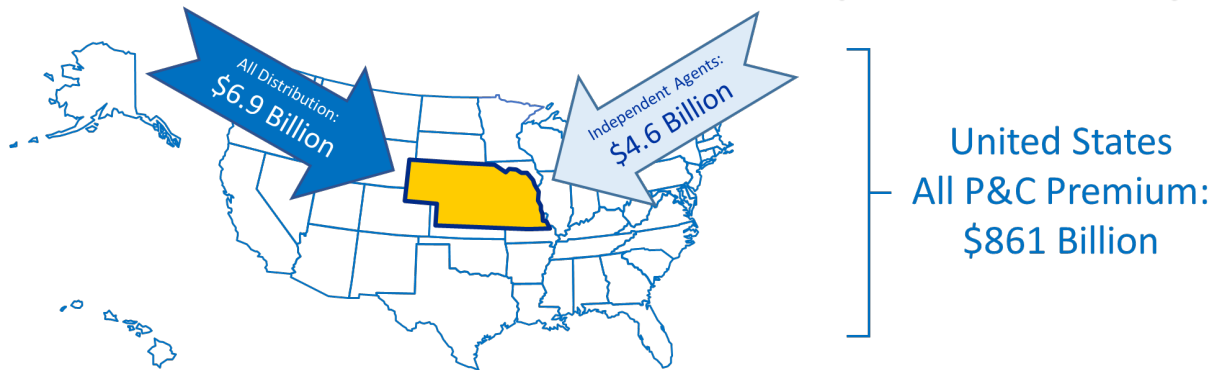


2023 Nebraska Annual P&C Marketplace Summary



Source: © A.M. Best Company — Used by Permission

You are being provided this *2023 Nebraska Annual P&C Marketplace Summary* covering 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. The data used is the most recently available from A.M. Best Company. For this *Summary* that is the annual data for 2022.

This *Summary* emphasizes direct premiums, direct losses, and the associated direct underwriting results before reinsurance. Also included is data from nearly 3,000 insurers that are domiciled in the United States, and if they have written premiums in Nebraska then their data is incorporated. As independent agents, this is the marketplace experience for the business we place (or compete against) for our clients in Nebraska.

This *2023 Nebraska Annual P&C Marketplace Summary* provides you with the following important information on the Nebraska P&C Marketplace:

- Premiums for all 32 P&C lines of business in Nebraska,
- The Top 10 lines for independent agents,
- Growth rates,
- Loss ratios,
- Penetration rates and trends,
- Commission rates, and
- Surplus lines utilization rates.

United States national data on each of the above is also furnished, to give perspective.

For those readers interested in line of business details, a separate page is provided for each of the lines of business that independent agents work with most in Nebraska. For each of these lines of business data on premiums, loss and combined ratios, top insurers, surplus lines utilization rates and other facts are provided.

For detailed information on approaches taken in the research, formulation, and presentation of this *2023 Nebraska P&C Marketplace Summary*, four appendices are provided for the reader.

Table of Contents

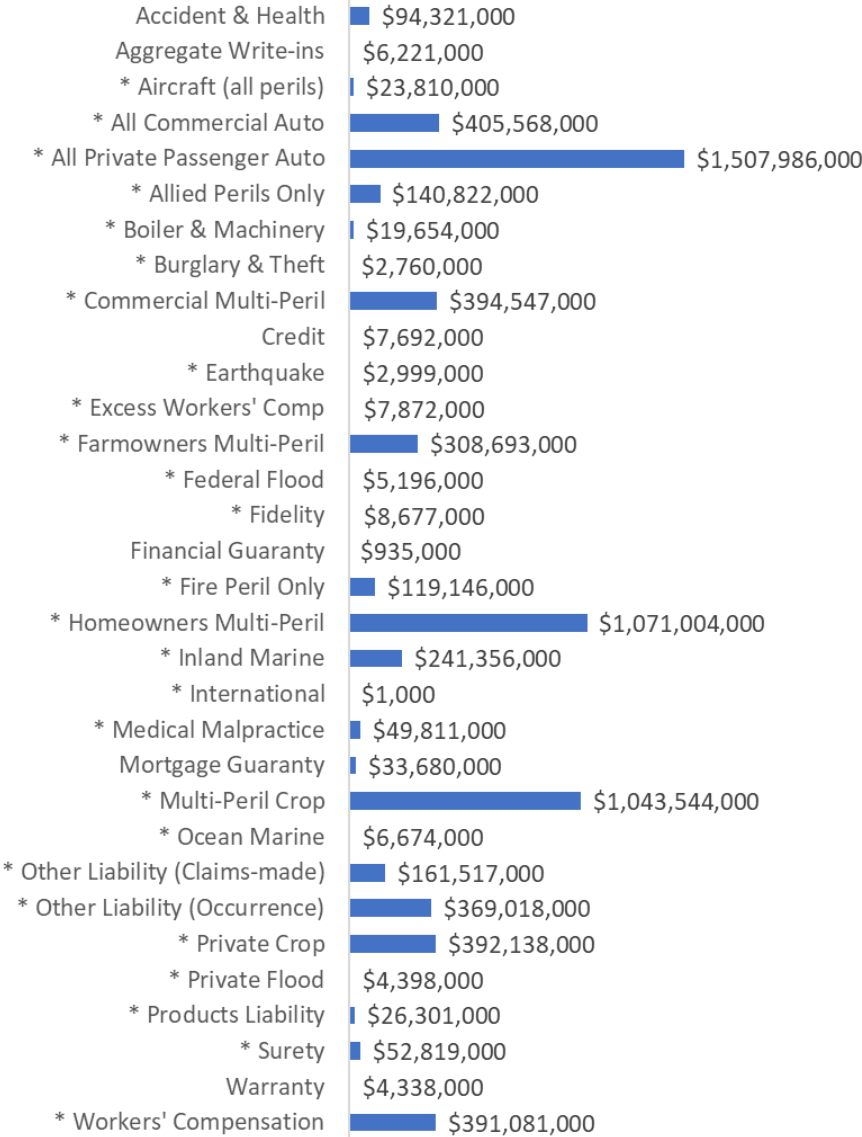
Nebraska Premiums: All 32 P&C Lines of Business	3
Nebraska Top 10 Independent Agent Lines of Business.....	5
Nebraska Loss Ratios.....	7
Nebraska Premium Growth Rates	9
Nebraska Penetration Rates	11
Nebraska Commissions Rates	14
Nebraska Surplus Lines	16
Nebraska Line of Business Details	18
Total All P&C Lines of Business.....	19
Aircraft (all perils)	20
All Commercial Auto.....	21
All Private Passenger Auto.....	22
Allied Perils Only	23
Boiler & Machinery	24
Burglary & Theft.....	25
Commercial Multi-Peril.....	26
Earthquake	27
Excess Workers' Comp.....	28
Farmowners Multi-Peril.....	29
Federal Flood	30
Fidelity.....	31
Fire Peril Only.....	32
Homeowners.....	33
Inland Marine	34
International	35
Medical Malpractice.....	36
Multi-Peril Crop.....	37
Ocean Marine	38
Other Liability (Claims-made)	39
Other Liability (Occurrence).....	40
Private Crop	41
Private Flood.....	42
Products Liability.....	43
Surety	44
Workers' Compensation	45
Appendix #1: All Lines of Business-Additional Details	46
Appendix #2: Distribution Style Classifications	47
Appendix #3: NAIC Line of Business Definitions	51
Appendix #4: Line of Business Facts—Visual Reference.....	54

Nebraska Premiums: All 32 P&C Lines of Business

The below chart shows all 32 P&C lines of business that P&C insurers are required to report on, state-by-state, in their annual statement. They are listed in alphabetical order and in all subsequent tables/charts and graphs in this Summary. Of these 32 lines, 26 are primarily focused on by independent agents in Nebraska and are emphasized above with an asterisk (*).

For more detail *Appendix #1: All Lines of Business-Additional Details* provides further data on the premiums, loss ratios, growth and penetration of these 32 P&C lines of business.

Premiums: By Line of Business



Source: © A.M. Best Company — used by permission. (Note: Independent Agent-focused lines of business are designated by an asterisk (*)).

Nebraska Total Premium Comparisons

To provide Com, in the table below is comparative data on Nebraska P&C premiums; and how Nebraska premiums compare to the United States in total, including some common groupings of lines of business, on a per capita basis. Also provided are the smallest/lowest state, and largest/highest state for either total premiums, or per capita premiums.

Each of these groupings are organized as follows:

- **Total (All Lines)** includes premiums for all 32 P&C lines of business;
- **Personal Lines** includes All Private Passenger Auto, and Homeowners Multi-Peril;
- **Commercial Lines** includes All Commercial Auto, Commercial Multi-Peril, Other Liability (Claims-Made), Other Liability (Occurrence), Products Liability, and Workers' Compensation; and
- **Agricultural Lines** includes Farmowners Multi-Peril, Multi-Peril Crop, and Private Crop.

In each case, the basis of the per capita comparative premium uses the most recent population estimate from the U.S. Census.

Groupings of Premiums	Nebraska (Rank)	Smallest/Lowest State	Largest/Highest State	United States (Average State)
Total (All Lines) Premiums	\$6.9 Billion	Vermont (\$1.5 Billion)	California (\$104.8 Billion)	\$861,485,443,000 (\$16.9 Billion)
Total (All Lines) Per Capita Premium	\$3,509 (Rank is 4 of 51)	Ohio (\$1,803)	North Dakota (\$4,657)	\$2,585
Personal Lines Per Capita Premium	\$1,311 (Rank is 13 of 51)	District of Columbia (\$885)	Florida (\$1,788)	\$1,233
Commercial Lines Per Capita Premium	\$888 (Rank is 16 of 51)	Ohio (\$512)	District of Columbia (\$1,830)	\$860
Agricultural Lines Per Capita Premium	\$886 (Rank is 3 of 51)	District of Columbia (\$0)	North Dakota (\$2,315)	\$77

Source: © A.M. Best Company — used by permission and U.S. Census Bureau, Population Division and Annual Estimates of Resident Population (Release Date: December 2022)

Nebraska Top 10 Independent Agent Lines of Business

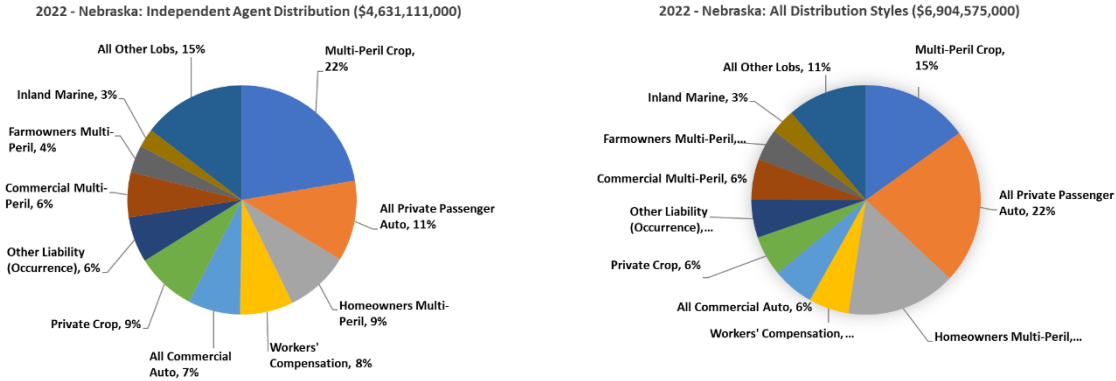
The below pie charts show which lines of business are the most important to independent agents, based on direct written premiums. The top 10 lines of business are shown in each pie chart, with premiums from all other lines of business combined in the “All Other” pie section.

Data for Nebraska is used in the top two pie charts, with the lines of business ordered by rank order of premiums through independent agents in Nebraska. The left pie chart includes premiums only through independent agents. The right pie chart adds all premiums from all distribution styles included in each pie section.

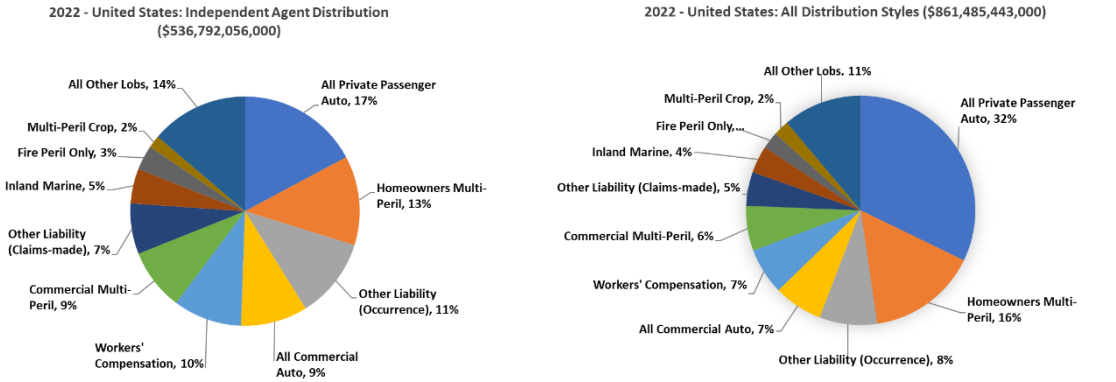
For comparison, data for the United States is used for the second two pie charts. The rank-order for the United States pie charts is based on premiums through independent agents in all of the United States.

For further information *Appendix #2: Distribution Style Classifications* gives the reader a detailed explanation of the classification of insurers into distribution styles, based on insurer reported marketing types. Also included in *Appendix #2* is additional data on premiums by line of business for each distribution style, as well as the Top 10 insurers for each distribution style.

Nebraska Top 10 Lines of Business



United States Top 10 Lines of Business



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

Top 10 Independent Agent Lines of Business Comparison

To illustrate how Nebraska relates to other states, below is a table of comparative data on all 32 P&C lines of business. The top 10 lines of business shown for Nebraska are the same as those shown in the previous pie chart. Then, data on top lines of business in other states is provided.

As can be seen in the third column labeled “Percent of Time #1 LOB (All States),” the #1 line of business is most often All Private Passenger Auto which equals 73% of the time, meaning it is #1 in 37 states. However, that is not the case in every state. And the fourth column labeled “Percent of Time in Top 10 LOB (All States)” shows that some lines of business are always in a state’s top 10 lines of business. For example, Commercial Multi-Peril is in every state’s Top 10 lines of business.

Line of Business	Nebraska LOB Ranking	Percent of Time #1 LOB (All States)	Percent of Time in Top 10 LOB (All States)
Accident & Health			4%
Aggregate Write-ins			
Aircraft (all perils)			2%
All Commercial Auto	#5-LOB		98%
All Private Passenger Auto	#2-LOB	73%	100%
Allied Perils Only			45%
Boiler & Machinery			
Burglary & Theft			
Commercial Multi-Peril	#8-LOB		100%
Credit			
Earthquake			6%
Excess Workers' Comp			
Farmowners Multi-Peril	#9-LOB		6%
Federal Flood			
Fidelity			
Financial Guaranty			
Fire Peril Only			90%
Homeowners Multi-Peril	#3-LOB	2%	98%
Inland Marine	#10-LOB		100%
International			
Medical Malpractice			14%
Mortgage Guaranty			
Multi-Peril Crop	#1-LOB	10%	39%
Ocean Marine			2%
Other Liability (Claims-made)		2%	92%
Other Liability (Occurrence)	#7-LOB	8%	100%
Private Crop	#6-LOB		4%
Private Flood			
Products Liability			
Surety			6%
Warranty			2%
Workers' Compensation	#4-LOB	6%	92%

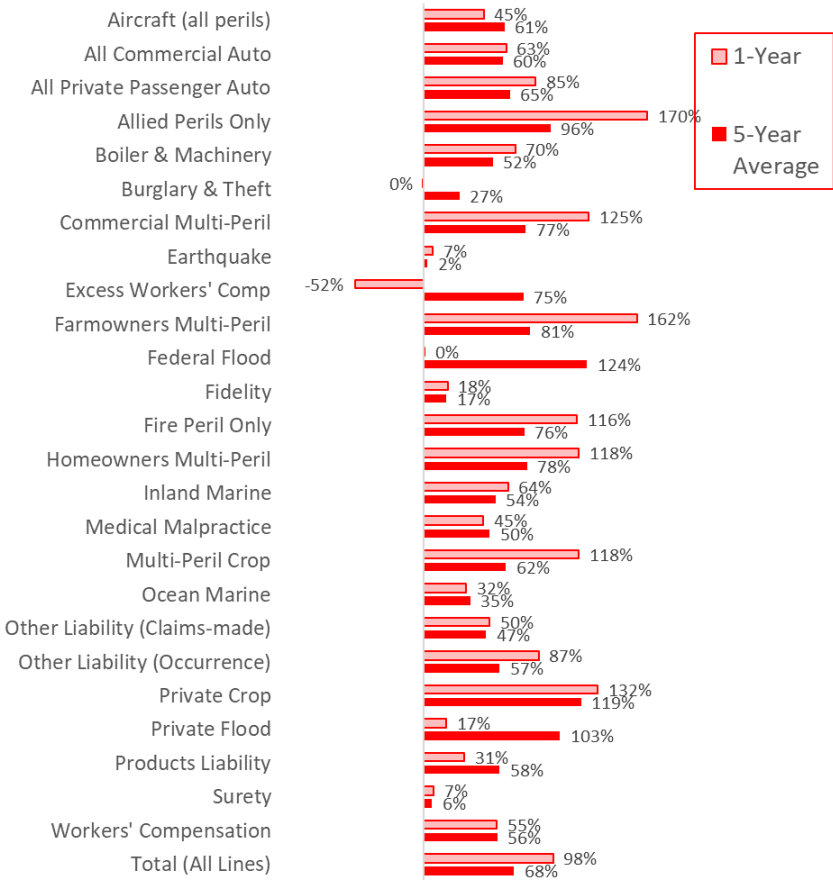
Source: © A.M. Best Company — used by permission.

Nebraska Loss Ratios

The below bar chart shows loss ratios for the 26 P&C lines of business mainly focused on by independent agents. These lines of business were indicated with an asterisk on Page 3 of this *Summary*. The 1-year loss ratio is for 2022. The 5-year is the average loss ratio for 2018 to 2022.

Loss ratios are calculated as “adjusted calendar year loss ratios” as shown in the formula below the loss ratio bar chart. 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, then the loss ratio is adjusted for that cost. When dividends paid out is a minor factor, the adjusted loss ratio and the unadjusted loss ratio are nearly the same. Where dividends are a factor, it is important to include them in the calculation whenever loss ratios of different lines of business are compared.

1-year and 5-year Loss Ratios by Line of Business



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

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

Average Loss Ratio Comparisons

The first table below shows data which illustrates Nebraska's 1-Year and 5-Year average loss ratios, as compared to the United States. Also provided is the state with the highest, and the lowest 1-Year and 5-Year loss ratios.

For additional perspective, the second table shows average loss ratios for the 26 P&C lines of business focused on by independent agents in Nebraska, as compared to United States averages.

All Lines Average Loss Ratio	Nebraska	United States	Highest State	Lowest State
1-Year Loss Ratio	98%	68%	South Dakota (101%)	Wyoming (45%)
5-Year Loss Ratio	68%	63%	Louisiana (90%)	District of Columbia (47%)

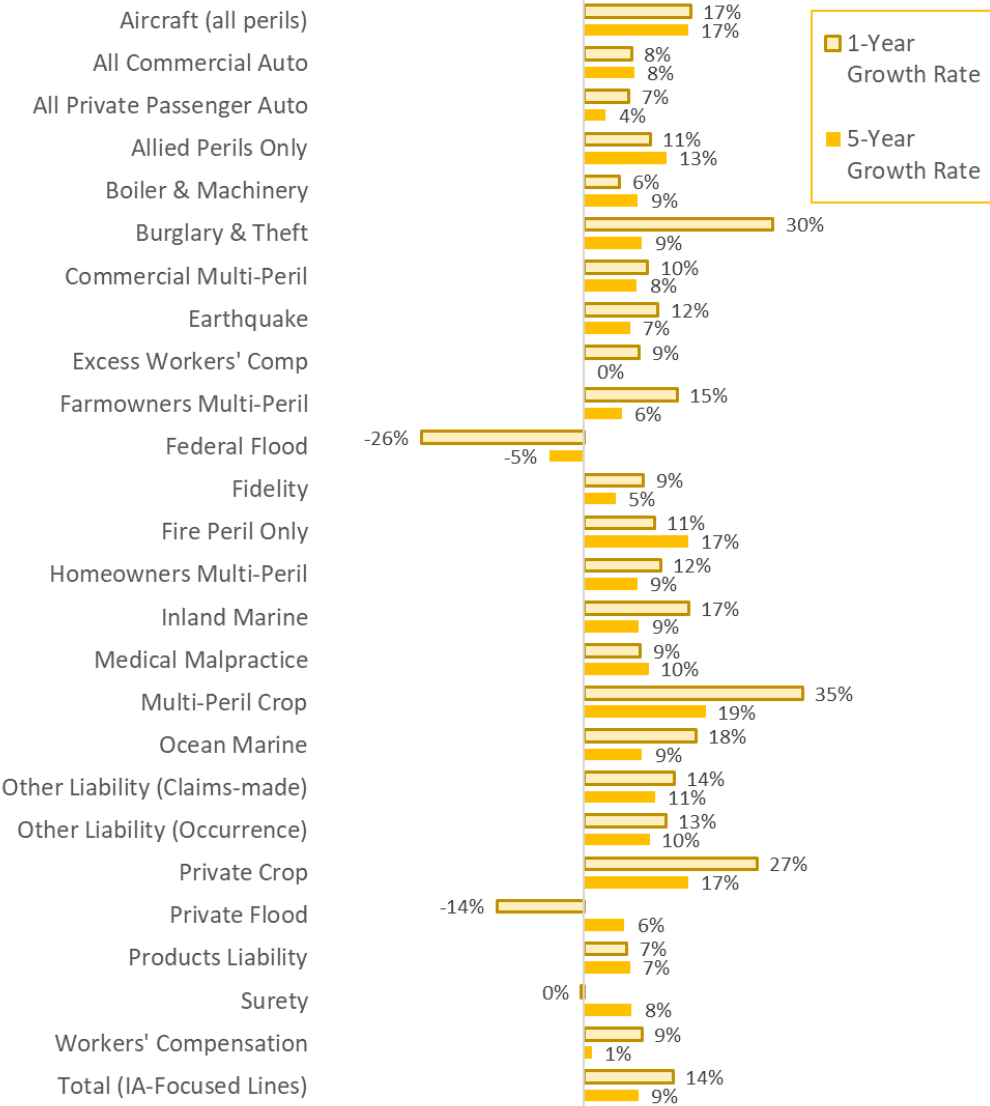
Line of Business Average Loss Ratios	Nebraska 1-Year Loss Ratio	Nebraska 5-Year Loss Ratio	United States 1-Year Loss Ratio	United States 5-Year Loss Ratio
Aircraft (all perils)	45%	61%	58%	59%
All Commercial Auto	63%	60%	70%	68%
All Private Passenger Auto	85%	65%	81%	68%
Allied Perils Only	170%	96%	77%	78%
Boiler & Machinery	70%	52%	39%	40%
Burglary & Theft	0%	27%	30%	47%
Commercial Multi-Peril	125%	77%	60%	59%
Earthquake	7%	2%	2%	3%
Excess Workers' Comp	-52%	75%	47%	61%
Farmowners Multi-Peril	162%	81%	77%	66%
Federal Flood	0%	124%	119%	57%
Fidelity	18%	17%	32%	35%
Fire Peril Only	116%	76%	63%	63%
Homeowners Multi-Peril	118%	78%	71%	67%
Inland Marine	64%	54%	47%	51%
International	-700%	-700%	-511%	86%
Medical Malpractice	45%	50%	55%	55%
Multi-Peril Crop	118%	62%	94%	85%
Ocean Marine	32%	35%	63%	58%
Other Liability (Claims-made)	50%	47%	51%	53%
Other Liability (Occurrence)	87%	57%	68%	66%
Private Crop	132%	119%	78%	96%
Private Flood	17%	103%	48%	48%
Products Liability	31%	58%	46%	50%
Surety	7%	6%	13%	17%
Workers' Compensation	55%	56%	46%	48%

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

Nebraska Premium Growth Rates

The below bar chart shows the percentage change in direct written premiums for the 26 P&C lines of business focused on by independent agents. The 1-year growth rate is the percentage change in premiums from 2021 to 2022. The 5-year growth rate is the constant percentage from the first year to the last year, so the first year (2018) premium exactly equals the direct written premium in 2022. The Total (IA-Focused Lines) shown last is the average growth rates for the 26 P&C lines of business focused on by independent agents.

1-Year and 5-Year Premium Growth Rates



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

Average Growth Rate Comparisons

The first table below shows average growth rate data, provide perspective on Nebraska's 1-year and 5-year premium growth rates, as compared to the United States. Also provided is the state with the fastest, and the slowest 1-year and 5-year growth rates.

The second table provides the 1-year and 5-year average line of business premium growth rates for the 26 P&C lines of business focused on by independent agents in Nebraska, as compared to United States averages.

Total (IA-Focused Lines) Average Growth	Nebraska	United States	Fastest State	Slowest State
1-Year Growth	14%	10%	North Dakota (22%)	Delaware (2%)
5-Year Growth	9%	7%	South Dakota (10%)	West Virginia (2%)

Line of Business Average Growth Rates	Nebraska 1-Year Growth	Nebraska 5-Year Growth	United States 1- Year Growth	United States 5- Year Growth
Aircraft (all perils)	17%	17%	11%	14%
All Commercial Auto	8%	8%	11%	10%
All Private Passenger Auto	7%	4%	6%	3%
Allied Perils Only	11%	13%	19%	16%
Boiler & Machinery	6%	9%	10%	9%
Burglary & Theft	30%	9%	16%	12%
Commercial Multi-Peril	10%	8%	10%	7%
Earthquake	12%	7%	10%	12%
Excess Workers' Comp	9%	0%	8%	3%
Farmowners Multi-Peril	15%	6%	7%	5%
Federal Flood	-26%	-5%	-12%	-1%
Fidelity	9%	5%	5%	4%
Fire Peril Only	11%	17%	17%	14%
Homeowners Multi-Peril	12%	9%	12%	8%
Inland Marine	17%	9%	14%	8%
International	N/A	N/A	182%	N/A
Medical Malpractice	9%	10%	5%	6%
Multi-Peril Crop	35%	19%	35%	18%
Ocean Marine	18%	9%	8%	10%
Other Liability (Claims-made)	14%	11%	3%	16%
Other Liability (Occurrence)	13%	10%	12%	12%
Private Crop	27%	17%	16%	9%
Private Flood	-14%	6%	24%	19%
Products Liability	7%	7%	13%	8%
Surety	0%	8%	15%	7%
Workers' Compensation	9%	1%	9%	0%

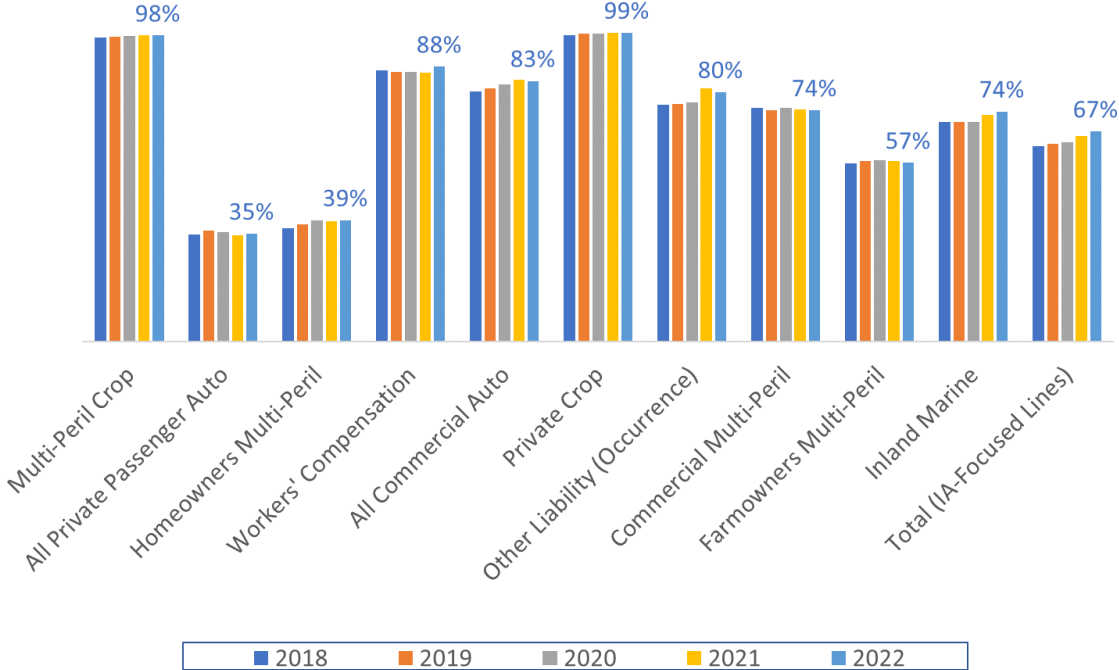
Source: © A.M. Best Company — used by permission.

Nebraska Penetration Rates

The clustered bar chart below shows 5 years of penetration rates for the top 10 lines of business, written through independent agents, in order of direct written premium. The final cluster of bars labeled *Total (IA-Focused Lines)* is the trend for all 26 P&C lines of business focused on by independent agents in Nebraska.

The formula shown below the clustered bar chart shows how the percentages are calculated, based on premiums written through independent agents in Nebraska, divided by all premiums for each line of business in Nebraska.

Independent Agent Top 10 Lines of Business: 5-Year Penetration Rates



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

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

Independent Agent Penetration Comparisons by Line of Business

The first table below shows comparative data to give perspective on Nebraska's independent agent penetration rates. Provided are the 1-year and 5-year average penetration rates. For additional perspective, the state with the highest, and the lowest independent agent penetration rate is shown.

The second table shows penetration rates for the 26 P&C lines of business focused on by independent agents in Nebraska, as compared to the United States averages.

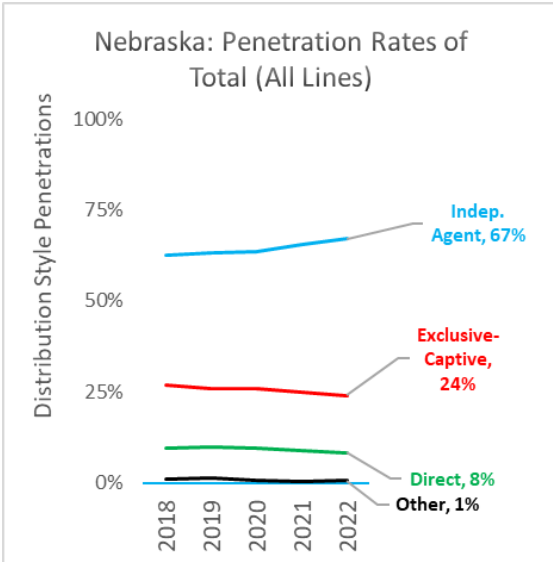
Total (IA-Focused Lines) Average Penetration	Nebraska	United States	Highest State	Lowest State
1-Year Penetration	67%	63%	Massachusetts (80%)	New Mexico (51%)
5-Year Penetration	65%	60%	Massachusetts (78%)	Alabama (48%)

Line of Business Average Penetration Rates	Nebraska 1-Year Penetration	Nebraska 5-Year Penetration	United States 1- Year Penetration	United States 5- Year Penetration
Aircraft (all perils)	99%	96%	95%	94%
All Commercial Auto	83%	82%	84%	84%
All Private Passenger Auto	35%	35%	33%	32%
Allied Perils Only	87%	87%	86%	83%
Boiler & Machinery	87%	90%	93%	93%
Burglary & Theft	96%	96%	96%	95%
Commercial Multi-Peril	74%	74%	84%	84%
Earthquake	71%	75%	86%	85%
Excess Workers' Comp	100%	99%	93%	95%
Farmowners Multi-Peril	57%	57%	40%	40%
Federal Flood	83%	79%	79%	77%
Fidelity	93%	91%	91%	90%
Fire Peril Only	93%	93%	89%	86%
Homeowners Multi-Peril	39%	38%	50%	46%
Inland Marine	74%	71%	78%	76%
International	100%	100%	100%	100%
Medical Malpractice	95%	90%	74%	74%
Multi-Peril Crop	98%	98%	96%	96%
Ocean Marine	99%	99%	95%	95%
Other Liability (Claims-made)	93%	92%	92%	92%
Other Liability (Occurrence)	80%	78%	86%	85%
Private Crop	99%	98%	97%	96%
Private Flood	87%	85%	86%	82%
Products Liability	72%	74%	92%	93%
Surety	92%	91%	85%	86%
Workers' Compensation	88%	87%	90%	91%

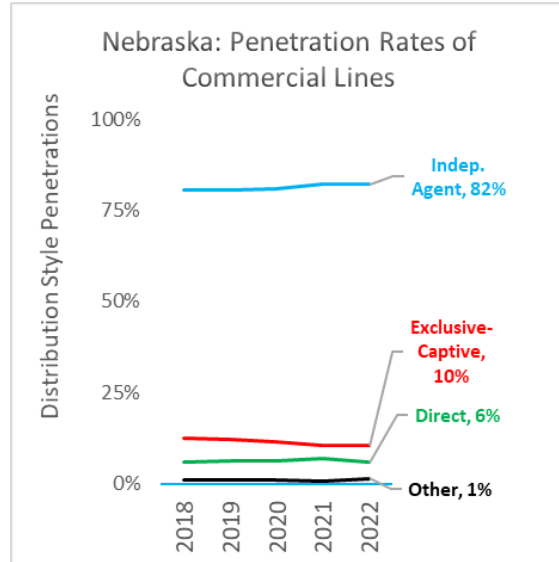
Source: © A.M. Best Company — used by permission.

All Distribution Styles: 5-Year Penetration Trends

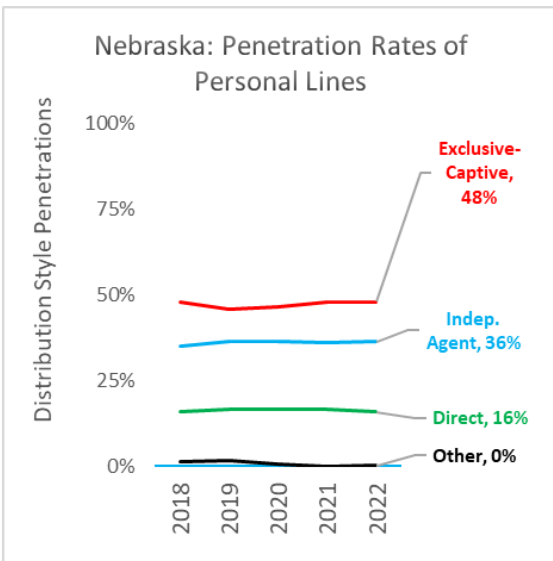
Below are 5-year penetration trends in Nebraska shown for distribution styles and 4 groupings of lines of business. If the reader needs a reminder of what is included in these lines of business groupings, refer to the Nebraska Total Premiums Perspective section on page 4.



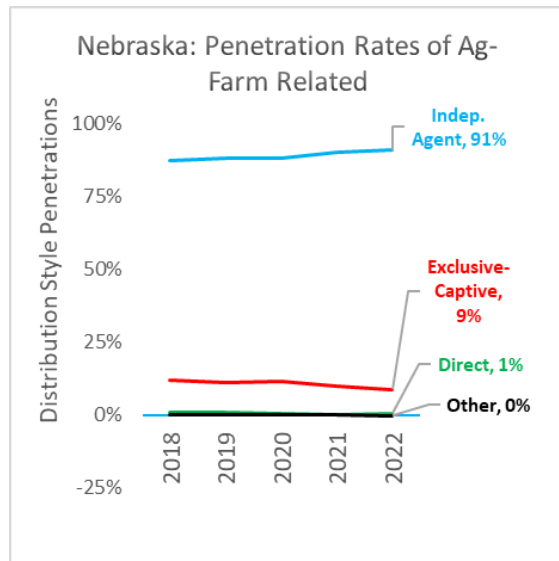
Total (All Lines)	2018	2019	2020	2021	2022
Indep. Agent	63%	63%	64%	66%	67%
Exclusive-Captive	27%	26%	26%	25%	24%
Direct	9%	10%	10%	9%	8%
Other	1%	1%	1%	0%	1%



Commercial Lines	2018	2019	2020	2021	2022
Indep. Agent	81%	81%	81%	82%	82%
Exclusive-Captive	12%	12%	12%	10%	10%
Direct	6%	6%	6%	7%	6%
Other	1%	1%	1%	1%	1%



Personal Lines	2018	2019	2020	2021	2022
Indep. Agent	35%	36%	36%	36%	36%
Exclusive-Captive	48%	46%	47%	48%	48%
Direct	16%	17%	17%	16%	16%
Other	1%	1%	0%	0%	0%



Ag-Farm Related	2018	2019	2020	2021	2022
Indep. Agent	87%	88%	88%	90%	91%
Exclusive-Captive	12%	11%	12%	10%	9%
Direct	1%	1%	0%	0%	1%
Other	0%	0%	0%	0%	0%

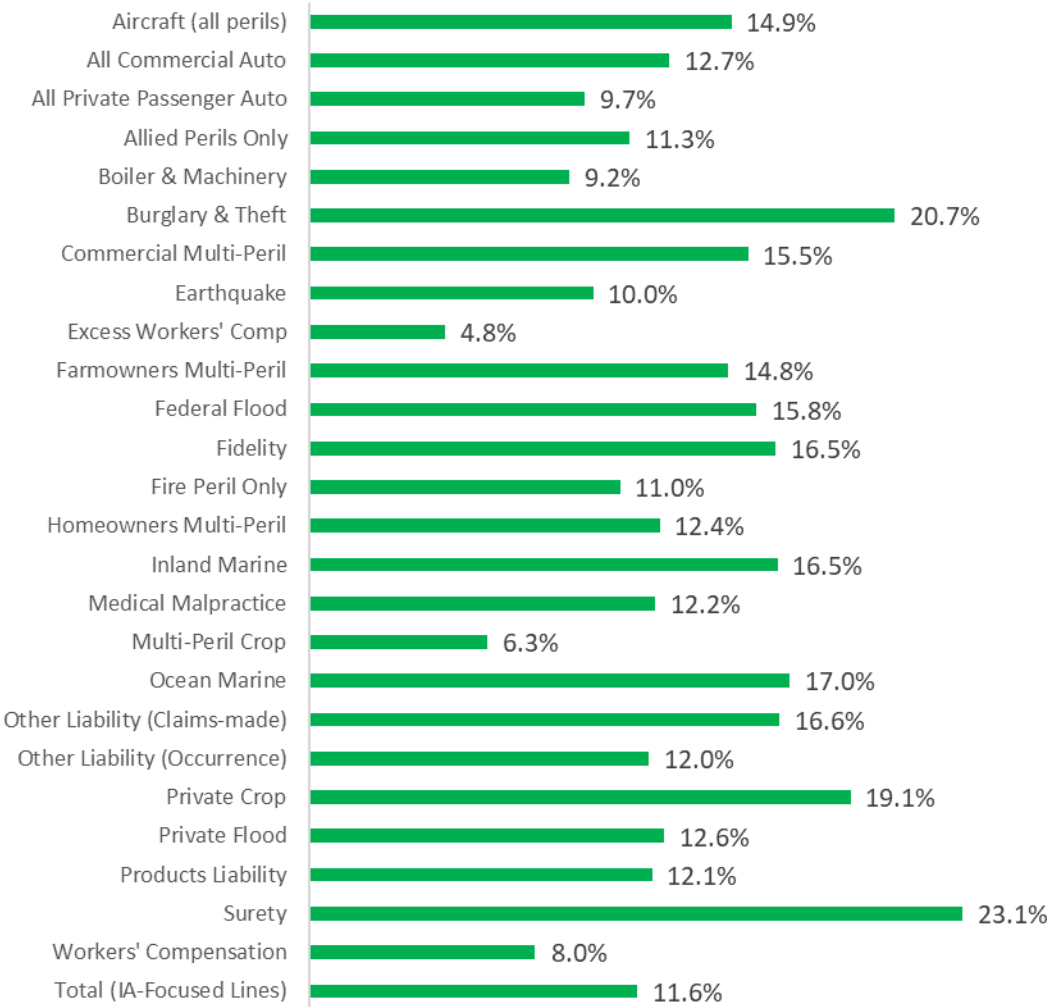
Source: © A.M. Best Company — used by permission.

Nebraska Commission Rates

The below bar chart shows the commission rate paid by all insurers for 26 independent agent-focused P&C lines of business, in alphabetical order. Shown last (*Total IA-Focused Lines*) is the average commission paid on all lines of business focused on by independent agents.

The formula below the bar chart 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.

Nebraska Commission Rates: Top Independent Agent Lines of Business



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

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

Average Commission Comparisons

The first table below gives comparative data to provide perspective on Nebraska's 1-year commission rates. Provided is the overall average commission for all lines of business in Nebraska, compared with the United States. For additional perspective, the state with the highest, and the lowest 1-year commission rate is shown.

The second table gives 1-year commission data for the 26 P&C lines of business focused on by independent agents in Nebraska, as compared to the United States.

Total (IA-Focused Lines) Average Commission	Nebraska	United States	Highest State	Lowest State
1-Year Commission	11.6%	11.6%	Massachusetts (13.7%)	Maryland (10.4%)

Line of Business Average Commission Rates	Nebraska 1- Year Commission	United States 1-Year Commission
Aircraft (all perils)	14.9%	14.6%
All Commercial Auto	12.7%	12.7%
All Private Passenger Auto	9.7%	7.7%
Allied Perils Only	11.3%	12.1%
Boiler & Machinery	9.2%	9.5%
Burglary & Theft	20.7%	21.8%
Commercial Multi-Peril	15.5%	17.1%
Earthquake	10.0%	13.3%
Excess Workers' Comp	4.8%	7.9%
Farmowners Multi-Peril	14.8%	14.8%
Federal Flood	15.8%	17.8%
Fidelity	16.5%	16.3%
Fire Peril Only	11.0%	13.1%
Homeowners Multi-Peril	12.4%	12.4%
Inland Marine	16.5%	17.8%
International	0.0%	2209.5%
Medical Malpractice	12.2%	9.3%
Multi-Peril Crop	6.3%	6.9%
Ocean Marine	17.0%	16.1%
Other Liability (Claims-made)	16.6%	15.8%
Other Liability (Occurrence)	12.0%	13.6%
Private Crop	19.1%	19.8%
Private Flood	12.6%	14.2%
Products Liability	12.1%	14.3%
Surety	23.1%	26.6%
Workers' Compensation	8.0%	9.2%

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

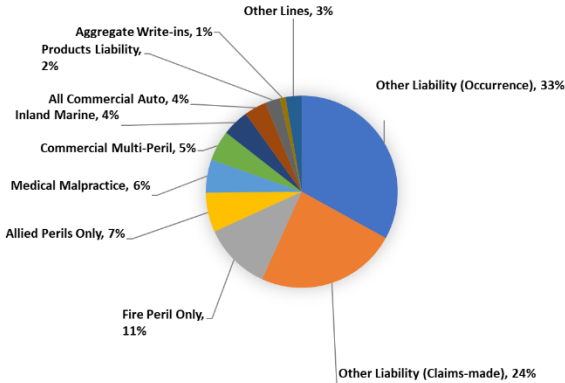
Nebraska Surplus Lines

Below is information on surplus lines in Nebraska. The pie chart shows the Top 10 lines of business by percentage of all surplus lines premiums in Nebraska for 2022.

Next is the total surplus lines premiums in Nebraska for 2018 to 2022, with the corresponding percentage provided of those surplus lines premiums to all P&C premiums in Nebraska.

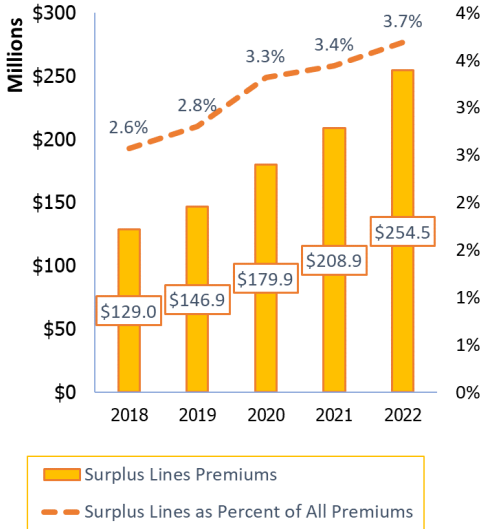
Readers should note the below data does not include alien insurers (insurers not domiciled in one of the 51 states). If alien premiums were included, it would increase the amount of surplus lines premiums by about 1 percentage point. An example of an alien surplus lines insurer is Lloyds of London. Alien insurer data is not included, as it is not tracked as consistently across states nor in the same time-frame.

Surplus Lines: Top 10 Lines of Business



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

Total Premiums and Percentage of All Premiums



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

Average Surplus Lines Comparison

The first table below gives comparative data to give perspective on Nebraska's surplus lines utilization rates. Provided is the average 1-year and 5-year surplus lines utilization rate in Nebraska, as compared to the United States. For additional perspective, the state with the highest, and the lowest average 1-year and 5-year surplus lines utilization rates is shown.

The second table gives surplus lines utilization rates for the 26 P&C lines of business focused on by independent agents in Nebraska, as compared to the United States.

All Lines Surplus Lines Utilization Rates	Nebraska	United States	Highest State	Lowest State
1-Year Surplus Lines	4%	9%	District of Columbia (17%)	South Dakota (2%)
5-Year Surplus Lines	3%	7%	District of Columbia (14%)	South Dakota (2%)

Line of Business Surplus Lines Utilization Rates	Nebraska 1-Year Surplus Lines	Nebraska 5-Year Surplus Lines	United States 1-Year Surplus Lines	United States 5-Year Surplus Lines
Aircraft (all perils)	0%	0%	2%	3%
All Commercial Auto	2%	2%	7%	6%
All Private Passenger Auto	0%	0%	0%	0%
Allied Perils Only	12%	12%	31%	28%
Boiler & Machinery	3%	3%	8%	7%
Burglary & Theft	26%	12%	25%	15%
Commercial Multi-Peril	3%	4%	9%	8%
Earthquake	32%	30%	47%	45%
Excess Workers' Comp	0%	0%	1%	1%
Farmowners Multi-Peril	0%	0%	0%	0%
Federal Flood	1%	0%	3%	2%
Fidelity	1%	1%	2%	2%
Fire Peril Only	24%	19%	36%	31%
Homeowners Multi-Peril	0%	0%	2%	2%
Inland Marine	5%	6%	7%	6%
International	0%	0%	4%	83%
Medical Malpractice	29%	20%	25%	23%
Multi-Peril Crop	0%	0%	0%	0%
Ocean Marine	1%	1%	5%	3%
Other Liability (Claims-made)	37%	32%	38%	33%
Other Liability (Occurrence)	23%	21%	32%	28%
Private Crop	0%	0%	0%	0%
Private Flood	33%	27%	45%	36%
Products Liability	24%	25%	43%	42%
Surety	1%	0%	1%	0%
Workers' Compensation	0%	0%	0%	1%

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

Nebraska Line of Business Details

The following pages provide in-depth detail on the 26 P&C lines of business focused on by independent agents in Nebraska. The lines of business are presented in alphabetical order.

The facts and details provided on the following pages, for each line of business focused on by independent agents in Nebraska include the following.

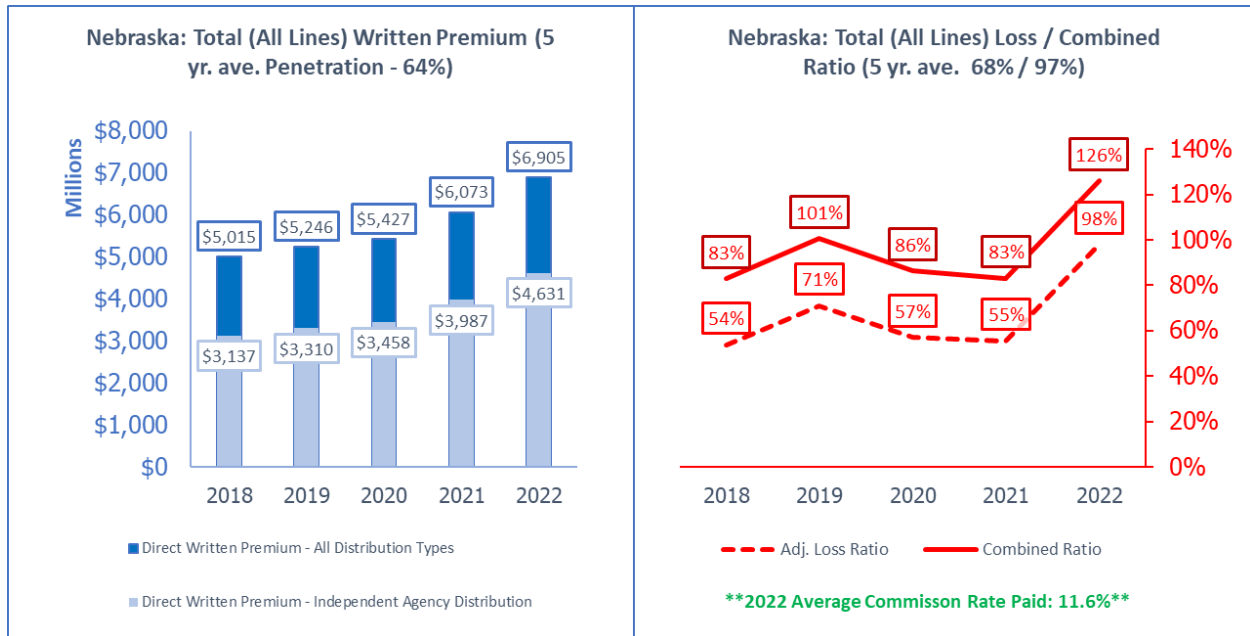
- A bar chart of 5-years data on premiums for all distribution types (dark blue), and premiums written through independent agents (light blue). For the premium chart the classification of premiums through independent agents is based on a categorization of agents by distribution style. The categorization approach is explained in *Appendix #2: Distribution Style Classifications*.
- 5-year line charts, showing the loss ratio (dashed red line) and combined ratio (solid red line)
- The direct written premium for independent agents, exclusive-captive agents, and direct insurers, with the percentage of the direct written premium to the total premium. Also, surplus lines premiums through any distribution style, with its corresponding percentage of all premiums.
- The number of active insurers, with the number of independent agent, exclusive-captive agent and direct insurers for each line of business. Also, the number of active surplus lines insurers.
- 1-year and 5-year growth rates for independent agent, exclusive-captive and direct insurers. The percentage premiums through insurers licensed as surplus lines is also provided.
- The top 5 insurer groups in each line of business, 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.
- Listed after the top insurer groups are the top policy-issuing insurers distributing insurance through independent agents, exclusive-captive 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 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. A 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 5 of this *2023 Nebraska P&C Marketplace Summary*.

For further clarification *Appendix #3: NAIC Line of Business Definitions* furnishes the reader with the definitions set forth and used by the NAIC for each line of business.

And *Appendix #4: Line of Business Facts—Visual Reference* gives the reader a visual guide to the details presented for each line of business.

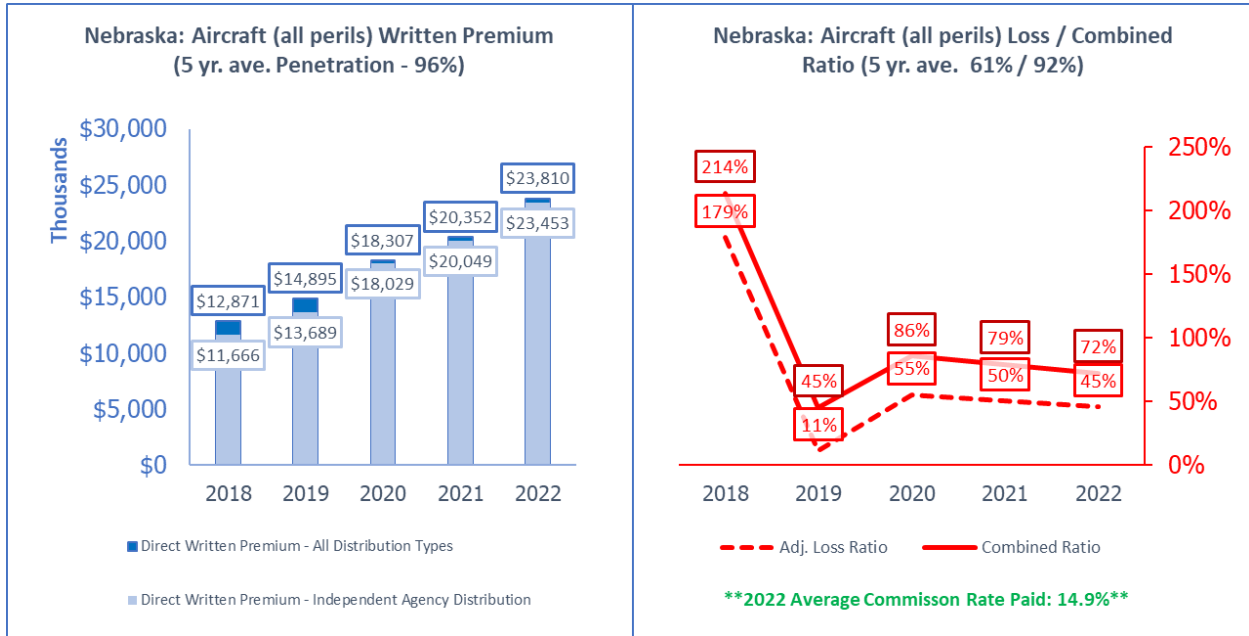
Total All P&C Lines of Business



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Excl.-Captive Agents DPW	Direct DPW	Surplus Lines DPW
\$6,904,575,000	\$4,631,111,000	\$1,662,829,000	\$571,507,000	\$254,508,000
Loss and Combined Ratio Data Status	IA+MGA+IA-Mixed Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
100%	67%	24%	8%	3.7%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Excl.-Captive Insurers	Direct Insurers	Surplus Lines Insurers
804	610	52	91	134
1-Year / 5-Year Premium Growth: All Premium	1-yr / 5-yr: IA+MGA+IA-Mixed	1-yr / 5-yr: Excl.-Captive	1-yr / 5-yr: Direct	1-yr / 5-yr: Surplus Lines
14% / 8%	16% / 10%	10% / 5%	5% / 5%	22% / 19%
Top 5 Groups or Unaffiliated Single(s)	1-Year DPW	1-Year Adj. Loss Ratio	1-Year Growth Rate	Group Name or ALL L.O.B. DPW
State Farm Group (G)	\$646,786,000	103%	10%	N/A
Zurich Insurance US PC Group (G)	\$486,483,000	107%	51%	N/A
Farmers Mutual Insurance Co of Nebraska	\$411,854,000	144%	13%	N/A
Chubb INA Group (G)	\$358,776,000	102%	28%	N/A
Nationwide Group (G)	\$357,531,000	92%	11%	N/A
Total or Average	\$6,905,128,000	98%	14%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				
Farmers Mutual Insurance Co of Nebraska	\$411,854,000	144%	13%	...
NAU Country Insurance Company	\$275,301,000	138%	29%	QBE North America Insurance Group
ACE Property and Casualty Insurance Co	\$219,997,000	128%	36%	Chubb INA Group
Progressive Northern Insurance Company	\$200,584,000	71%	5%	Progressive Insurance Group
Great American Insurance Company	\$113,406,000	138%	43%	Great American P & C Insurance Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Stratford Insurance Company	\$39,224,000	63%	-61%	American International Group
FMH Ag Risk Insurance Company	\$13,884,000	224%	11%	FMH Insurance Group
Gemini Insurance Company	\$10,621,000	360%	-1%	W. R. Berkley Insurance Group
Top 3 Exclusive -Captive Policy-Issuing Insurers				
State Farm Fire and Casualty Company	\$348,430,000	112%	10%	State Farm Group
State Farm Mutual Automobile Ins Co	\$298,355,000	92%	9%	State Farm Group
Farm Bureau Property & Casualty Ins Co	\$243,991,000	116%	8%	Farm Bureau Property & Casualty Group
Top 3 Direct Policy-Issuing Insurers				
Progressive Universal Insurance Company	\$105,374,000	72%	14%	Progressive Insurance Group
United Services Automobile Association	\$56,251,000	92%	5%	USAA Group
Nationwide Agribusiness Insurance Co	\$41,334,000	59%	1%	Nationwide Group
Top 3 Surplus Lines Policy Issuing Insurers				
Indian Harbor Insurance Company	\$14,592,000	148%	17%	XL America Companies
Lexington Insurance Company	\$11,653,000	107%	6%	American International Group
Scottsdale Insurance Company	\$11,173,000	39%	14%	Nationwide Group
Top Individual RRG				
United Educators Ins, a Reciprocal RRG	\$3,629,000	21%	11%	...

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

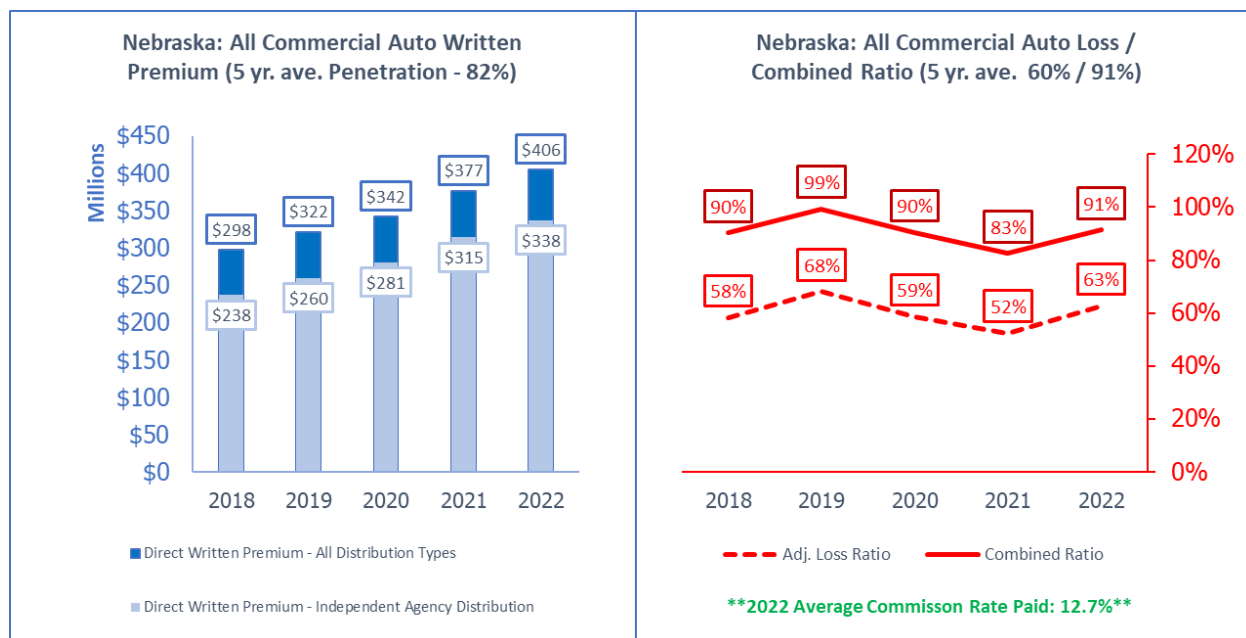
Aircraft (all perils)



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Excl.-Captive Agents DPW	Direct DPW	Surplus Lines DPW
\$23,810,000	\$23,453,000	\$67,000	\$290,000	\$1,000
Loss and Combined Ratio Data Status	IA+MGA+IA-Mixed Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
100%	99%	0%	1%	0.0%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Excl.-Captive Insurers	Direct Insurers	Surplus Lines Insurers
23	21	1	1	1
1-Year / 5-Year Premium Growth: All Premium	1-yr / 5-yr: IA+MGA+IA-Mixed	1-yr / 5-yr: Excl.-Captive	1-yr / 5-yr: Direct	1-yr / 5-yr: Surplus Lines
17% / 17%	17% / 19%	5% / 9%	21% / -29%	#DIV/0!
Top 5 Groups or Unaffiliated Single(s)	1-Year DPW	1-Year Adj. Loss Ratio	1-Year Growth Rate	Group Name or ALL L.O.B. DPW
American International Group (G)	\$3,461,000	68%	19%	N/A
Munich-American Holding Corp Companies (G)	\$3,258,000	31%	17%	N/A
Old Republic Insurance Group (G)	\$3,217,000	27%	13%	N/A
Berkshire Hathaway Insurance Group (G)	\$2,393,000	18%	6%	N/A
Sompo Holdings US Group (G)	\$1,958,000	19%	26%	N/A
Total or Average	\$23,808,000	45%	17%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				
National Union Fire Ins Co Pittsburgh PA	\$3,467,000	68%	18%	American International Group
American Alternative Insurance Corp	\$3,258,000	31%	17%	Munich-American Holding Corp Cos
Old Republic Insurance Company	\$3,217,000	27%	13%	Old Republic Insurance Group
Endurance American Insurance Company	\$1,958,000	19%	26%	Sompo Holdings US Group
ACE American Insurance Company	\$1,355,000	0%	0%	Chubb INA Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				
U.S. Specialty Insurance Company	\$463,000	84%	-17%	Tokio Marine US PC Group
Harco National Insurance Company	\$192,000	41%	86%	IAT Insurance Group
	\$0			
Top 3 Exclusive -Captive Policy-Issuing Insurers				
American National Property & Casualty Co	\$67,000	0%	5%	American National Prop & Cas Group
	\$0			
Top 3 Direct Policy-Issuing Insurers				
Avemco Insurance Company	\$290,000	67%	20%	Tokio Marine US PC Group
	\$0			Farmers Insurance Group
Top 3 Surplus Lines Policy Issuing Insurers				
Texas Insurance Company	\$1,000	34%		AU Holding Company Group
	\$0			
Top Individual RRG				
	\$0			

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

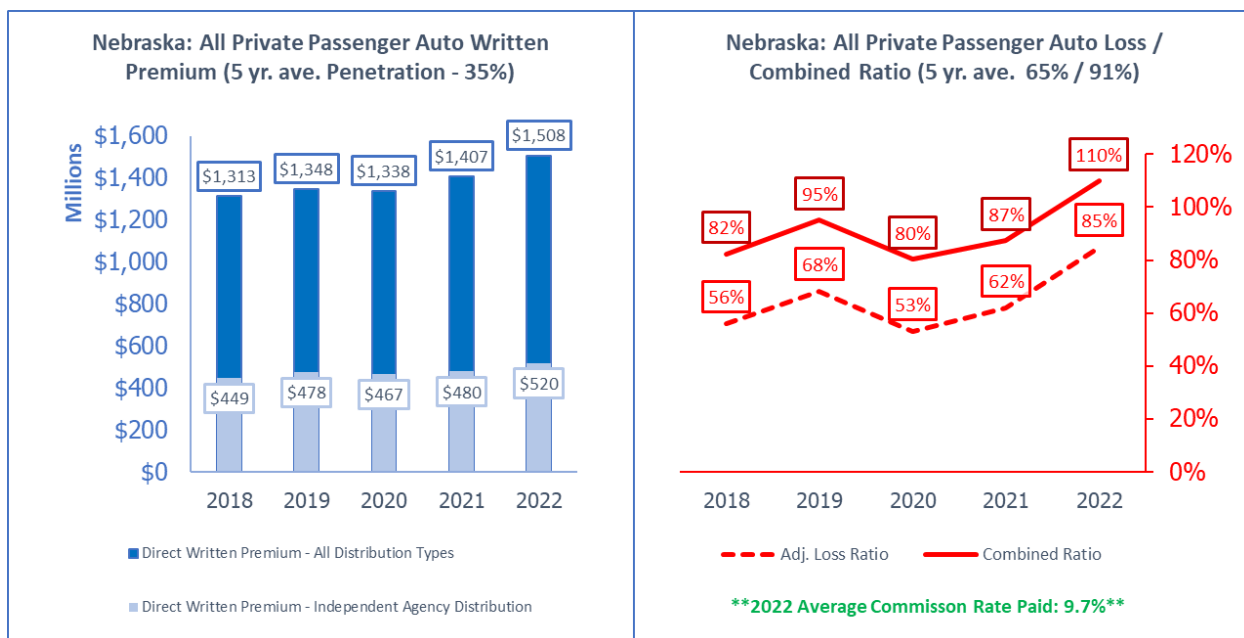
All Commercial Auto



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Excl.-Captive Agents DPW	Direct DPW	Surplus Lines DPW
\$405,568,000	\$337,709,000	\$37,940,000	\$24,393,000	\$9,626,000
Loss and Combined Ratio Data Status	IA+MGA+IA-Mixed Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
100%	83%	9%	6%	2.4%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Excl.-Captive Insurers	Direct Insurers	Surplus Lines Insurers
307	245	25	24	39
1-Year / 5-Year Premium Growth: All Premium	1-yr / 5-yr: IA+MGA+IA-Mixed	1-yr / 5-yr: Excl.-Captive	1-yr / 5-yr: Direct	1-yr / 5-yr: Surplus Lines
8% / 8%	7% / 9%	14% / 4%	-5% / -1%	25% / 35%
Top 5 Groups or Unaffiliated Single(s)	1-Year DPW	1-Year Adj. Loss Ratio	1-Year Growth Rate	Group Name or ALL L.O.B. DPW
Old Republic Insurance Group (G)	\$61,659,000	71%	2%	N/A
Progressive Insurance Group (G)	\$43,461,000	59%	12%	N/A
Nationwide Group (G)	\$29,495,000	57%	6%	N/A
EMC Insurance Companies (G)	\$26,625,000	54%	3%	N/A
Travelers Group (G)	\$23,422,000	57%	-2%	N/A
Total or Average	\$405,589,000	63%	8%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				
Great West Casualty Company	\$53,487,000	67%	1%	Old Republic Insurance Group
Progressive Northern Insurance Company	\$42,977,000	58%	13%	Progressive Insurance Group
Employers Mutual Casualty Company	\$18,477,000	60%	1%	EMC Insurance Companies
Auto-Owners Insurance Company	\$9,677,000	84%	105%	Auto-Owners Insurance Group
Acuity, A Mutual Insurance Company	\$9,666,000	39%	2%	...
Top 3 MGA/Wholesale Policy-Issuing Insurers				
National Interstate Insurance Company	\$5,530,000	63%	30%	Great American P & C Insurance Group
Northland Insurance Company	\$5,177,000	107%	-19%	Travelers Group
Clear Blue Specialty Insurance Company	\$1,884,000	101%	32%	Clear Blue Insurance Group
Top 3 Exclusive -Captive Policy-Issuing Insurers				
Farm Bureau Property & Casualty Ins Co	\$6,988,000	94%	13%	Farm Bureau Property & Casualty Group
Sentry Select Insurance Company	\$5,964,000	82%	155%	Sentry Insurance Group
Nationwide Mutual Insurance Company	\$4,948,000	39%	-10%	Nationwide Group
Top 3 Direct Policy-Issuing Insurers				
Nationwide Agribusiness Insurance Co	\$11,651,000	52%	0%	Nationwide Group
Motors Insurance Corporation	\$5,196,000	47%	-11%	Ally Insurance Group
Crestbrook Insurance Company	\$2,378,000	59%	-21%	Nationwide Group
Top 3 Surplus Lines Policy Issuing Insurers				
National Indemnity Company of the South	\$2,338,000	46%	38%	Berkshire Hathaway Insurance Group
Clear Blue Specialty Insurance Company	\$1,884,000	101%	32%	Clear Blue Insurance Group
Atlantic Casualty Insurance Company	\$686,000	132%	39%	Auto-Owners Insurance Group
Top Individual RRG				
Small Fleet Advantage RRG, Inc.	\$189,000	10%	-25%	...

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

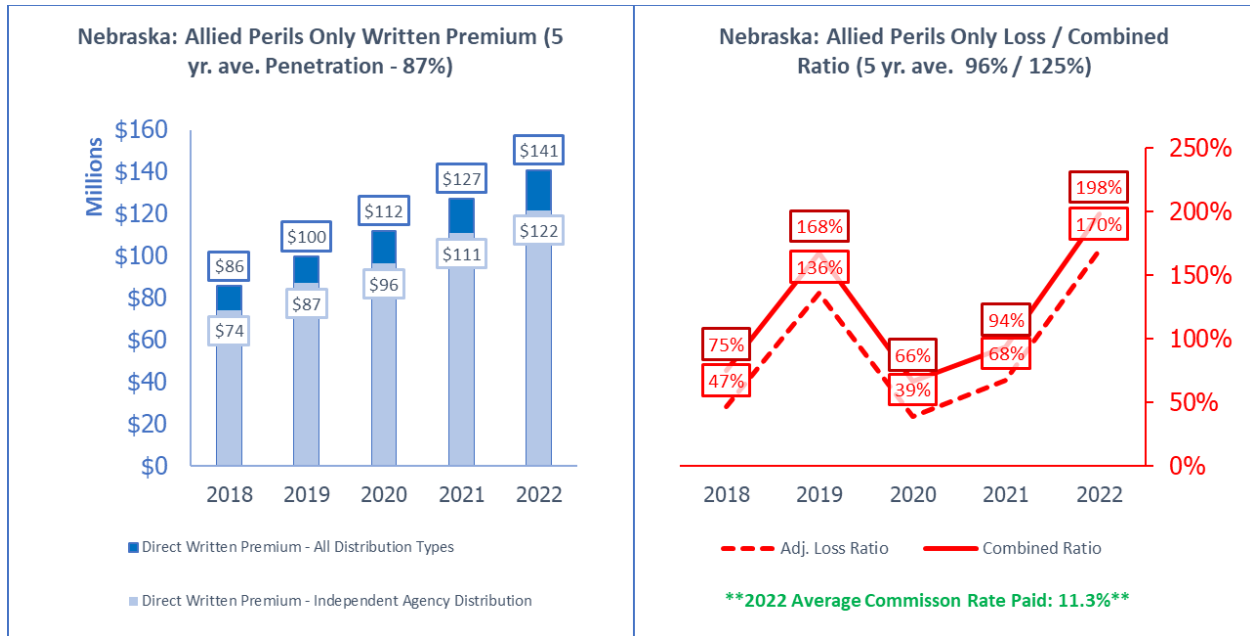
All Private Passenger Auto



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Excl.-Captive Agents DPW	Direct DPW	Surplus Lines DPW
\$1,507,986,000	\$520,471,000	\$693,884,000	\$293,258,000	\$0
Loss and Combined Ratio Data Status	IA+MGA+IA-Mixed Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
100%	35%	46%	19%	0.0%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Excl.-Captive Insurers	Direct Insurers	Surplus Lines Insurers
118	61	27	29	0
1-Year / 5-Year Premium Growth: All Premium	1-yr / 5-yr: IA+MGA+IA-Mixed	1-yr / 5-yr: Excl.-Captive	1-yr / 5-yr: Direct	1-yr / 5-yr: Surplus Lines
7% / 4%	9% / 4%	8% / 3%	3% / 3%	#DIV/0!
Top 5 Groups or Unaffiliated Single(s)	1-Year DPW	1-Year Adj. Loss Ratio	1-Year Growth Rate	Group Name or ALL L.O.B. DPW
State Farm Group (G)	\$291,140,000	93%	9%	N/A
Progressive Insurance Group (G)	\$255,125,000	74%	7%	N/A
Farmers Mutual Insurance Co of Nebraska	\$144,160,000	91%	11%	N/A
American Family Insurance Group (G)	\$105,081,000	87%	4%	N/A
Allstate Insurance Group (G)	\$96,574,000	85%	13%	N/A
Total or Average	\$1,507,983,000	85%	7%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				
Progressive Northern Insurance Company	\$150,323,000	75%	3%	Progressive Insurance Group
Farmers Mutual Insurance Co of Nebraska	\$144,160,000	91%	11%	...
Standard Fire Insurance Company	\$30,914,000	82%	9%	Travelers Group
Owners Insurance Company	\$27,491,000	93%	12%	Auto-Owners Insurance Group
Viking Insurance Company of Wisconsin	\$25,504,000	59%	20%	Sentry Insurance Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				
AssuranceAmerica Insurance Company	\$3,092,000	92%	-6%	AssuranceAmerica Insurance Group
Liberty Mutual Personal Insurance Co	\$2,307,000	83%		Liberty Mutual Insurance Companies
State National Insurance Company, Inc.	\$852,000	32%	56%	Markel Corporation Group
Top 3 Exclusive -Captive Policy-Issuing Insurers				
State Farm Mutual Automobile Ins Co	\$279,585,000	94%	10%	State Farm Group
Farm Bureau Property & Casualty Ins Co	\$81,637,000	82%	5%	Farm Bureau Property & Casualty Group
Allstate Fire and Casualty Insurance Co	\$68,650,000	85%	15%	Allstate Insurance Group
Top 3 Direct Policy-Issuing Insurers				
Progressive Universal Insurance Company	\$104,802,000	72%	14%	Progressive Insurance Group
GEICO Advantage Insurance Company	\$41,082,000	84%	-7%	Berkshire Hathaway Insurance Group
United Services Automobile Association	\$24,680,000	95%	3%	USAA Group
Top 3 Surplus Lines Policy Issuing Insurers				
\$0				
Top Individual RRG				
\$0				

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

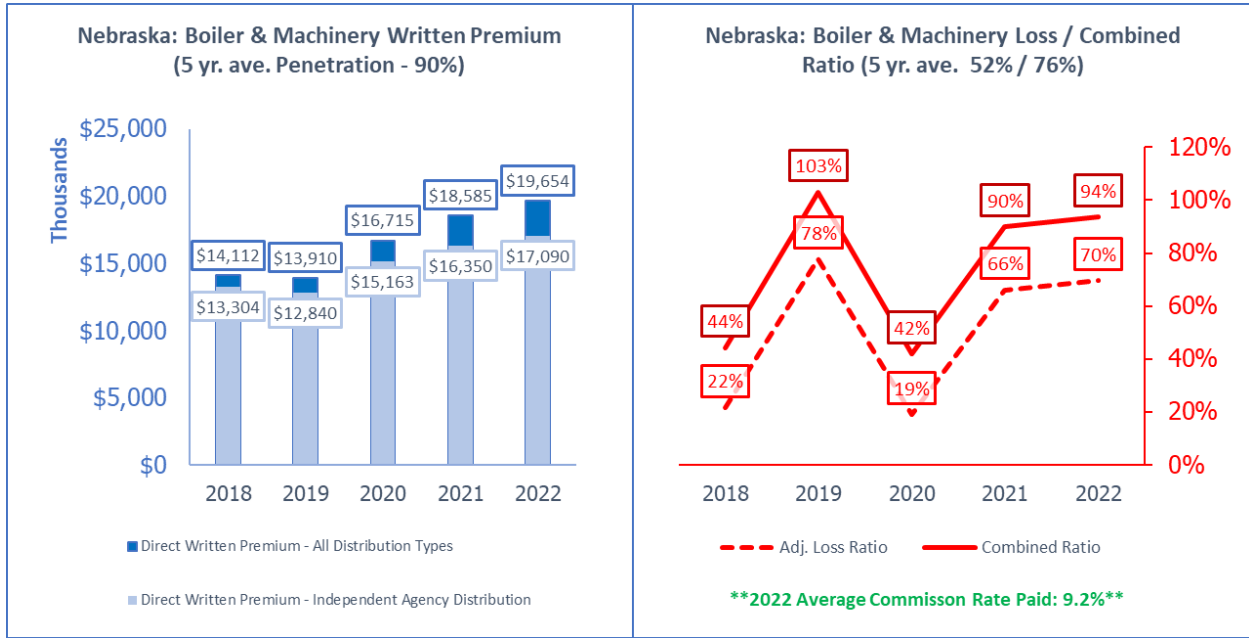
Allied Perils Only



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Excl.-Captive Agents DPW	Direct DPW	Surplus Lines DPW
\$140,822,000	\$121,925,000	\$11,472,000	\$6,112,000	\$16,899,000
Loss and Combined Ratio Data Status				
100%	87%	8%	4%	12.0%
Active Affiliated and Unaffiliated Insurers				
219	178	15	18	63
1-Year / 5-Year Premium Growth: All Premium				
11% / 13%	10% / 13%	14% / 21%	4% / 3%	20% / 18%
Top 5 Groups or Unaffiliated Single(s)				
1-Year DPW	1-Year Adj. Loss Ratio	1-Year Growth Rate	Group Name or ALL L.O.B. DPW	
EMC Insurance Companies (G)	\$18,184,000	170%	9%	N/A
FM Global Group (G)	\$13,235,000	119%	3%	N/A
Travelers Group (G)	\$12,266,000	65%	12%	N/A
Zurich Insurance US PC Group (G)	\$9,651,000	166%	59%	N/A
Farmers Insurance Group (G)	\$7,326,000	270%	22%	N/A
Total or Average	\$140,827,000	170%	11%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				
Employers Mutual Casualty Company	\$10,254,000	130%	5%	EMC Insurance Companies
Travelers Indemnity Company	\$7,594,000	50%	17%	Travelers Group
Foremost Insurance Co Grand Rapids, MI	\$7,324,000	270%	22%	Farmers Insurance Group
Farmers Mutual Insurance Co of Nebraska	\$6,357,000	332%	6%	...
EMCASCO Insurance Company	\$5,701,000	277%	6%	EMC Insurance Companies
Top 3 MGA/Wholesale Policy-Issuing Insurers				
GuideOne National Insurance Company	\$473,000	17%	-60%	GuideOne Insurance Companies
Evanston Insurance Company	\$443,000	53%	175%	Markel Corporation Group
Transverse Specialty Insurance Company	\$349,000	-5%	70%	MS&AD US Insurance Group
Top 3 Exclusive -Captive Policy-Issuing Insurers				
Nationwide Mutual Insurance Company	\$3,924,000	153%	2%	Nationwide Group
Federated Mutual Insurance Company	\$2,509,000	123%	58%	Federated Mutual Group
Shelter Mutual Insurance Company	\$2,202,000	297%	18%	Shelter Insurance Companies
Top 3 Direct Policy-Issuing Insurers				
United Services Automobile Association	\$2,189,000	83%	-1%	USAA Group
Standard Guaranty Insurance Company	\$1,400,000	96%	7%	Assurant P&C Group
Federated Rural Electric Ins Exchange	\$721,000	238%	3%	...
Top 3 Surplus Lines Policy Issuing Insurers				
Travelers Excess and Surplus Lines Co	\$2,049,000	-53%	-2%	Travelers Group
Landmark American Insurance Company	\$1,840,000	36%	5%	Berkshire Hathaway Insurance Group
Lexington Insurance Company	\$1,327,000	497%	27%	American International Group
Top Individual RRG				
\$0				

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

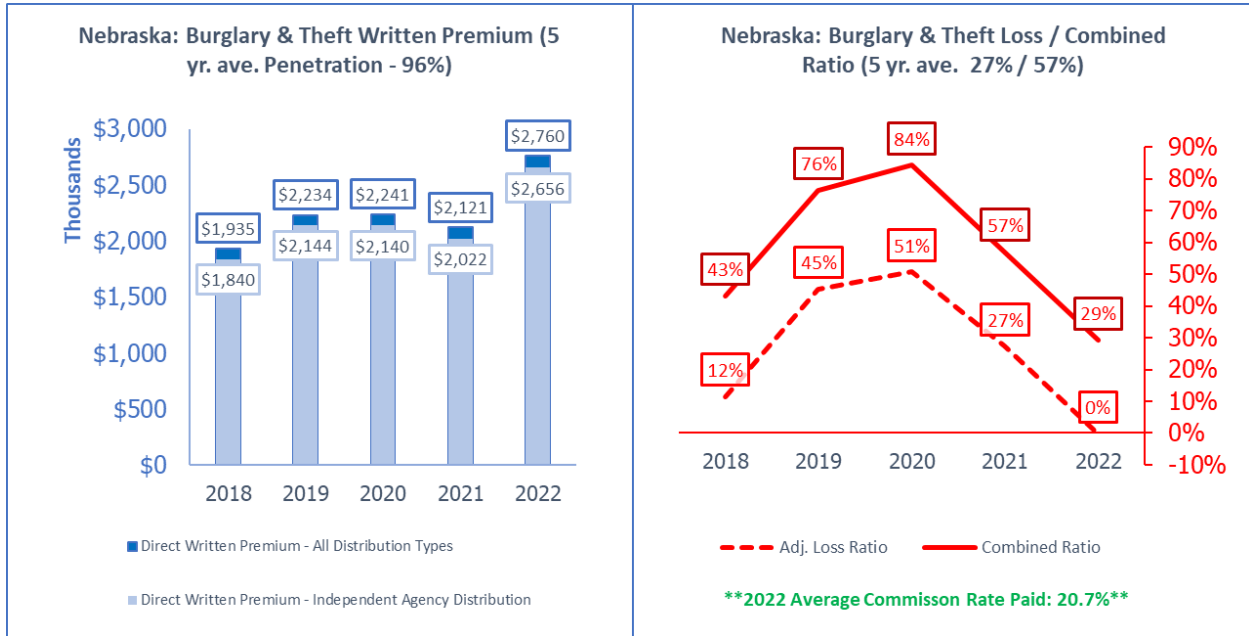
Boiler & Machinery



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Excl.-Captive Agents DPW	Direct DPW	Surplus Lines DPW
\$19,654,000	\$17,090,000	\$1,114,000	\$1,434,000	\$627,000
Loss and Combined Ratio Data Status	IA+MGA+IA-Mixed Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
100%	87%	6%	7%	3.2%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Excl.-Captive Insurers	Direct Insurers	Surplus Lines Insurers
134	115	9	6	27
1-Year / 5-Year Premium Growth: All Premium	1-yr / 5-yr: IA+MGA+IA-Mixed	1-yr / 5-yr: Excl.-Captive	1-yr / 5-yr: Direct	1-yr / 5-yr: Surplus Lines
6% / 9%	5% / 6%	17% / 32%	13% / 39%	53% / 10%
Top 5 Groups or Unaffiliated Single(s)	1-Year DPW	1-Year Adj. Loss Ratio	1-Year Growth Rate	Group Name or ALL L.O.B. DPW
FM Global Group (G)	\$4,990,000	56%	-2%	N/A
Nationwide Group (G)	\$2,538,000	27%	10%	N/A
American International Group (G)	\$1,301,000	63%	-19%	N/A
Travelers Group (G)	\$1,270,000	518%	-1%	N/A
EMC Insurance Companies (G)	\$1,180,000	7%	10%	N/A
Total or Average	\$19,664,000	70%	6%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				
National Union Fire Ins Co Pittsburgh PA	\$870,000	84%	-25%	American International Group
Travelers Property Casualty Co of Amer	\$848,000	761%	-7%	Travelers Group
Hartford Steam Boiler Inspec & Ins	\$699,000	-1%	-1%	Munich-American Holding Corp Cos
Employers Mutual Casualty Company	\$600,000	3%	5%	EMC Insurance Companies
Federal Insurance Company	\$587,000	4%	23%	Chubb INA Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Accelerant Specialty Insurance Company	\$4,000	15%		Accelerant US Holdings Group
Falls Lake Fire and Casualty Company	\$2,000	5%	-33%	James River Group
Atlantic Casualty Insurance Company	\$1,000	3%	0%	Auto-Owners Insurance Group
Top 3 Exclusive -Captive Policy-Issuing Insurers				
Nationwide Mutual Insurance Company	\$590,000	43%	9%	Nationwide Group
Federated Mutual Insurance Company	\$381,000	66%	36%	Federated Mutual Group
Pharmacists Mutual Insurance Company	\$57,000	14%	27%	Pharmacists Mutual Insurance Group
Top 3 Direct Policy-Issuing Insurers				
Nationwide Agribusiness Insurance Co	\$702,000	15%	17%	Nationwide Group
Liberty Mutual Fire Insurance Company	\$444,000	-1%	38%	Liberty Mutual Insurance Companies
Crestbrook Insurance Company	\$203,000	0%	8%	Nationwide Group
Top 3 Surplus Lines Policy Issuing Insurers				
Lexington Insurance Company	\$177,000	6%	9%	American International Group
AIG Specialty Insurance Company	\$155,000	16%	67%	American International Group
AXIS Surplus Insurance Company	\$109,000	17%	5350%	AXIS US Operations
Top Individual RRG				
ARISE Boiler Inspection & Insurance RRG	\$7,000	0%	-13%	...

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

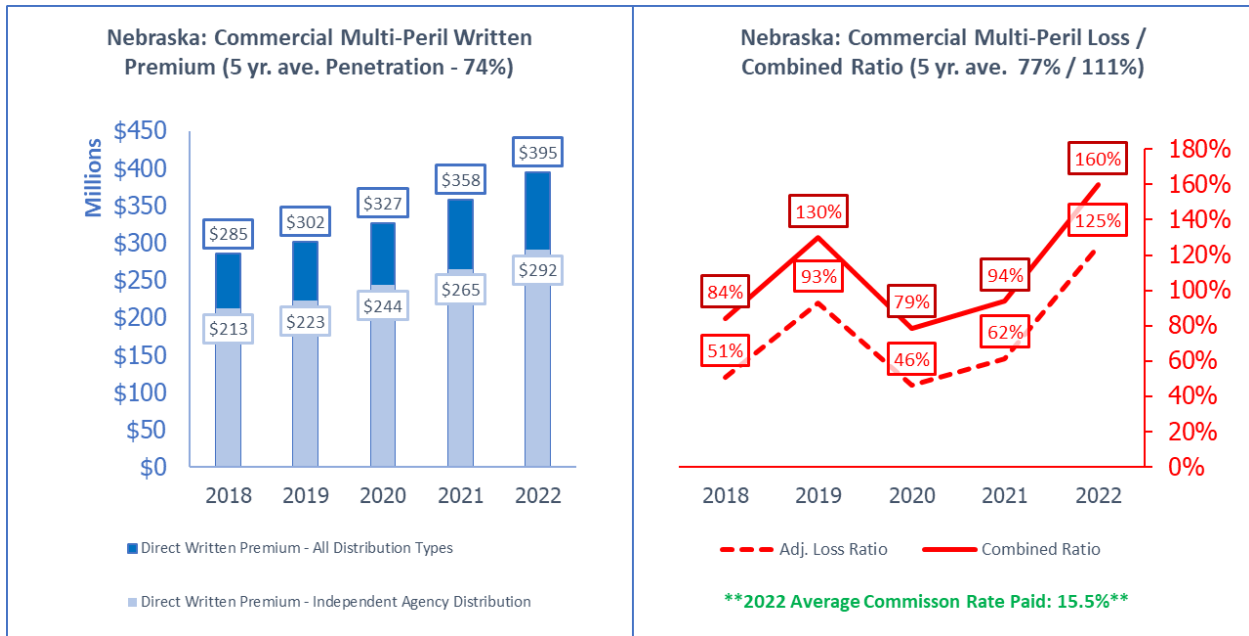
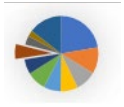
Burglary & Theft



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Excl.-Captive Agents DPW	Direct DPW	Surplus Lines DPW
\$2,760,000	\$2,656,000	\$90,000	\$11,000	\$705,000
<hr/>				
Loss and Combined Ratio Data Status	IA+MGA+IA-Mixed Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
100%	96%	3%	0%	25.5%
<hr/>				
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Excl.-Captive Insurers	Direct Insurers	Surplus Lines Insurers
67	56	7	3	9
<hr/>				
1-Year / 5-Year Premium Growth: All Premium	1-yr / 5-yr: IA+MGA+IA-Mixed	1-yr / 5-yr: Excl.-Captive	1-yr / 5-yr: Direct	1-yr / 5-yr: Surplus Lines
30% / 9%	31% / 10%	3% / 1%	10% / 12%	144% / 44%
<hr/>				
Top 5 Groups or Unaffiliated Single(s)	1-Year DPW	1-Year Adj. Loss Ratio	1-Year Growth Rate	Group Name or ALL L.O.B. DPW
Travelers Group (G)	\$625,000	18%	0%	N/A
Zurich Insurance US PC Group (G)	\$562,000	30%	96%	N/A
Chubb INA Group (G)	\$237,000	18%	29%	N/A
The Cincinnati Insurance Companies (G)	\$206,000	6%	18%	N/A
Hiscox USA Group (G)	\$203,000	15%	101%	N/A
Total or Average	\$2,765,000	0%	30%	N/A
<hr/>				
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				
Travelers Casualty and Surety Co of Amer	\$613,000	18%	0%	Travelers Group
Steadfast Insurance Company	\$538,000	34%	108%	Zurich Insurance US PC Group
Federal Insurance Company	\$209,000	23%	34%	Chubb INA Group
Cincinnati Insurance Company	\$198,000	5%	18%	The Cincinnati Insurance Companies
AXIS Surplus Insurance Company	\$106,000	21%		AXIS US Operations
<hr/>				
Top 3 MGA/Wholesale Policy-Issuing Insurers				
U.S. Specialty Insurance Company	\$34,000	-100%	-54%	Tokio Marine US PC Group
Houston Casualty Company	\$24,000	33%		Tokio Marine US PC Group
Clear Blue Specialty Insurance Company	\$4,000	74%		Clear Blue Insurance Group
<hr/>				
Top 3 Exclusive -Captive Policy-Issuing Insurers				
Nationwide Mutual Insurance Company	\$63,000	0%	2%	Nationwide Group
Shelter Mutual Insurance Company	\$15,000	0%	7%	Shelter Insurance Companies
Federated Mutual Insurance Company	\$7,000	1%	17%	Federated Mutual Group
<hr/>				
Top 3 Direct Policy-Issuing Insurers				
Federated Rural Electric Ins Exchange	\$8,000	0%	14%	...
Nationwide Agribusiness Insurance Co	\$2,000	1%	0%	Nationwide Group
Crestbrook Insurance Company	\$1,000	1%	0%	Nationwide Group
<hr/>				
Top 3 Surplus Lines Policy Issuing Insurers				
Steadfast Insurance Company	\$538,000	34%	108%	Zurich Insurance US PC Group
AXIS Surplus Insurance Company	\$106,000	21%		AXIS US Operations
Columbia Casualty Company	\$25,000	86%	32%	CNA Insurance Companies
<hr/>				
Top Individual RRG				
\$0				

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

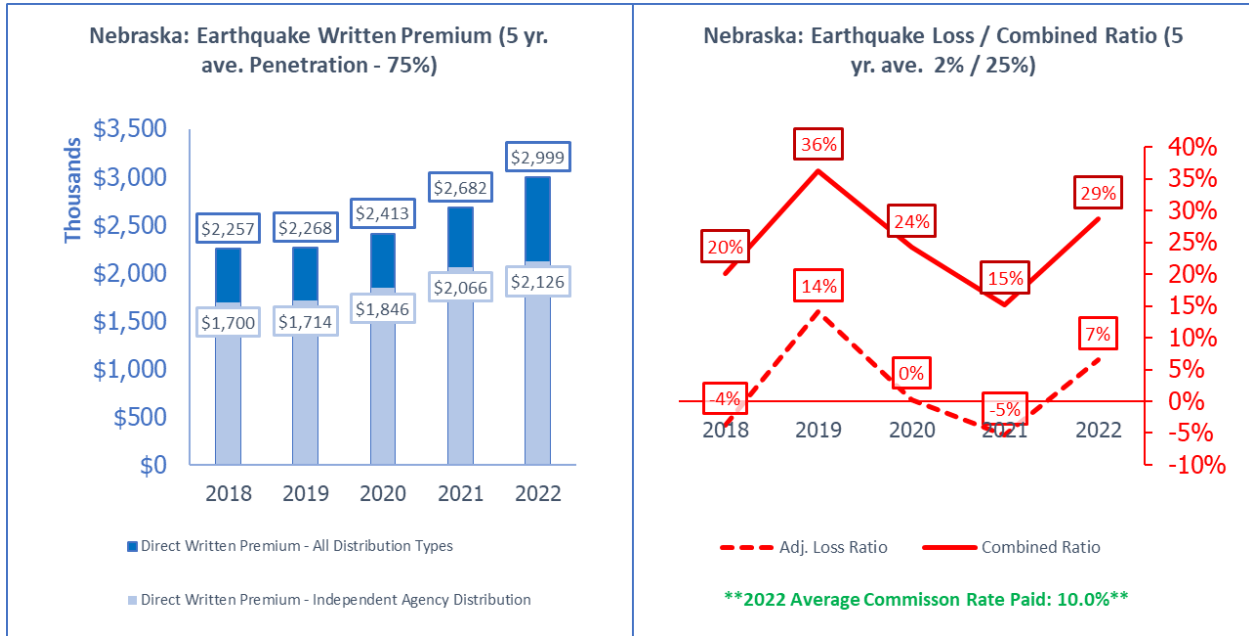
Commercial Multi-Peril



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Excl.-Captive Agents DPW	Direct DPW	Surplus Lines DPW
\$394,547,000	\$291,597,000	\$76,158,000	\$25,839,000	\$13,026,000
Loss and Combined Ratio Data Status	IA+MGA+IA-Mixed Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
100%	74%	19%	7%	3.3%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Excl.-Captive Insurers	Direct Insurers	Surplus Lines Insurers
272	225	26	15	51
1-Year / 5-Year Premium Growth: All Premium	1-yr / 5-yr: IA+MGA+IA-Mixed	1-yr / 5-yr: Excl.-Captive	1-yr / 5-yr: Direct	1-yr / 5-yr: Surplus Lines
10% / 8%	10% / 8%	14% / 6%	4% / 26%	-17% / 6%
Top 5 Groups or Unaffiliated Single(s)	1-Year DPW	1-Year Adj. Loss Ratio	1-Year Growth Rate	Group Name or ALL L.O.B. DPW
Nationwide Group (G)	\$53,303,000	103%	9%	N/A
Travelers Group (G)	\$41,728,000	196%	16%	N/A
State Farm Group (G)	\$37,363,000	140%	17%	N/A
Auto-Owners Insurance Group (G)	\$22,918,000	141%	21%	N/A
Chubb INA Group (G)	\$18,628,000	81%	8%	N/A
Total or Average	\$395,603,000	125%	10%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				
Owners Insurance Company	\$13,761,000	181%	20%	Auto-Owners Insurance Group
Philadelphia Indemnity Insurance Company	\$13,084,000	103%	13%	Tokio Marine US PC Group
Travelers Property Casualty Co of Amer	\$12,475,000	186%	22%	Travelers Group
Cincinnati Insurance Company	\$12,225,000	135%	3%	The Cincinnati Insurance Companies
Motorists Commercial Mutual Insurance Co	\$11,627,000	110%	19%	Encova Mutual Insurance Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				
National Specialty Insurance Company	\$1,210,000	129%	-12%	Markel Corporation Group
Markel Insurance Company	\$1,061,000	43%	3%	Markel Corporation Group
Western World Insurance Company	\$923,000	125%	8%	American International Group
Top 3 Exclusive -Captive Policy-Issuing Insurers				
State Farm Fire and Casualty Company	\$37,363,000	140%	17%	State Farm Group
Farm Bureau Property & Casualty Ins Co	\$9,407,000	80%	12%	Farm Bureau Property & Casualty Group
American Family Insurance Company	\$6,770,000	347%	28%	American Family Insurance Group
Top 3 Direct Policy-Issuing Insurers				
Nationwide Agribusiness Insurance Co	\$9,568,000	91%	-16%	Nationwide Group
Crestbrook Insurance Company	\$8,932,000	24%	17%	Nationwide Group
Nationwide General Insurance Company	\$2,769,000	106%	125%	Nationwide Group
Top 3 Surplus Lines Policy Issuing Insurers				
Scottsdale Insurance Company	\$2,792,000	81%	2%	Nationwide Group
Princeton Excess & Surplus Lines Ins Co	\$1,637,000	34%	67%	Munich-American Holding Corp Cos
Liberty Surplus Insurance Corporation	\$1,220,000	124%	56%	Liberty Mutual Insurance Companies
Top Individual RRG				
\$0				

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

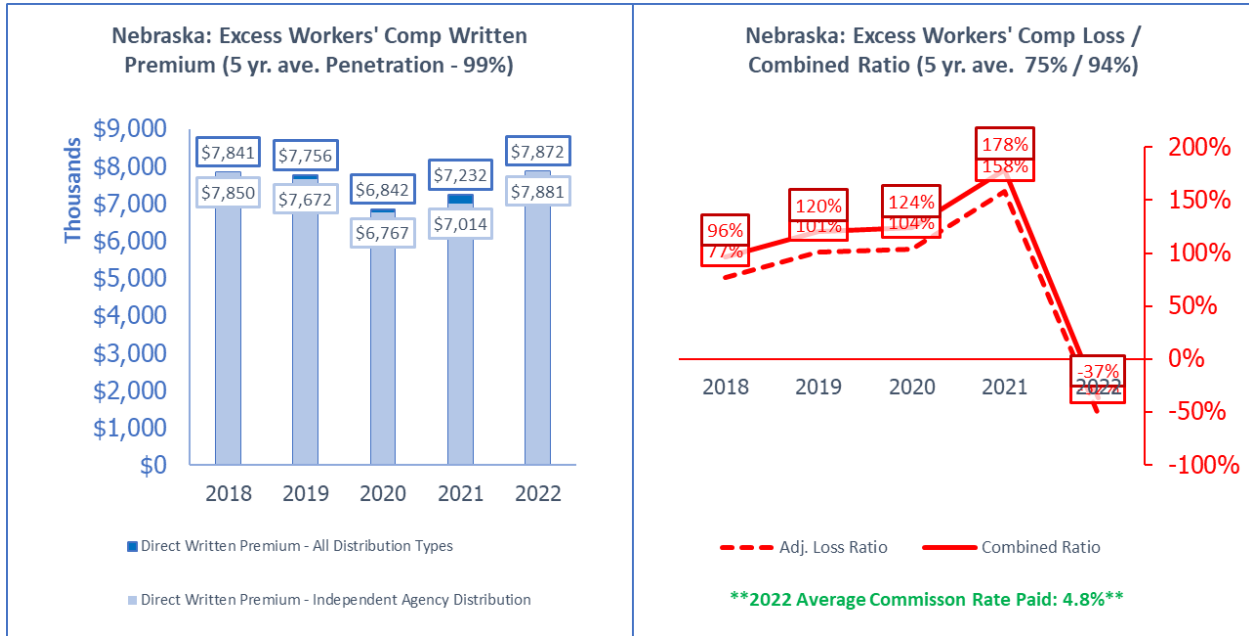
Earthquake



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Excl.-Captive Agents DPW	Direct DPW	Surplus Lines DPW
\$2,999,000	\$2,126,000	\$497,000	\$302,000	\$972,000
Loss and Combined Ratio Data Status	IA+MGA+IA-Mixed Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
100%	71%	17%	10%	32.4%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Excl.-Captive Insurers	Direct Insurers	Surplus Lines Insurers
118	90	14	12	28
1-Year / 5-Year Premium Growth: All Premium	1-yr / 5-yr: IA+MGA+IA-Mixed	1-yr / 5-yr: Excl.-Captive	1-yr / 5-yr: Direct	1-yr / 5-yr: Surplus Lines
12% / 7%	3% / 6%	13% / 5%	71% / 22%	24% / 7%
Top 5 Groups or Unaffiliated Single(s)	1-Year DPW	1-Year Adj. Loss Ratio	1-Year Growth Rate	Group Name or ALL L.O.B. DPW
State Farm Group (G)	\$370,000	0%	13%	N/A
Travelers Group (G)	\$368,000	-1%	11%	N/A
American International Group (G)	\$247,000	0%	51%	N/A
Nationwide Group (G)	\$207,000	0%	2%	N/A
Sompo Holdings US Group (G)	\$206,000	37%	-34%	N/A
Total or Average	\$2,997,000	7%	12%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				
Endurance American Specialty Ins Co	\$205,000	38%	-35%	Sompo Holdings US Group
Travelers Indemnity Company	\$196,000	0%	17%	Travelers Group
XL Insurance America, Inc.	\$177,000	38%	-10%	XL America Companies
Lexington Insurance Company	\$161,000	0%	71%	American International Group
AMCO Insurance Company	\$99,000	0%	-10%	Nationwide Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Evanston Insurance Company	\$86,000	3%	856%	Markel Corporation Group
Hallmark Specialty Insurance Company	\$15,000	29%	7%	Hallmark Insurance Group
Transverse Specialty Insurance Company	\$12,000	3%		MS&AD US Insurance Group
Top 3 Exclusive -Captive Policy-Issuing Insurers				
State Farm Fire and Casualty Company	\$370,000	0%	13%	State Farm Group
Nationwide Mutual Insurance Company	\$38,000	1%	23%	Nationwide Group
American Family Mutual Ins Co, S.I.	\$29,000	0%	0%	American Family Insurance Group
Top 3 Direct Policy-Issuing Insurers				
Westport Insurance Corporation	\$116,000	0%	955%	Swiss Reinsurance Group
United Services Automobile Association	\$84,000	-1%	9%	USAA Group
USAA Casualty Insurance Company	\$21,000	0%	11%	USAA Group
Top 3 Surplus Lines Policy Issuing Insurers				
Endurance American Specialty Ins Co	\$205,000	38%	-35%	Sompo Holdings US Group
Lexington Insurance Company	\$161,000	0%	71%	American International Group
Evanston Insurance Company	\$86,000	3%	856%	Markel Corporation Group
Top Individual RRG				
\$0				

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

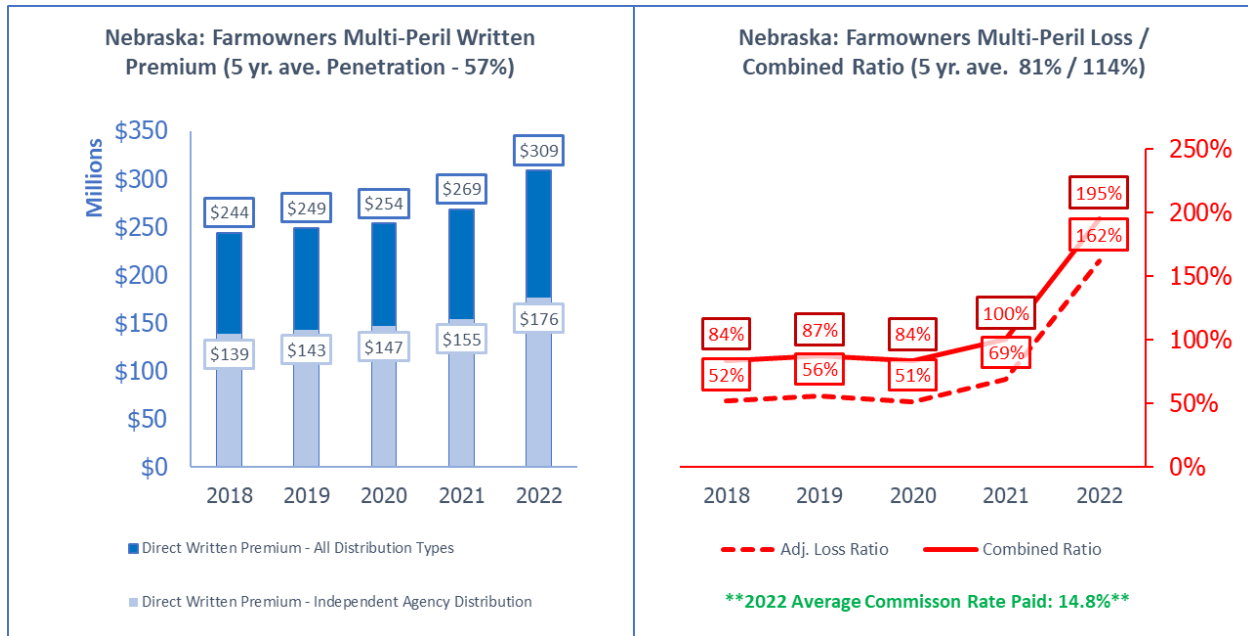
Excess Workers' Comp



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Excl.-Captive Agents DPW	Direct DPW	Surplus Lines DPW
\$7,872,000	\$7,881,000	\$0	(\$9,000)	\$0
Loss and Combined Ratio Data Status	IA+MGA+IA-Mixed Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
100%	100%	0%	0%	0.0%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Excl.-Captive Insurers	Direct Insurers	Surplus Lines Insurers
9	9	0	0	0
1-Year / 5-Year Premium Growth: All Premium	1-yr / 5-yr: IA+MGA+IA-Mixed	1-yr / 5-yr: Excl.-Captive	1-yr / 5-yr: Direct	1-yr / 5-yr: Surplus Lines
9% / 0%	12% / 0%	#DIV/0!	-104% / 0%	#DIV/0!
Top 5 Groups or Unaffiliated Single(s)	1-Year DPW	1-Year Adj. Loss Ratio	1-Year Growth Rate	Group Name or ALL L.O.B. DPW
Tokio Marine US PC Group (G)	\$2,656,000	48%	-6%	N/A
W. R. Berkley Insurance Group (G)	\$2,605,000	-96%	26%	N/A
Chubb INA Group (G)	\$1,904,000	-100%	17%	N/A
Everest Re U.S. Group (G)	\$356,000	63%	45%	N/A
Arch Insurance Group (G)	\$145,000	56%	53%	N/A
Total or Average	\$7,881,000	-52%	9%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				
Safety National Casualty Corporation	\$2,656,000	48%	-6%	Tokio Marine US PC Group
Midwest Employers Casualty Company	\$2,605,000	-96%	26%	W. R. Berkley Insurance Group
ACE American Insurance Company	\$1,904,000	-100%	17%	Chubb INA Group
Everest National Insurance Company	\$356,000	63%	45%	Everest Re U.S. Group
Arch Insurance Company	\$145,000	56%	53%	Arch Insurance Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				
\$0				
Top 3 Exclusive -Captive Policy-Issuing Insurers				
\$0				
Top 3 Direct Policy-Issuing Insurers				
\$0				
Farmers Insurance Group				
Top 3 Surplus Lines Policy Issuing Insurers				
\$0				
Top Individual RRG				
\$0				

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

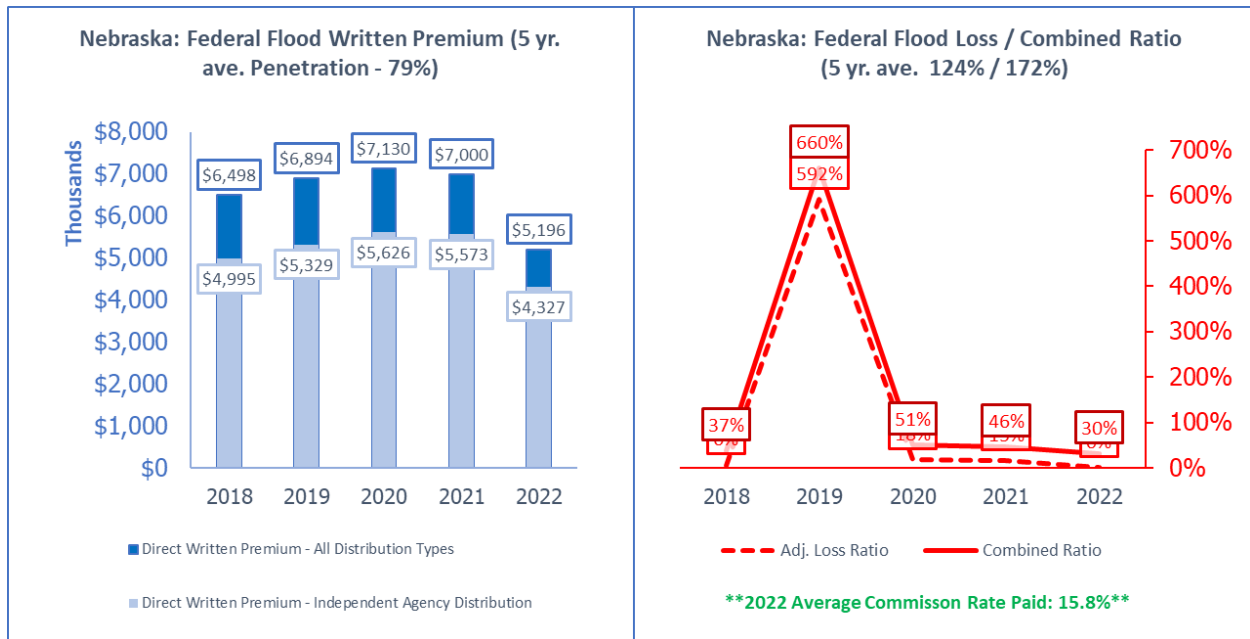
Farmowners Multi-Peril



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Excl.-Captive Agents DPW	Direct DPW	Surplus Lines DPW
\$308,693,000	\$176,360,000	\$123,439,000	\$8,904,000	\$230,000
Loss and Combined Ratio Data Status				
100%	IA+MGA+IA-Mixed Penetration 57%	Excl.-Captive Penetration 40%	Direct Penetration 3%	Surplus Lines Utilization 0.1%
Active Affiliated and Unaffiliated Insurers				
41	IA+MGA+IA-Mixed Insurers 30	Excl.-Captive Insurers 9	Direct Insurers 2	Surplus Lines Insurers 3
1-Year / 5-Year Premium Growth: All Premium				
15% / 6%	1-yr / 5-yr: IA+MGA+IA-Mixed 14% / 6%	1-yr / 5-yr: Excl.-Captive 9% / 7%	1-yr / 5-yr: Direct 2422% / -2%	1-yr / 5-yr: Surplus Lines #DIV/0!
Top 5 Groups or Unaffiliated Single(s)				
	1-Year DPW	1-Year Adj. Loss Ratio	1-Year Growth Rate	Group Name or ALL L.O.B. DPW
Farmers Mutual Insurance Co of Nebraska	\$127,350,000	184%	19%	N/A
Farm Bureau Property & Casualty Group (G)	\$73,329,000	177%	17%	N/A
Nationwide Group (G)	\$31,168,000	95%	8%	N/A
State Farm Group (G)	\$29,573,000	144%	8%	N/A
North Star Companies (G)	\$16,657,000	154%	13%	N/A
Total or Average	\$308,703,000	162%	15%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				
Farmers Mutual Insurance Co of Nebraska	\$127,350,000	184%	19%	...
North Star Mutual Insurance Company	\$16,657,000	154%	13%	North Star Companies
AMCO Insurance Company	\$9,670,000	92%	-18%	Nationwide Group
Battle Creek Mutual Insurance Company	\$6,681,000	218%	12%	Nodak Insurance Group
Farmers Alliance Mutual Insurance Co	\$6,084,000	151%	15%	Farmers Alliance Companies
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Markel Insurance Company	\$226,000	299%	2%	Markel Corporation Group
Trisura Specialty Insurance Company	\$184,000	-8%	-2144%	Trisura US Insurance Group
American Reliable Insurance Company	\$149,000	340%		ECM Group
Top 3 Exclusive -Captive Policy-Issuing Insurers				
Farm Bureau Property & Casualty Ins Co	\$69,460,000	181%	16%	Farm Bureau Property & Casualty Group
State Farm Fire and Casualty Company	\$29,573,000	144%	8%	State Farm Group
Nationwide Mutual Insurance Company	\$10,755,000	110%	-24%	Nationwide Group
Top 3 Direct Policy-Issuing Insurers				
Nationwide Agribusiness Insurance Co	\$4,889,000	43%	1472%	Nationwide Group
Crestbrook Insurance Company	\$4,015,000	31%	9460%	Nationwide Group
	\$0			Farmers Insurance Group
Top 3 Surplus Lines Policy Issuing Insurers				
Trisura Specialty Insurance Company	\$184,000	-8%	-2144%	Trisura US Insurance Group
Scottsdale Insurance Company	\$45,000	227%	13%	Nationwide Group
Accelerant Specialty Insurance Company	\$1,000	12%		Accelerant US Holdings Group
Top Individual RRG				
\$0				

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

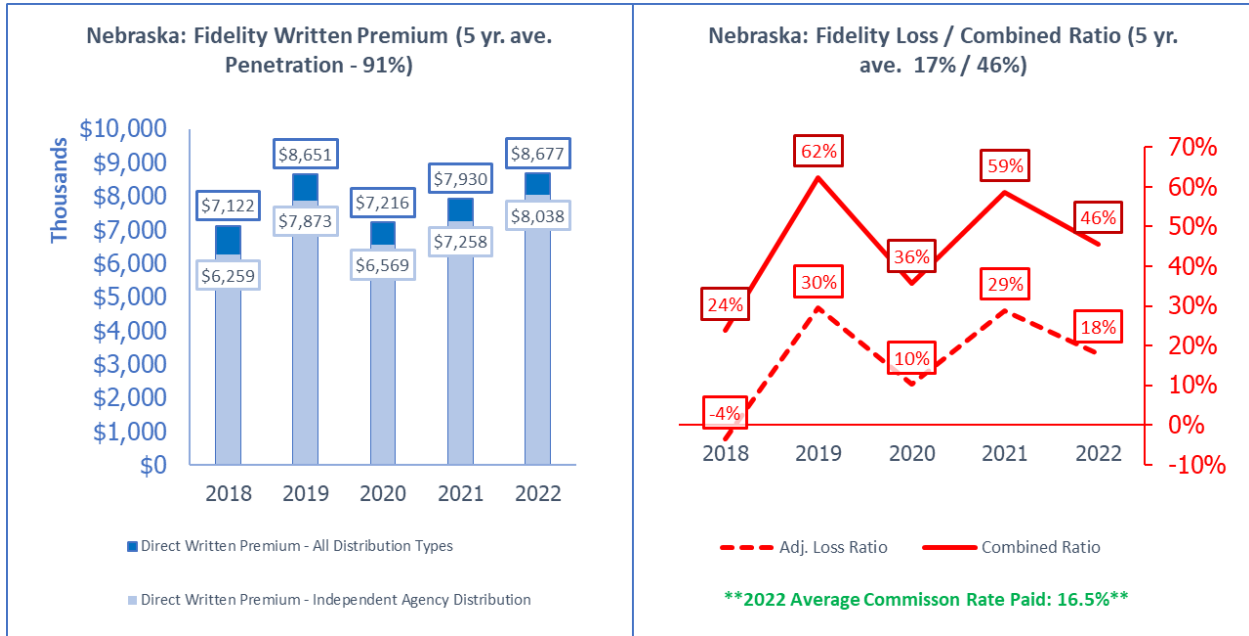
Federal Flood



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Excl.-Captive Agents DPW	Direct DPW	Surplus Lines DPW
\$5,196,000	\$4,327,000	\$603,000	\$266,000	\$55,000
Loss and Combined Ratio Data Status				
100%	83%	12%	5%	1.1%
Active Affiliated and Unaffiliated Insurers				
23	15	5	3	2
1-Year / 5-Year Premium Growth: All Premium				
-26% / -5%	-22% / -4%	-42% / -14%	-30% / -8%	#DIV/0!
Top 5 Groups or Unaffiliated Single(s)				
	1-Year DPW	1-Year Adj. Loss Ratio	1-Year Growth Rate	Group Name or ALL L.O.B. DPW
Assurant P&C Group (G)	\$928,000	-6%	-33%	N/A
Auto-Owners Insurance Group (G)	\$871,000	-1%	-16%	N/A
Wright National Flood Insurance Company	\$780,000	-1%	-26%	N/A
Selective Insurance Group (G)	\$777,000	-1%	-17%	N/A
Hartford Insurance Group (G)	\$540,000	0%	-15%	N/A
Total or Average	\$5,196,000	0%	-26%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				
American Bankers Insurance Co of Florida	\$928,000	-6%	-33%	Assurant P&C Group
Auto-Owners Insurance Company	\$871,000	-1%	-16%	Auto-Owners Insurance Group
Selective Insurance Company of America	\$777,000	-1%	-17%	Selective Insurance Group
Hartford Insurance Co of the Midwest	\$533,000	0%	-15%	Hartford Insurance Group
Philadelphia Indemnity Insurance Company	\$139,000	-3%	-38%	Tokio Marine US PC Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Wright National Flood Insurance Company	\$780,000	-1%	-26%	...
Trisura Specialty Insurance Company	\$52,000	35%	-31%	Trisura US Insurance Group
Occidental Fire and Casualty Co of NC	\$4,000	0%	-33%	IAT Insurance Group
Top 3 Exclusive -Captive Policy-Issuing Insurers				
American Family Mutual Ins Co, S.I.	\$302,000	-4%	-39%	American Family Insurance Group
Fire Insurance Exchange	\$140,000	-1%	-48%	Farmers Insurance Group
Allstate Insurance Company	\$122,000	9%	-46%	Allstate Insurance Group
Top 3 Direct Policy-Issuing Insurers				
USAA General Indemnity Company	\$213,000	41%	-29%	USAA Group
Homesite Indemnity Company	\$34,000	0%	-37%	American Family Insurance Group
Liberty Mutual Fire Insurance Company	\$19,000	114%	-32%	Liberty Mutual Insurance Companies
Top 3 Surplus Lines Policy Issuing Insurers				
Trisura Specialty Insurance Company	\$52,000	35%	-31%	Trisura US Insurance Group
Transverse Specialty Insurance Company	\$3,000	55%		MS&AD US Insurance Group
	\$0			
Top Individual RRG				
	\$0			

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

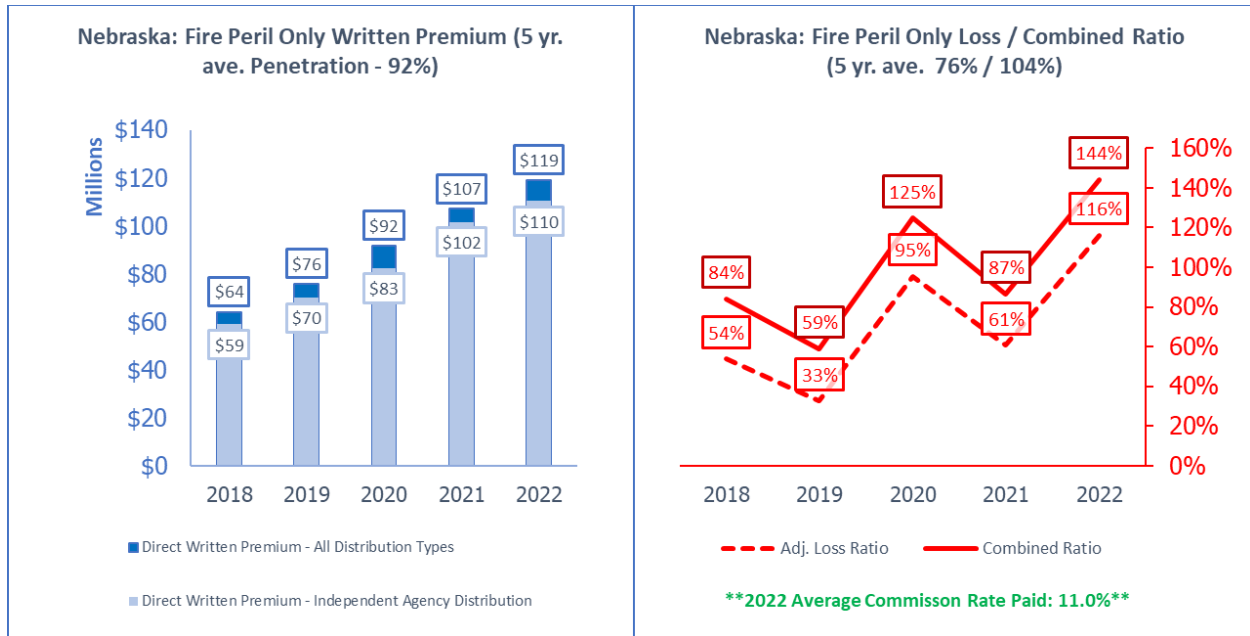
Fidelity



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Excl.-Captive Agents DPW	Direct DPW	Surplus Lines DPW
\$8,677,000	\$8,038,000	\$195,000	\$444,000	\$106,000
Loss and Combined Ratio Data Status	IA+MGA+IA-Mixed Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
100%	93%	2%	5%	1.2%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Excl.-Captive Insurers	Direct Insurers	Surplus Lines Insurers
82	69	7	6	8
1-Year / 5-Year Premium Growth: All Premium	1-yr / 5-yr: IA+MGA+IA-Mixed	1-yr / 5-yr: Excl.-Captive	1-yr / 5-yr: Direct	1-yr / 5-yr: Surplus Lines
9% / 5%	11% / 6%	-2% / 3%	-5% / -1%	33% / 15%
Top 5 Groups or Unaffiliated Single(s)	1-Year DPW	1-Year Adj. Loss Ratio	1-Year Growth Rate	Group Name or ALL L.O.B. DPW
Travelers Group (G)	\$2,149,000	18%	-3%	N/A
Great American P & C Insurance Group (G)	\$1,435,000	6%	36%	N/A
Chubb INA Group (G)	\$1,125,000	15%	-6%	N/A
CNA Insurance Companies (G)	\$656,000	29%	-13%	N/A
Intact US Insurance Group (G)	\$375,000	11%	200%	N/A
Total or Average	\$8,682,000	18%	9%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				
Travelers Casualty and Surety Co of Amer	\$2,135,000	21%	-3%	Travelers Group
Federal Insurance Company	\$1,025,000	16%	-7%	Chubb INA Group
Great American Alliance Insurance Co	\$784,000	30%	81%	Great American P & C Insurance Group
Great American Insurance Company	\$649,000	-10%	5%	Great American P & C Insurance Group
Atlantic Specialty Insurance Company	\$375,000	11%	200%	Intact US Insurance Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Southwest Marine and General Ins Co	\$275,000	67%	351%	Coaction Specialty Insurance Group
Gemini Insurance Company	\$17,000	50%	113%	W. R. Berkley Insurance Group
Houston Specialty Insurance Company	\$15,000	0%		Skyward Specialty Insurance Group
Top 3 Exclusive -Captive Policy-Issuing Insurers				
Nationwide Mutual Insurance Company	\$69,000	-3%	-8%	Nationwide Group
Federated Mutual Insurance Company	\$57,000	2%	16%	Federated Mutual Group
State Farm Fire and Casualty Company	\$33,000	0%	0%	State Farm Group
Top 3 Direct Policy-Issuing Insurers				
CUMIS Insurance Society, Inc.	\$365,000	18%	-5%	CUMIS Insurance Society Group
Federated Rural Electric Ins Exchange	\$23,000	-7%	-4%	...
Nationwide Agribusiness Insurance Co	\$22,000	-20%	-8%	Nationwide Group
Top 3 Surplus Lines Policy Issuing Insurers				
Chubb Custom Insurance Company	\$60,000	12%	3%	Chubb INA Group
Gemini Insurance Company	\$17,000	50%	113%	W. R. Berkley Insurance Group
Houston Specialty Insurance Company	\$15,000	0%		Skyward Specialty Insurance Group
Top Individual RRG				
ICI Mutual Insurance Company, a RRG	\$17,000	2%	-6%	...

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

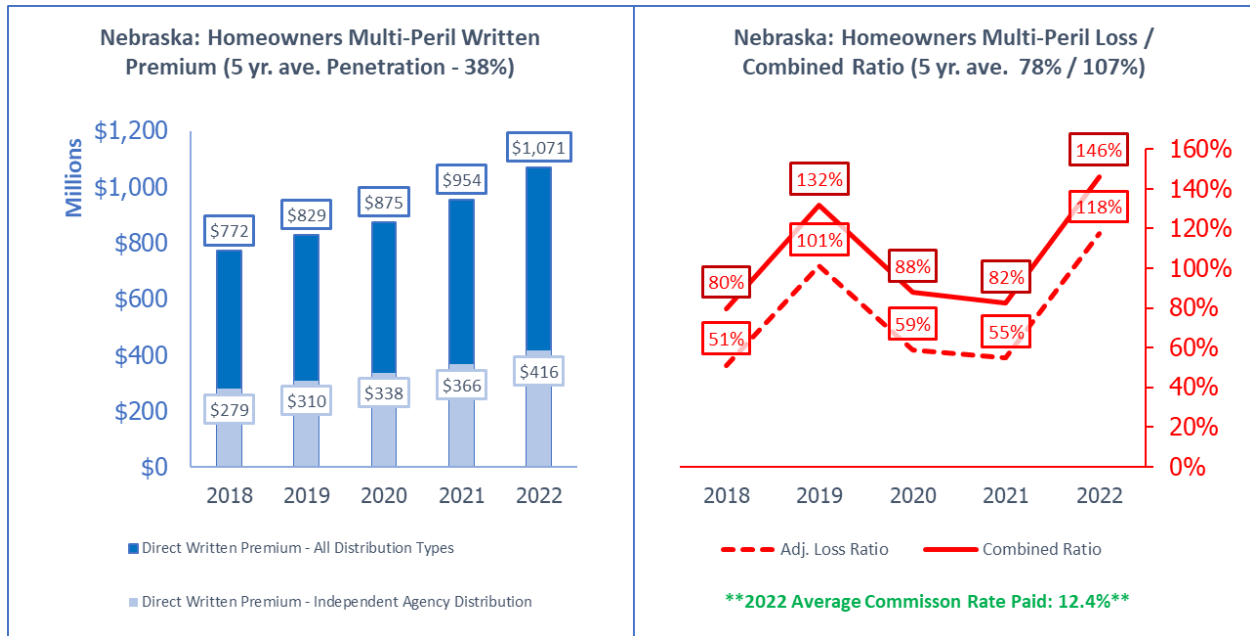
Fire Peril Only



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Excl.-Captive Agents DPW	Direct DPW	Surplus Lines DPW
\$119,146,000	\$110,392,000	\$3,602,000	\$4,170,000	\$29,013,000
Loss and Combined Ratio Data Status				
100%	IA+MGA+IA-Mixed Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
93%	3%	3%	24.4%	
Active Affiliated and Unaffiliated Insurers				
218	IA+MGA+IA-Mixed Insurers	Excl.-Captive Insurers	Direct Insurers	Surplus Lines Insurers
181	14	17	66	
1-Year / 5-Year Premium Growth: All Premium				
11% / 17%	1-yr / 5-yr: IA+MGA+IA-Mixed	1-yr / 5-yr: Excl.-Captive	1-yr / 5-yr: Direct	1-yr / 5-yr: Surplus Lines
8% / 17%	10% / 15%	129% / 9%	40% / 36%	
Top 5 Groups or Unaffiliated Single(s)				
	1-Year DPW	1-Year Adj. Loss Ratio	1-Year Growth Rate	Group Name or ALL L.O.B. DPW
Travelers Group (G)	\$10,105,000	66%	15%	N/A
Starr International Group (G)	\$9,256,000	13%	27%	N/A
Farmers Insurance Group (G)	\$8,388,000	45%	14%	N/A
Farmers Mutual Insurance Co of Nebraska	\$6,194,000	36%	7%	N/A
FM Global Group (G)	\$5,793,000	100%	2%	N/A
Total or Average	\$119,151,000	116%	11%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				
Starr Surplus Lines Insurance Company	\$9,256,000	13%	27%	Starr International Group
Foremost Insurance Co Grand Rapids, MI	\$8,387,000	45%	14%	Farmers Insurance Group
Farmers Mutual Insurance Co of Nebraska	\$6,194,000	36%	7%	...
Auto-Owners Insurance Company	\$5,019,000	128%	14%	Auto-Owners Insurance Group
Travelers Indemnity Company	\$4,442,000	14%	16%	Travelers Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Falls Lake Fire and Casualty Company	\$496,000	55%		James River Group
Hallmark Specialty Insurance Company	\$414,000	3%	46%	Hallmark Insurance Group
Evanston Insurance Company	\$189,000	46%	73%	Markel Corporation Group
Top 3 Exclusive -Captive Policy-Issuing Insurers				
Federated Mutual Insurance Company	\$1,044,000	37%	44%	Federated Mutual Group
Nationwide Mutual Insurance Company	\$894,000	175%	-3%	Nationwide Group
Shelter Mutual Insurance Company	\$609,000	56%	17%	Shelter Insurance Companies
Top 3 Direct Policy-Issuing Insurers				
Nationwide Agribusiness Insurance Co	\$1,467,000	62%	117%	Nationwide Group
Liberty Mutual Fire Insurance Company	\$993,000	49%	74%	Liberty Mutual Insurance Companies
Standard Guaranty Insurance Company	\$602,000	7%	8%	Assurant P&C Group
Top 3 Surplus Lines Policy Issuing Insurers				
Starr Surplus Lines Insurance Company	\$9,256,000	13%	27%	Starr International Group
Lexington Insurance Company	\$2,121,000	0%	57%	American International Group
Third Coast Insurance Company	\$1,979,000	91%		AF Group
Top Individual RRG				
\$0				

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

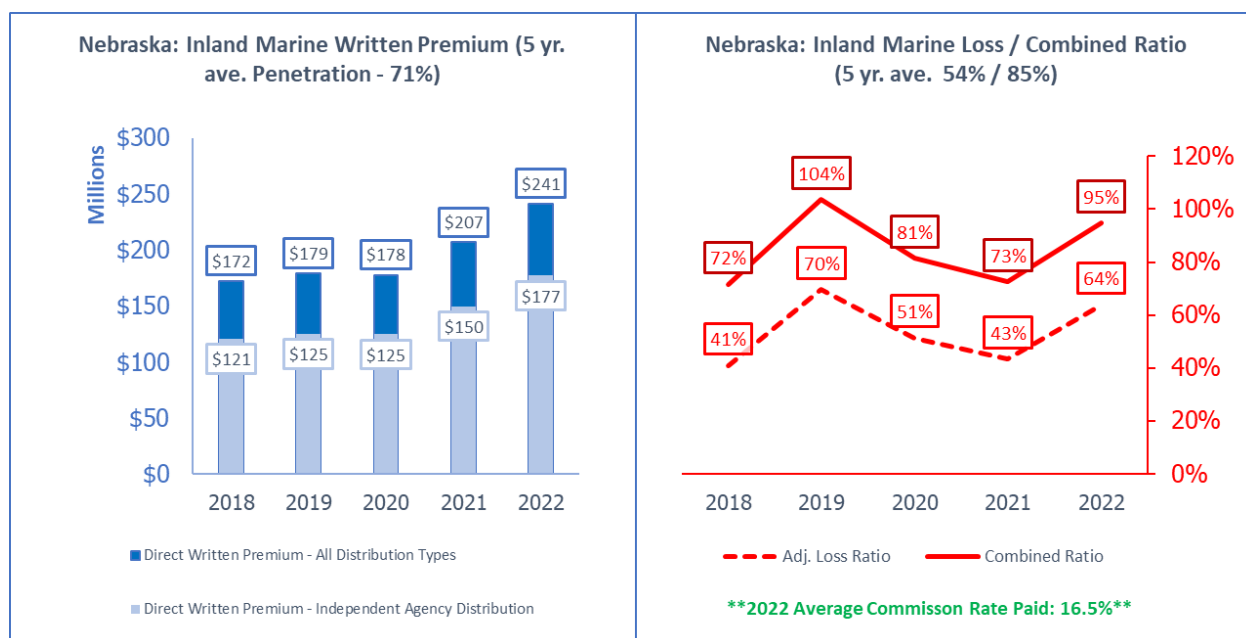
Homeowners



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Excl.-Captive Agents DPW	Direct DPW	Surplus Lines DPW
\$1,071,004,000	\$415,617,000	\$541,843,000	\$113,132,000	\$901,000
Loss and Combined Ratio Data Status	IA+MGA+IA-Mixed Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
100%	39%	51%	11%	0.1%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Excl.-Captive Insurers	Direct Insurers	Surplus Lines Insurers
107	62	20	22	6
1-Year / 5-Year Premium Growth: All Premium	1-yr / 5-yr: IA+MGA+IA-Mixed	1-yr / 5-yr: Excl.-Captive	1-yr / 5-yr: Direct	1-yr / 5-yr: Surplus Lines
12% / 9%	13% / 10%	12% / 9%	9% / 11%	0% / 13%
Top 5 Groups or Unaffiliated Single(s)	1-Year DPW	1-Year Adj. Loss Ratio	1-Year Growth Rate	Group Name or ALL L.O.B. DPW
State Farm Group (G)	\$244,242,000	112%	10%	N/A
Farmers Mutual Insurance Co of Nebraska	\$112,626,000	177%	10%	N/A
American Family Insurance Group (G)	\$109,797,000	86%	14%	N/A
Nationwide Group (G)	\$97,040,000	134%	22%	N/A
Farm Bureau Property & Casualty Group (G)	\$76,776,000	106%	6%	N/A
Total or Average	\$1,071,006,000	118%	12%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				
Farmers Mutual Insurance Co of Nebraska	\$112,626,000	177%	10%	...
Allstate Vehicle and Property Ins Co	\$47,315,000	75%	19%	Allstate Insurance Group
Travelers Personal Insurance Company	\$35,739,000	120%	23%	Travelers Group
Auto-Owners Insurance Company	\$33,578,000	165%	19%	Auto-Owners Insurance Group
Nationwide Insurance Company of America	\$27,711,000	133%	2%	Nationwide Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Spinnaker Insurance Company	\$1,947,000	18%	33%	Spinnaker Insurance Group
Praetorian Insurance Company	\$289,000	30%	12%	QBE North America Insurance Group
Evanston Insurance Company	\$252,000	36%	38%	Markel Corporation Group
Top 3 Exclusive -Captive Policy-Issuing Insurers				
State Farm Fire and Casualty Company	\$244,242,000	112%	10%	State Farm Group
Farm Bureau Property & Casualty Ins Co	\$64,180,000	112%	4%	Farm Bureau Property & Casualty Group
Nationwide Mutual Insurance Company	\$51,928,000	135%	42%	Nationwide Group
Top 3 Direct Policy-Issuing Insurers				
United Services Automobile Association	\$27,769,000	88%	8%	USAA Group
USAA Casualty Insurance Company	\$14,676,000	90%	11%	USAA Group
Nationwide General Insurance Company	\$14,252,000	139%	6%	Nationwide Group
Top 3 Surplus Lines Policy Issuing Insurers				
Chubb Custom Insurance Company	\$418,000	13%	-9%	Chubb INA Group
Evanston Insurance Company	\$252,000	36%	38%	Markel Corporation Group
Scottsdale Insurance Company	\$157,000	92%	-31%	Nationwide Group
Top Individual RRG				
\$0				

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

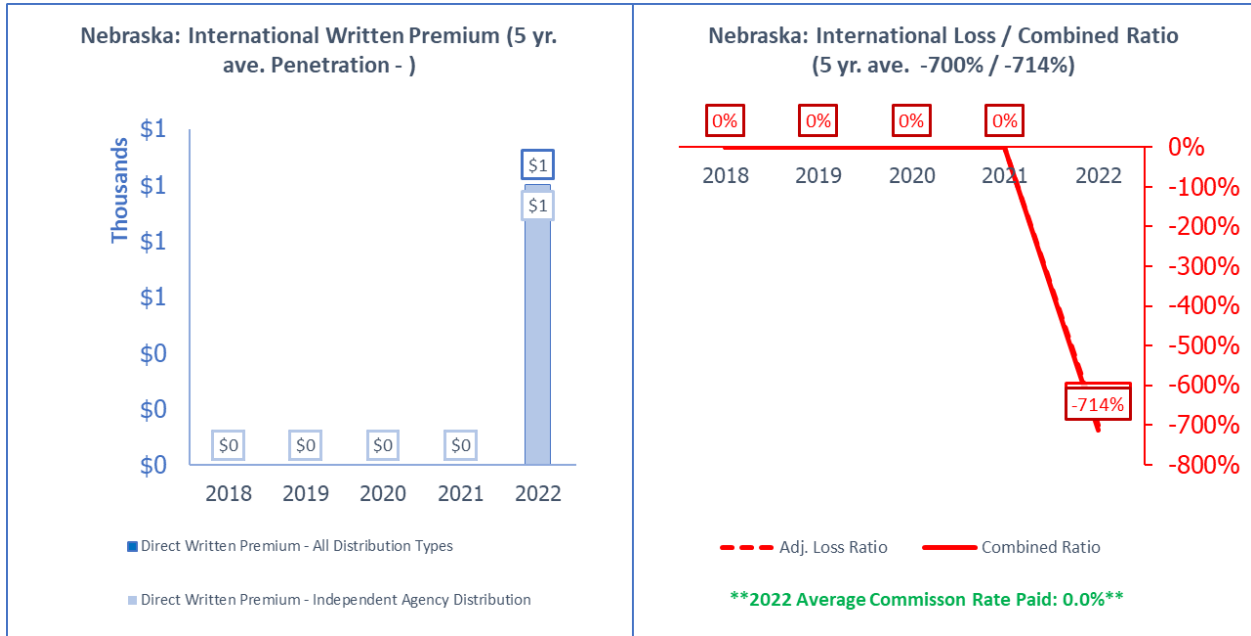
Inland Marine



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Excl.-Captive Agents DPW	Direct DPW	Surplus Lines DPW
\$241,356,000	\$177,424,000	\$55,604,000	\$6,791,000	\$11,499,000
Loss and Combined Ratio Data Status	IA+MGA+IA-Mixed Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
100%	74%	23%	3%	4.8%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Excl.-Captive Insurers	Direct Insurers	Surplus Lines Insurers
309	249	24	26	49
1-Year / 5-Year Premium Growth: All Premium	1-yr / 5-yr: IA+MGA+IA-Mixed	1-yr / 5-yr: Excl.-Captive	1-yr / 5-yr: Direct	1-yr / 5-yr: Surplus Lines
17% / 9%	18% / 10%	7% / 6%	74% / 23%	12% / -2%
Top 5 Groups or Unaffiliated Single(s)	1-Year DPW	1-Year Adj. Loss Ratio	1-Year Growth Rate	Group Name or ALL L.O.B. DPW
Liberty Mutual Insurance Companies (G)	\$44,225,000	43%	13%	N/A
Chubb INA Group (G)	\$24,210,000	138%	43%	N/A
Berkshire Hathaway Insurance Group (G)	\$12,015,000	159%	43%	N/A
Assurant P&C Group (G)	\$11,956,000	15%	78%	N/A
Allianz US PC Insurance Companies (G)	\$9,171,000	41%	29%	N/A
Total or Average	\$241,348,000	64%	17%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				
Federal Insurance Company	\$19,155,000	169%	49%	Chubb INA Group
American Bankers Insurance Co of Florida	\$11,666,000	15%	83%	Assurant P&C Group
Central States Indemnity Co. of Omaha	\$9,489,000	188%	35%	Berkshire Hathaway Insurance Group
Hartford Fire Insurance Company	\$8,789,000	78%	7%	Hartford Insurance Group
Great American Insurance Company	\$8,132,000	144%	12%	Great American P & C Insurance Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Atain Specialty Insurance Company	\$3,622,000	70%	-6%	Atain Insurance Companies
American Pet Insurance Company	\$2,167,000	58%	34%	Trupanion Insurance Group
Generali USB	\$1,906,000	46%	191%	...
Top 3 Exclusive -Captive Policy-Issuing Insurers				
Liberty Insurance Underwriters, Inc.	\$39,051,000	43%	5%	Liberty Mutual Insurance Companies
State Farm Fire and Casualty Company	\$5,558,000	38%	6%	State Farm Group
Nationwide Mutual Insurance Company	\$4,530,000	30%	18%	Nationwide Group
Top 3 Direct Policy-Issuing Insurers				
Liberty Mutual Fire Insurance Company	\$2,591,000	8%	2153%	Liberty Mutual Insurance Companies
Liberty Mutual Insurance Company	\$603,000	61%	3%	Liberty Mutual Insurance Companies
Crestbrook Insurance Company	\$547,000	28%	68%	Nationwide Group
Top 3 Surplus Lines Policy Issuing Insurers				
Atain Specialty Insurance Company	\$3,622,000	70%	-6%	Atain Insurance Companies
Lexington Insurance Company	\$2,339,000	21%	38%	American International Group
Interstate Fire & Casualty Company	\$1,304,000	94%	-16%	Allianz US PC Insurance Companies
Top Individual RRG				
\$0				

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

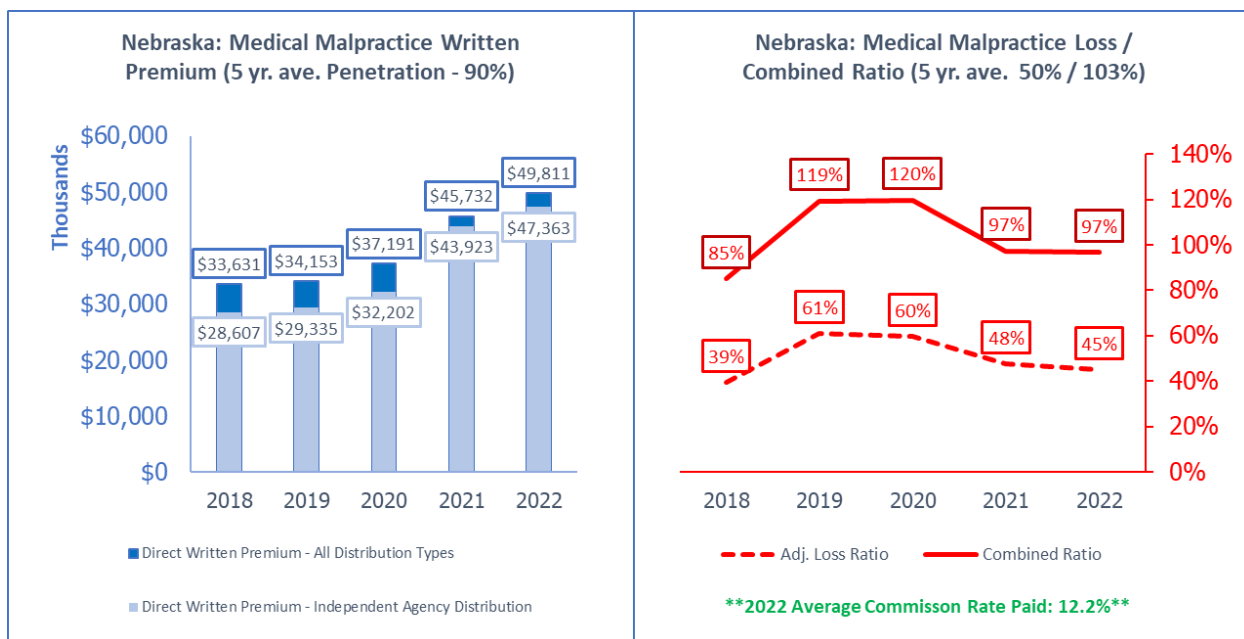
International



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Excl.-Captive Agents DPW	Direct DPW	Surplus Lines DPW
\$1,000	\$1,000	\$0	\$0	\$0
Loss and Combined Ratio Data Status				
100%	100%	0%	0%	0.0%
Active Affiliated and Unaffiliated Insurers				
1	1	0	0	0
1-Year / 5-Year Premium Growth: All Premium				
#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Top 5 Groups or Unaffiliated Single(s)				
Chubb INA Group (G)	\$1,000	-100%	#DIV/0!	N/A
Total or Average				
	\$1,000	-700%	#DIV/0!	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				
Executive Risk Indemnity Inc.	\$1,000	49%		Chubb INA Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				
	\$0			
Top 3 Exclusive -Captive Policy-Issuing Insurers				
	\$0			
Top 3 Direct Policy-Issuing Insurers				
	\$0			Farmers Insurance Group
Top 3 Surplus Lines Policy Issuing Insurers				
	\$0			
Top Individual RRG				
	\$0			

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

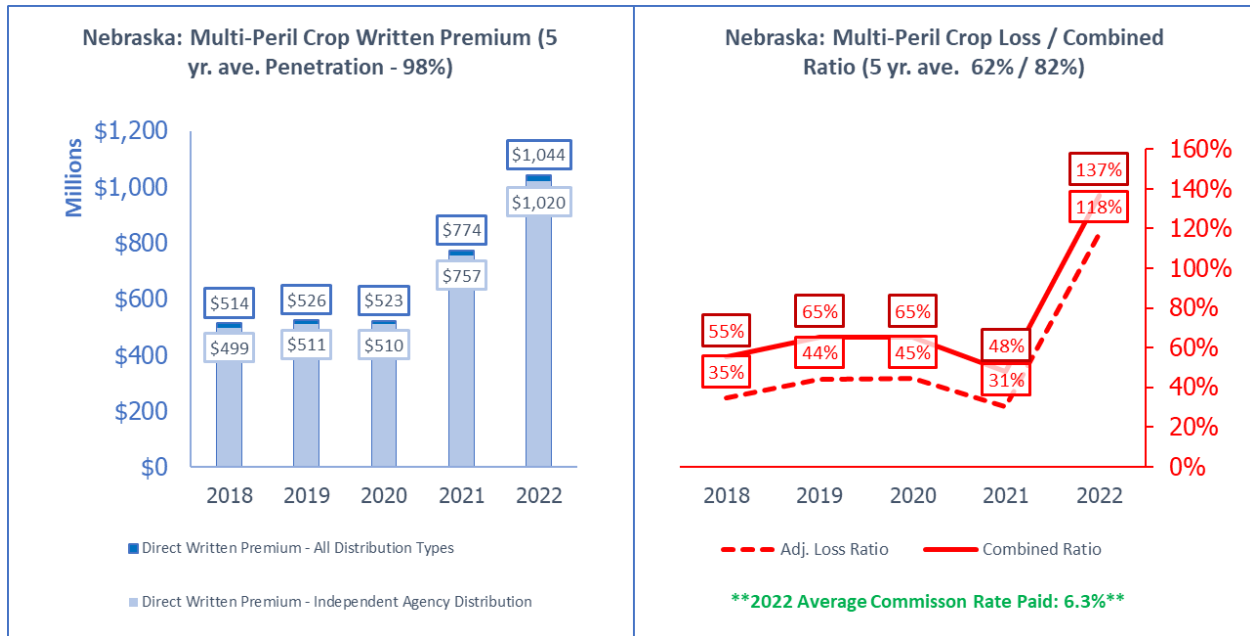
Medical Malpractice



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Excl.-Captive Agents DPW	Direct DPW	Surplus Lines DPW
\$49,811,000	\$47,363,000	\$924,000	\$911,000	\$14,232,000
Loss and Combined Ratio Data Status				
103%	95%	2%	2%	28.6%
Active Affiliated and Unaffiliated Insurers				
78	59	4	7	31
1-Year / 5-Year Premium Growth: All Premium				
9% / 10%	8% / 13%	5% / 3%	12% / -32%	64% / 32%
Top 5 Groups or Unaffiliated Single(s)				
1-Year DPW	1-Year Adj. Loss Ratio	1-Year Growth Rate	Group Name or ALL L.O.B. DPW	
Constellation Insurance Group (G)	\$12,292,000	52%	10%	N/A
COPIC Insurance Group (G)	\$10,458,000	47%	19%	N/A
Doctors Company Insurance Group (G)	\$8,571,000	38%	206%	N/A
Berkshire Hathaway Insurance Group (G)	\$4,272,000	44%	38%	N/A
CNA Insurance Companies (G)	\$2,336,000	31%	-2%	N/A
Total or Average	\$51,072,000	45%	9%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				
MMIC Insurance, Inc.	\$8,818,000	60%	-13%	Constellation Insurance Group
MMIC Risk Retention Group, Inc.	\$2,704,000	36%	617%	Constellation Insurance Group
Lexington Insurance Company	\$2,070,000	148%	77%	American International Group
American Casualty Company of Reading, PA	\$1,485,000	19%	6%	CNA Insurance Companies
National Fire & Marine Insurance Co	\$1,172,000	59%	480%	Berkshire Hathaway Insurance Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				
TDC Specialty Insurance Company	\$4,617,000	37%	80%	Doctors Company Insurance Group
Health Care Industry Liab Recip Ins RRG	\$1,103,000	51%	15%	...
Evanston Insurance Company	\$279,000	370%	21%	Markel Corporation Group
Top 3 Exclusive -Captive Policy-Issuing Insurers				
Liberty Insurance Underwriters, Inc.	\$440,000	1%	11%	Liberty Mutual Insurance Companies
Pharmacists Mutual Insurance Company	\$414,000	7%	1%	Pharmacists Mutual Insurance Group
Caring Communities, a Reciprocal RRG	\$38,000	-28%	-22%	...
Top 3 Direct Policy-Issuing Insurers				
NCMIC Insurance Company	\$508,000	313%	5%	NCMIC Group
Future Care Risk Retention Group, Inc.	\$249,000	22%	42%	...
Preferred Professional Insurance Company	\$86,000	-100%	-12%	Coverys Companies
Top 3 Surplus Lines Policy Issuing Insurers				
TDC Specialty Insurance Company	\$4,617,000	37%	80%	Doctors Company Insurance Group
Lexington Insurance Company	\$2,070,000	148%	77%	American International Group
Coverys Specialty Insurance Company	\$1,106,000	6%	67%	Coverys Companies
Top Individual RRG				
MMIC Risk Retention Group, Inc.	\$2,704,000	36%	617%	Constellation Insurance Group

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

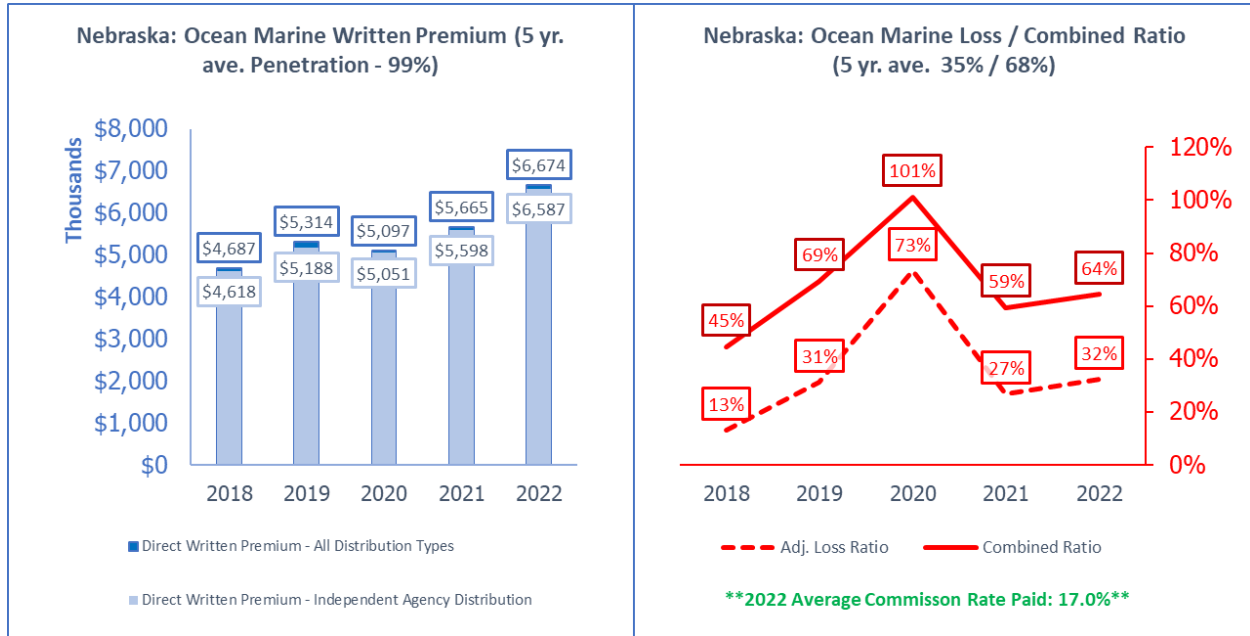
Multi-Peril Crop



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Excl.-Captive Agents DPW	Direct DPW	Surplus Lines DPW
\$1,043,544,000	\$1,020,117,000	\$23,186,000	\$241,000	\$0
Loss and Combined Ratio Data Status	IA+MGA+IA-Mixed Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
100%	98%	2%	0%	0.0%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Excl.-Captive Insurers	Direct Insurers	Surplus Lines Insurers
16	13	2	1	0
1-Year / 5-Year Premium Growth: All Premium	1-yr / 5-yr: IA+MGA+IA-Mixed	1-yr / 5-yr: Excl.-Captive	1-yr / 5-yr: Direct	1-yr / 5-yr: Surplus Lines
35% / 19%	35% / 20%	35% / 12%	#DIV/0!	#DIV/0!
Top 5 Groups or Unaffiliated Single(s)	1-Year DPW	1-Year Adj. Loss Ratio	1-Year Growth Rate	Group Name or ALL L.O.B. DPW
Zurich Insurance US PC Group (G)	\$278,814,000	95%	62%	N/A
Chubb INA Group (G)	\$196,326,000	128%	38%	N/A
QBE North America Insurance Group (G)	\$195,100,000	139%	28%	N/A
Sompo Holdings US Group (G)	\$118,773,000	85%	37%	N/A
Great American P & C Insurance Group (G)	\$94,246,000	150%	49%	N/A
Total or Average	\$1,043,546,000	118%	35%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				
NAU Country Insurance Company	\$195,100,000	139%	28%	QBE North America Insurance Group
ACE Property and Casualty Insurance Co	\$178,207,000	137%	38%	Chubb INA Group
Great American Insurance Company	\$94,246,000	150%	49%	Great American P & C Insurance Group
Farmers Mutual Hail Insurance Co of Iowa	\$74,883,000	164%	42%	FMH Insurance Group
Producers Agriculture Insurance Company	\$24,591,000	95%	32%	Tokio Marine US PC Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Stratford Insurance Company	\$25,434,000	-18%	-56%	American International Group
FMH Ag Risk Insurance Company	\$11,784,000	251%	11%	FMH Insurance Group
Top 3 Exclusive -Captive Policy-Issuing Insurers				
Western Agricultural Insurance Company	\$20,481,000	156%	39%	Farm Bureau Property & Casualty Group
State Farm Fire and Casualty Company	\$2,705,000	95%	13%	State Farm Group
Top 3 Direct Policy-Issuing Insurers				
American Agricultural Insurance Company	\$241,000	19%		...
	\$0			Farmers Insurance Group
Top 3 Surplus Lines Policy Issuing Insurers				
	\$0			
Top Individual RRG				
	\$0			

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

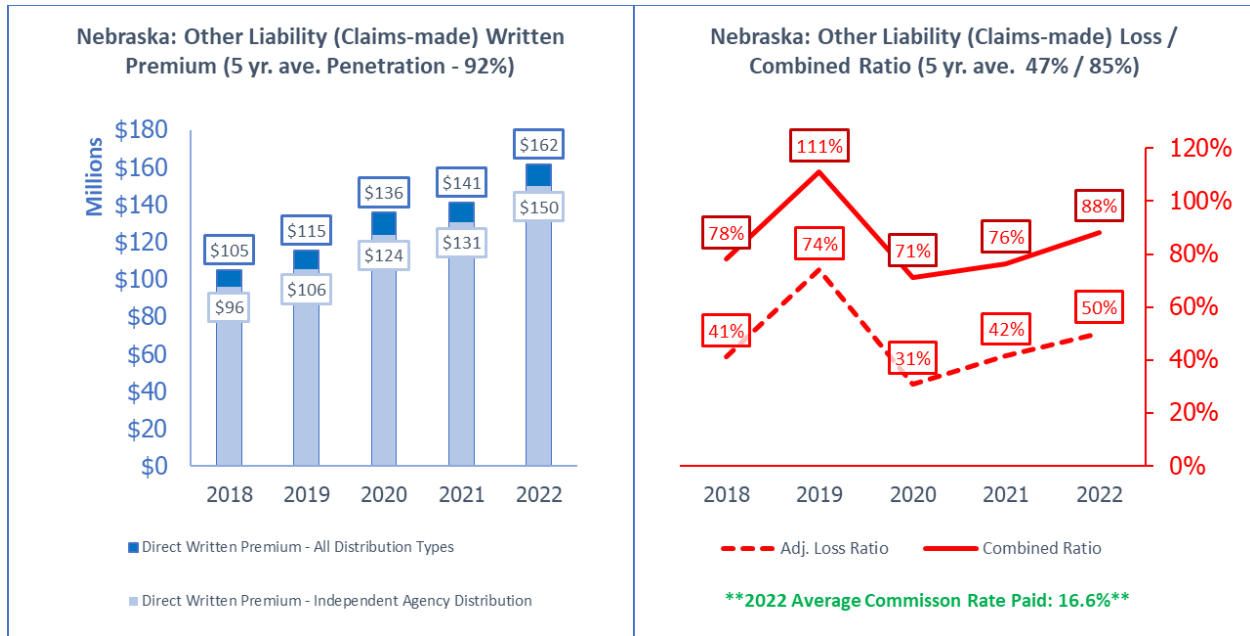
Ocean Marine



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Excl.-Captive Agents DPW	Direct DPW	Surplus Lines DPW
\$6,674,000	\$6,587,000	\$0	\$66,000	\$87,000
Loss and Combined Ratio Data Status	IA+MGA+IA-Mixed Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
100%	99%	0%	1%	1.3%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Excl.-Captive Insurers	Direct Insurers	Surplus Lines Insurers
47	41	0	5	6
1-Year / 5-Year Premium Growth: All Premium	1-yr / 5-yr: IA+MGA+IA-Mixed	1-yr / 5-yr: Excl.-Captive	1-yr / 5-yr: Direct	1-yr / 5-yr: Surplus Lines
18% / 9%	18% / 9%	#DIV/0!	-1% / 5%	149% / 88%
Top 5 Groups or Unaffiliated Single(s)	1-Year DPW	1-Year Adj. Loss Ratio	1-Year Growth Rate	Group Name or ALL L.O.B. DPW
Zurich Insurance US PC Group (G)	\$1,604,000	12%	52%	N/A
American International Group (G)	\$1,562,000	17%	2%	N/A
Travelers Group (G)	\$501,000	19%	5%	N/A
Hartford Insurance Group (G)	\$398,000	143%	34%	N/A
Tokio Marine US PC Group (G)	\$277,000	8%	69%	N/A
Total or Average	\$6,672,000	32%	18%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				
National Union Fire Ins Co Pittsburgh PA	\$1,344,000	10%	-6%	American International Group
Navigators Insurance Company	\$398,000	143%	33%	Hartford Insurance Group
Travelers Property Casualty Co of Amer	\$385,000	3%	5%	Travelers Group
Tokio Marine America Insurance Company	\$234,000	7%	60%	Tokio Marine US PC Group
Continental Insurance Company	\$223,000	166%	-18%	CNA Insurance Companies
Top 3 MGA/Wholesale Policy-Issuing Insurers				
RLI Insurance Company	\$169,000	131%	37%	RLI Group
New York Marine and General Insurance Co	\$126,000	43%	56%	Coaction Specialty Insurance Group
Stratford Insurance Company	\$106,000	150%	45%	American International Group
Top 3 Exclusive -Captive Policy-Issuing Insurers				
\$0				
Top 3 Direct Policy-Issuing Insurers				
Liberty Mutual Insurance Company	\$48,000	46%	-2%	Liberty Mutual Insurance Companies
United Services Automobile Association	\$8,000	-5%	0%	USAA Group
Amica Mutual Insurance Company	\$6,000	0%	-14%	Amica Mutual Group
Top 3 Surplus Lines Policy Issuing Insurers				
Houston Casualty Company	\$24,000	35%		Tokio Marine US PC Group
Scottsdale Insurance Company	\$22,000	28%	-19%	Nationwide Group
Accredited Specialty Insurance Company	\$21,000	24%		Randall Group
Top Individual RRG				
\$0				

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

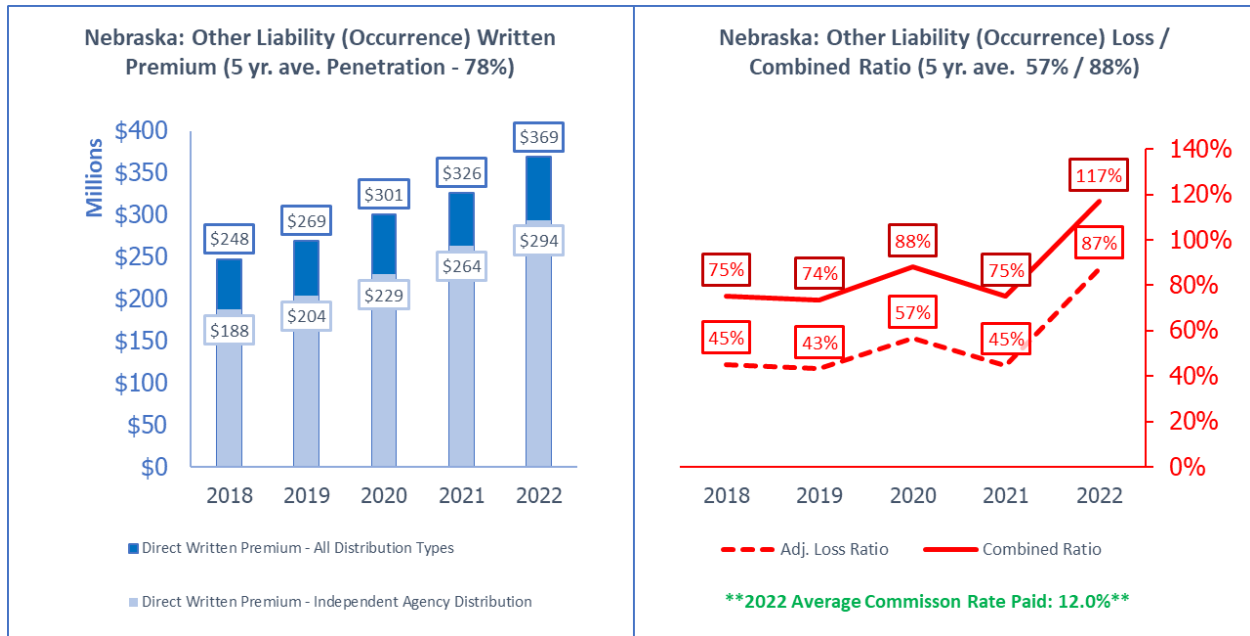
Other Liability (Claims-made)



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Excl.-Captive Agents DPW	Direct DPW	Surplus Lines DPW
\$161,517,000	\$149,963,000	\$1,293,000	\$6,233,000	\$60,509,000
Loss and Combined Ratio Data Status				
100%	IA+MGA+IA-Mixed Penetration 93%	Excl.-Captive Penetration 1%	Direct Penetration 4%	Surplus Lines Utilization 37.5%
Active Affiliated and Unaffiliated Insurers				
293	IA+MGA+IA-Mixed Insurers 238	Excl.-Captive Insurers 17	Direct Insurers 20	Surplus Lines Insurers 93
1-Year / 5-Year Premium Growth: All Premium				
14% / 11%	1-yr / 5-yr: IA+MGA+IA-Mixed 15% / 12%	1-yr / 5-yr: Excl.-Captive 13% / 12%	1-yr / 5-yr: Direct -9% / 2%	1-yr / 5-yr: Surplus Lines 29% / 19%
Top 5 Groups or Unaffiliated Single(s)				
	1-Year DPW	1-Year Adj. Loss Ratio	1-Year Growth Rate	Group Name or ALL L.O.B. DPW
Travelers Group (G)	\$14,496,000	82%	10%	N/A
XL America Companies (G)	\$12,674,000	141%	25%	N/A
CNA Insurance Companies (G)	\$11,824,000	33%	-3%	N/A
Chubb INA Group (G)	\$11,553,000	33%	2%	N/A
Berkshire Hathaway Insurance Group (G)	\$8,190,000	40%	4%	N/A
Total or Average	\$161,518,000	50%	14%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				
Travelers Casualty and Surety Co of Amer	\$11,726,000	21%	9%	Travelers Group
Continental Casualty Company	\$10,001,000	32%	4%	CNA Insurance Companies
Indian Harbor Insurance Company	\$8,630,000	146%	47%	XL America Companies
Federal Insurance Company	\$6,665,000	69%	2%	Chubb INA Group
XL Specialty Insurance Company	\$3,813,000	163%	2%	XL America Companies
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Evanston Insurance Company	\$2,823,000	113%	30%	Markel Corporation Group
TDC Specialty Insurance Company	\$1,909,000	38%	35%	Doctors Company Insurance Group
Houston Casualty Company	\$1,462,000	77%	52%	Tokio Marine US PC Group
Top 3 Exclusive -Captive Policy-Issuing Insurers				
Ironshore Indemnity Inc.	\$331,000	63%	36%	Liberty Mutual Insurance Companies
Federated Mutual Insurance Company	\$323,000	20%	10%	Federated Mutual Group
Nationwide Mutual Insurance Company	\$204,000	27%	17%	Nationwide Group
Top 3 Direct Policy-Issuing Insurers				
Minnesota Lawyers Mutual Insurance Co	\$2,133,000	-29%	0%	MLM Group
Homesite Insurance Company of Florida	\$873,000	6%	64%	American Family Insurance Group
Liberty Surplus Insurance Corporation	\$839,000	-14%	14%	Liberty Mutual Insurance Companies
Top 3 Surplus Lines Policy Issuing Insurers				
Indian Harbor Insurance Company	\$8,630,000	146%	47%	XL America Companies
Evanston Insurance Company	\$2,823,000	113%	30%	Markel Corporation Group
Endurance American Specialty Ins Co	\$2,455,000	223%	0%	Sompo Holdings US Group
Top Individual RRG				
United Educators Ins, a Reciprocal RRG	\$949,000	33%	11%	...

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

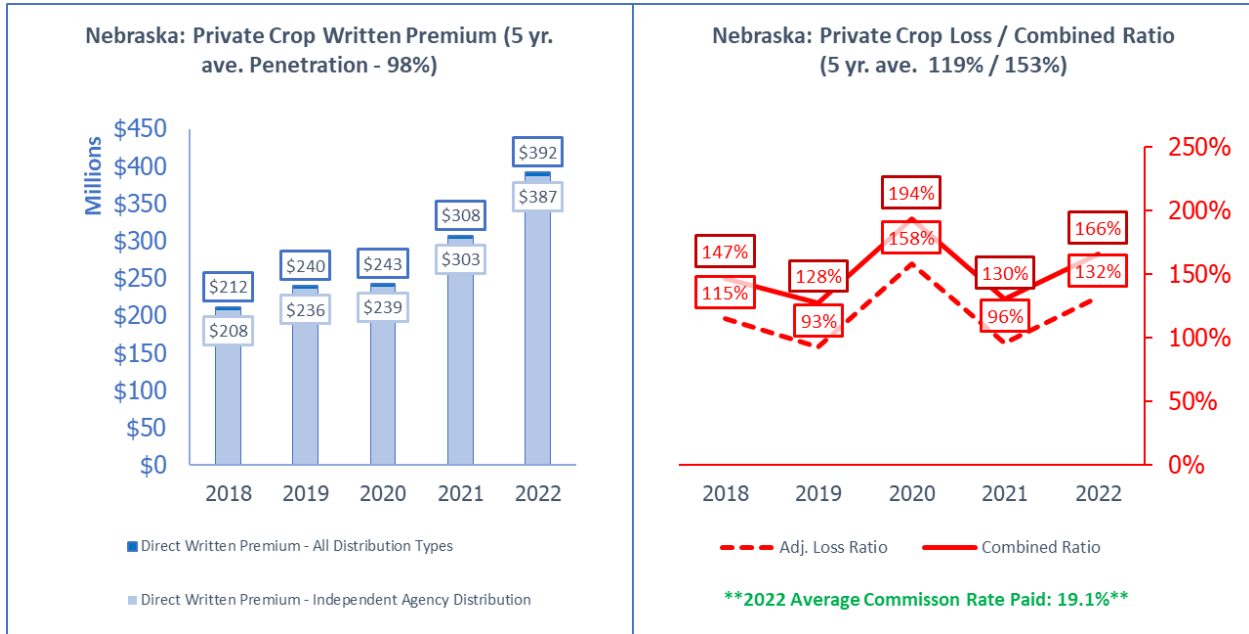
Other Liability (Occurrence)



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Excl.-Captive Agents DPW	Direct DPW	Surplus Lines DPW
\$369,018,000	\$294,185,000	\$42,283,000	\$20,079,000	\$84,022,000
Loss and Combined Ratio Data Status	IA+MGA+IA-Mixed Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
100%	80%	11%	5%	22.8%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Excl.-Captive Insurers	Direct Insurers	Surplus Lines Insurers
442	352	34	34	105
1-Year / 5-Year Premium Growth: All Premium	1-yr / 5-yr: IA+MGA+IA-Mixed	1-yr / 5-yr: Excl.-Captive	1-yr / 5-yr: Direct	1-yr / 5-yr: Surplus Lines
13% / 10%	12% / 12%	11% / 0%	1% / 7%	15% / 18%
Top 5 Groups or Unaffiliated Single(s)	1-Year DPW	1-Year Adj. Loss Ratio	1-Year Growth Rate	Group Name or ALL L.O.B. DPW
Chubb INA Group (G)	\$23,026,000	107%	16%	N/A
Nationwide Group (G)	\$21,334,000	60%	10%	N/A
Berkshire Hathaway Insurance Group (G)	\$20,217,000	50%	10%	N/A
Travelers Group (G)	\$20,181,000	54%	6%	N/A
EMC Insurance Companies (G)	\$18,913,000	40%	5%	N/A
Total or Average	\$369,226,000	87%	13%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				
Travelers Property Casualty Co of Amer	\$15,551,000	60%	3%	Travelers Group
Employers Mutual Casualty Company	\$15,090,000	38%	7%	EMC Insurance Companies
National Fire & Marine Insurance Co	\$13,764,000	65%	25%	Berkshire Hathaway Insurance Group
ACE Property and Casualty Insurance Co	\$9,851,000	127%	26%	Chubb INA Group
American Bankers Insurance Co of Florida	\$9,382,000	78%	-4%	Assurant P&C Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Gemini Insurance Company	\$9,762,000	388%	10%	W. R. Berkley Insurance Group
Securian Casualty Company	\$2,561,000	34%	9%	...
Markel Insurance Company	\$1,886,000	37%	150%	Markel Corporation Group
Top 3 Exclusive -Captive Policy-Issuing Insurers				
State Farm Fire and Casualty Company	\$11,294,000	93%	4%	State Farm Group
Farm Bureau Property & Casualty Ins Co	\$6,602,000	35%	5%	Farm Bureau Property & Casualty Group
American Family Mutual Ins Co, S.I.	\$4,406,000	56%	13%	American Family Insurance Group
Top 3 Direct Policy-Issuing Insurers				
Nationwide Agribusiness Insurance Co	\$6,084,000	35%	9%	Nationwide Group
Crestbrook Insurance Company	\$2,812,000	16%	19%	Nationwide Group
CUMIS Insurance Society, Inc.	\$1,663,000	76%	18%	CUMIS Insurance Society Group
Top 3 Surplus Lines Policy Issuing Insurers				
Gemini Insurance Company	\$9,762,000	388%	10%	W. R. Berkley Insurance Group
Indian Harbor Insurance Company	\$5,223,000	155%	-7%	XL America Companies
Westchester Surplus Lines Insurance Co	\$5,118,000	27%	14%	Chubb INA Group
Top Individual RRG				
United Educators Ins, a Reciprocal RRG	\$2,680,000	17%	12%	...

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

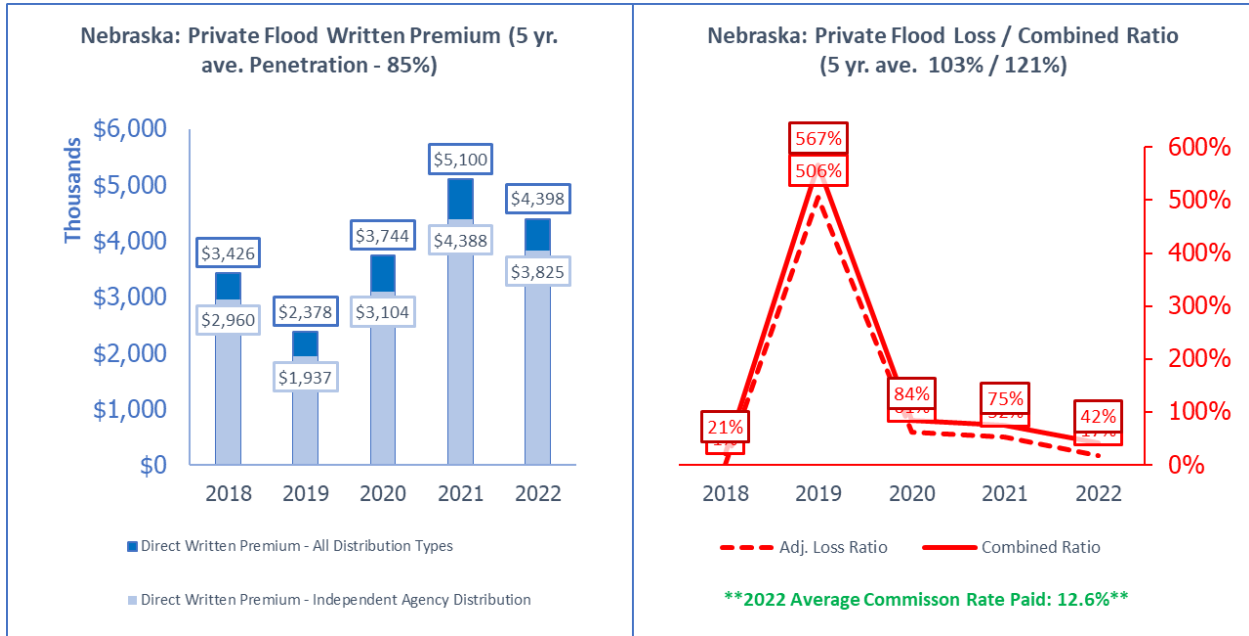
Private Crop



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Excl.-Captive Agents DPW	Direct DPW	Surplus Lines DPW
\$392,138,000	\$386,939,000	\$5,199,000	\$0	\$0
Loss and Combined Ratio Data Status	IA+MGA+IA-Mixed Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
100%	99%	1%	0%	0.0%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Excl.-Captive 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: Excl.-Captive	1-yr / 5-yr: Direct	1-yr / 5-yr: Surplus Lines
27% / 17%	28% / 17%	22% / 6%	#DIV/0!	#DIV/0!
Top 5 Groups or Unaffiliated Single(s)	1-Year DPW	1-Year Adj. Loss Ratio	1-Year Growth Rate	Group Name or ALL L.O.B. DPW
Zurich Insurance US PC Group (G)	\$125,884,000	119%	50%	N/A
QBE North America Insurance Group (G)	\$80,200,000	138%	32%	N/A
Sompo Holdings US Group (G)	\$67,453,000	136%	51%	N/A
Great American P & C Insurance Group (G)	\$36,367,000	168%	68%	N/A
Chubb INA Group (G)	\$35,316,000	78%	26%	N/A
Total or Average	\$392,138,000	132%	27%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				
NAU Country Insurance Company	\$80,200,000	138%	32%	QBE North America Insurance Group
Great American Alliance Insurance Co	\$36,322,000	168%	68%	Great American P & C Insurance Group
ACE Property and Casualty Insurance Co	\$30,833,000	80%	26%	Chubb INA Group
Farmers Mutual Hail Insurance Co of Iowa	\$20,419,000	166%	21%	FMH Insurance Group
Agri General Insurance Company	\$3,893,000	71%	34%	Chubb INA Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Stratford Insurance Company	\$13,674,000	232%	-67%	American International Group
FMH Ag Risk Insurance Company	\$2,099,000	77%	8%	FMH Insurance Group
\$0				
Top 3 Exclusive -Captive Policy-Issuing Insurers				
Western Agricultural Insurance Company	\$4,742,000	78%	26%	Farm Bureau Property & Casualty Group
State Farm Fire and Casualty Company	\$457,000	49%	-10%	State Farm Group
\$0				
Top 3 Direct Policy-Issuing Insurers				
\$0				Farmers Insurance Group
Top 3 Surplus Lines Policy Issuing Insurers				
\$0				
Top Individual RRG				
\$0				

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

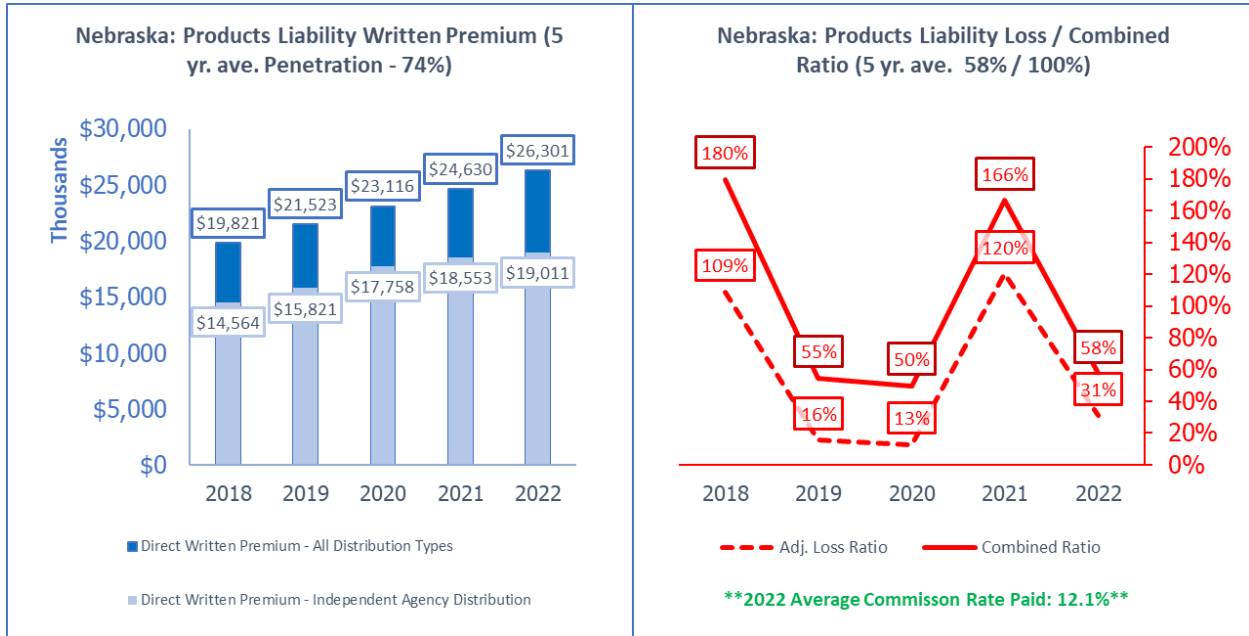
Private Flood



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Excl.-Captive Agents DPW	Direct DPW	Surplus Lines DPW
\$4,398,000	\$3,825,000	\$32,000	\$541,000	\$1,461,000
Loss and Combined Ratio Data Status	IA+MGA+IA-Mixed Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
100%	87%	1%	12%	33.2%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Excl.-Captive Insurers	Direct Insurers	Surplus Lines Insurers
56	45	2	9	18
1-Year / 5-Year Premium Growth: All Premium	1-yr / 5-yr: IA+MGA+IA-Mixed	1-yr / 5-yr: Excl.-Captive	1-yr / 5-yr: Direct	1-yr / 5-yr: Surplus Lines
-14% / 6%	-13% / 7%	60% / 100%	-22% / 4%	-2% / 54%
Top 5 Groups or Unaffiliated Single(s)	1-Year DPW	1-Year Adj. Loss Ratio	1-Year Growth Rate	Group Name or ALL L.O.B. DPW
Zurich Insurance US PC Group (G)	\$878,000	-6%	-53%	N/A
American International Group (G)	\$870,000	7%	-12%	N/A
Swiss Reinsurance Group (G)	\$477,000	0%	39%	N/A
XL America Companies (G)	\$396,000	18%	55%	N/A
Assurant P&C Group (G)	\$313,000	0%	-9%	N/A
Total or Average	\$4,397,000	17%	-14%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				
Swiss Re Corporate Solutions Elite Ins	\$370,000	0%	281%	Swiss Reinsurance Group
Lexington Insurance Company	\$327,000	-16%	-6%	American International Group
American Guarantee and Liability Ins Co	\$323,000	-6%	-55%	Zurich Insurance US PC Group
National Union Fire Ins Co Pittsburgh PA	\$321,000	18%	-10%	American International Group
XL Insurance America, Inc.	\$290,000	13%	128%	XL America Companies
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Trisura Specialty Insurance Company	\$186,000	63%	81%	Trisura US Insurance Group
Transverse Specialty Insurance Company	\$59,000	5%	37%	MS&AD US Insurance Group
Wright National Flood Insurance Company	\$7,000	0%	40%	...
Top 3 Exclusive -Captive Policy-Issuing Insurers				
Nationwide Mutual Insurance Company	\$31,000	2%	72%	Nationwide Group
Sentry Insurance Company	\$1,000	-10%	-50%	Sentry Insurance Group
\$0				
Top 3 Direct Policy-Issuing Insurers				
Voyager Indemnity Insurance Company	\$190,000	0%	-17%	Assurant P&C Group
American Security Insurance Company	\$123,000	0%	6%	Assurant P&C Group
Westport Insurance Corporation	\$94,000	1%	-59%	Swiss Reinsurance Group
Top 3 Surplus Lines Policy Issuing Insurers				
Lexington Insurance Company	\$327,000	-16%	-6%	American International Group
Voyager Indemnity Insurance Company	\$190,000	0%	-17%	Assurant P&C Group
Trisura Specialty Insurance Company	\$186,000	63%	81%	Trisura US Insurance Group
Top Individual RRG				
\$0				

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

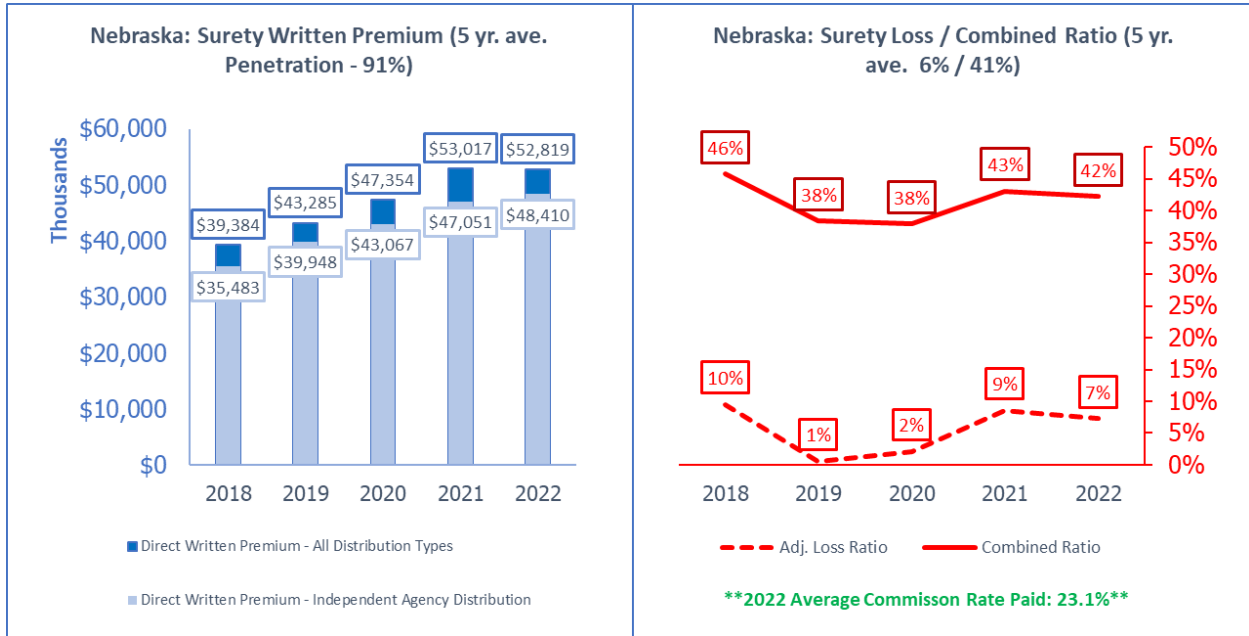
Products Liability



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Excl.-Captive Agents DPW	Direct DPW	Surplus Lines DPW
\$26,301,000	\$19,011,000	\$1,559,000	\$5,322,000	\$6,353,000
Loss and Combined Ratio Data Status	IA+MGA+IA-Mixed Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
100%	72%	6%	20%	24.2%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Excl.-Captive Insurers	Direct Insurers	Surplus Lines Insurers
145	128	10	6	39
1-Year / 5-Year Premium Growth: All Premium	1-yr / 5-yr: IA+MGA+IA-Mixed	1-yr / 5-yr: Excl.-Captive	1-yr / 5-yr: Direct	1-yr / 5-yr: Surplus Lines
7% / 7%	2% / 7%	28% / -8%	20% / 19%	-11% / 9%
Top 5 Groups or Unaffiliated Single(s)	1-Year DPW	1-Year Adj. Loss Ratio	1-Year Growth Rate	Group Name or ALL L.O.B. DPW
Nationwide Group (G)	\$3,375,000	33%	-7%	N/A
Liberty Mutual Insurance Companies (G)	\$2,794,000	12%	69%	N/A
United Fire & Casualty Group (G)	\$1,466,000	102%	0%	N/A
American International Group (G)	\$1,440,000	52%	15%	N/A
Chubb INA Group (G)	\$1,402,000	-13%	16%	N/A
Total or Average	\$26,297,000	31%	7%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				
Austin Mutual Insurance Company	\$1,395,000	25%	-7%	American Family Insurance Group
United Fire & Casualty Company	\$1,193,000	106%	1%	United Fire & Casualty Group
Allianz Global Risks US Insurance Co	\$1,090,000	87%	4%	Allianz US PC Insurance Companies
Employers Mutual Casualty Company	\$893,000	-7%	17%	EMC Insurance Companies
Cincinnati Insurance Company	\$752,000	11%	24%	The Cincinnati Insurance Companies
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Houston Casualty Company	\$453,000	-100%	8%	Tokio Marine US PC Group
Western World Insurance Company	\$321,000	11%	43%	American International Group
Evanston Insurance Company	\$165,000	-2%	-23%	Markel Corporation Group
Top 3 Exclusive -Captive Policy-Issuing Insurers				
Federated Mutual Insurance Company	\$413,000	15%	43%	Federated Mutual Group
Sentry Insurance Company	\$362,000	-100%	15%	Sentry Insurance Group
Sentry Select Insurance Company	\$322,000	9%	37%	Sentry Insurance Group
Top 3 Direct Policy-Issuing Insurers				
Liberty Mutual Fire Insurance Company	\$2,069,000	11%	71%	Liberty Mutual Insurance Companies
Nationwide Agribusiness Insurance Co	\$2,014,000	41%	-12%	Nationwide Group
Crestbrook Insurance Company	\$917,000	65%	8%	Nationwide Group
Top 3 Surplus Lines Policy Issuing Insurers				
Lexington Insurance Company	\$748,000	42%	7%	American International Group
Great American E & S Insurance Company	\$678,000	64%	-5%	Great American P & C Insurance Group
James River Insurance Company	\$669,000	9%	-20%	James River Group
Top Individual RRG				
\$0				

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

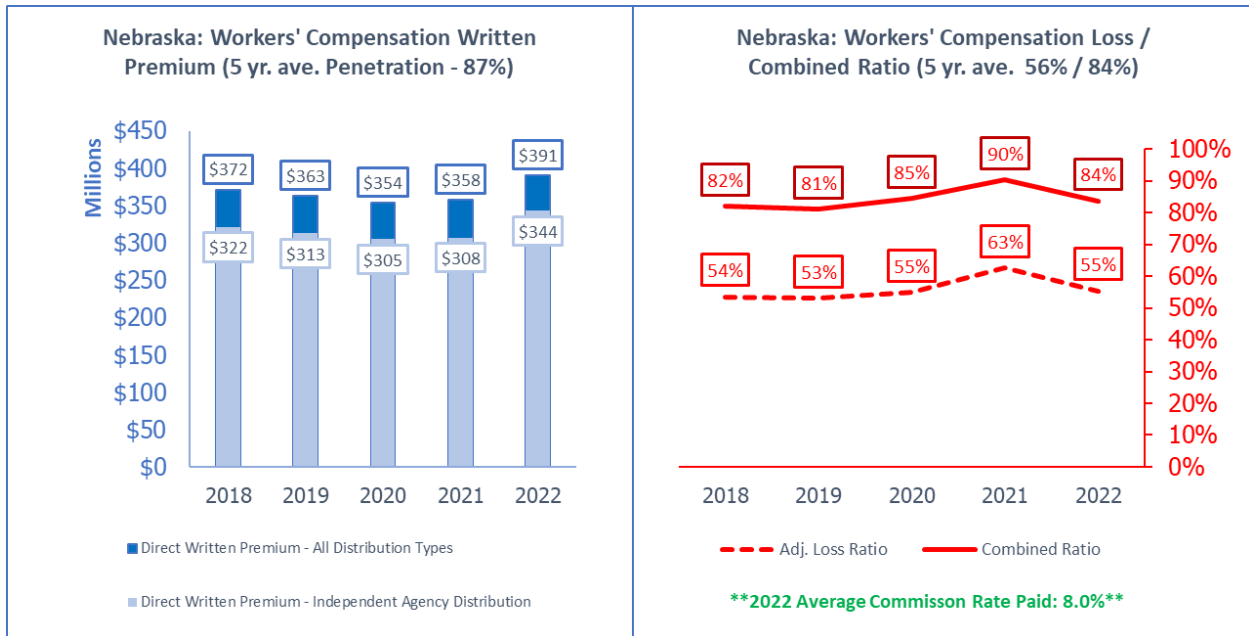
Surety



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Excl.-Captive Agents DPW	Direct DPW	Surplus Lines DPW
\$52,819,000	\$48,410,000	\$1,544,000	\$2,682,000	\$419,000
Loss and Combined Ratio Data Status	IA+MGA+IA-Mixed Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
100%	92%	3%	5%	0.8%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Excl.-Captive Insurers	Direct Insurers	Surplus Lines Insurers
112	99	7	2	3
1-Year / 5-Year Premium Growth: All Premium	1-yr / 5-yr: IA+MGA+IA-Mixed	1-yr / 5-yr: Excl.-Captive	1-yr / 5-yr: Direct	1-yr / 5-yr: Surplus Lines
0% / 8%	3% / 8%	34% / 12%	-40% / -2%	121% / 97%
Top 5 Groups or Unaffiliated Single(s)	1-Year DPW	1-Year Adj. Loss Ratio	1-Year Growth Rate	Group Name or ALL L.O.B. DPW
Berkshire Hathaway Insurance Group (G)	\$9,044,000	-2%	0%	N/A
Universal Inland Insurance Group (G)	\$5,381,000	1%	20%	N/A
Travelers Group (G)	\$4,832,000	8%	-12%	N/A
Chubb INA Group (G)	\$3,632,000	16%	-18%	N/A
CNA Insurance Companies (G)	\$3,207,000	9%	-16%	N/A
Total or Average	\$52,819,000	7%	0%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				
National Indemnity Company	\$8,805,000	0%	1%	Berkshire Hathaway Insurance Group
Travelers Casualty and Surety Co of Amer	\$4,522,000	9%	-12%	Travelers Group
Universal Surety Company	\$3,971,000	0%	10%	Universal Inland Insurance Group
Federal Insurance Company	\$3,213,000	11%	82%	Chubb INA Group
Western Surety Company	\$2,697,000	4%	-15%	CNA Insurance Companies
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Harco National Insurance Company	\$460,000	-3%	8%	IAT Insurance Group
Clear Blue Specialty Insurance Company	\$345,000	28%		Clear Blue Insurance Group
RLI Insurance Company	\$305,000	3%	-6%	RLI Group
Top 3 Exclusive -Captive Policy-Issuing Insurers				
Nationwide Mutual Insurance Company	\$1,365,000	2%	57%	Nationwide Group
State Farm Fire and Casualty Company	\$125,000	5%	2%	State Farm Group
Federated Mutual Insurance Company	\$25,000	2%	39%	Federated Mutual Group
Top 3 Direct Policy-Issuing Insurers				
Liberty Mutual Insurance Company	\$2,270,000	4%	-20%	Liberty Mutual Insurance Companies
Westport Insurance Corporation	\$412,000	26%	-75%	Swiss Reinsurance Group
	\$0			Farmers Insurance Group
Top 3 Surplus Lines Policy Issuing Insurers				
Clear Blue Specialty Insurance Company	\$345,000	28%		Clear Blue Insurance Group
Canopus US Insurance, Inc.	\$69,000	71%	-57%	...
Accelerant Specialty Insurance Company	\$5,000	5%	0%	Accelerant US Holdings Group
Top Individual RRG				
	\$0			

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

Workers' Compensation



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Excl.-Captive Agents DPW	Direct DPW	Surplus Lines DPW
\$391,081,000	\$343,501,000	\$23,745,000	\$21,582,000	\$0
Loss and Combined Ratio Data Status				
100%	88%	6%	6%	0.0%
Active Affiliated and Unaffiliated Insurers				
278	240	21	12	0
1-Year / 5-Year Premium Growth: All Premium				
9% / 1%	12% / 2%	-1% / -5%	-14% / 3%	#DIV/0!
Top 5 Groups or Unaffiliated Single(s)				
	1-Year DPW	1-Year Adj. Loss Ratio	1-Year Growth Rate	Group Name or ALL L.O.B. DPW
Travelers Group (G)	\$49,353,000	57%	11%	N/A
Zurich Insurance US PC Group (G)	\$27,537,000	70%	52%	N/A
AF Group (G)	\$26,184,000	54%	0%	N/A
Markel Corporation Group (G)	\$19,535,000	67%	6%	N/A
EMC Insurance Companies (G)	\$18,852,000	65%	-5%	N/A
Total or Average	\$391,081,000	55%	9%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				
Travelers Property Casualty Co of Amer	\$18,603,000	58%	10%	Travelers Group
Employers Mutual Casualty Company	\$11,632,000	16%	-4%	EMC Insurance Companies
SFM Mutual Insurance Company	\$11,121,000	59%	20%	SFM Companies
Accident Fund General Insurance Co	\$11,023,000	51%	11%	AF Group
FirstComp Insurance Company	\$10,507,000	51%	18%	Markel Corporation Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Markel Insurance Company	\$3,166,000	66%	-11%	Markel Corporation Group
Stonetrust Commercial Insurance Company	\$2,658,000	52%	-15%	Stonetrust Insurance Group
State National Insurance Company, Inc.	\$1,358,000	85%	-25%	Markel Corporation Group
Top 3 Exclusive -Captive Policy-Issuing Insurers				
Farm Bureau Property & Casualty Ins Co	\$4,540,000	67%	19%	Farm Bureau Property & Casualty Group
State Farm Fire and Casualty Company	\$4,474,000	-53%	6%	State Farm Group
Federated Mutual Insurance Company	\$3,627,000	49%	-2%	Federated Mutual Group
Top 3 Direct Policy-Issuing Insurers				
LM Insurance Corporation	\$5,920,000	96%	45%	Liberty Mutual Insurance Companies
Service American Indemnity Company	\$4,591,000	88%	-29%	Service Insurance Group
Nationwide Agribusiness Insurance Co	\$4,550,000	34%	-44%	Nationwide Group
Top 3 Surplus Lines Policy Issuing Insurers				
\$0				
Top Individual RRG				
\$0				

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

Appendix #1: All Lines of Business-Additional Details

2022 - 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	94,321,000	52%	55%	-11%	-7%	82%	79%
Aggregate Write-ins	6,221,000	65%	151%	66%	3%	76%	44%
<u>Aircraft (all perils)</u>	23,810,000	45%	61%	17%	17%	99%	96%
<u>All Commercial Auto</u>	405,568,000	63%	60%	8%	8%	83%	82%
<u>All Private Passenger Auto</u>	1,507,986,000	85%	65%	7%	4%	35%	35%
<u>Allied Perils Only</u>	140,822,000	170%	96%	11%	13%	87%	87%
<u>Boiler & Machinery</u>	19,654,000	70%	52%	6%	9%	87%	90%
<u>Burglary & Theft</u>	2,760,000	0%	27%	30%	9%	96%	96%
<u>Commercial Multi-Peril</u>	394,547,000	125%	77%	10%	8%	74%	74%
Credit	7,692,000	17%	52%	7%	7%	78%	72%
<u>Earthquake</u>	2,999,000	7%	2%	12%	7%	71%	75%
<u>Excess Workers' Comp</u>	7,872,000	-52%	75%	9%	0%	100%	99%
<u>Farmowners Multi-Peril</u>	308,693,000	162%	81%	15%	6%	57%	57%
<u>Federal Flood</u>	5,196,000	0%	124%	-26%	-5%	83%	79%
<u>Fidelity</u>	8,677,000	18%	17%	9%	5%	93%	91%
Financial Guaranty	935,000	0%	0%	200%	15%	0%	0%
<u>Fire Peril Only</u>	119,146,000	116%	76%	11%	17%	93%	93%
<u>Homeowners Multi-Peril</u>	1,071,004,000	118%	78%	12%	9%	39%	38%
<u>Inland Marine</u>	241,356,000	64%	54%	17%	9%	74%	71%
<u>International</u>	1,000	-700%	-700%	N/A	N/A	100%	100%
<u>Medical Malpractice</u>	49,811,000	45%	50%	9%	10%	95%	90%
Mortgage Guaranty	33,680,000	-16%	3%	0%	1%	12%	11%
<u>Multi-Peril Crop</u>	1,043,544,000	118%	62%	35%	19%	98%	98%
<u>Ocean Marine</u>	6,674,000	32%	35%	18%	9%	99%	99%
<u>Other Liability (Claims-made)</u>	161,517,000	50%	47%	14%	11%	93%	92%
<u>Other Liability (Occurrence)</u>	369,018,000	87%	57%	13%	10%	80%	78%
<u>Private Crop</u>	392,138,000	132%	119%	27%	17%	99%	98%
<u>Private Flood</u>	4,398,000	17%	103%	-14%	6%	87%	85%
<u>Products Liability</u>	26,301,000	31%	58%	7%	7%	72%	74%
<u>Surety</u>	52,819,000	7%	6%	0%	8%	92%	91%
Warranty	4,338,000	76%	61%	-40%	-7%	53%	77%
<u>Workers' Compensation</u>	391,081,000	55%	56%	9%	1%	88%	87%
Total (All Lines)	6,904,575,000	98%	68%	14%	8%	67%	65%
<u>Total (IA-Focused Lines)</u>	6,757,388,000	No Industry Rpt	No Industry Rpt	14%	9%	67%	65%

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 *Nebraska P&C Marketplace Summary* classifies insurers into distribution styles based on the insurer's reported marketing type(s). These marketing types are provided as part of what is known as a "Galley Process," 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 2022.

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

Distribution Style Classifications:

The approach used by this *P&C Marketplace Summary* is to 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 less so. When insurers list multiple marketing 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 2022, and those insurers are categorized as "Other."

There are 6 distribution styles into which each insurer is categorized in this *Summary*: (1) Pure IA or Broker, (2) MGA/Wholesale, (3) IA-Mixed, (4) Exclusive-Captive, (5) Direct, and (6) Other. When general independent agent distribution figures are needed, data for the first three distribution styles are combined, and are of the most interest. The remaining three distribution styles stand on their own. Other industry analysis of distribution and penetration may vary in how the impact of insurer distribution choices are determined, but generally the results are similar to the approach taken in this *Summary*.

By controlling the distribution style classification in this way 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 distribution styles by line of business. It also allows creating lists of insurers by line of business for each distribution style.

Proprietary Classification of Premiums by Line of Business

Featured in the table below are the premiums as calculated based on the proprietary classification of insurers into distribution styles. Premiums are shown first for each line of business and All Distribution styles combined, and then for the 6 distribution styles just listed above separately. Bold and underlined in the table below are the 26 P&C independent agent-focused lines of business. The total for those 26 lines is provided in the last line of the table, Total (IA-Focused Lines).

2022 - 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	94	63	12	2	15	1	1
Aggregate Write-ins	6	4	0	0	0	1	0
<u>Aircraft (all perils)</u>	24	23	1	0	0	0	0
<u>All Commercial Auto</u>	406	317	17	4	38	24	6
<u>All Private Passenger Auto</u>	1,508	499	6	15	694	293	0
<u>Allied Perils Only</u>	141	103	2	16	11	6	1
<u>Boiler & Machinery</u>	20	12	0	5	1	1	0
<u>Burglary & Theft</u>	3	2	0	0	0	0	0
<u>Commercial Multi-Peril</u>	395	268	8	16	76	26	1
Credit	8	4	2	0	1	1	0
<u>Earthquake</u>	3	2	0	0	0	0	0
<u>Excess Workers' Comp</u>	8	8	0	0	0	(0)	0
<u>Farmowners Multi-Peril</u>	309	175	1	0	123	9	(0)
<u>Federal Flood</u>	5	3	1	0	1	0	0
<u>Fidelity</u>	9	8	0	0	0	0	0
Financial Guaranty	1	0	0	0	0	1	0
<u>Fire Peril Only</u>	119	97	2	10	4	4	1
<u>Homeowners Multi-Peril</u>	1,071	406	3	7	542	113	0
<u>Inland Marine</u>	241	151	14	13	56	7	2
<u>International</u>	0	0	0	0	0	0	0
<u>Medical Malpractice</u>	50	23	6	18	1	1	1
Mortgage Guaranty	34	4	0	0	0	23	7
<u>Multi-Peril Crop</u>	1,044	585	37	398	23	0	0
<u>Ocean Marine</u>	7	6	0	0	0	0	0
<u>Other Liability (Claims-made)</u>	162	132	16	2	1	6	4
<u>Other Liability (Occurrence)</u>	369	262	27	5	42	20	12
<u>Private Crop</u>	392	178	16	193	5	0	0
<u>Private Flood</u>	4	3	0	0	0	1	0
<u>Products Liability</u>	26	18	1	0	2	5	0
<u>Surety</u>	53	47	2	0	2	3	0
Warranty	4	2	0	0	0	2	(0)
<u>Workers' Compensation</u>	391	310	10	23	24	22	2
Total (All Lines)	6,905	3,716	185	730	1,663	572	39
Total (IA-Focused Lines)	6,757	3,638	171	728	1,646	543	31

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

Top 10 Largest Insurers by Distribution Style

To provide examples of the classification approach results, the top insurers in each distribution style are shown below with the reported marketing type and premiums for Nebraska.

Top 10 Insurers Classified as IA or Broker - DPW (Premiums) in Millions of Dollars			
Nebraska Policy-Issuing Insurers	Group	2022 DPW	Listed Marketing Type
Farmers Mutual Insurance Co of Nebraska	...	411.9	Independent Agency
NAU Country Insurance Company	QBE North America Insurance Group	275.3	Independent Agency
ACE Property and Casualty Insurance Co	Chubb INA Group	220.0	Independent Agency
Progressive Northern Insurance Company	Progressive Insurance Group	200.6	Independent Agency
Great American Insurance Company	Great American P & C Insurance Group	113.1	Independent Agency
Farmers Mutual Hail Insurance Co of Iowa	FMH Insurance Group	99.8	Independent Agency
Employers Mutual Casualty Company	EMC Insurance Companies	68.9	Independent Agency
Auto-Owners Insurance Company	Auto-Owners Insurance Group	67.8	Independent Agency
Great West Casualty Company	Old Republic Insurance Group	66.9	Independent Agency
North Star Mutual Insurance Company	North Star Companies	65.4	Independent Agency

Top 10 Insurers Classified as MGA/Wholesale - DPW (Premiums) in Millions of Dollars			
Nebraska Policy-Issuing Insurers	Group	2022 DPW	Listed Marketing Type
Stratford Insurance Company	American International Group	39.2	General Agent
FMH Ag Risk Insurance Company	FMH Insurance Group	13.9	General Agent
Gemini Insurance Company	W. R. Berkley Insurance Group	10.6	Managing General Agent
Markel Insurance Company	Markel Corporation Group	7.1	Managing General Agent
TDC Specialty Insurance Company	Doctors Company Insurance Group	7.0	Managing General Agent
National Interstate Insurance Company	Great American P & C Insurance Group	6.7	General Agent
Evanston Insurance Company	Markel Corporation Group	6.4	Managing General Agent
Northland Insurance Company	Travelers Group	5.8	General Agent
Atain Specialty Insurance Company	Atain Insurance Companies	3.7	Managing General Agent
AssuranceAmerica Insurance Company	AssuranceAmerica Insurance Group	3.1	Managing General Agent

Top 10 Insurers Classified as IA-Mixed - DPW (Premiums) in Millions of Dollars			
Nebraska Policy-Issuing Insurers	Group	2022 DPW	Listed Marketing Type
Rural Community Insurance Company	Zurich Insurance US PC Group	404.7	Other
American Agri-Business Insurance Company	Sompo Holdings US Group	186.2	Other Agency
Factory Mutual Insurance Company	FM Global Group	26.7	Direct Response, Broker
Dakota Truck Underwriters	Dakota Group	11.6	Direct Response, Independent Agency
COPIC Insurance Company	COPIC Insurance Group	10.7	Direct Response, Independent Agency
American Modern Property & Casualty Ins	Munich-American Holding Corp Companies	10.3	Worksite Marketing
Depositors Insurance Company	Nationwide Group	10.2	Direct Response, Independent Agency
Bristol West Insurance Company	Farmers Insurance Group	8.3	Independent Agency, Exclusive/Captive Agent
Church Mutual Insurance Company, S.I.	Church Mutual Insurance Group	7.8	Direct Response, Independent Agency
Jefferson Insurance Company	Allianz US PC Insurance Companies	7.1	Internet, Independent Agency

Top 10 Insurers Classified as Exclusive-Captive - DPW (Premiums) in Millions of Dollars			
Nebraska Policy-Issuing Insurers	Group	2022 DPW	Listed Marketing Type
State Farm Fire and Casualty Company	State Farm Group	348.4	Exclusive/Captive Agent
State Farm Mutual Automobile Ins Co	State Farm Group	284.5	Exclusive/Captive Agent
Farm Bureau Property & Casualty Ins Co	Farm Bureau Property & Casualty Group	244.0	Exclusive/Captive Agent
Nationwide Mutual Insurance Company	Nationwide Group	124.4	Exclusive/Captive Agent
American Family Insurance Company	American Family Insurance Group	109.5	Exclusive/Captive Agent
American Family Mutual Ins Co, S.I.	American Family Insurance Group	106.2	Exclusive/Captive Agent
Allstate Fire and Casualty Insurance Co	Allstate Insurance Group	68.7	Exclusive/Captive Agent
Western Agricultural Insurance Company	Farm Bureau Property & Casualty Group	63.1	Exclusive/Captive Agent, Managing General Agent
Shelter Mutual Insurance Company	Shelter Insurance Companies	49.2	Exclusive/Captive Agent
Liberty Insurance Underwriters, Inc.	Liberty Mutual Insurance Companies	39.9	Exclusive/Captive Agent, Direct Response

Top 10 Insurers Classified as Direct - DPW (Premiums) in Millions of Dollars			
Nebraska Policy-Issuing Insurers	Group	2022 DPW	Listed Marketing Type
Progressive Universal Insurance Company	Progressive Insurance Group	105.4	Direct Response
United Services Automobile Association	USAA Group	56.3	Direct Response
Nationwide Agribusiness Insurance Co	Nationwide Group	41.3	Direct Response
GEICO Advantage Insurance Company	Berkshire Hathaway Insurance Group	41.1	Direct Response
USAA Casualty Insurance Company	USAA Group	34.6	Direct Response
USAA General Indemnity Company	USAA Group	31.9	Direct Response
Crestbrook Insurance Company	Nationwide Group	24.8	Direct Response
GEICO Choice Insurance Company	Berkshire Hathaway Insurance Group	22.9	Direct Response
Nationwide General Insurance Company	Nationwide Group	18.0	Direct Response
Garrison Property and Casualty Ins Co	USAA Group	12.5	Direct Response

Top 10 Insurers Classified as Other - DPW (Premiums) in Millions of Dollars			
Nebraska Policy-Issuing Insurers	Group	2022 DPW	Listed Marketing Type
Vanliner Insurance Company	Great American P & C Insurance Group	8.0	General Agent, Other
Cincinnati Specialty Underwriters Ins Co	The Cincinnati Insurance Companies	4.9	Not Available
Essent Guaranty, Inc.	Essent Guaranty Group	3.9	Not Available
Endurance Assurance Corporation	Sompo Holdings US Group	3.5	Not Available
National Mortgage Insurance Corporation	National Mortgage Insurance Group	2.8	Not Available
Westfield Specialty Insurance Company	Westfield Group	2.2	Inactive
Berkshire Hathaway Specialty Ins Co	Berkshire Hathaway Insurance Group	2.1	Not Available
Bridgeway Insurance Company	Munich-American Holding Corp Companies	1.6	Inactive
Upland Specialty Insurance Company	...	1.3	Inactive
Regent Insurance Company	QBE North America Insurance Group	1.1	Not Available

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

Appendix #3: NAIC Line of Business Definitions

The National Association of Insurance Commissioners (NAIC) provides instructions to insurers for completing their 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: Line of Business Facts—Visual Reference

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.

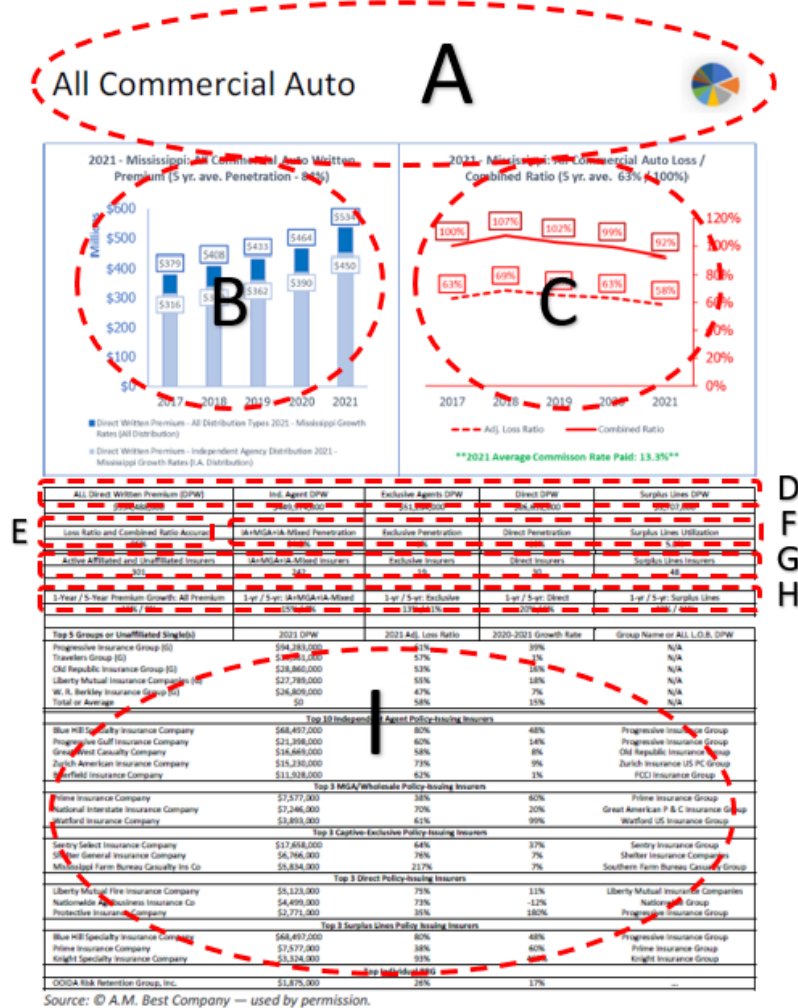
D: Direct written premium dollars are provided for all distribution, Independent Agents, Exclusive and Direct. Surplus Lines premiums are also provided for all distribution styles.

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 *2023 Nebraska Annual 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**.

Two additional, informative products are available from Real Insurance Solutions Consulting:

- Quarterly state marketplace summaries are made available during the calendar year, as the data is reported by P&C insurers becomes available.
- Individual *insurer* summaries are also available, based on the same data provided in the annual and quarterly summaries, with data provided both on a national and Nebraska-specific basis.

All questions and comments or need for further analysis are welcomed at the contact information below.

Real Insurance Solutions Consulting, LLC

Paul A. Buse, Principal

www.realinsurancesc.com

301-842-7472