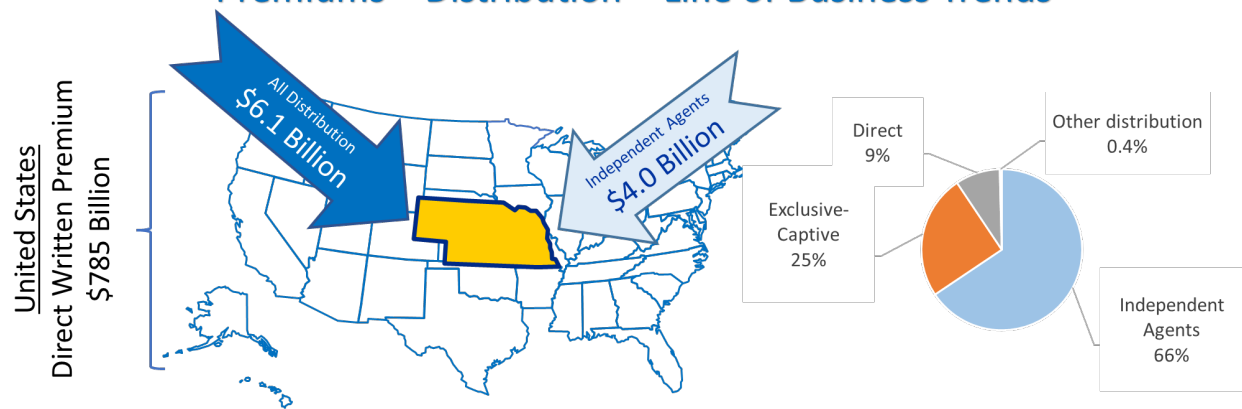


2021 Nebraska P-C Marketplace Summary

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 Nebraska property and casualty (P-C) insurance marketplace as a benefit of your membership in the **Independent Insurance Agents of Nebraska**.

What follows is a graphic and numeric presentation of the Nebraska 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 Nebraska. 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 Nebraska, 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 Nebraska. 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 Nebraska.

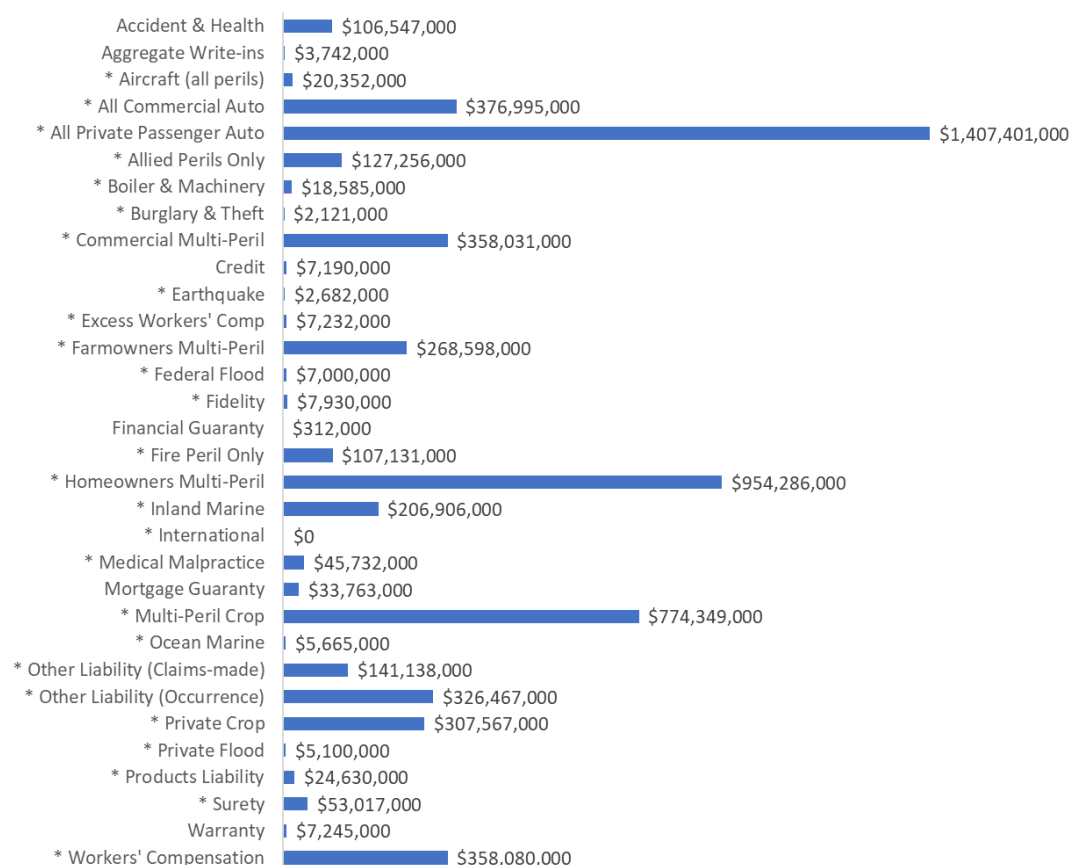
Last, appendices are provided for information on approaches taken to presenting the industry data, definitions and additional information that may further interest the reader.

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

2021 - Nebraska: Total Premium For All Lines of Business (\$6,073,080,000)



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 Nebraska 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*.

Nebraska 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 Nebraska compared to other states, from data similar to the above.

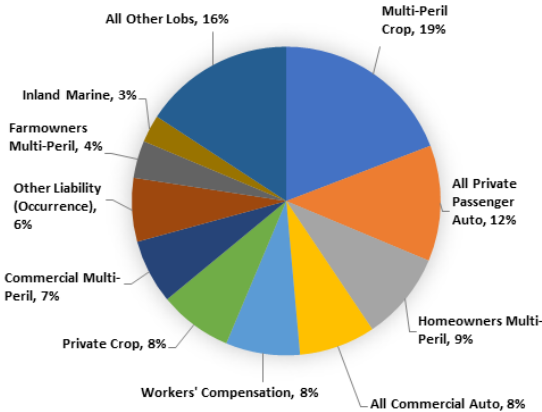
In the below table, Total (All Lines) includes premiums for all 32 lines of business shown above, including Credit. The combined premiums for Personal Lines is All Private Passenger Auto, Homeowners Multi-Peril and Farmowners Multi-Peril. Commercial Lines is all other lines of business except All Private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

	United States	Smallest/Lowest State	Largest/Highest State	Nebraska (Rank)
Total (All Lines) Premiums	\$785 Billion	\$1.4 Billion (Vermont-#51)	\$97.3 Billion (California-#1)	\$6.1 Billion (#36)
Total (All Lines) Per Capita Premium	\$2,369	\$1,674 (Ohio-#51)	\$3,839 (North Dakota-#1)	\$3,095 (#5)
Personal Lines Per Capita Premium	\$1,163	\$835 (District of Columbia-#51)	\$1,621 (Florida-#1)	\$1,341 (#8)
Commercial Lines Per Capita Premium	\$1,186	\$730 (West Virginia-#51)	\$2,647 (North Dakota-#1)	\$1,700 (#5)

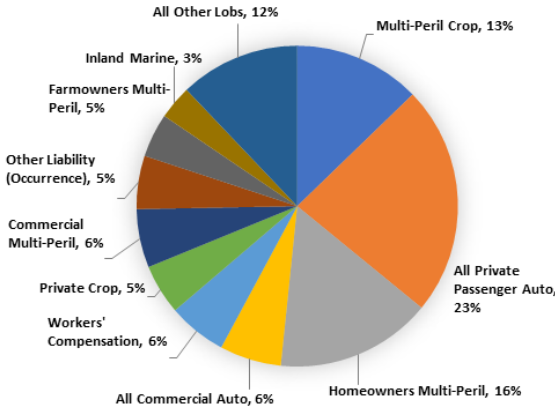
Source: © A.M. Best Company — used by permission.

Premiums: Top Agent Lines of Business

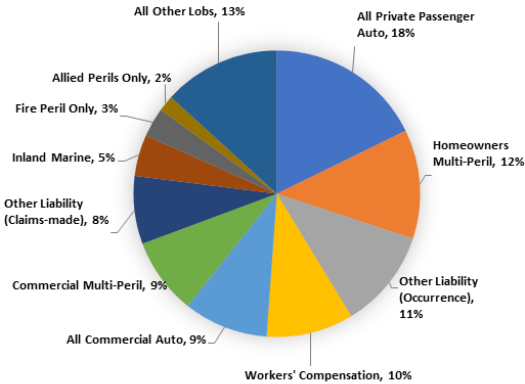
2021 - Nebraska: Independent Agent Distribution (\$3,985,963,000)



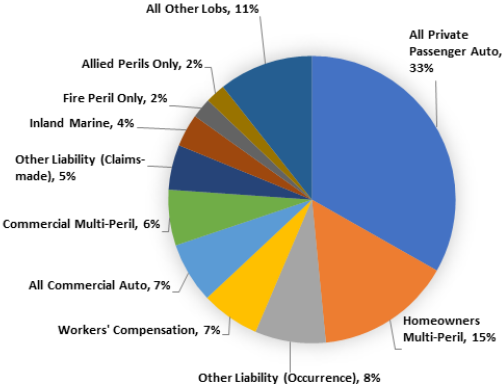
2021 - Nebraska: All Distribution Styles (\$6,073,080,000)



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 Nebraska. 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

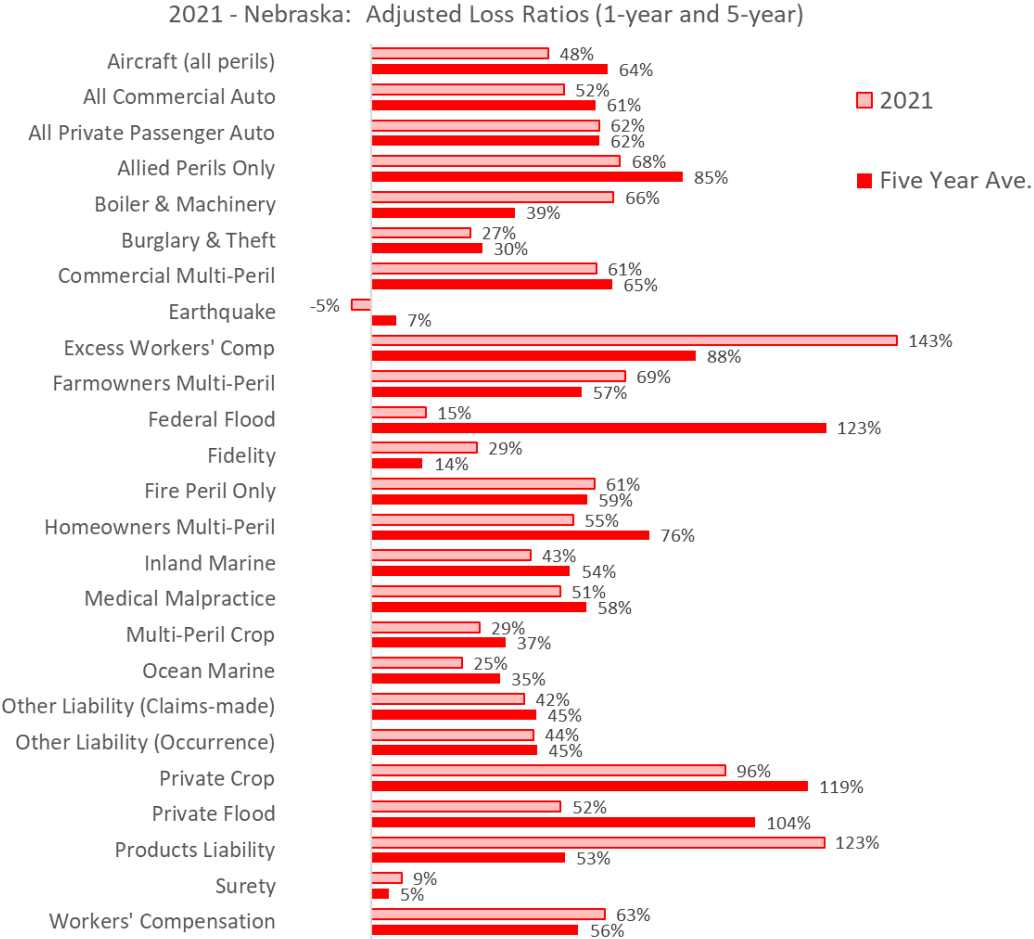
The United States overall, and most states individually, see Private Passenger Auto as the largest premium line of business through independent agents. This is case in about 80% of the states, but there are exceptions. Those exceptions are a handful of Midwest states, which have Multi-Peril Crop as their 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.

Line of Business	States With Product in Top 10
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%

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

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.

Nebraska Loss Ratio Perspective

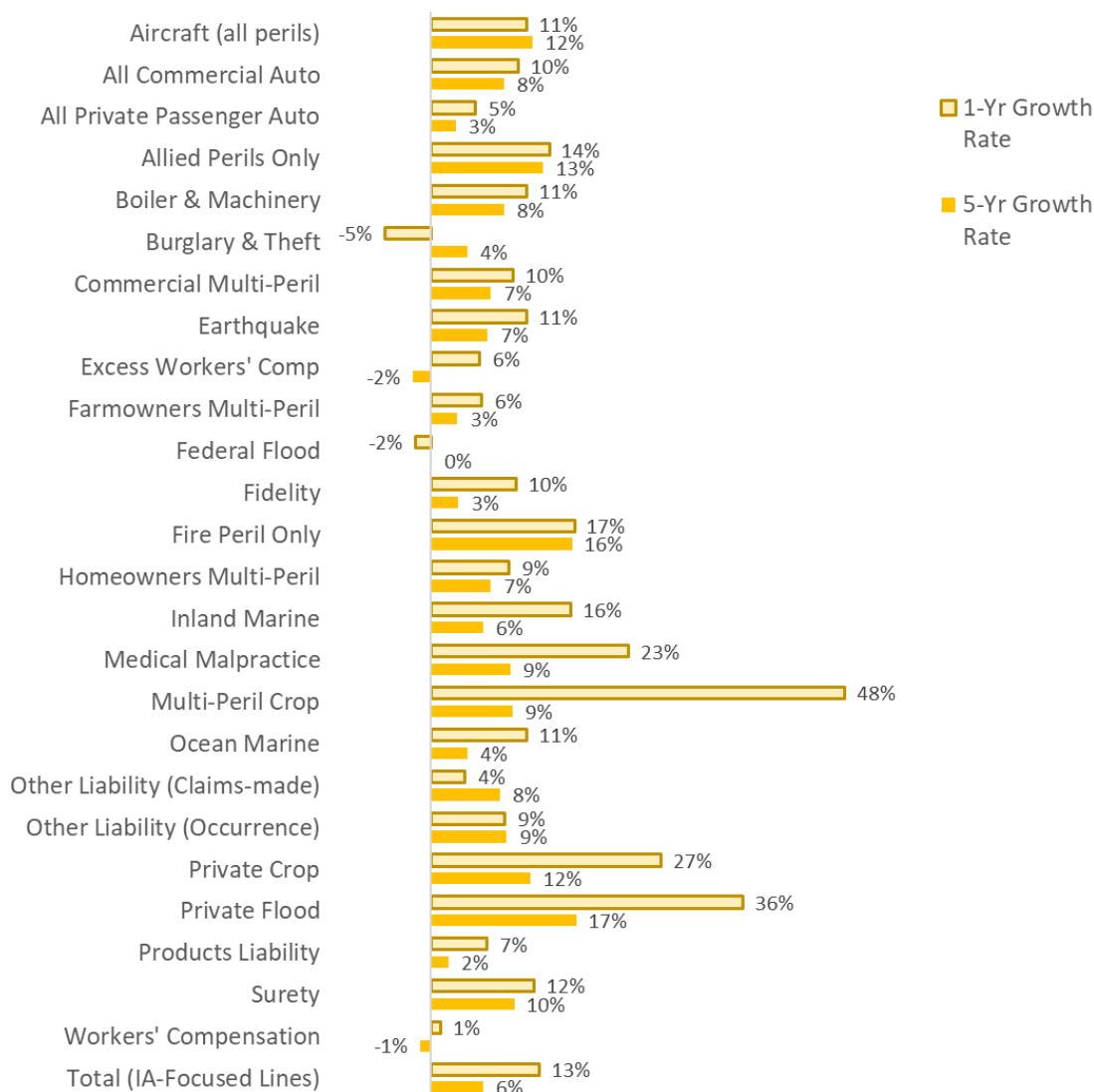
As can be seen in the above, loss ratios can vary in the short run from the long run. Loss ratios can also vary by state. For added perspective on Nebraska's loss ratios, below is a table of the 2021 Nebraska loss ratios contrasted with the United States average loss ratios.

	2021 Nebraska Loss Ratio	2021 United States Loss Ratio
Aircraft (all perils)	48%	54%
All Commercial Auto	52%	64%
All Private Passenger Auto	62%	69%
Allied Perils Only	68%	79%
Boiler & Machinery	66%	38%
Burglary & Theft	27%	52%
Commercial Multi-Peril	61%	61%
Earthquake	-5%	3%
Excess Workers' Comp	143%	41%
Farmowners Multi-Peril	69%	65%
Federal Flood	15%	48%
Fidelity	29%	28%
Fire	61%	68%
Homeowners Multi-Peril	55%	69%
Inland Marine	43%	49%
Medical Malpractice	51%	55%
Multiperil Crop	29%	76%
Ocean Marine	25%	54%
Other Liability (Claims-made)	42%	56%
Other Liability (Occurrence)	44%	61%
Private Crop	96%	89%
Private Flood	52%	46%
Products Liability	123%	52%
Surety	9%	16%
Workers' Compensation (*)	63%	51%
Total (All Lines)	55%	63%

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 - Nebraska: 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.

Nebraska Growth Rate Perspective

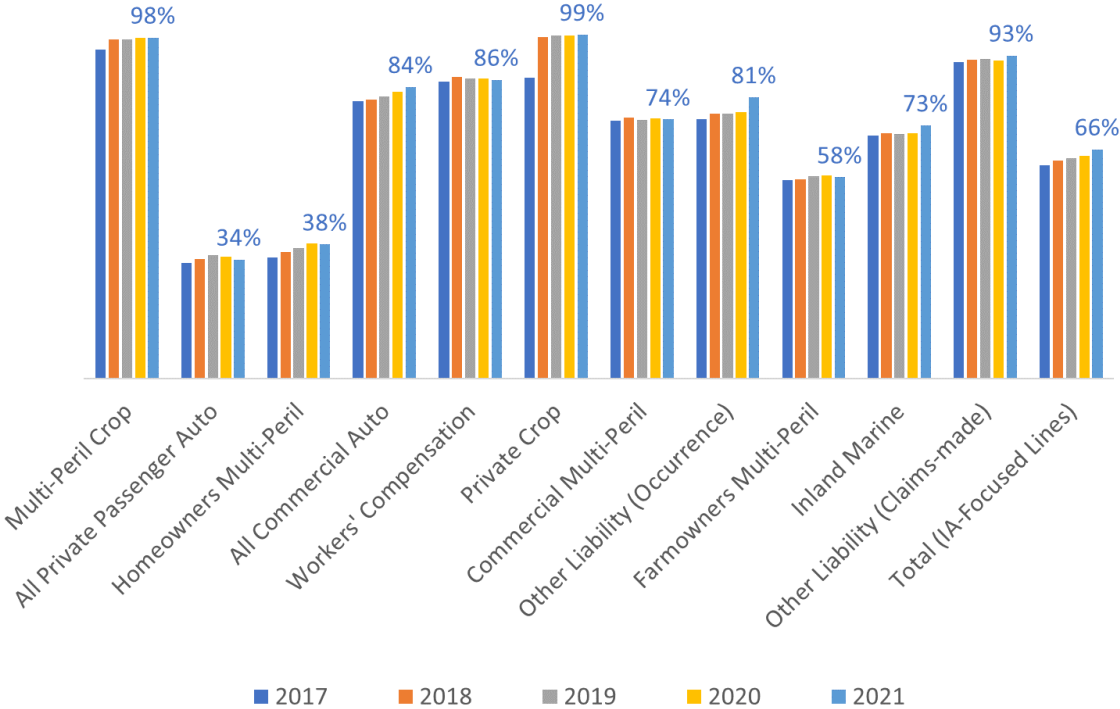
Premium growth rates can vary considerably by line of business. They can also vary considerably by state. To provide perspective on Nebraska growth rates, below is the 1-year growth rates by line of business in Nebraska contrasted with average growth rates in United States.

	Nebraska 1-Year Growth	United States 1-Year Growth
Aircraft (all perils)	11%	14%
All Commercial Auto	10%	17%
All Private Passenger Auto	5%	5%
Allied Perils Only	14%	12%
Boiler & Machinery	11%	11%
Burglary & Theft	-5%	7%
Commercial Multi-Peril	10%	8%
Earthquake	11%	11%
Excess Workers' Comp	6%	2%
Farmowners Multi-Peril	6%	5%
Federal Flood	-2%	1%
Fidelity	10%	7%
Fire Peril Only	17%	13%
Homeowners Multi-Peril	9%	8%
Inland Marine	16%	15%
Medical Malpractice	23%	10%
Multi-Peril Crop	48%	37%
Ocean Marine	11%	13%
Other Liability (Claims-made)	4%	31%
Other Liability (Occurrence)	9%	16%
Private Crop	27%	14%
Private Flood	36%	45%
Products Liability	7%	4%
Surety	12%	7%
Workers' Compensation	1%	3%
Total (IA-Focused Lines)	13%	10%

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

Penetration: Top Agent-Focused Lines of Business

2021 - Nebraska: Penetration Top Independent Agent Lines of Business



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

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

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*.

Nebraska Penetration Rate Perspective

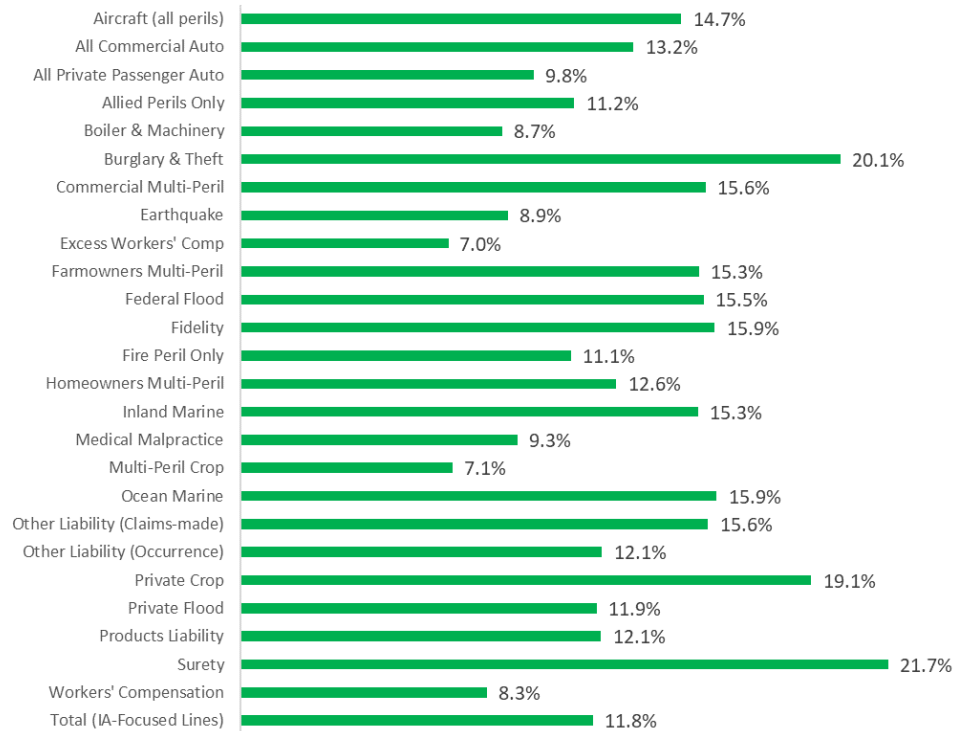
Independent agent penetrations vary by line of business but also by state. To give perspective on Nebraska's penetrations rates, below is a table of the line of business penetration rates in Nebraska contrasted with the average penetration in all the United States.

	Nebraska Penetration	United States Average
Aircraft (all perils)	99%	95%
All Commercial Auto	84%	85%
All Private Passenger Auto	34%	32%
Allied Perils Only	87%	86%
Boiler & Machinery	88%	93%
Burglary & Theft	95%	96%
Commercial Multi-Peril	74%	84%
Earthquake	77%	87%
Excess Workers' Comp	97%	94%
Farmowners Multi-Peril	58%	40%
Federal Flood	80%	78%
Fidelity	92%	91%
Fire Peril Only	95%	88%
Homeowners Multi-Peril	38%	49%
Inland Marine	73%	77%
Medical Malpractice	96%	75%
Multi-Peril Crop	98%	96%
Ocean Marine	99%	96%
Other Liability (Claims-made)	93%	92%
Other Liability (Occurrence)	81%	86%
Private Crop	99%	96%
Private Flood	86%	84%
Products Liability	75%	94%
Surety	89%	86%
Workers' Compensation	86%	90%
Total (IA-Focused Lines)	66%	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

2021 Nebraska: Commission Rates (Ranked by IA Top Lines of Business)



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

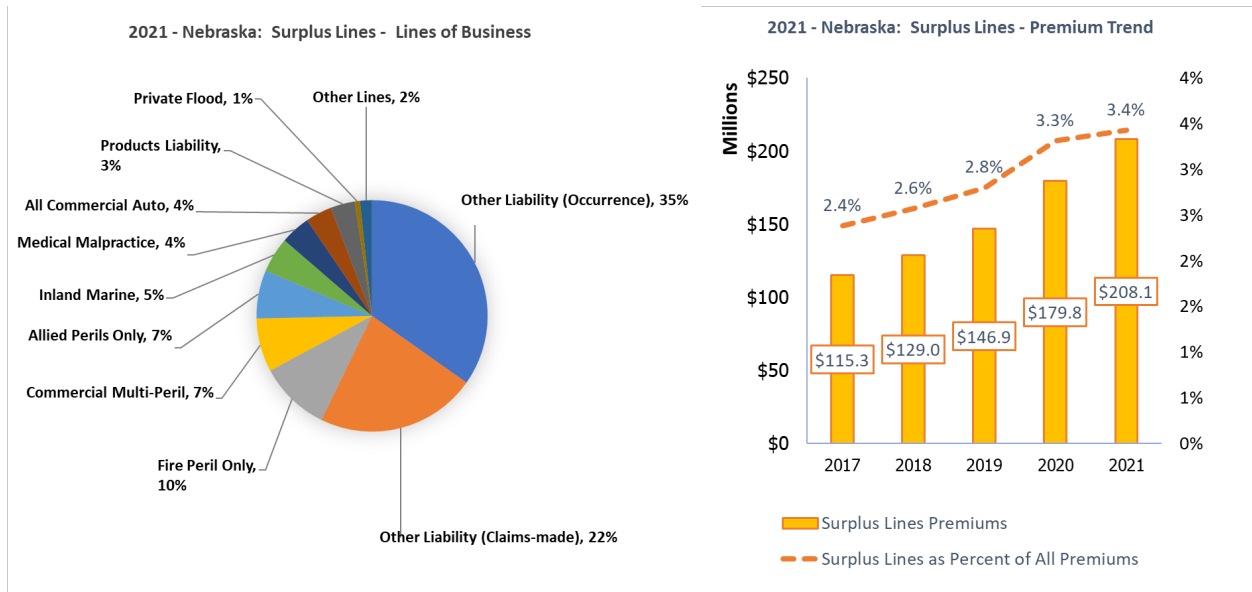
$$\text{Commission \%} = \frac{\text{Line of Business Direct and Contingent Commissions}}{\text{Line of Business Written Premium}}$$

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



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 Nebraska. 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.

Nebraska 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 Nebraska contrasted with the average utilization with those lines of business in the United States.

Line of Business	Nebraska Surplus Lines Usage Rate	United States Surplus Lines Usage Rate
Aircraft(all perils)	0.0%	2.1%
All Commercial Auto	2.0%	6.3%
All Private Passenger Auto	0.0%	0.2%
Allied Perils Only	11.0%	29.8%
Boiler & Machinery	2.2%	7.4%
Burglary & Theft	13.6%	19.8%
Commercial Multi-Peril	4.3%	8.7%
Earthquake	29.2%	44.5%
Excess Workers' Comp	0.0%	0.5%
Farmowners Multi-Peril	0.0%	0.4%
Federal Flood	1.1%	2.4%
Fidelity	1.0%	2.2%
Financial Guaranty	0.0%	0.0%
Fire Peril Only	19.3%	33.1%
Homeowners Multi-Peril	0.1%	2.3%
Inland Marine	5.0%	6.1%
International		90.8%
Medical Malpractice	19.0%	24.4%
Multi-Peril Crop	0.0%	0.0%
Ocean Marine	0.6%	3.3%
Other Liability (Claims-made)	33.1%	34.9%
Other Liability (Occurrence)	22.2%	29.6%
Private Crop	0.0%	0.1%
Private Flood	29.1%	41.0%
Products Liability	28.8%	45.4%
Surety	0.4%	0.5%
Workers' Compensation	0.0%	0.5%
Total (All Lines)	3.4%	8.3%

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

Nebraska Lines of Business: Product Details

The following pages provide more in-depth detail on the 26 lines of business that independent agents in Nebraska 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.

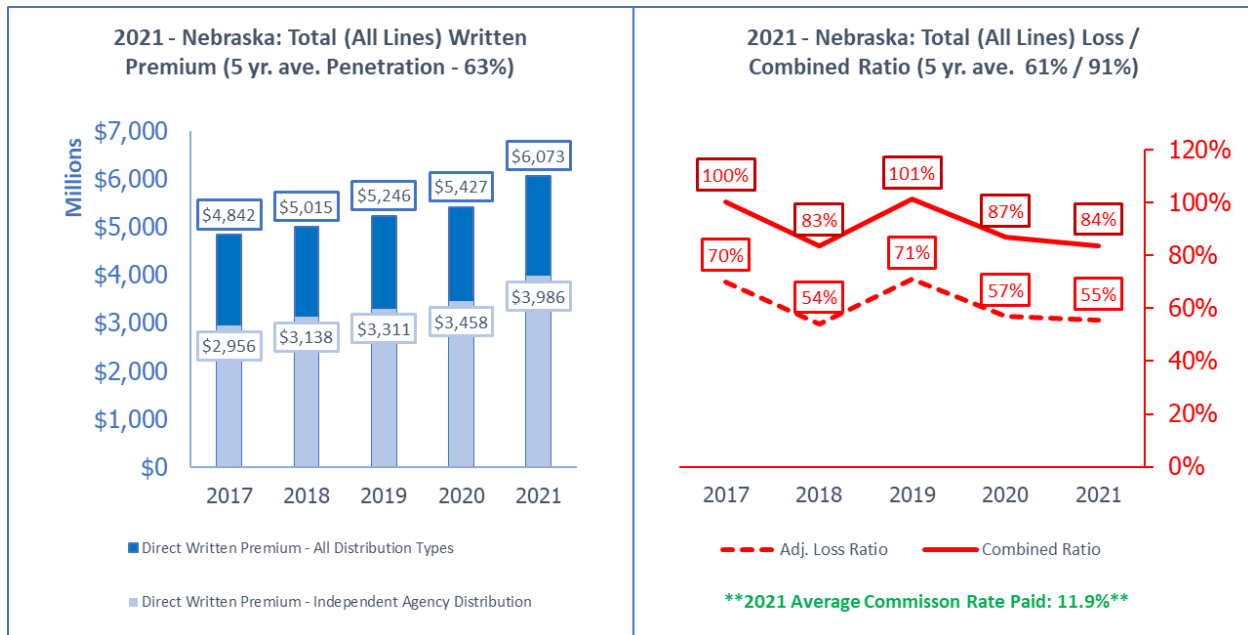
The details provided for each major line of business in Nebraska are:

- 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 Nebraska. 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 Nebraska P-C Marketplace Summary. If a line of business is in the top 10 for a state but not a line of business generally focused on by independent agents it has been added.

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*.

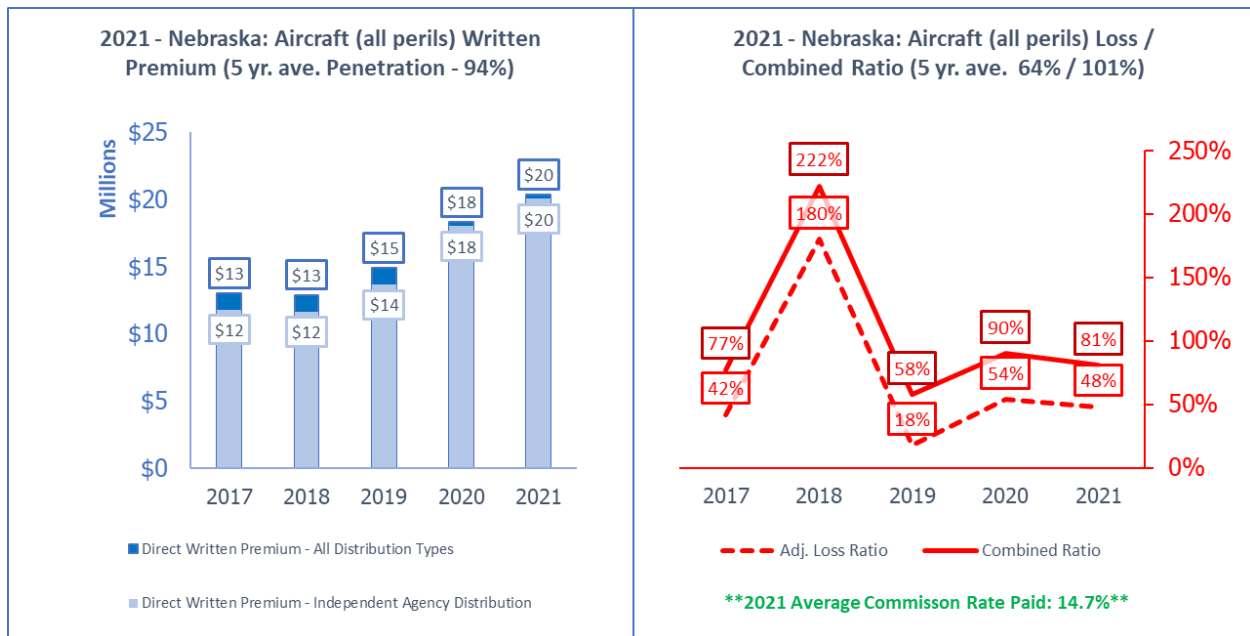
Total All P-C Lines of Business



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Exclusive Agents DPW	Direct DPW	Surplus Lines DPW
\$6,073,080,000	\$3,985,963,000	\$1,515,328,000	\$546,138,000	\$208,124,000
Loss Ratio and Combined Ratio Accuracy	IA+MGA+IA-Mixed Penetration	Exclusive Penetration	Direct Penetration	Surplus Lines Utilization
100%	66%	25%	9%	3.4%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Exclusive Insurers	Direct Insurers	Surplus Lines Insurers
768	577	50	90	122
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
12% / 6%	15% / 8%	8% / 3%	4% / 4%	16% / 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
State Farm Group (G)	\$590,385,000	55%	6%	N/A
Farmers Mutual Insurance Co of Nebraska	\$365,186,000	68%	5%	N/A
Nationwide Group (G)	\$322,631,000	61%	14%	N/A
Zurich Insurance US PC Group (G)	\$322,464,000	53%	36%	N/A
Progressive Insurance Group (G)	\$303,381,000	61%	7%	N/A
Total or Average	\$6,073,063,000	55%	12%	N/A
Top 10 Pure Independent Agent-Broker Policy-Issuing Insurers				
Farmers Mutual Insurance Co of Nebraska	\$365,186,000	68%	5%	...
NAU Country Insurance Company	\$212,610,000	52%	38%	QBE North America Insurance Group
Progressive Northern Insurance Company	\$191,387,000	60%	8%	Progressive Insurance Group
ACE Property and Casualty Insurance Co	\$162,347,000	68%	40%	Chubb INA Group
Great American Insurance Company	\$79,500,000	-33%	29%	Great American P & C Insurance Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Rural Community Insurance Company	\$256,678,000	45%	49%	Zurich Insurance US PC Group
Stratford Insurance Company	\$99,427,000	88%	38%	American International Group
FMH Ag Risk Insurance Company	\$12,516,000	27%	26%	FMH Insurance Group
Top 3 Captive-Exclusive Policy-Issuing Insurers				
State Farm Fire and Casualty Company	\$316,958,000	48%	9%	State Farm Group
State Farm Mutual Automobile Ins Co	\$273,427,000	64%	2%	State Farm Group
Farm Bureau Property & Casualty Ins Co	\$225,167,000	59%	5%	Farm Bureau Property & Casualty Group
Top 3 Direct Policy-Issuing Insurers				
Progressive Universal Insurance Company	\$92,612,000	60%	9%	Progressive Insurance Group
United Services Automobile Association	\$53,534,000	73%	2%	USAA Group
GEICO Advantage Insurance Company	\$44,315,000	70%	16%	Berkshire Hathaway Insurance Group
Top 3 Surplus Lines Policy Issuing Insurers				
Indian Harbor Insurance Company	\$12,491,000	-6%	49%	XL Reinsurance America Group
Lexington Insurance Company	\$10,977,000	56%	16%	American International Group
Gemini Insurance Company	\$10,756,000	20%	31%	W. R. Berkley Insurance Group
Top Individual RRG				
United Educators Ins, a Reciprocal RRG	\$3,257,000	11%	23%	...

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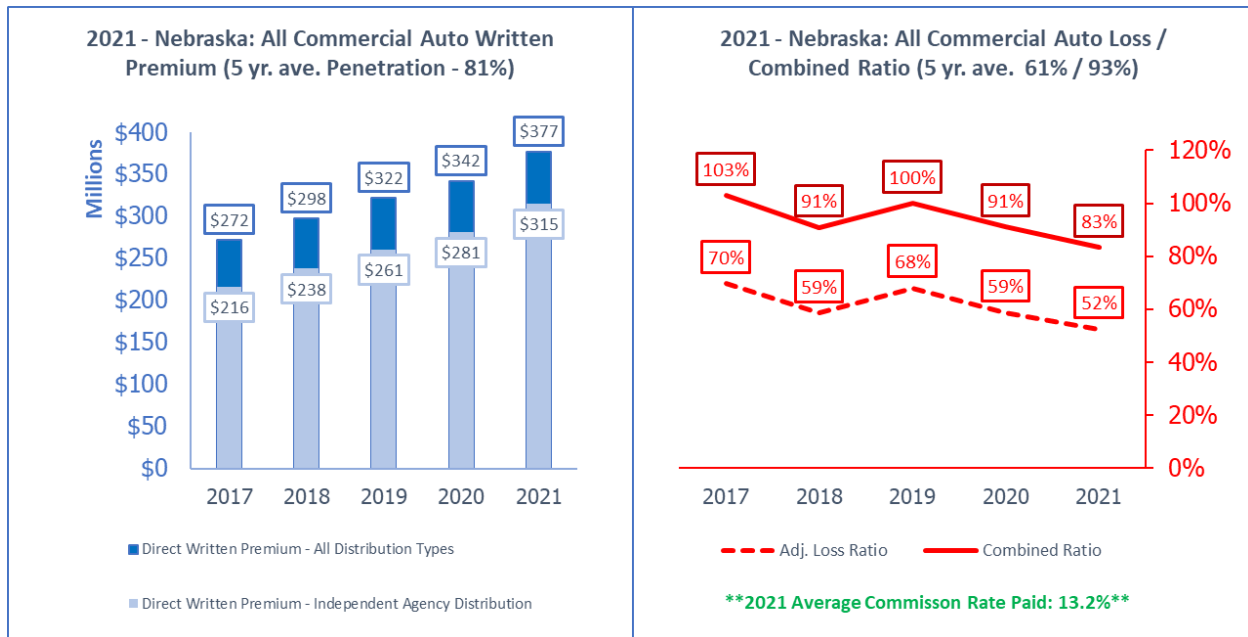
Aircraft (all perils)



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Exclusive Agents DPW	Direct DPW	Surplus Lines DPW
\$20,352,000	\$20,049,000	\$64,000	\$239,000	\$0
Loss Ratio and Combined Ratio Accuracy	IA+MGA+IA-Mixed Penetration	Exclusive Penetration	Direct Penetration	Surplus Lines Utilization
100%	99%	0%	1%	0.0%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Exclusive Insurers	Direct Insurers	Surplus Lines Insurers
22	20	1	1	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
11% / 12%	11% / 14%	-10% / 22%	15% / -32%	#DIV/0!
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
American International Group (G)	\$2,915,000	27%	1%	N/A
Old Republic Insurance Group (G)	\$2,845,000	65%	27%	N/A
Munich-American Holding Corp Companies (G)	\$2,794,000	106%	33%	N/A
Berkshire Hathaway Insurance Group (G)	\$2,267,000	40%	7%	N/A
Sompo Holdings US Group (G)	\$1,548,000	64%	42%	N/A
Total or Average	\$20,354,000	50%	11%	N/A
Top 10 Pure Independent Agent-Broker Policy-Issuing Insurers				
National Union Fire Ins Co Pittsburgh PA	\$2,932,000	26%	1%	American International Group
Old Republic Insurance Company	\$2,845,000	65%	27%	Old Republic Insurance Group
American Alternative Insurance Corp	\$2,794,000	106%	33%	Munich-American Holding Corp Companies
Endurance American Insurance Company	\$1,548,000	64%	42%	Sompo Holdings US Group
National Liability & Fire Insurance Co	\$1,358,000	39%	-4%	Berkshire Hathaway Insurance Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				
U.S. Specialty Insurance Company	\$556,000	9%	7%	Tokio Marine US PC Group
Harco National Insurance Company	\$103,000	-4%	20%	IAT Insurance Group
Top 3 Captive-Exclusive Policy-Issuing Insurers				
American National Property & Casualty Co	\$64,000	129%	-10%	American National Prop & Cas Group
Top 3 Direct Policy-Issuing Insurers				
Avemco Insurance Company	\$242,000	20%	4%	Tokio Marine US PC Group
Top 3 Surplus Lines Policy Issuing Insurers				
Top Individual RRG				

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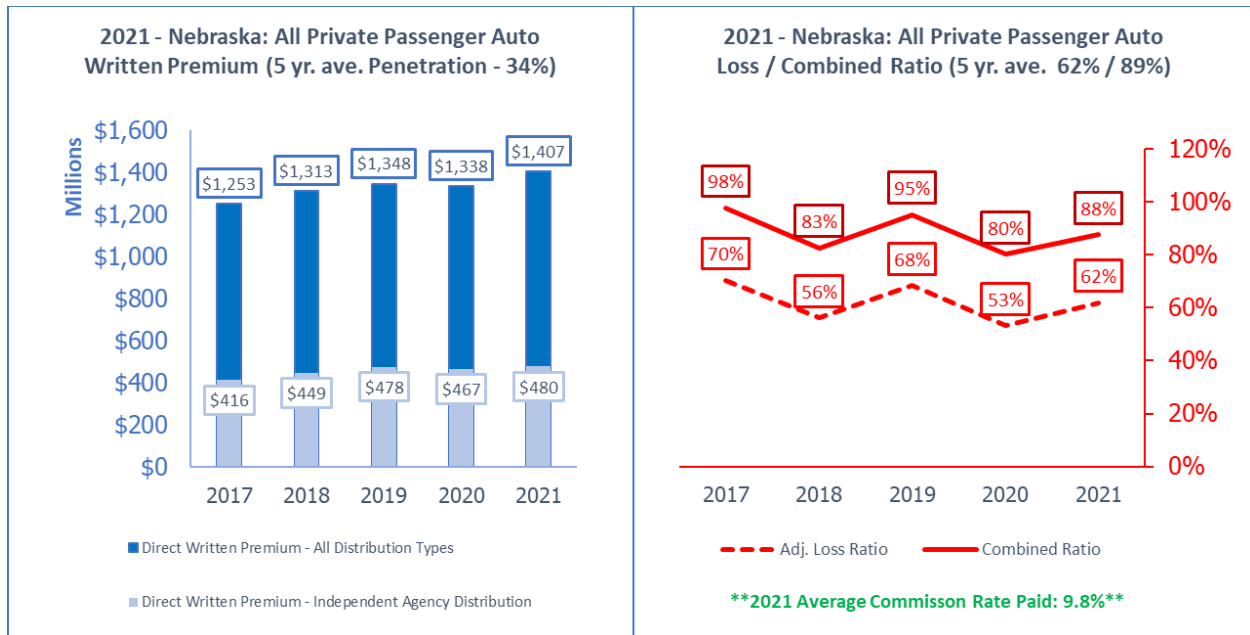
All Commercial Auto



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Exclusive Agents DPW	Direct DPW	Surplus Lines DPW
\$376,995,000	\$315,121,000	\$33,425,000	\$25,580,000	\$7,700,000
Loss Ratio and Combined Ratio Accuracy	IA+MGA+IA-Mixed Penetration	Exclusive Penetration	Direct Penetration	Surplus Lines Utilization
100%	84%	9%	7%	2.0%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Exclusive Insurers	Direct Insurers	Surplus Lines Insurers
289	231	24	23	31
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
10% / 8%	12% / 10%	1% / 3%	1% / 3%	34% / 12%
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
Old Republic Insurance Group (G)	\$60,163,000	52%	11%	N/A
Progressive Insurance Group (G)	\$38,748,000	73%	34%	N/A
Nationwide Group (G)	\$27,895,000	57%	7%	N/A
EMC Insurance Companies (G)	\$25,830,000	46%	7%	N/A
Travelers Group (G)	\$23,923,000	41%	2%	N/A
Total or Average	\$376,992,000	52%	10%	N/A
Top 10 Pure Independent Agent-Broker Policy-Issuing Insurers				
Great West Casualty Company	\$53,036,000	54%	11%	Old Republic Insurance Group
Progressive Northern Insurance Company	\$37,980,000	69%	36%	Progressive Insurance Group
Employers Mutual Casualty Company	\$18,289,000	48%	-1%	EMC Insurance Companies
Acuty, A Mutual Insurance Company	\$9,515,000	65%	17%	...
Cherokee Insurance Company	\$8,859,000	70%	0%	...
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Northland Insurance Company	\$6,399,000	26%	4%	Travelers Group
National Interstate Insurance Company	\$4,255,000	-27%	10%	Great American P & C Insurance Group
Clear Blue Specialty Insurance Company	\$1,430,000	16%		Clear Blue Insurance Group
Top 3 Captive-Exclusive Policy-Issuing Insurers				
Farm Bureau Property & Casualty Ins Co	\$6,193,000	72%	9%	Farm Bureau Property & Casualty Group
Nationwide Mutual Insurance Company	\$5,484,000	39%	-33%	Nationwide Group
State Farm Mutual Automobile Ins Co	\$4,561,000	36%	-1%	State Farm Group
Top 3 Direct Policy-Issuing Insurers				
Nationwide Agribusiness Insurance Co	\$11,621,000	82%	7%	Nationwide Group
Motors Insurance Corporation	\$5,840,000	12%	-37%	Ally Insurance Group
Crestbrook Insurance Company	\$3,016,000	14%	675%	Nationwide Group
Top 3 Surplus Lines Policy Issuing Insurers				
National Indemnity Company of the South	\$1,690,000	3%	75%	Berkshire Hathaway Insurance Group
Clear Blue Specialty Insurance Company	\$1,430,000	16%		Clear Blue Insurance Group
Prime Insurance Company	\$1,100,000	25%	909%	Prime Insurance Group
Top Individual RRG				
Small Fleet Advantage RRG, Inc.	\$253,000	36%	175%	...

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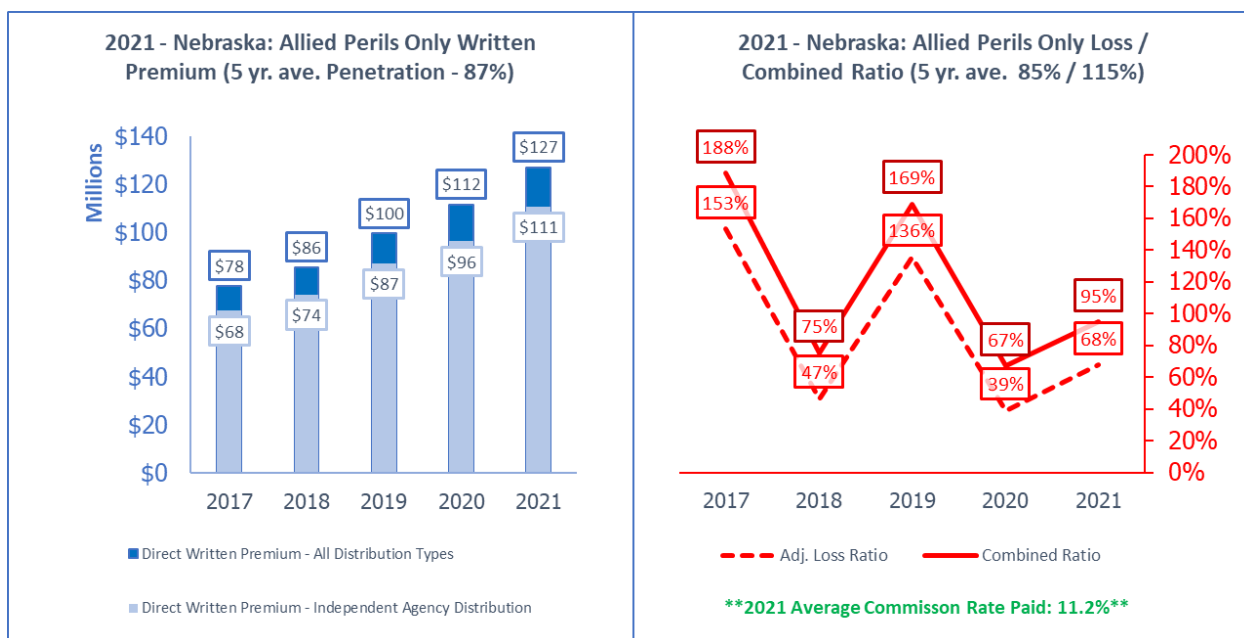
All Private Passenger Auto



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Exclusive Agents DPW	Direct DPW	Surplus Lines DPW
\$1,407,401,000	\$479,509,000	\$643,677,000	\$284,189,000	\$3,000
Loss Ratio and Combined Ratio Accuracy	IA+MGA+IA-Mixed Penetration	Exclusive Penetration	Direct Penetration	Surplus Lines Utilization
100%	34%	46%	20%	0.0%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Exclusive Insurers	Direct Insurers	Surplus Lines Insurers
114	59	26	28	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
5% / 3%	3% / 4%	8% / 2%	4% / 5%	#DIV/0!
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)	\$266,050,000	62%	2%	N/A
Progressive Insurance Group (G)	\$238,285,000	59%	5%	N/A
Farmers Mutual Insurance Co of Nebraska	\$130,070,000	66%	4%	N/A
American Family Insurance Group (G)	\$100,691,000	60%	6%	N/A
Berkshire Hathaway Insurance Group (G)	\$91,648,000	69%	12%	N/A
Total or Average	\$1,407,405,000	62%	5%	N/A
Top 10 Pure Independent Agent-Broker Policy-Issuing Insurers				
Progressive Northern Insurance Company	\$146,221,000	58%	2%	Progressive Insurance Group
Farmers Mutual Insurance Co of Nebraska	\$130,070,000	66%	4%	...
Standard Fire Insurance Company	\$28,416,000	64%	7%	Travelers Group
Owners Insurance Company	\$24,526,000	69%	9%	Auto-Owners Insurance Group
Viking Insurance Company of Wisconsin	\$21,273,000	49%	9%	Sentry Insurance Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				
AssuranceAmerica Insurance Company	\$3,276,000	87%	27%	AssuranceAmerica Insurance Group
State National Insurance Company, Inc.	\$545,000	43%	-17%	Markel Corporation Group
National Specialty Insurance Company	\$22,000	71%	633%	Markel Corporation Group
Top 3 Captive-Exclusive Policy-Issuing Insurers				
State Farm Mutual Automobile Ins Co	\$254,571,000	62%	2%	State Farm Group
Farm Bureau Property & Casualty Ins Co	\$77,717,000	59%	6%	Farm Bureau Property & Casualty Group
Allstate Fire and Casualty Insurance Co	\$59,676,000	59%	16%	Allstate Insurance Group
Top 3 Direct Policy-Issuing Insurers				
Progressive Universal Insurance Company	\$92,064,000	61%	9%	Progressive Insurance Group
GEICO Advantage Insurance Company	\$44,315,000	70%	16%	Berkshire Hathaway Insurance Group
GEICO Choice Insurance Company	\$25,408,000	70%	11%	Berkshire Hathaway Insurance Group
Top 3 Surplus Lines Policy Issuing Insurers				
Fortegra Specialty Insurance Company	\$3,000	50%		Fortegra P&C Group
Top Individual RRG				

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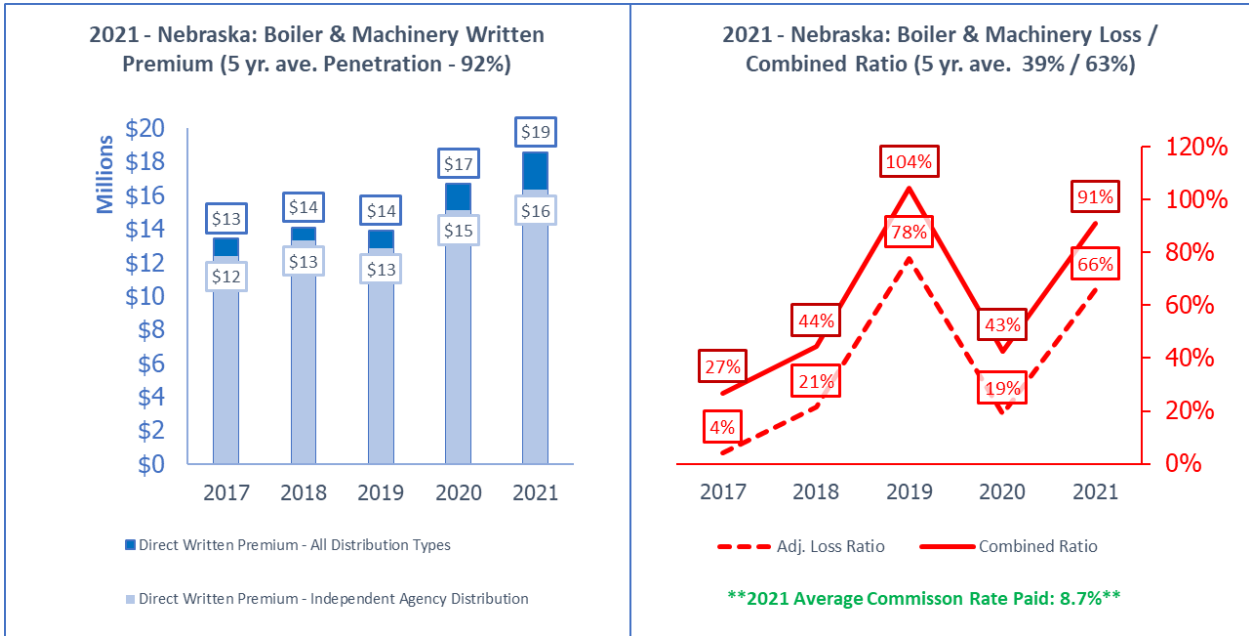
Allied Perils Only



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Exclusive Agents DPW	Direct DPW	Surplus Lines DPW
\$127,256,000	\$110,844,000	\$10,074,000	\$5,869,000	\$14,041,000
Loss Ratio and Combined Ratio Accuracy	IA+MGA+IA-Mixed Penetration	Exclusive Penetration	Direct Penetration	Surplus Lines Utilization
100%	87%	8%	5%	11.0%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Exclusive Insurers	Direct Insurers	Surplus Lines Insurers
212	173	16	16	59
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% / 13%	15% / 13%	17% / 22%	-1% / 2%	-6% / 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
EMC Insurance Companies (G)	\$16,632,000	60%	7%	N/A
FM Global Group (G)	\$12,806,000	23%	42%	N/A
Travelers Group (G)	\$10,941,000	120%	27%	N/A
Nationwide Group (G)	\$7,191,000	43%	18%	N/A
HDI/Talanx US PC Group (G)	\$6,246,000	20%	743%	N/A
Total or Average	\$127,260,000	68%	14%	N/A
Top 10 Pure Independent Agent-Broker Policy-Issuing Insurers				
Employers Mutual Casualty Company	\$9,752,000	81%	6%	EMC Insurance Companies
Travelers Indemnity Company	\$6,514,000	69%	43%	Travelers Group
HDI Global Insurance Company	\$6,246,000	20%	743%	HDI/Talanx US PC Group
Foremost Insurance Co Grand Rapids, MI	\$6,013,000	80%	28%	Farmers Insurance Group
Farmers Mutual Insurance Co of Nebraska	\$5,975,000	96%	7%	...
Top 3 MGA/Wholesale Policy-Issuing Insurers				
GuideOne National Insurance Company	\$1,185,000	14%	96%	GuideOne Insurance Companies
Transverse Specialty Insurance Company	\$205,000	65%		Transverse Insurance Group
Evanston Insurance Company	\$161,000	-6%	-59%	Markel Corporation Group
Top 3 Captive-Exclusive Policy-Issuing Insurers				
Nationwide Mutual Insurance Company	\$3,851,000	46%	37%	Nationwide Group
Shelter Mutual Insurance Company	\$1,871,000	83%	13%	Shelter Insurance Companies
Federated Mutual Insurance Company	\$1,585,000	83%	27%	Federated Mutual Group
Top 3 Direct Policy-Issuing Insurers				
United Services Automobile Association	\$2,205,000	77%	-2%	USAA Group
Standard Guaranty Insurance Company	\$1,304,000	51%	-2%	Assurant P&C Group
Federated Rural Electric Ins Exchange	\$701,000	41%	2%	...
Top 3 Surplus Lines Policy Issuing Insurers				
Travelers Excess and Surplus Lines Co	\$2,096,000	333%	-2%	Travelers Group
Landmark American Insurance Company	\$1,758,000	9%	13%	Alleghany Corporation Group
Scottsdale Insurance Company	\$1,302,000	29%	12%	Nationwide Group
Top Individual RRG				

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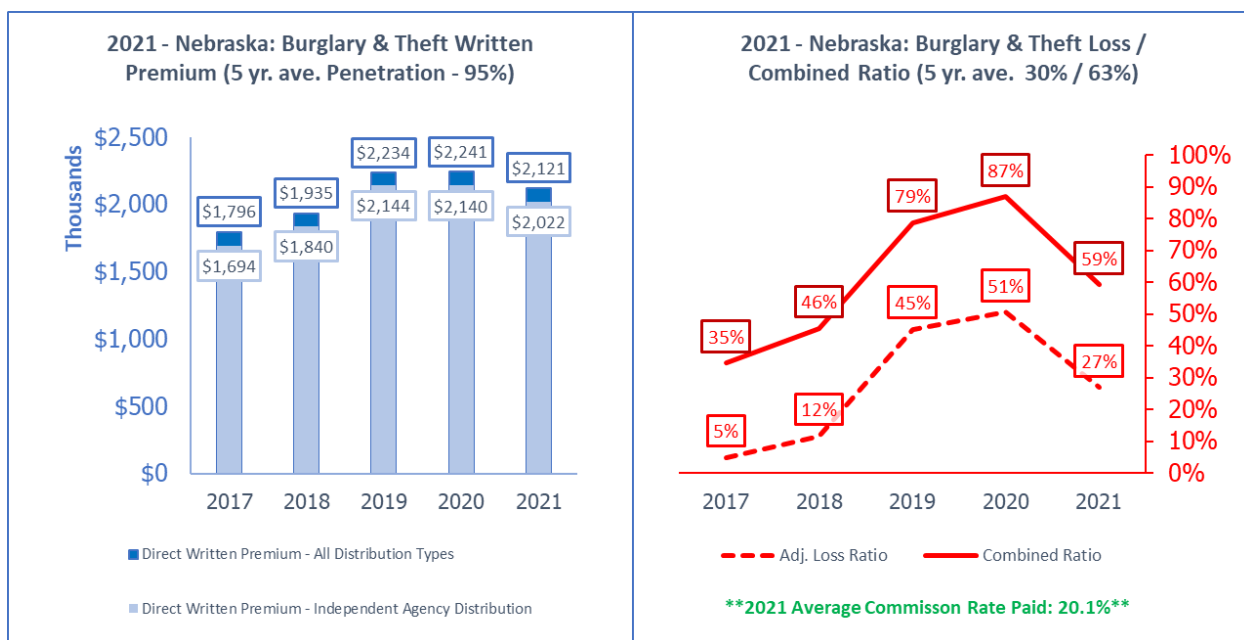
Boiler & Machinery



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Exclusive Agents DPW	Direct DPW	Surplus Lines DPW
\$18,585,000	\$16,350,000	\$952,000	\$1,272,000	\$409,000
Loss Ratio and Combined Ratio Accuracy	IA+MGA+IA-Mixed Penetration	Exclusive Penetration	Direct Penetration	Surplus Lines Utilization
100%	88%	5%	7%	2.2%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Exclusive Insurers	Direct Insurers	Surplus Lines Insurers
124	107	9	6	21
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
11% / 8%	8% / 7%	25% / 30%	67% / 19%	62% / -3%
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
FM Global Group (G)	\$5,073,000	6%	1%	N/A
Nationwide Group (G)	\$2,298,000	27%	53%	N/A
American International Group (G)	\$1,601,000	-18%	43%	N/A
Travelers Group (G)	\$1,284,000	776%	21%	N/A
EMC Insurance Companies (G)	\$1,070,000	16%	5%	N/A
Total or Average	\$18,594,000	66%	11%	N/A
Top 10 Pure Independent Agent-Broker Policy-Issuing Insurers				
National Union Fire Ins Co Pittsburgh PA	\$1,155,000	-38%	112%	American International Group
Travelers Property Casualty Co of Amer	\$916,000	1000%	20%	Travelers Group
Hartford Steam Boiler Inspec & Ins	\$706,000	37%	14%	Munich-American Holding Corp Companies
Employers Mutual Casualty Company	\$570,000	8%	1%	EMC Insurance Companies
AMCO Insurance Company	\$512,000	8%	20%	Nationwide Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Falls Lake Fire and Casualty Company	\$3,000	49%		James River Group
Houston Casualty Company	\$2,000	-99%	100%	Tokio Marine US PC Group
Atlantic Casualty Insurance Company	\$1,000	10%	0%	Auto-Owners Insurance Group
Top 3 Captive-Exclusive Policy-Issuing Insurers				
Nationwide Mutual Insurance Company	\$540,000	17%	18%	Nationwide Group
Federated Mutual Insurance Company	\$281,000	21%	37%	Federated Mutual Group
Federated Service Insurance Company	\$48,000	68%	4%	Federated Mutual Group
Top 3 Direct Policy-Issuing Insurers				
Nationwide Agribusiness Insurance Co	\$598,000	58%	244%	Nationwide Group
Liberty Mutual Fire Insurance Company	\$322,000	-17%	-30%	Liberty Mutual Insurance Companies
Crestbrook Insurance Company	\$188,000	0%	1609%	Nationwide Group
Top 3 Surplus Lines Policy Issuing Insurers				
Lexington Insurance Company	\$162,000	0%	218%	American International Group
Endurance American Specialty Ins Co	\$150,000	6%	7400%	Sompo Holdings US Group
AIG Specialty Insurance Company	\$93,000	-1%	52%	American International Group
Top Individual RRG				
ARISE Boiler Inspection & Insurance RRG	\$8,000	1%	60%	...

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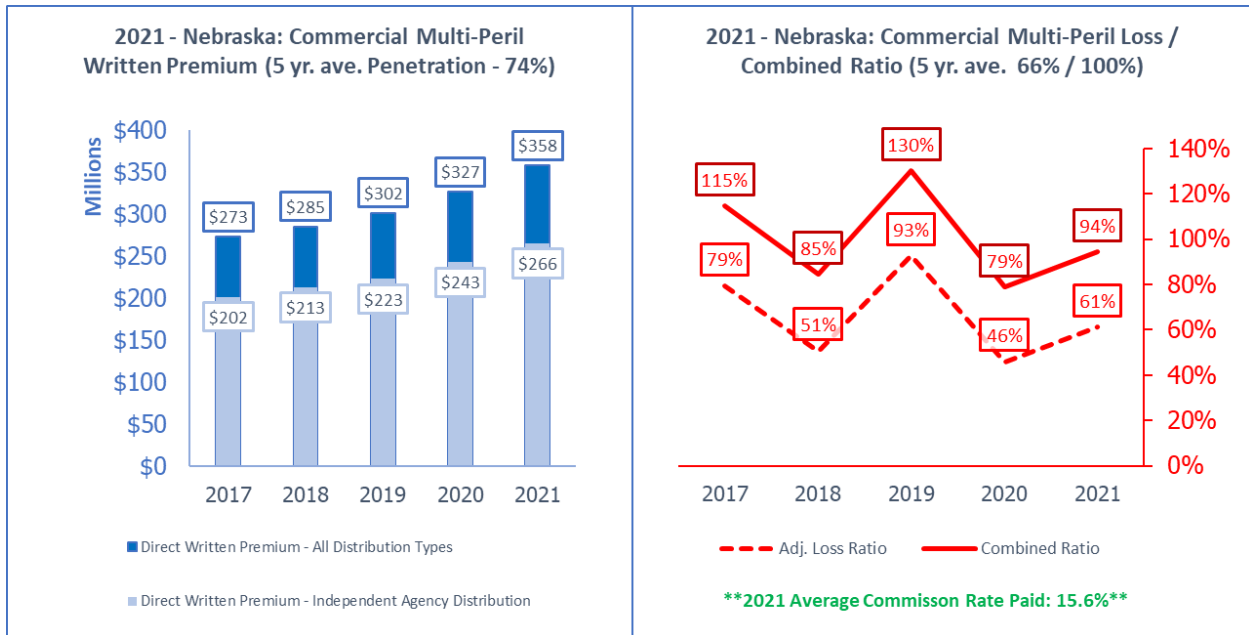
Burglary & Theft



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Exclusive Agents DPW	Direct DPW	Surplus Lines DPW
\$2,121,000	\$2,022,000	\$87,000	\$10,000	\$289,000
Loss Ratio and Combined Ratio Accuracy	IA+MGA+IA-Mixed Penetration	Exclusive Penetration	Direct Penetration	Surplus Lines Utilization
100%	95%	4%	0%	13.6%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Exclusive Insurers	Direct Insurers	Surplus Lines Insurers
65	54	7	3	8
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%	-6% / 5%	-2% / -1%	11% / 3%	382% / 26%
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)	\$625,000	27%	-40%	N/A
Zurich Insurance US PC Group (G)	\$287,000	-9%	212%	N/A
Chubb INA Group (G)	\$184,000	-13%	14%	N/A
The Cincinnati Insurance Companies (G)	\$175,000	-1%	41%	N/A
Hiscox Insurance Company Inc.	\$101,000	422%	49%	N/A
Total or Average	\$2,120,000	27%	-5%	N/A
Top 10 Pure Independent Agent-Broker Policy-Issuing Insurers				
Travelers Casualty and Surety Co of Amer	\$613,000	27%	-40%	Travelers Group
Steadfast Insurance Company	\$259,000	-1%	619%	Zurich Insurance US PC Group
Cincinnati Insurance Company	\$168,000	-2%	45%	The Cincinnati Insurance Companies
Federal Insurance Company	\$156,000	-19%	24%	Chubb INA Group
Motorists Commercial Mutual Insurance Co	\$97,000	0%	0%	Encova Mutual Insurance Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				
U.S. Specialty Insurance Company	\$74,000	-7%	35%	Tokio Marine US PC Group
Accelerant National Insurance Company	\$0	0%		Accelerant US Holdings Group
Top 3 Captive-Exclusive Policy-Issuing Insurers				
Nationwide Mutual Insurance Company	\$62,000	1%	-6%	Nationwide Group
Shelter Mutual Insurance Company	\$14,000	0%	-7%	Shelter Insurance Companies
Federated Mutual Insurance Company	\$6,000	11%	50%	Federated Mutual Group
Top 3 Direct Policy-Issuing Insurers				
Federated Rural Electric Ins Exchange	\$7,000	0%	0%	...
Nationwide Agribusiness Insurance Co	\$2,000	159%	0%	Nationwide Group
Crestbrook Insurance Company	\$1,000	-1%		Nationwide Group
Top 3 Surplus Lines Policy Issuing Insurers				
Steadfast Insurance Company	\$259,000	-1%	619%	Zurich Insurance US PC Group
Columbia Casualty Company	\$19,000	61%	27%	CNA Insurance Companies
Gotham Insurance Company	\$7,000	0%		ProSight Specialty Group
Top Individual RRG				

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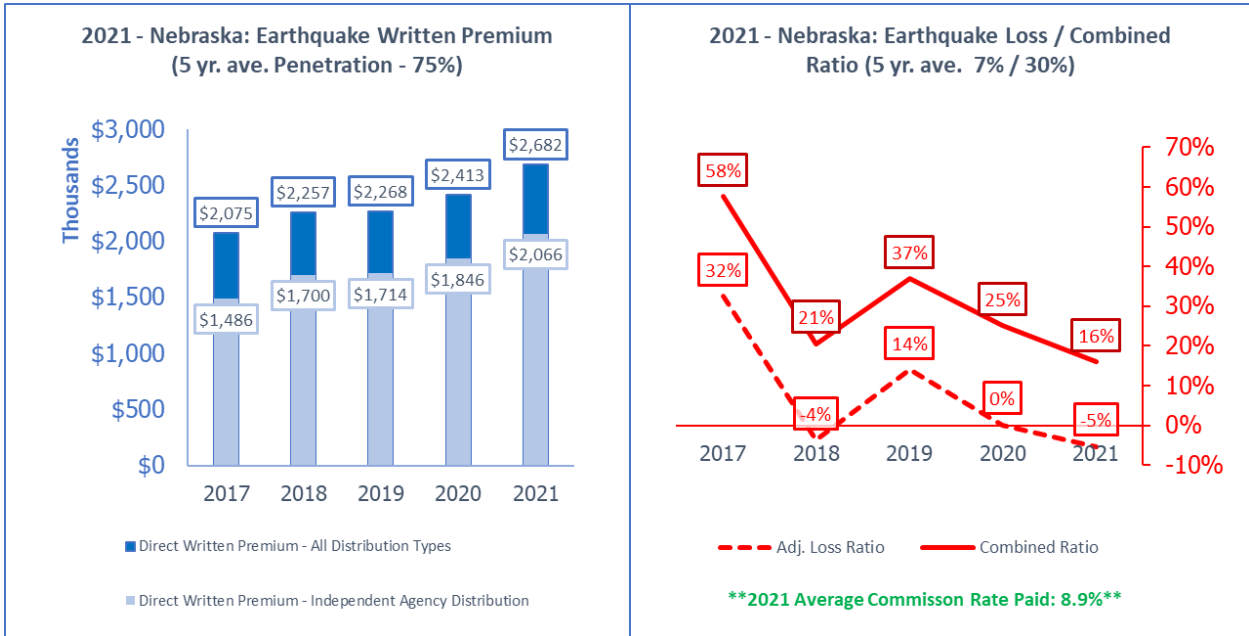
Commercial Multi-Peril



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Exclusive Agents DPW	Direct DPW	Surplus Lines DPW
\$358,031,000	\$265,870,000	\$66,585,000	\$24,940,000	\$15,571,000
Loss Ratio and Combined Ratio Accuracy	IA+MGA+IA-Mixed Penetration	Exclusive Penetration	Direct Penetration	Surplus Lines Utilization
100%	74%	19%	7%	4.3%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Exclusive Insurers	Direct Insurers	Surplus Lines Insurers
265	222	25	14	49
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
10% / 7%	9% / 7%	5% / 2%	41% / 26%	22% / 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
Nationwide Group (G)	\$48,696,000	80%	12%	N/A
Travelers Group (G)	\$35,922,000	88%	12%	N/A
State Farm Group (G)	\$32,042,000	57%	12%	N/A
Auto-Owners Insurance Group (G)	\$18,898,000	41%	17%	N/A
Chubb INA Group (G)	\$17,327,000	45%	10%	N/A
Total or Average	\$358,033,000	61%	10%	N/A
Top 10 Pure Independent Agent-Broker Policy-Issuing Insurers				
Cincinnati Insurance Company	\$11,909,000	66%	0%	The Cincinnati Insurance Companies
Philadelphia Indemnity Insurance Company	\$11,591,000	44%	7%	Tokio Marine US PC Group
Owners Insurance Company	\$11,421,000	49%	14%	Auto-Owners Insurance Group
Columbia Mutual Insurance Company	\$11,073,000	36%	3%	Columbia Insurance Group
Travelers Property Casualty Co of Amer	\$10,261,000	49%	16%	Travelers Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				
National Specialty Insurance Company	\$1,371,000	21%	30%	Markel Corporation Group
Markel Insurance Company	\$1,033,000	19%	3%	Markel Corporation Group
Western World Insurance Company	\$852,000	40%	-3%	American International Group
Top 3 Captive-Exclusive Policy-Issuing Insurers				
State Farm Fire and Casualty Company	\$32,042,000	57%	12%	State Farm Group
Farm Bureau Property & Casualty Ins Co	\$8,409,000	23%	6%	Farm Bureau Property & Casualty Group
American Family Insurance Company	\$5,277,000	62%	60%	American Family Insurance Group
Top 3 Direct Policy-Issuing Insurers				
Nationwide Agribusiness Insurance Co	\$11,420,000	67%	6%	Nationwide Group
Crestbrook Insurance Company	\$7,621,000	11%	546%	Nationwide Group
Allied Insurance Company of America	\$1,237,000	88%	-46%	Nationwide Group
Top 3 Surplus Lines Policy Issuing Insurers				
Scottsdale Insurance Company	\$2,724,000	32%	2%	Nationwide Group
Third Coast Insurance Company	\$2,400,000	25%	17%	AF Group
Princeton Excess & Surplus Lines Ins Co	\$983,000	-3%	3996%	Munich-American Holding Corp Companies
Top Individual RRG				

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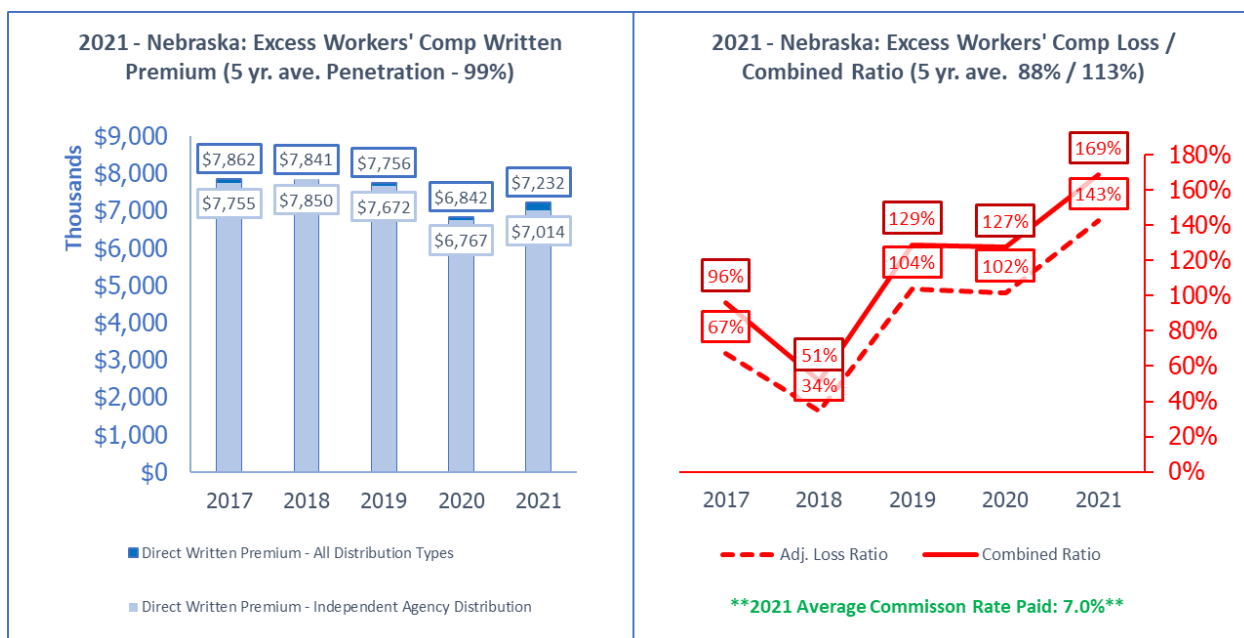
Earthquake



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Exclusive Agents DPW	Direct DPW	Surplus Lines DPW
\$2,682,000	\$2,066,000	\$439,000	\$177,000	\$782,000
Loss Ratio and Combined Ratio Accuracy	IA+MGA+IA-Mixed Penetration	Exclusive Penetration	Direct Penetration	Surplus Lines Utilization
100%	77%	16%	7%	29.2%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Exclusive Insurers	Direct Insurers	Surplus Lines Insurers
115	89	13	13	26
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
11% / 7%	12% / 9%	9% / 2%	10% / 1%	15% / 6%
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)	\$333,000	0%	15%	N/A
State Farm Group (G)	\$327,000	0%	8%	N/A
Sompo Holdings US Group (G)	\$314,000	5%	278%	N/A
Nationwide Group (G)	\$202,000	3%	38%	N/A
XL Reinsurance America Group (G)	\$198,000	-58%	3%	N/A
Total or Average	\$2,683,000	-5%	11%	N/A
Top 10 Pure Independent Agent-Broker Policy-Issuing Insurers				
Endurance American Specialty Ins Co	\$314,000	5%	278%	Sompo Holdings US Group
XL Insurance America, Inc.	\$196,000	-53%	4%	XL Reinsurance America Group
Travelers Indemnity Company	\$168,000	0%	44%	Travelers Group
AMCO Insurance Company	\$110,000	0%	55%	Nationwide Group
Lexington Insurance Company	\$94,000	-33%	-47%	American International Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Hallmark Specialty Insurance Company	\$14,000	-30%	8%	Hallmark Insurance Group
Evanston Insurance Company	\$9,000	-61%	-80%	Markel Corporation Group
Top 3 Captive-Exclusive Policy-Issuing Insurers				
State Farm Fire and Casualty Company	\$327,000	0%	8%	State Farm Group
Nationwide Mutual Insurance Company	\$31,000	4%	48%	Nationwide Group
American Family Mutual Ins Co, S.I.	\$29,000	0%	4%	American Family Insurance Group
Top 3 Direct Policy-Issuing Insurers				
United Services Automobile Association	\$77,000	0%	7%	USAA Group
Nationwide General Insurance Company	\$20,000	14%	43%	Nationwide Group
USAA Casualty Insurance Company	\$19,000	0%	6%	USAA Group
Top 3 Surplus Lines Policy Issuing Insurers				
Endurance American Specialty Ins Co	\$314,000	5%	278%	Sompo Holdings US Group
Lexington Insurance Company	\$94,000	-33%	-47%	American International Group
Travelers Excess and Surplus Lines Co	\$56,000	0%	19%	Travelers Group
Top Individual RRG				

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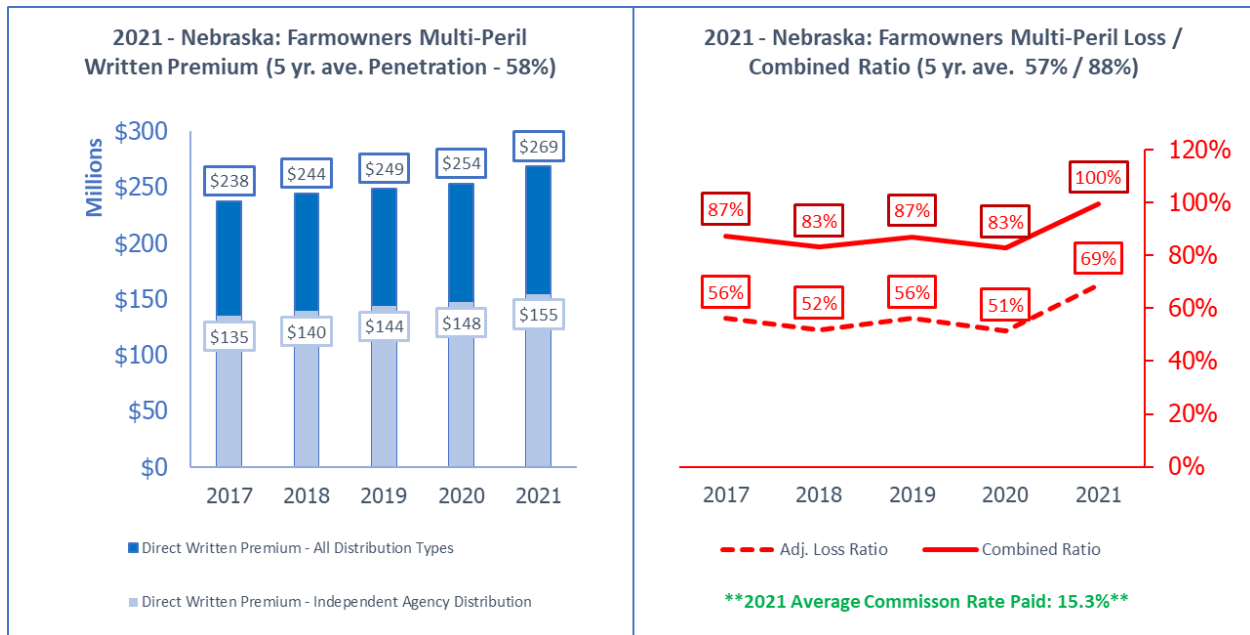
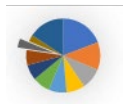
Excess Workers' Comp



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Exclusive Agents DPW	Direct DPW	Surplus Lines DPW
\$7,232,000	\$7,014,000	\$0	\$218,000	\$0
Loss Ratio and Combined Ratio Accuracy	IA+MGA+IA-Mixed Penetration	Exclusive Penetration	Direct Penetration	Surplus Lines Utilization
100%	97%	0%	3%	0.0%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Exclusive Insurers	Direct Insurers	Surplus Lines Insurers
10	8	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% / -2%	4% / -2%	#DIV/0!	191% / 19%	#DIV/0!
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
Tokio Marine US PC Group (G)	\$2,815,000	58%	2%	N/A
W. R. Berkley Insurance Group (G)	\$2,061,000	-73%	32%	N/A
Chubb INA Group (G)	\$1,629,000	667%	2%	N/A
Everest Re U.S. Group (G)	\$246,000	25%	-4%	N/A
Liberty Mutual Insurance Companies (G)	\$218,000	-100%	191%	N/A
Total or Average	\$7,232,000	139%	6%	N/A
Top 10 Pure Independent Agent-Broker Policy-Issuing Insurers				
Safety National Casualty Corporation	\$2,815,000	58%	2%	Tokio Marine US PC Group
Midwest Employers Casualty Company	\$2,061,000	-73%	32%	W. R. Berkley Insurance Group
ACE American Insurance Company	\$1,629,000	667%	2%	Chubb INA Group
Everest National Insurance Company	\$246,000	25%	-4%	Everest Re U.S. Group
Old Republic Insurance Company	\$111,000	-36%	-16%	Old Republic Insurance Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Top 3 Captive-Exclusive Policy-Issuing Insurers				
Top 3 Direct Policy-Issuing Insurers				
LM Insurance Corporation	\$113,000	90%	51%	Liberty Mutual Insurance Companies
Liberty Mutual Fire Insurance Company	\$105,000	69%		Liberty Mutual Insurance Companies
Top 3 Surplus Lines Policy Issuing Insurers				
Top Individual RRG				

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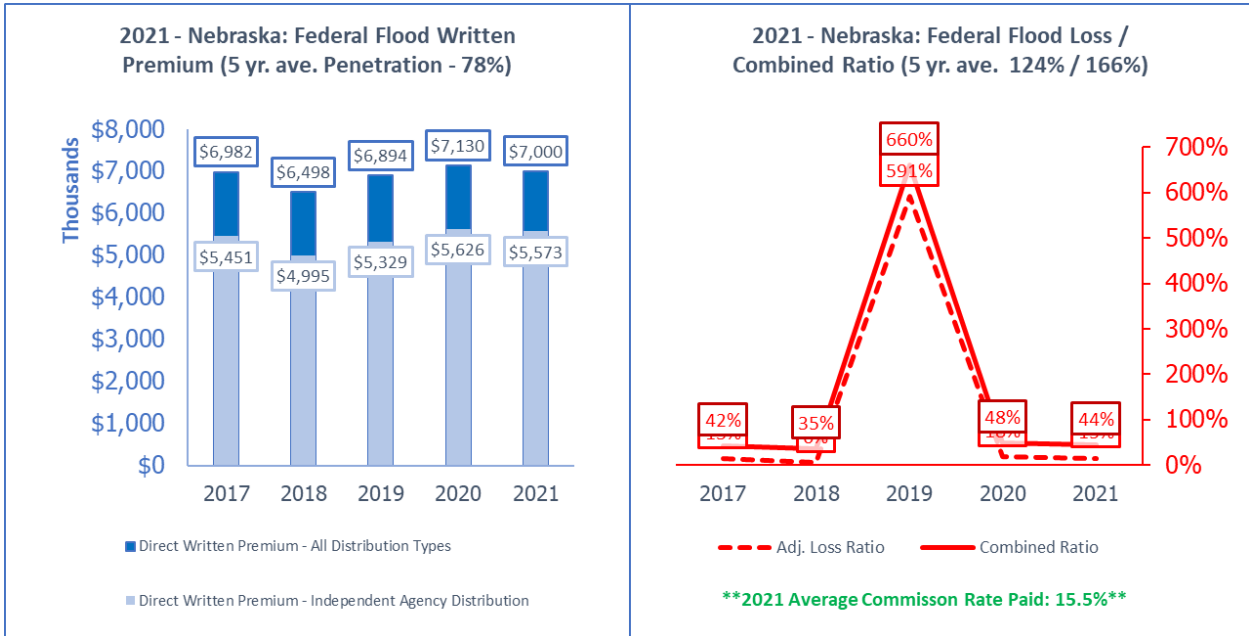
Farmowners Multi-Peril



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Exclusive Agents DPW	Direct DPW	Surplus Lines DPW
\$268,598,000	\$154,913,000	\$113,332,000	\$353,000	\$31,000
Loss Ratio and Combined Ratio Accuracy	IA+MGA+IA-Mixed Penetration	Exclusive Penetration	Direct Penetration	Surplus Lines Utilization
100%	58%	42%	0%	0.0%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Exclusive Insurers	Direct Insurers	Surplus Lines Insurers
41	30	9	2	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
6% / 3%	5% / 3%	11% / 5%	-91% / -54%	#DIV/0!
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
Farmers Mutual Insurance Co of Nebraska	\$106,592,000	77%	6%	N/A
Farm Bureau Property & Casualty Group (G)	\$62,743,000	72%	10%	N/A
Nationwide Group (G)	\$28,742,000	57%	4%	N/A
State Farm Group (G)	\$27,477,000	59%	4%	N/A
North Star Companies (G)	\$14,764,000	57%	9%	N/A
Total or Average	\$268,597,000	69%	6%	N/A
Top 10 Pure Independent Agent-Broker Policy-Issuing Insurers				
Farmers Mutual Insurance Co of Nebraska	\$106,592,000	77%	6%	...
North Star Mutual Insurance Company	\$14,764,000	57%	9%	North Star Companies
AMCO Insurance Company	\$11,865,000	54%	7%	Nationwide Group
Battle Creek Mutual Insurance Company	\$5,954,000	79%	7%	Nodak Insurance Group
Farmers Alliance Mutual Insurance Co	\$5,302,000	61%	6%	Farmers Alliance Companies
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Markel Insurance Company	\$221,000	29%	31%	Markel Corporation Group
American Reliable Insurance Company	\$219,000	54%	6%	Global Indemnity Group
Top 3 Captive-Exclusive Policy-Issuing Insurers				
Farm Bureau Property & Casualty Ins Co	\$59,854,000	73%	9%	Farm Bureau Property & Casualty Group
State Farm Fire and Casualty Company	\$27,477,000	59%	4%	State Farm Group
Nationwide Mutual Insurance Company	\$14,078,000	58%	43%	Nationwide Group
Top 3 Direct Policy-Issuing Insurers				
Nationwide Agribusiness Insurance Co	\$311,000	35%	-92%	Nationwide Group
Crestbrook Insurance Company	\$42,000	6%		Nationwide Group
Top 3 Surplus Lines Policy Issuing Insurers				
Scottsdale Insurance Company	\$40,000	249%	264%	Nationwide Group
Top Individual RRG				

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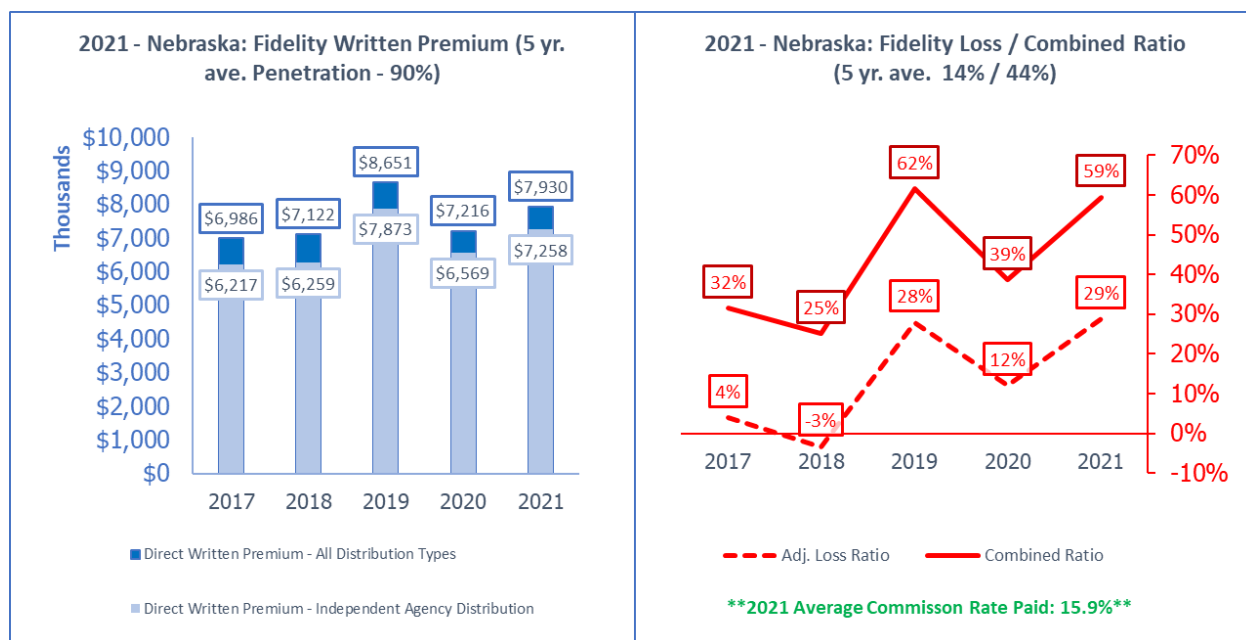
Federal Flood



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Exclusive Agents DPW	Direct DPW	Surplus Lines DPW
\$7,000,000	\$5,573,000	\$1,046,000	\$381,000	\$75,000
Loss Ratio and Combined Ratio Accuracy	IA+MGA+IA-Mixed Penetration	Exclusive Penetration	Direct Penetration	Surplus Lines Utilization
100%	80%	15%	5%	1.1%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Exclusive Insurers	Direct Insurers	Surplus Lines Insurers
22	14	5	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
-2% / 0%	-1% / 1%	-5% / -3%	-7% / 3%	#DIV/0!
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
Assurant P&C Group (G)	\$1,384,000	4%	-1%	N/A
Wright National Flood Insurance Company	\$1,051,000	30%	-10%	N/A
Auto-Owners Insurance Group (G)	\$1,034,000	14%	2%	N/A
Selective Insurance Group (G)	\$935,000	2%	1%	N/A
Hartford Insurance Group (G)	\$638,000	11%	-8%	N/A
Total or Average	\$6,998,000	15%	-2%	N/A
Top 10 Pure Independent Agent-Broker Policy-Issuing Insurers				
American Bankers Insurance Co of Florida	\$1,384,000	4%	-1%	Assurant P&C Group
Auto-Owners Insurance Company	\$1,034,000	14%	2%	Auto-Owners Insurance Group
Selective Insurance Company of America	\$935,000	2%	1%	Selective Insurance Group
Hartford Insurance Co of the Midwest	\$629,000	11%	-8%	Hartford Insurance Group
Philadelphia Indemnity Insurance Company	\$224,000	157%	-3%	Tokio Marine US PC Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Wright National Flood Insurance Company	\$1,051,000	30%	-10%	...
Trisura Specialty Insurance Company	\$75,000	0%	20%	Trisura US Insurance Group
Occidental Fire and Casualty Co of NC	\$6,000	0%	20%	IAT Insurance Group
Top 3 Captive-Exclusive Policy-Issuing Insurers				
American Family Mutual Ins Co, S.I.	\$498,000	10%	-2%	American Family Insurance Group
Fire Insurance Exchange	\$267,000	-10%	-8%	Farmers Insurance Group
Allstate Insurance Company	\$226,000	-1%	-9%	Allstate Insurance Group
Top 3 Direct Policy-Issuing Insurers				
USAA General Indemnity Company	\$299,000	11%	12%	USAA Group
Homesite Indemnity Company	\$54,000	0%	-51%	American Family Insurance Group
Liberty Mutual Fire Insurance Company	\$28,000	94%	-7%	Liberty Mutual Insurance Companies
Top 3 Surplus Lines Policy Issuing Insurers				
Trisura Specialty Insurance Company	\$75,000	0%		Trisura US Insurance Group
Top Individual RRG				

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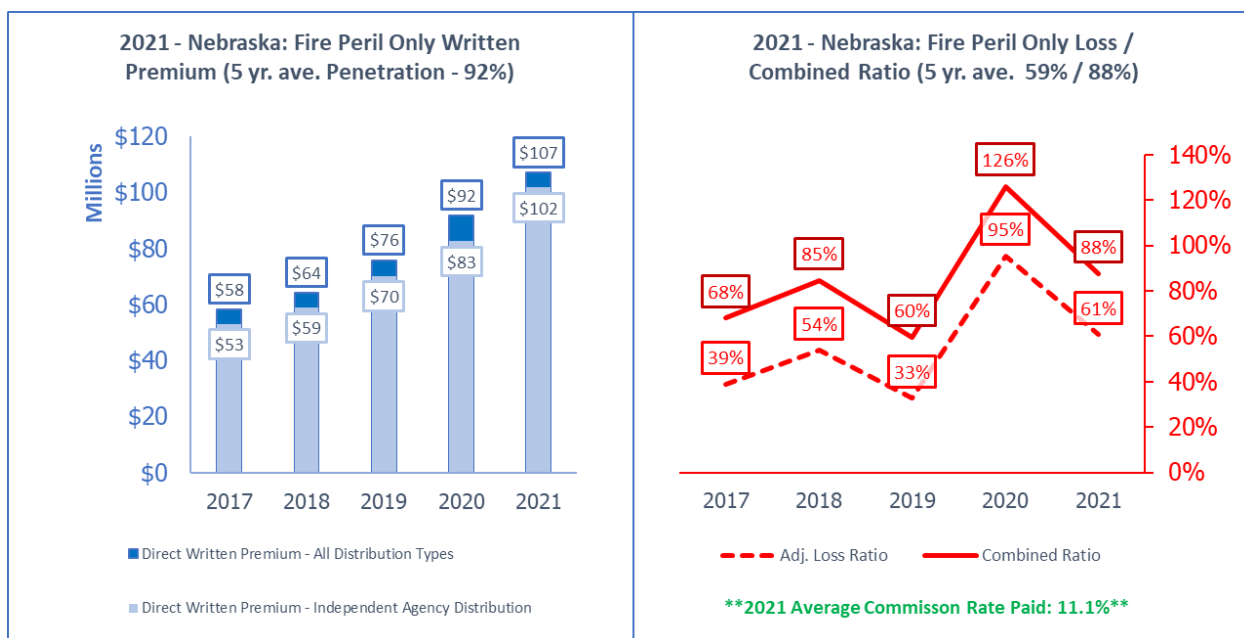
Fidelity



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Exclusive Agents DPW	Direct DPW	Surplus Lines DPW
\$7,930,000	\$7,258,000	\$199,000	\$469,000	\$80,000
Loss Ratio and Combined Ratio Accuracy	IA+MGA+IA-Mixed Penetration	Exclusive Penetration	Direct Penetration	Surplus Lines Utilization
100%	92%	3%	6%	1.0%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Exclusive Insurers	Direct Insurers	Surplus Lines Insurers
83	68	8	6	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
10% / 3%	10% / 4%	5% / 2%	17% / -2%	48% / 31%
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)	\$2,225,000	28%	11%	N/A
Chubb INA Group (G)	\$1,191,000	56%	1%	N/A
Great American P & C Insurance Group (G)	\$1,055,000	37%	29%	N/A
CNA Insurance Companies (G)	\$755,000	31%	18%	N/A
CUMIS Insurance Society Group (G)	\$383,000	7%	16%	N/A
Total or Average	\$7,929,000	29%	10%	N/A
Top 10 Pure Independent Agent-Broker Policy-Issuing Insurers				
Travelers Casualty and Surety Co of Amer	\$2,209,000	29%	11%	Travelers Group
Federal Insurance Company	\$1,108,000	64%	3%	Chubb INA Group
Great American Insurance Company	\$621,000	43%	0%	Great American P & C Insurance Group
Great American Alliance Insurance Co	\$433,000	26%	124%	Great American P & C Insurance Group
Continental Insurance Company	\$377,000	24%	7%	CNA Insurance Companies
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Southwest Marine and General Ins Co	\$61,000	23%	-58%	ProSight Specialty Group
Gemini Insurance Company	\$8,000	63%		W. R. Berkley Insurance Group
RLI Insurance Company	\$5,000	-7%	0%	RLI Group
Top 3 Captive-Exclusive Policy-Issuing Insurers				
Nationwide Mutual Insurance Company	\$75,000	9%	-5%	Nationwide Group
Federated Mutual Insurance Company	\$49,000	2%	20%	Federated Mutual Group
State Farm Fire and Casualty Company	\$33,000	0%	10%	State Farm Group
Top 3 Direct Policy-Issuing Insurers				
CUMIS Insurance Society, Inc.	\$383,000	7%	16%	CUMIS Insurance Society Group
Federated Rural Electric Ins Exchange	\$24,000	0%	0%	...
Top 3 Surplus Lines Policy Issuing Insurers				
Chubb Custom Insurance Company	\$58,000	-24%	23%	Chubb INA Group
Gemini Insurance Company	\$8,000	63%		W. R. Berkley Insurance Group
Allied World Surplus Lines Insurance Co	\$5,000	41%		Fairfax Financial (USA) Group
Top Individual RRG				
ICI Mutual Insurance Company, a RRG	\$18,000	3%	6%	...

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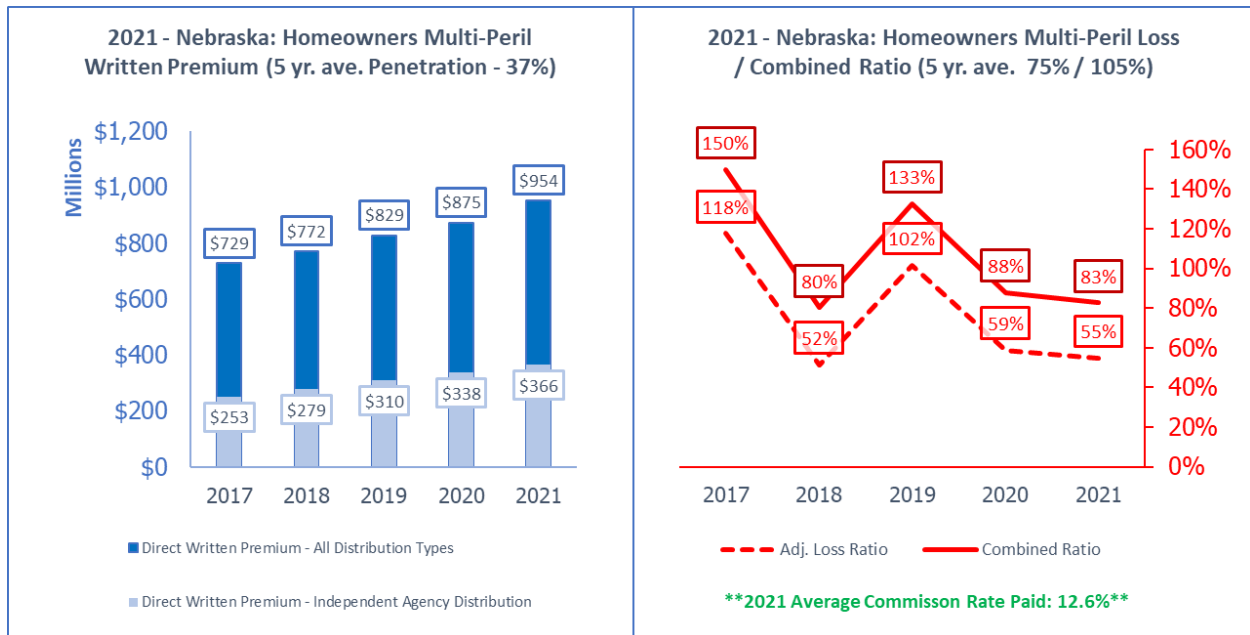
Fire Peril Only



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Exclusive Agents DPW	Direct DPW	Surplus Lines DPW
\$107,131,000	\$101,812,000	\$3,261,000	\$1,821,000	\$20,672,000
Loss Ratio and Combined Ratio Accuracy	IA+MGA+IA-Mixed Penetration	Exclusive Penetration	Direct Penetration	Surplus Lines Utilization
100%	95%	3%	2%	19.3%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Exclusive Insurers	Direct Insurers	Surplus Lines Insurers
208	175	14	15	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
17% / 16%	23% / 18%	15% / 16%	-71% / -12%	28% / 26%
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
HDI/Talanx US PC Group (G)	\$9,766,000	14%	784%	N/A
Travelers Group (G)	\$8,808,000	58%	23%	N/A
Farmers Insurance Group (G)	\$7,335,000	18%	22%	N/A
Starr International Group (G)	\$7,306,000	12%	292%	N/A
Farmers Mutual Insurance Co of Nebraska	\$5,814,000	15%	7%	N/A
Total or Average	\$107,131,000	61%	17%	N/A
Top 10 Pure Independent Agent-Broker Policy-Issuing Insurers				
HDI Global Insurance Company	\$9,368,000	14%	741%	HDI/Talanx US PC Group
Foremost Insurance Co Grand Rapids, MI	\$7,333,000	18%	22%	Farmers Insurance Group
Starr Surplus Lines Insurance Company	\$7,305,000	12%	293%	Starr International Group
Farmers Mutual Insurance Co of Nebraska	\$5,814,000	15%	7%	...
Auto-Owners Insurance Company	\$4,391,000	32%	4%	Auto-Owners Insurance Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Western World Insurance Company	\$352,000	0%	40%	American International Group
Hallmark Specialty Insurance Company	\$284,000	-1%	12%	Hallmark Insurance Group
Century Surety Company	\$132,000	15%	371%	AmeriTrust Group
Top 3 Captive-Exclusive Policy-Issuing Insurers				
Nationwide Mutual Insurance Company	\$921,000	59%	35%	Nationwide Group
Federated Mutual Insurance Company	\$723,000	10%	28%	Federated Mutual Group
Shelter Mutual Insurance Company	\$519,000	27%	3%	Shelter Insurance Companies
Top 3 Direct Policy-Issuing Insurers				
Nationwide Agribusiness Insurance Co	\$677,000	20%	58%	Nationwide Group
Liberty Mutual Fire Insurance Company	\$570,000	2%	-53%	Liberty Mutual Insurance Companies
Standard Guaranty Insurance Company	\$557,000	9%	-2%	Assurant P&C Group
Top 3 Surplus Lines Policy Issuing Insurers				
Starr Surplus Lines Insurance Company	\$7,305,000	12%	293%	Starr International Group
Lexington Insurance Company	\$1,355,000	105%	-38%	American International Group
Travelers Excess and Surplus Lines Co	\$1,187,000	-4%	-4%	Travelers Group
Top Individual RRG				

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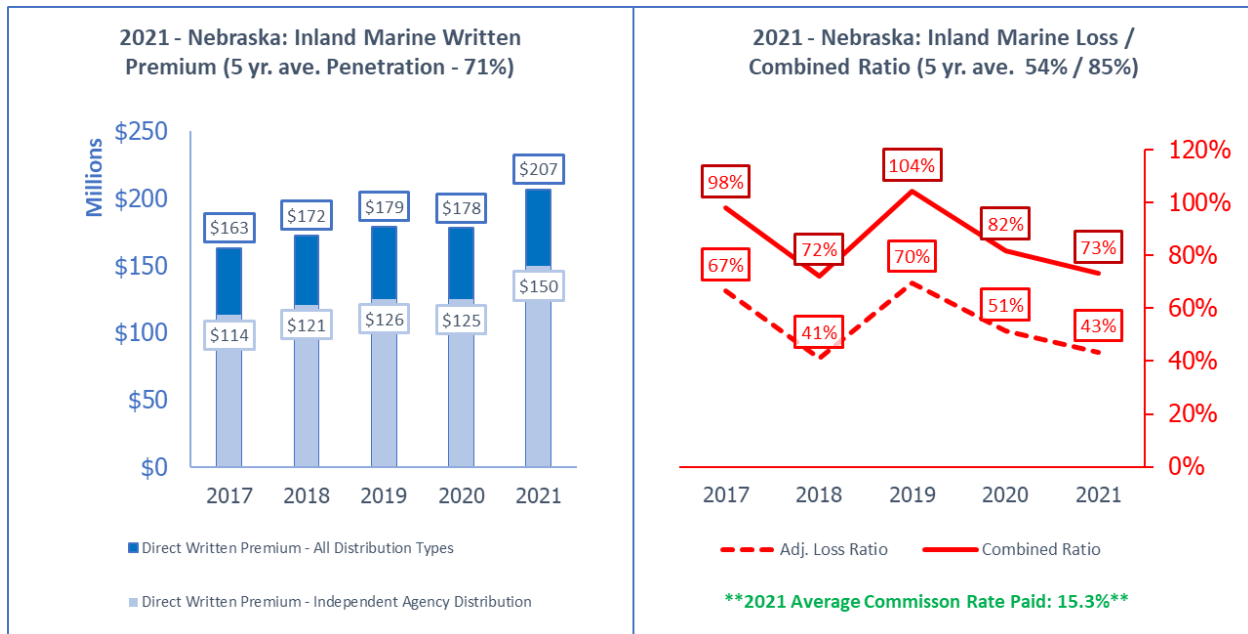
Homeowners



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Exclusive Agents DPW	Direct DPW	Surplus Lines DPW
\$954,286,000	\$366,460,000	\$483,884,000	\$103,983,000	\$898,000
Loss Ratio and Combined Ratio Accuracy	IA+MGA+IA-Mixed Penetration	Exclusive Penetration	Direct Penetration	Surplus Lines Utilization
100%	38%	51%	11%	0.1%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Exclusive Insurers	Direct Insurers	Surplus Lines Insurers
108	63	19	23	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
9% / 7%	8% / 10%	12% / 6%	9% / 11%	2% / 22%
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)	\$221,561,000	46%	10%	N/A
Farmers Mutual Insurance Co of Nebraska	\$102,191,000	63%	7%	N/A
American Family Insurance Group (G)	\$96,427,000	52%	11%	N/A
Nationwide Group (G)	\$79,474,000	70%	27%	N/A
Farm Bureau Property & Casualty Group (G)	\$72,525,000	47%	4%	N/A
Total or Average	\$954,284,000	55%	9%	N/A
Top 10 Pure Independent Agent-Broker Policy-Issuing Insurers				
Farmers Mutual Insurance Co of Nebraska	\$102,191,000	63%	7%	...
Allstate Vehicle and Property Ins Co	\$39,632,000	48%	19%	Allstate Insurance Group
Travelers Personal Insurance Company	\$29,018,000	54%	29%	Travelers Group
Auto-Owners Insurance Company	\$28,117,000	51%	11%	Auto-Owners Insurance Group
Nationwide Insurance Company of America	\$27,130,000	66%	40%	Nationwide Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Spinnaker Insurance Company	\$1,466,000	117%	207%	Spinnaker Insurance Group
Praetorian Insurance Company	\$258,000	-8%	3%	QBE North America Insurance Group
Evanston Insurance Company	\$182,000	9%	-10%	Markel Corporation Group
Top 3 Captive-Exclusive Policy-Issuing Insurers				
State Farm Fire and Casualty Company	\$221,561,000	46%	10%	State Farm Group
Farm Bureau Property & Casualty Ins Co	\$61,787,000	50%	2%	Farm Bureau Property & Casualty Group
American Family Mutual Ins Co, S.I.	\$48,604,000	50%	3%	American Family Insurance Group
Top 3 Direct Policy-Issuing Insurers				
United Services Automobile Association	\$25,755,000	73%	5%	USAA Group
Nationwide General Insurance Company	\$13,391,000	57%	51%	Nationwide Group
USAA Casualty Insurance Company	\$13,225,000	53%	9%	USAA Group
Top 3 Surplus Lines Policy Issuing Insurers				
Chubb Custom Insurance Company	\$459,000	50%	38%	Chubb INA Group
Scottsdale Insurance Company	\$226,000	20%	-22%	Nationwide Group
Evanston Insurance Company	\$182,000	9%	-10%	Markel Corporation Group
Top Individual RRG				

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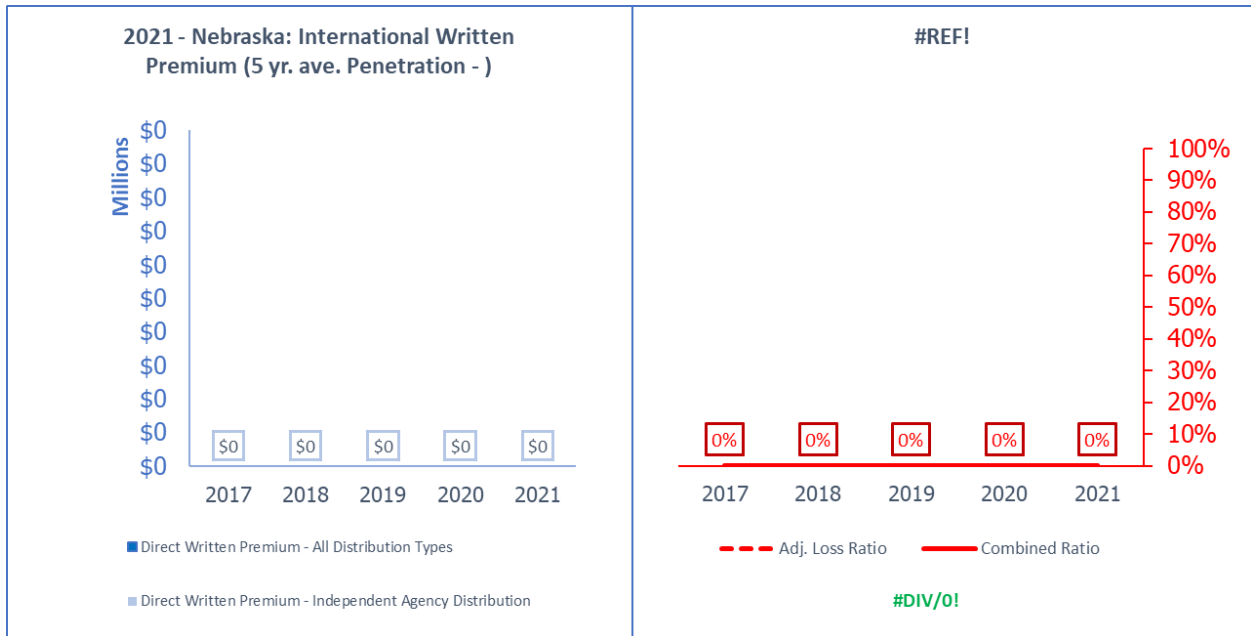
Inland Marine



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Exclusive Agents DPW	Direct DPW	Surplus Lines DPW
\$206,906,000	\$150,114,000	\$51,858,000	\$3,906,000	\$10,271,000
Loss Ratio and Combined Ratio Accuracy	IA+MGA+IA-Mixed Penetration	Exclusive Penetration	Direct Penetration	Surplus Lines Utilization
100%	73%	25%	2%	5.0%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Exclusive Insurers	Direct Insurers	Surplus Lines Insurers
293	237	26	24	38
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% / 6%	20% / 7%	8% / 3%	0% / 13%	-5% / -3%
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)	\$38,967,000	59%	5%	N/A
Chubb INA Group (G)	\$16,964,000	54%	36%	N/A
Berkshire Hathaway Insurance Group (G)	\$8,319,000	90%	9%	N/A
Hartford Insurance Group (G)	\$8,262,000	46%	6%	N/A
American International Group (G)	\$7,838,000	4%	76%	N/A
Total or Average	\$206,915,000	43%	16%	N/A
Top 10 Pure Independent Agent-Broker Policy-Issuing Insurers				
Federal Insurance Company	\$12,825,000	60%	59%	Chubb INA Group
Hartford Fire Insurance Company	\$8,219,000	46%	7%	Hartford Insurance Group
Continental Casualty Company	\$7,645,000	55%	2%	CNA Insurance Companies
Great American Insurance Company	\$7,247,000	85%	-11%	Great American P & C Insurance Group
Central States Indemnity Co. of Omaha	\$7,048,000	96%	5%	Berkshire Hathaway Insurance Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Atain Specialty Insurance Company	\$3,840,000	61%	-4%	Atain Insurance Companies
American Pet Insurance Company	\$1,618,000	62%	42%	Trupanion Insurance Group
Northland Insurance Company	\$776,000	38%	4%	Travelers Group
Top 3 Captive-Exclusive Policy-Issuing Insurers				
Liberty Insurance Underwriters, Inc.	\$37,039,000	59%	6%	Liberty Mutual Insurance Companies
State Farm Fire and Casualty Company	\$5,258,000	30%	2%	State Farm Group
Nationwide Mutual Insurance Company	\$3,830,000	26%	22%	Nationwide Group
Top 3 Direct Policy-Issuing Insurers				
Liberty Mutual Insurance Company	\$588,000	28%	30%	Liberty Mutual Insurance Companies
United Services Automobile Association	\$511,000	26%	0%	USAA Group
Progressive Universal Insurance Company	\$380,000	27%	7%	Progressive Insurance Group
Top 3 Surplus Lines Policy Issuing Insurers				
Atain Specialty Insurance Company	\$3,840,000	61%	-4%	Atain Insurance Companies
Lexington Insurance Company	\$1,695,000	16%	1313%	American International Group
Interstate Fire & Casualty Company	\$1,549,000	28%	8%	Allianz US PC Insurance Companies
Top Individual RRG				

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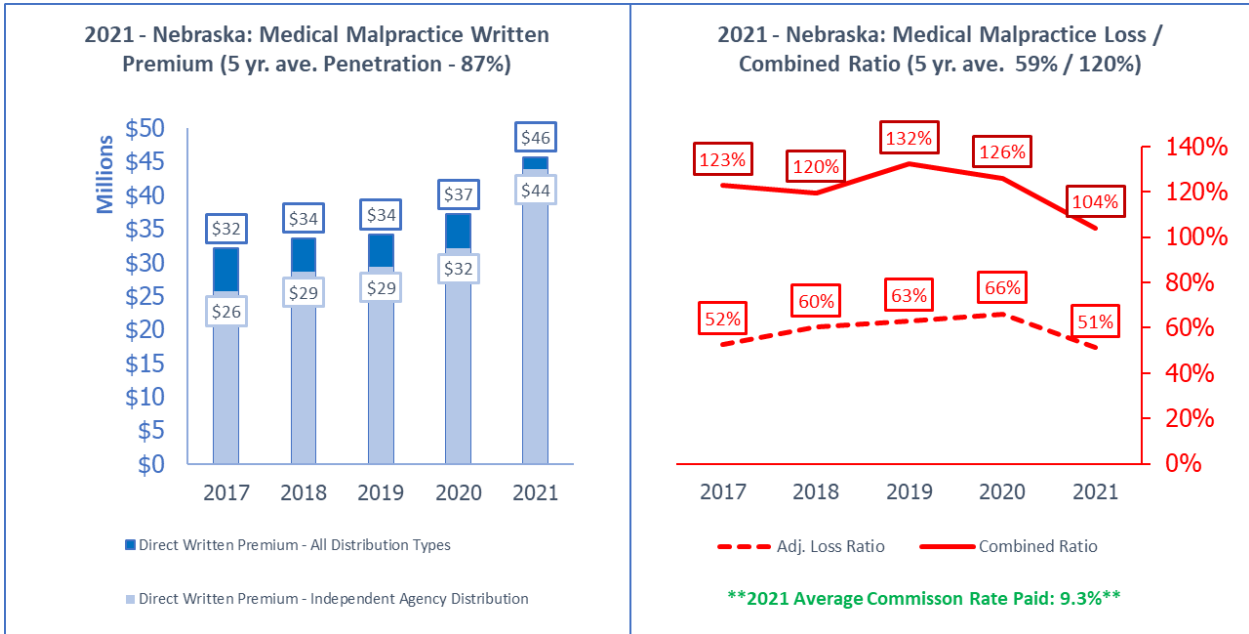
International



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
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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
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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
Total or Average	#REF!	#REF!	#DIV/0!	N/A
Top 10 Pure Independent Agent-Broker Policy-Issuing Insurers				
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Top 3 Captive-Exclusive Policy-Issuing Insurers				
Top 3 Direct Policy-Issuing Insurers				
Top 3 Surplus Lines Policy Issuing Insurers				
Top Individual RRG				

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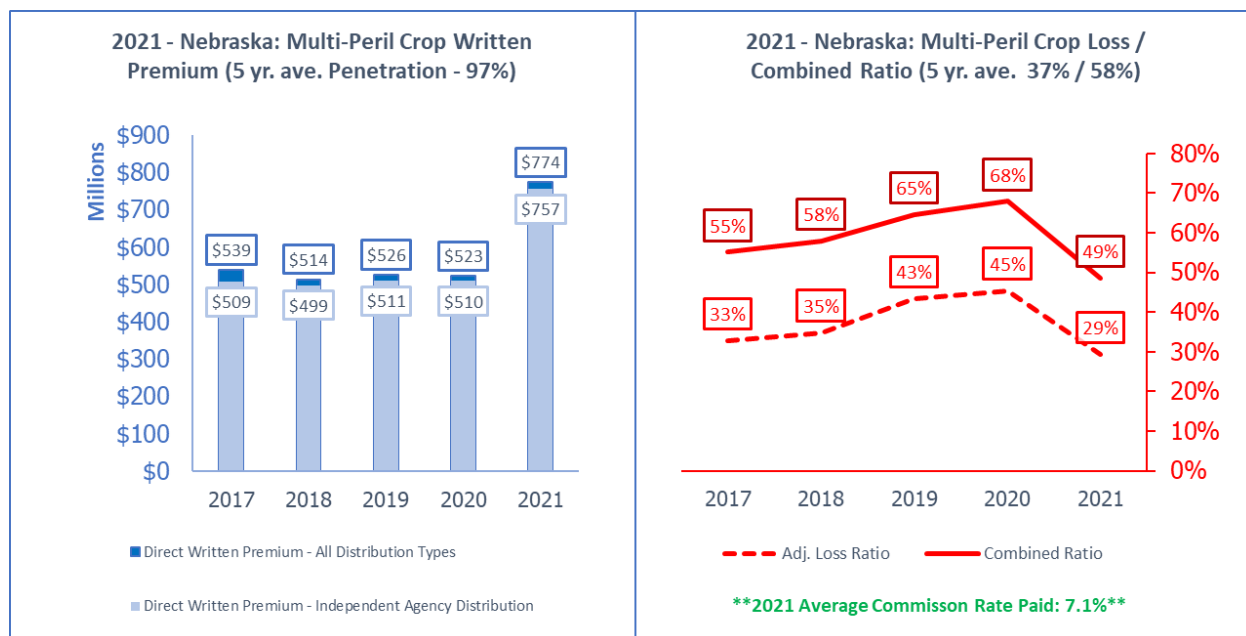
Medical Malpractice



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Exclusive Agents DPW	Direct DPW	Surplus Lines DPW
\$45,732,000	\$43,923,000	\$884,000	\$811,000	\$8,681,000
Loss Ratio and Combined Ratio Accuracy	IA+MGA+IA-Mixed Penetration	Exclusive Penetration	Direct Penetration	Surplus Lines Utilization
100%	96%	2%	2%	19.0%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Exclusive Insurers	Direct Insurers	Surplus Lines Insurers
72	57	4	5	26
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
23% / 9%	36% / 14%	5% / 3%	-80% / -34%	31% / 22%
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
Constellation Insurance Group (G)	\$11,198,000	41%	2%	N/A
COPIC Insurance Group (G)	\$8,786,000	49%	19%	N/A
Coverys Companies (G)	\$7,621,000	77%	93%	N/A
Doctors Company Insurance Group (G)	\$2,801,000	39%	34%	N/A
Berkshire Hathaway Insurance Group (G)	\$2,731,000	22%	102%	N/A
Total or Average	\$45,735,000	52%	23%	N/A
Top 10 Pure Independent Agent-Broker Policy-Issuing Insurers				
MMIC Insurance, Inc.	\$10,088,000	35%	-1%	Constellation Insurance Group
ProSelect Insurance Company	\$6,861,000	87%	48907%	Coverys Companies
American Casualty Company of Reading, PA	\$1,399,000	83%	7%	CNA Insurance Companies
Lexington Insurance Company	\$1,171,000	73%	95%	American International Group
Columbia Casualty Company	\$898,000	-13%	34%	CNA Insurance Companies
Top 3 MGA/Wholesale Policy-Issuing Insurers				
TDC Specialty Insurance Company	\$2,572,000	42%	36%	Doctors Company Insurance Group
Health Care Industry Liab Recip Ins RRG	\$958,000	60%	17%	...
MMIC Risk Retention Group, Inc.	\$377,000	65%	...	Constellation Insurance Group
Top 3 Captive-Exclusive Policy-Issuing Insurers				
Pharmacists Mutual Insurance Company	\$409,000	26%	3%	Pharmacists Mutual Insurance Group
Liberty Insurance Underwriters, Inc.	\$395,000	1%	8%	Liberty Mutual Insurance Companies
Caring Communities, a Reciprocal RRG	\$49,000	9%	14%	...
Top 3 Direct Policy-Issuing Insurers				
NCMIC Insurance Company	\$482,000	53%	3%	NCMIC Group
Future Care Risk Retention Group, Inc.	\$175,000	-8%	13%	...
Preferred Professional Insurance Company	\$98,000	51%	-97%	Coverys Companies
Top 3 Surplus Lines Policy Issuing Insurers				
TDC Specialty Insurance Company	\$2,572,000	42%	36%	Doctors Company Insurance Group
Lexington Insurance Company	\$1,171,000	73%	95%	American International Group
Columbia Casualty Company	\$898,000	-13%	34%	CNA Insurance Companies
Top Individual RRG				
Health Care Industry Liab Recip Ins RRG	\$958,000	60%	17%	...

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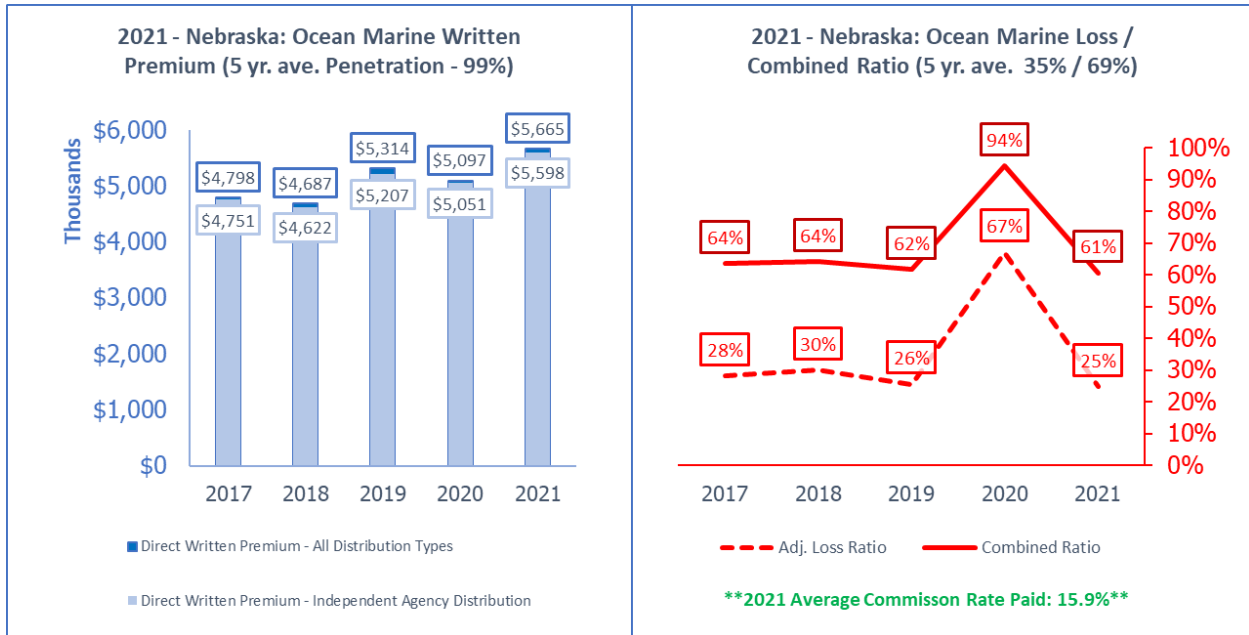
Multi-Peril Crop



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Exclusive Agents DPW	Direct DPW	Surplus Lines DPW
\$774,349,000	\$757,191,000	\$17,158,000	\$0	\$0
Loss Ratio and Combined Ratio Accuracy	IA+MGA+IA-Mixed Penetration	Exclusive Penetration	Direct Penetration	Surplus Lines Utilization
100%	98%	2%	0%	0.0%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Exclusive Insurers	Direct Insurers	Surplus Lines Insurers
15	13	2	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
48% / 9%	48% / 10%	39% / 1%	#DIV/0!	#DIV/0!
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)	\$172,570,000	16%	56%	N/A
QBE North America Insurance Group (G)	\$151,926,000	38%	44%	N/A
Chubb INA Group (G)	\$142,343,000	57%	45%	N/A
Sompo Holdings US Group (G)	\$86,872,000	52%	48%	N/A
FMH Insurance Group (G)	\$63,284,000	23%	48%	N/A
Total or Average	\$774,347,000	30%	48%	N/A
Top 10 Pure Independent Agent-Broker Policy-Issuing Insurers				
NAU Country Insurance Company	\$151,926,000	38%	44%	QBE North America Insurance Group
ACE Property and Casualty Insurance Co	\$128,988,000	59%	45%	Chubb INA Group
Great American Insurance Company	\$63,267,000	-56%	39%	Great American P & C Insurance Group
Farmers Mutual Hail Insurance Co of Iowa	\$52,707,000	23%	50%	FMH Insurance Group
Producers Agriculture Insurance Company	\$18,668,000	46%	94%	Tokio Marine US PC Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Rural Community Insurance Company	\$172,570,000	16%	56%	Zurich Insurance US PC Group
Stratford Insurance Company	\$57,986,000	57%	47%	American International Group
FMH Ag Risk Insurance Company	\$10,577,000	24%	37%	FMH Insurance Group
Top 3 Captive-Exclusive Policy-Issuing Insurers				
Western Agricultural Insurance Company	\$14,758,000	31%	37%	Farm Bureau Property & Casualty Group
State Farm Fire and Casualty Company	\$2,400,000	9%	52%	State Farm Group
Top 3 Direct Policy-Issuing Insurers				
Top 3 Surplus Lines Policy Issuing Insurers				
Top Individual RRG				

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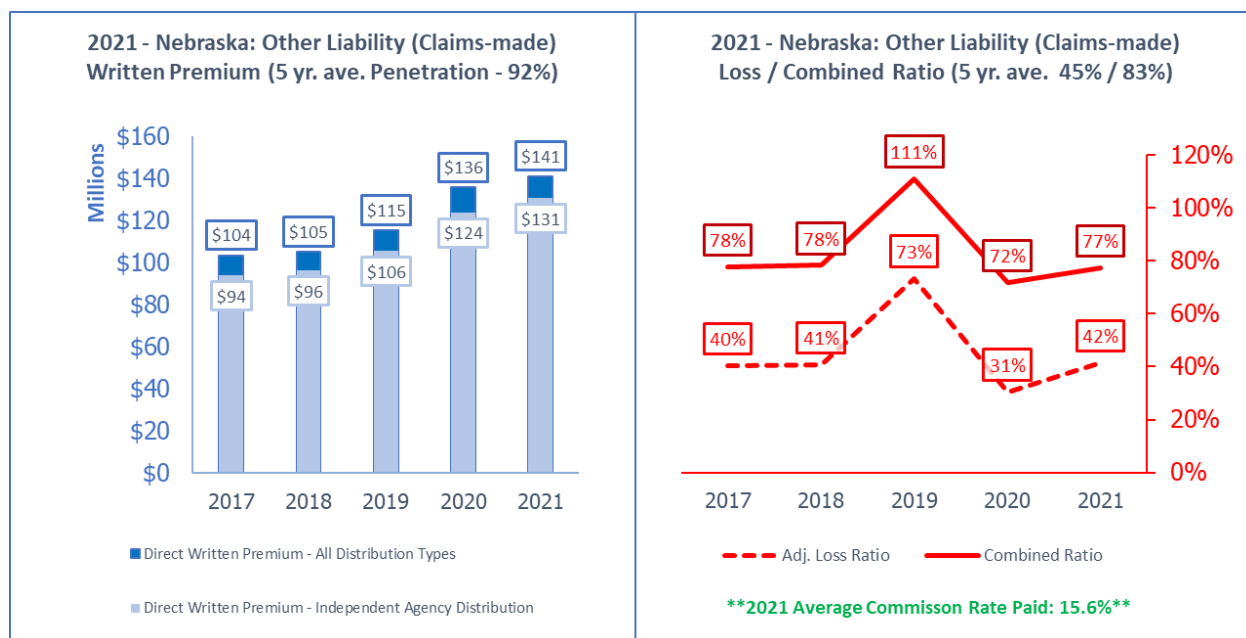
Ocean Marine



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Exclusive Agents DPW	Direct DPW	Surplus Lines DPW
\$5,665,000	\$5,598,000	\$0	\$67,000	\$35,000
Loss Ratio and Combined Ratio Accuracy	IA+MGA+IA-Mixed Penetration	Exclusive Penetration	Direct Penetration	Surplus Lines Utilization
100%	99%	0%	1%	0.6%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Exclusive Insurers	Direct Insurers	Surplus Lines Insurers
41	36	0	5	3
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
11% / 4%	11% / 4%	#DIV/0!	72% / 13%	59% / 50%
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
American International Group (G)	\$1,535,000	35%	29%	N/A
Zurich Insurance US PC Group (G)	\$1,056,000	0%	49%	N/A
Travelers Group (G)	\$479,000	-23%	-45%	N/A
Allianz US PC Insurance Companies (G)	\$303,000	7%	284%	N/A
Hartford Insurance Group (G)	\$297,000	118%	4%	N/A
Total or Average	\$5,661,000	27%	11%	N/A
Top 10 Pure Independent Agent-Broker Policy-Issuing Insurers				
National Union Fire Ins Co Pittsburgh PA	\$1,435,000	34%	24%	American International Group
Travelers Property Casualty Co of Amer	\$367,000	-35%	-51%	Travelers Group
AGCS Marine Insurance Company	\$303,000	7%	284%	Allianz US PC Insurance Companies
Navigators Insurance Company	\$300,000	117%	4%	Hartford Insurance Group
Continental Insurance Company	\$271,000	1%	10%	CNA Insurance Companies
Top 3 MGA/Wholesale Policy-Issuing Insurers				
RLI Insurance Company	\$123,000	-100%	12%	RLI Group
New York Marine and General Insurance Co	\$81,000	-45%	72%	ProSight Specialty Group
Stratford Insurance Company	\$73,000	85%	943%	American International Group
Top 3 Captive-Exclusive Policy-Issuing Insurers				
Top 3 Direct Policy-Issuing Insurers				
Liberty Mutual Insurance Company	\$49,000	30%	133%	Liberty Mutual Insurance Companies
United Services Automobile Association	\$8,000	-10%	0%	USAA Group
Amica Mutual Insurance Company	\$7,000	102%	17%	Amica Mutual Group
Top 3 Surplus Lines Policy Issuing Insurers				
Scottsdale Insurance Company	\$27,000	85%	93%	Nationwide Group
Evanston Insurance Company	\$5,000	20%	0%	Markel Corporation Group
Century Surety Company	\$3,000	27%	0%	AmeriTrust Group
Top Individual RRG				

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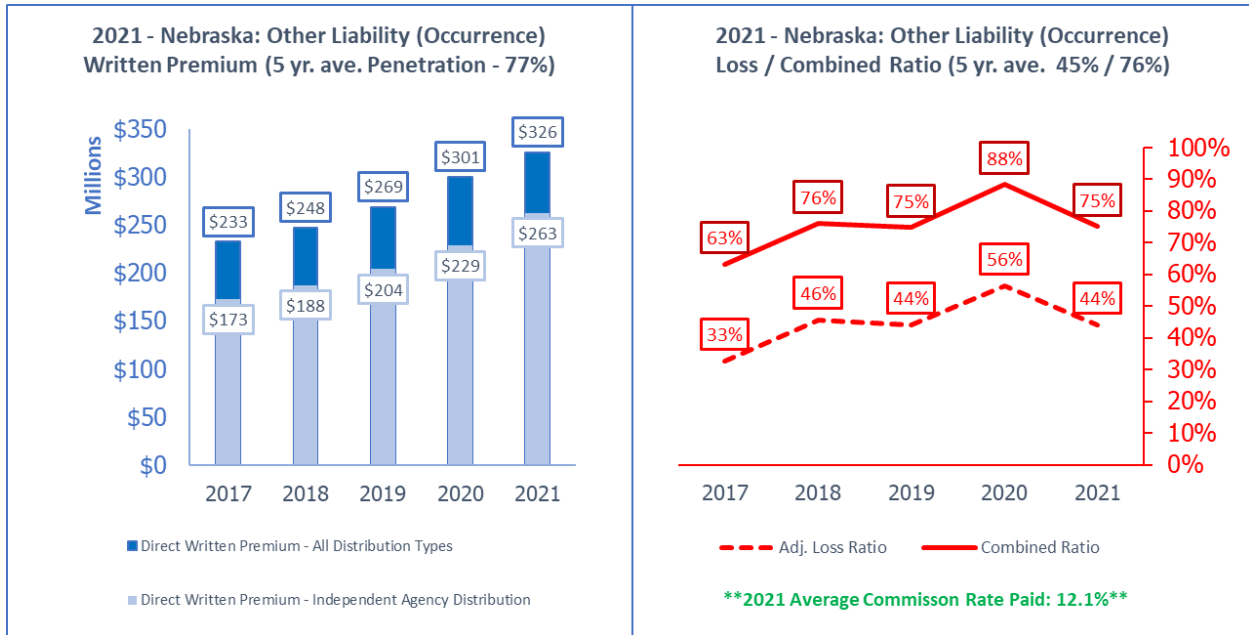
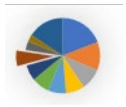
Other Liability (Claims-made)



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Exclusive Agents DPW	Direct DPW	Surplus Lines DPW
\$141,138,000	\$130,737,000	\$1,148,000	\$6,835,000	\$46,704,000
Loss Ratio and Combined Ratio Accuracy	IA+MGA+IA-Mixed Penetration	Exclusive Penetration	Direct Penetration	Surplus Lines Utilization
100%	93%	1%	5%	33.1%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Exclusive Insurers	Direct Insurers	Surplus Lines Insurers
272	221	16	19	81
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
4% / 8%	6% / 9%	29% / 1%	14% / 3%	30% / 12%
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)	\$13,234,000	55%	22%	N/A
CNA Insurance Companies (G)	\$12,176,000	54%	18%	N/A
Chubb INA Group (G)	\$11,318,000	1%	-7%	N/A
XL Reinsurance America Group (G)	\$10,127,000	30%	-23%	N/A
W. R. Berkley Insurance Group (G)	\$5,817,000	25%	34%	N/A
Total or Average	\$141,137,000	42%	4%	N/A
Top 10 Pure Independent Agent-Broker Policy-Issuing Insurers				
Travelers Casualty and Surety Co of Amer	\$10,760,000	23%	19%	Travelers Group
Continental Casualty Company	\$9,572,000	53%	4%	CNA Insurance Companies
Federal Insurance Company	\$6,557,000	3%	0%	Chubb INA Group
Indian Harbor Insurance Company	\$5,869,000	17%	43%	XL Reinsurance America Group
XL Specialty Insurance Company	\$3,756,000	20%	-55%	XL Reinsurance America Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Evanston Insurance Company	\$2,171,000	168%	31%	Markel Corporation Group
Gemini Insurance Company	\$1,526,000	39%	738%	W. R. Berkley Insurance Group
TDC Specialty Insurance Company	\$1,410,000	42%	42%	Doctors Company Insurance Group
Top 3 Captive-Exclusive Policy-Issuing Insurers				
Federated Mutual Insurance Company	\$294,000	16%	52%	Federated Mutual Group
Ironshore Indemnity Inc.	\$244,000	37%	-23%	Liberty Mutual Insurance Companies
Nationwide Mutual Insurance Company	\$175,000	56%	1067%	Nationwide Group
Top 3 Direct Policy-Issuing Insurers				
Minnesota Lawyers Mutual Insurance Co	\$2,132,000	80%	16%	MLM Group
Westport Insurance Corporation	\$1,698,000	-9%	-4%	Swiss Reinsurance Group
Liberty Surplus Insurance Corporation	\$738,000	41%	290%	Liberty Mutual Insurance Companies
Top 3 Surplus Lines Policy Issuing Insurers				
Indian Harbor Insurance Company	\$5,869,000	17%	43%	XL Reinsurance America Group
Columbia Casualty Company	\$2,547,000	16%	143%	CNA Insurance Companies
Lexington Insurance Company	\$2,496,000	207%	-3%	American International Group
Top Individual RRG				
United Educators Ins, a Reciprocal RRG	\$854,000	44%	29%	...

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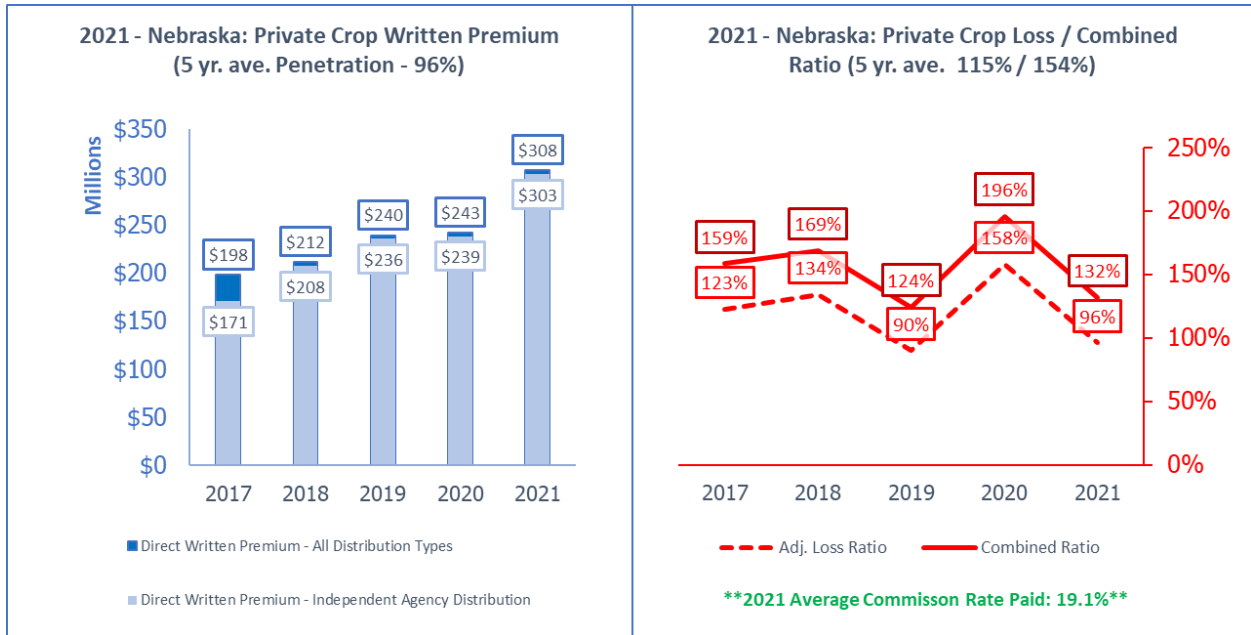
Other Liability (Occurrence)



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Exclusive Agents DPW	Direct DPW	Surplus Lines DPW
\$326,467,000	\$263,235,000	\$38,017,000	\$19,979,000	\$72,394,000
Loss Ratio and Combined Ratio Accuracy	IA+MGA+IA-Mixed Penetration	Exclusive Penetration	Direct Penetration	Surplus Lines Utilization
100%	81%	12%	6%	22.2%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Exclusive Insurers	Direct Insurers	Surplus Lines Insurers
434	349	32	34	97
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% / 9%	15% / 11%	-22% / -1%	15% / 4%	10% / 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
Chubb INA Group (G)	\$19,768,000	101%	15%	N/A
Nationwide Group (G)	\$19,435,000	14%	11%	N/A
Travelers Group (G)	\$19,094,000	57%	5%	N/A
EMC Insurance Companies (G)	\$18,039,000	19%	10%	N/A
Berkshire Hathaway Insurance Group (G)	\$16,542,000	51%	20%	N/A
Total or Average	\$326,463,000	44%	9%	N/A
Top 10 Pure Independent Agent-Broker Policy-Issuing Insurers				
Travelers Property Casualty Co of Amer	\$15,108,000	60%	4%	Travelers Group
Employers Mutual Casualty Company	\$14,107,000	17%	8%	EMC Insurance Companies
National Fire & Marine Insurance Co	\$10,995,000	59%	3006%	Berkshire Hathaway Insurance Group
American Bankers Insurance Co of Florida	\$9,803,000	66%	3%	Assurant P&C Group
ACE Property and Casualty Insurance Co	\$7,814,000	177%	24%	Chubb INA Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Gemini Insurance Company	\$8,874,000	17%	15%	W. R. Berkley Insurance Group
Securian Casualty Company	\$2,344,000	43%	9%	...
Evanston Insurance Company	\$2,152,000	14%	50%	Markel Corporation Group
Top 3 Captive-Exclusive Policy-Issuing Insurers				
State Farm Fire and Casualty Company	\$10,900,000	32%	4%	State Farm Group
Farm Bureau Property & Casualty Ins Co	\$6,264,000	32%	3%	Farm Bureau Property & Casualty Group
American Family Mutual Ins Co, S.I.	\$3,913,000	85%	10%	American Family Insurance Group
Top 3 Direct Policy-Issuing Insurers				
Nationwide Agribusiness Insurance Co	\$5,588,000	57%	19%	Nationwide Group
Crestbrook Insurance Company	\$2,362,000	35%	367%	Nationwide Group
Caterpillar Insurance Company	\$1,954,000	89%	21%	...
Top 3 Surplus Lines Policy Issuing Insurers				
Gemini Insurance Company	\$8,874,000	17%	15%	W. R. Berkley Insurance Group
Indian Harbor Insurance Company	\$5,636,000	-29%	52%	XL Reinsurance America Group
Westchester Surplus Lines Insurance Co	\$4,485,000	37%	48%	Chubb INA Group
Top Individual RRG				
United Educators Ins, a Reciprocal RRG	\$2,403,000	-1%	21%	...

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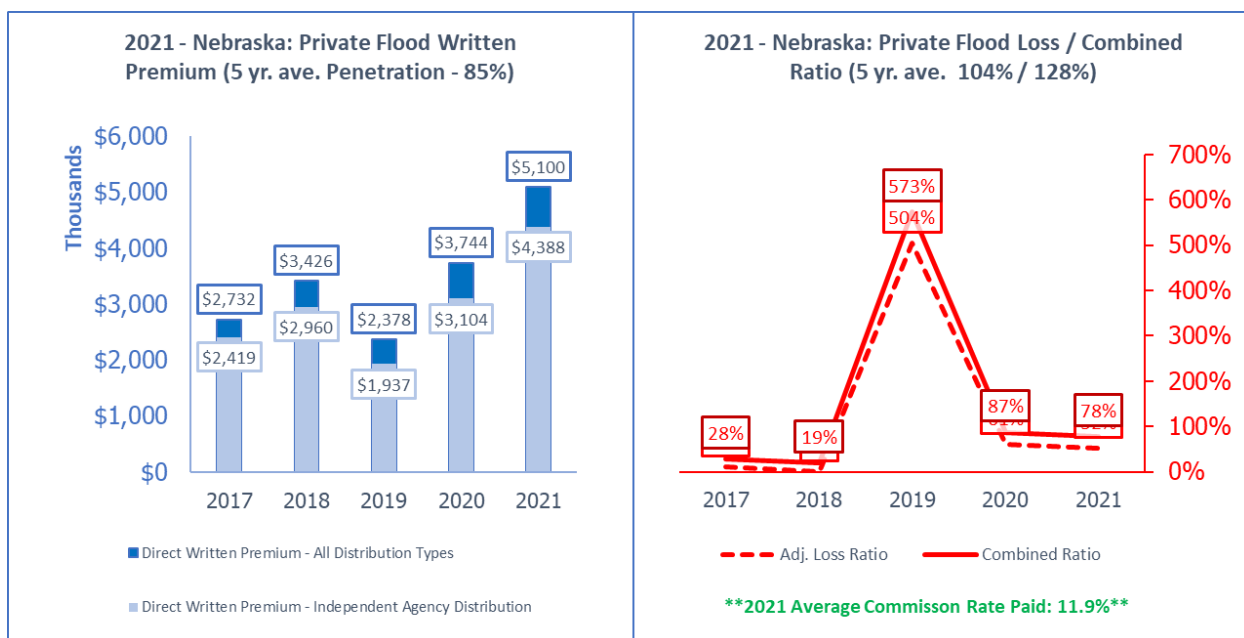
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ALL Direct Written Premium (DPW)	Ind. Agent DPW	Exclusive Agents DPW	Direct DPW	Surplus Lines DPW
\$307,567,000	\$303,295,000	\$4,272,000	\$0	\$0
Loss Ratio and Combined Ratio Accuracy	IA+MGA+IA-Mixed Penetration	Exclusive Penetration	Direct Penetration	Surplus Lines Utilization
100%	99%	1%	0%	0.0%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Exclusive Insurers	Direct Insurers	Surplus Lines Insurers
15	13	2	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
27% / 12%	27% / 15%	14% / 1%	#DIV/0!	#DIV/0!
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)	\$84,108,000	103%	36%	N/A
QBE North America Insurance Group (G)	\$60,684,000	86%	25%	N/A
Sompo Holdings US Group (G)	\$44,693,000	110%	26%	N/A
American International Group (G)	\$41,262,000	132%	27%	N/A
Chubb INA Group (G)	\$27,930,000	87%	26%	N/A
Total or Average	\$307,568,000	96%	27%	N/A
Top 10 Pure Independent Agent-Broker Policy-Issuing Insurers				
NAU Country Insurance Company	\$60,684,000	86%	25%	QBE North America Insurance Group
ACE Property and Casualty Insurance Co	\$24,548,000	85%	26%	Chubb INA Group
Great American Alliance Insurance Co	\$21,620,000	54%	17%	Great American P & C Insurance Group
Farmers Mutual Hail Insurance Co of Iowa	\$16,933,000	76%	18%	FMH Insurance Group
Agri General Insurance Company	\$2,896,000	105%	26%	Chubb INA Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Rural Community Insurance Company	\$84,108,000	103%	36%	Zurich Insurance US PC Group
Stratford Insurance Company	\$41,262,000	132%	27%	American International Group
FMH Ag Risk Insurance Company	\$1,939,000	45%	-13%	FMH Insurance Group
Top 3 Captive-Exclusive Policy-Issuing Insurers				
Western Agricultural Insurance Company	\$3,766,000	29%	13%	Farm Bureau Property & Casualty Group
State Farm Fire and Casualty Company	\$506,000	29%	25%	State Farm Group
Top 3 Direct Policy-Issuing Insurers				
Top 3 Surplus Lines Policy Issuing Insurers				
Top Individual RRG				

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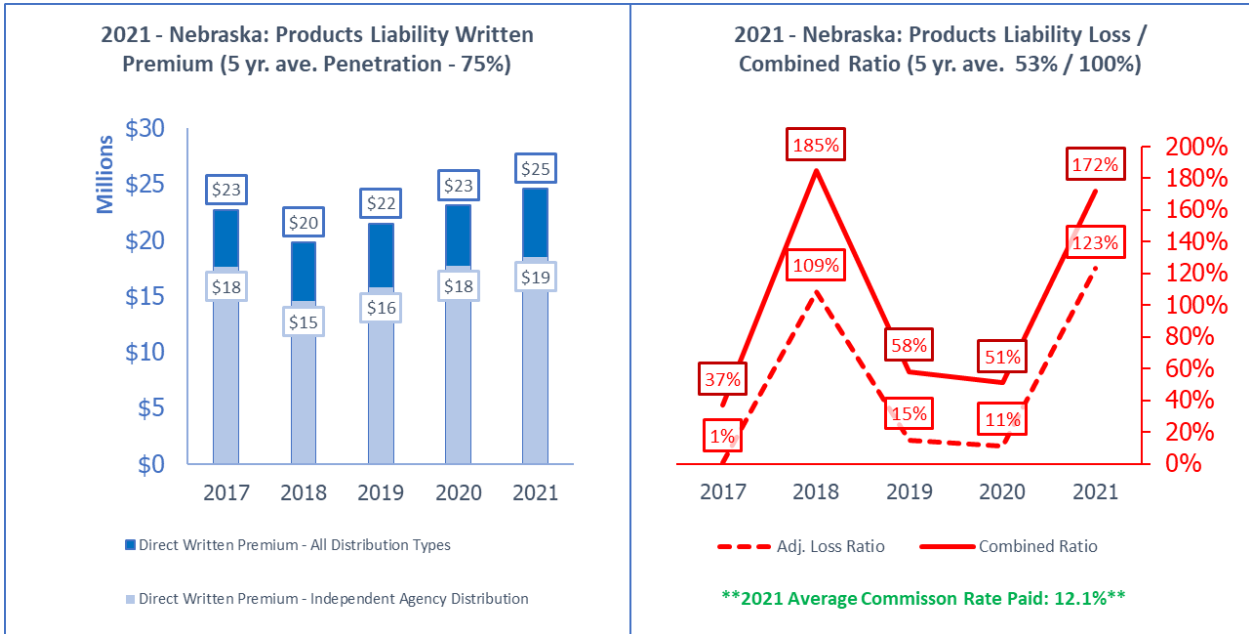
Private Flood



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Exclusive Agents DPW	Direct DPW	Surplus Lines DPW
\$5,100,000	\$4,388,000	\$20,000	\$692,000	\$1,486,000
Loss Ratio and Combined Ratio Accuracy	IA+MGA+IA-Mixed Penetration	Exclusive Penetration	Direct Penetration	Surplus Lines Utilization
100%	86%	0%	14%	29.1%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Exclusive Insurers	Direct Insurers	Surplus Lines Insurers
52	43	2	7	19
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
36% / 17%	41% / 16%	5% / 111%	11% / 22%	12% / 84%
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)	\$1,867,000	3%	37%	N/A
American International Group (G)	\$989,000	29%	649%	N/A
Assurant P&C Group (G)	\$344,000	0%	14%	N/A
Swiss Reinsurance Group (G)	\$344,000	-1%	3%	N/A
XL Reinsurance America Group (G)	\$256,000	5%	-31%	N/A
Total or Average	\$5,101,000	52%	36%	N/A
Top 10 Pure Independent Agent-Broker Policy-Issuing Insurers				
American Guarantee and Liability Ins Co	\$719,000	6%	92%	Zurich Insurance US PC Group
National Union Fire Ins Co Pittsburgh PA	\$358,000	10%		American International Group
Lexington Insurance Company	\$347,000	32%	34600%	American International Group
Arch Specialty Insurance Company	\$179,000	1%	-28%	Arch Insurance Group
RSUI Indemnity Company	\$160,000	0%		Allegheny Corporation Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Trisura Specialty Insurance Company	\$103,000	0%	41%	Trisura US Insurance Group
Western World Insurance Company	\$70,000	-4%	-35%	American International Group
Transverse Specialty Insurance Company	\$43,000	34%		Transverse Insurance Group
Top 3 Captive-Exclusive Policy-Issuing Insurers				
Nationwide Mutual Insurance Company	\$18,000	2%	0%	Nationwide Group
Sentry Insurance Company	\$2,000	85%	100%	Sentry Insurance Group
21st Century Premier Insurance Co	\$0	0%		Farmers Insurance Group
Top 3 Direct Policy-Issuing Insurers				
Voyager Indemnity Insurance Company	\$229,000	1%	21%	Assurant P&C Group
Westport Insurance Corporation	\$227,000	1%	51%	Swiss Reinsurance Group
American Security Insurance Company	\$116,000	0%	4%	Assurant P&C Group
Top 3 Surplus Lines Policy Issuing Insurers				
Lexington Insurance Company	\$347,000	32%	34600%	American International Group
Voyager Indemnity Insurance Company	\$229,000	1%	21%	Assurant P&C Group
Arch Specialty Insurance Company	\$179,000	1%	-28%	Arch Insurance Group
Top Individual RRG				

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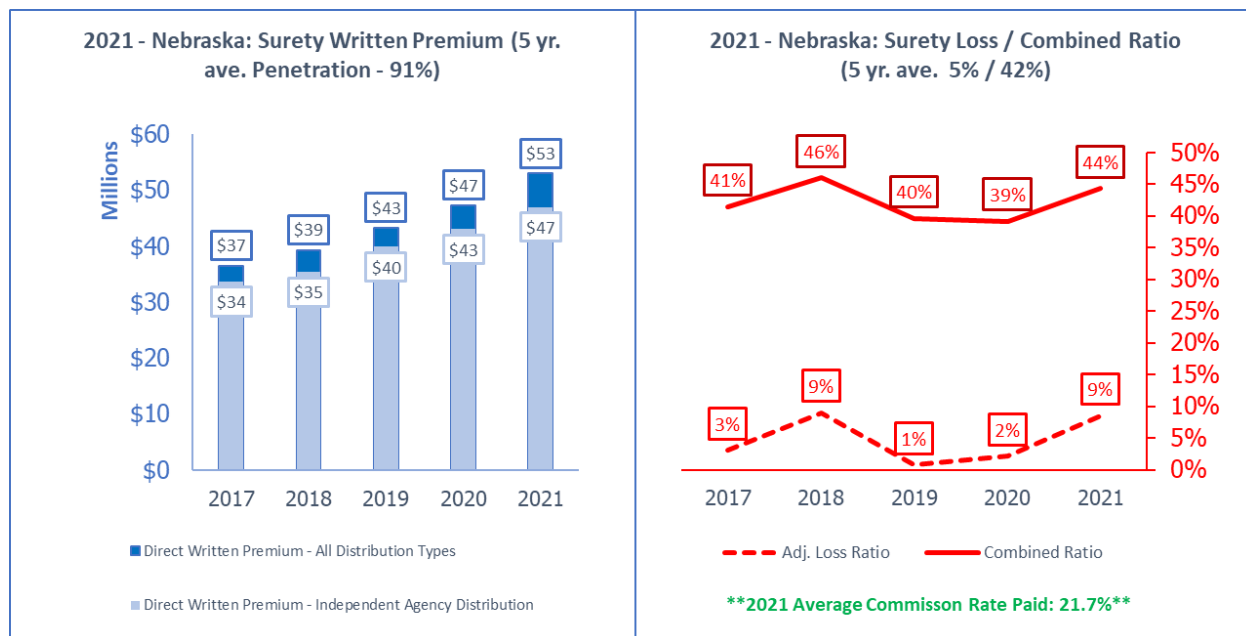
Products Liability



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Exclusive Agents DPW	Direct DPW	Surplus Lines DPW
\$24,630,000	\$18,553,000	\$1,217,000	\$4,446,000	\$7,105,000
Loss Ratio and Combined Ratio Accuracy	IA+MGA+IA-Mixed Penetration	Exclusive Penetration	Direct Penetration	Surplus Lines Utilization
100%	75%	5%	18%	28.8%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Exclusive Insurers	Direct Insurers	Surplus Lines Insurers
138	123	8	6	40
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
7% / 2%	4% / 1%	-29% / -13%	37% / 16%	11% / 11%
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
Nationwide Group (G)	\$3,641,000	38%	11%	N/A
Liberty Mutual Insurance Companies (G)	\$1,656,000	32%	19%	N/A
American Family Insurance Group (G)	\$1,493,000	54%	5%	N/A
United Fire & Casualty Group (G)	\$1,465,000	18%	7%	N/A
American International Group (G)	\$1,253,000	148%	95%	N/A
Total or Average	\$24,627,000	120%	7%	N/A
Top 10 Pure Independent Agent-Broker Policy-Issuing Insurers				
Austin Mutual Insurance Company	\$1,494,000	54%	6%	American Family Insurance Group
United Fire & Casualty Company	\$1,177,000	38%	5%	United Fire & Casualty Group
Allianz Global Risks US Insurance Co	\$1,052,000	238%	12%	Allianz US PC Insurance Companies
James River Insurance Company	\$835,000	91%	-16%	James River Group
Employers Mutual Casualty Company	\$763,000	64%	-10%	EMC Insurance Companies
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Houston Casualty Company	\$420,000	6%	-18%	Tokio Marine US PC Group
Western World Insurance Company	\$225,000	11%	159%	American International Group
Evanston Insurance Company	\$214,000	3%	89%	Markel Corporation Group
Top 3 Captive-Exclusive Policy-Issuing Insurers				
Sentry Insurance Company	\$316,000	172%	-36%	Sentry Insurance Group
Federated Mutual Insurance Company	\$288,000	31%	56%	Federated Mutual Group
Sentry Select Insurance Company	\$235,000	-45%	37%	Sentry Insurance Group
Top 3 Direct Policy-Issuing Insurers				
Nationwide Agribusiness Insurance Co	\$2,292,000	16%	14%	Nationwide Group
Liberty Mutual Fire Insurance Company	\$1,211,000	-1%	19%	Liberty Mutual Insurance Companies
Crestbrook Insurance Company	\$851,000	98%	495%	Nationwide Group
Top 3 Surplus Lines Policy Issuing Insurers				
James River Insurance Company	\$835,000	91%	-16%	James River Group
Great American E & S Insurance Company	\$714,000	163%	29%	Great American P & C Insurance Group
Lexington Insurance Company	\$698,000	40%	26%	American International Group
Top Individual RRG				

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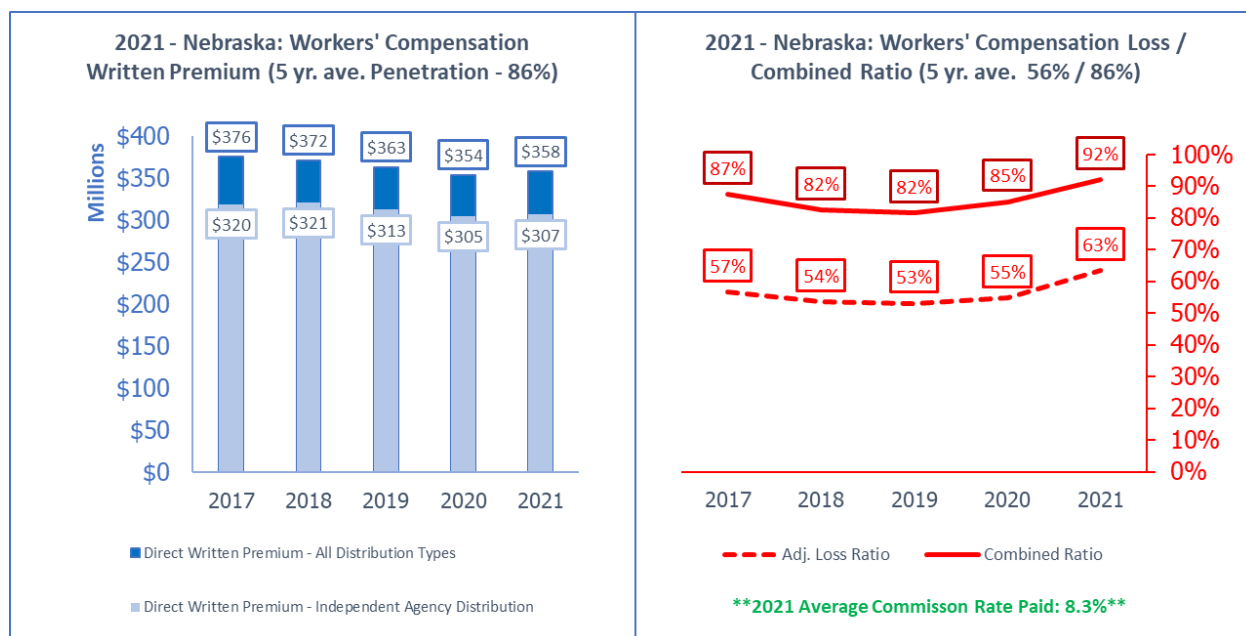
Surety



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Exclusive Agents DPW	Direct DPW	Surplus Lines DPW
\$53,017,000	\$47,051,000	\$1,149,000	\$4,448,000	\$190,000
Loss Ratio and Combined Ratio Accuracy	IA+MGA+IA-Mixed Penetration	Exclusive Penetration	Direct Penetration	Surplus Lines Utilization
100%	89%	2%	8%	0.4%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Exclusive Insurers	Direct Insurers	Surplus Lines Insurers
108	96	6	2	3
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
12% / 10%	9% / 9%	21% / 9%	36% / 26%	211% / 24%
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
Berkshire Hathaway Insurance Group (G)	\$8,746,000	0%	8%	N/A
Travelers Group (G)	\$5,489,000	19%	24%	N/A
Universal Inland Insurance Group (G)	\$4,501,000	-2%	-8%	N/A
Chubb INA Group (G)	\$4,406,000	13%	202%	N/A
CNA Insurance Companies (G)	\$3,811,000	19%	-16%	N/A
Total or Average	\$53,013,000	8%	12%	N/A
Top 10 Pure Independent Agent-Broker Policy-Issuing Insurers				
National Indemnity Company	\$8,737,000	0%	8%	Berkshire Hathaway Insurance Group
Travelers Casualty and Surety Co of Amer	\$5,116,000	19%	23%	Travelers Group
Universal Surety Company	\$3,600,000	-2%	-7%	Universal Inland Insurance Group
Western Surety Company	\$3,189,000	14%	18%	CNA Insurance Companies
Pacific Indemnity Company	\$2,286,000	30%	16229%	Chubb INA Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Harco National Insurance Company	\$427,000	2%	-15%	IAT Insurance Group
RLI Insurance Company	\$324,000	-3%	-2%	RLI Group
U.S. Specialty Insurance Company	\$202,000	66%	33%	Tokio Marine US PC Group
Top 3 Captive-Exclusive Policy-Issuing Insurers				
Nationwide Mutual Insurance Company	\$868,000	4%	8%	Nationwide Group
Euler Hermes North America Insurance Co.	\$130,000	86%		Allianz US PC Insurance Companies
State Farm Fire and Casualty Company	\$123,000	-4%	3%	State Farm Group
Top 3 Direct Policy-Issuing Insurers				
Liberty Mutual Insurance Company	\$2,829,000	1%	13%	Liberty Mutual Insurance Companies
Westport Insurance Corporation	\$1,619,000	19%	111%	Swiss Reinsurance Group
21st Century Centennial Insurance Co	\$0	0%		Farmers Insurance Group
Top 3 Surplus Lines Policy Issuing Insurers				
Canopus US Insurance, Inc.	\$159,000	80%	448%	...
National Guaranty Ins Co of Vermont	\$28,000	0%	0%	...
Accelerant Specialty Insurance Company	\$5,000	29%		Accelerant US Holdings Group
Top Individual RRG				

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Workers' Compensation



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Exclusive Agents DPW	Direct DPW	Surplus Lines DPW
\$358,080,000	\$306,802,000	\$24,003,000	\$25,208,000	\$0
Loss Ratio and Combined Ratio Accuracy	IA+MGA+IA-Mixed Penetration	Exclusive Penetration	Direct Penetration	Surplus Lines Utilization
100%	86%	7%	7%	0.0%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Exclusive Insurers	Direct Insurers	Surplus Lines Insurers
270	232	20	12	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
1% / -1%	1% / -1%	1% / -9%	9% / 7%	#DIV/0!
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)	\$44,325,000	50%	-3%	N/A
AF Group (G)	\$25,905,000	51%	-3%	N/A
EMC Insurance Companies (G)	\$19,744,000	86%	-11%	N/A
Markel Corporation Group (G)	\$18,514,000	62%	17%	N/A
Zurich Insurance US PC Group (G)	\$18,086,000	84%	-1%	N/A
Total or Average	\$358,086,000	63%	1%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				
Travelers Property Casualty Co of Amer	\$16,955,000	46%	-1%	Travelers Group
Employers Mutual Casualty Company	\$12,175,000	104%	-10%	EMC Insurance Companies
Accident Fund Ins Co of America	\$11,286,000	25%	16%	AF Group
Accident Fund General Insurance Co	\$9,917,000	72%	14%	AF Group
SFM Mutual Insurance Company	\$9,270,000	64%	20%	SFM Companies
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Markel Insurance Company	\$3,551,000	107%	-8%	Markel Corporation Group
Stonetrust Commercial Insurance Company	\$3,142,000	62%	7%	Stonetrust Insurance Group
State National Insurance Company, Inc.	\$1,800,000	59%	-2%	Markel Corporation Group
Top 3 Captive-Exclusive Policy-Issuing Insurers				
State Farm Fire and Casualty Company	\$4,239,000	47%	7%	State Farm Group
Farm Bureau Property & Casualty Ins Co	\$3,803,000	75%	-10%	Farm Bureau Property & Casualty Group
Western Agricultural Insurance Company	\$3,799,000	23%	16%	Farm Bureau Property & Casualty Group
Top 3 Direct Policy-Issuing Insurers				
Nationwide Agribusiness Insurance Co	\$8,107,000	67%	-1%	Nationwide Group
Service American Indemnity Company	\$6,456,000	49%	52%	Service Insurance Group
LM Insurance Corporation	\$4,069,000	79%	-7%	Liberty Mutual Insurance Companies
Top 3 Surplus Lines Policy Issuing Insurers				
Top Individual RRG				

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Appendix #1: All Lines of Business-Additional Details

2021 - Nebraska: 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	106,547,000	54%	57%	-13%	-5%	79%	76%
Aggregate Write-ins	3,742,000	25%	164%	-17%	-8%	57%	31%
<u>Aircraft (all perils)</u>	20,352,000	48%	64%	11%	12%	99%	95%
<u>All Commercial Auto</u>	376,995,000	52%	61%	10%	8%	84%	81%
<u>All Private Passenger Auto</u>	1,407,401,000	62%	62%	5%	3%	34%	34%
<u>Allied Perils Only</u>	127,256,000	68%	85%	14%	13%	87%	87%
<u>Boiler & Machinery</u>	18,585,000	66%	39%	11%	8%	88%	91%
<u>Burglary & Theft</u>	2,121,000	27%	30%	-5%	4%	95%	95%
<u>Commercial Multi-Peril</u>	358,031,000	61%	65%	10%	7%	74%	74%
Credit	7,190,000	136%	63%	17%	5%	63%	71%
<u>Earthquake</u>	2,682,000	-5%	7%	11%	7%	77%	75%
<u>Excess Workers' Comp</u>	7,232,000	143%	88%	6%	-2%	97%	99%
<u>Farmowners Multi-Peril</u>	268,598,000	69%	57%	6%	3%	58%	58%
<u>Federal Flood</u>	7,000,000	15%	123%	-2%	0%	80%	78%
<u>Fidelity</u>	7,930,000	29%	14%	10%	3%	92%	90%
Financial Guaranty	312,000	0%	0%	-61%	-36%	0%	0%
<u>Fire Peril Only</u>	107,131,000	61%	59%	17%	16%	95%	92%
<u>Homeowners Multi-Peril</u>	954,286,000	55%	76%	9%	7%	38%	37%
<u>Inland Marine</u>	206,906,000	43%	54%	16%	6%	73%	71%
<u>International</u>	0						
<u>Medical Malpractice</u>	45,732,000	51%	58%	23%	9%	96%	87%
Mortgage Guaranty	33,763,000	4%	7%	-4%	3%	12%	10%
<u>Multi-Peril Crop</u>	774,349,000	29%	37%	48%	9%	98%	97%
<u>Ocean Marine</u>	5,665,000	25%	35%	11%	4%	99%	99%
<u>Other Liability (Claims-made)</u>	141,138,000	42%	45%	4%	8%	93%	92%
<u>Other Liability (Occurrence)</u>	326,467,000	44%	45%	9%	9%	81%	77%
<u>Private Crop</u>	307,567,000	96%	119%	27%	12%	99%	96%
<u>Private Flood</u>	5,100,000	52%	104%	36%	17%	86%	85%
<u>Products Liability</u>	24,630,000	123%	53%	7%	2%	75%	75%
<u>Surety</u>	53,017,000	9%	5%	12%	10%	89%	91%
Warranty	7,245,000	64%	59%	-12%	12%	71%	81%
<u>Workers' Compensation</u>	358,080,000	63%	56%	1%	-1%	86%	86%
Total (All Lines)	6,073,080,000	55%	61%	12%	6%	66%	63%

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 Nebraska.

Proprietary Premium Classifications by Line of Business

2021 - Nebraska: All Lines of Business Distribution Style - DPW (Premiums) in Millions of Dollars							
Nebraska 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	107	73	10	2	16	3	3
Aggregate Write-ins	4	2	0	0	0	1	0
<u>Aircraft (all perils)</u>	20	19	1	0	0	0	0
<u>All Commercial Auto</u>	377	297	16	3	33	26	3
<u>All Private Passenger Auto</u>	1,407	460	4	15	644	284	0
<u>Allied Perils Only</u>	127	93	2	16	10	6	0
<u>Boiler & Machinery</u>	19	11	0	5	1	1	0
<u>Burglary & Theft</u>	2	2	0	0	0	0	0
<u>Commercial Multi-Peril</u>	358	243	9	15	67	25	1
Credit	7	3	1	0	2	0	0
<u>Earthquake</u>	3	2	0	0	0	0	0
<u>Excess Workers' Comp</u>	7	7	(0)	0	0	0	0
<u>Farmowners Multi-Peril</u>	269	154	0	0	113	0	0
<u>Federal Flood</u>	7	4	1	0	1	0	0
<u>Fidelity</u>	8	7	0	0	0	0	0
Financial Guaranty	0	0	0	0	0	0	0
<u>Fire Peril Only</u>	107	90	2	10	3	2	0
<u>Homeowners Multi-Peril</u>	954	358	2	7	484	104	(0)
<u>Inland Marine</u>	207	129	11	10	52	4	1
<u>International</u>	0	0	0	0	0	0	0
<u>Medical Malpractice</u>	46	26	4	14	1	1	0
Mortgage Guaranty	34	4	0	0	0	23	7
<u>Multi-Peril Crop</u>	774	429	241	87	17	0	0
<u>Ocean Marine</u>	6	5	0	0	0	0	0
<u>Other Liability (Claims-made)</u>	141	118	11	2	1	7	2
<u>Other Liability (Occurrence)</u>	326	232	25	6	38	20	5
<u>Private Crop</u>	308	131	127	45	4	0	0
<u>Private Flood</u>	5	4	0	0	0	1	0
<u>Products Liability</u>	25	17	1	0	1	4	0
<u>Surety</u>	53	46	1	0	1	4	0
Warranty	7	5	0	0	0	2	0
<u>Workers' Compensation</u>	358	275	10	21	24	25	2
Total (All Lines)	6,073	3,247	480	259	1,515	546	26
Total (IA-Focused Lines)	5,914	3,160	469	257	1,497	516	16

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			
Nebraska Policy-Issuing Insurers	Group	2021 DPW	Listed Marketing Type
Farmers Mutual Insurance Co of Nebraska	...	365.2	Independent Agency
NAU Country Insurance Company	QBE North America Insurance Group	212.6	Independent Agency
Progressive Northern Insurance Company	Progressive Insurance Group	191.4	Independent Agency
ACE Property and Casualty Insurance Co	Chubb INA Group	162.3	Independent Agency
Great American Insurance Company	Great American P & C Insurance Group	79.2	Independent Agency
Farmers Mutual Hail Insurance Co of Iowa	FMH Insurance Group	73.7	Independent Agency
Employers Mutual Casualty Company	EMC Insurance Companies	66.9	Independent Agency
Great West Casualty Company	Old Republic Insurance Group	65.8	Independent Agency
Travelers Property Casualty Co of Amer	Travelers Group	58.5	Independent Agency
North Star Mutual Insurance Company	North Star Companies	57.5	Independent Agency

Top 10 Insurers Classified as MGA/Wholesale - DPW (Premiums) in Millions of Dollars			
Nebraska Policy-Issuing Insurers	Group	2021 DPW	Listed Marketing Type
Rural Community Insurance Company	Zurich Insurance US PC Group	256.7	Managing General Agent
Stratford Insurance Company	American International Group	99.4	General Agent
FMH Ag Risk Insurance Company	FMH Insurance Group	12.5	General Agent
Gemini Insurance Company	W. R. Berkley Insurance Group	10.8	Managing General Agent
Northland Insurance Company	Travelers Group	7.2	General Agent
Markel Insurance Company	Markel Corporation Group	6.2	Managing General Agent
Evanston Insurance Company	Markel Corporation Group	5.7	Managing General Agent
National Interstate Insurance Company	Great American P & C Insurance Group	4.7	General Agent
TDC Specialty Insurance Company	Doctors Company Insurance Group	4.3	Managing General Agent
Atain Specialty Insurance Company	Atain Insurance Companies	3.9	Managing General Agent

Top 10 Insurers Classified as IA-Mixed - DPW (Premiums) in Millions of Dollars			
Nebraska Policy-Issuing Insurers	Group	2021 DPW	Listed Marketing Type
American Agri-Business Insurance Company	Sompo Holdings US Group	131.6	Other Agency
Factory Mutual Insurance Company	FM Global Group	26.5	Direct Response, Broker
Dakota Truck Underwriters	Dakota Group	11.8	Direct Response, Independent Agency
Depositors Insurance Company	Nationwide Group	10.6	Direct Response, Independent Agency
American Modern Property & Casualty Ins	Munich-American Holding Corp Companies	9.3	Worksite Marketing
Bristol West Insurance Company	Farmers Insurance Group	9.1	Independent Agency, Exclusive/Captive Agent
COPIC Insurance Company	COPIC Insurance Group	9.0	Direct Response, Independent Agency
Church Mutual Insurance Company, S.I.	Church Mutual Insurance Group	7.6	Direct Response, Independent Agency
Jefferson Insurance Company	Allianz US PC Insurance Companies	5.1	Internet, Independent Agency
Permanent General Assurance Corporation	American Family Insurance Group	4.6	Independent Agency, Other Direct

Top 10 Insurers Classified as Exclusive-Captive - DPW (Premiums) in Millions of Dollars			
Nebraska Policy-Issuing Insurers	Group	2021 DPW	Listed Marketing Type
State Farm Fire and Casualty Company	State Farm Group	317.0	Exclusive/Captive Agent
State Farm Mutual Automobile Ins Co	State Farm Group	259.1	Exclusive/Captive Agent
Farm Bureau Property & Casualty Ins Co	Farm Bureau Property & Casualty Group	225.2	Exclusive/Captive Agent
American Family Mutual Ins Co, S.I.	American Family Insurance Group	107.1	Exclusive/Captive Agent
Nationwide Mutual Insurance Company	Nationwide Group	100.1	Exclusive/Captive Agent
American Family Insurance Company	American Family Insurance Group	92.5	Exclusive/Captive Agent
Allstate Fire and Casualty Insurance Co	Allstate Insurance Group	59.7	Exclusive/Captive Agent
Western Agricultural Insurance Company	Farm Bureau Property & Casualty Group	51.6	Exclusive/Captive Agent, Managing General Agent
Shelter Mutual Insurance Company	Shelter Insurance Companies	45.2	Exclusive/Captive Agent
Liberty Insurance Underwriters, Inc.	Liberty Mutual Insurance Companies	38.9	Exclusive/Captive Agent, Direct Response

Top 10 Insurers Classified as Direct - DPW (Premiums) in Millions of Dollars			
Nebraska Policy-Issuing Insurers	Group	2021 DPW	Listed Marketing Type
Progressive Universal Insurance Company	Progressive Insurance Group	92.6	Direct Response
United Services Automobile Association	USAA Group	53.5	Direct Response
GEICO Advantage Insurance Company	Berkshire Hathaway Insurance Group	44.3	Direct Response
Nationwide Agribusiness Insurance Co	Nationwide Group	40.8	Direct Response
USAA Casualty Insurance Company	USAA Group	32.3	Direct Response
USAA General Indemnity Company	USAA Group	30.8	Direct Response
GEICO Choice Insurance Company	Berkshire Hathaway Insurance Group	25.4	Direct Response
Crestbrook Insurance Company	Nationwide Group	18.8	Direct Response
Nationwide General Insurance Company	Nationwide Group	15.2	Direct Response
Garrison Property and Casualty Ins Co	USAA Group	11.5	Direct Response
Top 10 Insurers Classified as Other - DPW (Premiums) in Millions of Dollars			
Nebraska Policy-Issuing Insurers	Group	2021 DPW	Listed Marketing Type
Essent Guaranty, Inc.	Essent Guaranty Group	4.1	Not Available
Cincinnati Specialty Underwriters Ins Co	The Cincinnati Insurance Companies	3.4	Not Available
Vanliner Insurance Company	Great American P & C Insurance Group	3.3	General Agent, Other
National Mortgage Insurance Corporation	National Mortgage Insurance Group	2.4	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
Endurance Assurance Corporation	Sompo Holdings US Group	1.2	Not Available
Capitol Casualty Company	...	0.8	Not Available
Regent Insurance Company	QBE North America Insurance Group	0.7	Not Available
Gray Surplus Lines Insurance Company	The Gray Insurance Group	0.6	Inactive

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.

Fire & Allied Lines Breakout	NAIC Line Numbers	Definition
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.

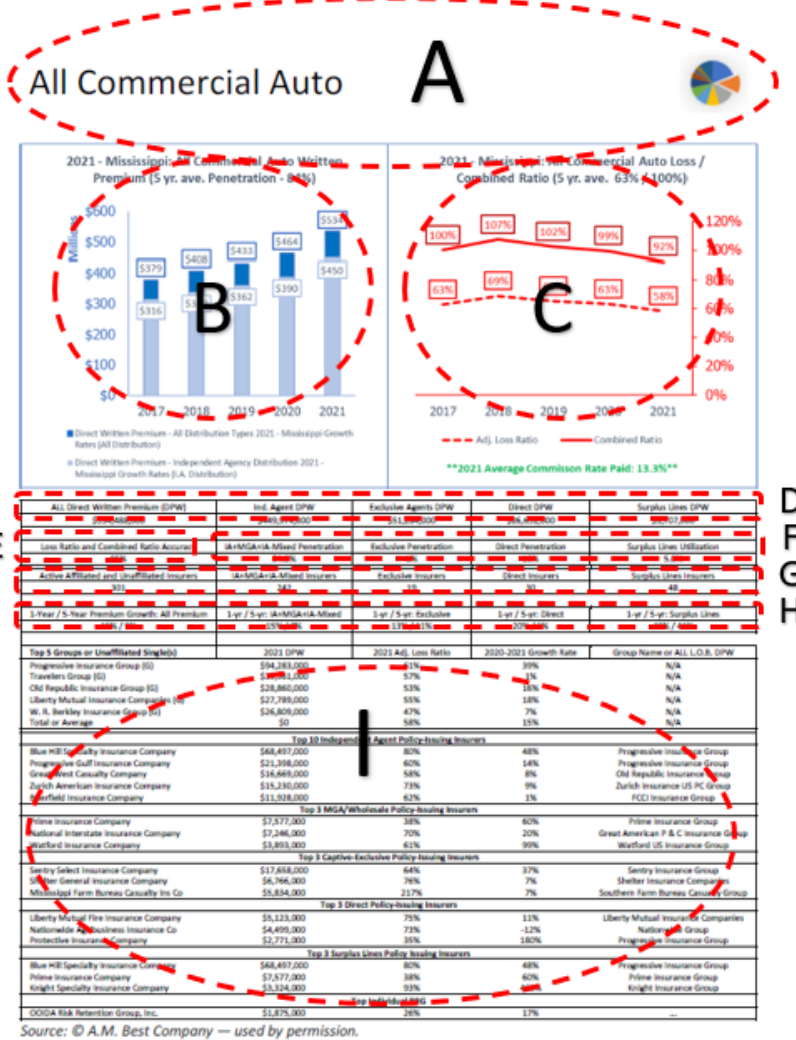
D: Direct written premium dollars are provided for all distribution, Independent Agents, Exclusive and Direct. Surplus Lines premiums are also provided for all distribution styles.

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

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