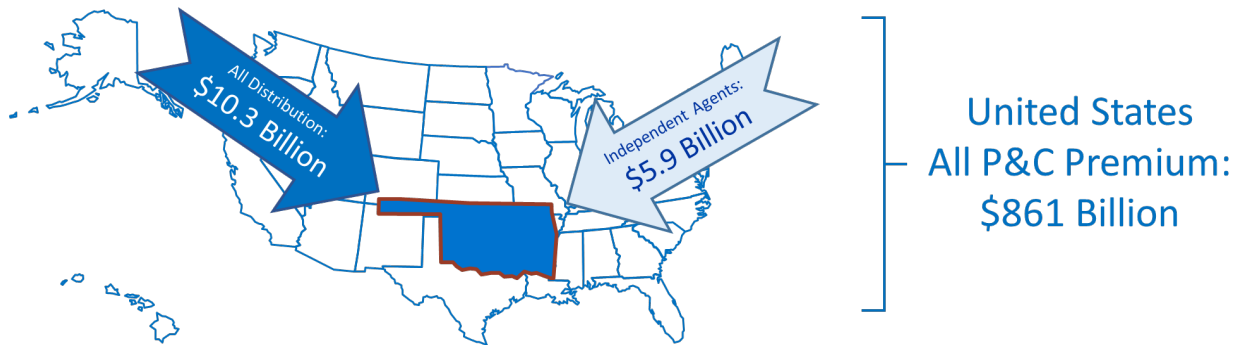


2023 Oklahoma Annual P&C Marketplace Summary



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You are being provided this *2023 Oklahoma Annual P&C Marketplace Summary* covering the Oklahoma property and casualty (P&C) insurance marketplace as a benefit of your membership in the **Big I | Oklahoma**.

What follows is a graphic and numeric presentation of the Oklahoma 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 Oklahoma 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 Oklahoma.

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

- Premiums for all 32 P&C lines of business in Oklahoma,
- 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 Oklahoma. 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 Oklahoma P&C Marketplace Summary*, four appendices are provided for the reader.

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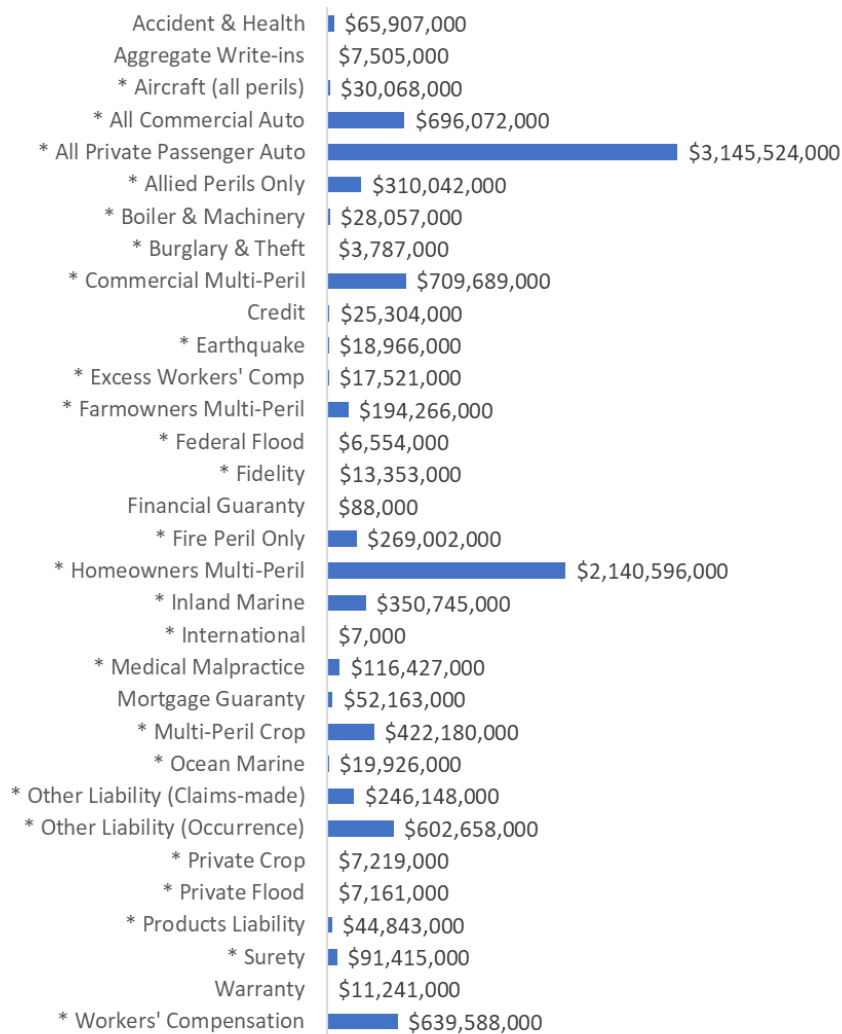
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All Private Passenger Auto	22
Allied Perils Only	23
Boiler & Machinery	24
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Commercial Multi-Peril	26
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Oklahoma Premiums: All 32 P&C Lines of Business

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 Oklahoma 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 (*)).

Oklahoma Total Premium Comparisons

To provide Com, in the table below is comparative data on Oklahoma P&C premiums; and how Oklahoma 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 capital comparative premium uses the most recent population estimate from the U.S. Census.

Groupings of Premiums	Oklahoma (Rank)	Smallest/Lowest State	Largest/Highest State	United States (Average State)
Total (All Lines) Premiums	\$10.3 Billion	Vermont (\$1.5 Billion)	California (\$104.8 Billion)	\$861,485,443,000 (\$16.9 Billion)
Total (All Lines) Per Capita Premium	\$2,561 (Rank is 23 of 51)	Ohio (\$1,803)	North Dakota (\$4,657)	\$2,585
Personal Lines Per Capita Premium	\$1,315 (Rank is 12 of 51)	District of Columbia (\$885)	Florida (\$1,788)	\$1,233
Commercial Lines Per Capita Premium	\$731 (Rank is 33 of 51)	Ohio (\$512)	District of Columbia (\$1,830)	\$860
Agricultural Lines Per Capita Premium	\$155 (Rank is 8 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)

Oklahoma Top 10 Independent Agent Lines of Business

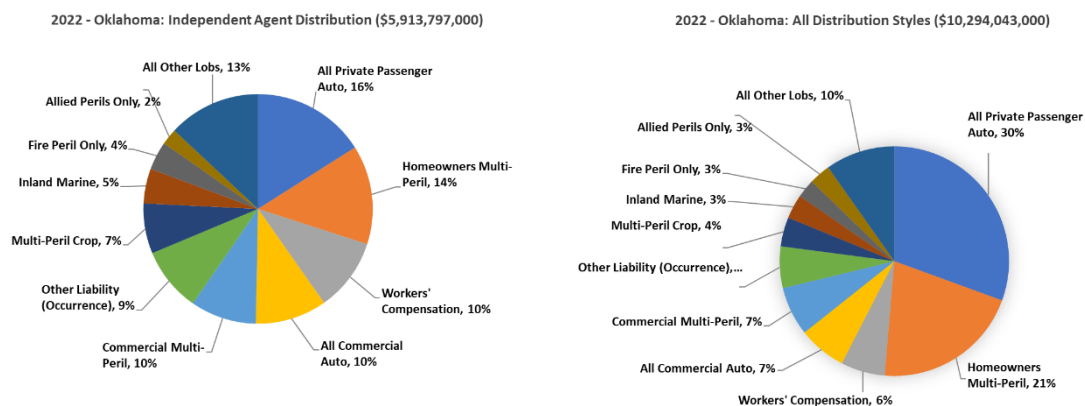
The below pie charts show which lines of business are the most important to independent agents, based on direct written premiums. The top 10 lines of business are shown in each pie chart, with premiums from all other lines of business combined in the “All Other” pie section.

Data for Oklahoma is used in the top two pie charts, with the lines of business ordered by rank order of premiums through independent agents in Oklahoma. 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.

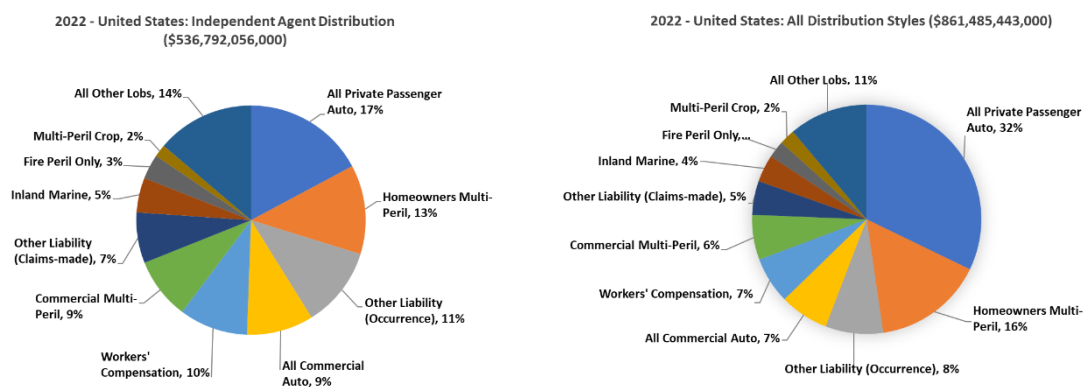
For comparison, data for the United States is used for the second two pie charts. The rank-order for the United States pie charts is based on premiums through independent agents in all of the United States.

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.

Oklahoma 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 Oklahoma 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 Oklahoma 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	Oklahoma 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	#4-LOB		98%
All Private Passenger Auto	#1-LOB	73%	100%
Allied Perils Only	#10-LOB		45%
Boiler & Machinery			
Burglary & Theft			
Commercial Multi-Peril	#5-LOB		100%
Credit			
Earthquake			6%
Excess Workers' Comp			
Farmowners Multi-Peril			6%
Federal Flood			
Fidelity			
Financial Guaranty			
Fire Peril Only	#9-LOB		90%
Homeowners Multi-Peril	#2-LOB	2%	98%
Inland Marine	#8-LOB		100%
International			
Medical Malpractice			14%
Mortgage Guaranty			
Multi-Peril Crop	#7-LOB	10%	39%
Ocean Marine			2%
Other Liability (Claims-made)		2%	92%
Other Liability (Occurrence)	#6-LOB	8%	100%
Private Crop			4%
Private Flood			
Products Liability			
Surety			6%
Warranty			2%
Workers' Compensation	#3-LOB	6%	92%

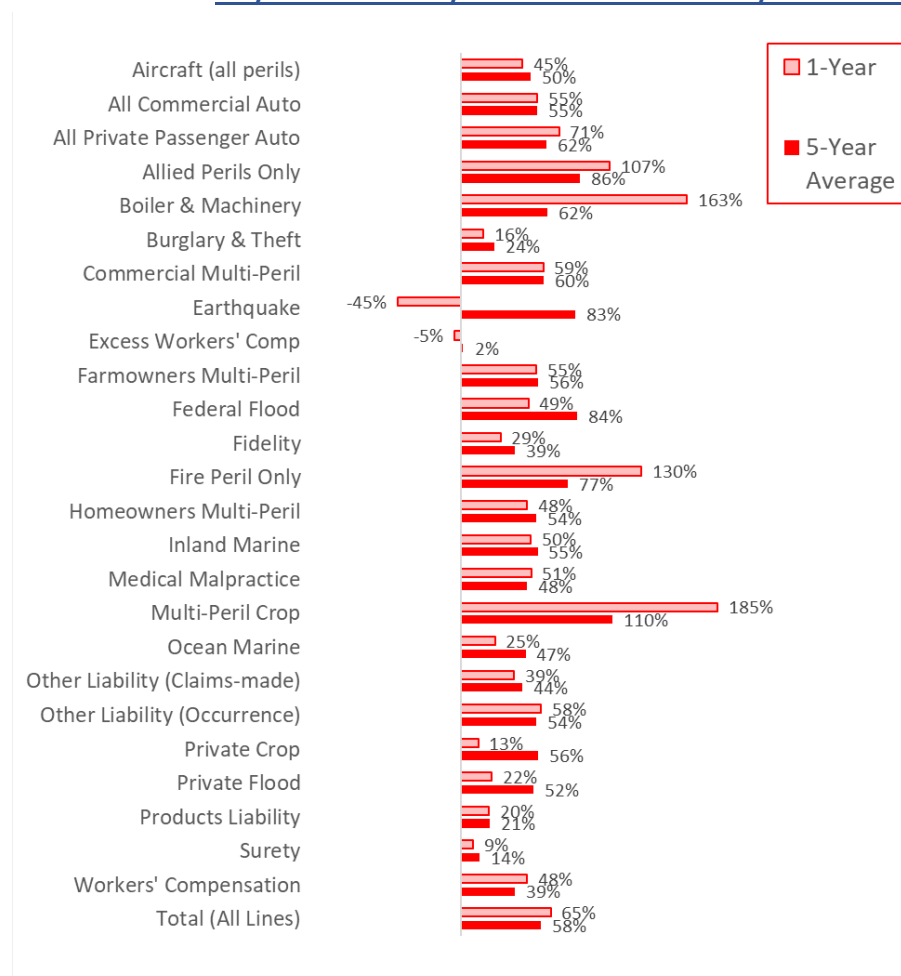
Source: © A.M. Best Company — used by permission.

Oklahoma 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 Oklahoma'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 Oklahoma, as compared to United States averages.

All Lines Average Loss Ratio	Oklahoma	United States	Highest State	Lowest State
1-Year Loss Ratio	65%	68%	South Dakota (101%)	Wyoming (45%)
5-Year Loss Ratio	58%	63%	Louisiana (90%)	District of Columbia (47%)

Line of Business Average Loss Ratios	Oklahoma 1-Year Loss Ratio	Oklahoma 5-Year Loss Ratio	United States 1-Year Loss Ratio	United States 5-Year Loss Ratio
Aircraft (all perils)	45%	50%	58%	59%
All Commercial Auto	55%	55%	70%	68%
All Private Passenger Auto	71%	62%	81%	68%
Allied Perils Only	107%	86%	77%	78%
Boiler & Machinery	163%	62%	39%	40%
Burglary & Theft	16%	24%	30%	47%
Commercial Multi-Peril	59%	60%	60%	59%
Earthquake	-45%	83%	2%	3%
Excess Workers' Comp	-5%	2%	47%	61%
Farmowners Multi-Peril	55%	56%	77%	66%
Federal Flood	49%	84%	119%	57%
Fidelity	29%	39%	32%	35%
Fire Peril Only	130%	77%	63%	63%
Homeowners Multi-Peril	48%	54%	71%	67%
Inland Marine	50%	55%	47%	51%
International	-67%	-40%	-511%	86%
Medical Malpractice	51%	48%	55%	55%
Multi-Peril Crop	185%	110%	94%	85%
Ocean Marine	25%	47%	63%	58%
Other Liability (Claims-made)	39%	44%	51%	53%
Other Liability (Occurrence)	58%	54%	68%	66%
Private Crop	13%	56%	78%	96%
Private Flood	22%	52%	48%	48%
Products Liability	20%	21%	46%	50%
Surety	9%	14%	13%	17%
Workers' Compensation	48%	39%	46%	48%

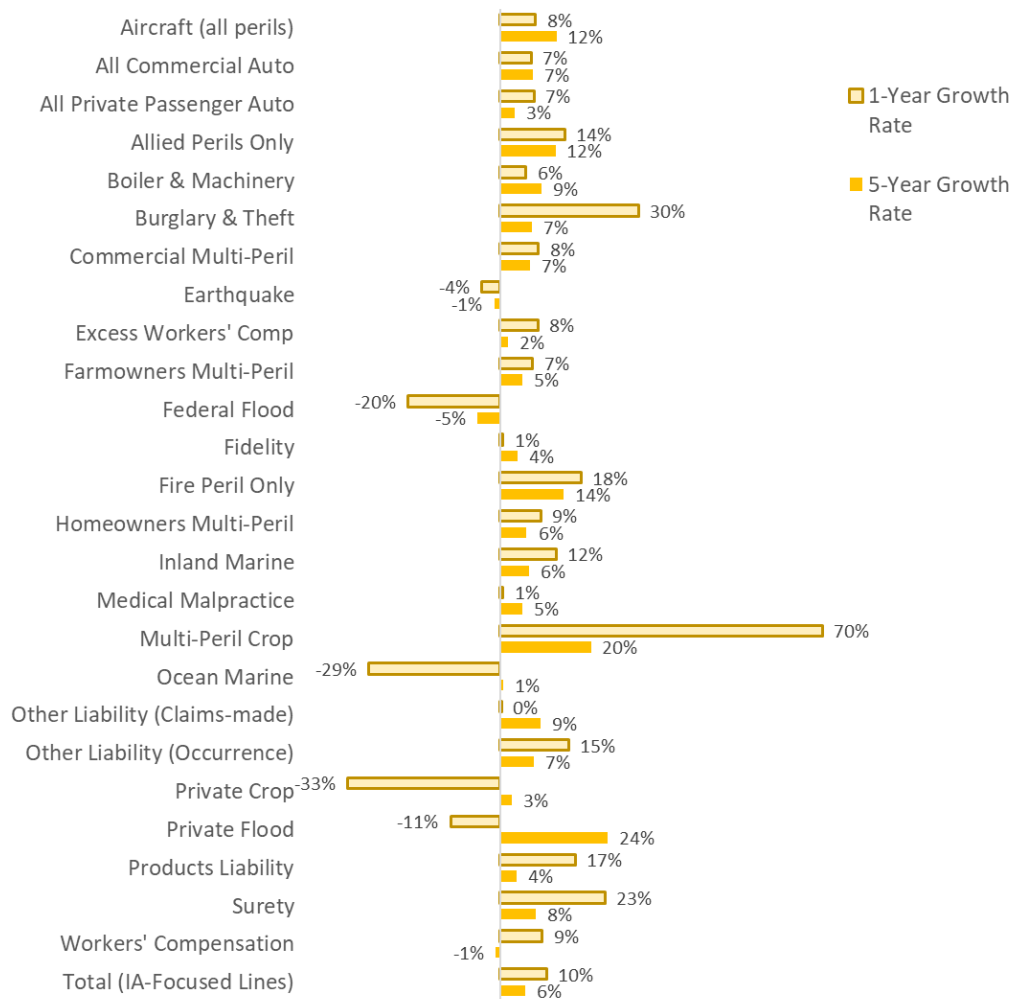
Source: © A.M. Best Company — used by permission.

Oklahoma 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

2022 - Oklahoma: Premium Growth Rates (1-year and 5-year)



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

Average Growth Rate Comparisons

The first table below shows average growth rate data, to provide perspective on Oklahoma'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 Oklahoma, as compared to United States averages.

Total (IA-Focused Lines) Average Growth	Oklahoma	United States	Fastest State	Slowest State
1-Year Growth	10%	10%	North Dakota (22%)	Delaware (2%)
5-Year Growth	6%	7%	South Dakota (10%)	West Virginia (2%)

Line of Business Average Growth Rates	Oklahoma 1- Year Growth	Oklahoma 5- Year Growth	United States 1- Year Growth	United States 5- Year Growth
Aircraft (all perils)	8%	12%	11%	14%
All Commercial Auto	7%	7%	11%	10%
All Private Passenger Auto	7%	3%	6%	3%
Allied Perils Only	14%	12%	19%	16%
Boiler & Machinery	6%	9%	10%	9%
Burglary & Theft	30%	7%	16%	12%
Commercial Multi-Peril	8%	7%	10%	7%
Earthquake	-4%	-1%	10%	12%
Excess Workers' Comp	8%	2%	8%	3%
Farmowners Multi-Peril	7%	5%	7%	5%
Federal Flood	-20%	-5%	-12%	-1%
Fidelity	1%	4%	5%	4%
Fire Peril Only	18%	14%	17%	14%
Homeowners Multi-Peril	9%	6%	12%	8%
Inland Marine	12%	6%	14%	8%
International	75%	N/A	182%	N/A
Medical Malpractice	1%	5%	5%	6%
Multi-Peril Crop	70%	20%	35%	18%
Ocean Marine	-29%	1%	8%	10%
Other Liability (Claims-made)	0%	9%	3%	16%
Other Liability (Occurrence)	15%	7%	12%	12%
Private Crop	-33%	3%	16%	9%
Private Flood	-11%	24%	24%	19%
Products Liability	17%	4%	13%	8%
Surety	23%	8%	15%	7%
Workers' Compensation	9%	-1%	9%	0%

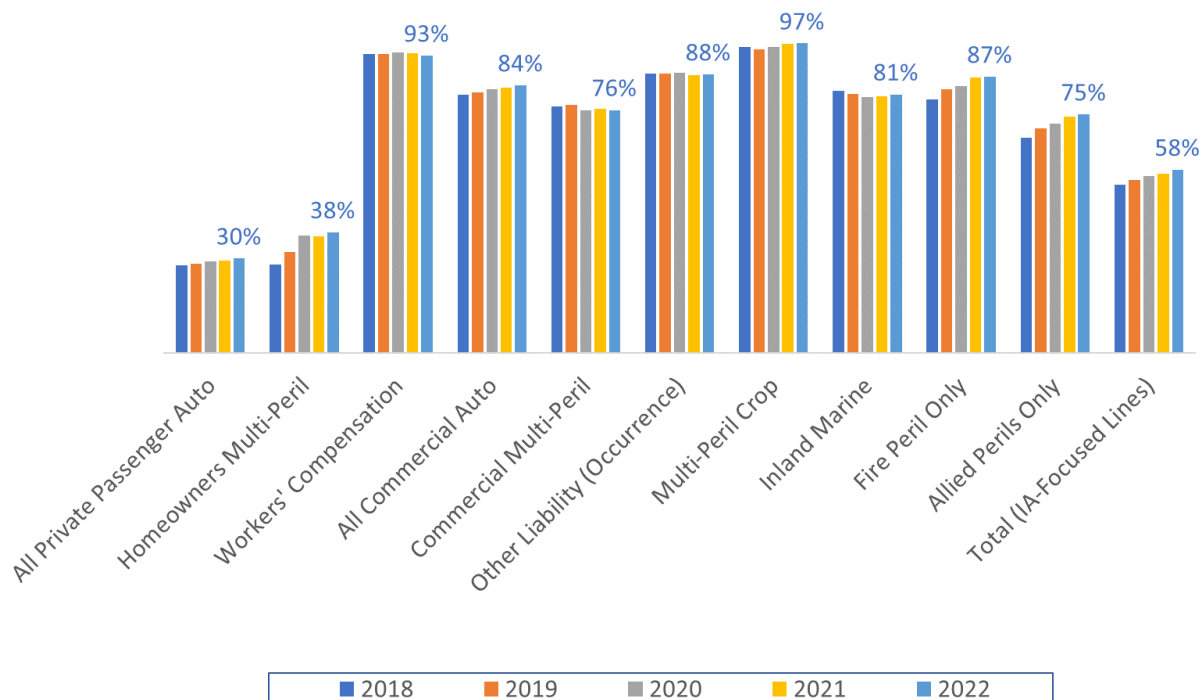
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Oklahoma Penetration Rates

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 Oklahoma.

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

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



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

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

Independent Agent Penetration Comparisons by Line of Business

The first table below shows comparative data to give perspective on Oklahoma'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 Oklahoma, as compared to the United States averages.

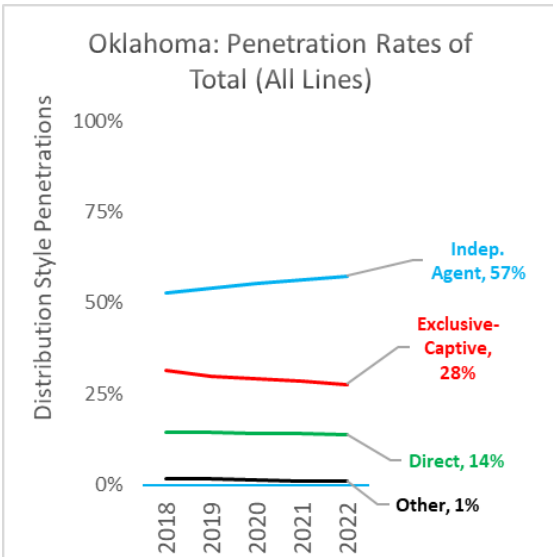
Total (IA-Focused Lines) Average Penetration	Oklahoma	United States	Highest State	Lowest State
1-Year Penetration	58%	63%	Massachusetts (80%)	New Mexico (51%)
5-Year Penetration	55%	60%	Massachusetts (78%)	Alabama (48%)

Line of Business Average Penetration Rates	Oklahoma 1-Year Penetration	Oklahoma 5-Year Penetration	United States 1- Year Penetration	United States 5- Year Penetration
Aircraft (all perils)	97%	97%	95%	94%
All Commercial Auto	84%	83%	84%	84%
All Private Passenger Auto	30%	29%	33%	32%
Allied Perils Only	75%	72%	86%	83%
Boiler & Machinery	95%	94%	93%	93%
Burglary & Theft	89%	87%	96%	95%
Commercial Multi-Peril	76%	77%	84%	84%
Earthquake	42%	45%	86%	85%
Excess Workers' Comp	97%	97%	93%	95%
Farmowners Multi-Peril	48%	51%	40%	40%
Federal Flood	66%	65%	79%	77%
Fidelity	92%	91%	91%	90%
Fire Peril Only	87%	84%	89%	86%
Homeowners Multi-Peril	38%	34%	50%	46%
Inland Marine	81%	81%	78%	76%
International	100%	100%	100%	100%
Medical Malpractice	88%	90%	74%	74%
Multi-Peril Crop	97%	97%	96%	96%
Ocean Marine	98%	98%	95%	95%
Other Liability (Claims-made)	88%	89%	92%	92%
Other Liability (Occurrence)	88%	88%	86%	85%
Private Crop	96%	98%	97%	96%
Private Flood	92%	87%	86%	82%
Products Liability	93%	94%	92%	93%
Surety	93%	93%	85%	86%
Workers' Compensation	93%	94%	90%	91%

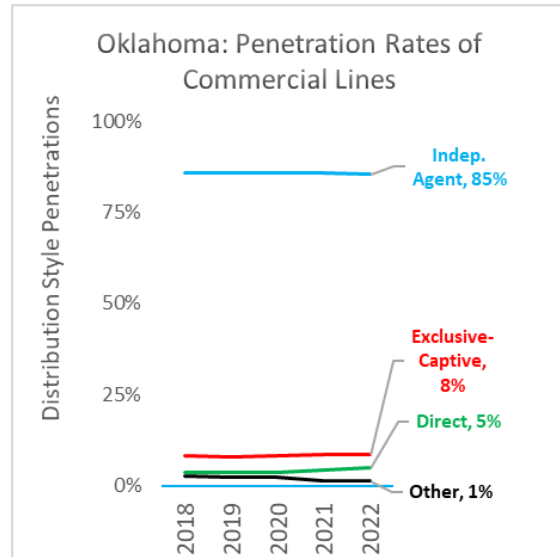
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All Distribution Styles: 5-Year Penetration Trends

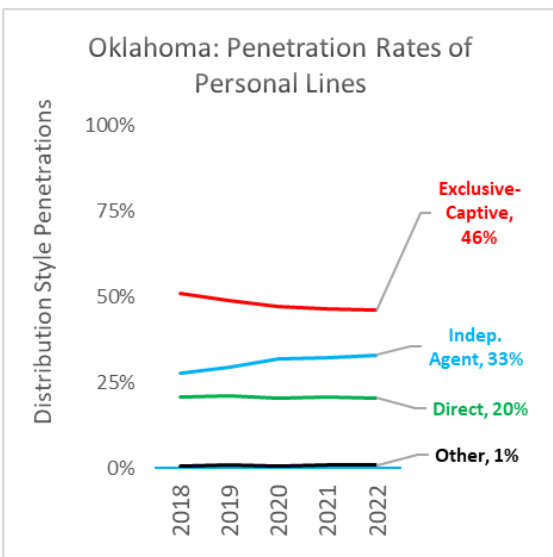
Below are 5-year penetration trends in Oklahoma shown for distribution styles and 4 groupings of lines of business. If the reader needs a reminder of what is included in these lines of business groupings, refer to the Oklahoma Total Premiums Perspective section on page 4.



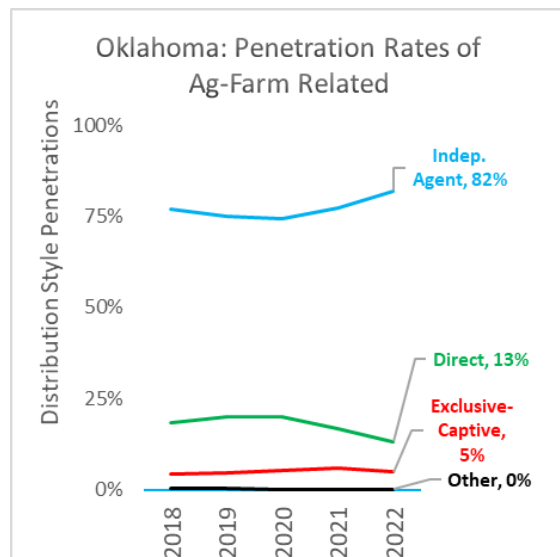
Total (All Lines)	2018	2019	2020	2021	2022
Indep. Agent	53%	54%	55%	56%	57%
Exclusive-Captive	31%	30%	29%	28%	28%
Direct	14%	14%	14%	14%	14%
Other	2%	2%	1%	1%	1%



Commercial Lines	2018	2019	2020	2021	2022
Indep. Agent	86%	86%	86%	86%	85%
Exclusive-Captive	8%	8%	8%	9%	8%
Direct	4%	4%	4%	4%	5%
Other	3%	2%	2%	1%	1%



Personal Lines	2018	2019	2020	2021	2022
Indep. Agent	28%	29%	32%	32%	33%
Exclusive-Captive	51%	49%	47%	47%	46%
Direct	21%	21%	21%	21%	20%
Other	1%	1%	1%	1%	1%



Ag-Farm Related	2018	2019	2020	2021	2022
Indep. Agent	77%	75%	74%	77%	82%
Exclusive-Captive	4%	5%	5%	6%	5%
Direct	18%	20%	20%	17%	13%
Other	0%	0%	0%	0%	0%

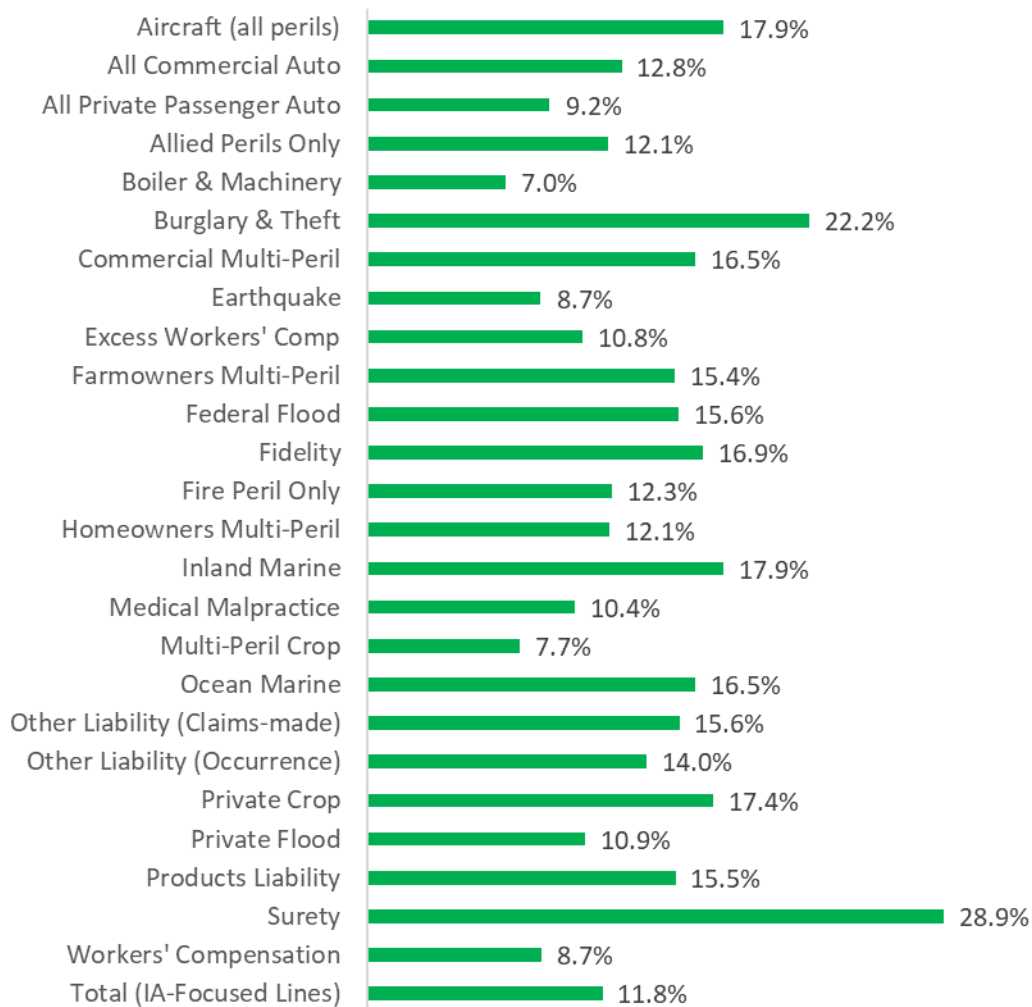
Source: © A.M. Best Company — used by permission.

Oklahoma 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.

Oklahoma 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 Oklahoma's 1-year commission rates. Provided is the overall average commission for all lines of business in Oklahoma, 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 Oklahoma, as compared to the United States.

Total (IA-Focused Lines) Average Commission	Oklahoma	United States	Highest State	Lowest State
1-Year Commission	11.8%	11.6%	Massachusetts (13.7%)	Maryland (10.4%)

Line of Business Average Commission Rates	Oklahoma 1- Year Commission	United States 1-Year Commission
Aircraft (all perils)	17.9%	14.6%
All Commercial Auto	12.8%	12.7%
All Private Passenger Auto	9.2%	7.7%
Allied Perils Only	12.1%	12.1%
Boiler & Machinery	7.0%	9.5%
Burglary & Theft	22.2%	21.8%
Commercial Multi-Peril	16.5%	17.1%
Earthquake	8.7%	13.3%
Excess Workers' Comp	10.8%	7.9%
Farmowners Multi-Peril	15.4%	14.8%
Federal Flood	15.6%	17.8%
Fidelity	16.9%	16.3%
Fire Peril Only	12.3%	13.1%
Homeowners Multi-Peril	12.1%	12.4%
Inland Marine	17.9%	17.8%
International	0.0%	2209.5%
Medical Malpractice	10.4%	9.3%
Multi-Peril Crop	7.7%	6.9%
Ocean Marine	16.5%	16.1%
Other Liability (Claims-made)	15.6%	15.8%
Other Liability (Occurrence)	14.0%	13.6%
Private Crop	17.4%	19.8%
Private Flood	10.9%	14.2%
Products Liability	15.5%	14.3%
Surety	28.9%	26.6%
Workers' Compensation	8.7%	9.2%

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

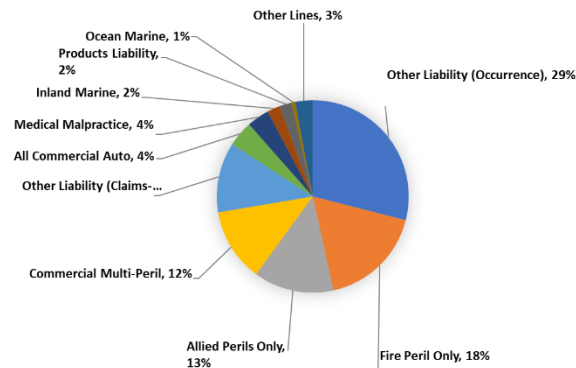
Oklahoma Surplus Lines

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

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

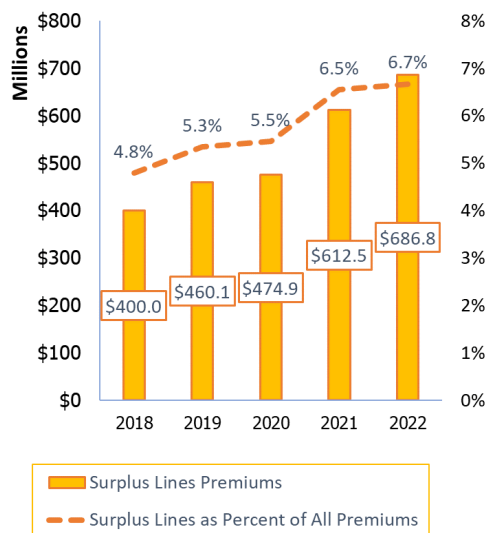
Readers should note the below data does not include alien insurers (insurers not domiciled in one of the 51 states). If alien premiums were included, it would increase the amount of surplus lines premiums by about 1 percentage point. An example of an alien surplus lines insurer is Lloyds of London. Alien 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 Oklahoma's surplus lines utilization rates. Provided is the average 1-year and 5-year surplus lines utilization rate in Oklahoma, 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 Oklahoma, as compared to the United States.

All Lines Surplus Lines Utilization Rates	Oklahoma	United States	Highest State	Lowest State
1-Year Surplus Lines	7%	9%	District of Columbia (17%)	South Dakota (2%)
5-Year Surplus Lines	6%	7%	District of Columbia (14%)	South Dakota (2%)

Line of Business Surplus Lines Utilization Rates	Oklahoma 1-Year Surplus Lines	Oklahoma 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	4%	4%	7%	6%
All Private Passenger Auto	0%	0%	0%	0%
Allied Perils Only	30%	27%	31%	28%
Boiler & Machinery	6%	7%	8%	7%
Burglary & Theft	21%	8%	25%	15%
Commercial Multi-Peril	12%	13%	9%	8%
Earthquake	14%	15%	47%	45%
Excess Workers' Comp	0%	1%	1%	1%
Farmowners Multi-Peril	0%	0%	0%	0%
Federal Flood	1%	1%	3%	2%
Fidelity	1%	1%	2%	2%
Fire Peril Only	45%	37%	36%	31%
Homeowners Multi-Peril	0%	0%	2%	2%
Inland Marine	4%	4%	7%	6%
International	71%	82%	4%	83%
Medical Malpractice	22%	21%	25%	23%
Multi-Peril Crop	0%	0%	0%	0%
Ocean Marine	20%	26%	5%	3%
Other Liability (Claims-made)	33%	27%	38%	33%
Other Liability (Occurrence)	33%	30%	32%	28%
Private Crop	0%	0%	0%	0%
Private Flood	46%	38%	45%	36%
Products Liability	32%	30%	43%	42%
Surety	2%	1%	1%	0%
Workers' Compensation	0%	0%	0%	1%

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Oklahoma 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 Oklahoma. 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 Oklahoma include the following.

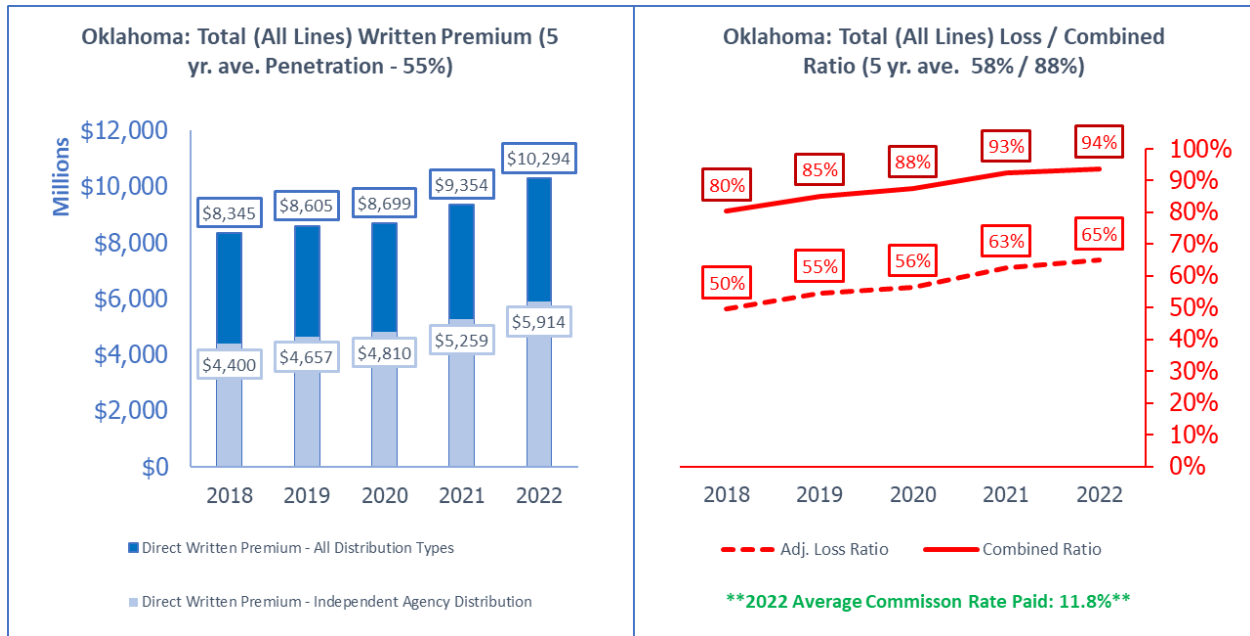
- A bar chart of 5-years data on premiums for all distribution types (dark blue), and premiums written through independent agents (light blue). For the premium chart the classification of premiums through independent agents is based on a categorization of agents by distribution style. The categorization 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 Oklahoma. 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 Oklahoma 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.

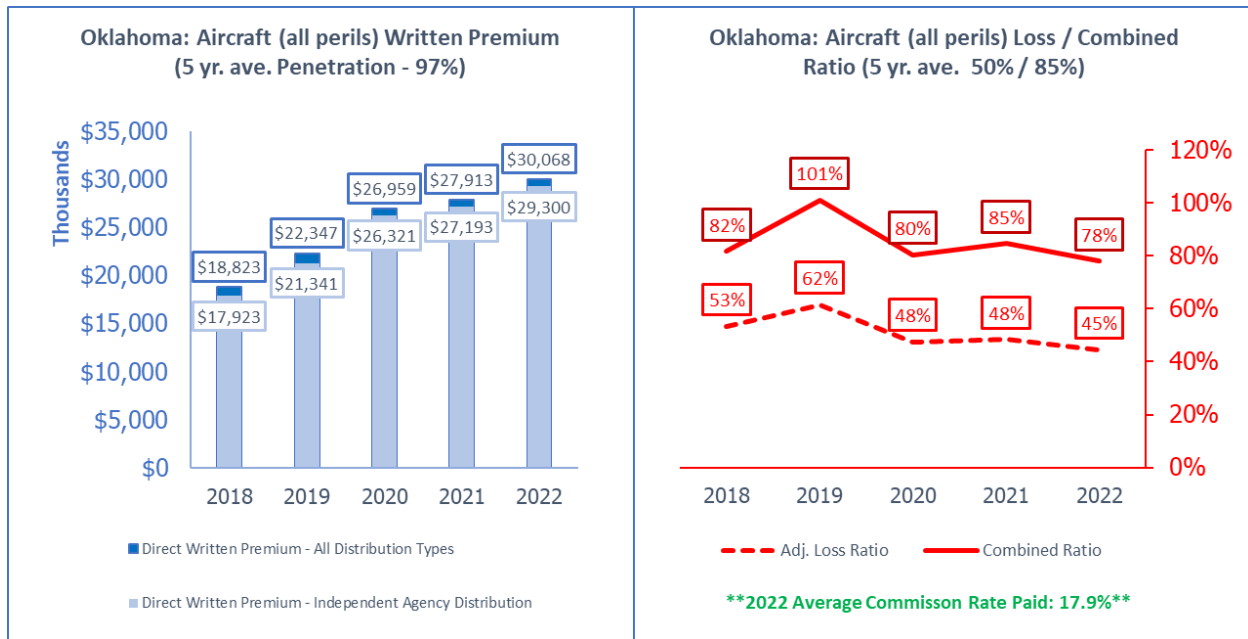
Total All P&C Lines of Business



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Excl.-Captive Agents DPW	Direct DPW	Surplus Lines DPW
\$10,294,043,000	\$5,913,797,000	\$2,846,200,000	\$1,422,492,000	\$686,750,000
Loss and Combined Ratio Data Status	IA+MGA+IA-Mixed Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
100%	57%	28%	14%	6.7%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Excl.-Captive Insurers	Direct Insurers	Surplus Lines Insurers
861	644	53	100	142
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% / 5%	12% / 8%	7% / 2%	8% / 4%	12% / 14%
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)	\$1,455,528,000	66%	9%	N/A
Farmers Insurance Group (G)	\$796,893,000	50%	5%	N/A
Progressive Insurance Group (G)	\$630,385,000	55%	7%	N/A
Liberty Mutual Insurance Companies (G)	\$556,230,000	52%	8%	N/A
Allstate Insurance Group (G)	\$517,953,000	53%	12%	N/A
Total or Average	\$10,294,197,000	65%	10%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				
Progressive Northern Insurance Company	\$378,141,000	56%	3%	Progressive Insurance Group
CompSource Mutual Insurance Company	\$215,528,000	61%	8%	...
Safeco Insurance Company of America	\$194,491,000	57%	0%	Liberty Mutual Insurance Companies
Amer Farmers & Ranchers Mutual Ins Co	\$157,315,000	65%	6%	American Farmers & Ranchers Group
Allstate Vehicle and Property Ins Co	\$137,382,000	35%	15%	Allstate Insurance Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Liberty Mutual Personal Insurance Co	\$65,407,000	53%	5%	Liberty Mutual Insurance Companies
Stratford Insurance Company	\$65,241,000	122%	110%	American International Group
Rock Ridge Insurance Company	\$22,939,000	64%	175%	Clear Blue Insurance Group
Top 3 Exclusive-Captive Policy-Issuing Insurers				
State Farm Fire and Casualty Company	\$742,210,000	48%	8%	State Farm Group
State Farm Mutual Automobile Ins Co	\$706,660,000	84%	11%	State Farm Group
Farmers Insurance Company, Inc.	\$570,514,000	52%	-5%	Farmers Insurance Group
Top 3 Direct Policy-Issuing Insurers				
Oklahoma Farm Bureau Mutual Insurance Co	\$280,535,000	59%	8%	Oklahoma Farm Bureau Group
Progressive Direct Insurance Company	\$200,193,000	57%	21%	Progressive Insurance Group
United Services Automobile Association	\$163,034,000	77%	3%	USAA Group
Top 3 Surplus Lines Policy Issuing Insurers				
Landmark American Insurance Company	\$35,142,000	119%	26%	Berkshire Hathaway Insurance Group
Scottsdale Insurance Company	\$28,311,000	36%	-5%	Nationwide Group
Princeton Excess & Surplus Lines Ins Co	\$26,568,000	59%	0%	Munich-American Holding Corp Cos
Top Individual RRG				
Health Care Industry Liab Recip Ins RRG	\$3,276,000	51%	11%	...

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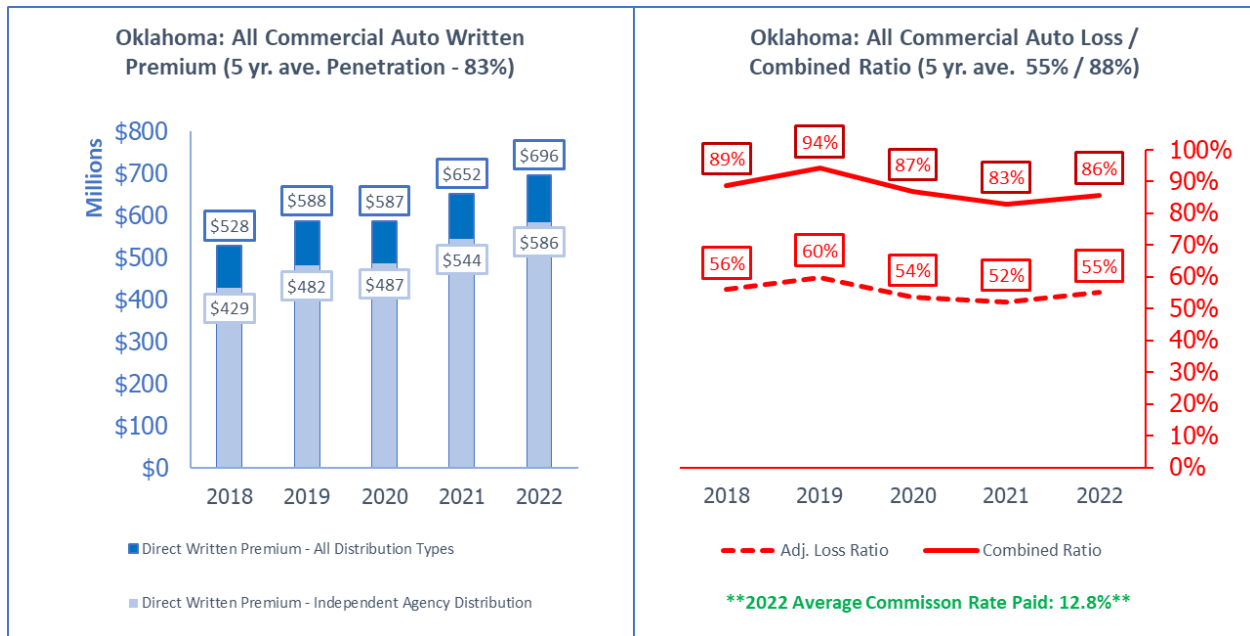
Aircraft (all perils)



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Excl.-Captive Agents DPW	Direct DPW	Surplus Lines DPW
\$30,068,000	\$29,300,000	\$344,000	\$424,000	\$127,000
Loss and Combined Ratio Data Status	IA+MGA+IA-Mixed Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
100%	97%	1%	1%	0.4%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Excl.-Captive Insurers	Direct Insurers	Surplus Lines Insurers
27	25	1	1	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
8% / 12%	8% / 13%	5% / 19%	8% / -13%	370% / 33%
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)	\$4,017,000	23%	28%	N/A
Sompo Holdings US Group (G)	\$3,372,000	118%	5%	N/A
Starr International Group (G)	\$3,344,000	39%	-9%	N/A
Old Republic Insurance Group (G)	\$2,271,000	30%	23%	N/A
QBE North America Insurance Group (G)	\$2,264,000	28%	-38%	N/A
Total or Average	\$30,067,000	45%	8%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				
National Union Fire Ins Co Pittsburgh PA	\$4,017,000	22%	28%	American International Group
Endurance American Insurance Company	\$3,372,000	118%	5%	Sompo Holdings US Group
Starr Indemnity & Liability Company	\$3,344,000	39%	-9%	Starr International Group
Old Republic Insurance Company	\$2,271,000	30%	23%	Old Republic Insurance Group
QBE Insurance Corporation	\$2,264,000	28%	-38%	QBE North America Insurance Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				
U.S. Specialty Insurance Company	\$965,000	47%	8%	Tokio Marine US PC Group
Harco National Insurance Company	\$652,000	62%	39%	IAT Insurance Group
	\$0			
Top 3 Exclusive-Captive Policy-Issuing Insurers				
American National Property & Casualty Co	\$344,000	61%	5%	American National Prop & Cas Group
	\$0			
Top 3 Direct Policy-Issuing Insurers				
Avemco Insurance Company	\$424,000	11%	7%	Tokio Marine US PC Group
	\$0			Farmers Insurance Group
Top 3 Surplus Lines Policy Issuing Insurers				
Texas Insurance Company	\$79,000	19%		AU Holding Company Group
National Fire & Marine Insurance Co	\$29,000	63%	7%	Berkshire Hathaway Insurance Group
Tokio Marine Specialty Insurance Company	\$19,000	28%		Tokio Marine US PC Group
Top Individual RRG				
	\$0			

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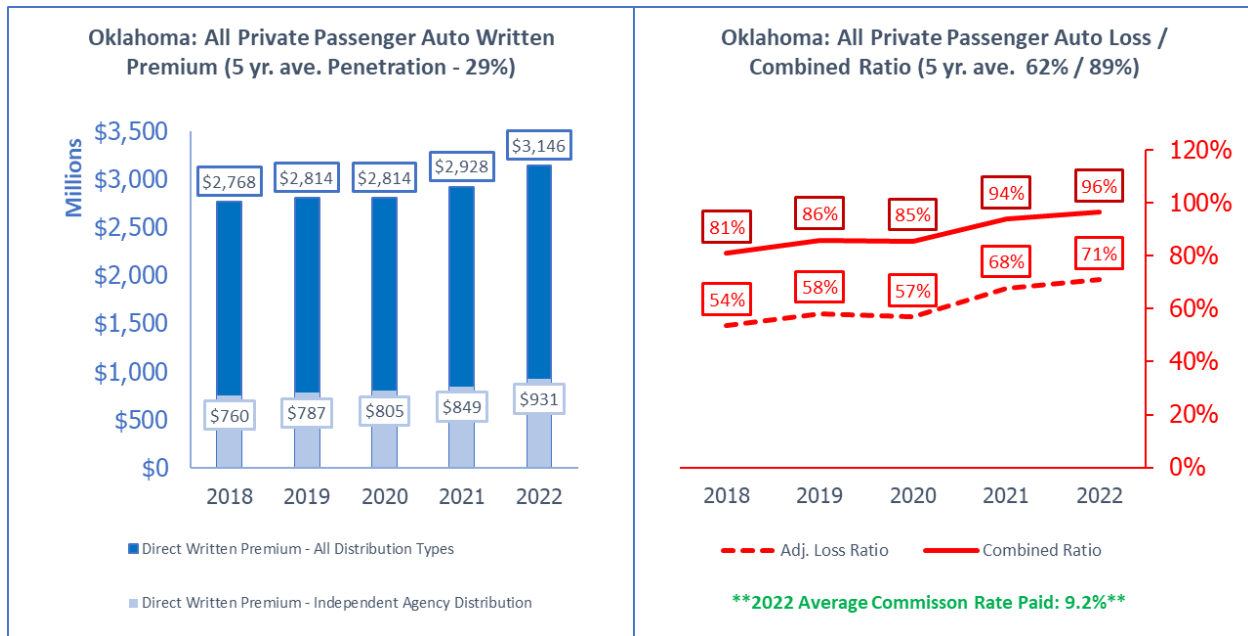
All Commercial Auto



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Excl.-Captive Agents DPW	Direct DPW	Surplus Lines DPW
\$696,072,000	\$585,529,000	\$56,794,000	\$49,899,000	\$29,603,000
Loss and Combined Ratio Data Status	IA+MGA+IA-Mixed Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
100%	84%	8%	7%	4.3%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Excl.-Captive Insurers	Direct Insurers	Surplus Lines Insurers
330	267	23	29	57
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%	8% / 8%	4% / 6%	4% / 10%	9% / 4%
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
Progressive Insurance Group (G)	\$108,580,000	55%	9%	N/A
Travelers Group (G)	\$65,178,000	59%	9%	N/A
Old Republic Insurance Group (G)	\$44,327,000	56%	13%	N/A
Liberty Mutual Insurance Companies (G)	\$26,593,000	49%	7%	N/A
Zurich Insurance US PC Group (G)	\$24,005,000	24%	4%	N/A
Total or Average	\$696,082,000	55%	7%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				
Progressive Northern Insurance Company	\$101,543,000	56%	8%	Progressive Insurance Group
National American Insurance Company	\$21,827,000	41%	3%	...
Great West Casualty Company	\$19,205,000	56%	12%	Old Republic Insurance Group
Travelers Property Casualty Co of Amer	\$14,668,000	59%	12%	Travelers Group
BITCO General Insurance Corporation	\$14,609,000	39%	5%	Old Republic Insurance Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Northland Insurance Company	\$11,739,000	73%	0%	Travelers Group
Imperium Insurance Company	\$6,576,000	84%	12%	Skyward Specialty Insurance Group
Clear Blue Specialty Insurance Company	\$4,887,000	31%	35%	Clear Blue Insurance Group
Top 3 Exclusive-Captive Policy-Issuing Insurers				
State Farm Mutual Automobile Ins Co	\$12,551,000	87%	13%	State Farm Group
Federated Mutual Insurance Company	\$7,188,000	53%	1%	Federated Mutual Group
Shelter General Insurance Company	\$6,618,000	85%	11%	Shelter Insurance Companies
Top 3 Direct Policy-Issuing Insurers				
Motors Insurance Corporation	\$14,518,000	23%	0%	Ally Insurance Group
Oklahoma Farm Bureau Mutual Insurance Co	\$14,200,000	65%	9%	Oklahoma Farm Bureau Group
Liberty Mutual Fire Insurance Company	\$4,882,000	27%	22%	Liberty Mutual Insurance Companies
Top 3 Surplus Lines Policy Issuing Insurers				
Clear Blue Specialty Insurance Company	\$4,887,000	31%	35%	Clear Blue Insurance Group
Colony Insurance Company	\$3,428,000	70%	26%	Argo Group
Hallmark National Insurance Company	\$2,047,000	80%	32%	Hallmark Insurance Group
Top Individual RRG				
American Trucking & Transp Ins Co, a RRG	\$2,753,000	17%	-22%	...

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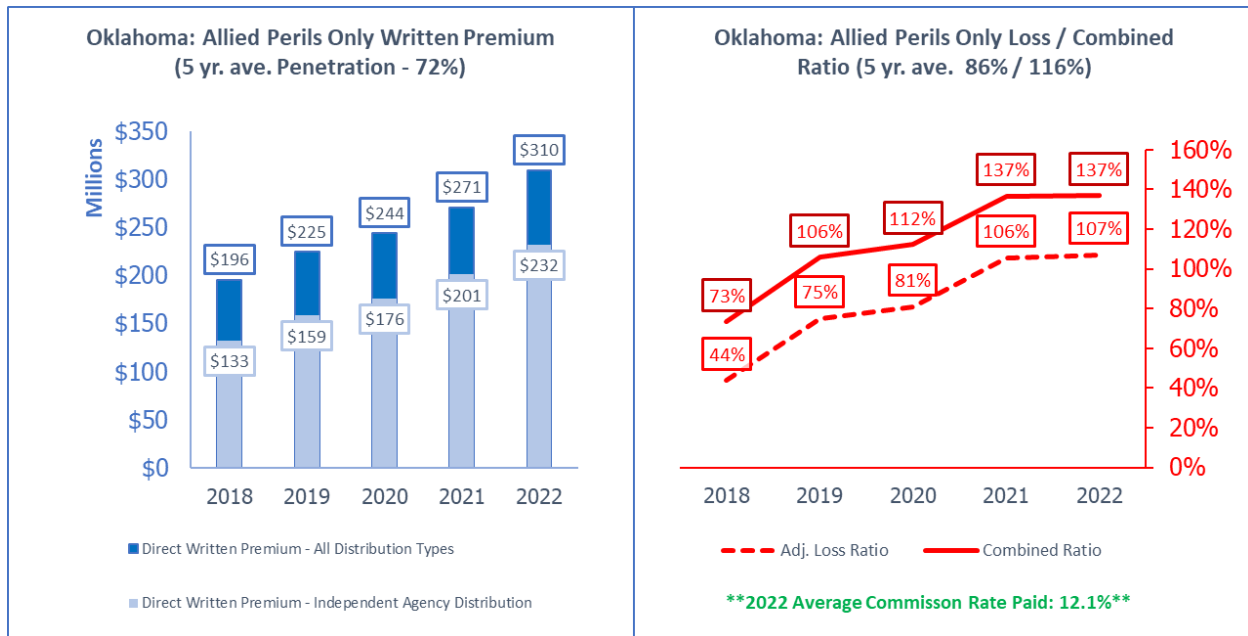
All Private Passenger Auto



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Excl.-Captive Agents DPW	Direct DPW	Surplus Lines DPW
\$3,145,524,000	\$931,247,000	\$1,406,080,000	\$795,849,000	\$0
Loss and Combined Ratio Data Status	IA+MGA+IA-Mixed Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
100%	30%	45%	25%	0.0%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Excl.-Captive Insurers	Direct Insurers	Surplus Lines Insurers
133	80	22	27	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% / 3%	10% / 5%	7% / 1%	5% / 5%	#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)	\$706,902,000	84%	11%	N/A
Progressive Insurance Group (G)	\$462,327,000	57%	9%	N/A
Farmers Insurance Group (G)	\$347,892,000	64%	4%	N/A
Allstate Insurance Group (G)	\$287,594,000	66%	11%	N/A
Berkshire Hathaway Insurance Group (G)	\$249,525,000	73%	1%	N/A
Total or Average	\$3,145,521,000	71%	7%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				
Progressive Northern Insurance Company	\$264,650,000	57%	1%	Progressive Insurance Group
Safeco Insurance Company of America	\$114,623,000	63%	5%	Liberty Mutual Insurance Companies
Amer Farmers & Ranchers Mutual Ins Co	\$62,074,000	74%	3%	American Farmers & Ranchers Group
Traders Insurance Company	\$49,898,000	74%	12%	...
American Mercury Insurance Company	\$44,559,000	66%	42%	Mercury Casualty Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Harbor Insurance Company	\$21,478,000	74%	6%	...
Liberty Mutual Personal Insurance Co	\$18,915,000	68%	19%	Liberty Mutual Insurance Companies
Old American Indemnity Company	\$15,454,000	78%	33%	Old American Capital Group
Top 3 Exclusive-Captive Policy-Issuing Insurers				
State Farm Mutual Automobile Ins Co	\$676,461,000	84%	11%	State Farm Group
Farmers Insurance Company, Inc.	\$288,408,000	66%	-4%	Farmers Insurance Group
Allstate Fire and Casualty Insurance Co	\$213,641,000	71%	13%	Allstate Insurance Group
Top 3 Direct Policy-Issuing Insurers				
Progressive Direct Insurance Company	\$197,677,000	58%	21%	Progressive Insurance Group
GEICO Casualty Company	\$148,237,000	69%	-16%	Berkshire Hathaway Insurance Group
Oklahoma Farm Bureau Mutual Insurance Co	\$109,616,000	70%	6%	Oklahoma Farm Bureau Group
Top 3 Surplus Lines Policy Issuing Insurers				
\$0				
Top Individual RRG				
\$0				

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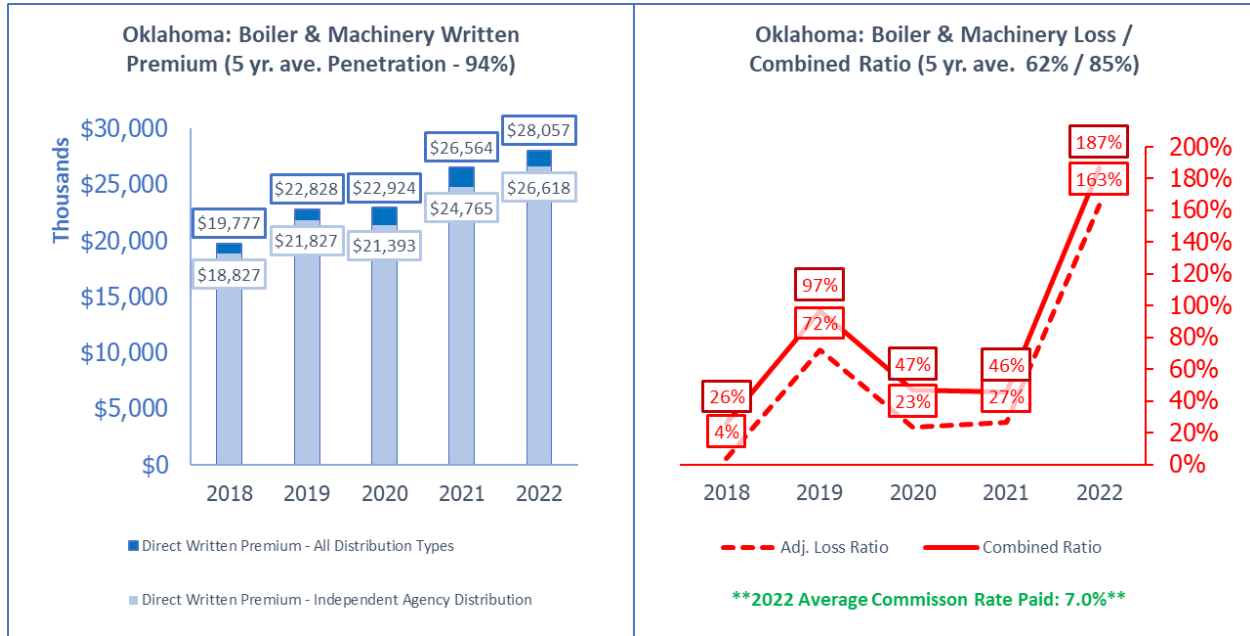
Allied Perils Only



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Excl.-Captive Agents DPW	Direct DPW	Surplus Lines DPW
\$310,042,000	\$232,371,000	\$38,232,000	\$34,673,000	\$92,695,000
Loss and Combined Ratio Data Status	IA+MGA+IA-Mixed Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
100%	75%	12%	11%	29.9%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Excl.-Captive Insurers	Direct Insurers	Surplus Lines Insurers
232	188	16	19	70
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% / 12%	15% / 15%	9% / 6%	8% / 9%	21% / 22%
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)	\$37,970,000	25%	26%	N/A
Shelter Insurance Companies (G)	\$27,548,000	58%	13%	N/A
Zurich Insurance US PC Group (G)	\$23,601,000	260%	46%	N/A
FM Global Group (G)	\$22,871,000	15%	12%	N/A
Liberty Mutual Insurance Companies (G)	\$22,158,000	39%	12%	N/A
Total or Average	\$310,048,000	107%	14%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				
Safeco Insurance Company of America	\$19,108,000	39%	13%	Liberty Mutual Insurance Companies
Foremost Insurance Co Grand Rapids, MI	\$18,917,000	51%	31%	Farmers Insurance Group
Landmark American Insurance Company	\$15,700,000	13%	24%	Berkshire Hathaway Insurance Group
General Star Indemnity Company	\$8,715,000	22%	25%	Berkshire Hathaway Insurance Group
Continental Casualty Company	\$7,122,000	2%	4%	CNA Insurance Companies
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Houston Specialty Insurance Company	\$4,822,000	523%	-3%	Skyward Specialty Insurance Group
Covington Specialty Insurance Company	\$2,283,000	64%	28%	Berkshire Hathaway Insurance Group
Mesa Underwriters Specialty Insurance Co	\$2,036,000	38%	23%	Selective Insurance Group
Top 3 Exclusive-Captive Policy-Issuing Insurers				
Shelter Mutual Insurance Company	\$25,763,000	60%	12%	Shelter Insurance Companies
American National Property & Casualty Co	\$5,118,000	52%	11%	American National Prop & Cas Group
Federated Mutual Insurance Company	\$1,934,000	23%	-25%	Federated Mutual Group
Top 3 Direct Policy-Issuing Insurers				
Oklahoma Farm Bureau Mutual Insurance Co	\$9,914,000	48%	10%	Oklahoma Farm Bureau Group
United Services Automobile Association	\$8,306,000	66%	-3%	USAA Group
Standard Guaranty Insurance Company	\$8,149,000	42%	1%	Assurant P&C Group
Top 3 Surplus Lines Policy Issuing Insurers				
Landmark American Insurance Company	\$15,700,000	13%	24%	Berkshire Hathaway Insurance Group
General Star Indemnity Company	\$8,715,000	22%	25%	Berkshire Hathaway Insurance Group
National Fire & Marine Insurance Co	\$5,147,000	46%	26%	Berkshire Hathaway Insurance Group
Top Individual RRG				
\$0				

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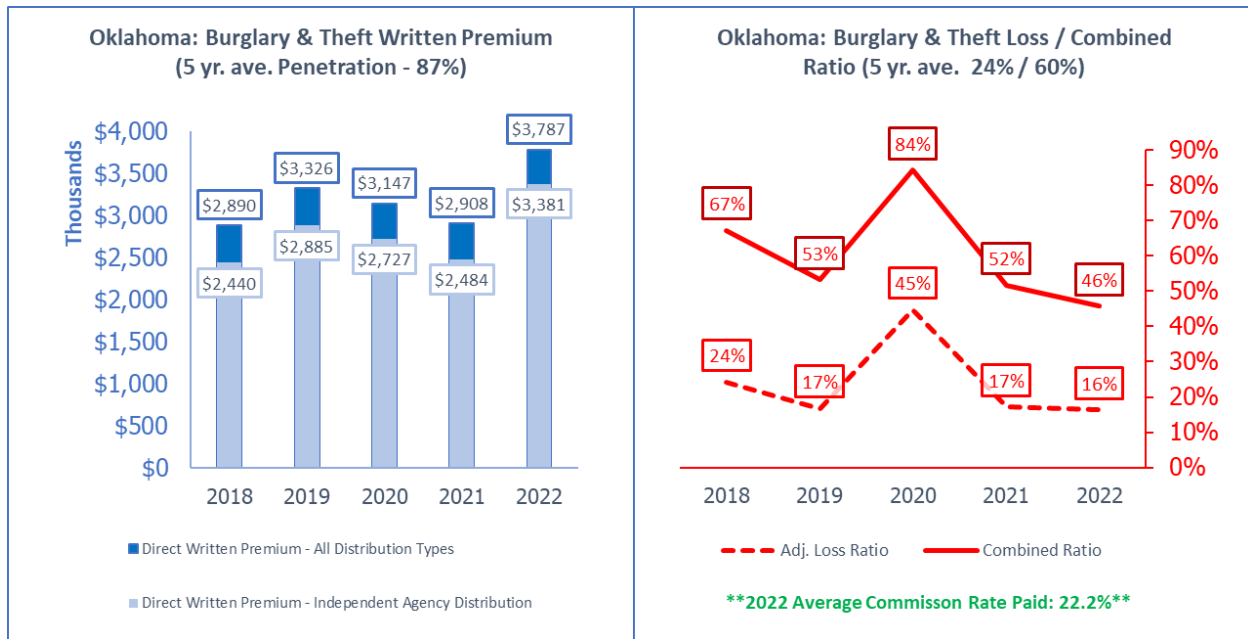
Boiler & Machinery



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Excl.-Captive Agents DPW	Direct DPW	Surplus Lines DPW
\$28,057,000	\$26,618,000	\$872,000	\$527,000	\$1,755,000
Loss and Combined Ratio Data Status	IA+MGA+IA-Mixed Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
100%	95%	3%	2%	6.3%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Excl.-Captive Insurers	Direct Insurers	Surplus Lines Insurers
147	129	8	5	37
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%	7% / 9%	7% / 15%	-44% / 8%	-35% / 5%
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)	\$11,904,000	344%	3%	N/A
Chubb INA Group (G)	\$2,310,000	84%	17%	N/A
American International Group (G)	\$2,205,000	10%	16%	N/A
Zurich Insurance US PC Group (G)	\$1,990,000	-2%	-1%	N/A
Travelers Group (G)	\$1,889,000	76%	26%	N/A
Total or Average	\$28,055,000	163%	6%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				
Travelers Property Casualty Co of Amer	\$1,619,000	84%	22%	Travelers Group
National Union Fire Ins Co Pittsburgh PA	\$1,515,000	-2%	60%	American International Group
Federal Insurance Company	\$855,000	192%	3%	Chubb INA Group
XL Insurance America, Inc.	\$753,000	16%	1%	XL America Companies
Brotherhood Mutual Insurance Company	\$729,000	8%	19%	...
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Canopus US Insurance, Inc.	\$41,000	24%	11%	...
Houston Casualty Company	\$18,000	19%	-68%	Tokio Marine US PC Group
Top 3 Exclusive-Captive Policy-Issuing Insurers				
Pharmacists Mutual Insurance Company	\$358,000	16%	11%	Pharmacists Mutual Insurance Group
Federated Mutual Insurance Company	\$291,000	27%	-16%	Federated Mutual Group
Federated Service Insurance Company	\$128,000	8%	73%	Federated Mutual Group
Top 3 Direct Policy-Issuing Insurers				
Liberty Mutual Fire Insurance Company	\$428,000	-4%	78%	Liberty Mutual Insurance Companies
Nationwide Agribusiness Insurance Co	\$55,000	0%	-15%	Nationwide Group
Crestbrook Insurance Company	\$22,000	0%	-27%	Nationwide Group
Top 3 Surplus Lines Policy Issuing Insurers				
Lexington Insurance Company	\$369,000	8%	-35%	American International Group
AIG Specialty Insurance Company	\$228,000	16%	0%	American International Group
Steadfast Insurance Company	\$171,000	-7%	-55%	Zurich Insurance US PC Group
Top Individual RRG				
ARISE Boiler Inspection & Insurance RRG	\$32,000	1%	-6%	...

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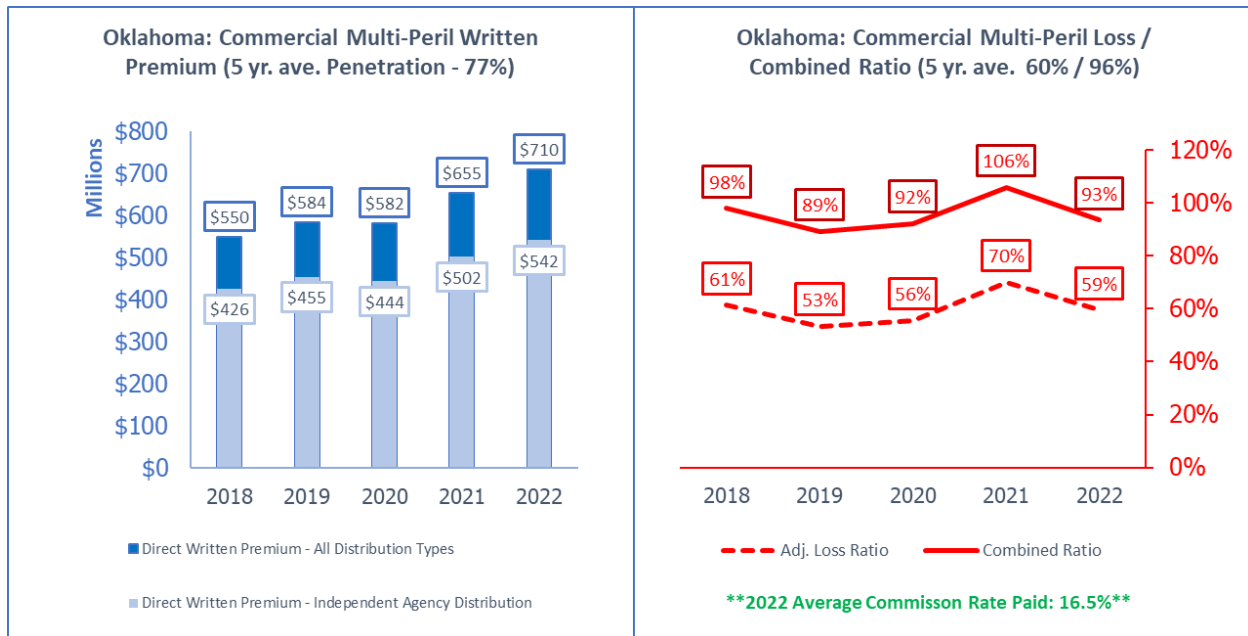
Burglary & Theft



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Excl.-Captive Agents DPW	Direct DPW	Surplus Lines DPW
\$3,787,000	\$3,381,000	\$388,000	\$10,000	\$798,000
Loss and Combined Ratio Data Status	IA+MGA+IA-Mixed Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
100%	89%	10%	0%	21.1%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Excl.-Captive Insurers	Direct Insurers	Surplus Lines Insurers
69	59	7	2	11
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% / 7%	36% / 8%	-4% / -3%	0% / -4%	286% / 57%
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)	\$669,000	56%	7%	N/A
Zurich Insurance US PC Group (G)	\$661,000	22%	198%	N/A
Chubb INA Group (G)	\$620,000	23%	86%	N/A
Shelter Insurance Companies (G)	\$334,000	12%	-1%	N/A
Hiscox USA Group (G)	\$252,000	10%	46%	N/A
Total or Average	\$3,793,000	16%	30%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				
Travelers Casualty and Surety Co of Amer	\$659,000	58%	8%	Travelers Group
Steadfast Insurance Company	\$615,000	28%	262%	Zurich Insurance US PC Group
Federal Insurance Company	\$538,000	25%	94%	Chubb INA Group
Great American Insurance Company	\$185,000	5%	-12%	Great American P & C Insurance Group
Berkley Insurance Company	\$159,000	16%	19%	W. R. Berkley Insurance Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Clear Blue Specialty Insurance Company	\$42,000	56%		Clear Blue Insurance Group
U.S. Specialty Insurance Company	\$23,000	-100%	-60%	Tokio Marine US PC Group
Harco National Insurance Company	\$4,000	-55%	-50%	IAT Insurance Group
Top 3 Exclusive-Captive Policy-Issuing Insurers				
Shelter Mutual Insurance Company	\$330,000	12%	-1%	Shelter Insurance Companies
Old Reliable Casualty Company	\$34,000	0%	-24%	Kemper PC Companies
Federated Mutual Insurance Company	\$8,000	1%	14%	Federated Mutual Group
Top 3 Direct Policy-Issuing Insurers				
Federated Rural Electric Ins Exchange	\$8,000	0%	14%	...
Crestbrook Insurance Company	\$2,000	-3%	0%	Nationwide Group
	\$0			Farmers Insurance Group
Top 3 Surplus Lines Policy Issuing Insurers				
Steadfast Insurance Company	\$615,000	28%	262%	Zurich Insurance US PC Group
AXIS Surplus Insurance Company	\$93,000	21%		AXIS US Operations
Clear Blue Specialty Insurance Company	\$42,000	56%		Clear Blue Insurance Group
Top Individual RRG				
\$0				

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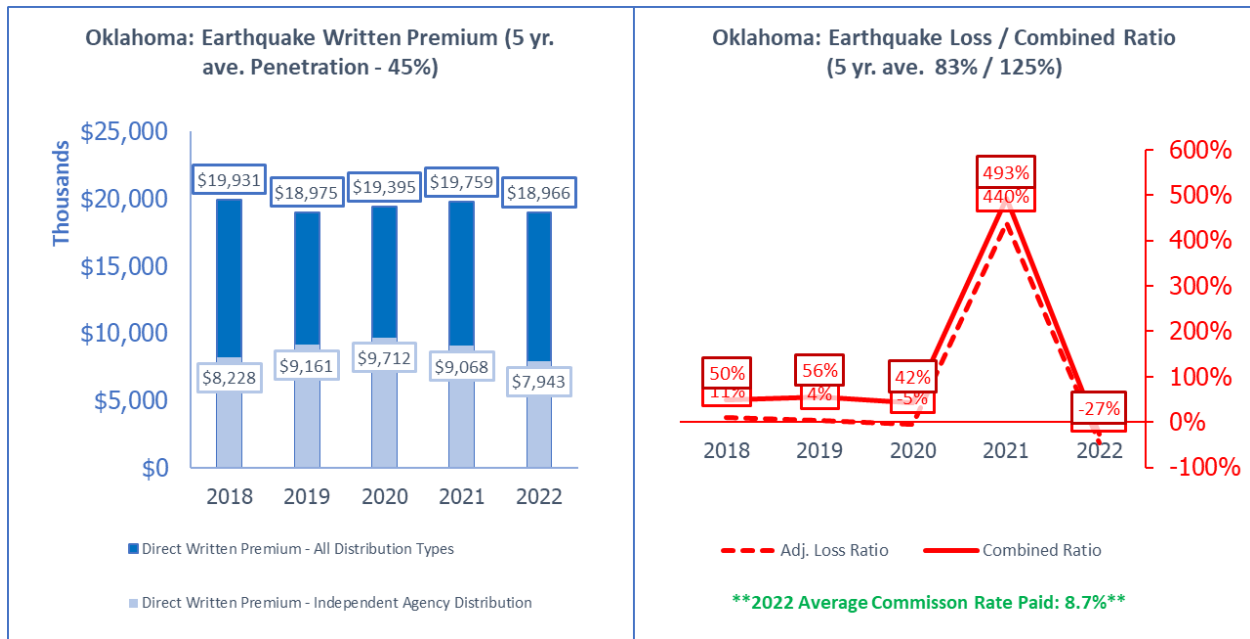
Commercial Multi-Peril



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Excl.-Captive Agents DPW	Direct DPW	Surplus Lines DPW
\$709,689,000	\$541,894,000	\$135,225,000	\$30,882,000	\$84,551,000
Loss and Combined Ratio Data Status	IA+MGA+IA-Mixed Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
101%	76%	19%	4%	11.9%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Excl.-Captive Insurers	Direct Insurers	Surplus Lines Insurers
277	237	22	12	63
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% / 7%	8% / 6%	11% / 8%	18% / 43%	-10% / 8%
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)	\$87,394,000	47%	18%	N/A
Chubb INA Group (G)	\$54,267,000	147%	6%	N/A
State Farm Group (G)	\$51,150,000	50%	17%	N/A
Farmers Insurance Group (G)	\$46,375,000	38%	2%	N/A
Brotherhood Mutual Insurance Company	\$36,449,000	63%	12%	N/A
Total or Average	\$716,015,000	59%	8%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				
Brotherhood Mutual Insurance Company	\$36,449,000	63%	12%	...
Philadelphia Indemnity Insurance Company	\$31,934,000	58%	7%	Tokio Marine US PC Group
Ohio Security Insurance Company	\$20,401,000	45%	7%	Liberty Mutual Insurance Companies
Federal Insurance Company	\$18,091,000	20%	0%	Chubb INA Group
Phoenix Insurance Company	\$15,298,000	32%	23%	Travelers Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Covington Specialty Insurance Company	\$8,651,000	63%	11%	Berkshire Hathaway Insurance Group
Mesa Underwriters Specialty Insurance Co	\$5,613,000	79%	29%	Selective Insurance Group
Western World Insurance Company	\$5,386,000	28%	37%	American International Group
Top 3 Exclusive-Captive Policy-Issuing Insurers				
State Farm Fire and Casualty Company	\$51,150,000	50%	17%	State Farm Group
Farmers Insurance Company, Inc.	\$21,097,000	36%	-1%	Farmers Insurance Group
Truck Insurance Exchange	\$12,525,000	33%	12%	Farmers Insurance Group
Top 3 Direct Policy-Issuing Insurers				
Oklahoma Farm Bureau Mutual Insurance Co	\$21,092,000	52%	30%	Oklahoma Farm Bureau Group
Housing Authority Prop Ins, A Mutual Co	\$4,165,000	59%	7%	HAI Group
Nationwide Agribusiness Insurance Co	\$1,384,000	12%	-5%	Nationwide Group
Top 3 Surplus Lines Policy Issuing Insurers				
Princeton Excess & Surplus Lines Ins Co	\$21,011,000	69%	19%	Munich-American Holding Corp Cos
Scottsdale Insurance Company	\$9,286,000	43%	10%	Nationwide Group
Covington Specialty Insurance Company	\$8,651,000	63%	11%	Berkshire Hathaway Insurance Group
Top Individual RRG				
\$0				

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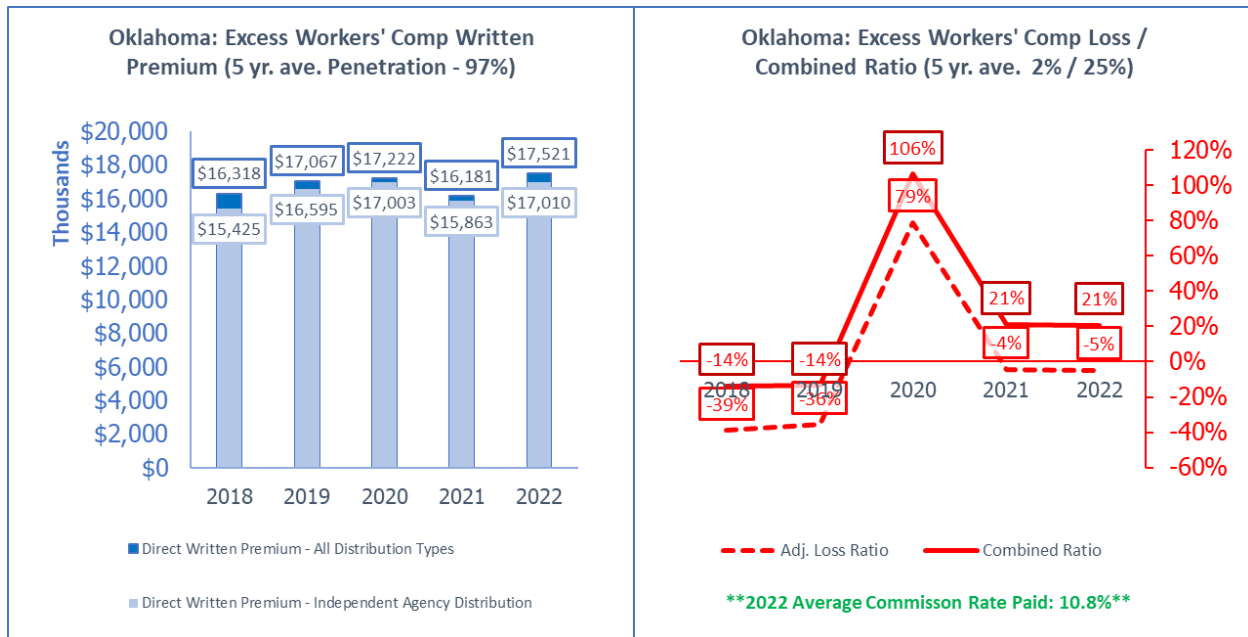
Earthquake



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Excl.-Captive Agents DPW	Direct DPW	Surplus Lines DPW
\$18,966,000	\$7,943,000	\$6,518,000	\$4,149,000	\$2,719,000
Loss and Combined Ratio Data Status	IA+MGA+IA-Mixed Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
100%	42%	34%	22%	14.3%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Excl.-Captive Insurers	Direct Insurers	Surplus Lines Insurers
125	101	13	9	29
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
-4% / -1%	-12% / -1%	4% / -5%	-7% / 3%	-9% / -1%
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)	\$6,002,000	0%	5%	N/A
USAA Group (G)	\$4,065,000	-1%	0%	N/A
CSAA Insurance Group (G)	\$831,000	0%	-8%	N/A
American International Group (G)	\$775,000	113%	-3%	N/A
Swiss Reinsurance Group (G)	\$759,000	-1%	12%	N/A
Total or Average	\$18,980,000	-45%	-4%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				
Lexington Insurance Company	\$466,000	517%	4%	American International Group
Swiss Re Corporate Solutions Capacity	\$421,000	0%	23%	Swiss Reinsurance Group
Great Northern Insurance Company	\$376,000	1%	-4%	Chubb INA Group
Swiss Re Corporate Solutions Elite Ins	\$336,000	0%	808%	Swiss Reinsurance Group
XL Insurance America, Inc.	\$311,000	-10%	-9%	XL America Companies
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Palomar Specialty Insurance Company	\$703,000	-1%	-11%	Palomar Holdings US Group
Pacific Specialty Insurance Company	\$657,000	0%	-13%	Pacific Specialty Insurance Group
Evanston Insurance Company	\$167,000	-1%	-3%	Markel Corporation Group
Top 3 Exclusive-Captive Policy-Issuing Insurers				
State Farm Fire and Casualty Company	\$6,002,000	0%	5%	State Farm Group
Shelter Mutual Insurance Company	\$396,000	-2%	9%	Shelter Insurance Companies
Pharmacists Mutual Insurance Company	\$56,000	0%	30%	Pharmacists Mutual Insurance Group
Top 3 Direct Policy-Issuing Insurers				
United Services Automobile Association	\$2,135,000	-1%	0%	USAA Group
USAA Casualty Insurance Company	\$1,012,000	0%	0%	USAA Group
USAA General Indemnity Company	\$591,000	-5%	0%	USAA Group
Top 3 Surplus Lines Policy Issuing Insurers				
Lexington Insurance Company	\$466,000	517%	4%	American International Group
Swiss Re Corporate Solutions Capacity	\$421,000	0%	23%	Swiss Reinsurance Group
Endurance American Specialty Ins Co	\$293,000	47%	-53%	Sompo Holdings US Group
Top Individual RRG				
\$0				

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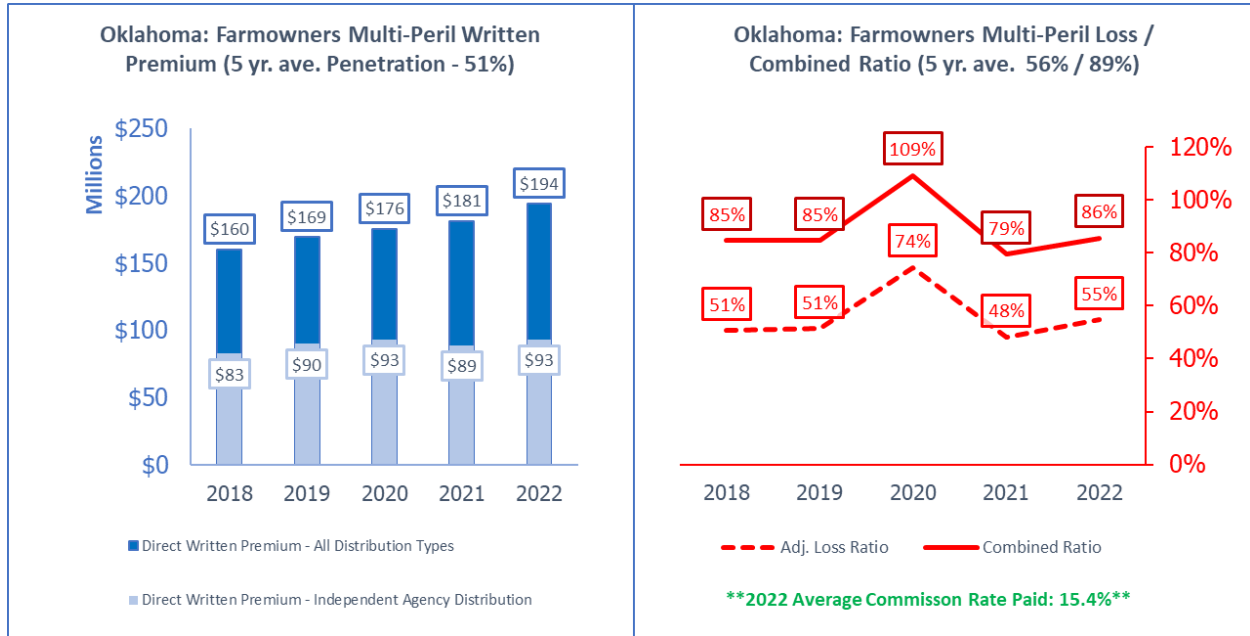
Excess Workers' Comp



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Excl.-Captive Agents DPW	Direct DPW	Surplus Lines DPW
\$17,521,000	\$17,010,000	\$20,000	\$491,000	\$0
Loss and Combined Ratio Data Status	IA+MGA+IA-Mixed Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
100%	97%	0%	3%	0.0%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Excl.-Captive Insurers	Direct Insurers	Surplus Lines Insurers
17	15	1	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
8% / 2%	7% / 2%	-31% / 4%	70% / -13%	#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
W. R. Berkley Insurance Group (G)	\$6,608,000	-32%	-3%	N/A
Tokio Marine US PC Group (G)	\$5,916,000	21%	-5%	N/A
Chubb INA Group (G)	\$780,000	-19%	11%	N/A
Hartford Insurance Group (G)	\$640,000	52%	4%	N/A
AF Group (G)	\$584,000	35%	47%	N/A
Total or Average	\$17,521,000	-5%	8%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				
Midwest Employers Casualty Company	\$6,608,000	-32%	-3%	W. R. Berkley Insurance Group
Safety National Casualty Corporation	\$5,916,000	21%	-5%	Tokio Marine US PC Group
ACE American Insurance Company	\$780,000	-19%	11%	Chubb INA Group
Hartford Casualty Insurance Company	\$640,000	52%	4%	Hartford Insurance Group
Star Insurance Company	\$584,000	35%	47%	AF Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Benchmark Insurance Company	\$396,000	11%	0%	Benchmark Insurance Group
	\$0			
Top 3 Exclusive-Captive Policy-Issuing Insurers				
Sentry Insurance Company	\$20,000	29%	-31%	Sentry Insurance Group
	\$0			
Top 3 Direct Policy-Issuing Insurers				
Liberty Mutual Fire Insurance Company	\$493,000	59%	271%	Liberty Mutual Insurance Companies
	\$0			Farmers Insurance Group
Top 3 Surplus Lines Policy Issuing Insurers				
	\$0			
Top Individual RRG				
	\$0			

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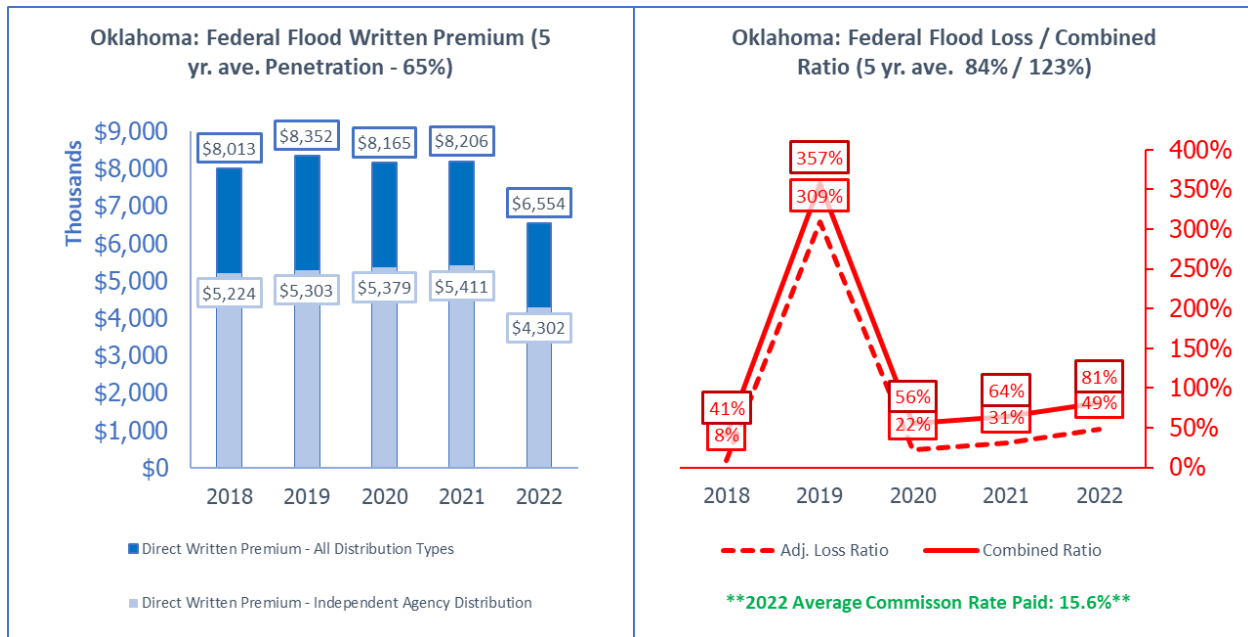
Farmowners Multi-Peril



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Excl.-Captive Agents DPW	Direct DPW	Surplus Lines DPW
\$194,266,000	\$93,243,000	\$29,416,000	\$71,239,000	\$350,000
Loss and Combined Ratio Data Status	IA+MGA+IA-Mixed Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
100%	48%	15%	37%	0.2%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Excl.-Captive Insurers	Direct Insurers	Surplus Lines Insurers
34	28	3	2	4
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% / 5%	5% / 3%	18% / 17%	6% / 4%	-38% / 20%
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
Oklahoma Farm Bureau Group (G)	\$71,164,000	54%	6%	N/A
American Farmers & Ranchers Group (G)	\$46,267,000	63%	10%	N/A
State Farm Group (G)	\$16,000,000	56%	5%	N/A
Columbia Lloyds Companies (G)	\$12,610,000	51%	-3%	N/A
Conifer Insurance Group (G)	\$10,910,000	53%	51%	N/A
Total or Average	\$194,264,000	55%	7%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				
Amer Farmers & Ranchers Mutual Ins Co	\$46,267,000	67%	9%	American Farmers & Ranchers Group
MDOW Insurance Company	\$12,610,000	51%	-3%	Columbia Lloyds Companies
Farmers Alliance Mutual Insurance Co	\$8,060,000	47%	9%	Farmers Alliance Companies
North Star Mutual Insurance Company	\$5,483,000	44%	4%	North Star Companies
State Automobile Mutual Insurance Co	\$3,165,000	72%	43%	Liberty Mutual Insurance Companies
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Markel Insurance Company	\$863,000	57%	0%	Markel Corporation Group
Trisura Specialty Insurance Company	\$142,000	-81%	-65%	Trisura US Insurance Group
Accelerant Specialty Insurance Company	\$20,000	12%		Accelerant US Holdings Group
Top 3 Exclusive-Captive Policy-Issuing Insurers				
State Farm Fire and Casualty Company	\$16,000,000	56%	5%	State Farm Group
White Pine Insurance Company	\$10,910,000	53%	51%	Conifer Insurance Group
Shelter Mutual Insurance Company	\$2,506,000	73%	5%	Shelter Insurance Companies
Top 3 Direct Policy-Issuing Insurers				
Oklahoma Farm Bureau Mutual Insurance Co	\$71,164,000	54%	6%	Oklahoma Farm Bureau Group
Liberty Mutual Insurance Company	\$75,000	9%	67%	Liberty Mutual Insurance Companies
	\$0			Farmers Insurance Group
Top 3 Surplus Lines Policy Issuing Insurers				
Scottsdale Insurance Company	\$185,000	-2%	13%	Nationwide Group
Trisura Specialty Insurance Company	\$142,000	-81%	-65%	Trisura US Insurance Group
Accelerant Specialty Insurance Company	\$20,000	12%		Accelerant US Holdings Group
Top Individual RRG				
\$0				

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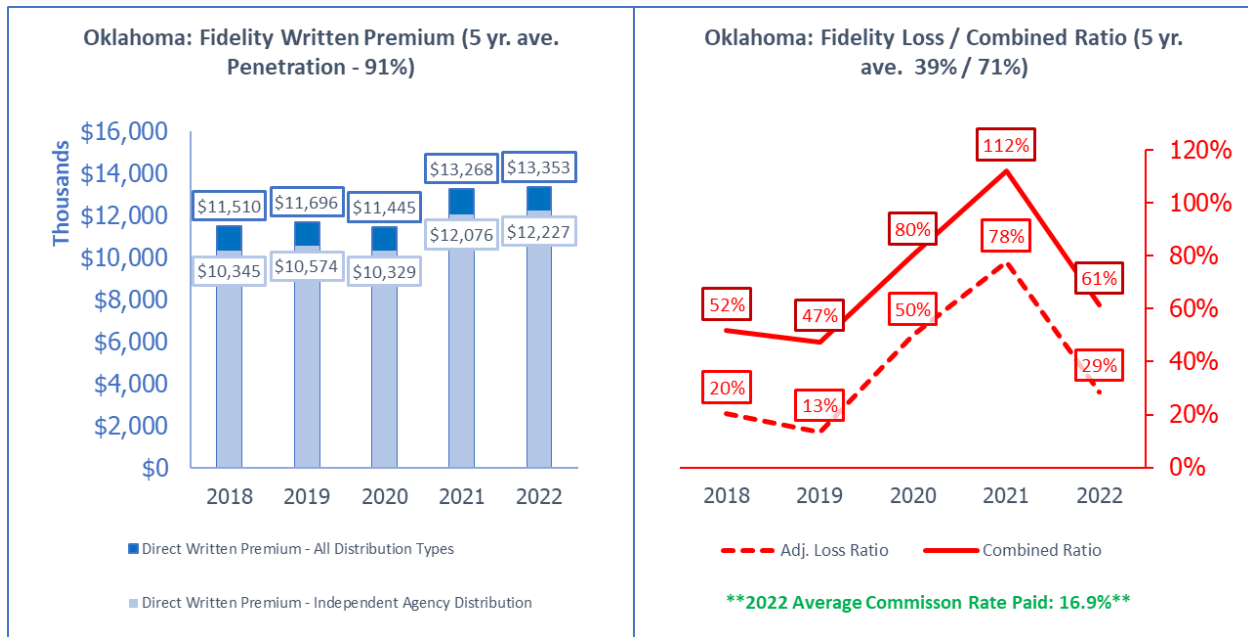
Federal Flood



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Excl.-Captive Agents DPW	Direct DPW	Surplus Lines DPW
\$6,554,000	\$4,302,000	\$1,285,000	\$967,000	\$62,000
Loss and Combined Ratio Data Status	IA+MGA+IA-Mixed Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
100%	66%	20%	15%	0.9%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Excl.-Captive Insurers	Direct Insurers	Surplus Lines Insurers
24	17	4	3	2
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
-20% / -5%	-20% / -5%	-27% / -8%	-6% / 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
Assurant P&C Group (G)	\$1,220,000	65%	-33%	N/A
Wright National Flood Insurance Company	\$1,173,000	59%	-14%	N/A
Farmers Insurance Group (G)	\$952,000	40%	-26%	N/A
USAA Group (G)	\$760,000	22%	-10%	N/A
Hartford Insurance Group (G)	\$690,000	30%	-13%	N/A
Total or Average	\$6,553,000	49%	-20%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				
American Bankers Insurance Co of Florida	\$1,220,000	65%	-33%	Assurant P&C Group
Hartford Insurance Co of the Midwest	\$638,000	34%	-12%	Hartford Insurance Group
Selective Insurance Co of the Southeast	\$557,000	12%	-16%	Selective Insurance Group
Philadelphia Indemnity Insurance Company	\$248,000	80%	1%	Tokio Marine US PC Group
American Strategic Insurance Corp.	\$122,000	13%	8%	Progressive Insurance Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Wright National Flood Insurance Company	\$1,173,000	59%	-14%	...
Trisura Specialty Insurance Company	\$56,000	265%	-38%	Trisura US Insurance Group
Occidental Fire and Casualty Co of NC	\$23,000	0%	-34%	IAT Insurance Group
Top 3 Exclusive-Captive Policy-Issuing Insurers				
Farmers Insurance Company, Inc.	\$884,000	39%	-27%	Farmers Insurance Group
Allstate Insurance Company	\$328,000	138%	-29%	Allstate Insurance Group
American National Property & Casualty Co	\$51,000	0%	-28%	American National Prop & Cas Group
Top 3 Direct Policy-Issuing Insurers				
USAA General Indemnity Company	\$760,000	22%	-10%	USAA Group
Liberty Mutual Fire Insurance Company	\$105,000	0%	-10%	Liberty Mutual Insurance Companies
Homesite Indemnity Company	\$102,000	0%	40%	American Family Insurance Group
Top 3 Surplus Lines Policy Issuing Insurers				
Trisura Specialty Insurance Company	\$56,000	265%	-38%	Trisura US Insurance Group
Transverse Specialty Insurance Company	\$6,000	41%		MS&AD US Insurance Group
	\$0			
Top Individual RRG				
	\$0			

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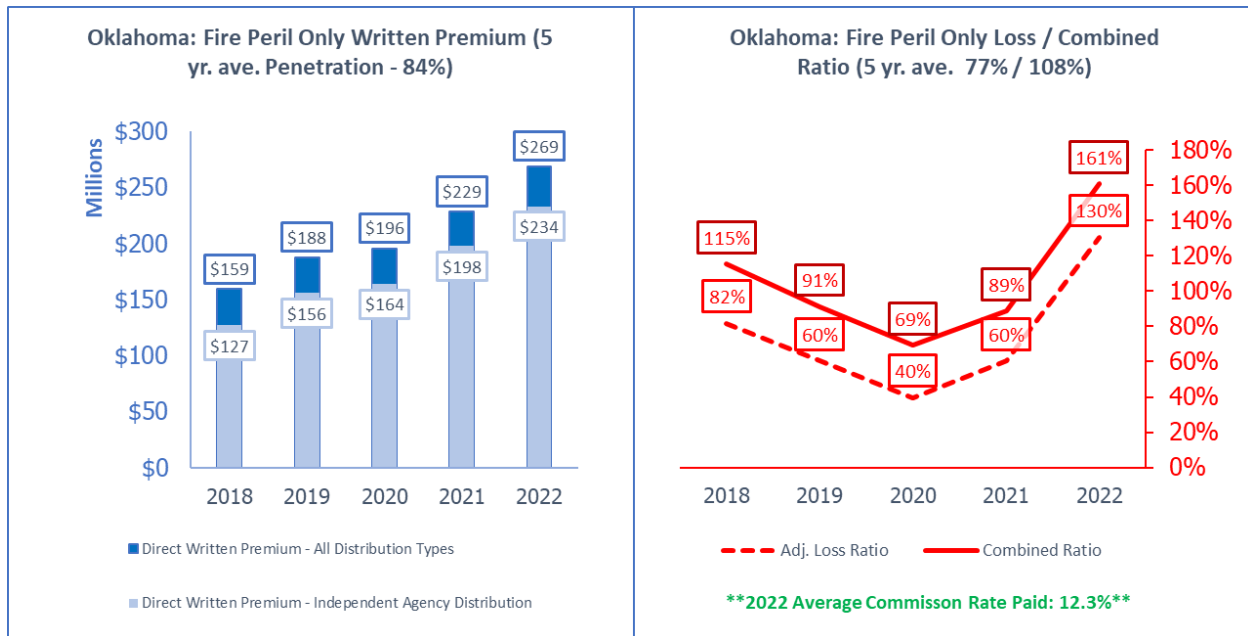
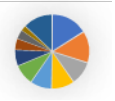
Fidelity



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Excl.-Captive Agents DPW	Direct DPW	Surplus Lines DPW
\$13,353,000	\$12,227,000	\$179,000	\$937,000	\$194,000
Loss and Combined Ratio Data Status	IA+MGA+IA-Mixed Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
100%	92%	1%	7%	1.5%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Excl.-Captive Insurers	Direct Insurers	Surplus Lines Insurers
92	80	6	5	10
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
1% / 4%	1% / 4%	-12% / -7%	-4% / 0%	111% / 27%
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
Great American P & C Insurance Group (G)	\$2,354,000	49%	-7%	N/A
Travelers Group (G)	\$2,285,000	21%	5%	N/A
Chubb INA Group (G)	\$1,916,000	26%	-4%	N/A
CNA Insurance Companies (G)	\$1,054,000	54%	8%	N/A
CUMIS Insurance Society Group (G)	\$830,000	23%	-8%	N/A
Total or Average	\$13,355,000	29%	1%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				
Travelers Casualty and Surety Co of Amer	\$2,276,000	24%	5%	Travelers Group
Great American Insurance Company	\$1,954,000	56%	0%	Great American P & C Insurance Group
Federal Insurance Company	\$1,824,000	26%	-6%	Chubb INA Group
National Union Fire Ins Co Pittsburgh PA	\$501,000	42%	20%	American International Group
Western Surety Company	\$494,000	33%	-2%	CNA Insurance Companies
Top 3 MGA/Wholesale Policy-Issuing Insurers				
RLI Insurance Company	\$276,000	3%	42%	RLI Group
Southwest Marine and General Ins Co	\$165,000	30%	-27%	Coaction Specialty Insurance Group
Evanston Insurance Company	\$17,000	-13%	-6%	Markel Corporation Group
Top 3 Exclusive-Captive Policy-Issuing Insurers				
Federated Mutual Insurance Company	\$52,000	-1%	13%	Federated Mutual Group
State Farm Fire and Casualty Company	\$46,000	0%	2%	State Farm Group
Sentry Select Insurance Company	\$44,000	332%	-24%	Sentry Insurance Group
Top 3 Direct Policy-Issuing Insurers				
CUMIS Insurance Society, Inc.	\$830,000	23%	-8%	CUMIS Insurance Society Group
Liberty Mutual Insurance Company	\$80,000	19%	54%	Liberty Mutual Insurance Companies
Federated Rural Electric Ins Exchange	\$20,000	0%	5%	...
Top 3 Surplus Lines Policy Issuing Insurers				
Great American E & S Insurance Company	\$67,000	24%		Great American P & C Insurance Group
Steadfast Insurance Company	\$30,000	-3%	88%	Zurich Insurance US PC Group
AIG Specialty Insurance Company	\$25,000	61%	-7%	American International Group
Top Individual RRG				
\$0				

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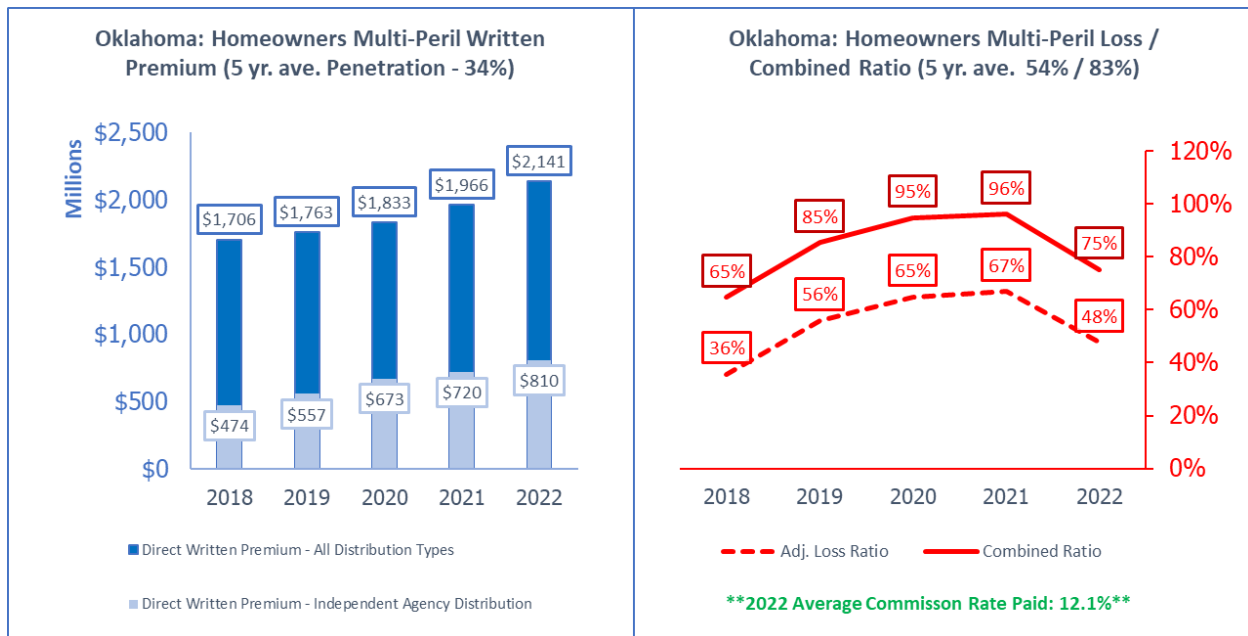
Fire Peril Only



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Excl.-Captive Agents DPW	Direct DPW	Surplus Lines DPW
\$269,002,000	\$233,527,000	\$13,151,000	\$17,063,000	\$120,659,000
Loss and Combined Ratio Data Status	IA+MGA+IA-Mixed Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
100%	87%	5%	6%	44.9%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Excl.-Captive Insurers	Direct Insurers	Surplus Lines Insurers
238	199	13	18	76
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% / 14%	18% / 16%	7% / -3%	18% / 9%	35% / 26%
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)	\$29,612,000	151%	27%	N/A
Farmers Insurance Group (G)	\$15,705,000	29%	22%	N/A
Starr International Group (G)	\$14,251,000	-6%	7%	N/A
FM Global Group (G)	\$12,412,000	73%	9%	N/A
American International Group (G)	\$12,007,000	66%	-2%	N/A
Total or Average	\$269,013,000	130%	18%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				
Foremost Insurance Co Grand Rapids, MI	\$15,702,000	29%	22%	Farmers Insurance Group
Starr Surplus Lines Insurance Company	\$14,250,000	-6%	7%	Starr International Group
Landmark American Insurance Company	\$14,216,000	236%	37%	Berkshire Hathaway Insurance Group
Third Coast Insurance Company	\$11,822,000	90%		AF Group
StarStone Specialty Insurance Company	\$8,142,000	131%	42%	Core Specialty Insurance Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Covington Specialty Insurance Company	\$1,984,000	6%	30%	Berkshire Hathaway Insurance Group
Trisura Specialty Insurance Company	\$1,665,000	125%	133%	Trisura US Insurance Group
Clear Blue Specialty Insurance Company	\$1,198,000	63%		Clear Blue Insurance Group
Top 3 Exclusive-Captive Policy-Issuing Insurers				
Shelter Mutual Insurance Company	\$8,350,000	65%	7%	Shelter Insurance Companies
Federated Mutual Insurance Company	\$1,314,000	9%	-4%	Federated Mutual Group
Shelter General Insurance Company	\$1,060,000	13%	22%	Shelter Insurance Companies
Top 3 Direct Policy-Issuing Insurers				
Oklahoma Farm Bureau Mutual Insurance Co	\$3,750,000	64%	11%	Oklahoma Farm Bureau Group
Standard Guaranty Insurance Company	\$3,531,000	81%	3%	Assurant P&C Group
Liberty Mutual Fire Insurance Company	\$3,134,000	3%	95%	Liberty Mutual Insurance Companies
Top 3 Surplus Lines Policy Issuing Insurers				
Starr Surplus Lines Insurance Company	\$14,250,000	-6%	7%	Starr International Group
Landmark American Insurance Company	\$14,216,000	236%	37%	Berkshire Hathaway Insurance Group
Third Coast Insurance Company	\$11,822,000	90%		AF Group
Top Individual RRG				
\$0				

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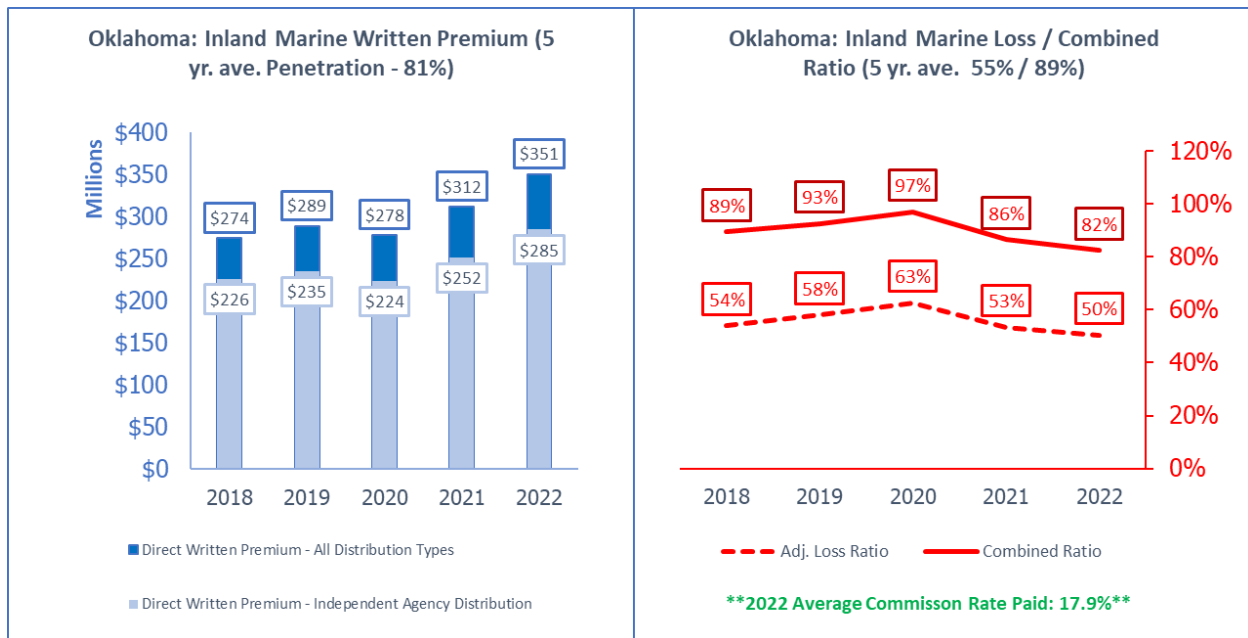
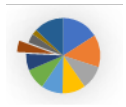
Homeowners



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Excl.-Captive Agents DPW	Direct DPW	Surplus Lines DPW
\$2,140,596,000	\$810,444,000	\$1,019,263,000	\$283,872,000	\$3,224,000
Loss and Combined Ratio Data Status	IA+MGA+IA-Mixed Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
100%	38%	48%	13%	0.2%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Excl.-Captive Insurers	Direct Insurers	Surplus Lines Insurers
121	78	16	21	10
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% / 6%	13% / 14%	6% / 2%	11% / 1%	-23% / -17%
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)	\$612,431,000	47%	8%	N/A
Farmers Insurance Group (G)	\$336,919,000	41%	5%	N/A
Allstate Insurance Group (G)	\$203,163,000	37%	14%	N/A
Liberty Mutual Insurance Companies (G)	\$196,579,000	52%	10%	N/A
USAA Group (G)	\$176,456,000	60%	9%	N/A
Total or Average	\$2,140,620,000	48%	9%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				
Allstate Vehicle and Property Ins Co	\$136,949,000	35%	15%	Allstate Insurance Group
American Economy Insurance Company	\$93,012,000	62%	38%	Liberty Mutual Insurance Companies
Safeco Insurance Company of America	\$51,168,000	47%	-13%	Liberty Mutual Insurance Companies
American Strategic Insurance Corp.	\$42,494,000	35%	-13%	Progressive Insurance Group
Amer Farmers & Ranchers Mutual Ins Co	\$40,673,000	53%	6%	American Farmers & Ranchers Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Liberty Mutual Personal Insurance Co	\$46,172,000	47%	1%	Liberty Mutual Insurance Companies
Rock Ridge Insurance Company	\$21,669,000	65%	198%	Clear Blue Insurance Group
Spinnaker Insurance Company	\$2,414,000	71%	-68%	Spinnaker Insurance Group
Top 3 Exclusive-Captive Policy-Issuing Insurers				
State Farm Fire and Casualty Company	\$612,431,000	47%	8%	State Farm Group
Farmers Insurance Company, Inc.	\$259,158,000	42%	-7%	Farmers Insurance Group
Shelter Mutual Insurance Company	\$46,866,000	73%	12%	Shelter Insurance Companies
Top 3 Direct Policy-Issuing Insurers				
United Services Automobile Association	\$78,840,000	68%	8%	USAA Group
Homesite Indemnity Company	\$47,919,000	45%	31%	American Family Insurance Group
USAA Casualty Insurance Company	\$44,742,000	56%	10%	USAA Group
Top 3 Surplus Lines Policy Issuing Insurers				
Accelerant Specialty Insurance Company	\$906,000	49%	232%	Accelerant US Holdings Group
Scottsdale Insurance Company	\$795,000	29%	-40%	Nationwide Group
Vault E&S Insurance Company	\$484,000	12%	108%	Vault Insurance Group
Top Individual RRG				
\$0				

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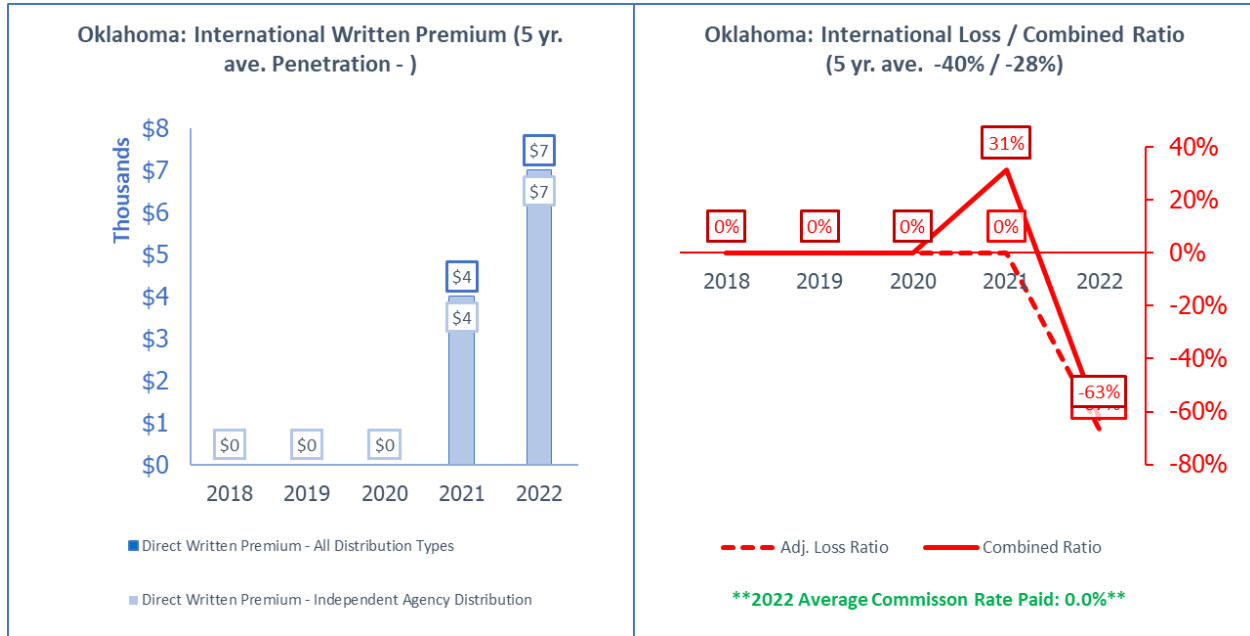
Inland Marine



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Excl.-Captive Agents DPW	Direct DPW	Surplus Lines DPW
\$350,745,000	\$285,014,000	\$46,698,000	\$16,096,000	\$14,989,000
Loss and Combined Ratio Data Status	IA+MGA+IA-Mixed Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
100%	81%	13%	5%	4.3%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Excl.-Captive Insurers	Direct Insurers	Surplus Lines Insurers
337	276	23	28	64
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% / 6%	13% / 6%	6% / 7%	14% / 12%	16% / 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
CNA Insurance Companies (G)	\$81,031,000	50%	-1%	N/A
Liberty Mutual Insurance Companies (G)	\$29,132,000	73%	10%	N/A
Zurich Insurance US PC Group (G)	\$14,838,000	55%	23%	N/A
State Farm Group (G)	\$14,508,000	57%	9%	N/A
Allianz US PC Insurance Companies (G)	\$13,754,000	19%	41%	N/A
Total or Average	\$350,740,000	50%	12%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				
Continental Casualty Company	\$80,171,000	50%	-1%	CNA Insurance Companies
Starr Indemnity & Liability Company	\$11,063,000	13%	182%	Starr International Group
American Zurich Insurance Company	\$9,712,000	55%	17%	Zurich Insurance US PC Group
Travelers Property Casualty Co of Amer	\$8,784,000	38%	17%	Travelers Group
Progressive Northern Insurance Company	\$8,162,000	51%	8%	Progressive Insurance Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Securian Casualty Company	\$6,046,000	35%	19%	...
Generali USB	\$3,236,000	50%	162%	...
RLI Insurance Company	\$2,160,000	16%	4%	RLI Group
Top 3 Exclusive-Captive Policy-Issuing Insurers				
Liberty Insurance Underwriters, Inc.	\$17,317,000	65%	4%	Liberty Mutual Insurance Companies
State Farm Fire and Casualty Company	\$14,508,000	57%	9%	State Farm Group
Sentry Select Insurance Company	\$5,396,000	1%	-10%	Sentry Insurance Group
Top 3 Direct Policy-Issuing Insurers				
Oklahoma Farm Bureau Mutual Insurance Co	\$2,874,000	41%	16%	Oklahoma Farm Bureau Group
American Security Insurance Company	\$2,153,000	29%	-2%	Assurant P&C Group
Progressive Direct Insurance Company	\$2,043,000	35%	9%	Progressive Insurance Group
Top 3 Surplus Lines Policy Issuing Insurers				
Lexington Insurance Company	\$4,547,000	55%	23%	American International Group
Scottsdale Insurance Company	\$992,000	37%	18%	Nationwide Group
Westchester Surplus Lines Insurance Co	\$974,000	1%	133%	Chubb INA Group
Top Individual RRG				
\$0				

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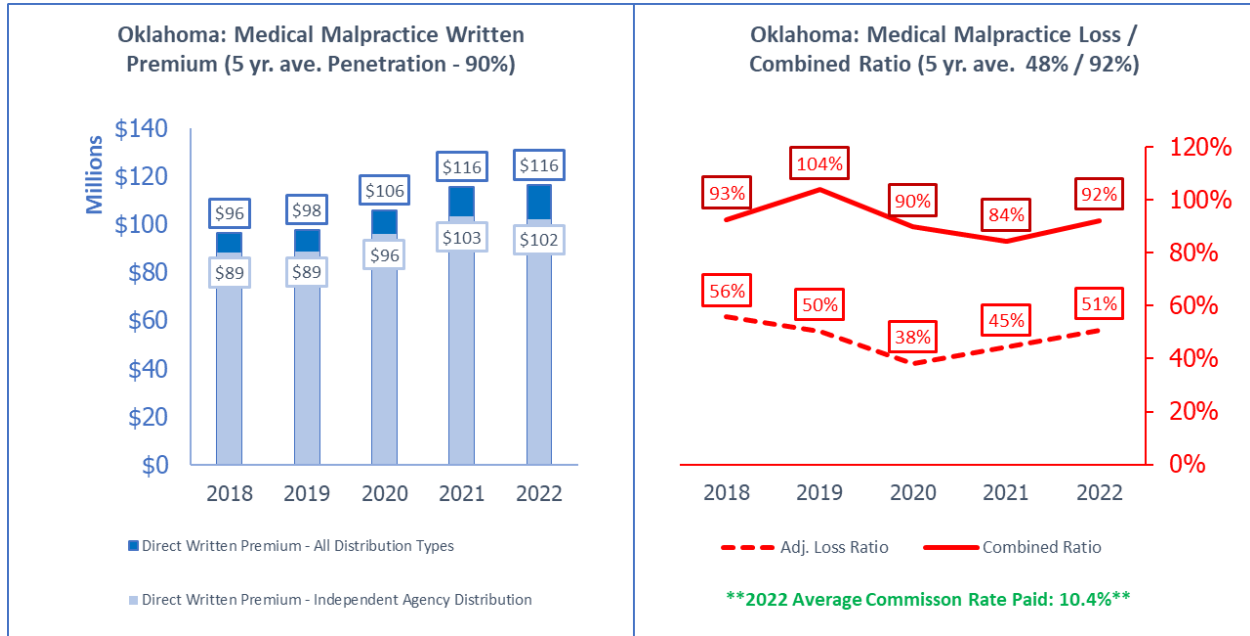
International



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Excl.-Captive Agents DPW	Direct DPW	Surplus Lines DPW
\$7,000	\$7,000	\$0	\$0	\$5,000
Loss and Combined Ratio Data Status	IA+MGA+IA-Mixed Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
100%	100%	0%	0%	71.4%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Excl.-Captive Insurers	Direct Insurers	Surplus Lines Insurers
2	2	0	0	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
#DIV/0!	#DIV/0!	#DIV/0!	#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
Argo Group (G)	\$5,000	0%	25%	N/A
Chubb INA Group (G)	\$2,000	-100%	#DIV/0!	N/A
Total or Average	\$7,000	-67%	75%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				
Executive Risk Indemnity Inc.	\$2,000	49%		Chubb INA Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Colony Insurance Company	\$5,000	0%	25%	Argo Group
	\$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				
Colony Insurance Company	\$5,000	0%	25%	Argo Group
	\$0			
Top Individual RRG				
	\$0			

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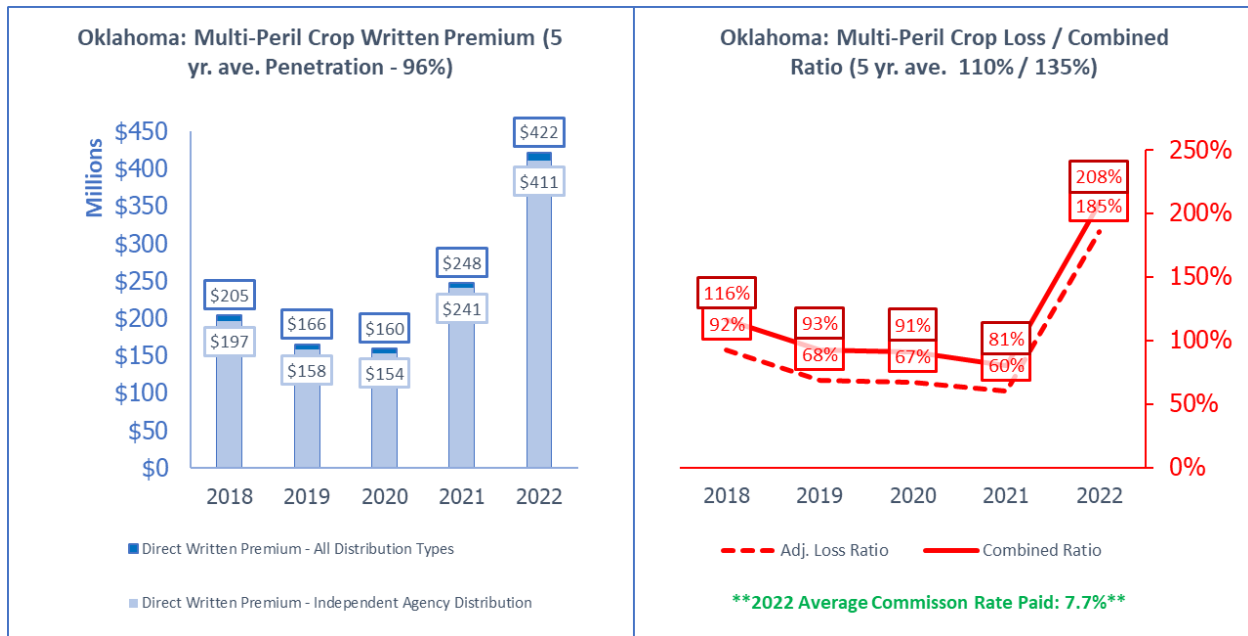
Medical Malpractice



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Excl.-Captive Agents DPW	Direct DPW	Surplus Lines DPW
\$116,427,000	\$102,363,000	\$3,157,000	\$4,991,000	\$25,670,000
Loss and Combined Ratio Data Status	IA+MGA+IA-Mixed Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
100%	88%	3%	4%	22.0%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Excl.-Captive Insurers	Direct Insurers	Surplus Lines Insurers
98	69	6	14	32
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
1% / 5%	-1% / 4%	12% / 9%	19% / 19%	-5% / 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
Berkshire Hathaway Insurance Group (G)	\$45,029,000	38%	-1%	N/A
CNA Insurance Companies (G)	\$15,250,000	49%	16%	N/A
COPIC Insurance Group (G)	\$4,951,000	43%	28%	N/A
ProAssurance Group (G)	\$4,425,000	95%	-41%	N/A
Doctors Company Insurance Group (G)	\$4,321,000	66%	1%	N/A
Total or Average	\$116,423,000	51%	1%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				
PLICO, Inc.	\$27,960,000	48%	-6%	Berkshire Hathaway Insurance Group
Columbia Casualty Company	\$6,540,000	18%	44%	CNA Insurance Companies
Continental Casualty Company	\$6,287,000	74%	3%	CNA Insurance Companies
American Casualty Company of Reading, PA	\$2,423,000	38%	3%	CNA Insurance Companies
StarStone Specialty Insurance Company	\$1,971,000	46%	43%	Core Specialty Insurance Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Health Care Industry Liab Recip Ins RRG	\$3,276,000	51%	11%	...
Professional Solutions Ins Co	\$2,738,000	162%	-8%	NCMIC Group
TDC Specialty Insurance Company	\$2,058,000	30%	-3%	Doctors Company Insurance Group
Top 3 Exclusive-Captive Policy-Issuing Insurers				
Pharmacists Mutual Insurance Company	\$1,048,000	79%	-6%	Pharmacists Mutual Insurance Group
MAG Mutual Insurance Company	\$874,000	-98%	42%	MAG Mutual Companies
Liberty Insurance Underwriters, Inc.	\$865,000	-16%	6%	Liberty Mutual Insurance Companies
Top 3 Direct Policy-Issuing Insurers				
Clinician Assurance Inc., a RRG	\$954,000	38%	26%	...
Ophthalmic Mutual Insurance Co (A RRG)	\$895,000	6%	-1%	...
NCMIC Insurance Company	\$801,000	62%	0%	NCMIC Group
Top 3 Surplus Lines Policy Issuing Insurers				
Columbia Casualty Company	\$6,540,000	18%	44%	CNA Insurance Companies
TDC Specialty Insurance Company	\$2,058,000	30%	-3%	Doctors Company Insurance Group
StarStone Specialty Insurance Company	\$1,971,000	46%	43%	Core Specialty Insurance Group
Top Individual RRG				
Health Care Industry Liab Recip Ins RRG	\$3,276,000	51%	11%	...

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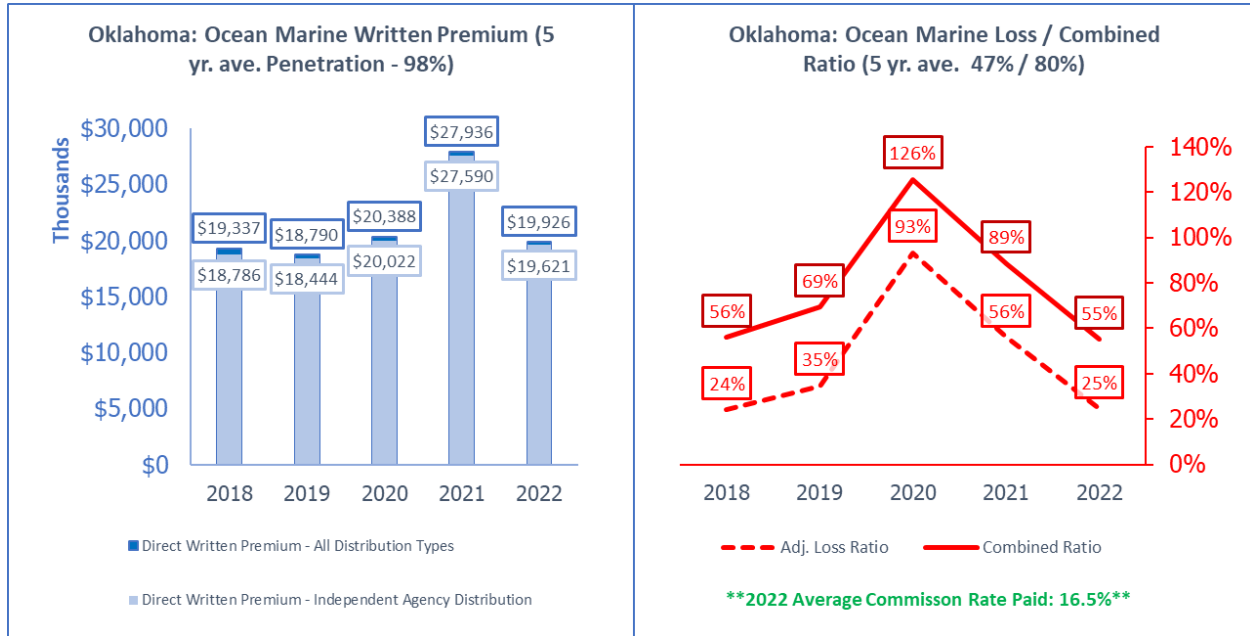
Multi-Peril Crop



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Excl.-Captive Agents DPW	Direct DPW	Surplus Lines DPW
\$422,180,000	\$410,809,000	\$752,000	\$10,600,000	\$0
Loss and Combined Ratio Data Status	IA+MGA+IA-Mixed Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
100%	97%	0%	3%	0.0%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Excl.-Captive Insurers	Direct Insurers	Surplus Lines Insurers
15	11	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
70% / 20%	71% / 20%	15% / 13%	62% / 9%	#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
Sompo Holdings US Group (G)	\$103,708,000	182%	44%	N/A
QBE North America Insurance Group (G)	\$92,757,000	227%	63%	N/A
American International Group (G)	\$63,102,000	126%	128%	N/A
Tokio Marine US PC Group (G)	\$57,505,000	172%	102%	N/A
Zurich Insurance US PC Group (G)	\$43,184,000	181%	56%	N/A
Total or Average	\$422,180,000	185%	70%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				
NAU Country Insurance Company	\$92,757,000	227%	63%	QBE North America Insurance Group
Producers Agriculture Insurance Company	\$57,505,000	172%	102%	Tokio Marine US PC Group
ACE Property and Casualty Insurance Co	\$19,801,000	174%	81%	Chubb INA Group
Great American Insurance Company	\$19,625,000	225%	108%	Great American P & C Insurance Group
Farmers Mutual Hail Insurance Co of Iowa	\$7,048,000	252%	66%	FMH Insurance Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Stratford Insurance Company	\$63,102,000	126%	128%	American International Group
FMH Ag Risk Insurance Company	\$1,636,000	328%	104%	FMH Insurance Group
Top 3 Exclusive-Captive Policy-Issuing Insurers				
State Farm Fire and Casualty Company	\$505,000	756%	12%	State Farm Group
Western Agricultural Insurance Company	\$247,000	255%	22%	Farm Bureau Property & Casualty Group
Top 3 Direct Policy-Issuing Insurers				
American Agricultural Insurance Company	\$10,600,000	222%	62%	...
	\$0			Farmers Insurance Group
Top 3 Surplus Lines Policy Issuing Insurers				
	\$0			
Top Individual RRG				
	\$0			

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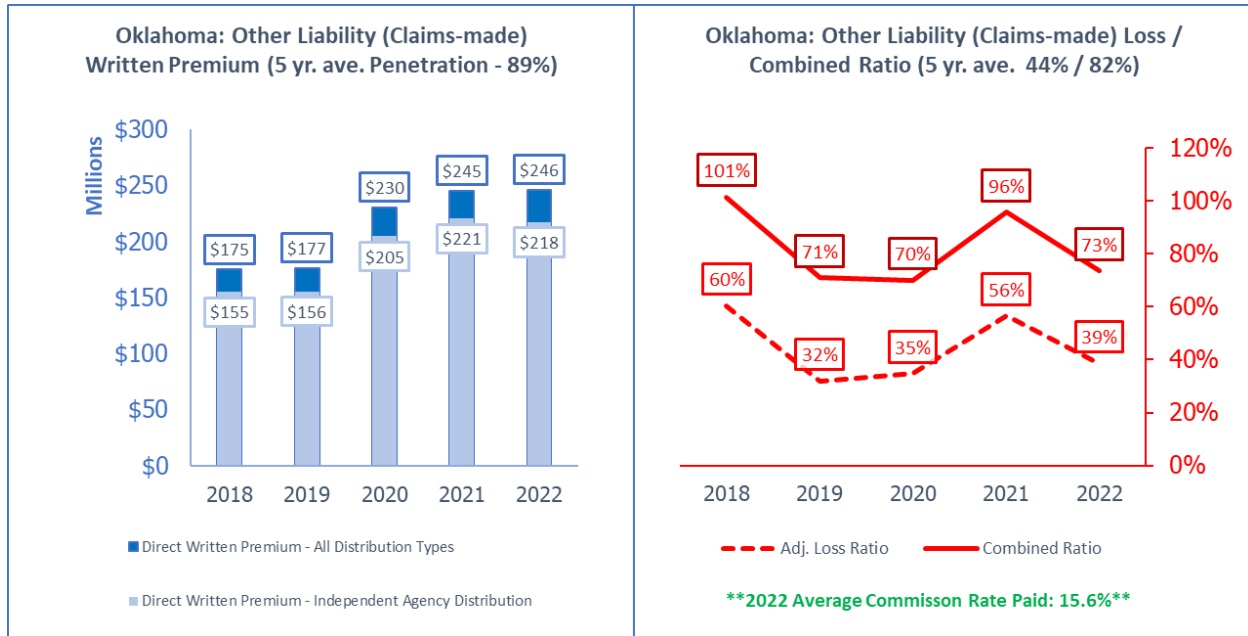
Ocean Marine



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Excl.-Captive Agents DPW	Direct DPW	Surplus Lines DPW
\$19,926,000	\$19,621,000	\$0	\$305,000	\$4,033,000
Loss and Combined Ratio Data Status	IA+MGA+IA-Mixed Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
101%	98%	0%	2%	20.2%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Excl.-Captive Insurers	Direct Insurers	Surplus Lines Insurers
62	55	0	7	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
-29% / 1%	-29% / 1%	#DIV/0!	-12% / -11%	-66% / 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
American International Group (G)	\$4,443,000	26%	12%	N/A
Tokio Marine US PC Group (G)	\$2,985,000	-46%	-74%	N/A
Farmers Insurance Group (G)	\$2,628,000	58%	4%	N/A
Intact US Insurance Group (G)	\$2,030,000	101%	12%	N/A
Markel Corporation Group (G)	\$1,132,000	-22%	19%	N/A
Total or Average	\$20,069,000	25%	-29%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				
National Union Fire Ins Co Pittsburgh PA	\$4,196,000	26%	12%	American International Group
Foremost Insurance Co Grand Rapids, MI	\$2,628,000	58%	4%	Farmers Insurance Group
Atlantic Specialty Insurance Company	\$2,030,000	101%	12%	Intact US Insurance Group
Markel American Insurance Company	\$979,000	-45%	20%	Markel Corporation Group
ACE American Insurance Company	\$845,000	68%	22%	Chubb INA Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Houston Casualty Company	\$2,823,000	-49%	-74%	Tokio Marine US PC Group
New York Marine and General Insurance Co	\$124,000	81%	27%	Coaction Specialty Insurance Group
Accelerant Specialty Insurance Company	\$112,000	11%		Accelerant US Holdings Group
Top 3 Exclusive-Captive Policy-Issuing Insurers				
\$0				
Top 3 Direct Policy-Issuing Insurers				
Liberty Mutual Insurance Company	\$149,000	14%	66%	Liberty Mutual Insurance Companies
Westport Insurance Corporation	\$66,000	57%	-55%	Swiss Reinsurance Group
United Services Automobile Association	\$38,000	-3%	-16%	USAA Group
Top 3 Surplus Lines Policy Issuing Insurers				
Houston Casualty Company	\$2,823,000	-49%	-74%	Tokio Marine US PC Group
Gotham Insurance Company	\$570,000	74%	148%	Coaction Specialty Insurance Group
StarStone Specialty Insurance Company	\$411,000	-10%	-8%	Core Specialty Insurance Group
Top Individual RRG				
\$0				

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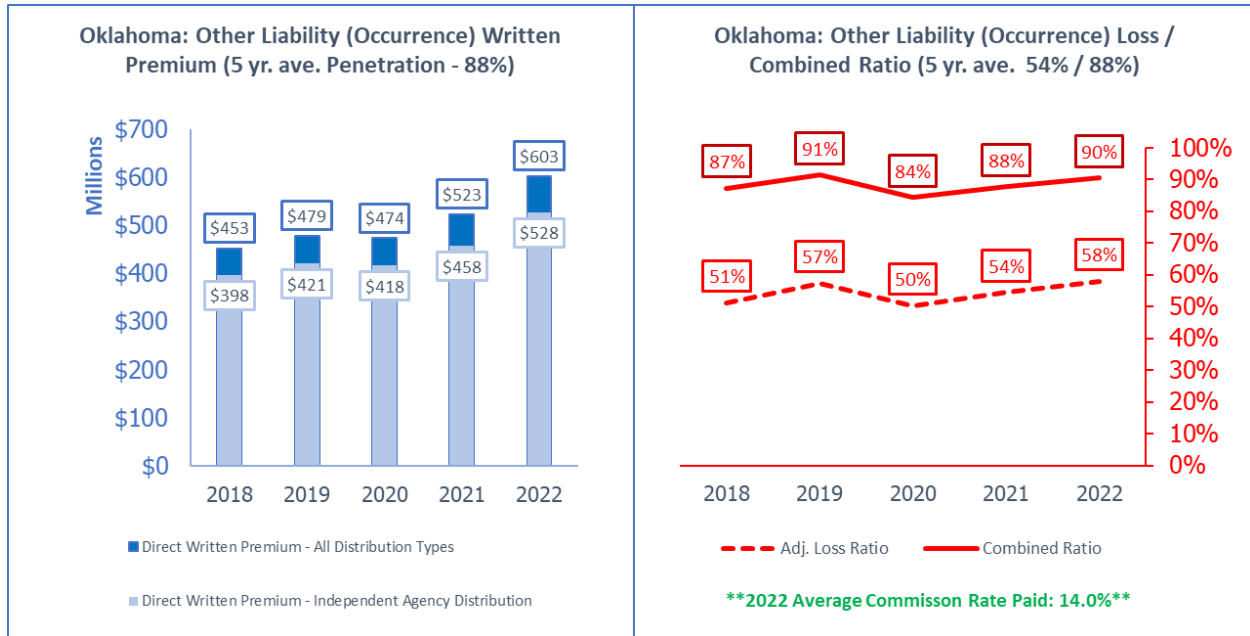
Other Liability (Claims-made)



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Excl.-Captive Agents DPW	Direct DPW	Surplus Lines DPW
\$246,148,000	\$217,732,000	\$2,682,000	\$4,137,000	\$81,058,000
Loss and Combined Ratio Data Status	IA+MGA+IA-Mixed Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
100%	88%	1%	2%	32.9%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Excl.-Captive Insurers	Direct Insurers	Surplus Lines Insurers
297	242	16	19	99
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% / 9%	-1% / 9%	33% / 22%	15% / 2%	20% / 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
Chubb INA Group (G)	\$20,585,000	54%	-10%	N/A
Travelers Group (G)	\$18,923,000	75%	8%	N/A
CNA Insurance Companies (G)	\$15,613,000	39%	7%	N/A
Oklahoma Attorneys Mutual Insurance Co	\$14,053,000	43%	7%	N/A
Berkshire Hathaway Insurance Group (G)	\$13,101,000	42%	20%	N/A
Total or Average	\$246,142,000	39%	0%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				
Travelers Casualty and Surety Co of Amer	\$17,063,000	82%	4%	Travelers Group
Federal Insurance Company	\$13,232,000	16%	-8%	Chubb INA Group
Continental Casualty Company	\$10,917,000	43%	4%	CNA Insurance Companies
National Union Fire Ins Co Pittsburgh PA	\$8,272,000	12%	-31%	American International Group
XL Specialty Insurance Company	\$8,021,000	187%	-11%	XL America Companies
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Houston Casualty Company	\$3,817,000	72%	136%	Tokio Marine US PC Group
Evanston Insurance Company	\$3,702,000	10%	26%	Markel Corporation Group
U.S. Specialty Insurance Company	\$1,780,000	228%	-48%	Tokio Marine US PC Group
Top 3 Exclusive-Captive Policy-Issuing Insurers				
Ironshore Indemnity Inc.	\$564,000	44%	127%	Liberty Mutual Insurance Companies
Federated Mutual Insurance Company	\$370,000	11%	0%	Federated Mutual Group
State Farm Fire and Casualty Company	\$328,000	-11%	8%	State Farm Group
Top 3 Direct Policy-Issuing Insurers				
Liberty Surplus Insurance Corporation	\$1,147,000	15%	240%	Liberty Mutual Insurance Companies
CUMIS Insurance Society, Inc.	\$689,000	-13%	5%	CUMIS Insurance Society Group
Liberty Mutual Insurance Company	\$520,000	60%	79%	Liberty Mutual Insurance Companies
Top 3 Surplus Lines Policy Issuing Insurers				
Ironshore Specialty Insurance Co	\$7,417,000	50%	11%	Liberty Mutual Insurance Companies
Columbia Casualty Company	\$4,600,000	28%	18%	CNA Insurance Companies
Indian Harbor Insurance Company	\$4,205,000	-100%	-18%	XL America Companies
Top Individual RRG				
Attorneys' Liab Assr Society Ltd., A RRG	\$894,000	230%	0%	...

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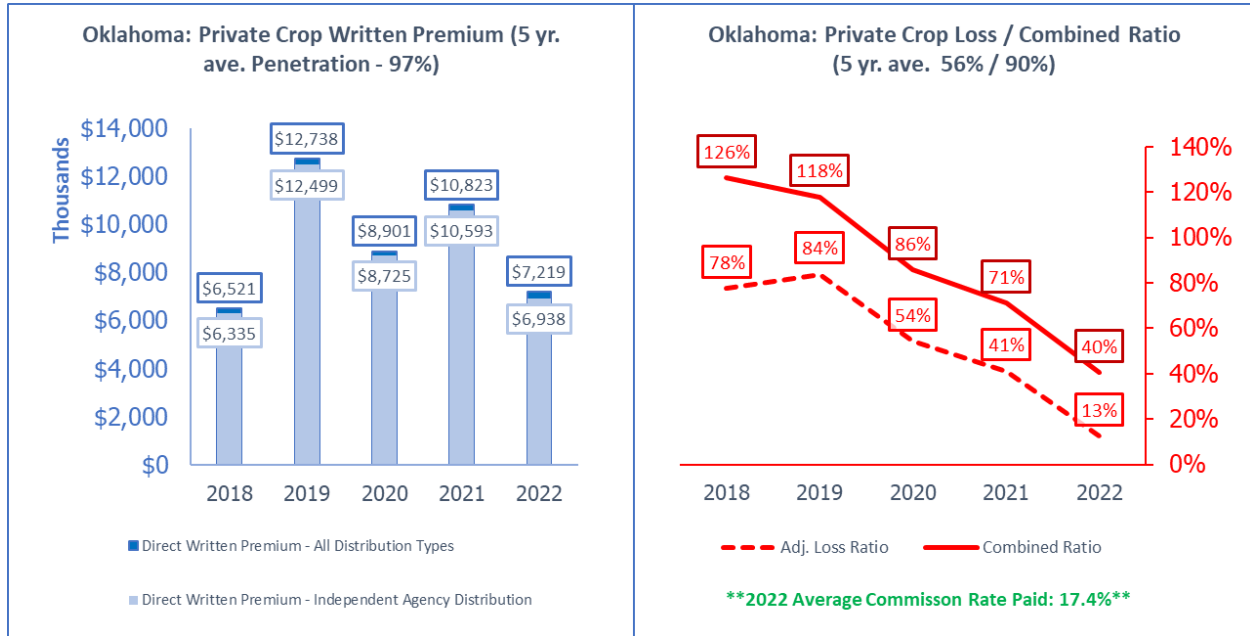
Other Liability (Occurrence)



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Excl.-Captive Agents DPW	Direct DPW	Surplus Lines DPW
\$602,658,000	\$527,645,000	\$34,886,000	\$32,487,000	\$198,974,000
Loss and Combined Ratio Data Status	IA+MGA+IA-Mixed Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
100%	88%	6%	5%	33.0%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Excl.-Captive Insurers	Direct Insurers	Surplus Lines Insurers
480	390	29	35	122
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
15% / 7%	15% / 7%	7% / 4%	23% / 15%	16% / 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
Chubb INA Group (G)	\$37,442,000	13%	7%	N/A
Travelers Group (G)	\$35,755,000	70%	10%	N/A
W. R. Berkley Insurance Group (G)	\$30,487,000	39%	23%	N/A
Liberty Mutual Insurance Companies (G)	\$29,214,000	59%	27%	N/A
Assurant P&C Group (G)	\$27,535,000	51%	42%	N/A
Total or Average	\$602,757,000	58%	15%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				
Travelers Property Casualty Co of Amer	\$27,116,000	29%	20%	Travelers Group
National American Insurance Company	\$22,034,000	32%	14%	...
American Bankers Insurance Co of Florida	\$21,065,000	57%	56%	Assurant P&C Group
Lyndon Southern Insurance Company	\$18,580,000	68%	-10%	Fortegra P&C Group
Mid-Continent Casualty Company	\$12,889,000	87%	10%	Great American P & C Insurance Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Evanston Insurance Company	\$12,994,000	44%	11%	Markel Corporation Group
Gemini Insurance Company	\$4,525,000	-24%	-25%	W. R. Berkley Insurance Group
Colony Insurance Company	\$4,021,000	35%	16%	Argo Group
Top 3 Exclusive-Captive Policy-Issuing Insurers				
State Farm Fire and Casualty Company	\$11,759,000	57%	11%	State Farm Group
Farmers Insurance Exchange	\$5,110,000	71%	-10%	Farmers Insurance Group
Federated Mutual Insurance Company	\$4,117,000	75%	-4%	Federated Mutual Group
Top 3 Direct Policy-Issuing Insurers				
Oklahoma Farm Bureau Mutual Insurance Co	\$5,384,000	6%	13%	Oklahoma Farm Bureau Group
CUMIS Insurance Society, Inc.	\$3,055,000	64%	29%	CUMIS Insurance Society Group
Liberty Insurance Corporation	\$2,928,000	-17%	279%	Liberty Mutual Insurance Companies
Top 3 Surplus Lines Policy Issuing Insurers				
Evanston Insurance Company	\$12,994,000	44%	11%	Markel Corporation Group
Scottsdale Insurance Company	\$9,866,000	35%	5%	Nationwide Group
AXIS Surplus Insurance Company	\$9,463,000	113%	44%	AXIS US Operations
Top Individual RRG				
United Educators Ins, a Reciprocal RRG	\$1,178,000	3%	8%	...

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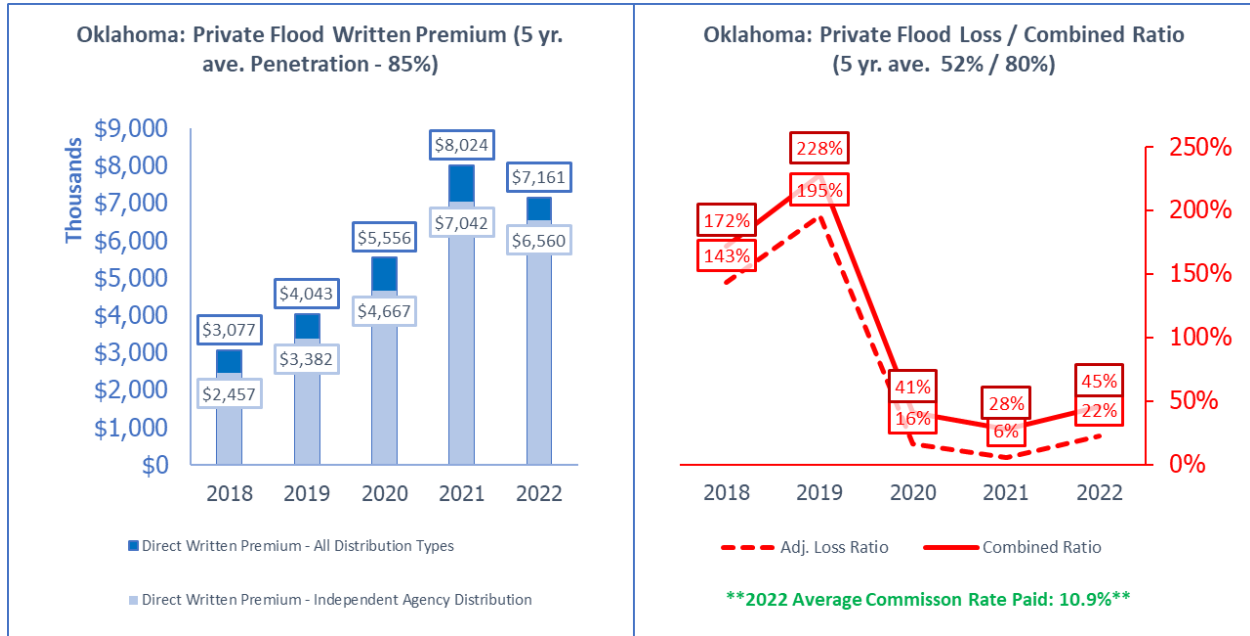
Private Crop



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Excl.-Captive Agents DPW	Direct DPW	Surplus Lines DPW
\$7,219,000	\$6,938,000	\$2,000	\$279,000	\$0
Loss and Combined Ratio Data Status	IA+MGA+IA-Mixed Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
100%	96%	0%	4%	0.0%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Excl.-Captive Insurers	Direct Insurers	Surplus Lines Insurers
13	11	1	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
-33% / 3%	-35% / 2%	-93% / -20%	40% / 11%	#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)	\$2,016,000	1%	-39%	N/A
Zurich Insurance US PC Group (G)	\$1,542,000	40%	-7%	N/A
FMH Insurance Group (G)	\$1,072,000	2%	-12%	N/A
Sompo Holdings US Group (G)	\$1,020,000	-28%	-41%	N/A
QBE North America Insurance Group (G)	\$453,000	48%	-69%	N/A
Total or Average	\$7,219,000	13%	-33%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				
Farmers Mutual Hail Insurance Co of Iowa	\$1,042,000	2%	-12%	FMH Insurance Group
NAU Country Insurance Company	\$453,000	48%	-69%	QBE North America Insurance Group
Producers Agriculture Insurance Company	\$409,000	46%	-26%	Tokio Marine US PC Group
Great American Insurance Company	\$209,000	13%	-1%	Great American P & C Insurance Group
Hudson Insurance Company	\$98,000	98%	-56%	Fairfax Financial (USA) Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Stratford Insurance Company	\$2,016,000	1%	-39%	American International Group
FMH Ag Risk Insurance Company	\$30,000	0%	7%	FMH Insurance Group
Top 3 Exclusive-Captive Policy-Issuing Insurers				
State Farm Fire and Casualty Company	\$2,000	0%	-93%	State Farm Group
Top 3 Direct Policy-Issuing Insurers				
American Agricultural Insurance Company	\$279,000	9%	40%	...
	\$0			Farmers Insurance Group
Top 3 Surplus Lines Policy Issuing Insurers				
	\$0			
Top Individual RRG				
	\$0			

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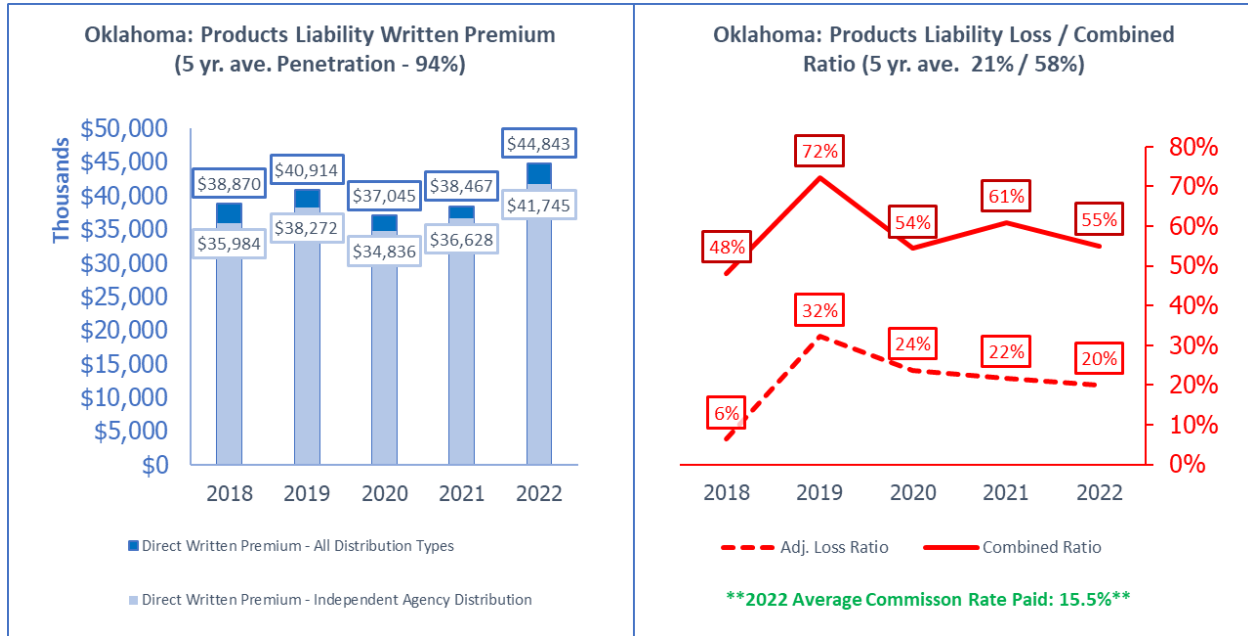
Private Flood



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Excl.-Captive Agents DPW	Direct DPW	Surplus Lines DPW
\$7,161,000	\$6,560,000	\$0	\$601,000	\$3,264,000
Loss and Combined Ratio Data Status	IA+MGA+IA-Mixed Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
100%	92%	0%	8%	45.6%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Excl.-Captive Insurers	Direct Insurers	Surplus Lines Insurers
57	50	0	7	22
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
-11% / 24%	-7% / 28%	#DIV/0!	-39% / -1%	-14% / 81%
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)	\$1,647,000	-4%	-21%	N/A
American International Group (G)	\$1,162,000	5%	25%	N/A
Swiss Reinsurance Group (G)	\$840,000	2%	18%	N/A
Berkshire Hathaway Insurance Group (G)	\$628,000	5%	-35%	N/A
Assurant P&C Group (G)	\$506,000	73%	3%	N/A
Total or Average	\$7,158,000	22%	-11%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				
Swiss Re Corporate Solutions Elite Ins	\$677,000	0%	205%	Swiss Reinsurance Group
Lexington Insurance Company	\$521,000	-6%	46%	American International Group
American Guarantee and Liability Ins Co	\$516,000	-1%	-1%	Zurich Insurance US PC Group
Steadfast Insurance Company	\$375,000	-3%	-19%	Zurich Insurance US PC Group
National Union Fire Ins Co Pittsburgh PA	\$345,000	19%	40%	American International Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Trisura Specialty Insurance Company	\$258,000	85%	108%	Trisura US Insurance Group
Palomar Specialty Insurance Company	\$188,000	59%	29%	Palomar Holdings US Group
Transverse Specialty Insurance Company	\$113,000	202%	79%	MS&AD US Insurance Group
Top 3 Exclusive-Captive Policy-Issuing Insurers				
\$0				
Top 3 Direct Policy-Issuing Insurers				
American Security Insurance Company	\$338,000	107%	2%	Assurant P&C Group
Voyager Indemnity Insurance Company	\$168,000	-1%	5%	Assurant P&C Group
Liberty Mutual Fire Insurance Company	\$36,000	0%	-20%	Liberty Mutual Insurance Companies
Top 3 Surplus Lines Policy Issuing Insurers				
Lexington Insurance Company	\$521,000	-6%	46%	American International Group
Steadfast Insurance Company	\$375,000	-3%	-19%	Zurich Insurance US PC Group
Endurance American Specialty Ins Co	\$301,000	47%	60%	Sompo Holdings US Group
Top Individual RRG				
\$0				

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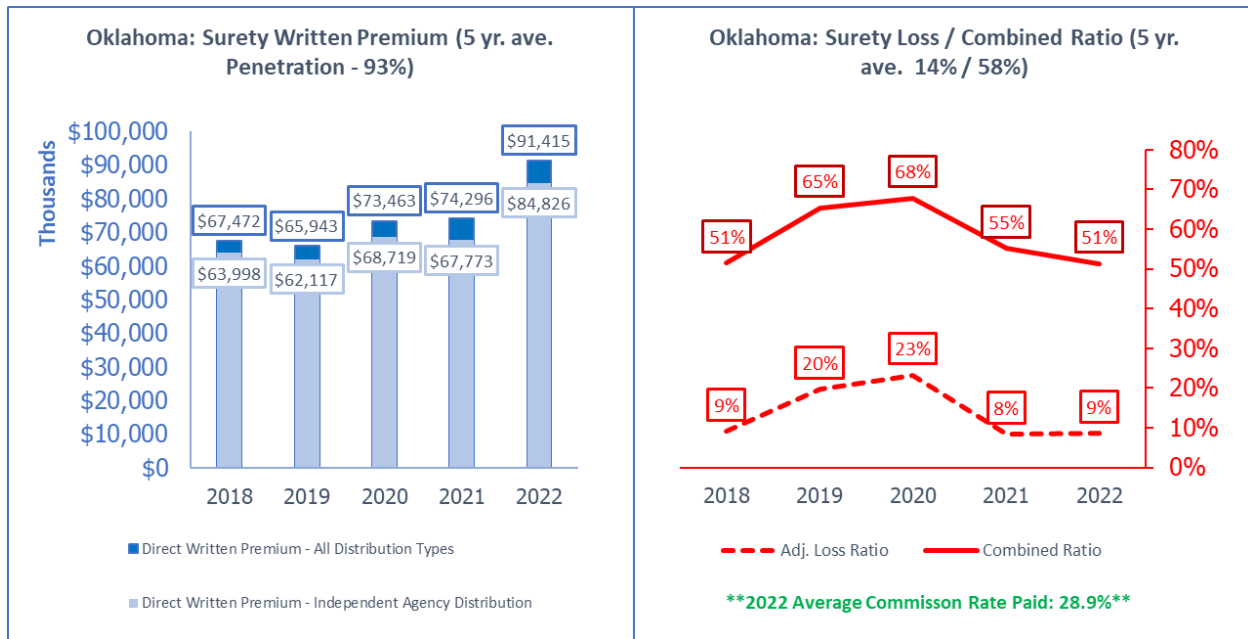
Products Liability



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Excl.-Captive Agents DPW	Direct DPW	Surplus Lines DPW
\$44,843,000	\$41,745,000	\$1,362,000	\$1,606,000	\$14,298,000
Loss and Combined Ratio Data Status	IA+MGA+IA-Mixed Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
100%	93%	3%	4%	31.9%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Excl.-Captive Insurers	Direct Insurers	Surplus Lines Insurers
179	160	9	7	60
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% / 4%	14% / 4%	43% / 6%	97% / 0%	3% / 12%
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
Great American P & C Insurance Group (G)	\$7,286,000	-84%	7%	N/A
Chubb INA Group (G)	\$5,271,000	44%	36%	N/A
National American Insurance Company	\$4,970,000	28%	55%	N/A
Fairfax Financial (USA) Group (G)	\$2,172,000	16%	24%	N/A
W. R. Berkley Insurance Group (G)	\$2,048,000	34%	20%	N/A
Total or Average	\$44,846,000	20%	17%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				
Mid-Continent Casualty Company	\$5,757,000	-98%	14%	Great American P & C Insurance Group
National American Insurance Company	\$4,970,000	28%	55%	...
Federal Insurance Company	\$2,113,000	105%	40%	Chubb INA Group
Crum & Forster Specialty Insurance Co	\$2,063,000	22%	26%	Fairfax Financial (USA) Group
Kinsale Insurance Company	\$1,732,000	25%	3%	...
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Colony Insurance Company	\$570,000	40%	4%	Argo Group
Western World Insurance Company	\$555,000	29%	-3%	American International Group
Northfield Insurance Company	\$499,000	35%	20%	Travelers Group
Top 3 Exclusive-Captive Policy-Issuing Insurers				
Federated Mutual Insurance Company	\$508,000	25%	32%	Federated Mutual Group
Sentry Select Insurance Company	\$286,000	63%	39%	Sentry Insurance Group
Federated Service Insurance Company	\$216,000	6%	140%	Federated Mutual Group
Top 3 Direct Policy-Issuing Insurers				
Liberty Mutual Fire Insurance Company	\$459,000	14%	77%	Liberty Mutual Insurance Companies
LM Insurance Corporation	\$406,000	30%	712%	Liberty Mutual Insurance Companies
Crestbrook Insurance Company	\$315,000	352%	18%	Nationwide Group
Top 3 Surplus Lines Policy Issuing Insurers				
Crum & Forster Specialty Insurance Co	\$2,063,000	22%	26%	Fairfax Financial (USA) Group
Kinsale Insurance Company	\$1,732,000	25%	3%	...
Admiral Insurance Company	\$1,347,000	22%	17%	W. R. Berkley Insurance Group
Top Individual RRG				
STICO Mutual Insurance Company, RRG	\$58,000	-2%	0%	...

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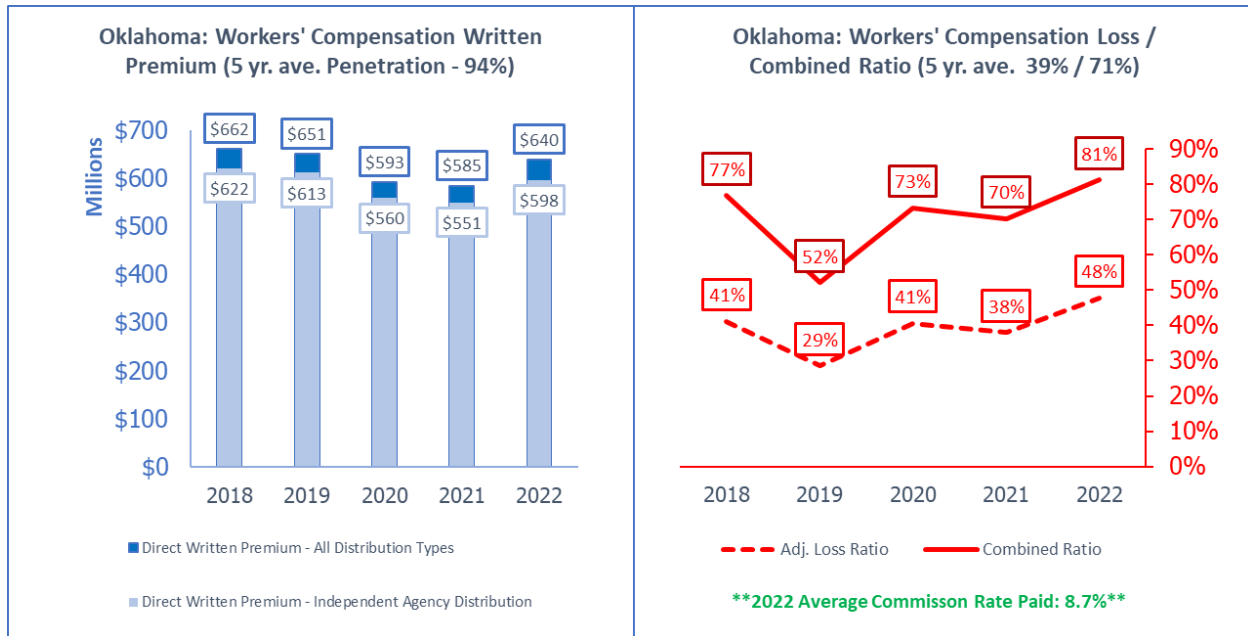
Surety



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Excl.-Captive Agents DPW	Direct DPW	Surplus Lines DPW
\$91,415,000	\$84,826,000	\$3,353,000	\$2,612,000	\$1,441,000
Loss and Combined Ratio Data Status	IA+MGA+IA-Mixed Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
100%	93%	4%	3%	1.6%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Excl.-Captive Insurers	Direct Insurers	Surplus Lines Insurers
122	108	7	3	4
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
23% / 8%	25% / 7%	15% / 46%	-17% / 2%	#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)	\$10,723,000	6%	52%	N/A
Zurich Insurance US PC Group (G)	\$9,071,000	-12%	24%	N/A
Liberty Mutual Insurance Companies (G)	\$6,797,000	0%	-1%	N/A
CNA Insurance Companies (G)	\$5,768,000	-4%	31%	N/A
Great American P & C Insurance Group (G)	\$5,632,000	1%	29%	N/A
Total or Average	\$91,415,000	9%	23%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				
Travelers Casualty and Surety Co of Amer	\$10,657,000	6%	51%	Travelers Group
Fidelity and Deposit Company of Maryland	\$8,390,000	-14%	16%	Zurich Insurance US PC Group
Western Surety Company	\$5,090,000	-7%	32%	CNA Insurance Companies
Federal Insurance Company	\$4,405,000	19%	78%	Chubb INA Group
Mid-Continent Casualty Company	\$4,211,000	-1%	25%	Great American P & C Insurance Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				
RLI Insurance Company	\$5,114,000	14%	22%	RLI Group
Harco National Insurance Company	\$3,465,000	6%	56%	IAT Insurance Group
U.S. Specialty Insurance Company	\$2,033,000	14%	6%	Tokio Marine US PC Group
Top 3 Exclusive-Captive Policy-Issuing Insurers				
Euler Hermes North America Insurance Co.	\$2,499,000	29%	22%	Allianz US PC Insurance Companies
Nationwide Mutual Insurance Company	\$628,000	-6%	-1%	Nationwide Group
State Farm Fire and Casualty Company	\$170,000	38%	6%	State Farm Group
Top 3 Direct Policy-Issuing Insurers				
Liberty Mutual Insurance Company	\$2,512,000	0%	-16%	Liberty Mutual Insurance Companies
Westport Insurance Corporation	\$97,000	22%	-36%	Swiss Reinsurance Group
Protective Insurance Company	\$3,000	0%	200%	Progressive Insurance Group
Top 3 Surplus Lines Policy Issuing Insurers				
Clear Blue Specialty Insurance Company	\$1,100,000	59%		Clear Blue Insurance Group
Canopus US Insurance, Inc.	\$255,000	118%	-53%	...
Accelerant Specialty Insurance Company	\$85,000	26%	204%	Accelerant US Holdings Group
Top Individual RRG				
\$0				

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Workers' Compensation



ALL Direct Written Premium (DPW)	Ind. Agent DPW	Excl.-Captive Agents DPW	Direct DPW	Surplus Lines DPW
\$639,588,000	\$597,734,000	\$18,395,000	\$21,862,000	\$0
Loss and Combined Ratio Data Status	IA+MGA+IA-Mixed Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
100%	93%	3%	3%	0.0%
Active Affiliated and Unaffiliated Insurers	IA+MGA+IA-Mixed Insurers	Excl.-Captive Insurers	Direct Insurers	Surplus Lines Insurers
281	241	17	16	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% / -1%	8% / -1%	4% / 0%	52% / 2%	#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
CompSource Mutual Insurance Company	\$215,528,000	61%	8%	N/A
Travelers Group (G)	\$49,741,000	61%	6%	N/A
Hartford Insurance Group (G)	\$33,850,000	34%	6%	N/A
AmTrust Group (G)	\$27,145,000	34%	6%	N/A
Zurich Insurance US PC Group (G)	\$25,374,000	-12%	15%	N/A
Total or Average	\$639,707,000	48%	9%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				
CompSource Mutual Insurance Company	\$215,528,000	61%	8%	...
National American Insurance Company	\$15,167,000	61%	-1%	...
BITCO General Insurance Corporation	\$9,090,000	153%	17%	Old Republic Insurance Group
Technology Insurance Company, Inc.	\$7,292,000	39%	0%	AmTrust Group
Security National Insurance Company	\$7,243,000	30%	6%	AmTrust Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				
Stonetrust Commercial Insurance Company	\$8,353,000	7%	-5%	Stonetrust Insurance Group
Praetorian Insurance Company	\$2,126,000	51%	70%	QBE North America Insurance Group
Benchmark Insurance Company	\$1,949,000	180%	58%	Benchmark Insurance Group
Top 3 Exclusive-Captive Policy-Issuing Insurers				
Federated Mutual Insurance Company	\$3,481,000	29%	-14%	Federated Mutual Group
State Farm Fire and Casualty Company	\$3,354,000	-43%	15%	State Farm Group
Fire Insurance Exchange	\$2,661,000	40%	6%	Farmers Insurance Group
Top 3 Direct Policy-Issuing Insurers				
Westport Insurance Corporation	\$6,423,000	75%	751%	Swiss Reinsurance Group
Liberty Insurance Corporation	\$3,245,000	110%	-2%	Liberty Mutual Insurance Companies
Liberty Mutual Fire Insurance Company	\$3,040,000	74%	32%	Liberty Mutual Insurance Companies
Top 3 Surplus Lines Policy Issuing Insurers				
\$0				
Top Individual RRG				
\$0				

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Appendix #1: All Lines of Business-Additional Details

2022 - Oklahoma: 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	65,907,000	59%	72%	5%	2%	67%	63%
Aggregate Write-ins	7,505,000	24%	58%	-15%	-8%	70%	47%
<u>Aircraft (all perils)</u>	30,068,000	45%	50%	8%	12%	97%	97%
<u>All Commercial Auto</u>	696,072,000	55%	55%	7%	7%	84%	83%
<u>All Private Passenger Auto</u>	3,145,524,000	71%	62%	7%	3%	30%	29%
<u>Allied Perils Only</u>	310,042,000	107%	86%	14%	12%	75%	72%
<u>Boiler & Machinery</u>	28,057,000	163%	62%	6%	9%	95%	94%
<u>Burglary & Theft</u>	3,787,000	16%	24%	30%	7%	89%	87%
<u>Commercial Multi-Peril</u>	709,689,000	59%	60%	8%	7%	76%	77%
Credit	25,304,000	32%	53%	6%	7%	68%	70%
<u>Earthquake</u>	18,966,000	-45%	83%	-4%	-1%	42%	45%
<u>Excess Workers' Comp</u>	17,521,000	-5%	2%	8%	2%	97%	97%
<u>Farmowners Multi-Peril</u>	194,266,000	55%	56%	7%	5%	48%	51%
<u>Federal Flood</u>	6,554,000	49%	84%	-20%	-5%	66%	65%
<u>Fidelity</u>	13,353,000	29%	39%	1%	4%	92%	91%
Financial Guaranty	88,000	0%	0%	-94%	-74%	0%	0%
<u>Fire Peril Only</u>	269,002,000	130%	77%	18%	14%	87%	84%
<u>Homeowners Multi-Peril</u>	2,140,596,000	48%	54%	9%	6%	38%	34%
<u>Inland Marine</u>	350,745,000	50%	55%	12%	6%	81%	81%
<u>International</u>	7,000	-67%	-40%	75%	N/A	100%	100%
<u>Medical Malpractice</u>	116,427,000	51%	48%	1%	5%	88%	90%
Mortgage Guaranty	52,163,000	-17%	9%	-2%	2%	19%	21%
<u>Multi-Peril Crop</u>	422,180,000	185%	110%	70%	20%	97%	97%
<u>Ocean Marine</u>	19,926,000	25%	47%	-29%	1%	98%	98%
<u>Other Liability (Claims-made)</u>	246,148,000	39%	44%	0%	9%	88%	89%
<u>Other Liability (Occurrence)</u>	602,658,000	58%	54%	15%	7%	88%	88%
<u>Private Crop</u>	7,219,000	13%	56%	-33%	3%	96%	98%
<u>Private Flood</u>	7,161,000	22%	52%	-11%	24%	92%	87%
<u>Products Liability</u>	44,843,000	20%	21%	17%	4%	93%	94%
<u>Surety</u>	91,415,000	9%	14%	23%	8%	93%	93%
Warranty	11,241,000	79%	69%	-38%	-12%	65%	53%
<u>Workers' Compensation</u>	639,588,000	48%	39%	9%	-1%	93%	94%
Total (All Lines)	10,294,043,000	65%	58%	10%	5%	57%	55%
Total (IA-Focused Lines)	10,131,835,000	No Industry Rpt	No Industry Rpt	10%	6%	58%	55%

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 *Oklahoma 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 - Oklahoma: All Lines of Business Distribution Style - DPW (Premiums) in Millions of Dollars							
Oklahoma 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	66	36	8	0	19	2	1
Aggregate Write-ins	8	4	1	0	0	2	0
<u>Aircraft (all perils)</u>	30	28	2	0	0	0	0
<u>All Commercial Auto</u>	696	516	53	17	57	50	4
<u>All Private Passenger Auto</u>	3,146	753	66	112	1,406	796	12
<u>Allied Perils Only</u>	310	185	17	30	38	35	5
<u>Boiler & Machinery</u>	28	14	0	12	1	1	0
<u>Burglary & Theft</u>	4	3	0	0	0	0	0
<u>Commercial Multi-Peril</u>	710	436	44	61	135	31	2
Credit	25	13	4	0	7	1	0
<u>Earthquake</u>	19	5	2	1	7	4	0
<u>Excess Workers' Comp</u>	18	17	0	0	0	0	0
<u>Farmowners Multi-Peril</u>	194	91	1	2	29	71	0
<u>Federal Flood</u>	7	3	1	0	1	1	0
<u>Fidelity</u>	13	12	0	0	0	1	0
Financial Guaranty	0	0	0	0	0	0	0
<u>Fire Peril Only</u>	269	195	13	25	13	17	5
<u>Homeowners Multi-Peril</u>	2,141	649	74	88	1,019	284	27
<u>Inland Marine</u>	351	236	27	22	47	16	3
<u>International</u>	0	0	0	0	0	0	0
<u>Medical Malpractice</u>	116	63	14	26	3	5	6
Mortgage Guaranty	52	10	0	0	0	30	13
<u>Multi-Peril Crop</u>	422	197	65	149	1	11	0
<u>Ocean Marine</u>	20	16	3	0	0	0	0
<u>Other Liability (Claims-made)</u>	246	195	20	3	3	4	22
<u>Other Liability (Occurrence)</u>	603	457	57	13	35	32	8
<u>Private Crop</u>	7	2	2	3	0	0	0
<u>Private Flood</u>	7	6	1	0	0	1	0
<u>Products Liability</u>	45	38	3	0	1	2	0
<u>Surety</u>	91	70	14	1	3	3	1
Warranty	11	7	0	0	1	2	1
<u>Workers' Compensation</u>	640	564	20	14	18	22	2
Total (All Lines)	10,294	4,821	512	580	2,846	1,422	112
<u>Total (IA-Focused Lines)</u>	10,132	4,751	500	580	2,819	1,387	96

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 Oklahoma.

Top 10 Insurers Classified as IA or Broker - DPW (Premiums) in Millions of Dollars			
Oklahoma Policy-Issuing Insurers	Group	2022 DPW	Listed Marketing Type
Progressive Northern Insurance Company	Progressive Insurance Group	378.1	Independent Agency
CompSource Mutual Insurance Company	...	215.5	Independent Agency
Safeco Insurance Company of America	Liberty Mutual Insurance Companies	194.5	Independent Agency
Amer Farmers & Ranchers Mutual Ins Co	American Farmers & Ranchers Group	157.3	Independent Agency, Other
Allstate Vehicle and Property Ins Co	Allstate Insurance Group	137.4	Independent Agency
Continental Casualty Company	CNA Insurance Companies	119.8	Independent Agency
American Economy Insurance Company	Liberty Mutual Insurance Companies	93.6	Independent Agency
NAU Country Insurance Company	QBE North America Insurance Group	93.2	Independent Agency
Foremost Insurance Co Grand Rapids, MI	Farmers Insurance Group	90.3	Independent Agency
American Mercury Insurance Company	Mercury Casualty Group	88.5	Independent Agency
Top 10 Insurers Classified as MGA/Wholesale - DPW (Premiums) in Millions of Dollars			
Oklahoma Policy-Issuing Insurers	Group	2022 DPW	Listed Marketing Type
Liberty Mutual Personal Insurance Co	Liberty Mutual Insurance Companies	65.4	Managing General Agent
Stratford Insurance Company	American International Group	65.2	General Agent
Rock Ridge Insurance Company	Clear Blue Insurance Group	22.9	Managing General Agent
Evanston Insurance Company	Markel Corporation Group	22.2	Managing General Agent
Harbor Insurance Company	...	21.5	Managing General Agent
Old American Indemnity Company	Old American Capital Group	16.2	Managing General Agent
Covington Specialty Insurance Company	Berkshire Hathaway Insurance Group	14.0	Managing General Agent, Broker
Northland Insurance Company	Travelers Group	12.9	General Agent
Mesa Underwriters Specialty Insurance Co	Selective Insurance Group	11.7	General Agent, Broker
RLI Insurance Company	RLI Group	11.5	Broker, General Agent
Top 10 Insurers Classified as IA-Mixed - DPW (Premiums) in Millions of Dollars			
Oklahoma Policy-Issuing Insurers	Group	2022 DPW	Listed Marketing Type
CSAA General Insurance Company	CSAA Insurance Group	120.3	Independent Agency, Exclusive/Captive Agent
American Agri-Business Insurance Company	Sompo Holdings US Group	104.7	Other Agency
Rural Community Insurance Company	Zurich Insurance US PC Group	44.7	Other
Factory Mutual Insurance Company	FM Global Group	42.2	Direct Response, Broker
American Modern Property & Casualty Ins	Munich-American Holding Corp Companies	31.5	Worksite Marketing
Princeton Excess & Surplus Lines Ins Co	Munich-American Holding Corp Companies	26.6	Affinity Group Marketing, Broker
Church Mutual Insurance Company, S.I.	Church Mutual Insurance Group	26.4	Direct Response, Independent Agency
Farmers Casualty Insurance Company	Farmers Insurance Group	20.6	Independent Agency, Career Agent
Permanent General Assurance Corporation	American Family Insurance Group	19.4	Independent Agency, Other Direct
Grain Dealers Mutual Insurance Company	American Family Insurance Group	18.6	Independent Agency, Direct Response
Top 10 Insurers Classified as Exclusive-Captive - DPW (Premiums) in Millions of Dollars			
Oklahoma Policy-Issuing Insurers	Group	2022 DPW	Listed Marketing Type
State Farm Fire and Casualty Company	State Farm Group	742.2	Exclusive/Captive Agent
State Farm Mutual Automobile Ins Co	State Farm Group	689.0	Exclusive/Captive Agent
Farmers Insurance Company, Inc.	Farmers Insurance Group	570.5	Exclusive/Captive Agent
Allstate Fire and Casualty Insurance Co	Allstate Insurance Group	213.6	Exclusive/Captive Agent
Shelter Mutual Insurance Company	Shelter Insurance Companies	205.6	Exclusive/Captive Agent
Mid-Century Insurance Company	Farmers Insurance Group	49.8	Exclusive/Captive Agent
American National Property & Casualty Co	American National Prop & Cas Group	49.0	Exclusive/Captive Agent
Allstate Insurance Company	Allstate Insurance Group	31.5	Exclusive/Captive Agent
Allstate Indemnity Company	Allstate Insurance Group	27.7	Exclusive/Captive Agent
Federated Mutual Insurance Company	Federated Mutual Group	23.2	Exclusive/Captive Agent
Top 10 Insurers Classified as Direct - DPW (Premiums) in Millions of Dollars			
Oklahoma Policy-Issuing Insurers	Group	2022 DPW	Listed Marketing Type
Oklahoma Farm Bureau Mutual Insurance Co	Oklahoma Farm Bureau Group	280.5	Direct Response
Progressive Direct Insurance Company	Progressive Insurance Group	200.2	Direct Response
United Services Automobile Association	USAA Group	163.0	Direct Response
GEICO Casualty Company	Berkshire Hathaway Insurance Group	148.2	Direct Response
USAA Casualty Insurance Company	USAA Group	103.0	Direct Response
USAA General Indemnity Company	USAA Group	82.1	Direct Response
GEICO Secure Insurance Company	Berkshire Hathaway Insurance Group	76.1	Direct Response
Homesite Indemnity Company	American Family Insurance Group	48.0	Direct Response
Garrison Property and Casualty Ins Co	USAA Group	41.8	Direct Response
Liberty Mutual Fire Insurance Company	Liberty Mutual Insurance Companies	21.6	Direct Response

Top 10 Insurers Classified as Other - DPW (Premiums) in Millions of Dollars			
Oklahoma Policy-Issuing Insurers	Group	2022 DPW	Listed Marketing Type
United Home Insurance Company	...	18.1	Not Available
Oklahoma Attorneys Mutual Insurance Co	...	14.1	Not Available
Casualty Corporation of America Inc	...	12.7	Not Available
Essent Guaranty, Inc.	Essent Guaranty Group	9.2	Not Available
Bridgeway Insurance Company	Munich-American Holding Corp Companies	6.9	Inactive
American Risk Insurance Company	...	5.6	Not Available
Branch Insurance Exchange	...	5.3	Not Available
Berkshire Hathaway Specialty Ins Co	Berkshire Hathaway Insurance Group	4.9	Not Available
Greenwich Insurance Company	XL America Companies	4.2	Not Available
National Mortgage Insurance Corporation	National Mortgage Insurance Group	3.4	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.

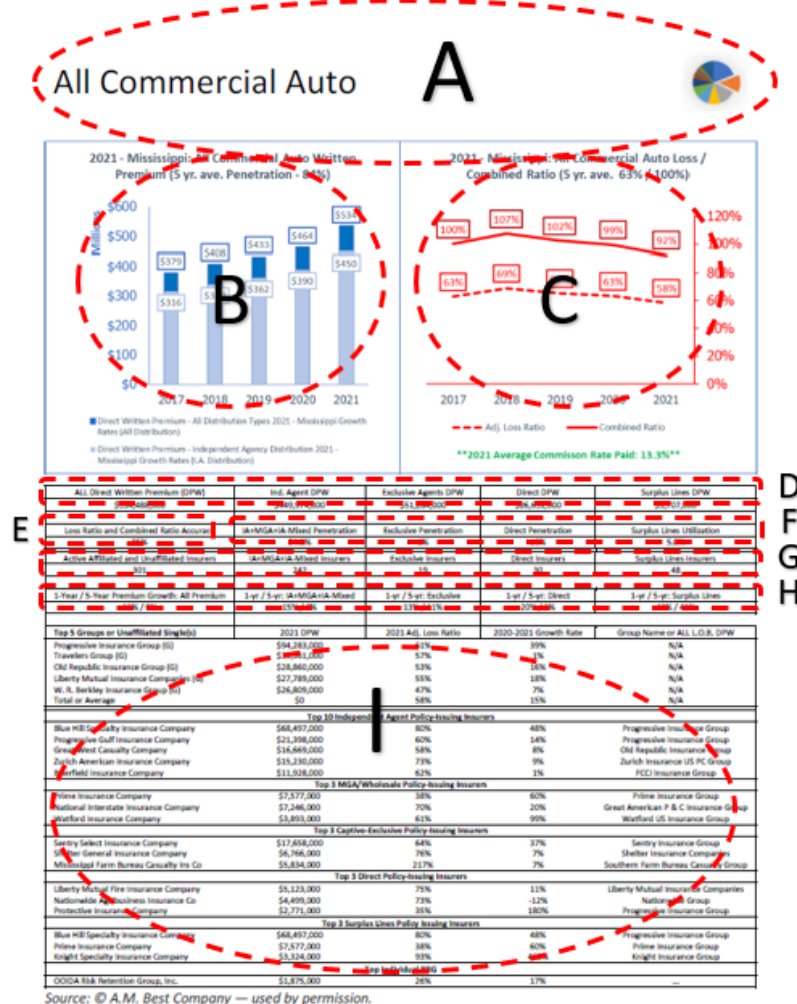
D: Direct written premium dollars are provided for all distribution, Independent Agents, Exclusive and Direct. Surplus Lines premiums are also provided for all distribution styles.

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 Oklahoma Annual P&C Marketplace Summary* has provided the reader with both visual and numeric presentations of the Oklahoma P&C marketplace data, as a benefit of your membership with the **Big I | Oklahoma**.

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 Oklahoma-specific basis.

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

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