

# BEST'S REVIEW®

## Best's Rankings

### Top 25 Writers - US Private Flood – 2022 Edition

Ranked by 2021 direct premiums written.

(\$ Thousands)

2021 Rank	2020 Rank	Company / Group	AMB#	2021 Direct Premiums Written	% Change in Premiums	Market Share (%)			Adjusted Loss Ratios			% of Company Premiums
						2021	2020	2019	2021	2020	2019	
1	1	Zurich Ins US PC Group	018549	\$168,788	70.9	16.1	13.4	15.2	85.2	367.0	34.8	1.1
2	3	Amer Intl Group	018540	156,871	108.3	14.9	10.3	9.9	54.8	32.9	28.1	1.1
3	2	Assurant P&C Group	018523	107,151	10.0	10.2	13.3	16.3	34.6	10.1	16.3	1.2
4	4	XL Reins America Group	018557	71,163	3.6	6.8	9.3	6.7	22.2	34.0	12.3	0.9
5	5	Swiss Reins Group	003262	60,763	-9.9	5.8	9.2	12.7	14.3	8.0	56.3	2.4
6	8	Liberty Mutual Ins Cos	000060	59,941	55.3	5.7	5.3	4.3	35.0	-6.7	-48.2	0.1
7	7	Berkshire Hathaway Ins	000811	52,113	25.8	5.0	5.6	4.3	14.2	16.7	-86.9	0.1
8	6	Arch Ins Group	018484	48,821	-1.7	4.7	6.8	6.6	8.4	9.2	5.3	0.9
9	12	Chubb INA Group	018498	44,221	188.4	4.2	2.1	0.9	61.9	0.5	22.8	0.2
10	9	Allstate Ins Group	000008	33,664	-5.4	3.2	4.8	3.0	24.1	21.6	14.1	0.1
11	10	Allianz US PC Ins Companies	018429	33,217	22.5	3.2	3.7	3.8	28.0	-20.2	107.6	0.6
12	39	Sompo Hldgs US Group	018878	33,024	999.9	3.1	0.0	0.0	7.2	0.0	0.0	0.5
13	11	Alleghany Corp Group	018640	26,862	2.8	2.6	3.6	3.8	3.1	-0.1	-0.8	1.0
14	16	Munich-Amer Hldg Corp Cos	018753	23,568	196.8	2.2	1.1	1.4	37.0	27.1	31.6	0.7
15	57	Transverse Ins Group	018931	17,322	0.0	1.7	0.0	0.0	96.5	0.0	0.0	7.8
16	13	MAPFRE North America Group	018801	15,367	5.9	1.5	2.0	2.3	4.5	1.7	10.7	0.7
17	20	Trisura US Ins Group	018944	12,084	110.5	1.2	0.8	0.0	261.0	69.3	59.7	1.5
18	15	Palomar Hldgs US Group	018954	11,653	42.5	1.1	1.1	0.9	36.9	-2.3	34.2	2.5
19	14	Progressive Ins Group	000780	10,175	7.7	1.0	1.3	1.3	3.9	2.7	0.2	0.0
20	18	United Surety & Indemnity Co	011138	6,458	1.2	0.6	0.9	1.1	0.2	1.2	1.2	8.3
21	19	Tokio Marine US PC Group	018733	5,782	-8.6	0.6	0.9	1.3	86.2	0.4	41.0	0.1
22	17	Markel Corp Group	018468	5,267	-25.0	0.5	1.0	1.4	87.6	52.9	36.7	0.1
23	21	Nationwide Group	005987	5,240	21.3	0.5	0.6	0.6	84.7	132.3	8.3	0.0
24	25	W. R. Berkley Ins Group	018252	5,078	166.4	0.5	0.3	0.0	285.7	0.8	0.0	0.1
25	22	Cincinnati Ins Cos	004294	4,754	23.0	0.5	0.5	0.6	152.0	18.3	13.0	0.1
<b>Top 25 Writers</b>				<b>\$1,019,347</b>	<b>41.1</b>	<b>97.0</b>	<b>98.3</b>	<b>99.4</b>	<b>43.7</b>	<b>62.8</b>	<b>22.5</b>	<b>0.3</b>
<b>Total U.S. P/C Industry</b>				<b>\$1,050,352</b>	<b>42.9</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>43.3</b>	<b>62.0</b>	<b>22.8</b>	<b>0.1</b>

Reflects Grand Total (includes Canada and U.S. Territories).

Source: BESTLINK - State/Line (P/C Lines) - P/C, US; data as of July 29, 2022.

