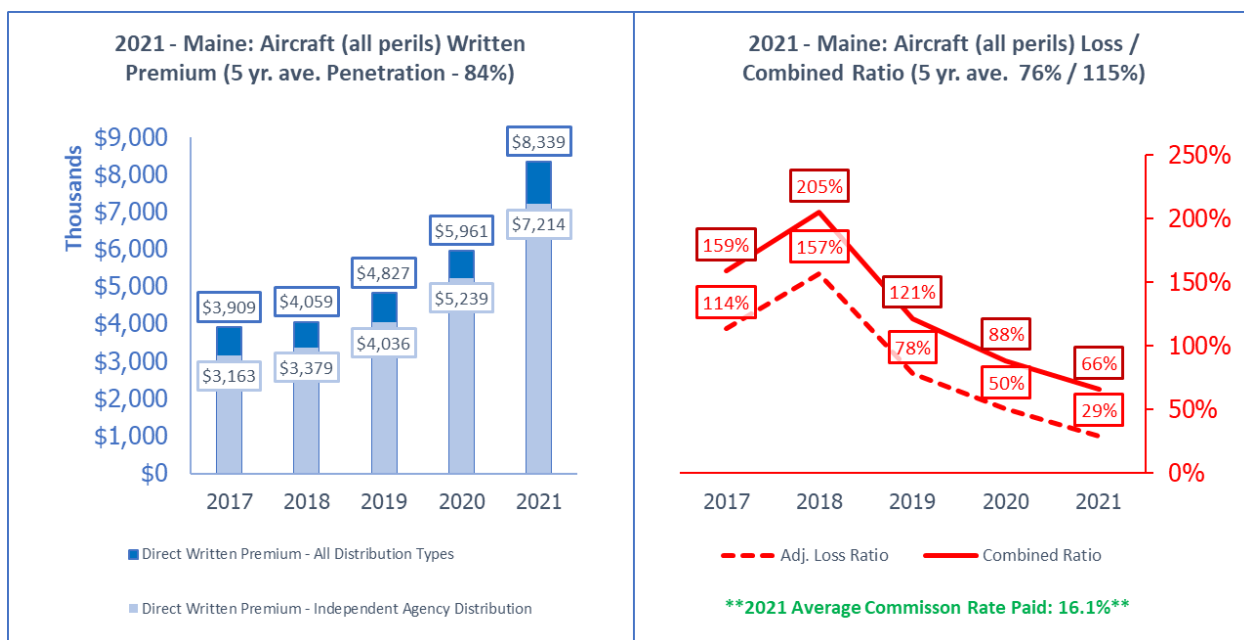
# Total All P-C Lines of Business



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Exclusive Agents DPW	Direct DPW	Surplus Lines DPW
\$2,769,405,000	\$2,003,902,000	\$434,409,000	\$316,797,000	\$114,452,000
Loss Ratio and Combined Ratio Accuracy	IA+MGA+IA-Mixed Penetration	Exclusive Penetration	Direct Penetration	Surplus Lines Utilization
100%	72%	16%	11%	4.1%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Exclusive Insurers	Direct Insurers	Surplus Lines Insurers
666	519	35	72	125
1-Year / 5-Year Premium Growth: All Premium	1-yr / 5-yr: IA+MGA+IA-Mixed	1-yr / 5-yr: Exclusive	1-yr / 5-yr: Direct	1-yr / 5-yr: Surplus Lines
9% / 5%	10% / 6%	3% / 2%	11% / 5%	29% / 15%
Top 5 Groups or Unaffiliated Single(s)	2021 DPW	2021 Adj. Loss Ratio	2020-2021 Growth Rate	Group Name or ALL L.O.B. DPW
Liberty Mutual Insurance Companies (G)	\$237,124,000	44%	7%	N/A
State Farm Group (G)	\$182,101,000	53%	7%	N/A
MEMIC Group (G)	\$172,394,000	59%	7%	N/A
Progressive Insurance Group (G)	\$172,133,000	58%	9%	N/A
Berkshire Hathaway Insurance Group (G)	\$136,230,000	69%	17%	N/A
Total or Average	\$2,768,947,000	49%	9%	N/A
Top 10 Pure Independent Agent-Broker Policy-Issuing Insurers				
Maine Employers' Mutual Insurance Co	\$171,350,000	59%	7%	MEMIC Group
MMG Insurance Company	\$95,781,000	45%	7%	...
Progressive Northwestern Insurance Co	\$74,046,000	59%	5%	Progressive Insurance Group
Concord General Mutual Insurance Company	\$61,598,000	45%	4%	Auto-Owners Insurance Group
Patrons Oxford Insurance Company	\$51,039,000	40%	3%	Quincy Mutual Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Liberty Mutual Personal Insurance Co	\$46,466,000	60%	37%	Liberty Mutual Insurance Companies
Evanston Insurance Company	\$4,861,000	38%	9%	Markel Corporation Group
American Pet Insurance Company	\$4,520,000	70%	55%	Trupanion Insurance Group
Top 3 Captive-Exclusive Policy-Issuing Insurers				
State Farm Mutual Automobile Ins Co	\$102,762,000	65%	6%	State Farm Group
State Farm Fire and Casualty Company	\$79,340,000	37%	8%	State Farm Group
Farmers Property and Casualty Ins Co	\$40,140,000	50%	3%	Farmers Insurance Group
Top 3 Direct Policy-Issuing Insurers				
GEICO General Insurance Company	\$51,485,000	74%	19%	Berkshire Hathaway Insurance Group
GEICO Indemnity Company	\$40,688,000	73%	11%	Berkshire Hathaway Insurance Group
United Services Automobile Association	\$32,095,000	58%	4%	USAA Group
Top 3 Surplus Lines Policy Issuing Insurers				
National Fire & Marine Insurance Co	\$5,428,000	73%	140%	Berkshire Hathaway Insurance Group
Evanston Insurance Company	\$4,861,000	38%	9%	Markel Corporation Group
Nautilus Insurance Company	\$4,351,000	-5%	0%	W. R. Berkley Insurance Group
Top Individual RRG				
United Educators Ins, a Reciprocal RRG	\$2,962,000	21%	20%	...

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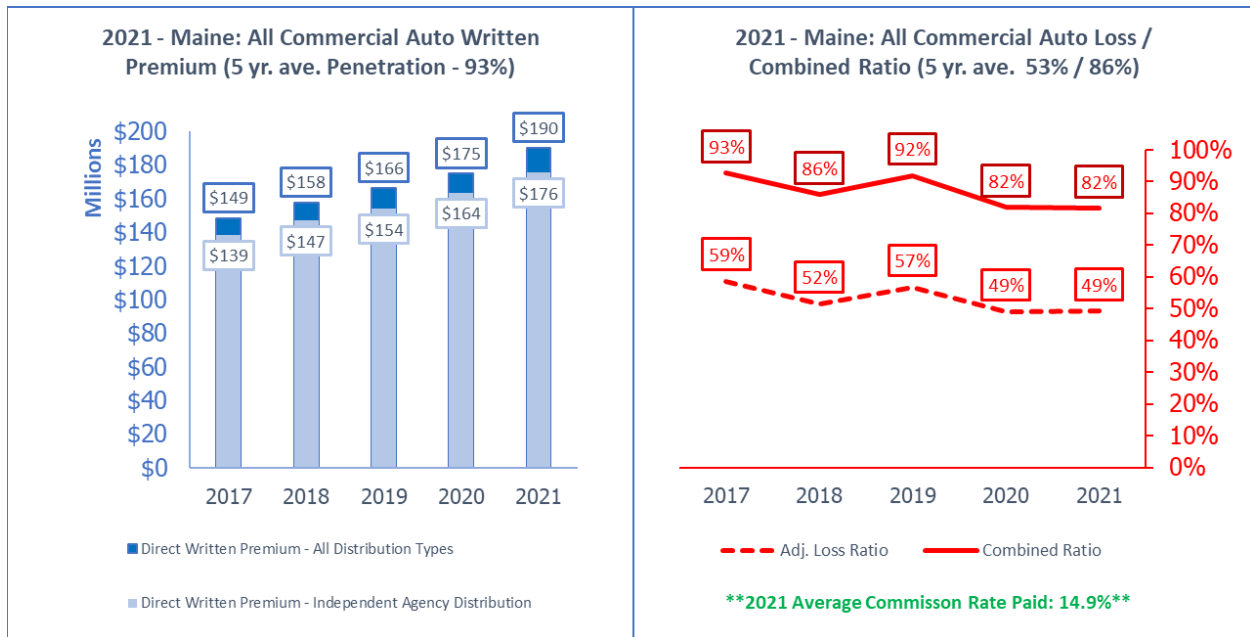
# Aircraft (all perils)



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Exclusive Agents DPW	Direct DPW	Surplus Lines DPW
\$8,339,000	\$7,214,000	\$142,000	\$242,000	(\$13,000)
Loss Ratio and Combined Ratio Accuracy	IA+MGA+IA-Mixed Penetration	Exclusive Penetration	Direct Penetration	Surplus Lines Utilization
100%	87%	2%	3%	-0.2%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Exclusive Insurers	Direct Insurers	Surplus Lines Insurers
23	20	1	1	1
1-Year / 5-Year Premium Growth: All Premium	1-yr / 5-yr: IA+MGA+IA-Mixed	1-yr / 5-yr: Exclusive	1-yr / 5-yr: Direct	1-yr / 5-yr: Surplus Lines
40% / 21%	38% / 23%	84% / 59%	19% / -5%	#NUM!
<b>Top 5 Groups or Unaffiliated Single(s)</b>	2021 DPW	2021 Adj. Loss Ratio	2020-2021 Growth Rate	Group Name or ALL L.O.B. DPW
Starr International Group (G)	\$1,549,000	131%	16%	N/A
QBE North America Insurance Group (G)	\$1,021,000	8%	26%	N/A
American International Group (G)	\$784,000	-2%	131%	N/A
Sompo Holdings US Group (G)	\$741,000	8%	68%	N/A
Allianz US PC Insurance Companies (G)	\$669,000	17%	47%	N/A
Total or Average	\$8,339,000	33%	40%	N/A
<b>Top 10 Pure Independent Agent-Broker Policy-Issuing Insurers</b>				
Starr Indemnity & Liability Company	\$1,573,000	157%	40%	Starr International Group
QBE Insurance Corporation	\$1,021,000	8%	26%	QBE North America Insurance Group
National Union Fire Ins Co Pittsburgh PA	\$782,000	-2%	131%	American International Group
Allianz Global Risks US Insurance Co	\$669,000	17%	47%	Allianz US PC Insurance Companies
Old Republic Insurance Company	\$635,000	42%	-2%	Old Republic Insurance Group
<b>Top 3 MGA/Wholesale Policy-Issuing Insurers</b>				
U.S. Specialty Insurance Company	\$247,000	0%	7%	Tokio Marine US PC Group
Harco National Insurance Company	\$84,000	4%	250%	IAT Insurance Group
<b>Top 3 Captive-Exclusive Policy-Issuing Insurers</b>				
American National Property & Casualty Co	\$142,000	-11%	84%	American National Prop & Cas Group
<b>Top 3 Direct Policy-Issuing Insurers</b>				
Avemco Insurance Company	\$242,000	11%	23%	Tokio Marine US PC Group
<b>Top 3 Surplus Lines Policy Issuing Insurers</b>				
National Fire & Marine Insurance Co	\$11,000	20%	57%	Berkshire Hathaway Insurance Group
<b>Top Individual RRG</b>				

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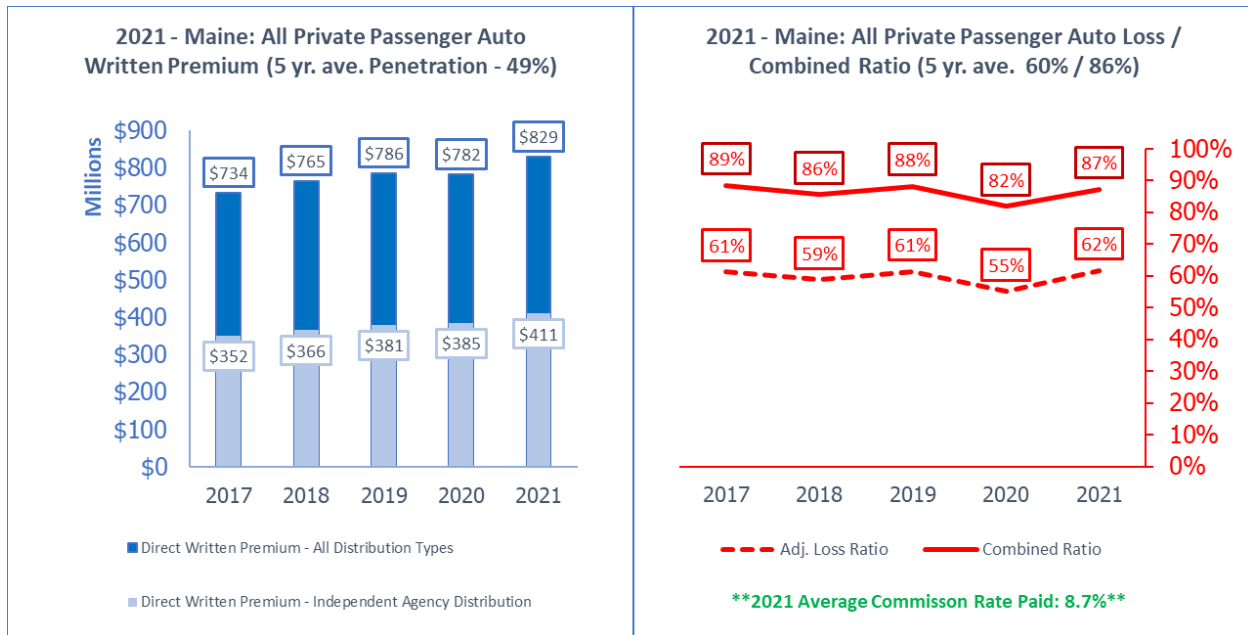
# All Commercial Auto



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Exclusive Agents DPW	Direct DPW	Surplus Lines DPW
\$190,460,000	\$175,736,000	\$8,137,000	\$6,144,000	\$2,107,000
Loss Ratio and Combined Ratio Accuracy	IA+MGA+IA-Mixed Penetration	Exclusive Penetration	Direct Penetration	Surplus Lines Utilization
100%	92%	4%	3%	1.1%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Exclusive Insurers	Direct Insurers	Surplus Lines Insurers
237	195	14	23	30
1-Year / 5-Year Premium Growth: All Premium	1-yr / 5-yr: IA+MGA+IA-Mixed	1-yr / 5-yr: Exclusive	1-yr / 5-yr: Direct	1-yr / 5-yr: Surplus Lines
9% / 6%	7% / 6%	11% / 13%	67% / 15%	-21% / -11%
<b>Top 5 Groups or Unaffiliated Single(s)</b>	2021 DPW	2021 Adj. Loss Ratio	2020-2021 Growth Rate	Group Name or ALL L.O.B. DPW
W. R. Berkley Insurance Group (G)	\$32,002,000	38%	13%	N/A
Progressive Insurance Group (G)	\$20,619,000	46%	15%	N/A
Hanover Ins Group Prop & Cas Cos (G)	\$15,539,000	55%	4%	N/A
Liberty Mutual Insurance Companies (G)	\$15,444,000	61%	-5%	N/A
Travelers Group (G)	\$12,710,000	49%	11%	N/A
Total or Average	\$190,469,000	49%	9%	N/A
<b>Top 10 Pure Independent Agent-Broker Policy-Issuing Insurers</b>				
Progressive Northern Insurance Company	\$18,821,000	46%	13%	Progressive Insurance Group
Acadia Insurance Company	\$15,213,000	41%	11%	W. R. Berkley Insurance Group
MMG Insurance Company	\$11,743,000	46%	10%	...
Allmerica Financial Benefit Insurance Co	\$10,790,000	42%	7%	Hanover Ins Group Prop & Cas Cos
Frankenmuth Mutual Insurance Company	\$10,067,000	43%	11%	Frankenmuth Insurance Group
<b>Top 3 MGA/Wholesale Policy-Issuing Insurers</b>				
Northland Insurance Company	\$1,895,000	97%	-10%	Travelers Group
New York Marine and General Insurance Co	\$473,000	14%	199%	ProSight Specialty Group
National Interstate Insurance Company	\$345,000	-72%	0%	Great American P & C Insurance Group
<b>Top 3 Captive-Exclusive Policy-Issuing Insurers</b>				
Sentry Select Insurance Company	\$2,134,000	162%	25%	Sentry Insurance Group
Federated Mutual Insurance Company	\$1,545,000	57%	8%	Federated Mutual Group
Farm Family Casualty Insurance Company	\$1,346,000	-4%	-2%	American National Prop & Cas Group
<b>Top 3 Direct Policy-Issuing Insurers</b>				
Protective Insurance Company	\$1,284,000	30%	68%	Progressive Insurance Group
Nationwide Agribusiness Insurance Co	\$756,000	52%	5%	Nationwide Group
CUSA Risk Retention Group, Inc.	\$732,000	1000%		...
<b>Top 3 Surplus Lines Policy Issuing Insurers</b>				
Liberty Surplus Insurance Corporation	\$662,000	66%	-436%	Liberty Mutual Insurance Companies
Lexington Insurance Company	\$255,000	71%	24%	American International Group
Prime Insurance Company	\$234,000	-58%	-542%	Prime Insurance Group
<b>Top Individual RRG</b>				
ARCOA Risk Retention Group, Inc.	\$63,000	24%	47%	AMERCO Property and Casualty Ins Group

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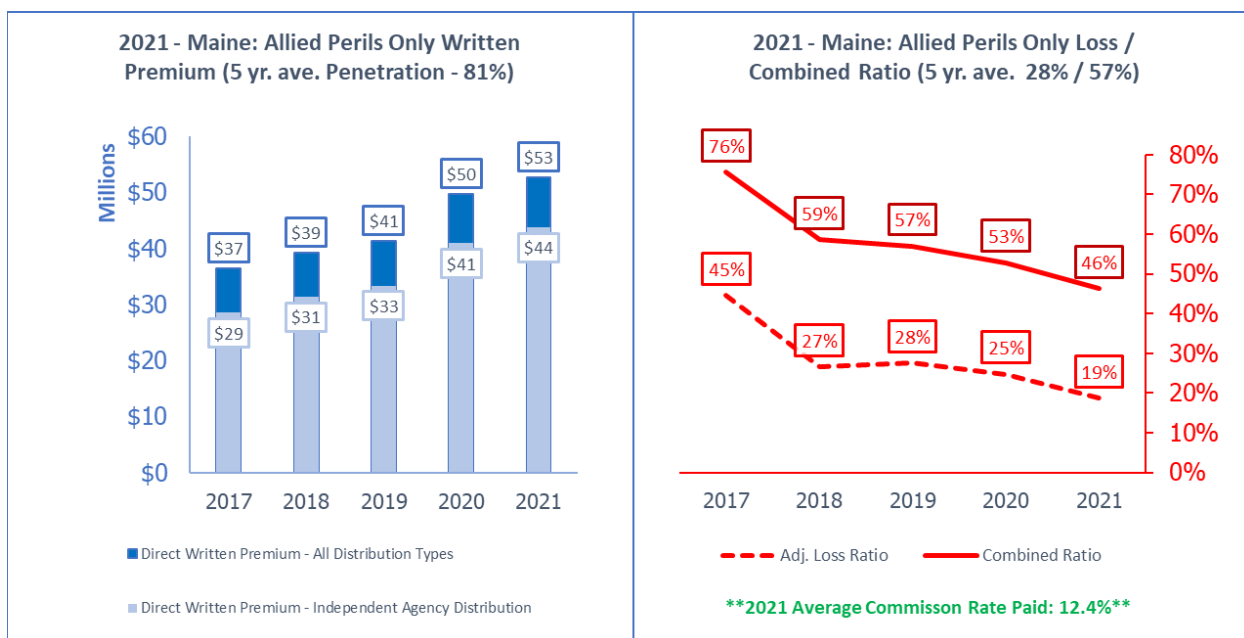
# All Private Passenger Auto



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Exclusive Agents DPW	Direct DPW	Surplus Lines DPW
\$829,465,000	\$411,027,000	\$243,173,000	\$175,265,000	\$0
<b>Loss Ratio and Combined Ratio Accuracy</b>	<b>IA+MGA+IA-Mixed Penetration</b>	<b>Exclusive Penetration</b>	<b>Direct Penetration</b>	<b>Surplus Lines Utilization</b>
100%	50%	29%	21%	0.0%
<b>Active Affiliated and Unaffiliated Insurers</b>	<b>IA+MGA+IA-Mixed Insurers</b>	<b>Exclusive Insurers</b>	<b>Direct Insurers</b>	<b>Surplus Lines Insurers</b>
105	64	19	22	0
<b>1-Year / 5-Year Premium Growth: All Premium</b>	<b>1-yr / 5-yr: IA+MGA+IA-Mixed</b>	<b>1-yr / 5-yr: Exclusive</b>	<b>1-yr / 5-yr: Direct</b>	<b>1-yr / 5-yr: Surplus Lines</b>
6% / 3%	7% / 4%	1% / 0%	11% / 5%	#DIV/0!
<b>Top 5 Groups or Unaffiliated Single(s)</b>	<b>2021 DPW</b>	<b>2021 Adj. Loss Ratio</b>	<b>2020-2021 Growth Rate</b>	<b>Group Name or ALL L.O.B. DPW</b>
Progressive Insurance Group (G)	\$138,267,000	62%	7%	N/A
State Farm Group (G)	\$107,518,000	65%	6%	N/A
Berkshire Hathaway Insurance Group (G)	\$104,896,000	75%	15%	N/A
Liberty Mutual Insurance Companies (G)	\$75,946,000	52%	11%	N/A
Allstate Insurance Group (G)	\$65,081,000	59%	-3%	N/A
Total or Average	\$829,464,000	62%	6%	N/A
<b>Top 10 Pure Independent Agent-Broker Policy-Issuing Insurers</b>				
Progressive Northwestern Insurance Co	\$66,874,000	61%	5%	Progressive Insurance Group
Concord General Mutual Insurance Company	\$30,163,000	61%	3%	Auto-Owners Insurance Group
MMG Insurance Company	\$25,000,000	72%	7%	...
Citizens Insurance Company of America	\$24,879,000	56%	4%	Hanover Ins Group Prop & Cas Cos
Standard Fire Insurance Company	\$22,916,000	57%	16%	Travelers Group
<b>Top 3 MGA/Wholesale Policy-Issuing Insurers</b>				
Liberty Mutual Personal Insurance Co	\$17,746,000	81%	141%	Liberty Mutual Insurance Companies
American Reliable Insurance Company	\$778,000	35%	-12%	Global Indemnity Group
State National Insurance Company, Inc.	\$246,000	29%	-7%	Markel Corporation Group
<b>Top 3 Captive-Exclusive Policy-Issuing Insurers</b>				
State Farm Mutual Automobile Ins Co	\$98,800,000	65%	6%	State Farm Group
Allstate Fire and Casualty Insurance Co	\$38,429,000	59%	4%	Allstate Insurance Group
LM General Insurance Company	\$28,792,000	38%	-15%	Liberty Mutual Insurance Companies
<b>Top 3 Direct Policy-Issuing Insurers</b>				
GEICO General Insurance Company	\$51,461,000	74%	19%	Berkshire Hathaway Insurance Group
GEICO Indemnity Company	\$40,688,000	73%	11%	Berkshire Hathaway Insurance Group
United Services Automobile Association	\$15,068,000	66%	2%	USAA Group
<b>Top 3 Surplus Lines Policy Issuing Insurers</b>				
<b>Top Individual RRG</b>				

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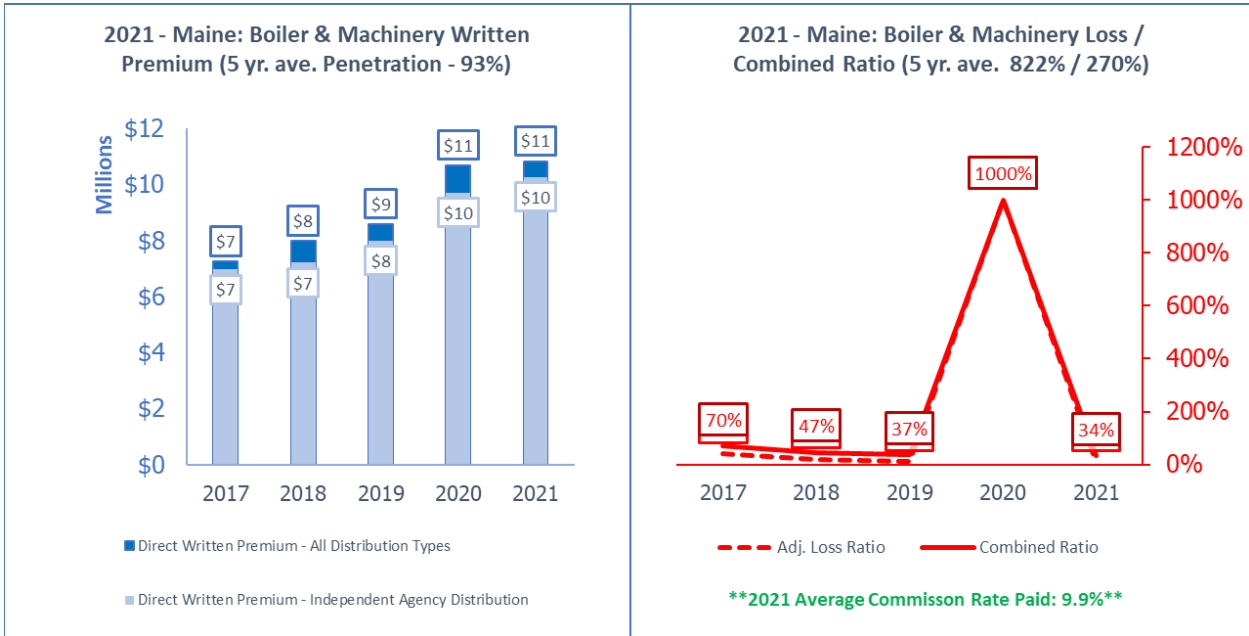
# Allied Perils Only



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Exclusive Agents DPW	Direct DPW	Surplus Lines DPW
\$52,757,000	\$43,846,000	\$3,531,000	\$5,284,000	\$6,994,000
Loss Ratio and Combined Ratio Accuracy	IA+MGA+IA-Mixed Penetration	Exclusive Penetration	Direct Penetration	Surplus Lines Utilization
100%	83%	7%	10%	13.3%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Exclusive Insurers	Direct Insurers	Surplus Lines Insurers
189	160	12	14	57
1-Year / 5-Year Premium Growth: All Premium	1-yr / 5-yr: IA+MGA+IA-Mixed	1-yr / 5-yr: Exclusive	1-yr / 5-yr: Direct	1-yr / 5-yr: Surplus Lines
6% / 10%	7% / 11%	14% / 7%	-3% / 0%	-11% / 7%
<b>Top 5 Groups or Unaffiliated Single(s)</b>	2021 DPW	2021 Adj. Loss Ratio	2020-2021 Growth Rate	Group Name or ALL L.O.B. DPW
FM Global Group (G)	\$11,401,000	8%	12%	N/A
Farmers Insurance Group (G)	\$3,444,000	24%	6%	N/A
Andover Companies Pool (G)	\$3,044,000	32%	5%	N/A
American National Prop & Cas Group (G)	\$2,934,000	25%	15%	N/A
Vermont Mutual Group (G)	\$2,842,000	30%	6%	N/A
Total or Average	\$52,764,000	19%	6%	N/A
<b>Top 10 Pure Independent Agent-Broker Policy-Issuing Insurers</b>				
Foremost Insurance Co Grand Rapids, MI	\$3,441,000	24%	6%	Farmers Insurance Group
Vermont Mutual Insurance Company	\$2,842,000	30%	6%	Vermont Mutual Group
Cambridge Mutual Fire Insurance Company	\$1,827,000	34%	0%	Andover Companies Pool
General Star Indemnity Company	\$1,392,000	44%	10%	Berkshire Hathaway Insurance Group
Merrimack Mutual Fire Insurance Company	\$1,216,000	29%	14%	Andover Companies Pool
<b>Top 3 MGA/Wholesale Policy-Issuing Insurers</b>				
Evanston Insurance Company	\$316,000	3%	-13%	Markel Corporation Group
GuideOne National Insurance Company	\$247,000	19%	-58%	GuideOne Insurance Companies
American Reliable Insurance Company	\$195,000	19%	-39%	Global Indemnity Group
<b>Top 3 Captive-Exclusive Policy-Issuing Insurers</b>				
Farm Family Casualty Insurance Company	\$2,934,000	25%	15%	American National Prop & Cas Group
Federated Mutual Insurance Company	\$181,000	23%	24%	Federated Mutual Group
Florists' Mutual Insurance Company	\$121,000	16%	-14%	Sentry Insurance Group
<b>Top 3 Direct Policy-Issuing Insurers</b>				
American Security Insurance Company	\$1,903,000	9%	-6%	Assurant P&C Group
United Services Automobile Association	\$1,021,000	29%	1%	USAA Group
USAA Casualty Insurance Company	\$663,000	38%	12%	USAA Group
<b>Top 3 Surplus Lines Policy Issuing Insurers</b>				
General Star Indemnity Company	\$1,392,000	44%	10%	Berkshire Hathaway Insurance Group
Westchester Surplus Lines Insurance Co	\$346,000	33%	-3%	Chubb INA Group
Landmark American Insurance Company	\$334,000	0%	13%	Alleghany Corporation Group
<b>Top Individual RRG</b>				

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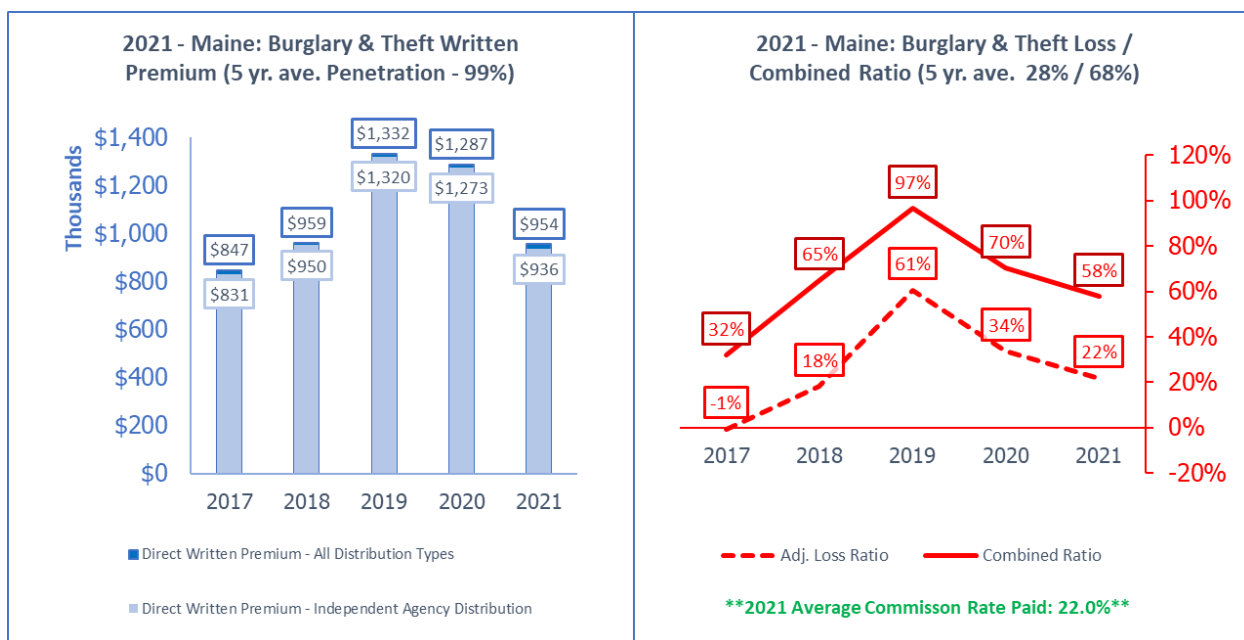
# Boiler & Machinery



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Exclusive Agents DPW	Direct DPW	Surplus Lines DPW
\$10,840,000	\$10,283,000	\$67,000	\$480,000	\$356,000
Loss Ratio and Combined Ratio Accuracy	IA+MGA+IA-Mixed Penetration	Exclusive Penetration	Direct Penetration	Surplus Lines Utilization
100%	95%	1%	4%	3.3%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Exclusive Insurers	Direct Insurers	Surplus Lines Insurers
110	94	8	6	25
1-Year / 5-Year Premium Growth: All Premium	1-yr / 5-yr: IA+MGA+IA-Mixed	1-yr / 5-yr: Exclusive	1-yr / 5-yr: Direct	1-yr / 5-yr: Surplus Lines
1% / 11%	6% / 10%	20% / 16%	-46% / 21%	26% / -4%
<b>Top 5 Groups or Unaffiliated Single(s)</b>	2021 DPW	2021 Adj. Loss Ratio	2020-2021 Growth Rate	Group Name or ALL L.O.B. DPW
FM Global Group (G)	\$4,372,000	24%	-4%	N/A
W. R. Berkley Insurance Group (G)	\$1,503,000	3%	8%	N/A
Frankenmuth Insurance Group (G)	\$1,071,000	2%	8%	N/A
Chubb INA Group (G)	\$714,000	16%	49%	N/A
Travelers Group (G)	\$688,000	7%	-8%	N/A
Total or Average	\$10,839,000	10%	1%	N/A
<b>Top 10 Pure Independent Agent-Broker Policy-Issuing Insurers</b>				
Frankenmuth Mutual Insurance Company	\$634,000	1%	19%	Frankenmuth Insurance Group
Travelers Property Casualty Co of Amer	\$627,000	7%	-10%	Travelers Group
Acadia Insurance Company	\$540,000	3%	4%	W. R. Berkley Insurance Group
Federal Insurance Company	\$483,000	13%	28%	Chubb INA Group
Patriot Insurance Company	\$438,000	3%	-5%	Frankenmuth Insurance Group
<b>Top 3 MGA/Wholesale Policy-Issuing Insurers</b>				
Falls Lake Fire and Casualty Company	\$24,000	10%	85%	James River Group
Canopus US Insurance, Inc.	\$10,000	2%	100%	...
Atlantic Casualty Insurance Company	\$7,000	10%	17%	Auto-Owners Insurance Group
<b>Top 3 Captive-Exclusive Policy-Issuing Insurers</b>				
Federated Mutual Insurance Company	\$40,000	-13%	33%	Federated Mutual Group
Nationwide Property & Casualty Ins Co	\$10,000	0%	25%	Nationwide Group
Federated Reserve Insurance Company	\$5,000	0%	25%	Federated Mutual Group
<b>Top 3 Direct Policy-Issuing Insurers</b>				
Liberty Mutual Fire Insurance Company	\$301,000	-37%	43%	Liberty Mutual Insurance Companies
Westport Insurance Corporation	\$137,000	-1%	-79%	Swiss Reinsurance Group
Nationwide Agribusiness Insurance Co	\$34,000	-1%	70%	Nationwide Group
<b>Top 3 Surplus Lines Policy Issuing Insurers</b>				
Interstate Fire & Casualty Company	\$67,000	4%	34%	Allianz US PC Insurance Companies
Lexington Insurance Company	\$50,000	0%	19%	American International Group
Steadfast Insurance Company	\$38,000	10%	533%	Zurich Insurance US PC Group
<b>Top Individual RRG</b>				
ARISE Boiler Inspection & Insurance RRG	\$8,000	0%	-11%	...

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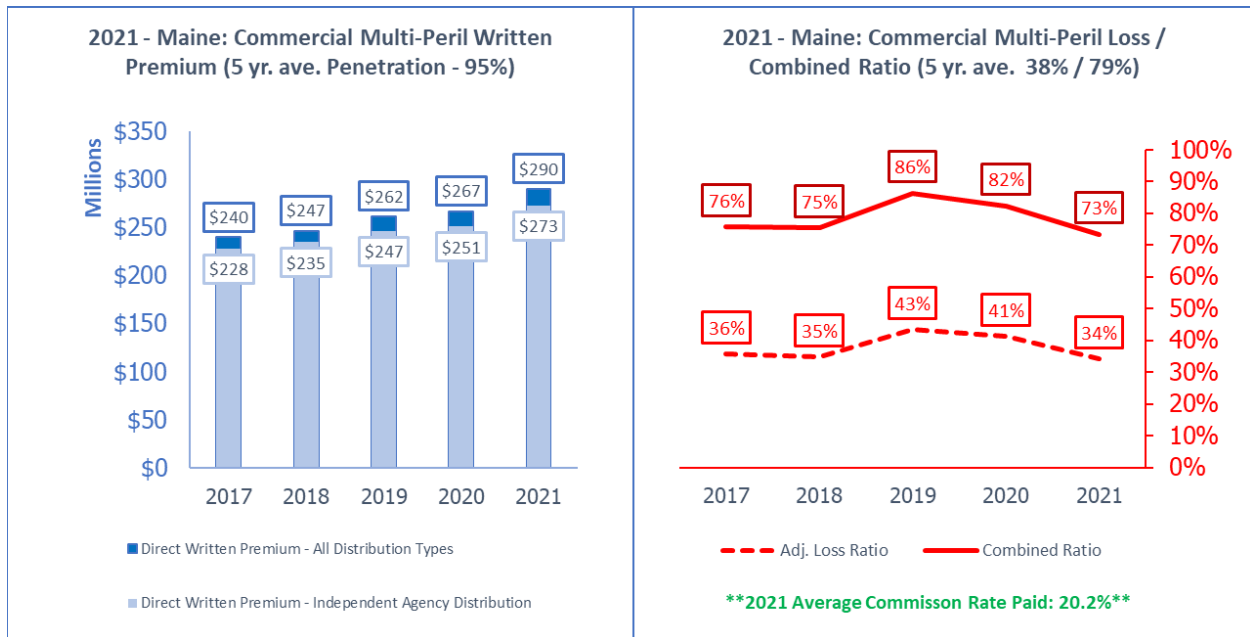
# Burglary & Theft



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Exclusive Agents DPW	Direct DPW	Surplus Lines DPW
\$954,000	\$936,000	\$10,000	\$8,000	\$36,000
Loss Ratio and Combined Ratio Accuracy	IA+MGA+IA-Mixed Penetration	Exclusive Penetration	Direct Penetration	Surplus Lines Utilization
100%	98%	1%	1%	3.8%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Exclusive Insurers	Direct Insurers	Surplus Lines Insurers
57	52	3	2	7
1-Year / 5-Year Premium Growth: All Premium	1-yr / 5-yr: IA+MGA+IA-Mixed	1-yr / 5-yr: Exclusive	1-yr / 5-yr: Direct	1-yr / 5-yr: Surplus Lines
-26% / 3%	-26% / 3%	0% / 0%	100% / 7%	24% / 27%
Top 5 Groups or Unaffiliated Single(s)	2021 DPW	2021 Adj. Loss Ratio	2020-2021 Growth Rate	Group Name or ALL L.O.B. DPW
Travelers Group (G)	\$388,000	24%	-51%	N/A
Chubb INA Group (G)	\$101,000	-17%	7%	N/A
CNA Insurance Companies (G)	\$71,000	43%	31%	N/A
Hanover Ins Group Prop & Cas Cos (G)	\$70,000	28%	1%	N/A
Hiscox Insurance Company Inc.	\$52,000	375%	41%	N/A
Total or Average	\$954,000	22%	-26%	N/A
Top 10 Pure Independent Agent-Broker Policy-Issuing Insurers				
Travelers Casualty and Surety Co of Amer	\$383,000	25%	-51%	Travelers Group
Federal Insurance Company	\$84,000	-22%	14%	Chubb INA Group
The Hanover Insurance Company	\$68,000	28%	3%	Hanover Ins Group Prop & Cas Cos
Continental Casualty Company	\$55,000	15%	31%	CNA Insurance Companies
XL Specialty Insurance Company	\$34,000	135%	127%	XL Reinsurance America Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Harco National Insurance Company	\$6,000	32%	200%	IAT Insurance Group
U.S. Specialty Insurance Company	\$3,000	-100%	-85%	Tokio Marine US PC Group
Accelerant National Insurance Company	\$0	0%		Accelerant US Holdings Group
Top 3 Captive-Exclusive Policy-Issuing Insurers				
Federated Mutual Insurance Company	\$8,000	11%	0%	Federated Mutual Group
Federated Reserve Insurance Company	\$1,000	10%	0%	Federated Mutual Group
Top 3 Direct Policy-Issuing Insurers				
Westport Insurance Corporation	\$7,000	0%	133%	Swiss Reinsurance Group
Federated Rural Electric Ins Exchange	\$1,000	0%	0%	...
Top 3 Surplus Lines Policy Issuing Insurers				
Columbia Casualty Company	\$15,000	158%	36%	CNA Insurance Companies
Mount Vernon Specialty Insurance Company	\$10,000	86%		Berkshire Hathaway Insurance Group
United States Liability Insurance Co	\$4,000	0%	0%	Berkshire Hathaway Insurance Group
Top Individual RRG				

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# Commercial Multi-Peril

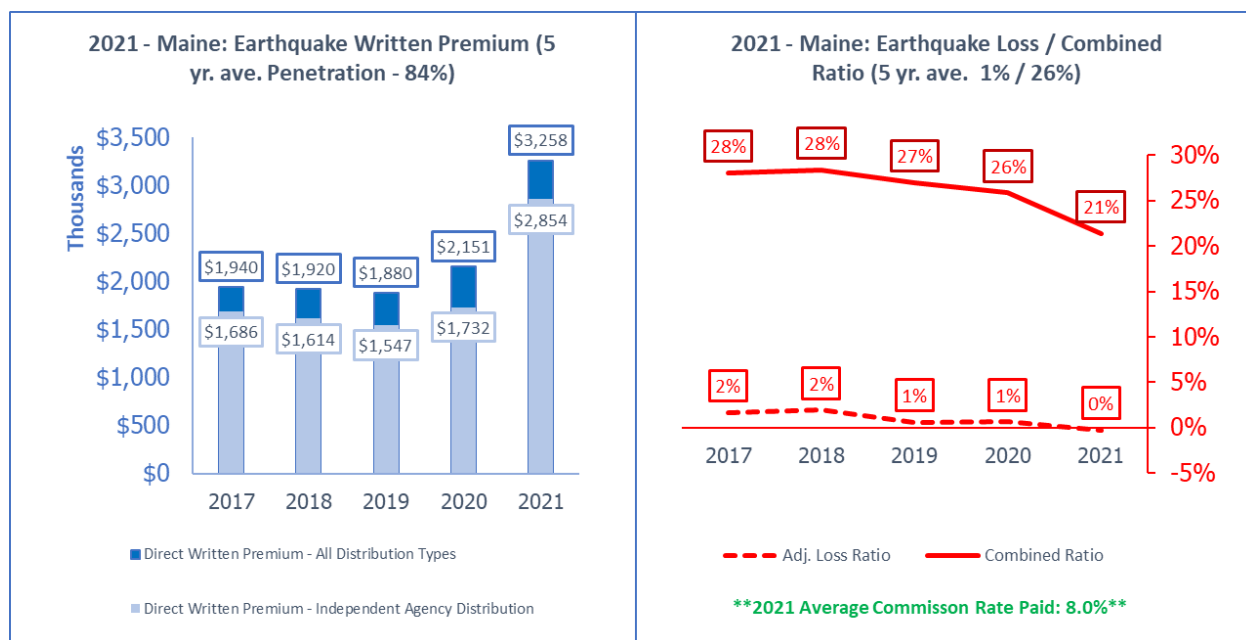


ALL Direct Written Premium (DPW)	Ind. Agent DPW	Exclusive Agents DPW	Direct DPW	Surplus Lines DPW
\$290,309,000	\$273,218,000	\$10,823,000	\$6,091,000	\$10,941,000
Loss Ratio and Combined Ratio Accuracy	IA+MGA+IA-Mixed Penetration	Exclusive Penetration	Direct Penetration	Surplus Lines Utilization
100%	94%	4%	2%	3.8%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Exclusive Insurers	Direct Insurers	Surplus Lines Insurers
238	209	14	10	54
1-Year / 5-Year Premium Growth: All Premium	1-yr / 5-yr: IA+MGA+IA-Mixed	1-yr / 5-yr: Exclusive	1-yr / 5-yr: Direct	1-yr / 5-yr: Surplus Lines
9% / 5%	9% / 5%	5% / 4%	8% / 30%	14% / 13%
<b>Top 5 Groups or Unaffiliated Single(s)</b>	2021 DPW	2021 Adj. Loss Ratio	2020-2021 Growth Rate	Group Name or ALL L.O.B. DPW
W. R. Berkley Insurance Group (G)	\$37,827,000	35%	6%	N/A
Hanover Ins Group Prop & Cas Cos (G)	\$35,854,000	23%	6%	N/A
Liberty Mutual Insurance Companies (G)	\$35,538,000	26%	-4%	N/A
MMG Insurance Company	\$25,154,000	37%	11%	N/A
Frankenmuth Insurance Group (G)	\$20,463,000	15%	9%	N/A
Total or Average	\$290,311,000	34%	9%	N/A
<b>Top 10 Pure Independent Agent-Broker Policy-Issuing Insurers</b>				
MMG Insurance Company	\$25,154,000	37%	11%	...
Ohio Security Insurance Company	\$17,037,000	38%	5%	Liberty Mutual Insurance Companies
Citizens Insurance Company of America	\$16,072,000	38%	7%	Hanover Ins Group Prop & Cas Cos
Frankenmuth Mutual Insurance Company	\$13,836,000	15%	12%	Frankenmuth Insurance Group
Philadelphia Indemnity Insurance Company	\$13,151,000	16%	26%	Tokio Marine US PC Group
<b>Top 3 MGA/Wholesale Policy-Issuing Insurers</b>				
Penn-America Insurance Company	\$921,000	6%	39%	Global Indemnity Group
Falls Lake Fire and Casualty Company	\$675,000	25%	52%	James River Group
Atlantic Casualty Insurance Company	\$601,000	60%	3%	Auto-Owners Insurance Group
<b>Top 3 Captive-Exclusive Policy-Issuing Insurers</b>				
State Farm Fire and Casualty Company	\$4,625,000	20%	8%	State Farm Group
Allstate Indemnity Company	\$2,757,000	11%	-8%	Allstate Insurance Group
Farm Family Casualty Insurance Company	\$1,117,000	58%	3%	American National Prop & Cas Group
<b>Top 3 Direct Policy-Issuing Insurers</b>				
Liberty Mutual Fire Insurance Company	\$3,052,000	-23%	11%	Liberty Mutual Insurance Companies
Nationwide Agribusiness Insurance Co	\$1,227,000	-2%	-2%	Nationwide Group
CUMIS Insurance Society, Inc.	\$522,000	19%	-4%	CUMIS Insurance Society Group
<b>Top 3 Surplus Lines Policy Issuing Insurers</b>				
Scottsdale Insurance Company	\$1,717,000	44%	17%	Nationwide Group
Penn-America Insurance Company	\$921,000	6%	39%	Global Indemnity Group
Ironshore Specialty Insurance Co	\$715,000	28%	74%	Liberty Mutual Insurance Companies
<b>Top Individual RRG</b>				

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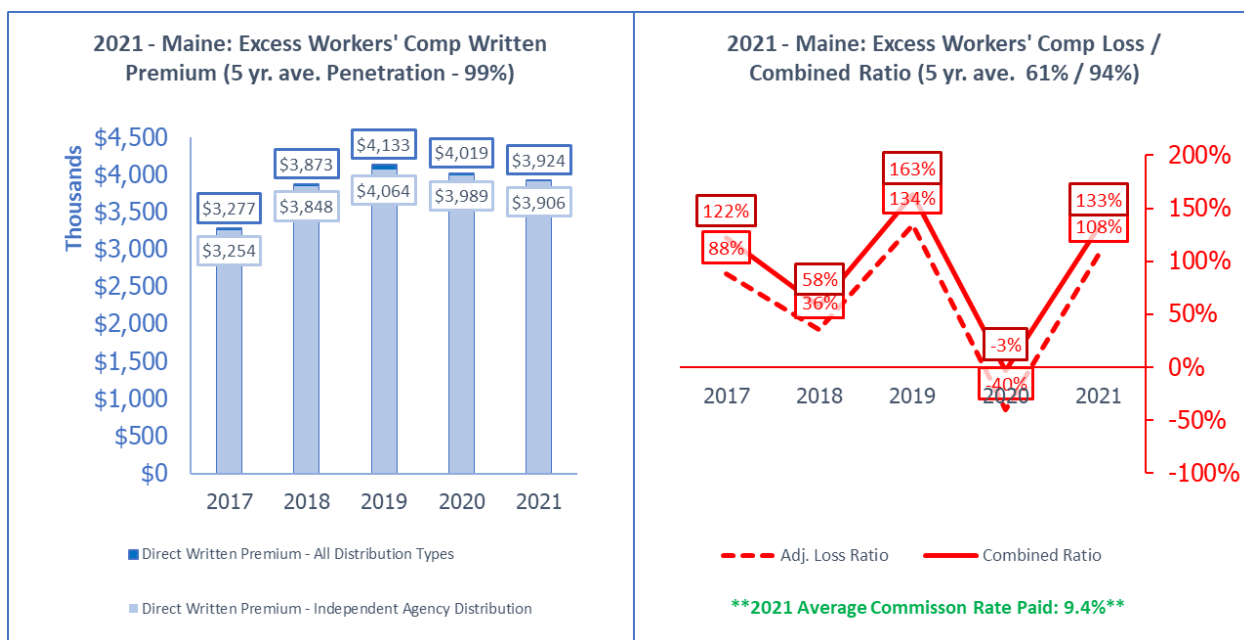
# Earthquake



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Exclusive Agents DPW	Direct DPW	Surplus Lines DPW
\$3,258,000	\$2,854,000	\$107,000	\$297,000	\$498,000
Loss Ratio and Combined Ratio Accuracy	IA+MGA+IA-Mixed Penetration	Exclusive Penetration	Direct Penetration	Surplus Lines Utilization
100%	88%	3%	9%	15.3%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Exclusive Insurers	Direct Insurers	Surplus Lines Insurers
81	67	7	7	18
1-Year / 5-Year Premium Growth: All Premium	1-yr / 5-yr: IA+MGA+IA-Mixed	1-yr / 5-yr: Exclusive	1-yr / 5-yr: Direct	1-yr / 5-yr: Surplus Lines
51% / 14%	65% / 14%	-4% / 0%	-3% / 19%	4% / 10%
<b>Top 5 Groups or Unaffiliated Single(s)</b>	2021 DPW	2021 Adj. Loss Ratio	2020-2021 Growth Rate	Group Name or ALL L.O.B. DPW
Zurich Insurance US PC Group (G)	\$1,186,000	0%	313%	N/A
Travelers Group (G)	\$297,000	0%	15%	N/A
Allianz US PC Insurance Companies (G)	\$258,000	1%	184%	N/A
Hanover Ins Group Prop & Cas Cos (G)	\$197,000	1%	5%	N/A
Chubb INA Group (G)	\$178,000	-1%	3%	N/A
Total or Average	\$3,257,000	0%	51%	N/A
<b>Top 10 Pure Independent Agent-Broker Policy-Issuing Insurers</b>				
Travelers Indemnity Company	\$186,000	0%	22%	Travelers Group
Interstate Fire & Casualty Company	\$161,000	0%		Allianz US PC Insurance Companies
Allianz Global Risks US Insurance Co	\$97,000	3%	7%	Allianz US PC Insurance Companies
Pacific Indemnity Company	\$85,000	0%	-7%	Chubb INA Group
North American Elite Insurance Company	\$78,000	0%	875%	Swiss Reinsurance Group
<b>Top 3 MGA/Wholesale Policy-Issuing Insurers</b>				
Houston Casualty Company	\$9,000	4%	350%	Tokio Marine US PC Group
Evanston Insurance Company	\$8,000	-7%	-50%	Markel Corporation Group
<b>Top 3 Captive-Exclusive Policy-Issuing Insurers</b>				
State Farm Fire and Casualty Company	\$84,000	0%	6%	State Farm Group
Farmers Property and Casualty Ins Co	\$20,000	2%	-9%	Farmers Insurance Group
Nationwide Mutual Insurance Company	\$3,000	1%	50%	Nationwide Group
<b>Top 3 Direct Policy-Issuing Insurers</b>				
Liberty Mutual Fire Insurance Company	\$110,000	0%	1000%	Liberty Mutual Insurance Companies
Westport Insurance Corporation	\$81,000	2%	-60%	Swiss Reinsurance Group
Amica Mutual Insurance Company	\$41,000	0%	3%	Amica Mutual Group
<b>Top 3 Surplus Lines Policy Issuing Insurers</b>				
Interstate Fire & Casualty Company	\$161,000	0%		Allianz US PC Insurance Companies
Endurance American Specialty Ins Co	\$55,000	-13%	-55%	Sompo Holdings US Group
Lexington Insurance Company	\$47,000	-37%	24%	American International Group
<b>Top Individual RRG</b>				

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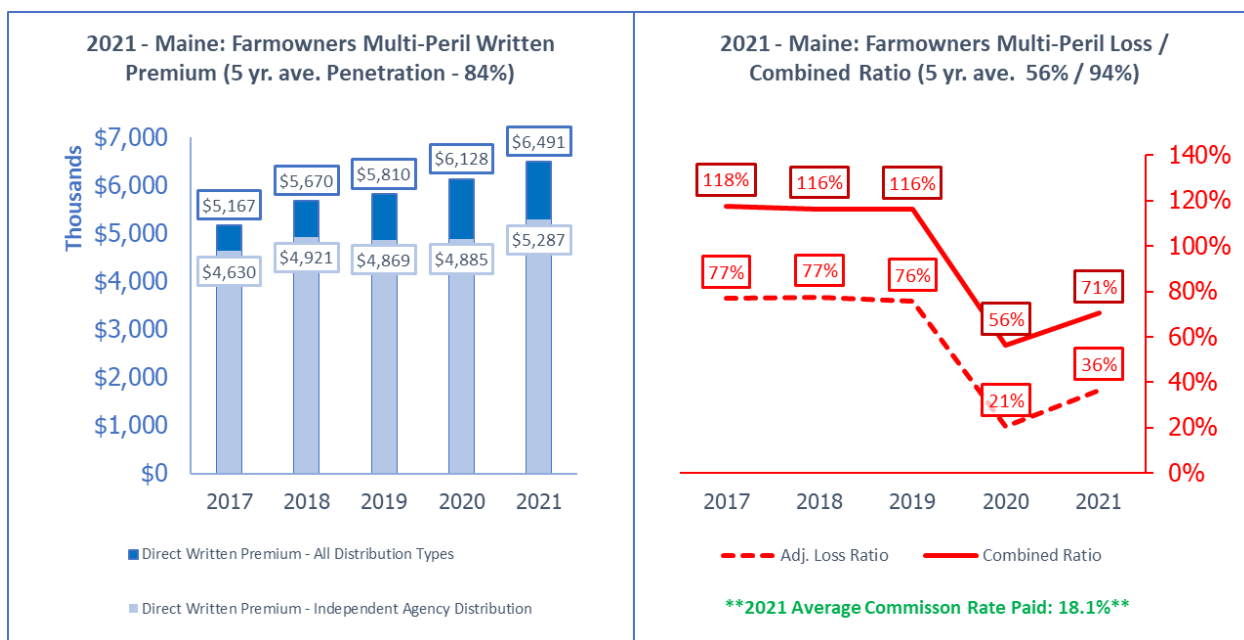
# Excess Workers' Comp



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Exclusive Agents DPW	Direct DPW	Surplus Lines DPW
\$3,924,000	\$3,906,000	\$0	\$18,000	\$0
Loss Ratio and Combined Ratio Accuracy	IA+MGA+IA-Mixed Penetration	Exclusive Penetration	Direct Penetration	Surplus Lines Utilization
100%	100%	0%	0%	0.0%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Exclusive Insurers	Direct Insurers	Surplus Lines Insurers
11	9	0	2	0
1-Year / 5-Year Premium Growth: All Premium	1-yr / 5-yr: IA+MGA+IA-Mixed	1-yr / 5-yr: Exclusive	1-yr / 5-yr: Direct	1-yr / 5-yr: Surplus Lines
-2% / 5%	-2% / 5%	#DIV/0!	-40% / -6%	#DIV/0!
<b>Top 5 Groups or Unaffiliated Single(s)</b>	2021 DPW	2021 Adj. Loss Ratio	2020-2021 Growth Rate	Group Name or ALL L.O.B. DPW
Tokio Marine US PC Group (G)	\$2,449,000	261%	-1%	N/A
W. R. Berkley Insurance Group (G)	\$510,000	-10%	69%	N/A
American International Group (G)	\$377,000	-100%	-4%	N/A
Travelers Group (G)	\$267,000	-100%	3%	N/A
Arch Insurance Group (G)	\$167,000	60%	-3%	N/A
Total or Average	\$3,925,000	101%	-2%	N/A
<b>Top 10 Pure Independent Agent-Broker Policy-Issuing Insurers</b>				
Safety National Casualty Corporation	\$2,449,000	261%	-1%	Tokio Marine US PC Group
Midwest Employers Casualty Company	\$510,000	-10%	69%	W. R. Berkley Insurance Group
National Union Fire Ins Co Pittsburgh PA	\$377,000	-100%	-4%	American International Group
Travelers Property Casualty Co of Amer	\$267,000	75%	3%	Travelers Group
Arch Insurance Company	\$167,000	60%	-3%	Arch Insurance Group
<b>Top 3 MGA/Wholesale Policy-Issuing Insurers</b>				
<b>Top 3 Captive-Exclusive Policy-Issuing Insurers</b>				
<b>Top 3 Direct Policy-Issuing Insurers</b>				
Liberty Mutual Fire Insurance Company	\$31,000	69%		Liberty Mutual Insurance Companies
Liberty Insurance Corporation	\$1,000	-100%	-97%	Liberty Mutual Insurance Companies
<b>Top 3 Surplus Lines Policy Issuing Insurers</b>				
<b>Top Individual RRG</b>				

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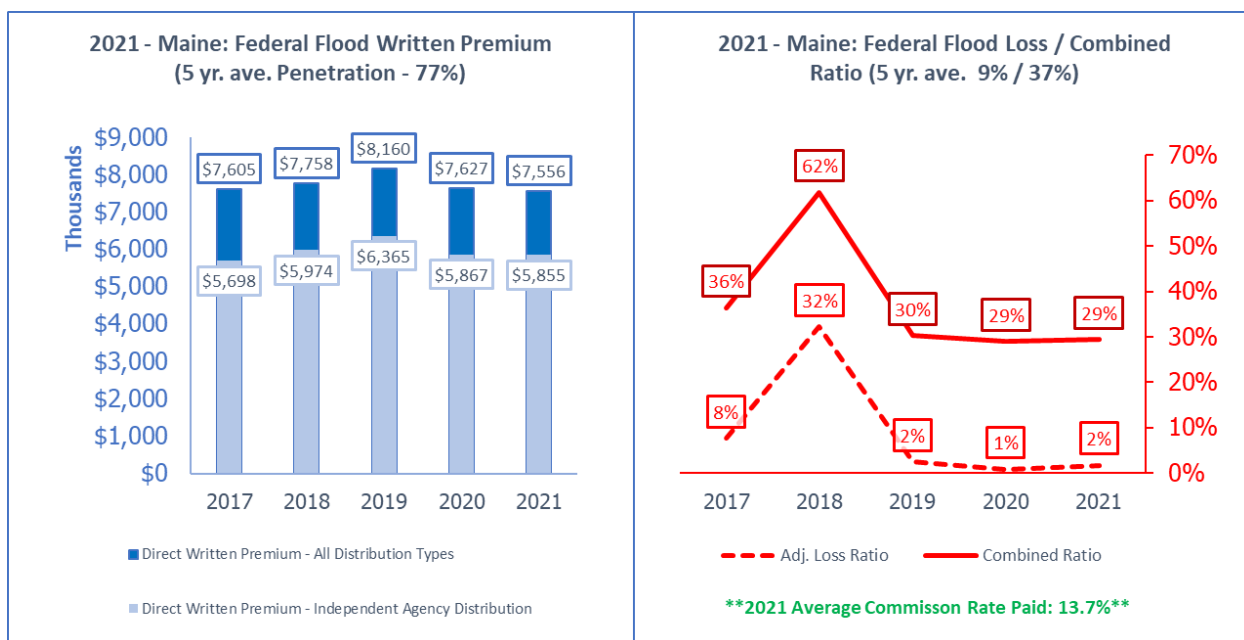
# Farmowners Multi-Peril



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Exclusive Agents DPW	Direct DPW	Surplus Lines DPW
\$6,491,000	\$5,287,000	\$0	\$1,204,000	\$0
Loss Ratio and Combined Ratio Accuracy	IA+MGA+IA-Mixed Penetration	Exclusive Penetration	Direct Penetration	Surplus Lines Utilization
100%	81%	0%	19%	0.0%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Exclusive Insurers	Direct Insurers	Surplus Lines Insurers
16	14	0	2	0
1-Year / 5-Year Premium Growth: All Premium	1-yr / 5-yr: IA+MGA+IA-Mixed	1-yr / 5-yr: Exclusive	1-yr / 5-yr: Direct	1-yr / 5-yr: Surplus Lines
6% / 6%	8% / 3%	#DIV/0!	-3% / 22%	#DIV/0!
<b>Top 5 Groups or Unaffiliated Single(s)</b>	2021 DPW	2021 Adj. Loss Ratio	2020-2021 Growth Rate	Group Name or ALL L.O.B. DPW
Virginia Farm Bureau Group (G)	\$2,620,000	15%	13%	N/A
MMG Insurance Company	\$1,671,000	88%	5%	N/A
Nationwide Group (G)	\$1,198,000	38%	-4%	N/A
W. R. Berkley Insurance Group (G)	\$932,000	4%	8%	N/A
Travelers Group (G)	\$42,000	-22%	-32%	N/A
Total or Average	\$6,491,000	36%	6%	N/A
<b>Top 10 Pure Independent Agent-Broker Policy-Issuing Insurers</b>				
Countryway Insurance Company	\$2,620,000	15%	13%	Virginia Farm Bureau Group
MMG Insurance Company	\$1,671,000	88%	5%	...
Union Insurance Company	\$595,000	11%	0%	W. R. Berkley Insurance Group
Acadia Insurance Company	\$247,000	-21%	30%	W. R. Berkley Insurance Group
Continental Western Insurance Company	\$87,000	32%	14%	W. R. Berkley Insurance Group
<b>Top 3 MGA/Wholesale Policy-Issuing Insurers</b>				
Markel Insurance Company	\$4,000	-8%	-69%	Markel Corporation Group
<b>Top 3 Captive-Exclusive Policy-Issuing Insurers</b>				
<b>Top 3 Direct Policy-Issuing Insurers</b>				
Nationwide Agribusiness Insurance Co	\$1,198,000	38%	-4%	Nationwide Group
Liberty Mutual Insurance Company	\$6,000	66%		Liberty Mutual Insurance Companies
<b>Top 3 Surplus Lines Policy Issuing Insurers</b>				
<b>Top Individual RRG</b>				

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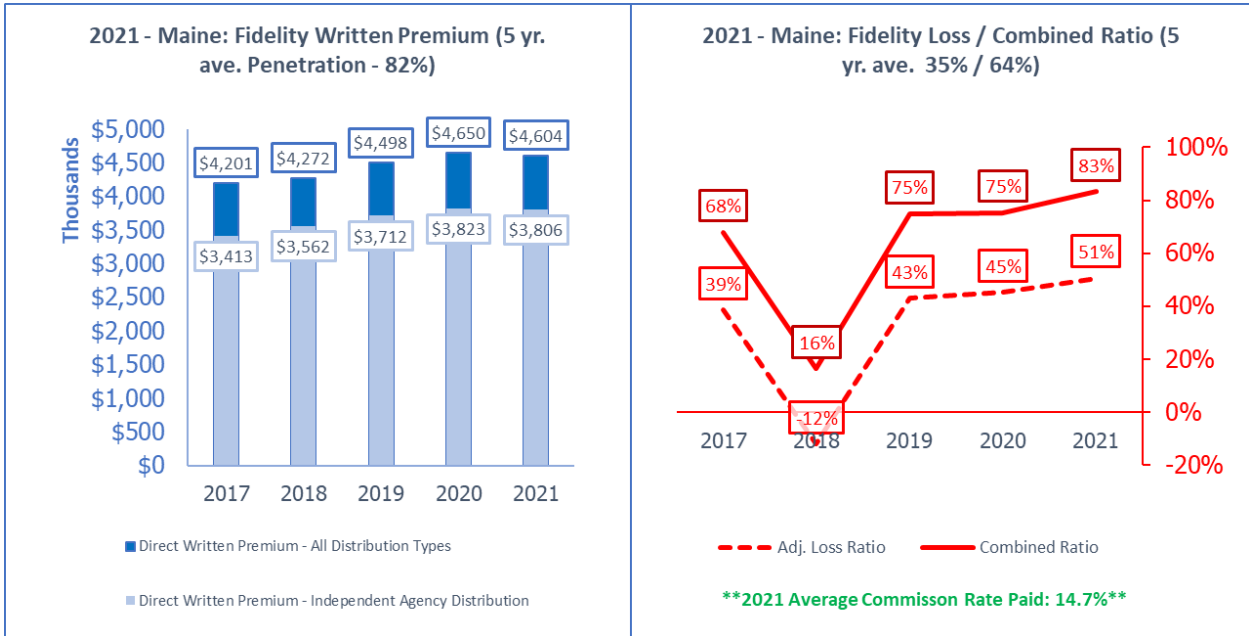
# Federal Flood



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Exclusive Agents DPW	Direct DPW	Surplus Lines DPW
\$7,556,000	\$5,855,000	\$1,040,000	\$661,000	\$46,000
Loss Ratio and Combined Ratio Accuracy	IA+MGA+IA-Mixed Penetration	Exclusive Penetration	Direct Penetration	Surplus Lines Utilization
100%	77%	14%	9%	0.6%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Exclusive Insurers	Direct Insurers	Surplus Lines Insurers
24	18	3	3	1
1-Year / 5-Year Premium Growth: All Premium	1-yr / 5-yr: IA+MGA+IA-Mixed	1-yr / 5-yr: Exclusive	1-yr / 5-yr: Direct	1-yr / 5-yr: Surplus Lines
-1% / 0%	0% / 1%	-7% / -6%	3% / 4%	#DIV/0!
<b>Top 5 Groups or Unaffiliated Single(s)</b>	2021 DPW	2021 Adj. Loss Ratio	2020-2021 Growth Rate	Group Name or ALL L.O.B. DPW
Wright National Flood Insurance Company	\$1,211,000	1%	3%	N/A
Allstate Insurance Group (G)	\$1,034,000	0%	-3%	N/A
Assurant P&C Group (G)	\$851,000	8%	10%	N/A
Selective Insurance Group (G)	\$775,000	12%	-10%	N/A
Hartford Insurance Group (G)	\$721,000	0%	2%	N/A
Total or Average	\$7,558,000	2%	-1%	N/A
<b>Top 10 Pure Independent Agent-Broker Policy-Issuing Insurers</b>				
American Bankers Insurance Co of Florida	\$851,000	8%	10%	Assurant P&C Group
Selective Insurance Company of New York	\$775,000	12%	-10%	Selective Insurance Group
American Commerce Insurance Company	\$710,000	0%	-4%	MAPFRE North America Group
Hartford Insurance Co of the Midwest	\$698,000	0%	2%	Hartford Insurance Group
NGM Insurance Company	\$645,000	0%	-6%	American Family Insurance Group
<b>Top 3 MGA/Wholesale Policy-Issuing Insurers</b>				
Wright National Flood Insurance Company	\$1,211,000	1%	3%	...
Trisura Specialty Insurance Company	\$46,000	0%		Trisura US Insurance Group
Occidental Fire and Casualty Co of NC	\$9,000	0%	-10%	IAT Insurance Group
<b>Top 3 Captive-Exclusive Policy-Issuing Insurers</b>				
Allstate Insurance Company	\$906,000	0%	-10%	Allstate Insurance Group
Farmers Property and Casualty Ins Co	\$132,000	0%	16%	Farmers Insurance Group
Farm Family Casualty Insurance Company	\$2,000	0%	0%	American National Prop & Cas Group
<b>Top 3 Direct Policy-Issuing Insurers</b>				
USAA General Indemnity Company	\$420,000	-7%	2%	USAA Group
Liberty Mutual Fire Insurance Company	\$217,000	0%	4%	Liberty Mutual Insurance Companies
Homestate Insurance Co of the Midwest	\$24,000	0%	14%	American Family Insurance Group
<b>Top 3 Surplus Lines Policy Issuing Insurers</b>				
Trisura Specialty Insurance Company	\$46,000	0%		Trisura US Insurance Group
<b>Top Individual RRG</b>				

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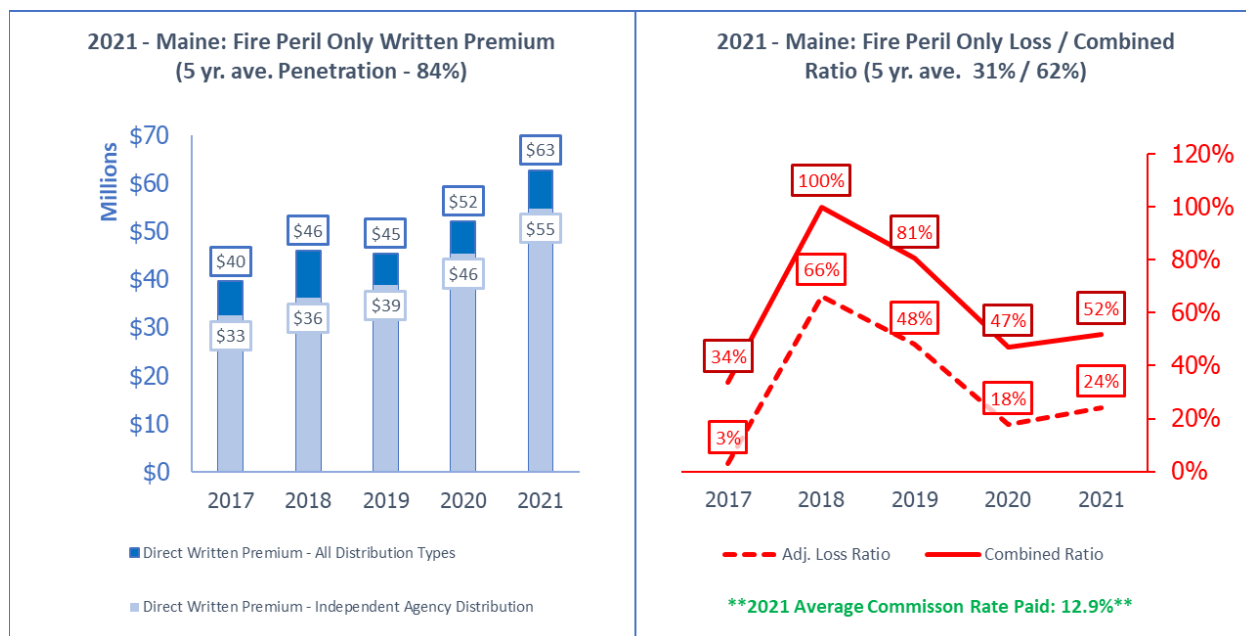
# Fidelity



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Exclusive Agents DPW	Direct DPW	Surplus Lines DPW
\$4,604,000	\$3,806,000	\$55,000	\$743,000	\$11,000
Loss Ratio and Combined Ratio Accuracy	IA+MGA+IA-Mixed Penetration	Exclusive Penetration	Direct Penetration	Surplus Lines Utilization
100%	83%	1%	16%	0.2%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Exclusive Insurers	Direct Insurers	Surplus Lines Insurers
62	54	5	3	5
1-Year / 5-Year Premium Growth: All Premium	1-yr / 5-yr: IA+MGA+IA-Mixed	1-yr / 5-yr: Exclusive	1-yr / 5-yr: Direct	1-yr / 5-yr: Surplus Lines
-1% / 2%	0% / 3%	-13% / -20%	-3% / 3%	-67% / -4%
<b>Top 5 Groups or Unaffiliated Single(s)</b>	2021 DPW	2021 Adj. Loss Ratio	2020-2021 Growth Rate	Group Name or ALL L.O.B. DPW
Travelers Group (G)	\$1,372,000	5%	-9%	N/A
CUMIS Insurance Society Group (G)	\$715,000	-1%	-3%	N/A
Chubb INA Group (G)	\$525,000	-22%	-2%	N/A
Hanover Ins Group Prop & Cas Cos (G)	\$320,000	22%	15%	N/A
Great American P & C Insurance Group (G)	\$209,000	12%	-10%	N/A
Total or Average	\$4,602,000	51%	-1%	N/A
<b>Top 10 Pure Independent Agent-Broker Policy-Issuing Insurers</b>				
Travelers Casualty and Surety Co of Amer	\$1,361,000	5%	-10%	Travelers Group
Federal Insurance Company	\$502,000	-22%	-4%	Chubb INA Group
The Hanover Insurance Company	\$316,000	29%	17%	Hanover Ins Group Prop & Cas Cos
National Union Fire Ins Co Pittsburgh PA	\$185,000	63%	-14%	American International Group
AXIS Insurance Company	\$161,000	144%	-21%	AXIS US Operations
<b>Top 3 MGA/Wholesale Policy-Issuing Insurers</b>				
U.S. Specialty Insurance Company	\$17,000	44%	6%	Tokio Marine US PC Group
New York Marine and General Insurance Co	\$4,000	-8%	0%	ProSight Specialty Group
RLI Insurance Company	\$1,000	-2%	0%	RLI Group
<b>Top 3 Captive-Exclusive Policy-Issuing Insurers</b>				
Federated Mutual Insurance Company	\$38,000	512%	-12%	Federated Mutual Group
Federated Reserve Insurance Company	\$6,000	-3%	-33%	Federated Mutual Group
Sentry Select Insurance Company	\$5,000	13%	-29%	Sentry Insurance Group
<b>Top 3 Direct Policy-Issuing Insurers</b>				
CUMIS Insurance Society, Inc.	\$715,000	-1%	-3%	CUMIS Insurance Society Group
Liberty Mutual Insurance Company	\$26,000	131%	4%	Liberty Mutual Insurance Companies
Federated Rural Electric Ins Exchange	\$2,000	0%	0%	...
<b>Top 3 Surplus Lines Policy Issuing Insurers</b>				
Starr Surplus Lines Insurance Company	\$5,000	10%	-81%	Starr International Group
Aspen Specialty Insurance Company	\$2,000	46%		Aspen US Insurance Group
<b>Top Individual RRG</b>				

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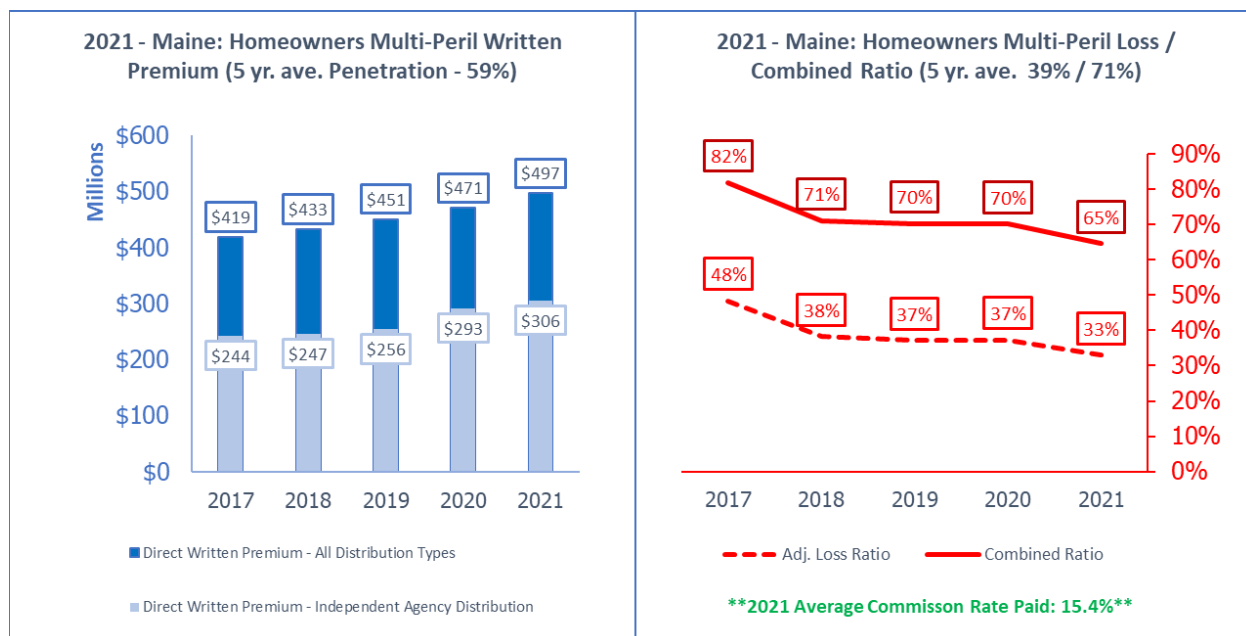
# Fire Peril Only



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Exclusive Agents DPW	Direct DPW	Surplus Lines DPW
\$62,845,000	\$54,904,000	\$3,444,000	\$4,475,000	\$14,343,000
Loss Ratio and Combined Ratio Accuracy	IA+MGA+IA-Mixed Penetration	Exclusive Penetration	Direct Penetration	Surplus Lines Utilization
100%	87%	5%	7%	22.8%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Exclusive Insurers	Direct Insurers	Surplus Lines Insurers
199	172	12	13	63
1-Year / 5-Year Premium Growth: All Premium	1-yr / 5-yr: IA+MGA+IA-Mixed	1-yr / 5-yr: Exclusive	1-yr / 5-yr: Direct	1-yr / 5-yr: Surplus Lines
21% / 12%	21% / 14%	7% / 1%	31% / 5%	38% / 28%
<b>Top 5 Groups or Unaffiliated Single(s)</b>	2021 DPW	2021 Adj. Loss Ratio	2020-2021 Growth Rate	Group Name or ALL L.O.B. DPW
FM Global Group (G)	\$6,126,000	-7%	20%	N/A
Allianz US PC Insurance Companies (G)	\$4,035,000	51%	194%	N/A
Farmers Insurance Group (G)	\$3,837,000	36%	2%	N/A
Travelers Group (G)	\$3,670,000	-13%	16%	N/A
Liberty Mutual Insurance Companies (G)	\$3,160,000	101%	91%	N/A
Total or Average	\$62,846,000	24%	21%	N/A
<b>Top 10 Pure Independent Agent-Broker Policy-Issuing Insurers</b>				
Foremost Insurance Co Grand Rapids, MI	\$3,830,000	36%	2%	Farmers Insurance Group
Allianz Global Risks US Insurance Co	\$3,471,000	73%	159%	Allianz US PC Insurance Companies
Starr Surplus Lines Insurance Company	\$2,788,000	14%	60%	Starr International Group
General Security Indemnity Co of Arizona	\$2,317,000	41%	702%	SCOR US Group
Vermont Mutual Insurance Company	\$2,131,000	15%	5%	Vermont Mutual Group
<b>Top 3 MGA/Wholesale Policy-Issuing Insurers</b>				
American Reliable Insurance Company	\$314,000	92%	35%	Global Indemnity Group
Northfield Insurance Company	\$268,000	7%	3%	Travelers Group
Evanston Insurance Company	\$185,000	96%	-21%	Markel Corporation Group
<b>Top 3 Captive-Exclusive Policy-Issuing Insurers</b>				
Farm Family Casualty Insurance Company	\$2,690,000	26%	7%	American National Prop & Cas Group
Federated Mutual Insurance Company	\$193,000	32%	22%	Federated Mutual Group
Horace Mann Insurance Company	\$158,000	5%	-4%	Horace Mann Insurance Group
<b>Top 3 Direct Policy-Issuing Insurers</b>				
Liberty Mutual Fire Insurance Company	\$1,665,000	176%	210%	Liberty Mutual Insurance Companies
American Security Insurance Company	\$1,259,000	26%	-7%	Assurant P&C Group
Westport Insurance Corporation	\$497,000	19%	-5%	Swiss Reinsurance Group
<b>Top 3 Surplus Lines Policy Issuing Insurers</b>				
Starr Surplus Lines Insurance Company	\$2,788,000	14%	60%	Starr International Group
General Security Indemnity Co of Arizona	\$2,317,000	41%	702%	SCOR US Group
Princeton Excess & Surplus Lines Ins Co	\$1,350,000	16%	65%	Munich-American Holding Corp Companies
<b>Top Individual RRG</b>				

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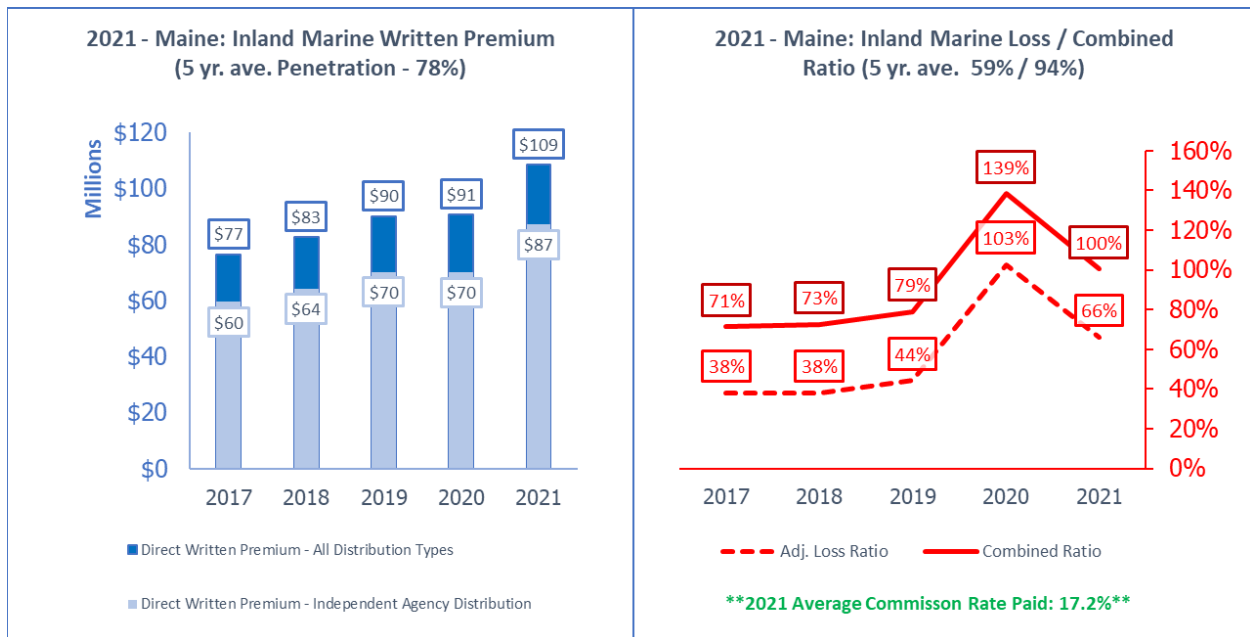
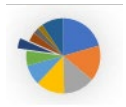
# Homeowners



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Exclusive Agents DPW	Direct DPW	Surplus Lines DPW
\$496,917,000	\$306,374,000	\$127,893,000	\$62,650,000	\$3,143,000
Loss Ratio and Combined Ratio Accuracy	IA+MGA+IA-Mixed Penetration	Exclusive Penetration	Direct Penetration	Surplus Lines Utilization
100%	62%	26%	13%	0.6%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Exclusive Insurers	Direct Insurers	Surplus Lines Insurers
122	92	13	17	14
1-Year / 5-Year Premium Growth: All Premium	1-yr / 5-yr: IA+MGA+IA-Mixed	1-yr / 5-yr: Exclusive	1-yr / 5-yr: Direct	1-yr / 5-yr: Surplus Lines
6% / 4%	5% / 6%	5% / 4%	11% / -2%	2% / -7%
Top 5 Groups or Unaffiliated Single(s)	2021 DPW	2021 Adj. Loss Ratio	2020-2021 Growth Rate	Group Name or ALL L.O.B. DPW
State Farm Group (G)	\$61,186,000	34%	9%	N/A
Liberty Mutual Insurance Companies (G)	\$56,066,000	37%	9%	N/A
Allstate Insurance Group (G)	\$42,700,000	28%	-2%	N/A
Farmers Insurance Group (G)	\$35,607,000	42%	6%	N/A
USAA Group (G)	\$30,242,000	44%	11%	N/A
Total or Average	\$496,916,000	33%	6%	N/A
Top 10 Pure Independent Agent-Broker Policy-Issuing Insurers				
MMG Insurance Company	\$24,756,000	30%	2%	...
Vermont Mutual Insurance Company	\$20,965,000	39%	5%	Vermont Mutual Group
Patrons Oxford Insurance Company	\$20,815,000	29%	1%	Quincy Mutual Group
Concord General Mutual Insurance Company	\$19,576,000	30%	0%	Auto-Owners Insurance Group
Massachusetts Bay Insurance Company	\$16,870,000	8%	-7%	Hanover Ins Group Prop & Cas Cos
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Liberty Mutual Personal Insurance Co	\$28,394,000	50%	8%	Liberty Mutual Insurance Companies
Canopus US Insurance, Inc.	\$597,000	80%	12%	...
Evanston Insurance Company	\$414,000	56%	-27%	Markel Corporation Group
Top 3 Captive-Exclusive Policy-Issuing Insurers				
State Farm Fire and Casualty Company	\$61,186,000	34%	9%	State Farm Group
Farmers Property and Casualty Ins Co	\$18,755,000	50%	3%	Farmers Insurance Group
Allstate Property and Casualty Ins Co	\$17,585,000	34%	7%	Allstate Insurance Group
Top 3 Direct Policy-Issuing Insurers				
United Services Automobile Association	\$14,513,000	41%	7%	USAA Group
Homesite Insurance Co of the Midwest	\$10,609,000	52%	28%	American Family Insurance Group
USAA Casualty Insurance Company	\$9,140,000	39%	13%	USAA Group
Top 3 Surplus Lines Policy Issuing Insurers				
Vault E&S Insurance Company	\$660,000	19%	86%	Vault Holdings Group
Canopus US Insurance, Inc.	\$597,000	80%	12%	...
Lexington Insurance Company	\$448,000	-56%	-42%	American International Group
Top Individual RRG				

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# Inland Marine

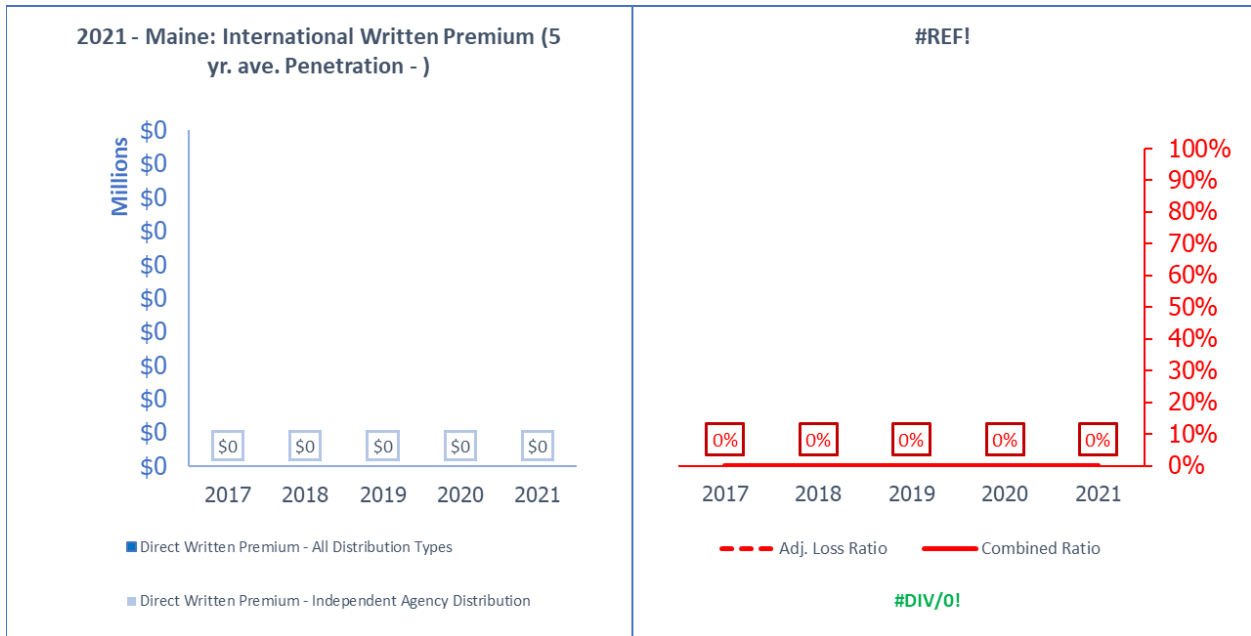


ALL Direct Written Premium (DPW)	Ind. Agent DPW	Exclusive Agents DPW	Direct DPW	Surplus Lines DPW
\$108,570,000	\$87,295,000	\$17,965,000	\$3,064,000	\$3,541,000
Loss Ratio and Combined Ratio Accuracy	IA+MGA+IA-Mixed Penetration	Exclusive Penetration	Direct Penetration	Surplus Lines Utilization
100%	80%	17%	3%	3.3%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Exclusive Insurers	Direct Insurers	Surplus Lines Insurers
271	225	19	23	43
1-Year / 5-Year Premium Growth: All Premium	1-yr / 5-yr: IA+MGA+IA-Mixed	1-yr / 5-yr: Exclusive	1-yr / 5-yr: Direct	1-yr / 5-yr: Surplus Lines
20% / 9%	24% / 10%	7% / 5%	-17% / 13%	314% / 21%
Top 5 Groups or Unaffiliated Single(s)	2021 DPW	2021 Adj. Loss Ratio	2020-2021 Growth Rate	Group Name or ALL L.O.B. DPW
Liberty Mutual Insurance Companies (G)	\$17,814,000	39%	2%	N/A
CNA Insurance Companies (G)	\$8,430,000	51%	-1%	N/A
Chubb INA Group (G)	\$7,435,000	35%	22%	N/A
Progressive Insurance Group (G)	\$7,326,000	37%	18%	N/A
W. R. Berkley Insurance Group (G)	\$6,201,000	33%	21%	N/A
Total or Average	\$108,570,000	66%	20%	N/A
Top 10 Pure Independent Agent-Broker Policy-Issuing Insurers				
Continental Casualty Company	\$8,341,000	52%	0%	CNA Insurance Companies
Progressive Northwestern Insurance Co	\$4,907,000	35%	15%	Progressive Insurance Group
Acadia Insurance Company	\$4,769,000	37%	22%	W. R. Berkley Insurance Group
National Casualty Company	\$3,365,000	69%	23%	Nationwide Group
The Hanover Insurance Company	\$2,868,000	34%	1%	Hanover Ins Group Prop & Cas Cos
Top 3 MGA/Wholesale Policy-Issuing Insurers				
American Pet Insurance Company	\$4,520,000	70%	55%	Trupanion Insurance Group
Houston Casualty Company	\$767,000	1000%	-1804%	Tokio Marine US PC Group
Independence American Insurance Company	\$560,000	66%	59%	...
Top 3 Captive-Exclusive Policy-Issuing Insurers				
Liberty Insurance Underwriters, Inc.	\$11,639,000	44%	6%	Liberty Mutual Insurance Companies
State Farm Fire and Casualty Company	\$2,495,000	45%	7%	State Farm Group
Farm Family Casualty Insurance Company	\$1,106,000	20%	12%	American National Prop & Cas Group
Top 3 Direct Policy-Issuing Insurers				
Liberty Mutual Fire Insurance Company	\$922,000	75%	-45%	Liberty Mutual Insurance Companies
United Services Automobile Association	\$355,000	32%	1%	USAA Group
Westport Insurance Corporation	\$332,000	47%	199%	Swiss Reinsurance Group
Top 3 Surplus Lines Policy Issuing Insurers				
Houston Casualty Company	\$767,000	1000%	-1804%	Tokio Marine US PC Group
Indian Harbor Insurance Company	\$444,000	57%		XL Reinsurance America Group
Interstate Fire & Casualty Company	\$435,000	-1%		Allianz US PC Insurance Companies
Top Individual RRG				

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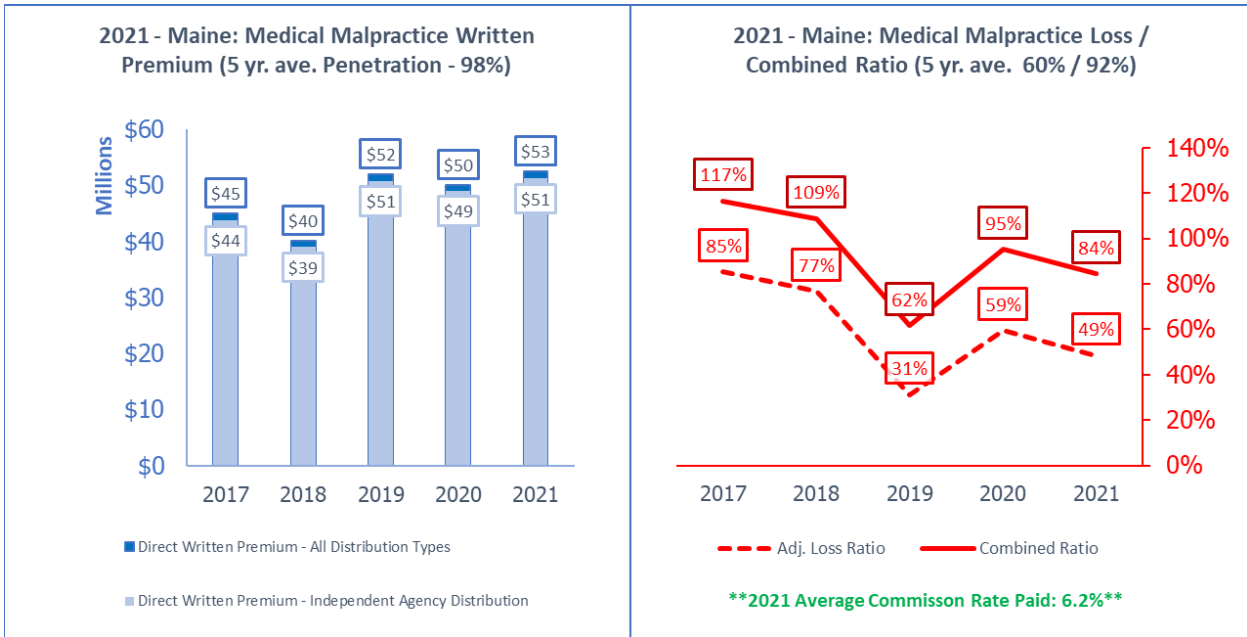
# International



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Exclusive Agents DPW	Direct DPW	Surplus Lines DPW
\$0	\$0	\$0	\$0	\$0
Loss Ratio and Combined Ratio Accuracy	IA+MGA+IA-Mixed Penetration	Exclusive Penetration	Direct Penetration	Surplus Lines Utilization
#REF!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Exclusive Insurers	Direct Insurers	Surplus Lines Insurers
0	0	0	0	0
1-Year / 5-Year Premium Growth: All Premium	1-yr / 5-yr: IA+MGA+IA-Mixed	1-yr / 5-yr: Exclusive	1-yr / 5-yr: Direct	1-yr / 5-yr: Surplus Lines
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
<b>Top 5 Groups or Unaffiliated Single(s)</b>	2021 DPW	2021 Adj. Loss Ratio	2020-2021 Growth Rate	Group Name or ALL L.O.B. DPW
Total or Average	#REF!	#REF!	#DIV/0!	N/A
<b>Top 10 Pure Independent Agent-Broker Policy-Issuing Insurers</b>				
<b>Top 3 MGA/Wholesale Policy-Issuing Insurers</b>				
<b>Top 3 Captive-Exclusive Policy-Issuing Insurers</b>				
<b>Top 3 Direct Policy-Issuing Insurers</b>				
<b>Top 3 Surplus Lines Policy Issuing Insurers</b>				
<b>Top Individual RRG</b>				

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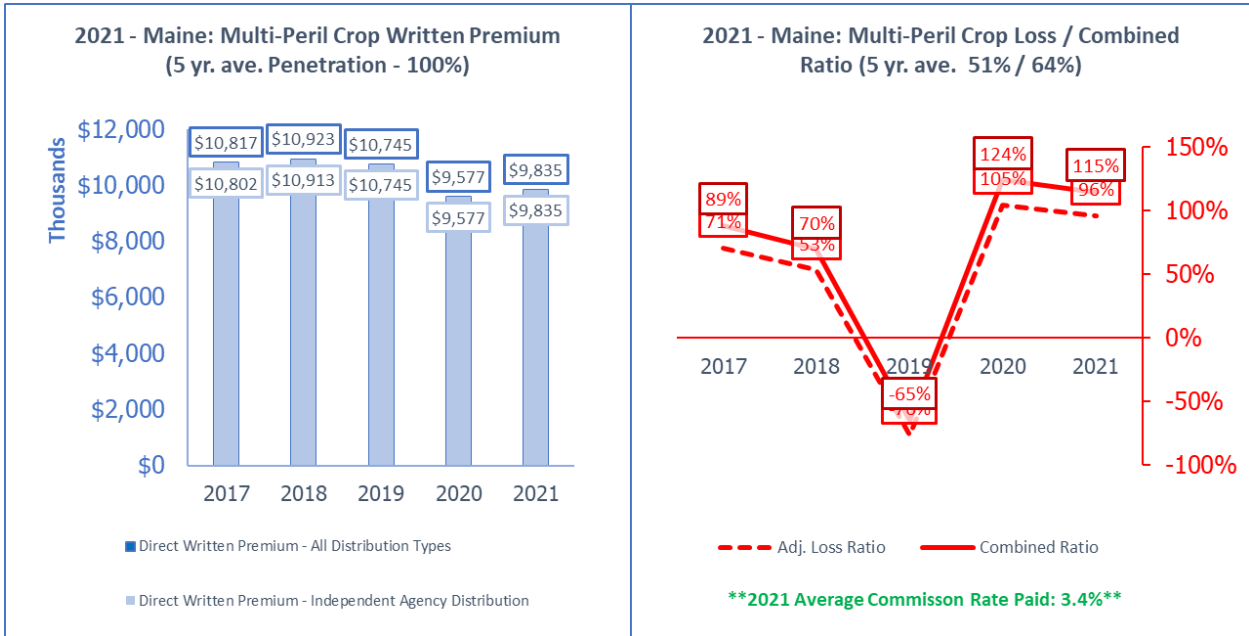
# Medical Malpractice



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Exclusive Agents DPW	Direct DPW	Surplus Lines DPW
\$52,547,000	\$51,277,000	\$461,000	\$610,000	\$5,686,000
Loss Ratio and Combined Ratio Accuracy	IA+MGA+IA-Mixed Penetration	Exclusive Penetration	Direct Penetration	Surplus Lines Utilization
100%	98%	1%	1%	10.8%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Exclusive Insurers	Direct Insurers	Surplus Lines Insurers
62	47	4	6	25
1-Year / 5-Year Premium Growth: All Premium	1-yr / 5-yr: IA+MGA+IA-Mixed	1-yr / 5-yr: Exclusive	1-yr / 5-yr: Direct	1-yr / 5-yr: Surplus Lines
5% / 4%	4% / 4%	5% / -2%	32% / 3%	42% / 21%
<b>Top 5 Groups or Unaffiliated Single(s)</b>	2021 DPW	2021 Adj. Loss Ratio	2020-2021 Growth Rate	Group Name or ALL L.O.B. DPW
Medical Mutual Insurance Co of Maine	\$35,763,000	49%	0%	N/A
Berkshire Hathaway Insurance Group (G)	\$5,409,000	32%	56%	N/A
Coverys Companies (G)	\$2,656,000	175%	0%	N/A
CNA Insurance Companies (G)	\$1,477,000	31%	-11%	N/A
Chubb INA Group (G)	\$1,475,000	75%	357%	N/A
Total or Average	\$52,546,000	52%	5%	N/A
<b>Top 10 Pure Independent Agent-Broker Policy-Issuing Insurers</b>				
ProSelect Insurance Company	\$2,513,000	6%	-4%	Coverys Companies
National Fire & Marine Insurance Co	\$1,557,000	99%	686%	Berkshire Hathaway Insurance Group
Illinois Union Insurance Company	\$1,301,000	69%	886%	Chubb INA Group
American Casualty Company of Reading, PA	\$1,149,000	27%	8%	CNA Insurance Companies
Aspen American Insurance Company	\$514,000	0%	3%	Aspen US Insurance Group
<b>Top 3 MGA/Wholesale Policy-Issuing Insurers</b>				
Applied Medico-Legal Solutions RRG, Inc.	\$475,000	0%	-	...
TDC Specialty Insurance Company	\$180,000	38%	-21%	Doctors Company Insurance Group
Evanston Insurance Company	\$87,000	1%	26%	Markel Corporation Group
<b>Top 3 Captive-Exclusive Policy-Issuing Insurers</b>				
Liberty Insurance Underwriters, Inc.	\$419,000	-73%	5%	Liberty Mutual Insurance Companies
Pharmacists Mutual Insurance Company	\$25,000	40%	-14%	Pharmacists Mutual Insurance Group
State Farm Fire and Casualty Company	\$10,000	0%	-9%	State Farm Group
<b>Top 3 Direct Policy-Issuing Insurers</b>				
NCMIC Insurance Company	\$357,000	17%	8%	NCMIC Group
Ophthalmic Mutual Insurance Co (A RRG)	\$119,000	14%	10%	...
Homesite Insurance Company of Florida	\$100,000	0%	-	American Family Insurance Group
<b>Top 3 Surplus Lines Policy Issuing Insurers</b>				
National Fire & Marine Insurance Co	\$1,557,000	99%	686%	Berkshire Hathaway Insurance Group
Illinois Union Insurance Company	\$1,301,000	69%	886%	Chubb INA Group
Endurance American Specialty Ins Co	\$405,000	25%	249%	Sompo Holdings US Group
<b>Top Individual RRG</b>				
Applied Medico-Legal Solutions RRG, Inc.	\$475,000	0%	-	...

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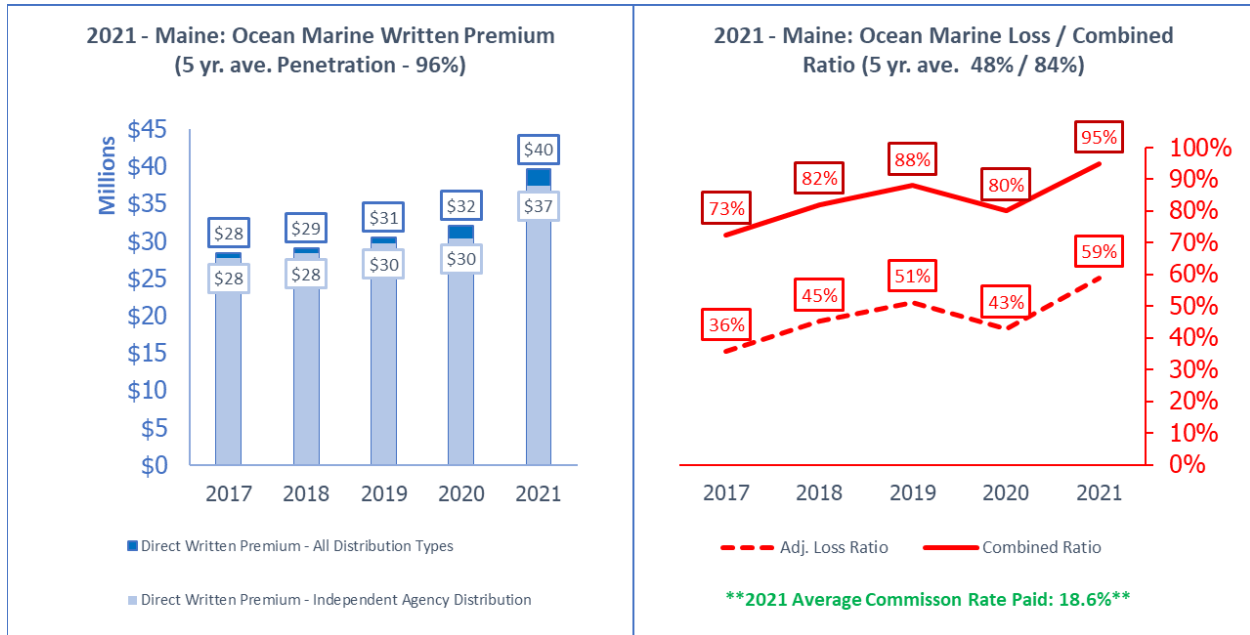
# Multi-Peril Crop



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Exclusive Agents DPW	Direct DPW	Surplus Lines DPW
\$9,835,000	\$9,835,000	\$0	\$0	\$0
<b>Loss Ratio and Combined Ratio Accuracy</b>	<b>IA+MGA+IA-Mixed Penetration</b>	<b>Exclusive Penetration</b>	<b>Direct Penetration</b>	<b>Surplus Lines Utilization</b>
100%	100%	0%	0%	0.0%
<b>Active Affiliated and Unaffiliated Insurers</b>	<b>IA+MGA+IA-Mixed Insurers</b>	<b>Exclusive Insurers</b>	<b>Direct Insurers</b>	<b>Surplus Lines Insurers</b>
3	3	0	0	0
<b>1-Year / 5-Year Premium Growth: All Premium</b>	<b>1-yr / 5-yr: IA+MGA+IA-Mixed</b>	<b>1-yr / 5-yr: Exclusive</b>	<b>1-yr / 5-yr: Direct</b>	<b>1-yr / 5-yr: Surplus Lines</b>
3% / -2%	3% / -2%	#DIV/0!	#DIV/0!	#DIV/0!
<b>Top 5 Groups or Unaffiliated Single(s)</b>	<b>2021 DPW</b>	<b>2021 Adj. Loss Ratio</b>	<b>2020-2021 Growth Rate</b>	<b>Group Name or ALL L.O.B. DPW</b>
Chubb INA Group (G)	\$7,647,000	85%	2%	N/A
Zurich Insurance US PC Group (G)	\$2,085,000	113%	2%	N/A
QBE North America Insurance Group (G)	\$103,000	174%	94%	N/A
Selection Total	\$9,835,000	93%	3%	N/A
Total US P & C Nat'l Agency Writers (T)	\$9,835,000	93%	3%	N/A
Total or Average	\$9,835,000	93%	3%	N/A
<b>Top 10 Pure Independent Agent-Broker Policy-Issuing Insurers</b>				
ACE Property and Casualty Insurance Co	\$7,647,000	85%	2%	Chubb INA Group
QBE Insurance Corporation	\$103,000	174%	94%	QBE North America Insurance Group
<b>Top 3 MGA/Wholesale Policy-Issuing Insurers</b>				
Rural Community Insurance Company	\$2,085,000	113%	2%	Zurich Insurance US PC Group
<b>Top 3 Captive-Exclusive Policy-Issuing Insurers</b>				
<b>Top 3 Direct Policy-Issuing Insurers</b>				
<b>Top 3 Surplus Lines Policy Issuing Insurers</b>				
<b>Top Individual RRG</b>				

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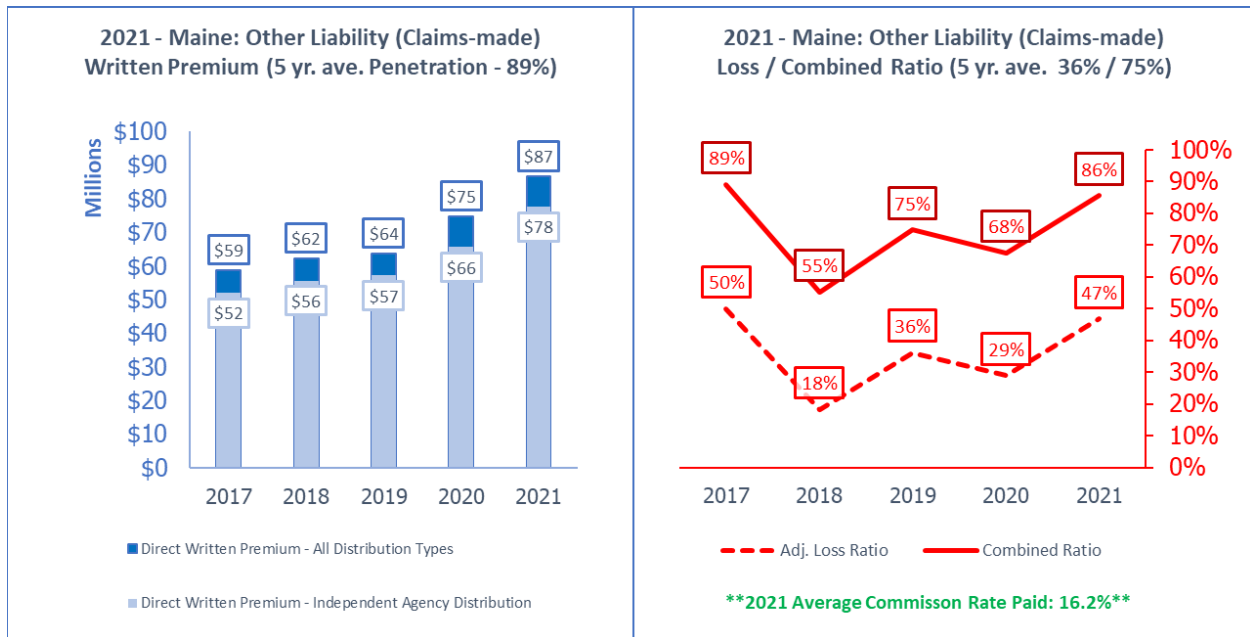
# Ocean Marine



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Exclusive Agents DPW	Direct DPW	Surplus Lines DPW
\$39,622,000	\$37,491,000	\$0	\$1,543,000	\$2,112,000
<b>Loss Ratio and Combined Ratio Accuracy</b>				
100%	95%	0%	4%	5.3%
<b>Active Affiliated and Unaffiliated Insurers</b>				
63	55	0	6	7
<b>1-Year / 5-Year Premium Growth: All Premium</b>				
23% / 9%	23% / 8%	#DIV/0!	34% / 26%	4812% / 127%
<b>Top 5 Groups or Unaffiliated Single(s)</b>				
	2021 DPW	2021 Adj. Loss Ratio	2020-2021 Growth Rate	Group Name or ALL L.O.B. DPW
Intact US Insurance Group (G)	\$6,696,000	34%	12%	N/A
Hanover Ins Group Prop & Cas Cos (G)	\$5,612,000	39%	16%	N/A
Chubb INA Group (G)	\$4,185,000	76%	32%	N/A
Travelers Group (G)	\$3,895,000	31%	59%	N/A
W. R. Berkley Insurance Group (G)	\$3,731,000	70%	19%	N/A
Total or Average	\$39,624,000	60%	23%	N/A
<b>Top 10 Pure Independent Agent-Broker Policy-Issuing Insurers</b>				
Atlantic Specialty Insurance Company	\$6,697,000	34%	12%	Intact US Insurance Group
The Hanover Insurance Company	\$5,612,000	39%	16%	Hanover Ins Group Prop & Cas Cos
ACE American Insurance Company	\$3,595,000	91%	36%	Chubb INA Group
Travelers Property Casualty Co of Amer	\$2,917,000	29%	88%	Travelers Group
StarNet Insurance Company	\$2,596,000	77%	27%	W. R. Berkley Insurance Group
<b>Top 3 MGA/Wholesale Policy-Issuing Insurers</b>				
Western World Insurance Company	\$1,963,000	127%		American International Group
Stratford Insurance Company	\$385,000	49%	125%	American International Group
State National Insurance Company, Inc.	\$347,000	51%	107%	Markel Corporation Group
<b>Top 3 Captive-Exclusive Policy-Issuing Insurers</b>				
<b>Top 3 Direct Policy-Issuing Insurers</b>				
Westport Insurance Corporation	\$820,000	36%	118%	Swiss Reinsurance Group
Liberty Mutual Insurance Company	\$352,000	34%	-13%	Liberty Mutual Insurance Companies
Amica Mutual Insurance Company	\$240,000	28%	5%	Amica Mutual Group
<b>Top 3 Surplus Lines Policy Issuing Insurers</b>				
Western World Insurance Company	\$1,963,000	127%		American International Group
Houston Casualty Company	\$87,000	0%		Tokio Marine US PC Group
Evanston Insurance Company	\$34,000	23%	13%	Markel Corporation Group
<b>Top Individual RRG</b>				

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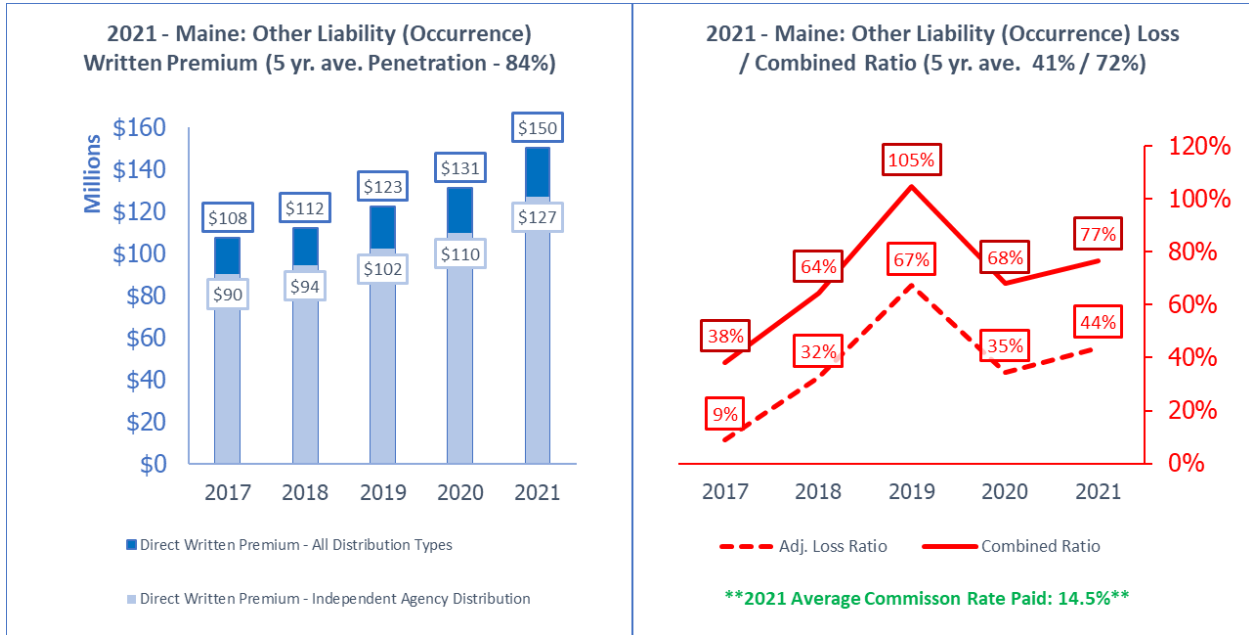
# Other Liability (Claims-made)



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Exclusive Agents DPW	Direct DPW	Surplus Lines DPW
\$86,627,000	\$77,700,000	\$421,000	\$4,643,000	\$22,524,000
Loss Ratio and Combined Ratio Accuracy	IA+MGA+IA-Mixed Penetration	Exclusive Penetration	Direct Penetration	Surplus Lines Utilization
100%	90%	0%	5%	26.0%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Exclusive Insurers	Direct Insurers	Surplus Lines Insurers
245	201	12	15	78
1-Year / 5-Year Premium Growth: All Premium	1-yr / 5-yr: IA+MGA+IA-Mixed	1-yr / 5-yr: Exclusive	1-yr / 5-yr: Direct	1-yr / 5-yr: Surplus Lines
16% / 10%	18% / 10%	-2% / -10%	-23% / 5%	30% / 18%
Top 5 Groups or Unaffiliated Single(s)	2021 DPW	2021 Adj. Loss Ratio	2020-2021 Growth Rate	Group Name or ALL L.O.B. DPW
Travelers Group (G)	\$8,092,000	43%	16%	N/A
Chubb INA Group (G)	\$7,476,000	8%	10%	N/A
XL Reinsurance America Group (G)	\$6,550,000	52%	12%	N/A
CNA Insurance Companies (G)	\$5,428,000	28%	10%	N/A
Berkshire Hathaway Insurance Group (G)	\$4,605,000	286%	88%	N/A
Total or Average	\$86,628,000	47%	16%	N/A
Top 10 Pure Independent Agent-Broker Policy-Issuing Insurers				
Travelers Casualty and Surety Co of Amer	\$7,424,000	44%	14%	Travelers Group
Continental Casualty Company	\$4,910,000	29%	10%	CNA Insurance Companies
Federal Insurance Company	\$3,990,000	-4%	4%	Chubb INA Group
The Hanover Insurance Company	\$3,330,000	5%	25%	Hanover Ins Group Prop & Cas Cos
Maine Employers' Mutual Insurance Co	\$3,222,000	63%	3%	MEMIC Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Allied World Insurance Company	\$1,378,000	39%	92%	Fairfax Financial (USA) Group
Evanston Insurance Company	\$1,081,000	17%	28%	Markel Corporation Group
Houston Casualty Company	\$452,000	92%	43%	Tokio Marine US PC Group
Top 3 Captive-Exclusive Policy-Issuing Insurers				
Federated Mutual Insurance Company	\$135,000	18%	2%	Federated Mutual Group
Liberty Insurance Underwriters, Inc.	\$82,000	219%	-11%	Liberty Mutual Insurance Companies
Ironshore Indemnity Inc.	\$74,000	-7%	-27%	Liberty Mutual Insurance Companies
Top 3 Direct Policy-Issuing Insurers				
Westport Insurance Corporation	\$2,629,000	-6%	10%	Swiss Reinsurance Group
ALPS Property & Casualty Insurance Co	\$1,070,000	144%	5%	...
CUMIS Insurance Society, Inc.	\$487,000	39%	-2%	CUMIS Insurance Society Group
Top 3 Surplus Lines Policy Issuing Insurers				
Indian Harbor Insurance Company	\$2,943,000	79%	30%	XL Reinsurance America Group
AIG Specialty Insurance Company	\$1,665,000	-80%	1792%	American International Group
National Fire & Marine Insurance Co	\$1,384,000	96%	7184%	Berkshire Hathaway Insurance Group
Top Individual RRG				
United Educators Ins, a Reciprocal RRG	\$1,250,000	44%	26%	...

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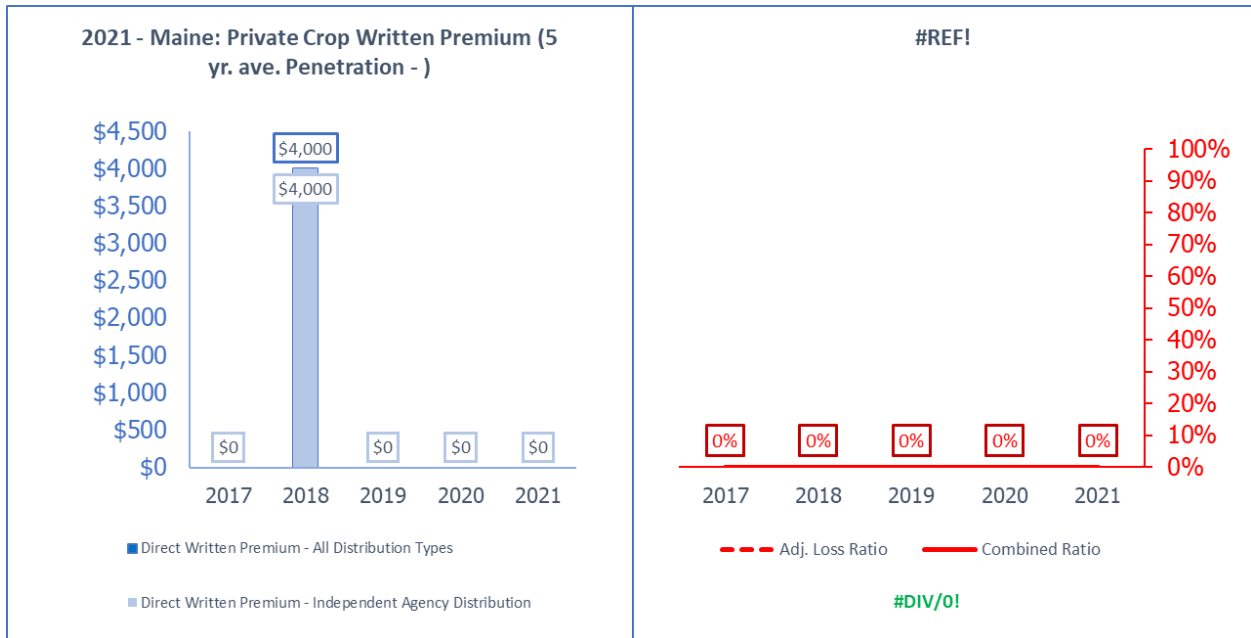
# Other Liability (Occurrence)



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Exclusive Agents DPW	Direct DPW	Surplus Lines DPW
\$150,325,000	\$127,116,000	\$8,666,000	\$12,644,000	\$35,000,000
Loss Ratio and Combined Ratio Accuracy	IA+MGA+IA-Mixed Penetration	Exclusive Penetration	Direct Penetration	Surplus Lines Utilization
100%	85%	6%	8%	23.3%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Exclusive Insurers	Direct Insurers	Surplus Lines Insurers
391	321	24	30	98
1-Year / 5-Year Premium Growth: All Premium	1-yr / 5-yr: IA+MGA+IA-Mixed	1-yr / 5-yr: Exclusive	1-yr / 5-yr: Direct	1-yr / 5-yr: Surplus Lines
14% / 9%	16% / 9%	8% / 7%	5% / 9%	31% / 16%
Top 5 Groups or Unaffiliated Single(s)	2021 DPW	2021 Adj. Loss Ratio	2020-2021 Growth Rate	Group Name or ALL L.O.B. DPW
W. R. Berkley Insurance Group (G)	\$16,156,000	73%	16%	N/A
Liberty Mutual Insurance Companies (G)	\$11,574,000	70%	1%	N/A
Travelers Group (G)	\$8,833,000	60%	3%	N/A
Hanover Ins Group Prop & Cas Cos (G)	\$6,970,000	8%	17%	N/A
Chubb INA Group (G)	\$6,556,000	101%	4%	N/A
Total or Average	\$149,853,000	44%	14%	N/A
Top 10 Pure Independent Agent-Broker Policy-Issuing Insurers				
Acadia Insurance Company	\$8,236,000	-19%	6%	W. R. Berkley Insurance Group
Travelers Property Casualty Co of Amer	\$6,218,000	60%	25%	Travelers Group
The Hanover Insurance Company	\$5,519,000	-15%	11%	Hanover Ins Group Prop & Cas Cos
Ohio Casualty Insurance Company	\$4,641,000	78%	4%	Liberty Mutual Insurance Companies
Nautilus Insurance Company	\$3,215,000	19%	0%	W. R. Berkley Insurance Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Securian Casualty Company	\$3,083,000	41%	10%	...
Evanston Insurance Company	\$2,074,000	58%	26%	Markel Corporation Group
RLI Insurance Company	\$1,740,000	37%	19%	RLI Group
Top 3 Captive-Exclusive Policy-Issuing Insurers				
Farm Family Casualty Insurance Company	\$1,836,000	50%	1%	American National Prop & Cas Group
State Farm Fire and Casualty Company	\$1,820,000	21%	13%	State Farm Group
Federated Mutual Insurance Company	\$1,207,000	41%	12%	Federated Mutual Group
Top 3 Direct Policy-Issuing Insurers				
CUMIS Insurance Society, Inc.	\$4,544,000	52%	5%	CUMIS Insurance Society Group
Liberty Mutual Insurance Company	\$1,910,000	15%	1%	Liberty Mutual Insurance Companies
United Services Automobile Association	\$787,000	8%	10%	USAA Group
Top 3 Surplus Lines Policy Issuing Insurers				
Nautilus Insurance Company	\$3,215,000	19%	0%	W. R. Berkley Insurance Group
Evanston Insurance Company	\$2,074,000	58%	26%	Markel Corporation Group
Endurance American Specialty Ins Co	\$1,954,000	293%	6%	Sompo Holdings US Group
Top Individual RRG				
United Educators Ins, a Reciprocal RRG	\$1,713,000	4%	15%	...

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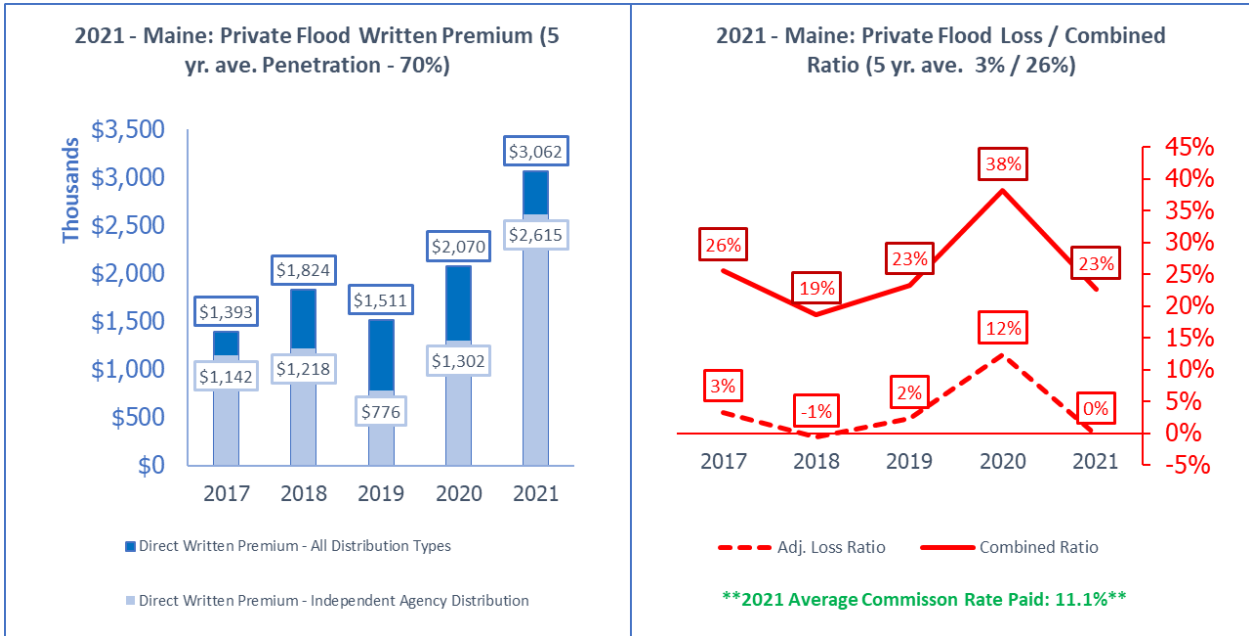
# Private Crop



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Exclusive Agents DPW	Direct DPW	Surplus Lines DPW
\$0	\$0	\$0	\$0	\$0
Loss Ratio and Combined Ratio Accuracy	IA+MGA+IA-Mixed Penetration	Exclusive Penetration	Direct Penetration	Surplus Lines Utilization
#REF!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Exclusive Insurers	Direct Insurers	Surplus Lines Insurers
0	0	0	0	0
1-Year / 5-Year Premium Growth: All Premium	1-yr / 5-yr: IA+MGA+IA-Mixed	1-yr / 5-yr: Exclusive	1-yr / 5-yr: Direct	1-yr / 5-yr: Surplus Lines
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
<b>Top 5 Groups or Unaffiliated Single(s)</b>	2021 DPW	2021 Adj. Loss Ratio	2020-2021 Growth Rate	Group Name or ALL L.O.B. DPW
Total or Average	#REF!	#REF!	#DIV/0!	N/A
<b>Top 10 Pure Independent Agent-Broker Policy-Issuing Insurers</b>				
<b>Top 3 MGA/Wholesale Policy-Issuing Insurers</b>				
<b>Top 3 Captive-Exclusive Policy-Issuing Insurers</b>				
<b>Top 3 Direct Policy-Issuing Insurers</b>				
<b>Top 3 Surplus Lines Policy Issuing Insurers</b>				
<b>Top Individual RRG</b>				

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# Private Flood

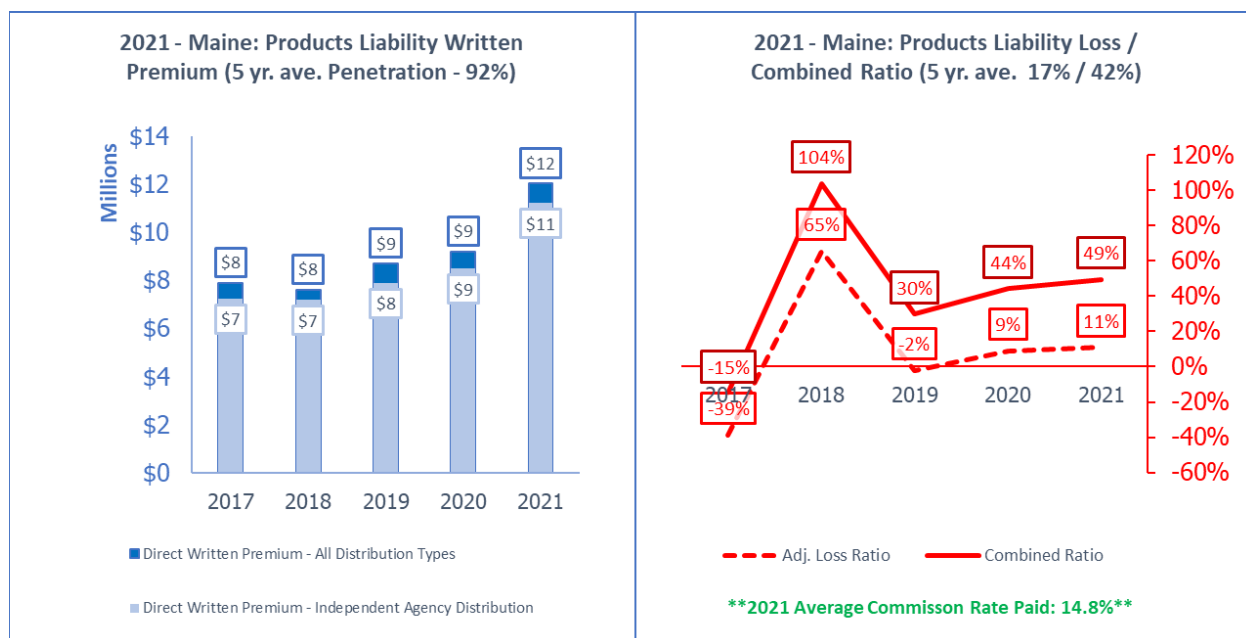


ALL Direct Written Premium (DPW)	Ind. Agent DPW	Exclusive Agents DPW	Direct DPW	Surplus Lines DPW
\$3,062,000	\$2,615,000	\$0	\$447,000	\$717,000
Loss Ratio and Combined Ratio Accuracy	IA+MGA+IA-Mixed Penetration	Exclusive Penetration	Direct Penetration	Surplus Lines Utilization
100%	85%	0%	15%	23.4%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Exclusive Insurers	Direct Insurers	Surplus Lines Insurers
48	44	0	4	16
1-Year / 5-Year Premium Growth: All Premium	1-yr / 5-yr: IA+MGA+IA-Mixed	1-yr / 5-yr: Exclusive	1-yr / 5-yr: Direct	1-yr / 5-yr: Surplus Lines
48% / 22%	101% / 23%	#DIV/0!	-42% / 16%	76% / 73%
Top 5 Groups or Unaffiliated Single(s)	2021 DPW	2021 Adj. Loss Ratio	2020-2021 Growth Rate	Group Name or ALL L.O.B. DPW
Zurich Insurance US PC Group (G)	\$883,000	8%	253%	N/A
American International Group (G)	\$438,000	-3%	63%	N/A
Swiss Reinsurance Group (G)	\$232,000	1%	-64%	N/A
Assurant P&C Group (G)	\$199,000	1%	24%	N/A
Chubb INA Group (G)	\$182,000	18%	149%	N/A
Total or Average	\$3,064,000	0%	48%	N/A
Top 10 Pure Independent Agent-Broker Policy-Issuing Insurers				
Federal Insurance Company	\$169,000	19%	252%	Chubb INA Group
Commerce and Industry Insurance Company	\$150,000	-4%	-6%	American International Group
Lexington Insurance Company	\$120,000	9%	1100%	American International Group
Arch Specialty Insurance Company	\$98,000	2%	24%	Arch Insurance Group
Allianz Global Risks US Insurance Co	\$96,000	3%	19%	Allianz US PC Insurance Companies
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Trisura Specialty Insurance Company	\$42,000	0%	500%	Trisura US Insurance Group
Transverse Specialty Insurance Company	\$37,000	35%		Transverse Insurance Group
United Specialty Insurance Company	\$13,000	0%	160%	Markel Corporation Group
Top 3 Captive-Exclusive Policy-Issuing Insurers				
Top 3 Direct Policy-Issuing Insurers				
Westport Insurance Corporation	\$181,000	1%	-70%	Swiss Reinsurance Group
American Security Insurance Company	\$164,000	0%	29%	Assurant P&C Group
Liberty Mutual Fire Insurance Company	\$68,000	0%	656%	Liberty Mutual Insurance Companies
Top 3 Surplus Lines Policy Issuing Insurers				
Lexington Insurance Company	\$120,000	9%	1100%	American International Group
Princeton Excess & Surplus Lines Ins Co	\$113,000	23%	1156%	Munich-American Holding Corp Companies
Arch Specialty Insurance Company	\$98,000	2%	24%	Arch Insurance Group
Top Individual RRG				

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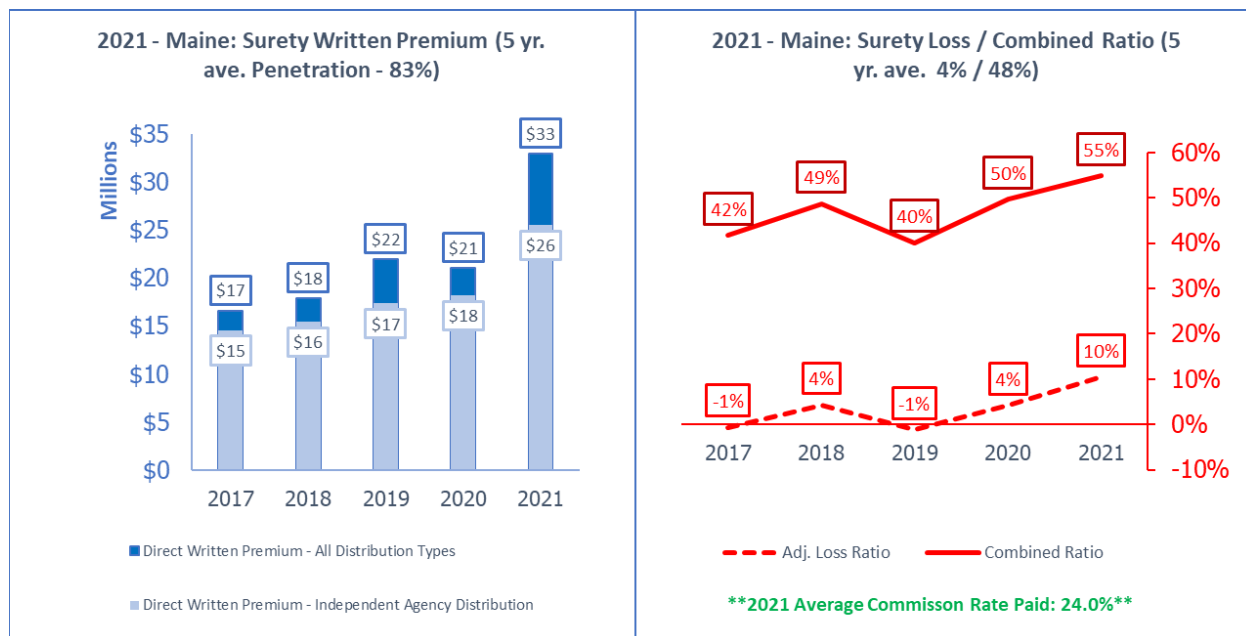
# Products Liability



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Exclusive Agents DPW	Direct DPW	Surplus Lines DPW
\$12,049,000	\$11,232,000	\$373,000	\$373,000	\$5,673,000
Loss Ratio and Combined Ratio Accuracy	IA+MGA+IA-Mixed Penetration	Exclusive Penetration	Direct Penetration	Surplus Lines Utilization
100%	93%	3%	3%	47.1%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Exclusive Insurers	Direct Insurers	Surplus Lines Insurers
136	119	7	8	44
1-Year / 5-Year Premium Growth: All Premium	1-yr / 5-yr: IA+MGA+IA-Mixed	1-yr / 5-yr: Exclusive	1-yr / 5-yr: Direct	1-yr / 5-yr: Surplus Lines
31% / 11%	32% / 12%	8% / 7%	8% / 1%	55% / 17%
<b>Top 5 Groups or Unaffiliated Single(s)</b>	2021 DPW	2021 Adj. Loss Ratio	2020-2021 Growth Rate	Group Name or ALL L.O.B. DPW
American International Group (G)	\$1,484,000	48%	148%	N/A
W. R. Berkley Insurance Group (G)	\$1,417,000	-76%	39%	N/A
Chubb INA Group (G)	\$1,098,000	27%	28%	N/A
Hanover Ins Group Prop & Cas Cos (G)	\$989,000	64%	11%	N/A
Liberty Mutual Insurance Companies (G)	\$655,000	9%	-11%	N/A
Total or Average	\$12,049,000	11%	31%	N/A
<b>Top 10 Pure Independent Agent-Broker Policy-Issuing Insurers</b>				
Lexington Insurance Company	\$1,063,000	51%	120%	American International Group
Massachusetts Bay Insurance Company	\$587,000	53%	10%	Hanover Ins Group Prop & Cas Cos
Kinsale Insurance Company	\$525,000	26%	109%	...
ACE American Insurance Company	\$517,000	-3%	-13%	Chubb INA Group
Federal Insurance Company	\$423,000	15%	311%	Chubb INA Group
<b>Top 3 MGA/Wholesale Policy-Issuing Insurers</b>				
United Specialty Insurance Company	\$381,000	-3%	58%	Markel Corporation Group
Gemini Insurance Company	\$231,000	13%	9%	W. R. Berkley Insurance Group
Northfield Insurance Company	\$215,000	43%	22%	Travelers Group
<b>Top 3 Captive-Exclusive Policy-Issuing Insurers</b>				
Federated Mutual Insurance Company	\$209,000	8%	17%	Federated Mutual Group
Sentry Select Insurance Company	\$53,000	-56%	47%	Sentry Insurance Group
Farm Family Casualty Insurance Company	\$42,000	0%	8%	American National Prop & Cas Group
<b>Top 3 Direct Policy-Issuing Insurers</b>				
Liberty Mutual Fire Insurance Company	\$144,000	15%	-10%	Liberty Mutual Insurance Companies
Liberty Insurance Corporation	\$49,000	34%	-22%	Liberty Mutual Insurance Companies
Liberty Mutual Insurance Company	\$48,000	-100%	20%	Liberty Mutual Insurance Companies
<b>Top 3 Surplus Lines Policy Issuing Insurers</b>				
Lexington Insurance Company	\$1,063,000	51%	120%	American International Group
Kinsale Insurance Company	\$525,000	26%	109%	...
United Specialty Insurance Company	\$381,000	-3%	58%	Markel Corporation Group
<b>Top Individual RRG</b>				

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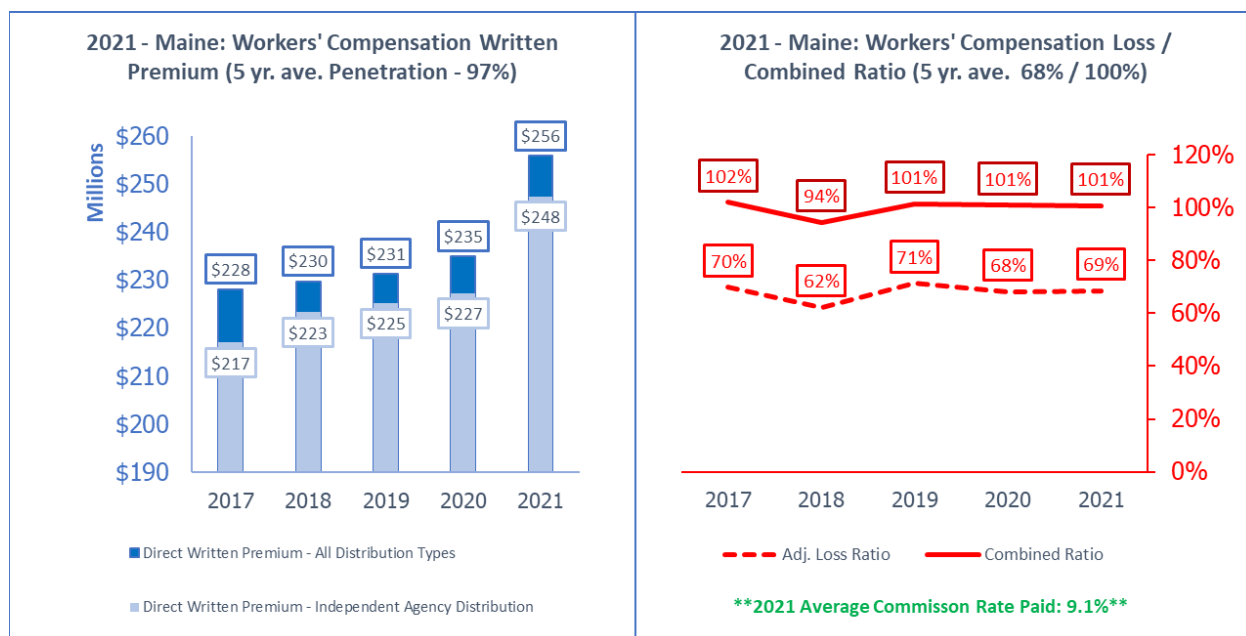
# Surety



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Exclusive Agents DPW	Direct DPW	Surplus Lines DPW
\$33,012,000	\$25,586,000	\$749,000	\$6,476,000	\$6,000
<b>Loss Ratio and Combined Ratio Accuracy</b>				
100%	78%	2%	20%	0.0%
<b>Active Affiliated and Unaffiliated Insurers</b>				
82	73	5	2	1
<b>1-Year / 5-Year Premium Growth: All Premium</b>				
56% / 19%	40% / 15%	210% / 83%	182% / 41%	#DIV/0!
<b>Top 5 Groups or Unaffiliated Single(s)</b>				
	2021 DPW	2021 Adj. Loss Ratio	2020-2021 Growth Rate	Group Name or ALL L.O.B. DPW
Travelers Group (G)	\$8,816,000	11%	203%	N/A
Liberty Mutual Insurance Companies (G)	\$7,672,000	0%	126%	N/A
W. R. Berkley Insurance Group (G)	\$2,987,000	2%	34%	N/A
Fairfax Financial (USA) Group (G)	\$1,132,000	-7%	24%	N/A
Frankenmuth Insurance Group (G)	\$1,030,000	1%	6%	N/A
Total or Average	\$33,015,000	10%	56%	N/A
<b>Top 10 Pure Independent Agent-Broker Policy-Issuing Insurers</b>				
Travelers Casualty and Surety Co of Amer	\$3,852,000	11%	32%	Travelers Group
Travelers Casualty and Surety Company	\$3,028,000	19%	75600%	Travelers Group
Berkley Insurance Company	\$2,987,000	2%	34%	W. R. Berkley Insurance Group
Travelers Indemnity Company	\$1,934,000	18%		Travelers Group
Ohio Casualty Insurance Company	\$1,127,000	1%	9%	Liberty Mutual Insurance Companies
<b>Top 3 MGA/Wholesale Policy-Issuing Insurers</b>				
Harco National Insurance Company	\$432,000	2%	-26%	IAT Insurance Group
Evergreen National Indemnity Company	\$413,000	1%	5%	Stillwater Insurance Group
RLI Insurance Company	\$153,000	0%	-1%	RLI Group
<b>Top 3 Captive-Exclusive Policy-Issuing Insurers</b>				
Nationwide Mutual Insurance Company	\$703,000	10%	246%	Nationwide Group
State Farm Fire and Casualty Company	\$24,000	0%	20%	State Farm Group
Federated Mutual Insurance Company	\$13,000	6%	30%	Federated Mutual Group
<b>Top 3 Direct Policy-Issuing Insurers</b>				
Liberty Mutual Insurance Company	\$6,474,000	0%	182%	Liberty Mutual Insurance Companies
Protective Insurance Company	\$2,000	0%		Progressive Insurance Group
<b>Top 3 Surplus Lines Policy Issuing Insurers</b>				
Accelerant Specialty Insurance Company	\$6,000	29%		Accelerant US Holdings Group
<b>Top Individual RRG</b>				

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# Workers' Compensation



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Exclusive Agents DPW	Direct DPW	Surplus Lines DPW
\$255,917,000	\$247,551,000	\$1,520,000	\$6,149,000	\$0
<b>Loss Ratio and Combined Ratio Accuracy</b>				
100%	97%	1%	2%	0.0%
<b>Active Affiliated and Unaffiliated Insurers</b>				
206	182	9	10	0
<b>1-Year / 5-Year Premium Growth: All Premium</b>				
9% / 3%	9% / 3%	-4% / 13%	11% / 28%	#DIV/0!
<b>Top 5 Groups or Unaffiliated Single(s)</b>				
	2021 DPW	2021 Adj. Loss Ratio	2020-2021 Growth Rate	Group Name or ALL L.O.B. DPW
MEMIC Group (G)	\$169,169,000	59%	7%	N/A
Travelers Group (G)	\$9,948,000	99%	13%	N/A
ProAssurance Group (G)	\$9,249,000	41%	9%	N/A
W. R. Berkley Insurance Group (G)	\$9,019,000	41%	14%	N/A
Hartford Insurance Group (G)	\$8,959,000	82%	31%	N/A
Total or Average	\$255,921,000	69%	9%	N/A
<b>Top 10 Pure Independent Agent-Broker Policy-Issuing Insurers</b>				
Maine Employers' Mutual Insurance Co	\$168,125,000	58%	7%	MEMIC Group
Eastern Alliance Insurance Company	\$4,840,000	19%	13%	ProAssurance Group
Firemen's Ins Co of Washington, D.C.	\$3,151,000	66%	17%	W. R. Berkley Insurance Group
Allied Eastern Indemnity Company	\$2,839,000	66%	-3%	ProAssurance Group
Charter Oak Fire Insurance Company	\$2,760,000	83%	8%	Travelers Group
<b>Top 3 MGA/Wholesale Policy-Issuing Insurers</b>				
Praetorian Insurance Company	\$280,000	-63%	-51%	QBE North America Insurance Group
State National Insurance Company, Inc.	\$256,000	59%	365%	Markel Corporation Group
National Specialty Insurance Company	\$237,000	2%		Markel Corporation Group
<b>Top 3 Captive-Exclusive Policy-Issuing Insurers</b>				
Federated Mutual Insurance Company	\$754,000	16%	-22%	Federated Mutual Group
Sentry Insurance Company	\$329,000	-55%	-1%	Sentry Insurance Group
Sentry Select Insurance Company	\$217,000	5%	648%	Sentry Insurance Group
<b>Top 3 Direct Policy-Issuing Insurers</b>				
LM Insurance Corporation	\$2,216,000	50%	53%	Liberty Mutual Insurance Companies
First Liberty Insurance Corporation	\$1,065,000	35%	22%	Liberty Mutual Insurance Companies
Service American Indemnity Company	\$959,000	53%	22%	Service Insurance Group
<b>Top 3 Surplus Lines Policy Issuing Insurers</b>				
<b>Top Individual RRG</b>				

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## Appendix #1: All Lines of Business-Additional Details

2021 - Maine: All Lines of Business Additional Details							
All P-C Lines of P-C Business	All Direct Written Premium	1-Year Loss Ratio	5-Year Loss Ratio	1-Year Growth	5-Year Growth	1-Year Penetration	5-Year Penetration
Accident & Health	14,447,000	91%	85%	-1%	-3%	71%	76%
Aggregate Write-ins	722,000	15%	58%	-10%	-10%	21%	12%
<b><u>Aircraft (all perils)</u></b>	8,339,000	24%	75%	21%	40%	87%	85%
<b><u>All Commercial Auto</u></b>	190,460,000	49%	53%	6%	9%	92%	93%
<b><u>All Private Passenger Auto</u></b>	829,465,000	62%	60%	3%	6%	50%	49%
<b><u>Allied Perils Only</u></b>	52,757,000	19%	28%	10%	6%	83%	81%
<b><u>Boiler &amp; Machinery</u></b>	10,840,000	10%	811%	11%	1%	95%	93%
<b><u>Burglary &amp; Theft</u></b>	954,000	22%	29%	3%	-26%	98%	99%
<b><u>Commercial Multi-Peril</u></b>	290,309,000	34%	38%	5%	9%	94%	95%
Credit	7,539,000	36%	42%	3%	-4%	83%	86%
<b><u>Earthquake</u></b>	3,258,000	-1%	1%	14%	51%	88%	85%
<b><u>Excess Workers' Comp</u></b>	3,924,000	108%	65%	5%	-2%	100%	99%
<b><u>Farmowners Multi-Peril</u></b>	6,491,000	36%	56%	6%	6%	81%	84%
<b><u>Federal Flood</u></b>	7,556,000	2%	9%	0%	-1%	77%	77%
<b><u>Fidelity</u></b>	4,604,000	51%	34%	2%	-1%	83%	82%
Financial Guaranty	890,000	0%	0%	31%	702%	0%	0%
<b><u>Fire Peril Only</u></b>	62,845,000	24%	32%	12%	21%	87%	85%
<b><u>Homeowners Multi-Peril</u></b>	496,917,000	33%	39%	4%	6%	62%	59%
<b><u>Inland Marine</u></b>	108,570,000	66%	59%	9%	20%	80%	78%
<b><u>International</u></b>	0	#REF!	#REF!			#DIV/0!	#DIV/0!
<b><u>Medical Malpractice</u></b>	52,547,000	49%	60%	4%	5%	98%	98%
Mortgage Guaranty	19,019,000	-4%	12%	2%	-3%	16%	13%
<b><u>Multi-Peril Crop</u></b>	9,835,000	96%	51%	-2%	3%	100%	100%
<b><u>Ocean Marine</u></b>	39,622,000	59%	47%	9%	23%	95%	96%
<b><u>Other Liability (Claims-made)</u></b>	86,627,000	47%	36%	10%	16%	90%	89%
<b><u>Other Liability (Occurrence)</u></b>	150,325,000	44%	38%	9%	14%	85%	84%
<b><u>Private Crop</u></b>	0	#REF!	#REF!			#DIV/0!	100%
<b><u>Private Flood</u></b>	3,062,000	-1%	3%	22%	48%	85%	72%
<b><u>Products Liability</u></b>	12,049,000	11%	8%	11%	31%	93%	92%
<b><u>Surety</u></b>	33,012,000	10%	4%	19%	56%	78%	82%
Warranty	6,490,000	48%	54%	17%	23%	21%	25%
<b><u>Workers' Compensation</u></b>	255,917,000	69%	68%	3%	9%	97%	97%
Total (All Lines)	2,769,405,000	49%	52%	5%	9%	72%	71%

Source: © A.M. Best Company — used by permission. (Note: Independent Agent-focused lines of business are bold and underlined, and the total for just those lines is provided in the last line of the compendium, Total (IA-Focused Lines).

## Appendix #2: Distribution Style Classifications

This P-C Marketplace Summary classifies insurers into distribution styles based on the insurer's reported marketing type(s). These marketing types are provided in what is known as a "Gallery Report" and made available by A.M. Best as part of various insurer attributes in their Best's Financial Suite. Below are the various marketing types reported by insurers in 2021.

### Marketing Types

- Affinity Group Marketing
- Bank
- Broker
- Career Agent
- Direct Response
- Exclusive/Captive Agent
- General Agent
- Inactive
- Independent Agency
- Internet
- Managing General Agent
- Not Available
- Other
- Other Agency
- Other Direct
- Worksite Marketing

The approach used by this P-C Marketplace Summary is take each insurer's reported marketing type and put data from that insurer into one of 6 distribution styles. Some insurer classifications are obvious and straight forward. Others are less so. When insurers list multiple market types more weight is given to the marketing type listed first that closest aligns to each distribution style. About 10% of insurers have "Not Available" for their listed marketing type. These insurers represent less than 1% of all written premiums in 2021 and those insurers are categorized as "Other."

Highlighted in the table below is All Distribution and then the 6 possible distribution styles used is this summary: (1) Pure IA or Broker, (2) MGA/Wholesale, (3) IA-Mixed, (4) Exclusive-Captive, (5) Direct and (6) Other. To arrive at figures generally for independent agent distribution, data from insurers categorized as (1) Pure IA or Broker, (2) MGA/Wholesale and (3) IA-Mixed are combined. Other industry analysis of distribution may vary in how distribution styles are categorized. Generally, however, the results are similar to the approach taken in this report.

By controlling this distribution style classification for each insurer, flexibility is attained in providing data that matches an independent agent's view of the marketplace. It allows determination of approximate penetrations of the distributions styles by line of business. It allows creating lists of insurers by line of business for each distribution style. To provide examples of the classification approach results, the top insurers in the in each distribution style are shown below under the heading "Largest Insurers by Distribution Style", with the reported marketing type and premiums in Maine.

## Proprietary Premium Classifications by Line of Business

2021 - Maine: All Lines of Business Distribution Style - DPW (Premiums) in Millions of Dollars							
Maine All P-C Lines of P-C Business	All Distribution (1+2+3+4+5+6)	Pure IA or Broker DPW (1)	MGA/ Wholesale DPW (2)	IA-Mixed DPW (3)	Exclusive-Captive DPW (4)	Direct DPW (5)	Other (6)
Accident & Health	14	6	4	(0)	4	0	1
Aggregate Write-ins	1	0	0	0	0	0	0
<b><u>Aircraft (all perils)</u></b>	8	7	0	0	0	0	1
<b><u>All Commercial Auto</u></b>	190	171	4	0	8	6	0
<b><u>All Private Passenger Auto</u></b>	829	306	19	86	243	175	0
<b><u>Allied Perils Only</u></b>	53	29	2	13	4	5	0
<b><u>Boiler &amp; Machinery</u></b>	11	6	0	4	0	0	0
<b><u>Burglary &amp; Theft</u></b>	1	1	0	0	0	0	0
<b><u>Commercial Multi-Peril</u></b>	290	263	7	3	11	6	0
Credit	8	5	1	0	1	0	0
<b><u>Earthquake</u></b>	3	3	0	0	0	0	0
<b><u>Excess Workers' Comp</u></b>	4	4	(0)	0	0	0	0
<b><u>Farmowners Multi-Peril</u></b>	6	5	0	0	0	1	0
<b><u>Federal Flood</u></b>	8	5	1	0	1	1	0
<b><u>Fidelity</u></b>	5	4	0	0	0	1	0
Financial Guaranty	1	0	0	0	0	1	0
<b><u>Fire Peril Only</u></b>	63	44	2	9	3	4	0
<b><u>Homeowners Multi-Peril</u></b>	497	273	30	4	128	63	0
<b><u>Inland Marine</u></b>	109	70	8	10	18	3	0
<b><u>International</u></b>	0	0	0	0	0	0	0
<b><u>Medical Malpractice</u></b>	53	10	1	40	0	1	0
Mortgage Guaranty	19	3	0	0	0	12	4
<b><u>Multi-Peril Crop</u></b>	10	8	2	0	0	0	0
<b><u>Ocean Marine</u></b>	40	34	4	0	0	2	1
<b><u>Other Liability (Claims-made)</u></b>	87	72	5	1	0	5	4
<b><u>Other Liability (Occurrence)</u></b>	150	106	16	5	9	13	2
<b><u>Private Crop</u></b>	0	0	0	0	0	0	0
<b><u>Private Flood</u></b>	3	2	0	0	0	0	0
<b><u>Products Liability</u></b>	12	9	2	0	0	0	0
<b><u>Surety</u></b>	33	25	1	0	1	6	0
Warranty	6	1	0	0	1	3	1
<b><u>Workers' Compensation</u></b>	256	244	1	2	2	6	1
<b>Total (All Lines)</b>	<b>2,769</b>	<b>1,715</b>	<b>110</b>	<b>179</b>	<b>434</b>	<b>317</b>	<b>14</b>
<b>Total (IA-Focused Lines)</b>	<b>2,720</b>	<b>1,700</b>	<b>104</b>	<b>179</b>	<b>429</b>	<b>300</b>	<b>9</b>

Source: © A.M. Best Company — used by permission, and the Real Insurance Solutions Consulting proprietary classification of policy issuing insurer based on reported “Marketing Types.”

## Largest Insurers by Distribution Style

Top 10 Insurers Classified as IA or Broker - DPW (Premiums) in Millions of Dollars			
Maine Policy-Issuing Insurers	Group	2021 DPW	Listed Marketing Type
Maine Employers' Mutual Insurance Co	MEMIC Group	171.4	Independent Agency
MMG Insurance Company	...	95.8	Independent Agency, Worksite Marketing
Progressive Northwestern Insurance Co	Progressive Insurance Group	74.0	Independent Agency
Concord General Mutual Insurance Company	Auto-Owners Insurance Group	61.6	Independent Agency
Patrons Oxford Insurance Company	Quincy Mutual Group	51.0	Independent Agency
Vermont Mutual Insurance Company	Vermont Mutual Group	48.7	Independent Agency
Citizens Insurance Company of America	Hanover Ins Group Prop & Cas Cos	46.8	Independent Agency
Acadia Insurance Company	W. R. Berkley Insurance Group	42.6	Independent Agency
The Hanover Insurance Company	Hanover Ins Group Prop & Cas Cos	41.3	Independent Agency
Safeco National Insurance Company	Liberty Mutual Insurance Companies	35.3	Independent Agency

Top 10 Insurers Classified as MGA/Wholesale - DPW (Premiums) in Millions of Dollars			
Maine Policy-Issuing Insurers	Group	2021 DPW	Listed Marketing Type
Liberty Mutual Personal Insurance Co	Liberty Mutual Insurance Companies	46.5	Managing General Agent
Evanston Insurance Company	Markel Corporation Group	4.9	Managing General Agent
American Pet Insurance Company	Trupanion Insurance Group	4.5	Managing General Agent
Western World Insurance Company	American International Group	3.7	General Agent
Securian Casualty Company	...	3.1	Managing General Agent
RLI Insurance Company	RLI Group	2.9	Broker, General Agent
State National Insurance Company, Inc.	Markel Corporation Group	2.7	General Agent
Rural Community Insurance Company	Zurich Insurance US PC Group	2.1	Managing General Agent
Northland Insurance Company	Travelers Group	2.0	General Agent
Houston Casualty Company	Tokio Marine US PC Group	1.9	Managing General Agent, Independent Agency

Top 10 Insurers Classified as IA-Mixed - DPW (Premiums) in Millions of Dollars			
Maine Policy-Issuing Insurers	Group	2021 DPW	Listed Marketing Type
United Financial Casualty Company	Progressive Insurance Group	72.7	Independent Agency, Direct Response
Medical Mutual Insurance Co of Maine	...	36.2	Independent Agency, Direct Response
Factory Mutual Insurance Company	FM Global Group	24.2	Direct Response, Broker
Farmers Casualty Insurance Company	Farmers Insurance Group	10.9	Independent Agency, Career Agent
American Modern Property & Casualty Ins	Munich-American Holding Corp Companies	5.6	Worksite Marketing
Church Mutual Insurance Company, S.I.	Church Mutual Insurance Group	4.6	Direct Response, Independent Agency
Jefferson Insurance Company	Allianz US PC Insurance Companies	4.5	Internet, Independent Agency
Medical Protective Company	Berkshire Hathaway Insurance Group	3.7	Independent Agency, Exclusive/Captive Agent
Permanent General Assurance Corporation	American Family Insurance Group	3.5	Independent Agency, Other Direct
Princeton Excess & Surplus Lines Ins Co	Munich-American Holding Corp Companies	2.4	Affinity Group Marketing, Broker

Top 10 Insurers Classified as Exclusive-Captive - DPW (Premiums) in Millions of Dollars			
Maine Policy-Issuing Insurers	Group	2021 DPW	Listed Marketing Type
State Farm Mutual Automobile Ins Co	State Farm Group	100.1	Exclusive/Captive Agent
State Farm Fire and Casualty Company	State Farm Group	79.3	Exclusive/Captive Agent
Farmers Property and Casualty Ins Co	Farmers Insurance Group	40.1	Career Agent, Direct Response
Allstate Fire and Casualty Insurance Co	Allstate Insurance Group	38.4	Exclusive/Captive Agent
Interinsurance Exchange of the Auto Club	Auto Club Enterprises Insurance Group	30.2	Exclusive/Captive Agent
LM General Insurance Company	Liberty Mutual Insurance Companies	28.8	Exclusive/Captive Agent
Allstate Property and Casualty Ins Co	Allstate Insurance Group	22.2	Exclusive/Captive Agent
Farm Family Casualty Insurance Company	American National Prop & Cas Group	15.8	Career Agent
Allstate Insurance Company	Allstate Insurance Group	12.6	Exclusive/Captive Agent
Liberty Insurance Underwriters, Inc.	Liberty Mutual Insurance Companies	12.3	Exclusive/Captive Agent, Direct Response

<b>Top 10 Insurers Classified as Direct - DPW (Premiums) in Millions of Dollars</b>			
<b>Maine Policy-Issuing Insurers</b>	<b>Group</b>	<b>2021 DPW</b>	<b>Listed Marketing Type</b>
GEICO General Insurance Company	Berkshire Hathaway Insurance Group	51.5	Direct Response
GEICO Indemnity Company	Berkshire Hathaway Insurance Group	40.7	Direct Response
United Services Automobile Association	USAA Group	32.1	Direct Response
Liberty Mutual Fire Insurance Company	Liberty Mutual Insurance Companies	25.4	Direct Response
USAA Casualty Insurance Company	USAA Group	24.1	Direct Response
Amica Mutual Insurance Company	Amica Mutual Group	17.4	Direct Response
USAA General Indemnity Company	USAA Group	13.5	Direct Response
Government Employees Insurance Company	Berkshire Hathaway Insurance Group	12.8	Direct Response
Liberty Mutual Insurance Company	Liberty Mutual Insurance Companies	11.8	Direct Response
Homesite Insurance Co of the Midwest	American Family Insurance Group	10.6	Direct Response

<b>Top 10 Insurers Classified as Other - DPW (Premiums) in Millions of Dollars</b>			
<b>Maine Policy-Issuing Insurers</b>	<b>Group</b>	<b>2021 DPW</b>	<b>Listed Marketing Type</b>
Essent Guaranty, Inc.	Essent Guaranty Group	2.1	Not Available
Endurance Assurance Corporation	Sompo Holdings US Group	1.7	Not Available
National Mortgage Insurance Corporation	National Mortgage Insurance Group	1.6	Not Available
Berkshire Hathaway Specialty Ins Co	Berkshire Hathaway Insurance Group	1.3	Not Available
Greenwich Insurance Company	XL Reinsurance America Group	1.2	Not Available
Protective Property & Casualty Ins Co	...	1.0	General Agent, Direct Response
Cincinnati Specialty Underwriters Ins Co	The Cincinnati Insurance Companies	1.0	Not Available
Attorneys' Liab Assr Society Ltd., A RRG	...	0.8	Not Available
Vanliner Insurance Company	Great American P & C Insurance Group	0.8	General Agent, Other
Mental Health Risk Retention Group, Inc.	...	0.6	Not Available



## Appendix #3: NAIC Line of Business Definitions

The National Association of Insurance Commissioners (NAIC) provides instructions to insurers for completing the annual report. For reference, the below are definitions for lines of business taken from an NAIC appendix.

Line-of-Business (L.O.B. or Combination)	NAIC Line Numbers	Definition
Aggregate Write-ins	Line 34	Explained coverage written in that do not fit elsewhere.
Aircraft (all perils)	Line 22	Coverage for aircraft (hull) and their contents; aircraft owners' and aircraft manufacturers' liability to passengers, airports and other third parties.
All Commercial Auto	Lines 19.3+19.4+21.1	Commercial Auto No-Fault (Personal Injury Protection). Other Commercial Auto Passenger Liability (Include-BI, PD, UM and UIM). Commercial Auto Physical Damage.
All Private Passenger	Lines 19.1+19.2+21.1	Private Passenger Auto No-Fault (Personal Injury Protection). Other Private Passenger Auto Liability (Include-BI/PD/UM and UIM). Private Passenger Auto Physical Damage.
Boiler & Machinery	Line 27	Coverage for the failure of boilers, machinery and electrical equipment. Benefits include: (i) property of the insured that has been directly damaged by the accident. (ii) Costs of temporary repairs and expediting expenses. (iii) Liability for damage to the property of others.
Burglary & Theft	Line 26	Coverage for property taken or destroyed by breaking and entering the insured's premises, burglary or theft, forgery or counterfeiting, fraud, kidnap and ransom, and off-premises exposure.
Commercial Multiple Peril	Line 5	A contract for a commercial enterprise that packages two or more insurance coverages protecting an enterprise from various property and liability risk exposures. Frequently includes fire, allied lines, various other coverages (e.g., difference in conditions) and liability coverage (such coverages would be included in other annual statement lines, if written individually). Include multi-peril policies (other than farmowners, homeowners and automobile policies) that include coverage for liability other than auto. (Builders' Risk Policies, Businessowners, Commercial Package Policies, Manufacturers Output Policies, e-Commerce and Difference-in-Conditions).
Credit	Line 28	Coverage purchased by consumers, manufacturers, merchants, educational institutions or other providers of goods and services extending credit, for indemnification of losses or damages resulting from the nonpayment of debts owed to/from them for goods or services provided in the normal course of their business.
Excess Workers' Compensation	Line 17.3	Indemnification coverage provided to self-insured employers on an excess of loss basis.
Farmowners Multiperil	Line 4	A package policy for farming and ranching risks, similar to a homeowners policy, that has been adopted for farms and ranches and includes both property and liability coverages for personal and business losses. Coverages include farm dwellings and their contents, barns, stables, other farm structures and farm inland marine, such as mobile equipment and livestock. A commercial package policy for farming and ranching risks that includes both property and liability coverage. Coverage includes barns, stables, other farm structures and farm inland marine, such as mobile equipment and livestock.
Fidelity	Line 23	A bond covering an employer's loss resulting from an employee's dishonest act (e.g., loss of cash, securities, valuables, etc.)
Financial Guaranty	Line 10	A surety bond, insurance policy, or when issued by an insurer, an indemnity contract and any guaranty similar to the foregoing types, under which loss is payable upon proof of occurrence of financial loss to an insured claimant, obligee or indemnitee as a result of failure to perform a financial obligation (see Financial Guaranty Insurance Guideline (#1626)).
Fire & Allied Lines	Lines 1 + 2.1 + 2.2 + 2.3 + 12	Fire, Allied Lines, Multi-Peril Crop, Federal Flood, Private Crop, Private Flood and Earthquake (see further descriptions of each under Fire & Allied Lines).
Homeowners Multiperil	Line 3	A package policy combining broad property coverage for the personal property and/or structure with broad personal liability coverage. Coverage applicable to the dwelling, appurtenant structures, unscheduled personal property and additional living expense are typical. Includes mobile homes at a fixed location. (Alternative Workers' Compensation, Employers' Liability and Standard Workers' Compensation).
Inland Marine	Line 9	Coverage for property that may be in transit, held by a bailee, at a fixed location, a movable good that is often at different locations (e.g., off-road construction equipment) or scheduled property (e.g., Homeowners Personal Property Floater), including items such as live animals, property with antique or collector's value, etc. This line also includes instrumentalities of transportation and communication, such as bridges, tunnels, piers, wharves, docks, pipelines, power and phone lines, and radio and television towers. (Animal Mortality, EDP Policies, Pet Insurance Plans, Communication Equipment, Event Cancellation, Travel Coverage, Vehicle Excess Waiver, Boatowners, Other Commercial Inland Marine, Other Personal Marine and Cash and Cash in Transit Insurance).

International	Line-29	Includes all business transacted outside the U.S. and its territories and possessions where the appropriate line of business is not determinable
Medical Professional Liability	Line 11	Insurance coverage protecting a licensed health care provider or health care facility against legal liability resulting from the death or injury of any person due to the insured's misconduct, negligence, or incompetence in rendering professional services. Medical Professional Liability is also known as Medical Malpractice.
Mortgage Guaranty	Line 6	Insurance that indemnifies a lender from loss if a borrower fails to meet required mortgage payments.
Ocean Marine	Line 8	Coverage for ocean and inland water transportation exposures; goods or cargoes; ships or hulls; earnings; and liability.
Other Liability (Claims-made)	Line 17.2	Same as 17.1 but on a Claims-Made Basis. These policies cover insured events that are reported (as defined in the policy) within the effective dates of the policy, subject to retroactive dates and extended reporting periods when applicable.
Other Liability (Occurrence)	Line 17.1	Occurrence Based: These policies cover insured events that occur within the effective dates of the policy, regardless of when they are reported to the reporting entity. Insurance coverage protecting the insured against legal liability resulting from negligence, carelessness or a failure to act, causing property damage or personal injury to others. Typically, coverages include construction and alteration liability; contingent liability; contractual liability; elevators and escalators liability; errors and omissions liability, environmental pollution liability; excess stop loss, excess over insured or self-insured amounts and umbrella liability; liquor liability; personal injury liability; premises and operations liability; completed operations liability, nonmedical professional liability, etc. Also includes indemnification coverage provided to self-insured employers on an excess of loss basis (excess workers' compensation). (Completed Operations, Construction Liability, Contingent Liability, Contractual Liability, Elevators, Error and Omissions, Environmental Pollution, Excess and Umbrella, Personal Liability, Premises and Operations, Excess Workers' Compensation, Commercial General Liability, Comprehensive Personal Liability, Day Care Centers, Directors and Officers, Employee Benefit Liability, Employers' Liability, Employment Practices, Fire Legal, Municipal Liability, Nuclear Energy, Veterinarian, Internet Liability and Cyber Liability). Excludes excess workers' compensation.
Products Liability	Line 18	Insurance coverage protecting the manufacturer, distributor, seller or lessor of a product against legal liability resulting from a defective condition causing personal injury, or damage, to any individual or entity, associated with the use of the product.
Surety	Line 24	A three-party agreement where the insurer agrees to pay a second party (the obligee) or make complete an obligation in response to the default, acts or omissions of a third party (the principal).
Warranty	Line 30	Coverage that protects against manufacturer's defects past the normal warranty period and for repair after breakdown to return a product to its originally intended use. Warranty insurance generally protects consumers from financial loss caused by the seller's failure to rectify or compensate for defective or incomplete work and cost of parts and labor necessary to restore a product's usefulness. Includes, but is not limited to, coverage for all obligations and liabilities incurred by a service contract provider, mechanical breakdown insurance and service contracts written by insurers. (Mechanical Breakdown and Service Contracts).
Workers Compensation	Line 16	Insurance that covers an employer's liability for injuries, disability or death to persons in their employment, without regard to fault, as prescribed by state or Federal workers' compensation laws and other statutes. Includes employer's liability coverage against the common law liability for injuries to employees (as distinguished from the liability imposed by Workers' Compensation Laws). Excludes excess workers' compensation.

<b>Fire &amp; Allied Lines Breakout</b>	<b>NAIC Line Numbers</b>	<b>Definition</b>
Fire Only	Line 1	Coverage protecting the insured against the loss to real or personal property from damage caused by the peril of fire or lightning, including business interruption, loss of rents, etc.
Allied Lines	Line 2.1	Extended coverage; glass; tornado, windstorm and hail; sprinkler and water damage; explosion, riot and civil commotion; rain; and damage from aircraft and vehicle.
Multi-Peril Crop	Line 2.2	Insurance protection that is subsidized or reinsured by the Federal Crop Insurance Corporation for protection against losses due to damage, decreases in revenues and/or gross margins from crop, livestock and other agricultural-related production from unfavorable weather conditions, drought, wind, frost, fire or lightning, flood, hail, insect infestation, disease or other yield-reducing conditions or perils.
Federal Flood	Line 2.3	Coverage provided by the Federal Insurance Administration (FIA) of the Federal Emergency Management Agency (FEMA) through insurers participating in the National Flood Insurance Program's (NFIP) Write Your Own (WYO) program. Coverage is subject to the terms and conditions provided in the Financial Assistance/Subsidy Arrangement between the reporting entity and the FIA.
Private Crop	Line 2.4	Private market coverage for crop insurance and agricultural-related protection, such as hail and fire, and is not reinsured by the Federal Crop Ins
Private Flood	Line 2.5	Private market coverage (primary standalone, first dollar policies that cover the flood peril and excess flood) for flood insurance that is not offered through the National Flood Insurance

		Program. (Sewer/water backup coverage issued as an endorsement homeowners or commercial policy.)
Earthquake	Line 12	Property coverages for losses resulting from a sudden trembling or shaking of the earth, including that caused by volcanic eruption. Excluded are losses resulting from fire, explosion, flood or tidal wave following the covered event.

*Source: ©1984 –2019 National Association of Insurance Commissioners: Annual Statement Instructions Property/Casualty-2019 Reporting Year*

# Appendix #4: Product Details Explanation

Below is an image of a sample Top Line of Business detail page. It is provided with notations (A-I) to assist in understanding the components of the product details provided for each Line of Business.

**A:** This is the line of business. If a top 10 line of business, the small pie chart ("thumbnail") shows where the line of business is in the ranking of premiums. If no thumbnail pie chart the line is not in the top 10.

**B:** Total direct written premiums (dark blue) are shown along with independent agent premiums (light blue). This shows trends and portions of premiums through independent agents over 5 years.

**C:** 5-year loss ratios and combined ratios are shown. These are adjusted calendar year loss ratios.

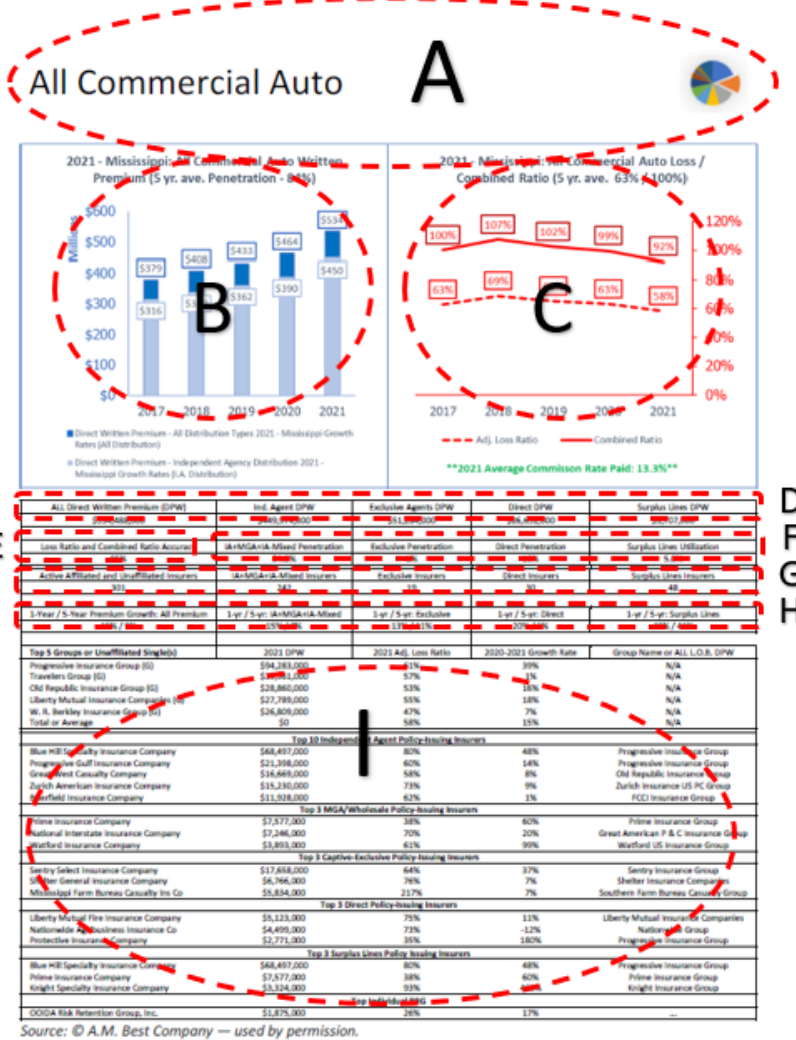
**D:** Direct written premium dollars are provided for all distribution, Independent Agents, Exclusive and Direct. Surplus Lines premiums are also provided for all distribution styles.

**E:** This is the level of processing at the A.M. Best organization of premiums and losses included in the loss and combined ratios. Approximately in June-July it reaches 100% for all lines.

**F:** These penetration percentages are the quotient of premiums shown above them and all premiums for all distribution styles.

**G:** This is the active insurers in the line of business for each distribution style.

**H:** This is the 1-year and 5-year growth rate for each distribution style.



**I:** Top premium insurers are listed for the following : top 5 Groups and total, top 5 Pure IA or Broker, top 3 MGA/Wholesale, top 3 Exclusive-Captive and Direct, top 3 Surplus Lines, and the top Risk Retention Group (if any). Provided for each insurer are written premium, adjusted loss ratio, growth rate, and the group or fleet the insurer belongs to.

This 2021 Maine P-C Marketplace Summary has provided the reader with both visual and numeric presentations of the Maine P-C marketplace data, as a benefit of your membership with the **Maine Insurance Agents Association**. All questions and comments, or need for further analysis, are welcomed at the contact information below.

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**Data is provided for education and strategic considerations of members and is not done to encourage any collective action or discussion toward or against any insurer or insurers. Any discussion of such collective action by anyone whether in a meeting or other context will not be recognized or responded to. Public statements if made on-line via association vehicles are not permitted.**