

# 2024 ANNUAL MARKETPLACE REPORT

ARIZONA PROPERTY & CASUALTY INSURANCE



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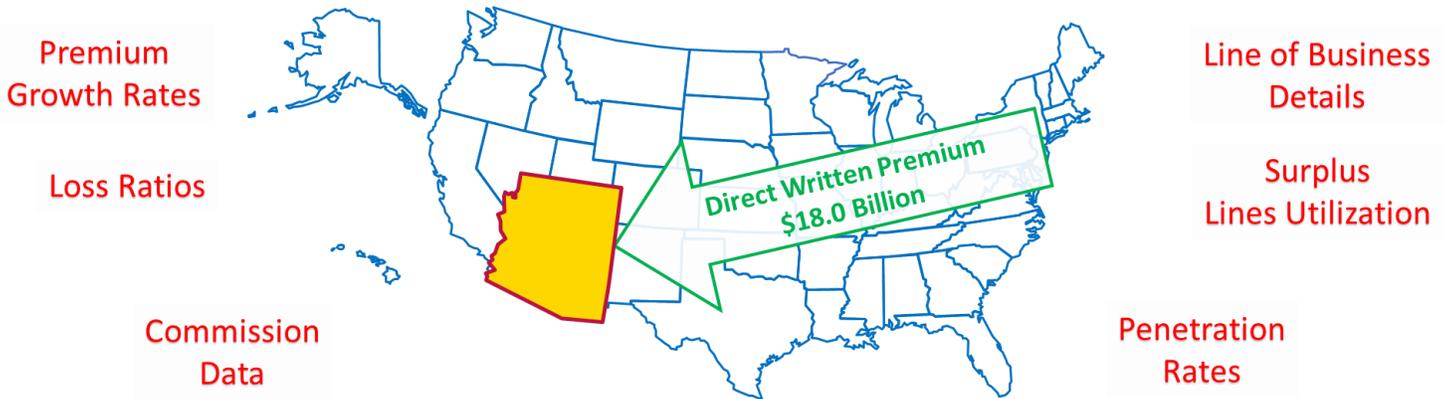
INDEPENDENT INSURANCE  
AGENTS AND BROKERS OF ARIZONA



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INDEPENDENT INSURANCE AGENTS

May 2024 Release Date

# 2024 Arizona Annual P&C Marketplace Summary



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You are being provided this *2024 Arizona Annual P&C Marketplace Summary* covering the Arizona property and casualty (P&C) insurance marketplace as a benefit of your membership in the **Independent Insurance Agents and Brokers of Arizona**.

What follows is a graphic and numeric presentation of the Arizona P&C industry data from an Independent Agent's perspective. The 2023 data used is the most recently available from A.M. Best Company and includes all 50 states and the District of Columbia (equaling the 51 entities referred to in the data in this report). The *2024 United States Annual P&C Marketplace Summary* is also available to you as members of the **Independent Insurance Agents and Brokers of Arizona** at [www.independentagent.com](http://www.independentagent.com).

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 Arizona 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 Arizona.

This *2024 Arizona Annual P&C Marketplace Summary* provides you with the following important information on the Arizona P&C marketplace:

- Premiums for all 32 P&C lines of business in Arizona
- The Top 10 lines of business for Independent Agents
- Premium Growth Rates
- Loss Ratios
- Distribution Style penetration rates and trends
- Commission rates
- Surplus Lines utilization rates
- Lists of the largest insurers for each of the top Lines of Business
- Largest/highest and smallest/lowest state specific data

To enhance your understanding, this *Summary* includes four instructive Appendices: Distribution Style Classifications, NAIC Line of Business Definitions, Line of Business Facts-A Visual Reference, and a Arizona All Active Insurers List. This last appendix is a new and valuable resource this year, as it allows you to quickly see basic information on any insurer operating in the Arizona P&C marketplace.

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# Arizona P&C Marketplace Executive Summary

## Premiums Overall

In 2023, Arizona P&C premiums reached \$18.0 billion, ranking Arizona 16 of 51 in total premiums in the United States. That is 1.9% out of \$953 Billion in premiums nationwide. On a relative comparative basis, per capita premiums rank Arizona 40 of 51 for all P&C premiums combined, 19 of 51 for Personal Lines, 44 of 51 for Commercial Lines, and 36 of 51 for Agricultural Lines.

## Lines of Business

In Arizona the largest Line of Business for independent agents was All Private Passenger Auto (as determined by direct written premium). The second largest Line of Business in Arizona was Homeowners Multi-Peril, and the third was Other Liability (Occurrence). For comparison, in the United States those Top 3 Lines of Business are: All Private Passenger Auto, Homeowners Multi-Peril, and Other Liability (Occurrence).

## Loss Ratios

Arizona's average loss ratio across all P&C Lines of Business was 64.5%, with the highest loss ratios experienced in Private Crop (226.4%), Multi-Peril Crop (139.6%), and All Private Passenger Auto (73.1%). Comparatively, the United States average loss ratio was 65.9%, with the highest loss ratio in Hawaii (140.5%), and the lowest in District of Columbia (43.4%). In the United States, the Lines of Business with the highest loss ratios are Multi-Peril Crop (102.2%), Private Crop (98.8%), and Farmowners Multi-Peril (79.0%).

## Premium Change Rates

Premiums grew 14.9% in Arizona from 2022 to 2023 for all P&C Lines of Business combined, placing it 3 of 51 in the United States and District of Columbia. The fastest growing Lines of Business in Arizona are Fire Peril Only (37.8%), Earthquake (34.0%), and Allied Perils Only (20.6%). By comparison the United States grew by 10.6%, with the fastest growing state being Florida (16.1%), and the slowest being District of Columbia (3.4%). The United States fastest growing Lines of Business are Fire Peril Only (29.9%), Allied Perils Only (27.0%), and Earthquake (16.7%).

## Independent Agent Penetration of Marketplace

Independent Agents control 54.6% of the Arizona P&C marketplace. This compares to the United States average of 62.2%, with the highest penetration in Massachusetts (79.6%), and the lowest in Alabama (51.6%). In Arizona, the top penetration rates by Lines of Business for Independent Agents are: International (100.0%), Private Crop (100.0%), and Burglary & Theft (98.7%). In the United States, top penetration rates by Lines of Business for Independent Agents are: International (100.0%), Ocean Marine (96.5%), and Burglary & Theft (96.3%).

## Commissions

The average commission rate in Arizona was 10.9% for all P&C Lines of Business combined. By contrast, the average commission rate in the United States was 11.4%. The highest average commission was in the District of Columbia (13.8%) with the lowest in Delaware (9.9%).

## Surplus Lines

Surplus Lines utilization is on the rise across all states. In Arizona, the average percentage of premiums going to UNLICENSED insurers (that is, Surplus Lines) was 6.8%. That percentage was 6.5% one year ago, and 4.2% five years ago. In the United States the corresponding figures are 9.4%, 9.0%, and 6.2%, respectively. In Arizona, the top 3 Lines of Business with premiums going to Surplus Lines insurers are: Products Liability (47.5%), Earthquake (40.8%), and Fire Peril Only (40.8%). In United States, the top 3 Lines of Business with premiums going to Surplus Lines insurers are: Earthquake (50.8%), Private Flood (46.2%), and Products Liability (42.1%).

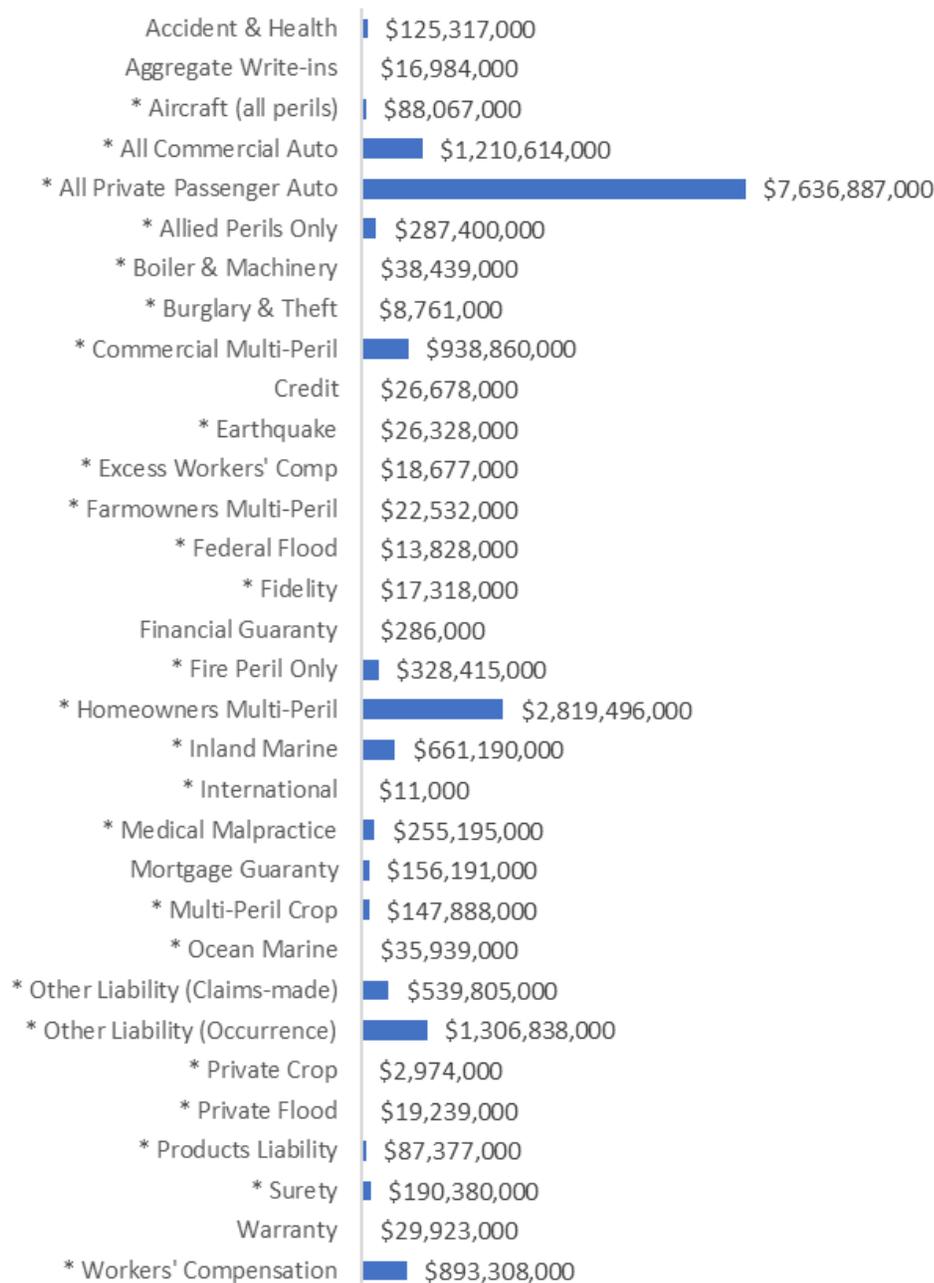
## Largest Insurers

State Farm Group (G) was the largest insurer group in Arizona, and it writes 10.6% of all P&C premiums. Progressive Preferred Insurance Company emerges as the largest pure Independent Agent policy-issuing insurer, State Farm Mutual Automobile Ins Co as the largest Exclusive-Captive policy-issuing insurer, and Progressive Advanced Insurance Company as the largest Direct policy-issuing insurer.

# Arizona Premiums: All 32 P&C Lines of Business

The below chart, *Arizona Premiums: By Line of Business*, lists the Line of Business and then shows 2023 total premiums for all 32 P&C Lines of Business that P&C insurers are required to report on in their annual statement to regulators. The Lines of Business are listed in alphabetical order, both below and in most of the subsequent tables, charts, and graphs in this *Summary*. Of the 32 lines, 26 Lines of Business are primarily focused on by Independent Agents, emphasized below with an asterisk (\*). As Independent Agents are the target audience of this *Summary*, the 26 Lines of Business are emphasized throughout the remainder of it.

## Arizona 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 (\*)).

The below table, *Arizona: All Lines of Business Additional Details*, provides further data on Arizona Premiums, Loss Ratios, Premium Growth rates, and Penetration rates by Independent Agents for these 32 P&C lines of business.

## Arizona: All Lines of Business Additional Details

All P-C Lines of 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	125,317,000	66%	67%	-6%	2%	79%	69%
Aggregate Write-ins	16,984,000	45%	34%	65%	-3%	71%	50%
<b><u>Aircraft (all perils)</u></b>	88,067,000	24%	50%	16%	13%	98%	98%
<b><u>All Commercial Auto</u></b>	1,210,614,000	70%	67%	10%	14%	83%	81%
<b><u>All Private Passenger Auto</u></b>	7,636,887,000	73%	69%	18%	8%	30%	28%
<b><u>Allied Perils Only</u></b>	287,400,000	58%	51%	21%	17%	85%	85%
<b><u>Boiler &amp; Machinery</u></b>	38,439,000	40%	28%	19%	10%	95%	94%
<b><u>Burglary &amp; Theft</u></b>	8,761,000	25%	32%	3%	15%	99%	98%
<b><u>Commercial Multi-Peril</u></b>	938,860,000	60%	57%	12%	8%	79%	78%
Credit	26,678,000	40%	51%	20%	9%	74%	76%
<b><u>Earthquake</u></b>	26,328,000	1%	2%	34%	21%	92%	91%
<b><u>Excess Workers' Comp</u></b>	18,677,000	-67%	72%	-5%	5%	95%	95%
<b><u>Farmowners Multi-Peril</u></b>	22,532,000	64%	65%	13%	7%	44%	45%
<b><u>Federal Flood</u></b>	13,828,000	9%	7%	2%	-4%	56%	55%
<b><u>Fidelity</u></b>	17,318,000	23%	40%	1%	5%	92%	92%
Financial Guaranty	286,000	0%	51%	-78%	-17%	0%	0%
<b><u>Fire Peril Only</u></b>	328,415,000	37%	45%	38%	21%	88%	89%
<b><u>Homeowners Multi-Peril</u></b>	2,819,496,000	70%	67%	21%	12%	46%	43%
<b><u>Inland Marine</u></b>	661,190,000	45%	49%	11%	11%	75%	71%
<b><u>International</u></b>	11,000	45%	2708%	22%	N/A	100%	100%
<b><u>Medical Malpractice</u></b>	255,195,000	51%	51%	6%	5%	86%	87%
Mortgage Guaranty	156,191,000	5%	4%	5%	-4%	24%	21%
<b><u>Multi-Peril Crop</u></b>	147,888,000	140%	123%	15%	15%	96%	94%
<b><u>Ocean Marine</u></b>	35,939,000	60%	54%	-4%	14%	98%	96%
<b><u>Other Liability (Claims-made)</u></b>	539,805,000	41%	47%	2%	15%	92%	93%
<b><u>Other Liability (Occurrence)</u></b>	1,306,838,000	71%	63%	12%	16%	81%	80%
<b><u>Private Crop</u></b>	2,974,000	226%	125%	-29%	-2%	100%	100%
<b><u>Private Flood</u></b>	19,239,000	13%	14%	2%	21%	90%	86%
<b><u>Products Liability</u></b>	87,377,000	37%	37%	9%	10%	92%	93%
<b><u>Surety</u></b>	190,380,000	13%	8%	16%	10%	86%	86%
Warranty	29,923,000	75%	79%	-18%	0%	56%	58%
<b><u>Workers' Compensation</u></b>	893,308,000	31%	41%	3%	1%	91%	89%
<b>Total (All Lines)</b>	<b>17,951,157,000</b>	<b>64%</b>	<b>62%</b>	<b>15%</b>	<b>10%</b>	<b>55%</b>	<b>53%</b>

Source: © A.M. Best Company — used by permission. (Note: Independent Agent-focused Lines of Business are bold and underlined)

## Arizona All Lines of Business Total Premium Comparisons

The table below, *Total and Per Capita Premiums*, compares Arizona P&C premiums to the United States both in total, and on a per capita basis. Per capita premiums are provided to give a relative sense of the cost of premiums, but also allows comparing premiums state to state. For insights, per capita premiums are provided for the following groupings of Lines of Business: Total (All Lines of Business Combined), Personal Lines of Business, Commercial Lines of Business, and Agricultural Lines of Business.

The definition of Total, Personal, Commercial, and Agricultural Lines of Business are as follows:

- **Total (All Lines of Business Combined)** 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.
- **Agricultural Lines** include Farmowners Multi-Peril, Multi-Peril Crop, and Private Crop.

In this table, total and per capita premiums are provided for each Line of Business grouping. Also provided is the largest/highest state and the smallest/lowest state for either total premiums, or per capita premiums.

Note: The most recent population estimate from the United Census Bureau is the basis for the per capita comparative premium figures.

### Total and Per Capita Premiums

Groupings of Premiums	Arizona (Rank)	United States (Average State)	Largest/Highest State	Smallest/Lowest State
Total (All Lines) Premiums	\$18.0 billion	\$953,042,560,000 (\$18.7 billion)	California (\$112.3 billion)	Vermont (\$1.6 billion)
Total (All Lines) Per Capita Premium	\$2,416 (Rank is 40 of 51)	\$2,846	North Dakota (\$4,877)	Ohio (\$1,985)
Personal Lines Per Capita Premium	\$1,407 (Rank is 19 of 51)	\$1,403	Florida (\$2,111)	District of Columbia (\$964)
Commercial Lines Per Capita Premium	\$670 (Rank is 44 of 51)	\$899	District of Columbia (\$1,756)	Ohio (\$543)
Agricultural Lines Per Capita Premium	\$23 (Rank is 36 of 51)	\$77	North Dakota (\$2,278)	District of Columbia (\$0)

Source: © A.M. Best Company — used by permission, and United States Census Bureau, Population Division and Annual Estimates of Resident Population (Release Date: December 2023)

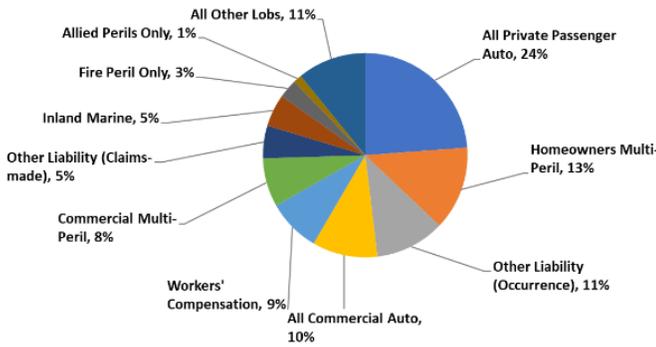
# Arizona Top 10 Independent Agent Lines of Business

The below pie charts show the top ten Lines of Business written by Independent Agents in Arizona and the United States. This is based on direct written premiums for each Line of Business. Premiums for Lines of Business that fall below the Top 10 are combined in the “All Other” pie section. The pie charts are organized by the rank-order of premiums of each of these Lines of Business. Each section of the left pie chart includes premiums only through Independent Agents. Each section of the right pie chart uses all premiums from all insurer Distribution Styles.

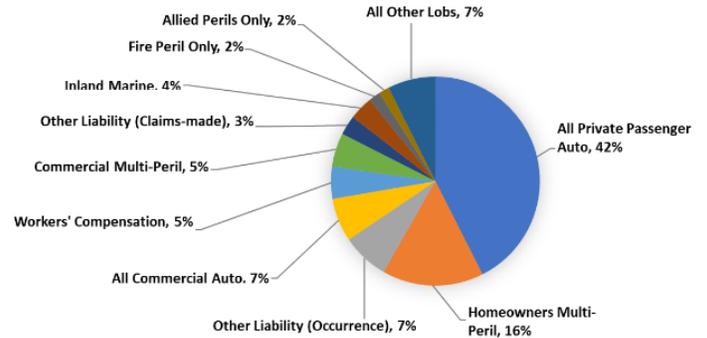
For further information on the classification of insurers into Distribution Styles, based on A.M. Best’s reported Marketing Types see *Appendix #1: Distribution Style Classifications*. Also included in *Appendix #1* is additional data on premiums by Line of Business for each Distribution Style, as well as the Top ten insurers for each Distribution Style.

## Arizona Top 10 Lines of Business

2023 - Arizona: Independent Agent Distribution (\$9,786,185,000)

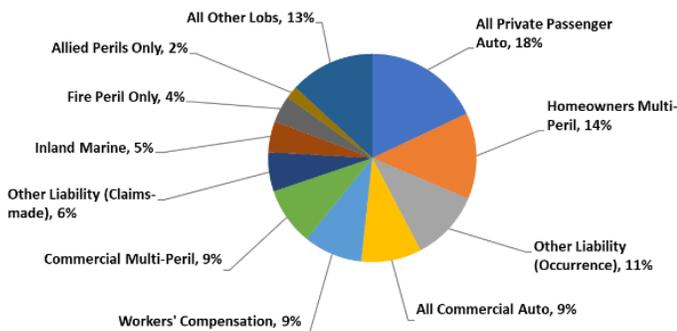


2023 - Arizona: All Distribution Styles (\$17,951,157,000)

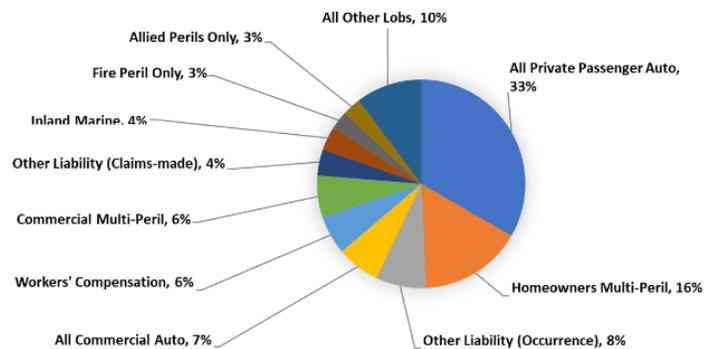


## United States Top 10 Lines of Business

2023 - United States: Independent Agent Distribution (\$590,856,036,000)



2023 - United States: All Distribution Styles (\$953,042,560,000)



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

## Top 10 Independent Agent Lines of Business Premium Comparison

The table below, *Top 10 Lines of Business Premium Rankings*, compares annual premium rankings for all 32 P&C Lines of Business (LOB). Shown under the column heading “Arizona LOB Ranking” are the top 10 Lines of Business in terms of premiums for Arizona in 2023. Shown under the column heading “United States LOB Ranking” are the top 10 Lines of Business in terms of premiums nationwide in 2023. The column heading “Percent of Time #1 LOB (All States),” shows that the #1 Line of Business for the United States in 2023 was also the top Line of Business in most individual states. Specifically, Private Passenger Auto was the number one Line of Business in 67% of all states, meaning it was #1 in 34 of the 51 states and District of Columbia.

The last column, “Percent of Time in Top 10 LOB (All States),” shows the frequency of each Line of Business in any state’s Top 10 Lines of Business. For example, Private Passenger Auto, Commercial Multi-Peril, and Homeowners Multi-Peril were in every state’s Top 10 Lines of Business (100%), but Aircraft was in the Top 10 only once (2%), Medical Malpractice was in the Top 10 three-times (6%), and so on.

### Top 10 Lines of Business Premium Rankings

Lines of Business	Arizona LOB Ranking	United States 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	#4-LOB		98%
All Private Passenger Auto	#1-LOB	#1-LOB	67%	100%
Allied Perils Only	#10-LOB	#10-LOB		55%
Boiler & Machinery				
Burglary & Theft				
Commercial Multi-Peril	#6-LOB	#6-LOB		100%
Credit				
Earthquake				6%
Excess Workers' Comp				
Farmowners Multi-Peril				6%
Federal Flood				
Fidelity				
Financial Guaranty				
Fire Peril Only	#9-LOB	#9-LOB		94%
Homeowners Multi-Peril	#2-LOB	#2-LOB	6%	100%
Inland Marine	#8-LOB	#8-LOB		100%
International				
Medical Malpractice				6%
Mortgage Guaranty				
Multi-Peril Crop			12%	43%
Ocean Marine				
Other Liability (Claims-made)	#7-LOB	#7-LOB	2%	86%
Other Liability (Occurrence)	#3-LOB	#3-LOB	8%	100%
Private Crop				4%
Private Flood				
Products Liability				
Surety				4%
Warranty				
Workers' Compensation	#5-LOB	#5-LOB	6%	92%

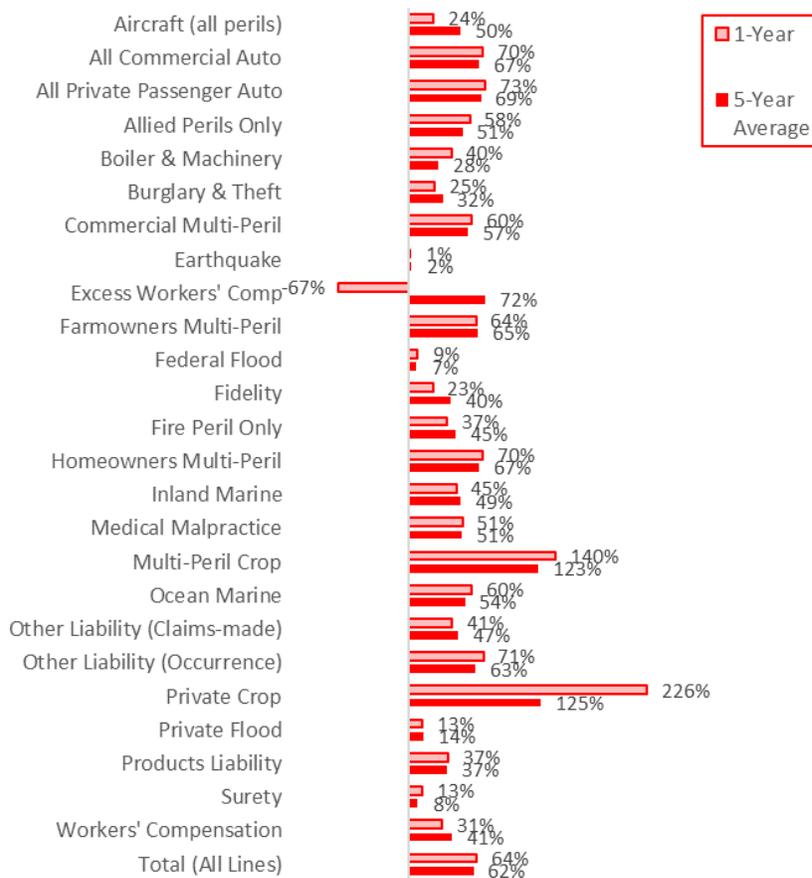
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# Arizona Loss Ratios

The below bar chart, *Arizona 1-Year and 5-Year Average Loss Ratios by Line of Business*, shows Loss Ratios for the 26 P&C Lines of Business focused on by Independent Agents. These 26 Lines of Business were previously highlighted earlier in this *Summary*. The 1-Year Loss Ratio is for 2023. The 5-Year Loss Ratio is the average Loss Ratio for 2019 to 2023.

Notes: International is not shown as there is less than 5 years data available. And, after the bar chart is a definition of “Loss Ratios,” and the formula for how loss ratios are calculated.

## Arizona 1-Year and 5-Year Average Loss Ratios by Line of Business



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

### Loss Ratios Defined

Loss Ratios are calculated as “adjusted calendar year loss ratios.” 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. Where dividends are a factor (for example, workers’ compensation), it is important to include them whenever Loss Ratios of different Lines of Business are compared.

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

## Loss Ratio Comparisons

The table below, *Lines of Business Loss Ratios*, compares the 1-year and 5-year average Loss Ratios in Arizona, and then the United States, by Line of Business, and for all lines combined, to the range in loss ratios for the 50 states and the District of Columbia. The Lines of Business are those 26 focused Lines of Business focused on by Independent Agents.

Note: individual state loss ratios can and do vary considerably, especially with low premiums in a state, and/or an individual Line of Business. Also, negative loss ratios are possible if there are prior year claim reserve reductions impacting loss ratios.

### Lines of Business Loss Ratios

Line of Business Loss Ratios	Arizona 1-Yr   5-Yr	United States 1-Yr   5-Yr	Highest State (1-Yr)	Lowest State (1-Yr)
All Lines of Business	64.5%   61.8%	65.9%   63.7%	140.5% (Hawaii)	43.4% (District of Columbia)
Aircraft (all perils)	23.8%   49.7%	48.1%   57.0%	291.8% (New Jersey)	-17.9% (Connecticut)
All Commercial Auto	70.2%   66.7%	74.2%   68.9%	93.5% (Nevada)	47.2% (Hawaii)
All Private Passenger Auto	73.1%   68.7%	75.7%   69.9%	88.2% (Nevada)	61.5% (Montana)
Allied Perils Only	58.0%   50.9%	50.5%   69.5%	183.8% (Arkansas)	2.7% (District of Columbia)
Boiler & Machinery	40.4%   28.2%	35.2%   39.6%	157.6% (Alabama)	-48.4% (Tennessee)
Burglary & Theft	24.8%   32.1%	31.4%   45.6%	82.7% (Indiana)	-17.2% (Kentucky)
Commercial Multi-Peril	59.5%   56.7%	61.5%   60.0%	276.4% (Hawaii)	26.9% (Delaware)
Earthquake	1.3%   2.5%	0.3%   1.6%	8.6% (Hawaii)	-9.3% (New Jersey)
Excess Workers' Comp	-66.6%   72.4%	14.9%   44.2%	140.0% (Wyoming)	-500.0% (North Dakota)
Farmowners Multi-Peril	64.1%   65.5%	79.0%   70.3%	171.0% (Kentucky)	15.5% (Rhode Island)
Federal Flood	8.6%   7.5%	59.6%   58.4%	930.0% (Vermont)	1.0% (Louisiana)
Fidelity	22.8%   39.6%	34.4%   34.1%	124.3% (Minnesota)	-14.4% (Vermont)
Fire Peril Only	36.8%   44.9%	45.7%   58.1%	401.9% (Hawaii)	11.9% (Wyoming)
Homeowners Multi-Peril	70.5%   67.0%	70.8%   67.8%	390.9% (Hawaii)	40.0% (Florida)
Inland Marine	45.1%   49.2%	44.2%   50.3%	59.7% (Alabama)	20.1% (District of Columbia)
International	45.5%   2708.3%	146.3%   93.8%	635.4% (Massachusetts)	-800.0% (Nevada)
Medical Malpractice	50.9%   50.8%	55.8%   56.2%	195.5% (New Mexico)	14.1% (Wyoming)
Multi-Peril Crop	139.6%   122.6%	102.2%   92.2%	200.2% (New Hampshire)	19.9% (Indiana)
Ocean Marine	60.2%   53.6%	48.1%   56.1%	113.2% (Arkansas)	5.8% (West Virginia)
Other Liability (Claims-made)	41.5%   47.1%	50.8%   53.3%	79.0% (Vermont)	23.2% (Wyoming)
Other Liability (Occurrence)	71.1%   63.1%	71.1%   67.5%	139.3% (Delaware)	26.9% (Montana)
Private Crop	226.4%   125.0%	98.8%   97.1%	272.6% (Louisiana)	-7.5% (Oregon)
Private Flood	12.9%   14.0%	6.3%   35.7%	1317.7% (Vermont)	-31.8% (New Jersey)
Products Liability	37.4%   36.7%	53.7%   50.0%	147.2% (Pennsylvania)	-13.0% (Delaware)
Surety	12.6%   0.0%	23.1%   18.9%	57.9% (New York)	-11.0% (Maine)
Workers' Compensation	31.5%   41.2%	46.1%   47.9%	78.3% (Oregon)	16.7% (Washington)

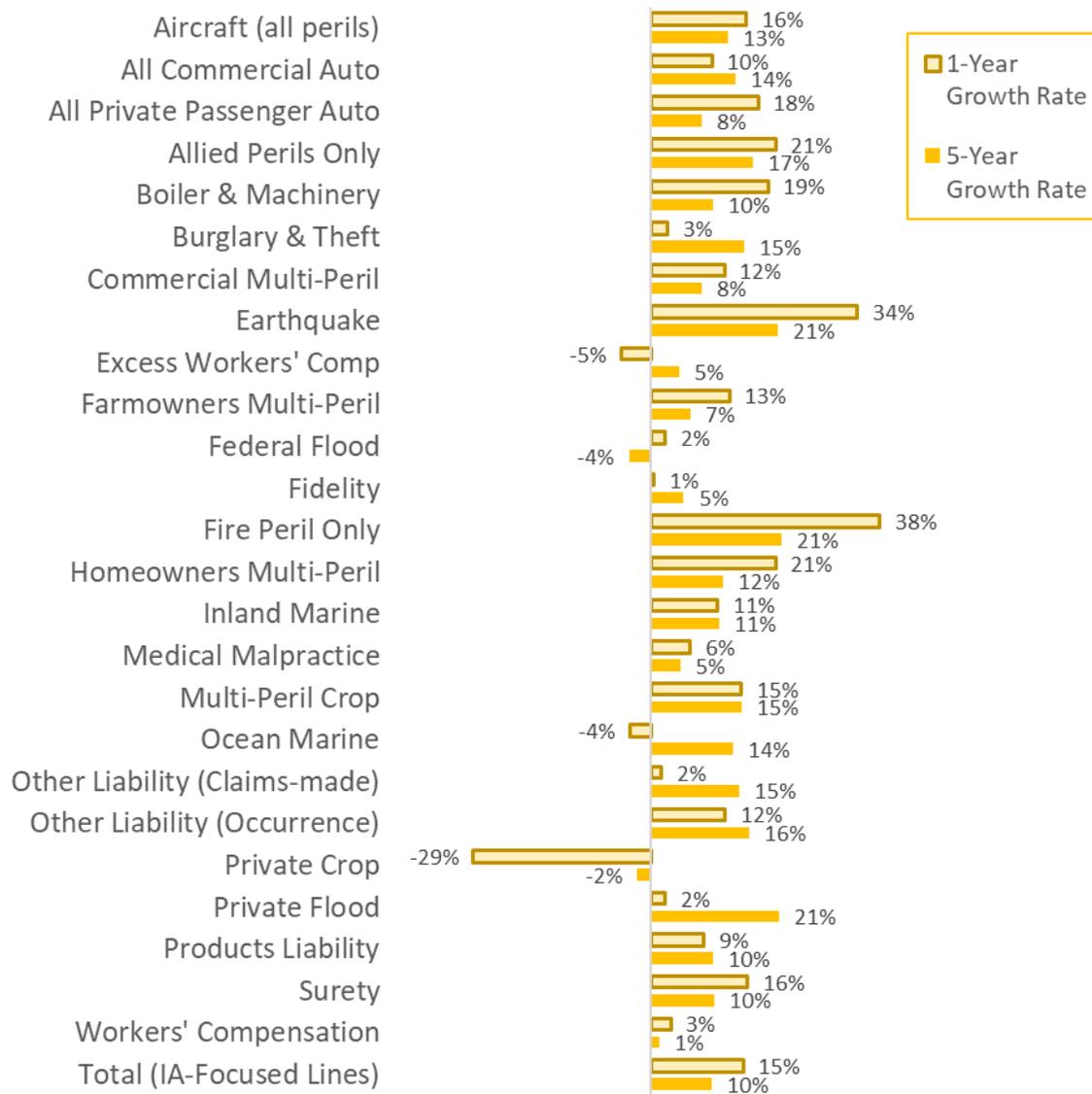
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# Arizona Premium Change

The below bar chart, *Arizona 1-Year and 5-Year Premium Changes*, shows the percentage change in direct written premiums for the 26 different P&C Lines of Business focused on by Independent Agents. The 1-Year growth rate is the percentage change in premiums from 2022 to 2023. The 5-Year growth rate is the percentage that results when the premiums from the first year equal the most recent year, when the percentage is applied annually.

Note: International is not shown as there is less than 5 years data available.

## Arizona 1-Year and 5-Year Premium Changes



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

## Average Premium Change Comparisons

The table below, *Line of Business Premium Change* compares the 1-year and 5-year average premium change in Arizona to the range of premium changes in the United States and across the 50 states and the District of Columbia.

### Line of Business Premium Change

Line of Business Premium Change	Arizona 1-Yr   5-Yr	United States 1-Yr   5-Yr	Highest State (1-Yr)	Lowest State (1-Yr)
Total (All Lines)	14.9%   9.7%	10.6%   8.0%	16.1% (Florida)	3.4% (District of Columbia)
Aircraft (all perils)	15.7%   12.6%	7.8%   12.4%	42.7% (District of Columbia)	-32.1% (Massachusetts)
All Commercial Auto	10.0%   13.9%	7.2%   9.1%	17.4% (Florida)	-11.3% (District of Columbia)
All Private Passenger Auto	17.7%   8.3%	14.5%   5.8%	20.6% (Texas)	5.8% (Hawaii)
Allied Perils Only	20.6%   16.9%	27.0%   18.5%	40.4% (Florida)	0.5% (District of Columbia)
Boiler & Machinery	19.4%   10.2%	13.4%   11.4%	32.1% (Tennessee)	-9.7% (Alaska)
Burglary & Theft	2.7%   15.3%	5.1%   7.7%	56.1% (Louisiana)	-18.5% (South Dakota)
Commercial Multi-Peril	12.1%   8.3%	12.4%   8.9%	34.3% (Florida)	6.0% (Alaska)
Earthquake	34.0%   20.9%	16.7%   13.8%	87.6% (New Hampshire)	-14.9% (New Jersey)
Excess Workers' Comp	-4.9%   4.7%	3.3%   3.2%	40.0% (North Dakota)	-255.4% (Wyoming)
Farmowners Multi-Peril	12.9%   6.5%	9.7%   6.4%	36.0% (Mississippi)	0.6% (California)
Federal Flood	2.2%   -3.6%	13.0%   1.4%	120.7% (Utah)	-5.5% (Alaska)
Fidelity	0.5%   5.3%	-0.2%   3.5%	18.5% (South Dakota)	-10.5% (Nebraska)
Fire Peril Only	37.8%   21.5%	29.9%   18.6%	55.5% (Nebraska)	9.2% (North Dakota)
Homeowners Multi-Peril	20.6%   11.9%	14.1%   10.0%	22.0% (Utah)	7.0% (West Virginia)
Inland Marine	11.0%   11.2%	6.9%   8.3%	18.6% (Florida)	1.0% (Washington)
International	22.2%   N/A	-204.5%   N/A	436.4% (New Jersey)	0.0% (Alaska)
Medical Malpractice	6.5%   4.9%	2.8%   5.8%	30.8% (Nebraska)	-20.8% (North Dakota)
Multi-Peril Crop	14.9%   14.9%	-3.4%   16.9%	126.7% (Nevada)	-33.8% (Alaska)
Ocean Marine	-3.5%   13.5%	10.6%   10.9%	45.9% (Washington)	-19.8% (Mississippi)
Other Liability (Claims-made)	1.6%   14.5%	-5.9%   11.6%	22.6% (Vermont)	-18.1% (District of Columbia)
Other Liability (Occurrence)	12.3%   16.2%	5.9%   10.6%	26.9% (Delaware)	-20.4% (Florida)
Private Crop	-29.4%   -2.3%	4.4%   8.6%	800.0% (Connecticut)	-72.0% (Nevada)
Private Flood	2.2%   21.1%	10.5%   27.3%	61.7% (Utah)	-16.5% (New Mexico)
Products Liability	8.7%   10.3%	6.5%   6.1%	35.1% (New Mexico)	-11.1% (District of Columbia)
Surety	16.0%   10.4%	10.7%   7.9%	41.7% (Delaware)	-14.5% (South Dakota)
Workers' Compensation	3.2%   1.3%	2.3%   1.1%	17.7% (North Dakota)	-15.1% (Idaho)

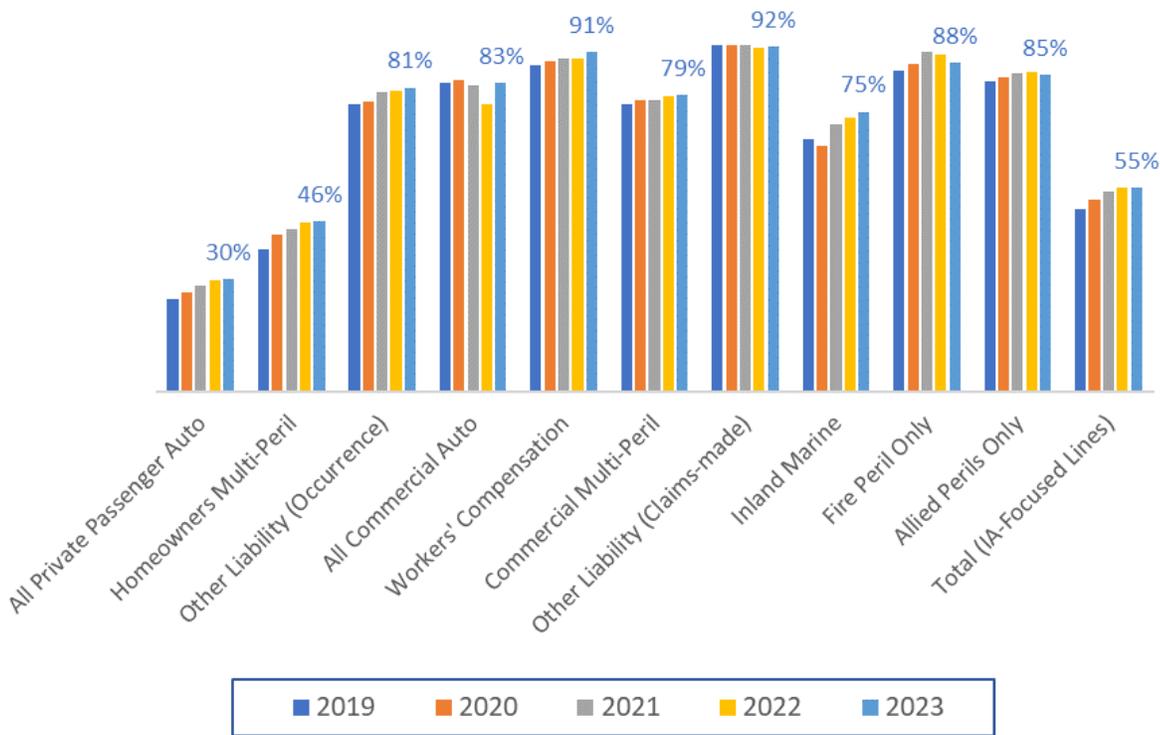
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# Arizona Independent Agent Penetration Rates

The clustered bar chart below, *Arizona Top 10 Lines of Business and 5-Year Penetration Rates*, shows 5 years of penetration rates, from 2019 to 2023, for the top 10 Lines of Business written through Independent Agents in Arizona. The clustered bars are organized by the rank-order of premiums of each Line of Business. The final cluster of bars labeled *Total (IA-Focused Lines)* is the trend for the 26 P&C Lines of Business focused on by Independent Agents.

Note: After the bar chart is a definition of “Independent Agent Penetration Rates,” and the formula for how penetration rates are calculated.

## Arizona Top 10 Lines of Business and 5-Year Penetration Rates



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

### Independent Agent Penetration Rates Defined

Independent Agent penetrations are estimated based on premiums of insurers using Independent Agents either directly, or in combination with other Distribution Styles (like Managing General Agents). For further information *Appendix #1: Distribution Style Classifications* gives a detailed explanation of the classification of insurers into Distribution Styles, based on insurer reported Marketing Types.

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

## Independent Agent Penetration Comparisons by Line of Business

The table below, *Line of Business Penetration Rates*, shows the 1-year and 5-year average Independent Agent penetration rates for Arizona, as compared to the range of Independent Agent penetration rates across the 50 states and the District of Columbia.

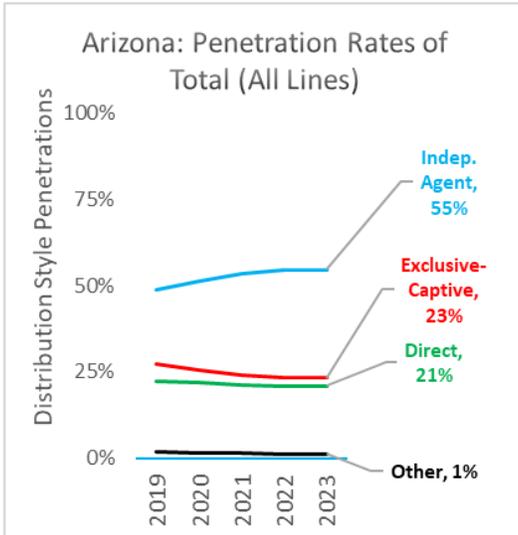
### Line of Business Penetration Rates

Line of Business Penetration Rates	Arizona 1-Yr   5-Yr	United States 1-Yr   5-Yr	Highest State (1-Yr)	Lowest State (1-Yr)
Total (IA-Focused Lines)	54.6%   52.9%	62.2%   61.0%	79.6% (Massachusetts)	51.6% (Alabama)
Aircraft (all perils)	97.8%   97.6%	95.5%   94.5%	99.4% (Delaware)	86.4% (Maine)
All Commercial Auto	82.6%   81.3%	85.0%   84.4%	92.7% (Massachusetts)	63.8% (DC)
All Private Passenger Auto	30.1%   28.1%	32.8%   31.8%	61.8% (Massachusetts)	10.2% (Alaska)
Allied Perils Only	85.0%   84.8%	87.4%   85.2%	95.4% (Hawaii)	70.8% (Arkansas)
Boiler & Machinery	95.2%   94.5%	94.0%   93.5%	99.9% (Maine)	80.4% (Michigan)
Burglary & Theft	98.7%   98.1%	96.3%   95.8%	99.8% (Massachusetts)	73.9% (Mississippi)
Commercial Multi-Peril	79.3%   78.5%	84.6%   83.6%	97.9% (Massachusetts)	44.4% (Delaware)
Earthquake	92.4%   90.8%	87.4%   86.0%	97.9% (Florida)	40.1% (Oklahoma)
Excess Workers' Comp	94.7%   95.2%	92.9%   93.9%	101.7% (Minnesota)	28.6% (North Dakota)
Farmowners Multi-Peril	43.6%   44.8%	40.0%   40.0%	99.7% (New Jersey)	12.1% (Missouri)
Federal Flood	56.4%   55.1%	79.4%   77.4%	92.7% (Massachusetts)	49.3% (Utah)
Fidelity	92.0%   91.9%	90.5%   90.5%	95.1% (Nevada)	76.1% (West Virginia)
Fire Peril Only	88.2%   88.9%	89.7%   87.6%	96.3% (Hawaii)	73.0% (Arkansas)
Homeowners Multi-Peril	45.5%   43.2%	50.8%   47.9%	81.8% (Florida)	19.7% (Alaska)
Inland Marine	75.0%   71.3%	78.8%   76.9%	90.8% (Indiana)	55.9% (Delaware)
International	100.0%   100.0%	100.0%   100.0%	100.0% (46 States)	0.0% (5 States \$0 Prem.)
Medical Malpractice	85.7%   87.1%	73.0%   73.7%	97.7% (Maine)	43.9% (Connecticut)
Multi-Peril Crop	95.5%   94.0%	95.8%   95.6%	100.0% (Alaska)	80.3% (Utah)
Ocean Marine	98.2%   96.2%	96.5%   95.7%	99.7% (New Mexico)	91.0% (Alaska)
Other Liability (Claims-made)	92.4%   92.6%	91.1%   91.7%	95.5% (Louisiana)	84.9% (DC)
Other Liability (Occurrence)	81.4%   79.8%	85.4%   85.5%	91.5% (DC)	69.0% (Delaware)
Private Crop	100.0%   99.9%	96.2%   96.4%	106.7% (Michigan)	49.1% (California)
Private Flood	90.0%   85.9%	88.1%   83.9%	99.4% (West Virginia)	75.1% (Arkansas)
Products Liability	92.2%   93.3%	90.9%   92.2%	98.2% (Hawaii)	62.2% (Nebraska)
Surety	85.8%   85.7%	85.0%   85.7%	93.2% (Mississippi)	71.8% (Rhode Island)
Workers' Compensation	90.9%   89.1%	91.0%   90.7%	97.1% (Rhode Island)	43.3% (Idaho)

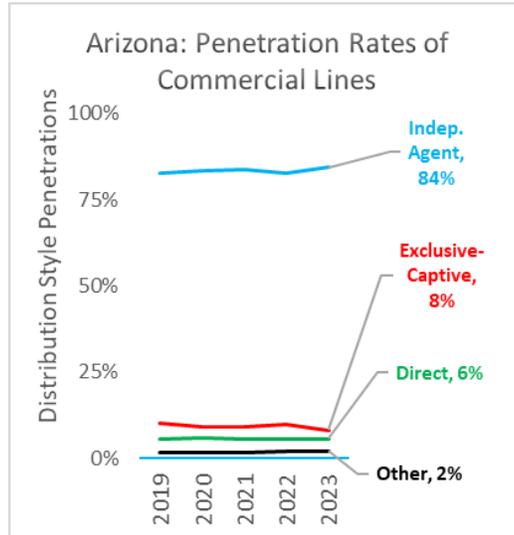
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## Arizona 5-Year Penetration Rate Trends

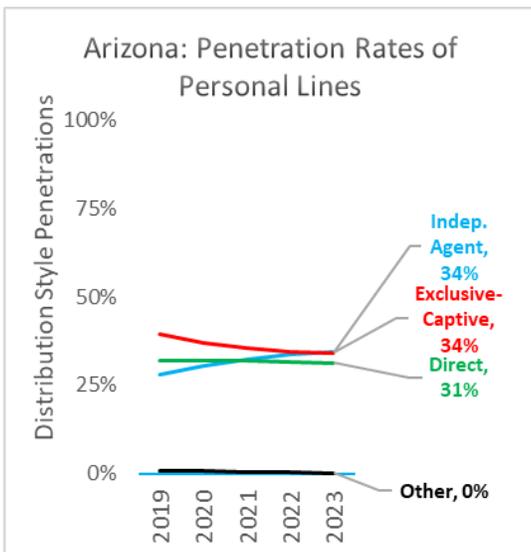
Below are 5-Year Arizona penetration rate trends, from 2019 to 2023, broken-down into the Distribution Styles previously presented as 4 groupings of Lines of Business. Refer to the Arizona All Lines of Business Total Premiums Comparisons section earlier in this Summary for what is included in each grouping.



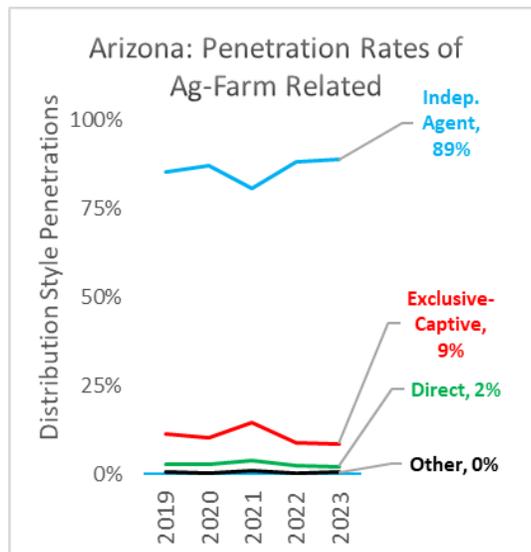
Total (All Lines)	2019	2020	2021	2022	2023
Indep. Agent	49%	51%	53%	55%	55%
Exclusive-Captive	27%	25%	24%	24%	23%
Direct	22%	22%	21%	21%	21%
Other	2%	2%	1%	1%	1%



Commercial Lines	2019	2020	2021	2022	2023
Indep. Agent	83%	83%	84%	83%	84%
Exclusive-Captive	10%	9%	9%	10%	8%
Direct	6%	6%	5%	6%	6%
Other	2%	2%	1%	2%	2%



Personal Lines	2019	2020	2021	2022	2023
Indep. Agent	28%	31%	32%	34%	34%
Exclusive-Captive	40%	37%	35%	34%	34%
Direct	32%	32%	32%	32%	31%
Other	1%	1%	0%	0%	0%



Ag-Farm Related	2019	2020	2021	2022	2023
Indep. Agent	86%	87%	81%	88%	89%
Exclusive-Captive	11%	10%	15%	9%	9%
Direct	3%	3%	4%	2%	2%
Other	0%	0%	1%	0%	0%

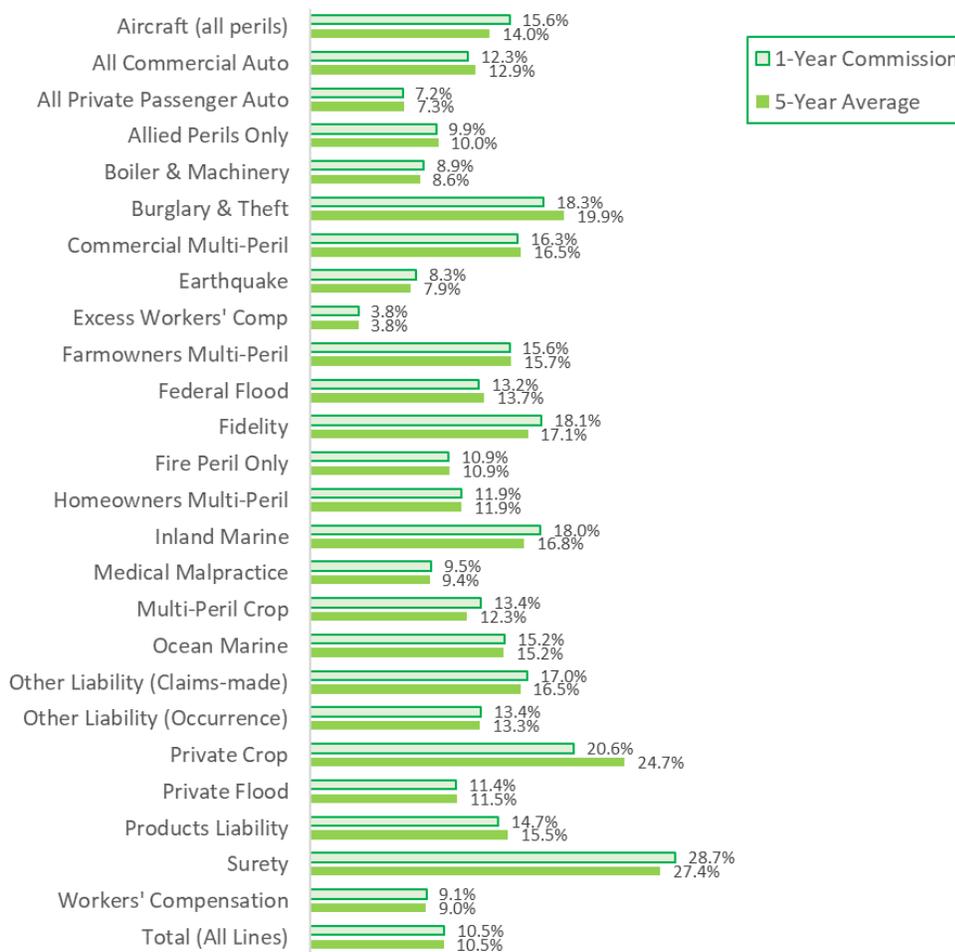
Source: © A.M. Best Company — used by permission.

# Arizona Commission Rates

The below bar chart, *Arizona Commission Rates: Independent Agent Lines of Business*, shows the commission rates paid by all insurers for the 26 different Independent Agent-focused P&C Lines of Business, for the most recent 1-year, and the 5-year average. Shown last in the bar chart, *Total (All Lines)*, is the average combined commission paid on all Lines of Business.

Notes: International is not shown as there is less than 5 years data available. And, after the bar chart is a definition of “Commission Rate,” and the formula for how commissions are calculated.

## Arizona Commission Rates: Independent Agent Lines of Business



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

### Commission Rate Defined

The formula below shows how commission percentages are calculated, where the commission % equals the direct and contingent commissions, divided by the Line of Business written premium.

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

## Average Commission Comparisons

The table below, *Line of Business Commission Rates*, shows the 1-year commission rate, and 5-year average commission rates for Arizona, and then the United States, compared to the range of commission rates across the 50 states and the District of Columbia.

Note: Where premiums are low in a Line of Business or a state, unusual highest and/or lowest commission rate figures are possible. An example of this is Ohio had the highest commission rate for Workers' Compensation, as Ohio is a monopolistic fund state with almost no premiums in this Line of Business.

### Line of Business Commission Rates

Line of Business Commission Rates	Arizona 1-Yr   5-Yr		United States 1-Yr   5-Yr		Highest State (1-Yr)	Lowest State (1-Yr)
Total (All Lines)	10.9%	11.0%	11.4%	11.4%	13.8% (District of Columbia)	9.9% (Delaware)
Aircraft (all perils)	15.6%	14.0%	14.8%	14.9%	29.2% (Maine)	5.3% (Georgia)
All Commercial Auto	12.3%	12.9%	12.5%	13.0%	15.0% (Alabama)	9.7% (District of Columbia)
All Private Passenger Auto	7.2%	7.3%	7.7%	7.8%	10.3% (North Dakota)	4.4% (District of Columbia)
Allied Perils Only	9.9%	10.0%	12.0%	12.1%	17.6% (Hawaii)	9.1% (Idaho)
Boiler & Machinery	8.9%	8.6%	9.4%	9.5%	13.3% (Montana)	5.0% (Wyoming)
Burglary & Theft	18.3%	19.9%	19.1%	20.9%	25.9% (New York)	13.3% (Louisiana)
Commercial Multi-Peril	16.3%	16.5%	16.8%	17.0%	20.2% (Maine)	8.6% (Delaware)
Earthquake	8.3%	7.9%	12.9%	12.6%	15.8% (Florida)	4.3% (Wisconsin)
Excess Workers' Comp	3.8%	3.8%	7.8%	8.0%	17.9% (Delaware)	0.5% (District of Columbia)
Farmowners Multi-Peril	15.6%	15.7%	14.6%	14.8%	20.8% (New York)	9.9% (Alabama)
Federal Flood	13.2%	13.7%	17.6%	17.5%	20.7% (Ohio)	12.6% (Vermont)
Fidelity	18.1%	17.1%	16.1%	15.9%	19.0% (District of Columbia)	12.3% (Kentucky)
Fire Peril Only	10.9%	10.9%	12.7%	13.0%	21.6% (South Carolina)	8.9% (Illinois)
Homeowners Multi-Peril	11.9%	11.9%	12.4%	12.5%	16.9% (Massachusetts)	9.9% (Alaska)
Inland Marine	18.0%	16.8%	17.9%	17.2%	26.9% (Indiana)	11.6% (District of Columbia)
International	9.1%	10.0%	-2868.9%	2472.5%	20030.5% (New Jersey)	0.0% (Alaska)
Medical Malpractice	9.5%	9.4%	9.4%	9.1%	13.2% (New Hampshire)	5.5% (Connecticut)
Multi-Peril Crop	13.4%	12.3%	7.6%	7.8%	15.6% (Nevada)	2.9% (West Virginia)
Ocean Marine	15.2%	15.2%	15.8%	15.5%	21.8% (Nevada)	8.9% (Tennessee)
Other Liability (Claims-made)	17.0%	16.5%	16.3%	15.6%	19.2% (Wyoming)	12.8% (Rhode Island)
Other Liability (Occurrence)	13.4%	13.3%	13.8%	13.3%	19.3% (Wyoming)	8.5% (Delaware)
Private Crop	20.6%	24.7%	19.9%	19.2%	279.5% (Montana)	0.0% (Massachusetts)
Private Flood	11.4%	11.5%	14.4%	13.4%	20.4% (Hawaii)	7.7% (North Dakota)
Products Liability	14.7%	15.5%	14.1%	14.5%	16.5% (Montana)	10.7% (Indiana)
Surety	28.7%	27.4%	26.9%	26.6%	31.1% (Vermont)	20.7% (Rhode Island)
Workers' Compensation	9.1%	9.0%	9.3%	9.1%	48.4% (Ohio)	6.4% (North Dakota)

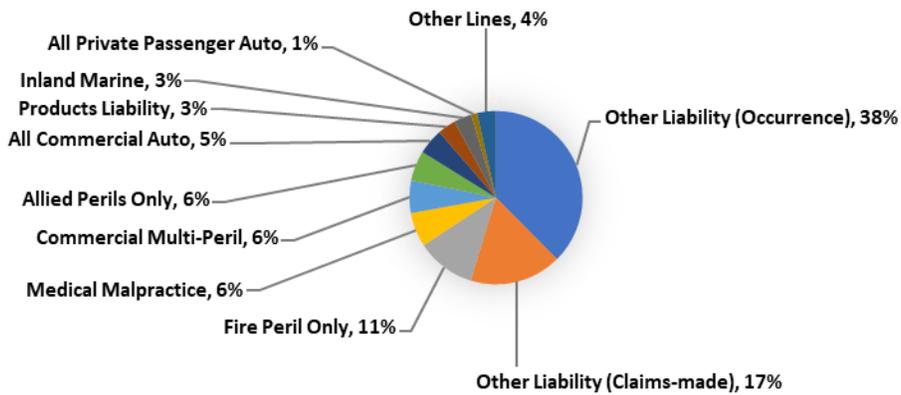
Source: © A.M. Best Company — used by permission.

# Arizona Surplus Lines

The pie chart below, *Arizona Surplus Lines: Top 10 Lines of Business*, illustrates the Top 10 Lines of Business by percentage of all Surplus Lines premiums in Arizona for 2023. Also below, the combination line and bar chart, *Arizona Total Premiums and Percentage of All Premiums*, shows (orange bars) the total Surplus Lines premiums, and shows (orange dotted line) the Surplus Lines premium-to-premium percentages for all Lines of Business combined.

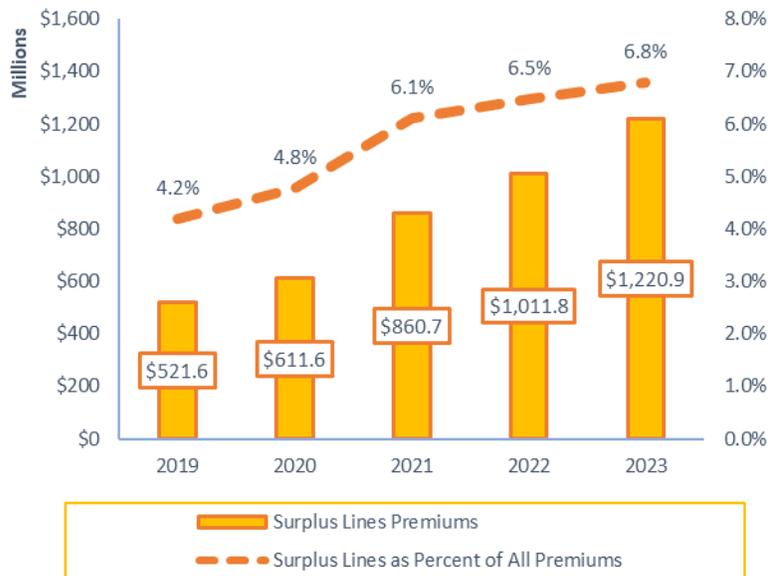
Note: Alien insurer data (e.g. Lloyds of London) is not included, as it is not tracked as consistently across states nor in the same time-frame, and if included, would increase Surplus Lines premiums by about 1%.

## Arizona Surplus Lines: Top 10 Lines of Business



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

## Arizona Total Premiums and Percentage of All Premiums



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

## Average Surplus Lines Comparison

The table below, *Line of Business Surplus Lines Utilization*, looks at Surplus Lines utilization for the 26 Lines of Business focused on by Independent Agents. It compares Arizona 1-year, and 5-year average Surplus Lines utilization rates to the range in Surplus Lines utilization rates for the 50 states and District of Columbia.

### Line of Business Surplus Lines Utilization

All Lines Surplus Lines Utilization Rates	Arizona		United States		Highest State (1-Yr)	Lowest State (1-Yr)
	1-Yr	5-Yr	1-Yr	5-Yr		
Total (All Lines)	6.8%	5.8%	9.4%	8.1%	17.6% (Mississippi)	2.6% (South Dakota)
Aircraft (all perils)	2.5%	3.6%	1.6%	2.5%	8.9% (Massachusetts)	0.0% (6 states)
All Commercial Auto	4.9%	4.1%	7.4%	6.5%	23.6% (California)	1.6% (New York)
All Private Passenger Auto	0.2%	0.1%	0.2%	0.2%	11.9% (Mississippi)	0.0% (36 states)
Allied Perils Only	23.9%	21.3%	33.8%	30.5%	52.1% (South Carolina)	11.8% (Minnesota)
Boiler & Machinery	10.9%	9.3%	9.0%	7.6%	24.2% (Hawaii)	1.8% (Wyoming)
Burglary & Theft	25.5%	20.1%	23.9%	18.3%	50.2% (Louisiana)	6.3% (Rhode Island)
Commercial Multi-Peril	7.9%	7.0%	11.0%	9.0%	41.3% (Florida)	2.5% (Delaware)
Earthquake	40.8%	37.6%	50.8%	47.7%	86.9% (Florida)	10.4% (Kentucky)
Excess Workers' Comp	0.0%	0.0%	0.5%	0.7%	46.2% (District of Columbia)	0.0% (38 states)
Farmowners Multi-Peril	0.1%	0.1%	0.5%	0.5%	21.5% (Mississippi)	0.0% (5 states)
Federal Flood	1.4%	0.5%	2.5%	2.3%	11.4% (Texas)	0.1% (Louisiana)
Fidelity	3.8%	2.4%	2.1%	1.9%	9.2% (Vermont)	0.2% (West Virginia)
Fire Peril Only	40.8%	36.2%	40.7%	34.5%	59.7% (South Carolina)	22.5% (New Hampshire)
Homeowners Multi-Peril	0.2%	0.1%	2.2%	2.3%	20.3% (Mississippi)	0.1% (Kentucky)
Inland Marine	6.1%	4.4%	7.7%	6.5%	17.8% (California)	1.8% (Delaware)
International	0.0%	0.0%	0.7%	100.5%	200.0% (Michigan)	0.0% (44 states)
Medical Malpractice	30.7%	26.0%	26.3%	23.9%	47.7% (Rhode Island)	10.0% (New York)
Multi-Peril Crop	0.0%	0.0%	0.0%	0.0%	0.0% (Alaska)	0.0% (50 states)
Ocean Marine	3.1%	1.8%	6.2%	3.9%	20.4% (Oklahoma)	0.6% (District of Columbia)
Other Liability (Claims-made)	38.9%	34.0%	38.2%	34.7%	64.2% (Alaska)	25.1% (South Dakota)
Other Liability (Occurrence)	35.1%	32.1%	33.5%	29.9%	46.8% (Louisiana)	13.8% (Delaware)
Private Crop	0.0%	0.0%	0.1%	0.0%	13.1% (Montana)	0.0% (33 states)
Private Flood	29.9%	32.5%	46.2%	41.9%	65.4% (Rhode Island)	15.6% (Montana)
Products Liability	47.5%	50.0%	42.1%	42.8%	58.8% (California)	15.6% (South Dakota)
Surety	0.5%	0.4%	0.6%	0.5%	28.5% (Rhode Island)	0.0% (4 states)
Workers' Compensation	0.1%	0.1%	0.4%	0.5%	2.7% (Florida)	0.0% (8 states)

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# Arizona Line of Business In-Depth Detail Pages

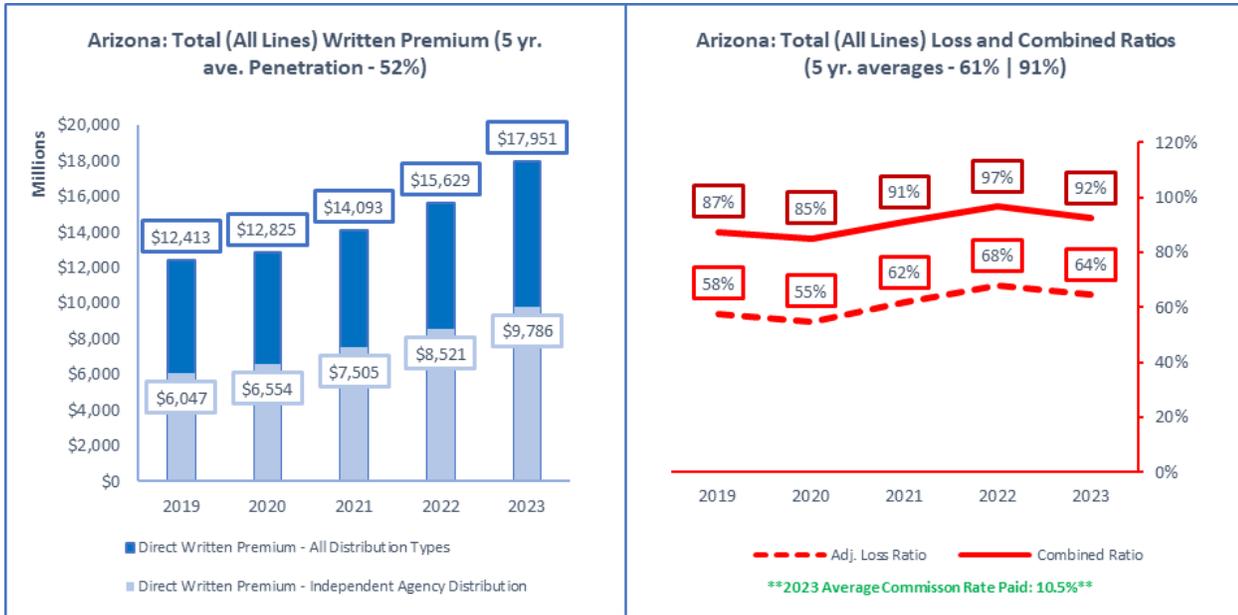
The following 27 pages of graphs and tables provide in-depth data detail on the 26 P&C Lines of Business focused on by Independent Agents in Arizona with all Lines of Business combined presented first. The 26 Lines of Business are presented in alphabetical order. The facts and details presented include:

- A bar chart of 5-Years data on premiums for all Distribution Styles (dark blue bars), and premiums written through Independent Agents (light blue bars). Independent Agent classification of premiums is based on the approach explained in *Appendix #1: Distribution Style Classifications*.
- 5-Year line charts, showing the Loss Ratio (dashed red line) and Combined Ratio (solid red line). Additionally, the average commission on each Line of Business is provided below the combination bar and line chart.
- Direct written premium for insurers using Independent Agents, Exclusive-Captive agents, and Direct distribution is provided, as is the percentage of Surplus Lines premiums to all premiums.
- The count of active insurers for Independent Agent, Exclusive-Captive, and Direct insurers is provided, as is the count of active Surplus Lines insurers.
- 1-Year and 5-Year growth rates for all insurers, Independent Agent, Exclusive-Captive, and Direct insurers are provided, as is the percentage of premiums through insurers acting as Surplus Lines.
- The top 5 insurer groups in each Line of Business are provided. This features premiums ("1-yr DPW"), 1-year Loss and Combined Ratio ("1-yr LR | CR"), and 1-year growth and commission percentages ("1-yr Growth | Comm%"). The last column denotes the largest insurer in the group for that Line of Business in Arizona.
- Listed after the top insurer groups are the top policy-issuing insurers distributing insurance through Independent Agents, Exclusive-Captive agents, Direct, Surplus Lines insurers, with the top risk retention group for that Line of Business shown last. The column headings remain consistent ("1-yr DPW," "1-yr LR | 1-yr CR," and "1-yr Growth | Comm%"). Note: The last column changes to the Group that the policy-issuing insurer belongs to (if any). If there is no Group, "N/A" is shown.

As you navigate the Line of Business In-Depth Detail pages, notice if a small pie chart thumbnail is presented at the upper-right corner. If there is a pie chart present, that indicates the product is in the top 10 Lines of Business for Independent Agents in Arizona. Also at the bottom of each table, after the source citation, is a short narrative of the types of policies that are included in that Line of Business.

For complete definitions of each Line of Business, refer to *Appendix #2: NAIC Line of Business Definitions*. Lastly, *Appendix #3: Line of Business Facts—Visual Reference* gives the reader another view of the presentation of Line of Business In-Depth Detail Page figures.

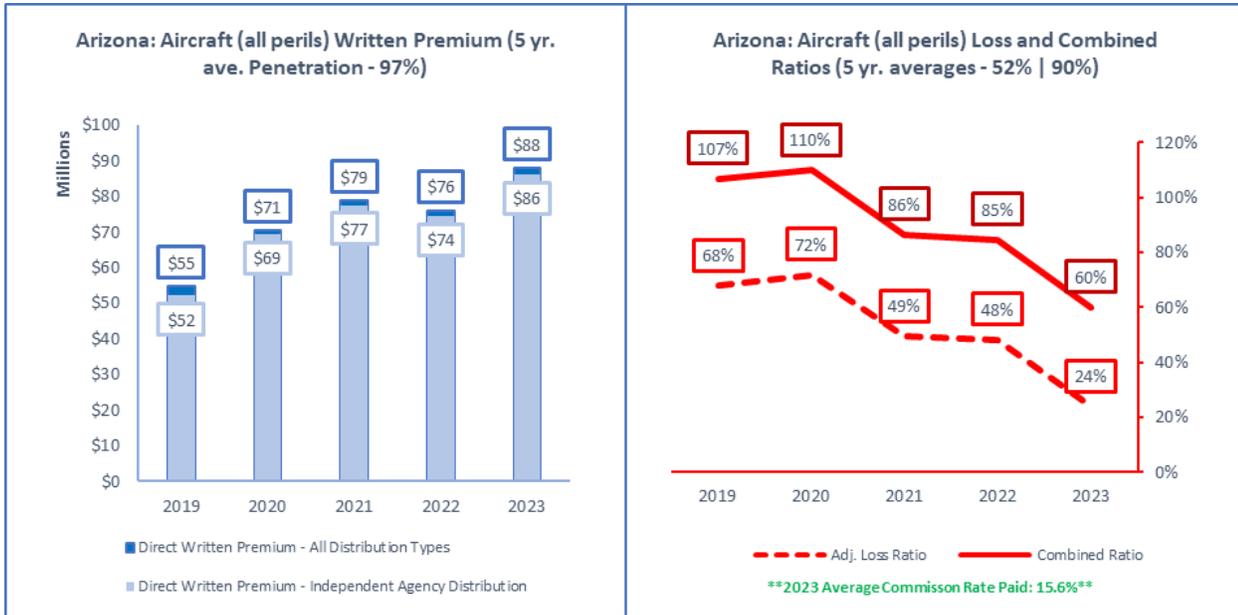
# Total All P&C Lines of Business



<b>ALL Direct Written Premium (DPW)</b>	<b>Ind Agent DPW</b>	<b>Excl.-Captive DPW</b>	<b>Direct DPW</b>	<b>Surplus Lines DPW</b>
\$17,951,157,000	\$9,786,185,000	\$4,175,033,000	\$3,757,817,000	\$1,220,942,000
<b>2019 to 2023 Ave Commission % (All Insurers)</b>	<b>Ind Agent Penetration</b>	<b>Excl.-Captive Penetration</b>	<b>Direct Penetration</b>	<b>Surplus Lines Utilization</b>
10.2%   10.4%   10.4%   10.7%   10.5%	55%	23%	21%	6.8%
<b>Active Affiliated and Unaffiliated</b>	<b>IA+MGA+IA-Mixed</b>	<b>Excl.-Captive</b>	<b>Direct</b>	<b>Surplus Lines Insurers</b>
982	720	57	115	159
<b>1-yr   5-yr Premium Growth: All Premium</b>	<b>1-yr   5-yr: IA+MGA+IA-Mixed</b>	<b>1-yr   5-yr: Excl.-Captive</b>	<b>1-yr   5-yr: Direct</b>	<b>1-yr   5-yr: Surplus Lines</b>
15%   10%	15%   13%	14%   5%	16%   8%	21%   24%
<b>Top 5 Groups</b>	<b>1-yr DPW</b>	<b>1-yr LR   CR</b>	<b>1-yr Growth   Comm%</b>	<b>Largest Insurer in Group or "N/A"</b>
State Farm Group (G)	\$1,897,567,000	77%   105%	26%   10%	State Farm Mutual Automobile Ins Co
Progressive Insurance Group (G)	\$1,584,861,000	69%   90%	28%   5%	Progressive Advanced Insurance Co
Berkshire Hathaway Insurance Group (G)	\$1,302,319,000	64%   77%	0%   4%	GEICO Casualty Company
Liberty Mutual Insurance Companies (G)	\$1,096,711,000	69%   99%	7%   10%	Safeco Insurance Company of America
USAA Group (G)	\$981,276,000	72%   91%	27%   0%	United Services Automobile Association
Total or Average	\$17,951,157,000	0%   0%	15%   11%	N/A
<b>Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers</b>				<b>Group or "N/A"</b>
Progressive Preferred Insurance Company	\$537,237,000	70%   93%	30%   11%	Progressive Insurance Group
Safeco Insurance Company of America	\$255,910,000	73%   102%	12%   13%	Liberty Mutual Insurance Companies
Auto-Owners Insurance Company	\$165,436,000	74%   106%	24%   16%	Auto-Owners Insurance Group
Travelers Personal Insurance Company	\$143,002,000	76%   94%	31%   15%	Travelers Group
Allstate Vehicle and Property Ins Co	\$141,211,000	71%   84%	24%   10%	Allstate Insurance Group
<b>Top 3 MGA/Wholesale Policy-Issuing Insurers</b>				<b>Group or "N/A"</b>
Liberty Mutual Personal Insurance Co	\$254,831,000	70%   82%	2%   7%	Liberty Mutual Insurance Companies
Harco National Insurance Company	\$64,100,000	85%   108%	641%   13%	IAT Insurance Group
United Insurance Company	\$45,497,000	66%   94%	-5%   20%	N/A
<b>Top 3 Exclusive-Captive Policy-Issuing Insurers</b>				<b>Group or "N/A"</b>
State Farm Mutual Automobile Ins Co	\$1,231,633,000	78%   106%	29%   10%	State Farm Group
State Farm Fire and Casualty Company	\$632,346,000	75%   102%	20%   11%	State Farm Group
Allstate Fire and Casualty Insurance Co	\$431,247,000	75%   88%	13%   9%	Allstate Insurance Group
<b>Top 3 Direct Policy-Issuing Insurers</b>				<b>Group or "N/A"</b>
Progressive Advanced Insurance Company	\$811,580,000	71%   78%	33%   0%	Progressive Insurance Group
GEICO Casualty Company	\$560,234,000	63%   65%	-16%   1%	Berkshire Hathaway Insurance Group
GEICO Secure Insurance Company	\$334,808,000	72%   77%	29%   1%	Berkshire Hathaway Insurance Group
<b>Top 3 Surplus Lines Policy Issuing Insurers</b>				<b>Group or "N/A"</b>
Starr Surplus Lines Insurance Company	\$45,129,000	64%   80%	67%   10%	Starr International Group
United Specialty Insurance Company	\$44,007,000	42%   91%	23%   25%	Markel Insurance Group
National Fire & Marine Insurance Co	\$36,182,000	65%   98%	17%   17%	Berkshire Hathaway Insurance Group
<b>Top Individual RRG</b>				<b>Group or "N/A"</b>
Emergency Capital Management, A RRG, LLC	\$10,658,000	35%   43%	52%   0%	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Arizona for all 32 Lines of Business from Aircraft to Workers' Compensation.)

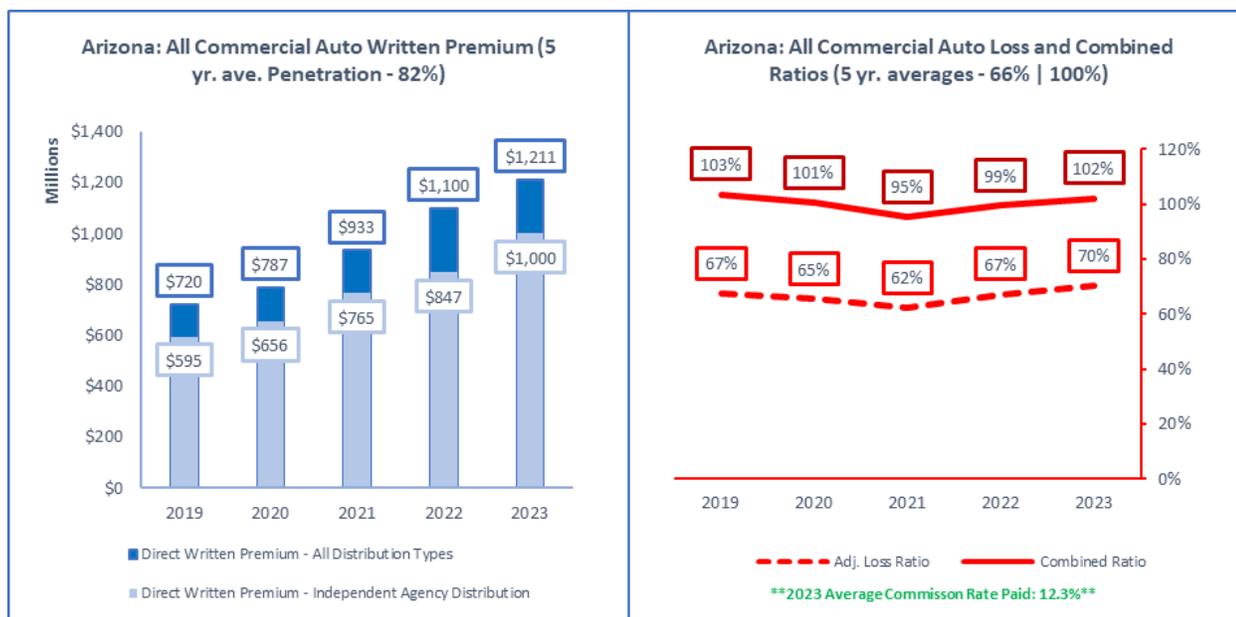
## Aircraft (all perils)



ALL Direct Written Premium (DPW)	Ind Agent DPW	Excl.-Captive DPW	Direct DPW	Surplus Lines DPW
\$88,067,000	\$86,087,000	\$690,000	\$1,290,000	\$2,200,000
2019 to 2023 Ave Commission % (All Insurers)	Ind Agent Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
14.3%   12.5%   13.3%   14.2%   15.6%	98%	1%	1%	2.5%
Active Affiliated and Unaffiliated	IA+MGA+IA-Mixed	Excl.-Captive	Direct	Surplus Lines Insurers
34	32	1	1	5
1-yr   5-yr 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
16%   13%	16%   13%	32%   38%	14%   2%	16%   -7%
Top 5 Groups	1-yr DPW	1-yr LR   CR	1-yr Growth   Comm%	Largest Insurer in Group or "N/A"
Starr International Group (G)	\$21,621,000	25%   44%	8%   10%	Starr Indemnity & Liability Company
American International Group (G)	\$10,403,000	27%   63%	42%   24%	National Union Fire Ins Co Pittsburgh PA
Allianz US PC Insurance Companies (G)	\$8,955,000	37%   82%	45%   12%	Allianz Global Risks US Insurance Co
Sompo Holdings US Group (G)	\$6,133,000	43%   85%	-1%   25%	Endurance American Insurance Company
Tokio Marine US PC Group (G)	\$4,388,000	18%   45%	11%   7%	U.S. Specialty Insurance Company
Total or Average	\$88,067,000	0%   0%	16%   16%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				Group or "N/A"
Starr Indemnity & Liability Company	\$21,621,000	32%   52%	7%   10%	Starr International Group
National Union Fire Ins Co Pittsburgh PA	\$10,367,000	33%   70%	48%   24%	American International Group
Allianz Global Risks US Insurance Co	\$8,955,000	9%   47%	45%   12%	Allianz US PC Insurance Companies
Endurance American Insurance Company	\$6,133,000	43%   78%	-1%   25%	Sompo Holdings US Group
Old Republic Insurance Company	\$4,348,000	51%   87%	10%   21%	Old Republic Insurance Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				Group or "N/A"
Harco National Insurance Company	\$3,172,000	60%   101%	25%   15%	IAT Insurance Group
State National Insurance Company, Inc.	\$1,576,000	0%   31%	N/A   27%	Markel Insurance Group
U.S. Specialty Insurance Company	\$1,364,000	41%   69%	18%   16%	Tokio Marine US PC Group
Top 3 Exclusive-Captive Policy-Issuing Insurers				Group or "N/A"
American National Property & Casualty Co	\$690,000	45%   83%	32%   27%	BAMR US PC Group
N/A	\$0	N/A   N/A	N/A   N/A	N/A
N/A	N/A	N/A   N/A	N/A   N/A	N/A
Top 3 Direct Policy-Issuing Insurers				Group or "N/A"
Avemco Insurance Company	\$1,290,000	58%   89%	14%   0%	Tokio Marine US PC Group
N/A	\$0	N/A   N/A	N/A   N/A	N/A
N/A	N/A	N/A   N/A	N/A   N/A	N/A
Top 3 Surplus Lines Policy Issuing Insurers				Group or "N/A"
National Fire & Marine Insurance Co	\$1,102,000	-115%   -96%	12%   0%	Berkshire Hathaway Insurance Group
Tokio Marine Specialty Insurance Company	\$691,000	28%   42%	-1%   0%	Tokio Marine US PC Group
Houston Casualty Company	\$377,000	20%   30%	7%   5%	Tokio Marine US PC Group
Top Individual RRG				Group or "N/A"
N/A	\$0	N/A   N/A	N/A   N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Arizona for property damage to aircraft themselves with any liability for operating an aircraft, an airport and manufacture of aircraft)

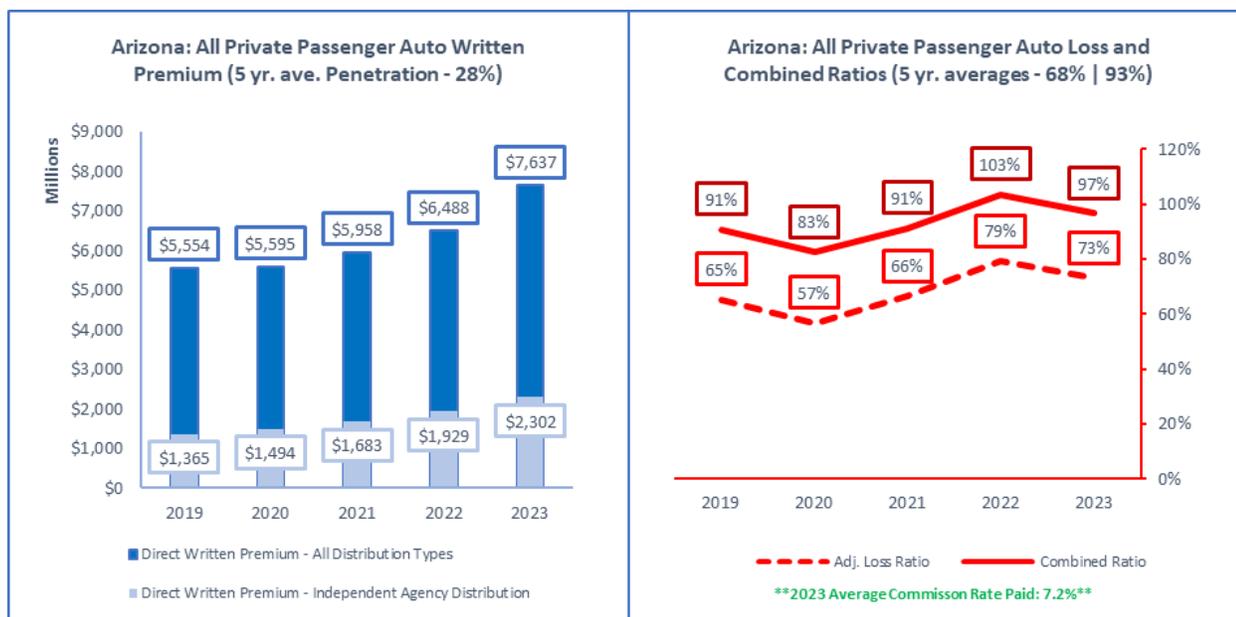
# All Commercial Auto



ALL Direct Written Premium (DPW)	Ind Agent DPW	Excl.-Captive DPW	Direct DPW	Surplus Lines DPW
\$1,210,614,000	\$999,701,000	\$108,434,000	\$87,417,000	\$58,957,000
<b>2019 to 2023 Ave Commission % (All Insurers)</b>	<b>Ind Agent Penetration</b>	<b>Excl.-Captive Penetration</b>	<b>Direct Penetration</b>	<b>Surplus Lines Utilization</b>
13.8%   13.4%   13.3%   12.4%   12.3%	83%	9%	7%	4.9%
<b>Active Affiliated and Unaffiliated</b>	<b>IA+MGA+IA-Mixed</b>	<b>Excl.-Captive</b>	<b>Direct</b>	<b>Surplus Lines Insurers</b>
404	323	27	32	78
<b>1-yr   5-yr Premium Growth: All Premium</b>	<b>1-yr   5-yr: IA+MGA+IA-Mixed</b>	<b>1-yr   5-yr: Excl.-Captive</b>	<b>1-yr   5-yr: Direct</b>	<b>1-yr   5-yr: Surplus Lines</b>
10%   14%	18%   14%	-40%   6%	43%   28%	33%   25%
<b>Top 5 Groups</b>	<b>1-yr DPW</b>	<b>1-yr LR   CR</b>	<b>1-yr Growth   Comm%</b>	<b>Largest Insurer in Group or "N/A"</b>
Progressive Insurance Group (G)	\$156,290,000	62%   88%	4%   9%	United Financial Casualty Company
Liberty Mutual Insurance Companies (G)	\$90,485,000	82%   111%	28%   6%	Liberty Mutual Fire Insurance Company
Travelers Group (G)	\$60,048,000	55%   88%	11%   16%	Travelers Property Casualty Co of Amer
IAT Insurance Group (G)	\$58,299,000	98%   123%	1131%   10%	Harco National Insurance Company
Berkshire Hathaway Insurance Group (G)	\$43,326,000	68%   100%	27%   15%	Redwood Fire and Casualty Insurance Co
Total or Average	\$1,209,377,000	70%   102%	10%   12%	N/A
<b>Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers</b>				<b>Group or "N/A"</b>
Acuity, A Mutual Insurance Company	\$35,194,000	45%   76%	10%   16%	N/A
Auto-Owners Insurance Company	\$25,187,000	70%   103%	20%   15%	Auto-Owners Insurance Group
Selective Insurance Company of America	\$24,315,000	81%   116%	18%   16%	Selective Insurance Group
Pekin Insurance Company	\$23,341,000	100%   130%	16%   15%	Pekin Insurance Group
Great West Casualty Company	\$22,633,000	55%   84%	15%   12%	Old Republic Insurance Group
<b>Top 3 MGA/Wholesale Policy-Issuing Insurers</b>				<b>Group or "N/A"</b>
Harco National Insurance Company	\$54,637,000	97%   116%	9336%   10%	IAT Insurance Group
National Interstate Insurance Company	\$9,026,000	48%   68%	46%   5%	Great American P & C Insurance Group
Northland Insurance Company	\$6,693,000	23%   55%	-20%   20%	Travelers Group
<b>Top 3 Exclusive-Captive Policy-Issuing Insurers</b>				<b>Group or "N/A"</b>
Farmers Insurance Company of Arizona	\$16,666,000	28%   47%	-82%   0%	Farmers Insurance Group
Farm Bureau Property & Casualty Ins Co	\$13,022,000	66%   104%	22%   14%	Farm Bureau Property & Casualty Group
Sentry Select Insurance Company	\$9,967,000	46%   71%	2%   9%	Sentry Insurance Group
<b>Top 3 Direct Policy-Issuing Insurers</b>				<b>Group or "N/A"</b>
Liberty Mutual Fire Insurance Company	\$50,687,000	80%   104%	69%   1%	Liberty Mutual Insurance Companies
Protective Insurance Company	\$6,255,000	47%   82%	40%   16%	Progressive Insurance Group
Nationwide Agribusiness Insurance Co	\$4,310,000	63%   94%	-9%   16%	Nationwide Property & Casualty Group
<b>Top 3 Surplus Lines Policy Issuing Insurers</b>				<b>Group or "N/A"</b>
Third Coast Insurance Company	\$6,674,000	68%   90%	199%   9%	AF Group
Southlake Specialty Insurance Company	\$4,447,000	65%   90%	143%   21%	Southlake Insurance Group
Voyager Indemnity Insurance Company	\$3,737,000	2%   51%	2%   18%	Assurant P&C Group
<b>Top Individual RRG</b>				<b>Group or "N/A"</b>
Paratransit Insurance Co, A Mutual RRG	\$2,556,000	33%   51%	32%   5%	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Arizona to cover commercial auto liability, physical damage, uninsured motorist, and no-fault benefits, if applicable).

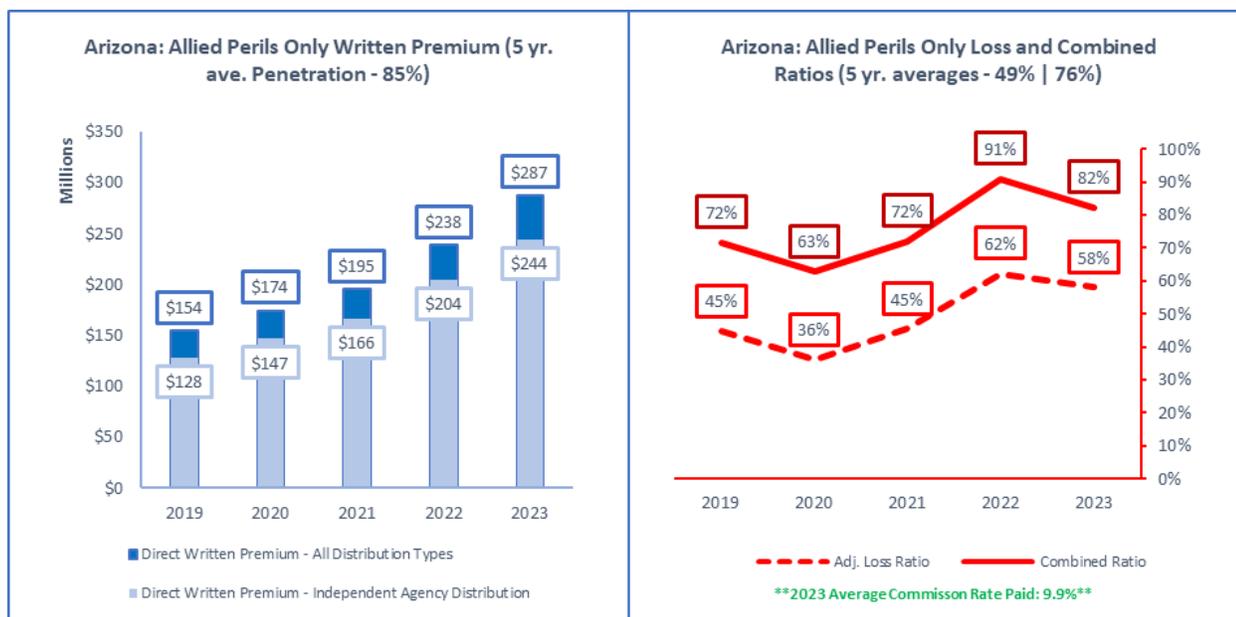
# All Private Passenger Auto



ALL Direct Written Premium (DPW)	Ind Agent DPW	Excl.-Captive DPW	Direct DPW	Surplus Lines DPW
\$7,636,887,000	\$2,302,052,000	\$2,587,507,000	\$2,741,821,000	\$13,904,000
<b>2019 to 2023 Ave Commission % (All Insurers)</b>				
7.3%   7.7%   7.3%   7.3%   7.2%	Ind Agent Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
	30%	34%	36%	0.2%
<b>Active Affiliated and Unaffiliated</b>				
190	IA+MGA+IA-Mixed	Excl.-Captive	Direct	Surplus Lines Insurers
	113	30	42	1
<b>1-yr   5-yr Premium Growth: All Premium</b>				
18%   8%	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
	19%   14%	19%   5%	15%   8%	556%   427%
<b>Top 5 Groups</b>				
	1-yr DPW	1-yr LR   CR	1-yr Growth   Comm%	Largest Insurer in Group or "N/A"
Progressive Insurance Group (G)	\$1,338,770,000	71%   90%	32%   4%	Progressive Advanced Insurance Co
State Farm Group (G)	\$1,337,573,000	78%   106%	33%   10%	State Farm Mutual Auto Ins Co
Berkshire Hathaway Insurance Group (G)	\$1,023,253,000	65%   74%	-3%   1%	GEICO Casualty Company
USAA Group (G)	\$650,788,000	73%   93%	27%   0%	USAA Casualty Insurance Company
Allstate Insurance Group (G)	\$586,197,000	75%   101%	16%   9%	Allstate Fire & Casualty Insurance Co
Total or Average	\$7,631,243,000	73%   97%	18%   7%	N/A
<b>Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers</b>				
	DPW	LR   CR	Growth   Comm%	Group or "N/A"
Progressive Preferred Insurance Company	\$531,554,000	70%   93%	30%   11%	Progressive Insurance Group
Safeco Insurance Company of America	\$181,355,000	79%   108%	12%   13%	Liberty Mutual Insurance Companies
Travelers Property Casualty Insurance Co	\$124,521,000	67%   85%	15%   12%	Travelers Group
Economy Premier Assurance Company	\$115,910,000	89%   124%	22%   10%	Farmers Insurance Group
Trumbull Insurance Company	\$67,563,000	81%   86%	-6%   0%	Hartford Insurance Group
<b>Top 3 MGA/Wholesale Policy-Issuing Insurers</b>				
	DPW	LR   CR	Growth   Comm%	Group or "N/A"
Liberty Mutual Personal Insurance Co	\$151,669,000	76%   85%	4%   5%	Liberty Mutual Insurance Companies
United Insurance Company	\$45,497,000	66%   94%	-5%   20%	N/A
State National Insurance Company, Inc.	\$18,099,000	96%   111%	140%   10%	Markel Insurance Group
<b>Top 3 Exclusive-Captive Policy-Issuing Insurers</b>				
	DPW	LR   CR	Growth   Comm%	Group or "N/A"
State Farm Mutual Automobile Ins Co	\$1,203,326,000	77%   105%	30%   10%	State Farm Group
Allstate Fire and Casualty Insurance Co	\$431,247,000	75%   88%	13%   9%	Allstate Insurance Group
American Family Insurance Company	\$221,120,000	77%   112%	28%   9%	American Family Insurance Group
<b>Top 3 Direct Policy-Issuing Insurers</b>				
	DPW	LR   CR	Growth   Comm%	Group or "N/A"
Progressive Advanced Insurance Company	\$807,217,000	71%   79%	33%   0%	Progressive Insurance Group
GEICO Casualty Company	\$560,234,000	63%   65%	-16%   1%	Berkshire Hathaway Insurance Group
GEICO Secure Insurance Company	\$334,808,000	72%   77%	29%   1%	Berkshire Hathaway Insurance Group
<b>Top 3 Surplus Lines Policy Issuing Insurers</b>				
	DPW	LR   CR	Growth   Comm%	Group or "N/A"
Stonegate Insurance Company	\$13,904,000	102%   126%	556%   16%	Producers National Group
N/A	\$0	N/A   N/A	N/A   N/A	N/A
N/A	N/A	N/A   N/A	N/A   N/A	N/A
<b>Top Individual RRG</b>				
	DPW	LR   CR	Growth   Comm%	Group or "N/A"
N/A	\$0	N/A   N/A	N/A   N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Arizona to cover private passenger auto liability, physical damage, uninsured motorist, and no-fault benefits, if applicable).

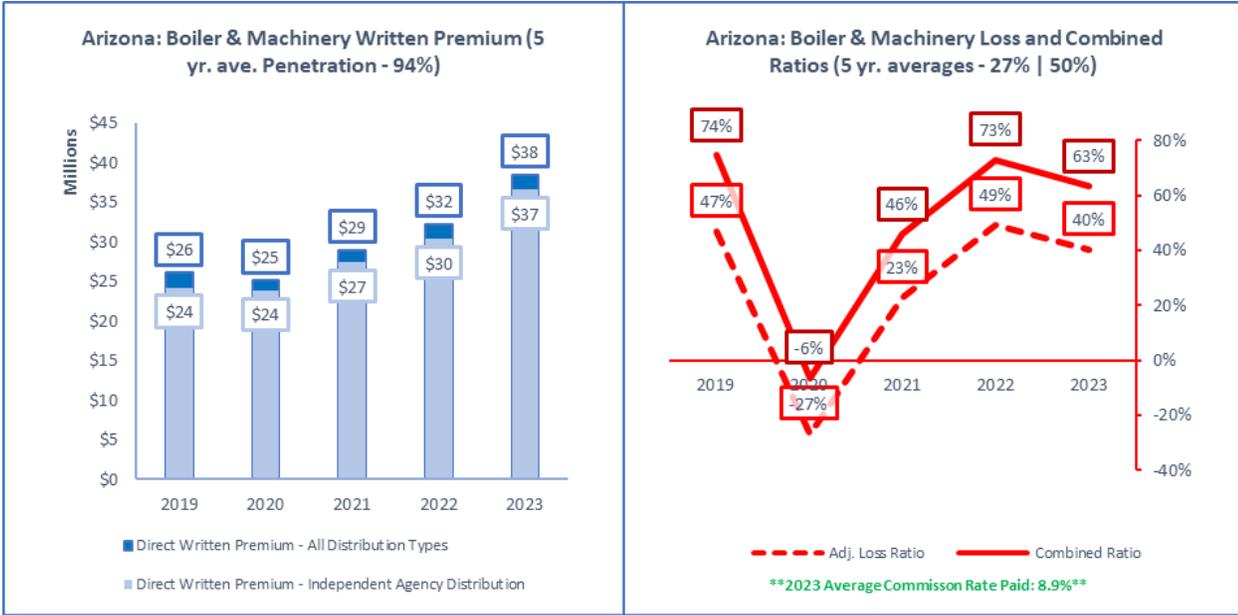
## Allied Perils Only



ALL Direct Written Premium (DPW)	Ind Agent DPW	Excl.-Captive DPW	Direct DPW	Surplus Lines DPW
\$287,400,000	\$244,293,000	\$7,668,000	\$33,293,000	\$68,649,000
2019 to 2023 Ave Commission % (All Insurers)	Ind Agent Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
9.9%   9.8%   10.5%   10.1%   9.9%	85%	3%	12%	23.9%
Active Affiliated and Unaffiliated	IA+MGA+IA-Mixed	Excl.-Captive	Direct	Surplus Lines Insurers
269	220	18	17	73
1-yr   5-yr 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
21%   17%	20%   18%	14%   22%	30%   12%	44%   24%
Top 5 Groups	1-yr DPW	1-yr LR   CR	1-yr Growth   Comm%	Largest Insurer in Group or "N/A"
Farmers Insurance Group (G)	\$26,223,000	54%   95%	9%   14%	Foremost Ins. Co Grand Rapids, MI
Liberty Mutual Insurance Companies (G)	\$26,148,000	63%   95%	14%   13%	Safeco Insurance Co of America
FM Global Group (G)	\$25,049,000	17%   40%	-4%   3%	Factory Mutual Insurance Company
Sompo Holdings US Group (G)	\$24,000,000	13%   27%	14%   4%	Sompo America Insurance Company
Travelers Group (G)	\$23,476,000	114%   140%	23%   10%	Travelers Indemnity Company
Total or Average	\$281,381,000	57%   82%	18%   10%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				Group or "N/A"
Foremost Insurance Co Grand Rapids, MI	\$26,157,000	54%   95%	9%   14%	Farmers Insurance Group
Safeco Insurance Company of America	\$20,380,000	66%   92%	18%   13%	Liberty Mutual Insurance Companies
Sompo America Insurance Company	\$19,722,000	12%   20%	5%   4%	Sompo Holdings US Group
Travelers Indemnity Company	\$9,380,000	169%   192%	14%   6%	Travelers Group
AIG Specialty Insurance Company	\$8,461,000	93%   97%	114%   3%	American International Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				Group or "N/A"
Accelerant National Insurance Company	\$1,754,000	37%   80%	209%   34%	Accelerant US Holdings Group
Accelerant Specialty Insurance Company	\$1,667,000	41%   69%	95%   23%	Accelerant US Holdings Group
Evanston Insurance Company	\$1,490,000	106%   131%	32%   15%	Markel Insurance Group
Top 3 Exclusive-Captive Policy-Issuing Insurers				Group or "N/A"
American National Property & Casualty Co	\$2,192,000	50%   74%	20%   11%	BAMR US PC Group
Nationwide Mutual Insurance Company	\$1,889,000	106%   141%	-1%   11%	Nationwide Property & Casualty Group
Federated Mutual Insurance Company	\$972,000	1%   24%	16%   0%	Federated Mutual Group
Top 3 Direct Policy-Issuing Insurers				Group or "N/A"
Standard Guaranty Insurance Company	\$13,666,000	41%   73%	34%   2%	Assurant P&C Group
United Services Automobile Association	\$7,179,000	74%   96%	24%   0%	USAA Group
USAA Casualty Insurance Company	\$5,104,000	60%   76%	29%   0%	USAA Group
Top 3 Surplus Lines Policy Issuing Insurers				Group or "N/A"
AIG Specialty Insurance Company	\$8,461,000	93%   97%	114%   3%	American International Group
Lexington Insurance Company	\$5,390,000	22%   60%	0%   14%	American International Group
Travelers Excess and Surplus Lines Co	\$4,391,000	95%   105%	122%   8%	Travelers Group
Top Individual RRG				Group or "N/A"
N/A	\$0	N/A   N/A	N/A   N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Arizona to cover real or personal property for other than fire, such as windstorm, hail, vehicles, etc. If premiums are combined in policies with Fire, the premiums and losses are reported as they are allocated by insurers).

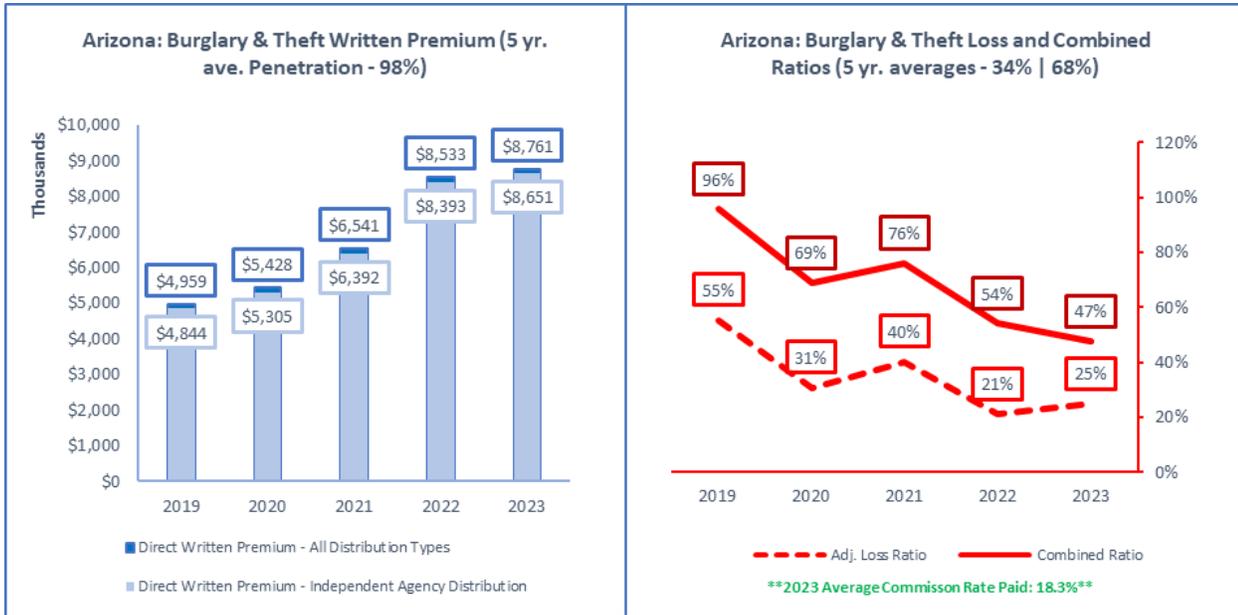
# Boiler & Machinery



ALL Direct Written Premium (DPW)	Ind Agent DPW	Excl.-Captive DPW	Direct DPW	Surplus Lines DPW
\$38,439,000	\$36,580,000	\$727,000	\$1,003,000	\$4,176,000
2019 to 2023 Ave Commission % (All Insurers)	Ind Agent Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
7.8%   8.5%   8.7%   8.9%   8.9%	95%	2%	3%	10.9%
Active Affiliated and Unaffiliated	IA+MGA+IA-Mixed	Excl.-Captive	Direct	Surplus Lines Insurers
187	163	8	5	44
1-yr   5-yr 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
19%   10%	20%   11%	2%   8%	0%   -4%	35%   33%
Top 5 Groups	1-yr DPW	1-yr LR   CR	1-yr Growth   Comm%	Largest Insurer in Group or "N/A"
FM Global Group (G)	\$7,924,000	52%   75%	26%   2%	Factory Mutual Insurance Company
Zurich Insurance US PC Group (G)	\$4,979,000	4%   19%	33%   7%	Zurich American Insurance Company
American International Group (G)	\$3,095,000	20%   32%	8%   5%	National Union Fire Ins Co Pittsburgh PA
Travelers Group (G)	\$3,020,000	2%   24%	8%   10%	Travelers Property Casualty Co of Amer
Chubb INA Group (G)	\$2,301,000	0%   30%	31%   22%	Federal Insurance Company
Total or Average	\$37,695,000	41%   63%	17%   9%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				Group or "N/A"
XL Insurance America, Inc.	\$2,038,000	200%   209%	9%   5%	XL America Companies
Travelers Property Casualty Co of Amer	\$1,706,000	4%   22%	0%   14%	Travelers Group
National Union Fire Ins Co Pittsburgh PA	\$1,342,000	-12%   -3%	-9%   3%	American International Group
Federal Insurance Company	\$1,158,000	-6%   31%	31%   29%	Chubb INA Group
Swiss Re Corporate Solutions Elite Ins	\$1,130,000	17%   34%	26%   3%	Swiss Reinsurance Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				Group or "N/A"
Accelerant National Insurance Company	\$107,000	7%   47%	215%   34%	Accelerant US Holdings Group
Sutton Specialty Insurance Company	\$79,000	7%   38%	N/A   28%	Sutton National Group
Accelerant Specialty Insurance Company	\$73,000	16%   86%	-43%   67%	Accelerant US Holdings Group
Top 3 Exclusive-Captive Policy-Issuing Insurers				Group or "N/A"
Federated Mutual Insurance Company	\$325,000	34%   58%	12%   0%	Federated Mutual Group
Nationwide Mutual Insurance Company	\$138,000	-3%   21%	-21%   9%	Nationwide Property & Casualty Group
Federated Reserve Insurance Company	\$132,000	9%   14%	14%   0%	Federated Mutual Group
Top 3 Direct Policy-Issuing Insurers				Group or "N/A"
Liberty Mutual Fire Insurance Company	\$445,000	125%   170%	3%   12%	Liberty Mutual Insurance Companies
Nationwide General Insurance Company	\$332,000	20%   40%	-3%   15%	Nationwide Property & Casualty Group
Nationwide Agribusiness Insurance Co	\$131,000	-6%   18%	7%   16%	Nationwide Property & Casualty Group
Top 3 Surplus Lines Policy Issuing Insurers				Group or "N/A"
AIG Specialty Insurance Company	\$976,000	7%   10%	49%   3%	American International Group
Steadfast Insurance Company	\$481,000	3%   25%	0%   21%	Zurich Insurance US PC Group
AXIS Surplus Insurance Company	\$468,000	8%   23%	10%   11%	AXIS US Operations
Top Individual RRG				Group or "N/A"
ARISE Boiler Inspection & Insurance RRG	\$3,000	0%   N/A	-25%   0%	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Arizona to cover failure of boilers, machinery and electrical equipment).

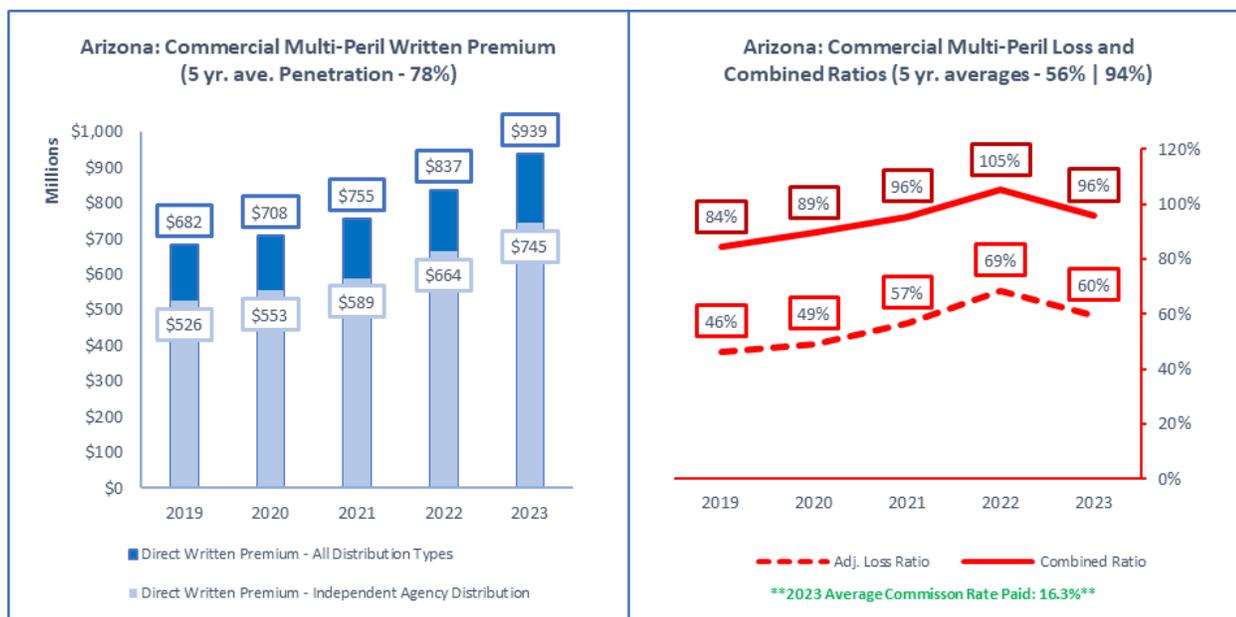
## Burglary & Theft



ALL Direct Written Premium (DPW)	Ind Agent DPW	Excl.-Captive DPW	Direct DPW	Surplus Lines DPW
\$8,761,000	\$8,651,000	\$77,000	\$20,000	\$2,234,000
2019 to 2023 Ave Commission % (All Insurers)	Ind Agent Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
20.9%   20.5%   20.7%   20.2%   18.3%	99%	1%	0%	25.5%
Active Affiliated and Unaffiliated	IA+MGA+IA-Mixed	Excl.-Captive	Direct	Surplus Lines Insurers
115	103	7	3	17
1-yr   5-yr 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
3%   15%	3%   16%	-36%   -9%	25%   50%	-11%   58%
Top 5 Groups	1-yr DPW	1-yr LR   CR	1-yr Growth   Comm%	Largest Insurer in Group or "N/A"
Zurich Insurance US PC Group (G)	\$1,438,000	55%   82%	-15%   13%	Steadfast Insurance Company
Chubb INA Group (G)	\$1,024,000	22%   71%	37%   38%	Federal Insurance Company
Travelers Group (G)	\$644,000	52%   81%	-2%   17%	Travelers Casualty and Surety Co of Amer
Assurant P&C Group (G)	\$617,000	10%   24%	12%   0%	American Bankers Insurance Co of Florida
Shelter Insurance Companies (G)	\$589,000	22%   51%	38%   15%	AmShield Insurance Company
Total or Average	\$8,768,000	25%   48%	3%   18%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				Group or "N/A"
Steadfast Insurance Company	\$1,360,000	59%   78%	-16%   13%	Zurich Insurance US PC Group
Federal Insurance Company	\$882,000	25%   63%	46%   26%	Chubb INA Group
Travelers Casualty and Surety Co of Amer	\$624,000	53%   88%	-2%   17%	Travelers Group
American Bankers Insurance Co of Florida	\$617,000	10%   21%	12%   0%	Assurant P&C Group
AmShield Insurance Company	\$589,000	22%   66%	38%   15%	Shelter Insurance Companies
Top 3 MGA/Wholesale Policy-Issuing Insurers				Group or "N/A"
U.S. Specialty Insurance Company	\$100,000	-396%   -346%	-21%   45%	Tokio Marine US PC Group
Clear Blue Specialty Insurance Company	\$27,000	29%   51%	35%   19%	Clear Blue Insurance Group
Accelerant Specialty Insurance Company	\$16,000	25%   35%	N/A   6%	Accelerant US Holdings Group
Top 3 Exclusive-Captive Policy-Issuing Insurers				Group or "N/A"
Nationwide Mutual Insurance Company	\$41,000	-10%   21%	-43%   17%	Nationwide Property & Casualty Group
Federated Mutual Insurance Company	\$18,000	-6%   14%	13%   0%	Federated Mutual Group
American Family Mutual Ins Co, S.I.	\$6,000	0%   5%	-68%   0%	American Family Insurance Group
Top 3 Direct Policy-Issuing Insurers				Group or "N/A"
Federated Rural Electric Ins Exchange	\$17,000	0%   12%	6%   0%	N/A
Nationwide General Insurance Company	\$2,000	0%   1%	N/A   0%	Nationwide Property & Casualty Group
Nationwide Agribusiness Insurance Co	\$1,000	0%   6%	N/A   0%	Nationwide Property & Casualty Group
Top 3 Surplus Lines Policy Issuing Insurers				Group or "N/A"
Steadfast Insurance Company	\$1,360,000	59%   78%	-16%   13%	Zurich Insurance US PC Group
AXIS Surplus Insurance Company	\$452,000	10%   23%	11%   11%	AXIS US Operations
Columbia Casualty Company	\$179,000	69%   101%	-2%   17%	CNA Insurance Companies
Top Individual RRG				Group or "N/A"
N/A	\$0	N/A   N/A	N/A   N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Arizona to cover property lost due to burglary, robbery, fraud or kidnap).

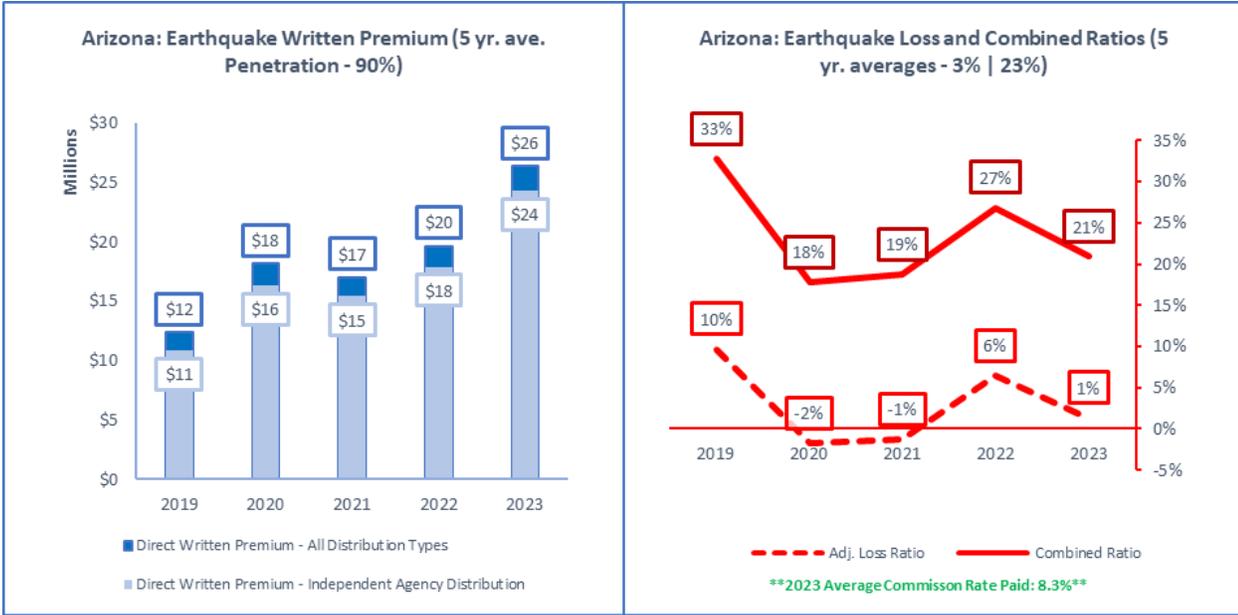
# Commercial Multi-Peril



ALL Direct Written Premium (DPW)	Ind Agent DPW	Excl.-Captive DPW	Direct DPW	Surplus Lines DPW
\$938,860,000	\$744,871,000	\$167,899,000	\$17,576,000	\$73,890,000
<b>2019 to 2023 Ave Commission % (All Insurers)</b>				
17.0%   16.6%   16.6%   16.4%   16.3%	79%	18%	2%	7.9%
<b>Active Affiliated and Unaffiliated</b>				
345	IA+MGA+IA-Mixed	Excl.-Captive	Direct	Surplus Lines Insurers
	295	24	13	83
<b>1-yr   5-yr Premium Growth: All Premium</b>				
12%   8%	1-yr   5-yr: IA+MGA+IA-Mixed	1-yr   5-yr: Excl.-Captive	1-yr   5-yr: Direct	1-yr   5-yr: Surplus Lines
	12%   9%	11%   4%	8%   21%	22%   13%
<b>Top 5 Groups</b>				
	1-yr DPW	1-yr LR   CR	1-yr Growth   Comm%	Largest Insurer in Group or "N/A"
Travelers Group (G)	\$81,278,000	70%   106%	19%   18%	Travelers Property Casualty Co of Amer
Tokio Marine US PC Group (G)	\$60,499,000	55%   94%	10%   17%	Philadelphia Indemnity Insurance Co
Auto-Owners Insurance Group (G)	\$58,696,000	60%   93%	26%   16%	Eagle West Insurance Company
Farmers Insurance Group (G)	\$51,460,000	32%   72%	5%   14%	Truck Insurance Exchange
Hartford Insurance Group (G)	\$50,207,000	30%   63%	15%   17%	Hartford Underwriters Insurance Company
Total or Average	\$938,860,000	0%   0%	12%   16%	N/A
<b>Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers</b>				
Philadelphia Indemnity Insurance Company	\$53,778,000	54%   93%	12%   16%	Tokio Marine US PC Group
Ohio Security Insurance Company	\$25,358,000	58%   84%	-2%   15%	Liberty Mutual Insurance Companies
Eagle West Insurance Company	\$24,210,000	69%   104%	20%   15%	Auto-Owners Insurance Group
Hartford Underwriters Insurance Company	\$23,599,000	36%   65%	36%   17%	Hartford Insurance Group
Owners Insurance Company	\$19,473,000	54%   87%	21%   17%	Auto-Owners Insurance Group
<b>Top 3 MGA/Wholesale Policy-Issuing Insurers</b>				
Colony Insurance Company	\$3,638,000	51%   87%	152%   20%	BAMR US PC Group
Knight Specialty Insurance Company	\$3,545,000	3%   33%	130%   30%	Knight Insurance Group
Houston Casualty Company	\$3,401,000	101%   151%	47%   29%	Tokio Marine US PC Group
<b>Top 3 Exclusive-Captive Policy-Issuing Insurers</b>				
State Farm Fire and Casualty Company	\$34,836,000	67%   90%	19%   11%	State Farm Group
American Family Insurance Company	\$27,441,000	100%   144%	102%   11%	American Family Insurance Group
Allstate Indemnity Company	\$21,698,000	59%   73%	18%   10%	Allstate Insurance Group
<b>Top 3 Direct Policy-Issuing Insurers</b>				
Nationwide General Insurance Company	\$11,062,000	147%   175%	6%   16%	Nationwide Property & Casualty Group
Nationwide Agribusiness Insurance Co	\$2,024,000	-65%   -39%	-13%   21%	Nationwide Property & Casualty Group
National General Insurance Company	\$1,000,000	43%   87%	167%   41%	Allstate Insurance Group
<b>Top 3 Surplus Lines Policy Issuing Insurers</b>				
Steadfast Insurance Company	\$5,619,000	19%   39%	7%   21%	Zurich Insurance US PC Group
Princeton Excess & Surplus Lines Ins Co	\$5,024,000	21%   57%	18%   27%	Munich-American Holding Corp Companies
Ironshore Specialty Insurance Co	\$4,793,000	14%   23%	-3%   9%	Liberty Mutual Insurance Companies
<b>Top Individual RRG</b>				
N/A	\$0	N/A   N/A	N/A   N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C package policies issued in Arizona to cover commercial enterprises for property and liability).

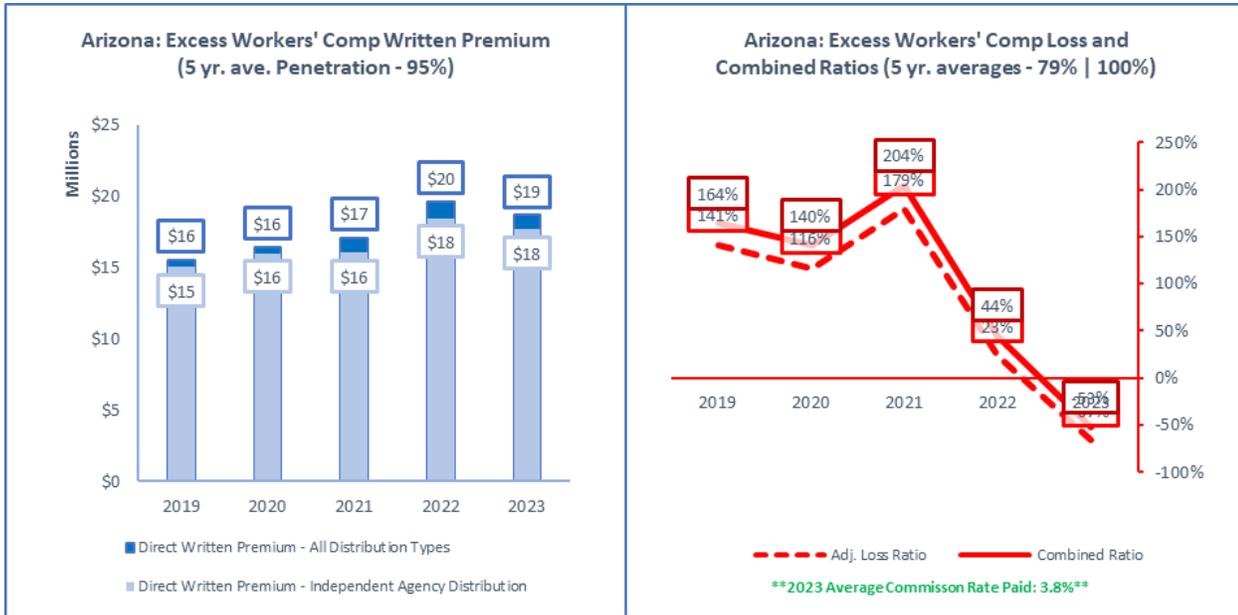
# Earthquake



ALL Direct Written Premium (DPW)	Ind Agent DPW	Excl.-Captive DPW	Direct DPW	Surplus Lines DPW
\$26,328,000	\$24,316,000	\$538,000	\$1,287,000	\$10,744,000
2019 to 2023 Ave Commission % (All Insurers)	Ind Agent Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
9.3%   6.2%   7.5%   8.2%   8.3%	92%	2%	5%	40.8%
Active Affiliated and Unaffiliated	IA+MGA+IA-Mixed	Excl.-Captive	Direct	Surplus Lines Insurers
152	117	16	14	36
1-yr   5-yr 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
34%   21%	36%   22%	6%   7%	10%   7%	39%   20%
Top 5 Groups	1-yr DPW	1-yr LR   CR	1-yr Growth   Comm%	Largest Insurer in Group or "N/A"
Chubb INA Group (G)	\$3,302,000	5%   16%	-11%   4%	ACE American Insurance Company
FM Global Group (G)	\$3,139,000	0%   21%	141%   2%	Factory Mutual Insurance Company
Sompo Holdings US Group (G)	\$2,930,000	-1%   12%	42%   7%	Endurance American Specialty Ins Co
Travelers Group (G)	\$2,131,000	0%   19%	25%   8%	Travelers Indemnity Company
American International Group (G)	\$1,792,000	0%   16%	39%   9%	AIG Specialty Insurance Company
Total or Average	\$26,332,000	1%   21%	34%   8%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				Group or "N/A"
Endurance American Specialty Ins Co	\$2,930,000	-1%   6%	42%   7%	Sompo Holdings US Group
ACE American Insurance Company	\$2,460,000	0%   7%	-21%   1%	Chubb INA Group
Travelers Indemnity Company	\$963,000	0%   16%	11%   6%	Travelers Group
Allianz Global Risks US Insurance Co	\$896,000	1%   18%	559%   1%	Allianz US PC Insurance Companies
AIG Specialty Insurance Company	\$885,000	0%   3%	115%   3%	American International Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				Group or "N/A"
Evanston Insurance Company	\$416,000	11%   38%	54%   15%	Markel Insurance Group
Palomar Excess and Surplus Insurance Co	\$116,000	0%   28%	-46%   28%	Palomar Holdings US Group
Canopus US Insurance, Inc.	\$114,000	0%   32%	N/A   23%	N/A
Top 3 Exclusive-Captive Policy-Issuing Insurers				Group or "N/A"
State Farm Fire and Casualty Company	\$323,000	0%   21%	11%   11%	State Farm Group
Farmers Insurance Exchange	\$65,000	0%   29%	-12%   12%	Farmers Insurance Group
American Family Insurance Company	\$42,000	0%   25%	20%   10%	American Family Insurance Group
Top 3 Direct Policy-Issuing Insurers				Group or "N/A"
United Services Automobile Association	\$542,000	0%   24%	4%   0%	USAA Group
USAA Casualty Insurance Company	\$239,000	0%   18%	8%   0%	USAA Group
USAA General Indemnity Company	\$129,000	0%   20%	7%   0%	USAA Group
Top 3 Surplus Lines Policy Issuing Insurers				Group or "N/A"
Endurance American Specialty Ins Co	\$2,930,000	-1%   6%	42%   7%	Sompo Holdings US Group
AIG Specialty Insurance Company	\$885,000	0%   3%	115%   3%	American International Group
Ascot Specialty Insurance Company	\$796,000	0%   40%	363%   29%	Ascot Insurance U.S. Group
Top Individual RRG				Group or "N/A"
N/A	\$0	N/A   N/A	N/A   N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Arizona to cover sudden trembling or shaking of the earth, including volcanos.)

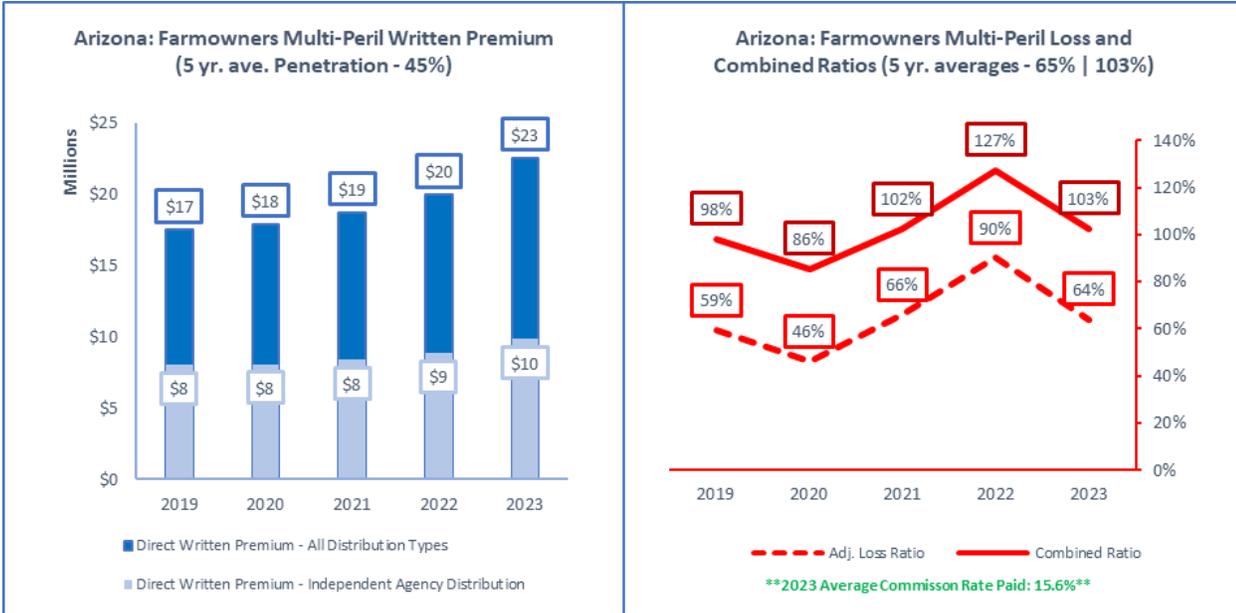
## Excess Workers' Comp



ALL Direct Written Premium (DPW)	Ind Agent DPW	Excl.-Captive DPW	Direct DPW	Surplus Lines DPW
\$18,677,000	\$17,679,000	\$0	\$998,000	\$0
2019 to 2023 Ave Commission % (All Insurers)	Ind Agent Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
5.0%   3.9%   3.7%   2.7%   3.8%	95%	0%	5%	0.0%
Active Affiliated and Unaffiliated	IA+MGA+IA-Mixed	Excl.-Captive	Direct	Surplus Lines Insurers
14	12	0	2	0
1-yr   5-yr 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
-5%   5%	-4%   4%	N/A   N/A	-14%   16%	N/A   N/A
Top 5 Groups	1-yr DPW	1-yr LR   CR	1-yr Growth   Comm%	Largest Insurer in Group or "N/A"
Tokio Marine US PC Group (G)	\$10,297,000	-94%   -84%	1%   5%	Safety National Casualty Corporation
W. R. Berkley Insurance Group (G)	\$3,112,000	-160%   -151%	33%   0%	Midwest Employers Casualty Company
Chubb INA Group (G)	\$1,812,000	72%   84%	-39%   4%	ACE American Insurance Company
Liberty Mutual Insurance Companies (G)	\$999,000	47%   76%	-14%   0%	Liberty Mutual Fire Insurance Company
American International Group (G)	\$939,000	50%   62%	168%   0%	National Union Fire Ins Co Pittsburgh PA
Total or Average	\$18,677,000	0%   0%	-5%   4%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				Group or "N/A"
Safety National Casualty Corporation	\$10,297,000	-94%   -83%	1%   5%	Tokio Marine US PC Group
Midwest Employers Casualty Company	\$3,112,000	-160%   -157%	33%   0%	W. R. Berkley Insurance Group
ACE American Insurance Company	\$1,812,000	73%   83%	-39%   4%	Chubb INA Group
National Union Fire Ins Co Pittsburgh PA	\$939,000	50%   63%	168%   0%	American International Group
Arch Insurance Company	\$577,000	42%   66%	1%   11%	Arch Insurance Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				Group or "N/A"
N/A	\$0	N/A   N/A	N/A   N/A	N/A
N/A	N/A	N/A   N/A	N/A   N/A	N/A
N/A	N/A	N/A   N/A	N/A   N/A	N/A
Top 3 Exclusive-Captive Policy-Issuing Insurers				Group or "N/A"
N/A	\$0	N/A   N/A	N/A   N/A	N/A
N/A	N/A	N/A   N/A	N/A   N/A	N/A
N/A	N/A	N/A   N/A	N/A   N/A	N/A
Top 3 Direct Policy-Issuing Insurers				Group or "N/A"
Liberty Mutual Fire Insurance Company	\$977,000	72%   102%	-4%   0%	Liberty Mutual Insurance Companies
LM Insurance Corporation	\$21,000	-50%   -30%	-86%   10%	Liberty Mutual Insurance Companies
N/A	\$0	N/A   N/A	N/A   N/A	N/A
Top 3 Surplus Lines Policy Issuing Insurers				Group or "N/A"
N/A	\$0	N/A   N/A	N/A   N/A	N/A
N/A	N/A	N/A   N/A	N/A   N/A	N/A
N/A	N/A	N/A   N/A	N/A   N/A	N/A
Top Individual RRG				Group or "N/A"
N/A	\$0	N/A   N/A	N/A   N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Arizona to cover indemnity of employers for self-insured employers, usually written on an excess or high deductible).

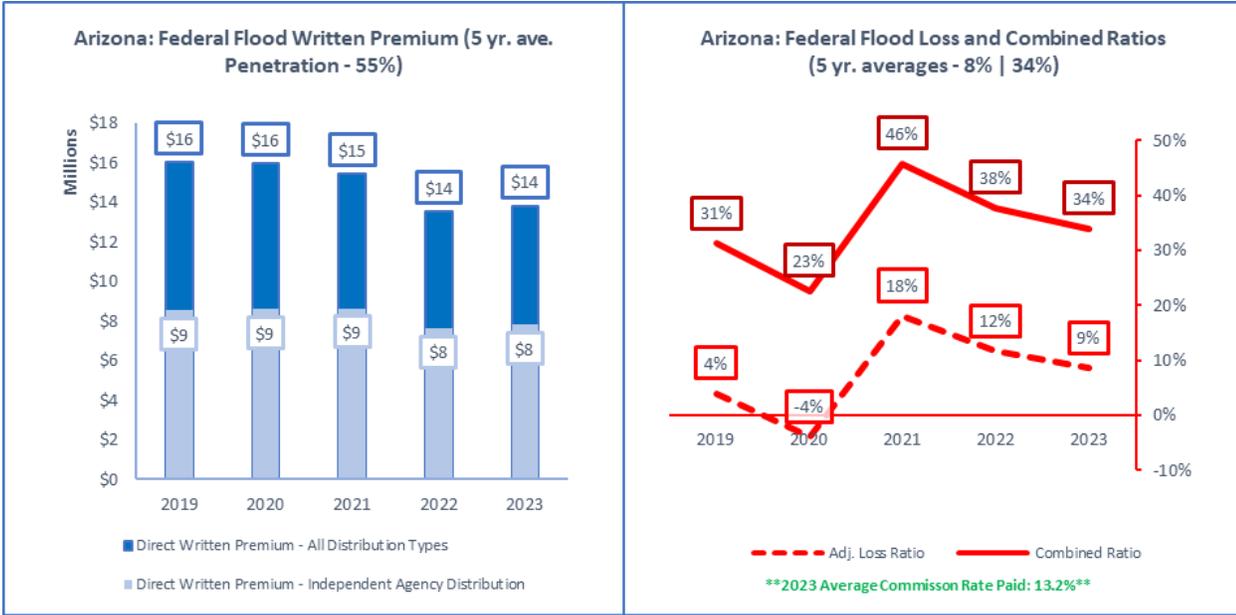
# Farmowners Multi-Peril



ALL Direct Written Premium (DPW)	Ind Agent DPW	Excl.-Captive DPW	Direct DPW	Surplus Lines DPW
\$22,532,000	\$9,833,000	\$9,497,000	\$3,202,000	\$31,000
<b>2019 to 2023 Ave Commission % (All Insurers)</b>	<b>Ind Agent Penetration</b>	<b>Excl.-Captive Penetration</b>	<b>Direct Penetration</b>	<b>Surplus Lines Utilization</b>
17.1%   14.4%   16.4%   15.3%   15.6%	44%	42%	14%	0.1%
<b>Active Affiliated and Unaffiliated</b>	<b>IA+MGA+IA-Mixed</b>	<b>Excl.-Captive</b>	<b>Direct</b>	<b>Surplus Lines Insurers</b>
37	30	5	2	2
<b>1-yr   5-yr Premium Growth: All Premium</b>	<b>1-yr   5-yr: IA+MGA+IA-Mixed</b>	<b>1-yr   5-yr: Excl.-Captive</b>	<b>1-yr   5-yr: Direct</b>	<b>1-yr   5-yr: Surplus Lines</b>
13%   7%	11%   5%	21%   10%	-1%   5%	11%   N/A
<b>Top 5 Groups</b>	<b>1-yr DPW</b>	<b>1-yr LR   CR</b>	<b>1-yr Growth   Comm%</b>	<b>Largest Insurer in Group or "N/A"</b>
Farm Bureau Property & Casualty Group (G)	\$8,450,000	45%   88%	22%   13%	Farm Bureau Property & Casualty Ins Co
Travelers Group (G)	\$3,370,000	68%   107%	15%   17%	Travelers Indemnity Co of America
Nationwide Property & Casualty Group (G)	\$3,166,000	52%   87%	2%   15%	Nationwide Agribusiness Insurance Co
Westfield Group (G)	\$1,694,000	77%   115%	5%   20%	Westfield Insurance Company
Liberty Mutual Insurance Companies (G)	\$1,580,000	88%   131%	0%   19%	Ohio Security Insurance Company
<b>Total or Average</b>	<b>\$22,533,000</b>	<b>64%   103%</b>	<b>13%   16%</b>	<b>N/A</b>
<b>Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers</b>				<b>Group or "N/A"</b>
Travelers Indemnity Co of America	\$1,623,000	91%   128%	-2%   18%	Travelers Group
Indemnity Insurance Co of North America	\$1,156,000	306%   336%	24%   26%	Chubb INA Group
Mutual of Enumclaw Insurance Company	\$1,031,000	16%   48%	8%   16%	Enumclaw Insurance Group
Westfield Insurance Company	\$971,000	86%   128%	-29%   21%	Westfield Group
Ohio Security Insurance Company	\$822,000	51%   73%	-8%   15%	Liberty Mutual Insurance Companies
<b>Top 3 MGA/Wholesale Policy-Issuing Insurers</b>				<b>Group or "N/A"</b>
Markel Insurance Company	\$219,000	34%   78%	-7%   6%	Markel Insurance Group
Accelerant Specialty Insurance Company	\$17,000	200%   227%	70%   24%	Accelerant US Holdings Group
United National Insurance Company	\$16,000	0%   33%	0%   19%	Global Indemnity Group
<b>Top 3 Exclusive-Captive Policy-Issuing Insurers</b>				<b>Group or "N/A"</b>
Farm Bureau Property & Casualty Ins Co	\$6,378,000	57%   87%	20%   13%	Farm Bureau Property & Casualty Group
Western Agricultural Insurance Company	\$2,071,000	9%   84%	27%   12%	Farm Bureau Property & Casualty Group
American Family Insurance Company	\$572,000	1%   31%	21%   11%	American Family Insurance Group
<b>Top 3 Direct Policy-Issuing Insurers</b>				<b>Group or "N/A"</b>
Nationwide Agribusiness Insurance Co	\$3,158,000	52%   81%	2%   15%	Nationwide Property & Casualty Group
Liberty Mutual Insurance Company	\$44,000	830%   986%	-60%   16%	Liberty Mutual Insurance Companies
N/A	\$0	N/A   N/A	N/A   N/A	N/A
<b>Top 3 Surplus Lines Policy Issuing Insurers</b>				<b>Group or "N/A"</b>
Accelerant Specialty Insurance Company	\$17,000	200%   227%	70%   24%	Accelerant US Holdings Group
United National Insurance Company	\$16,000	0%   33%	0%   19%	Global Indemnity Group
N/A	\$0	N/A   N/A	N/A   N/A	N/A
<b>Top Individual RRG</b>				<b>Group or "N/A"</b>
N/A	\$0	N/A   N/A	N/A   N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Arizona to cover property and liability risks of farming and ranching operations).

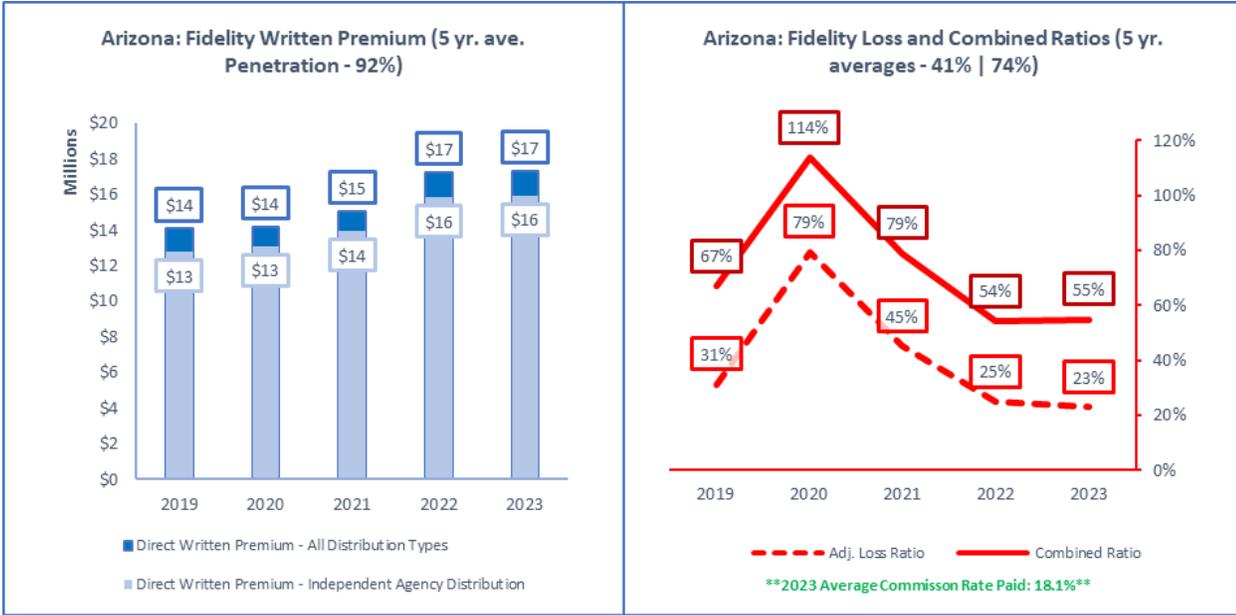
## Federal Flood



ALL Direct Written Premium (DPW)	Ind Agent DPW	Excl.-Captive DPW	Direct DPW	Surplus Lines DPW
\$13,828,000	\$7,802,000	\$3,691,000	\$2,335,000	\$191,000
<b>2019 to 2023 Ave Commission % (All Insurers)</b>				
13.8%   13.7%   13.8%   13.8%   13.2%	Ind Agent Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
	56%	27%	17%	1.4%
<b>Active Affiliated and Unaffiliated</b>				
27	IA+MGA+IA-Mixed	Excl.-Captive	Direct	Surplus Lines Insurers
	18	6	3	3
<b>1-yr   5-yr Premium Growth: All Premium</b>				
2%   -4%	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
	2%   -2%	5%   -8%	-1%   0%	75%   N/A
<b>Top 5 Groups</b>				
	1-yr DPW	1-yr LR   CR	1-yr Growth   Comm%	Largest Insurer in Group or "N/A"
USAA Group (G)	\$1,812,000	2%   16%	0%   0%	USAA General Indemnity Company
Farmers Insurance Group (G)	\$1,770,000	-1%   38%	3%   16%	Farmers Insurance Company of Arizona
Wright National Flood Insurance Company	\$1,487,000	6%   36%	2%   19%	N/A
Selective Insurance Group (G)	\$1,451,000	21%   54%	4%   20%	Selective Insurance Company of New York
Assurant P&C Group (G)	\$1,416,000	18%   40%	0%   7%	American Bankers Insurance Co of Florida
Total or Average	\$13,825,000	9%   34%	2%   13%	N/A
<b>Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers</b>				
Selective Insurance Company of New York	\$1,451,000	21%   55%	4%   20%	Selective Insurance Group
American Bankers Insurance Co of Florida	\$1,416,000	18%   37%	0%   7%	Assurant P&C Group
Hartford Insurance Co of the Midwest	\$1,238,000	7%   27%	13%   16%	Hartford Insurance Group
American Strategic Insurance Corp.	\$690,000	0%   26%	-2%   17%	Progressive Insurance Group
Auto-Owners Insurance Company	\$651,000	0%   23%	-12%   16%	Auto-Owners Insurance Group
<b>Top 3 MGA/Wholesale Policy-Issuing Insurers</b>				
Wright National Flood Insurance Company	\$1,487,000	6%   36%	2%   19%	N/A
Trisura Specialty Insurance Company	\$167,000	-12%   21%	92%   36%	Trisura US Insurance Group
MS Transverse Specialty Insurance Co	\$20,000	4%   31%	-9%   25%	MS&AD US Insurance Group
<b>Top 3 Exclusive-Captive Policy-Issuing Insurers</b>				
Farmers Insurance Company of Arizona	\$1,502,000	-1%   29%	1%   16%	Farmers Insurance Group
Allstate Insurance Company	\$1,169,000	19%   46%	9%   15%	Allstate Insurance Group
American Family Mutual Ins Co, S.I.	\$556,000	0%   6%	-2%   0%	American Family Insurance Group
<b>Top 3 Direct Policy-Issuing Insurers</b>				
USAA General Indemnity Company	\$1,812,000	2%   15%	0%   0%	USAA Group
Liberty Mutual Fire Insurance Company	\$310,000	51%   82%	-2%   13%	Liberty Mutual Insurance Companies
Homesite Indemnity Company	\$213,000	6%   39%	-12%   22%	American Family Insurance Group
<b>Top 3 Surplus Lines Policy Issuing Insurers</b>				
Trisura Specialty Insurance Company	\$167,000	-12%   21%	92%   36%	Trisura US Insurance Group
MS Transverse Specialty Insurance Co	\$20,000	4%   31%	-9%   25%	MS&AD US Insurance Group
Fortegra Specialty Insurance Company	\$5,000	50%   71%	N/A   20%	Fortegra P&C Group
<b>Top Individual RRG</b>				
N/A	\$0	N/A   N/A	N/A   N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Arizona under the Federal Flood Insurance Program and the Write Your Own program).

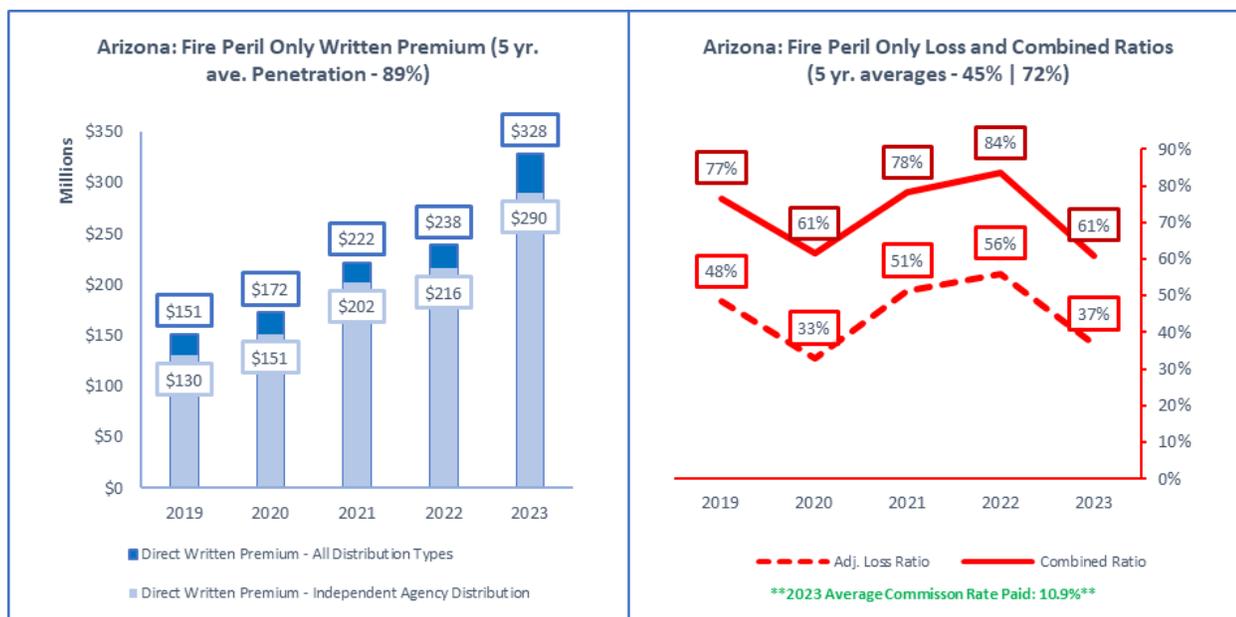
# Fidelity



ALL Direct Written Premium (DPW)	Ind Agent DPW	Excl.-Captive DPW	Direct DPW	Surplus Lines DPW
\$17,318,000	\$15,928,000	\$232,000	\$897,000	\$655,000
<b>2019 to 2023 Ave Commission % (All Insurers)</b>				
17.2%   17.3%   16.6%   16.2%   18.1%	Ind Agent Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
	92%	1%	5%	3.8%
<b>Active Affiliated and Unaffiliated</b>				
122	IA+MGA+IA-Mixed	Excl.-Captive	Direct	Surplus Lines Insurers
	105	8	7	9
<b>1-yr   5-yr Premium Growth: All Premium</b>				
1%   5%	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%   6%	-3%   -9%	8%   -1%	82%   33%
<b>Top 5 Groups</b>				
	1-yr DPW	1-yr LR   CR	1-yr Growth   Comm%	Largest Insurer in Group or "N/A"
Great American P & C Insurance Group (G)	\$2,743,000	27%   61%	31%   22%	Great American Insurance Company
Chubb INA Group (G)	\$2,217,000	12%   42%	-7%   19%	Federal Insurance Company
Travelers Group (G)	\$1,898,000	33%   63%	-5%   17%	Travelers Casualty and Surety Co of Amer
Hartford Insurance Group (G)	\$865,000	-6%   25%	-7%   19%	Hartford Fire Insurance Company
CNA Insurance Companies (G)	\$848,000	17%   49%	-1%   21%	Continental Casualty Company
Total or Average	\$17,318,000	23%   55%	0%   18%	N/A
<b>Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers</b>				
				Group or "N/A"
Great American Insurance Company	\$2,652,000	27%   60%	29%   22%	Great American P & C Insurance Group
Federal Insurance Company	\$2,086,000	14%   41%	-8%   16%	Chubb INA Group
Travelers Casualty and Surety Co of Amer	\$1,831,000	33%   68%	-6%   17%	Travelers Group
Beazley Insurance Company, Inc.	\$725,000	-32%   -8%	6%   10%	Beazley USA Insurance Group
National Union Fire Ins Co Pittsburgh PA	\$722,000	-46%   -29%	-7%   11%	American International Group
<b>Top 3 MGA/Wholesale Policy-Issuing Insurers</b>				
				Group or "N/A"
RLI Insurance Company	\$163,000	1%   52%	10%   33%	RLI Group
U.S. Specialty Insurance Company	\$46,000	40%   74%	7%   26%	Tokio Marine US PC Group
Southwest Marine and General Ins Co	\$29,000	2%   74%	-91%   21%	Coaction Specialty Insurance Group
<b>Top 3 Exclusive-Captive Policy-Issuing Insurers</b>				
				Group or "N/A"
Federated Mutual Insurance Company	\$105,000	14%   36%	8%   0%	Federated Mutual Group
State Farm Fire and Casualty Company	\$64,000	0%   15%	-3%   6%	State Farm Group
Federated Service Insurance Company	\$24,000	-8%   8%	-40%   0%	Federated Mutual Group
<b>Top 3 Direct Policy-Issuing Insurers</b>				
				Group or "N/A"
CUMIS Insurance Society, Inc.	\$732,000	95%   114%	6%   0%	CUMIS Insurance Society Group
Liberty Mutual Insurance Company	\$68,000	-119%   -97%	21%   16%	Liberty Mutual Insurance Companies
ICI Mutual Insurance Company, a RRG	\$43,000	-51%   -38%	0%   0%	N/A
<b>Top 3 Surplus Lines Policy Issuing Insurers</b>				
				Group or "N/A"
Starr Surplus Lines Insurance Company	\$331,000	12%   44%	N/A   30%	Starr International Group
Aspen Specialty Insurance Company	\$172,000	-14%   16%	-17%   26%	Aspen US Insurance Group
Steadfast Insurance Company	\$77,000	-1%   22%	8%   23%	Zurich Insurance US PC Group
<b>Top Individual RRG</b>				
				Group or "N/A"
ICI Mutual Insurance Company, a RRG	\$43,000	-51%   -38%	0%   0%	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Arizona to cover dishonest acts of employees.)

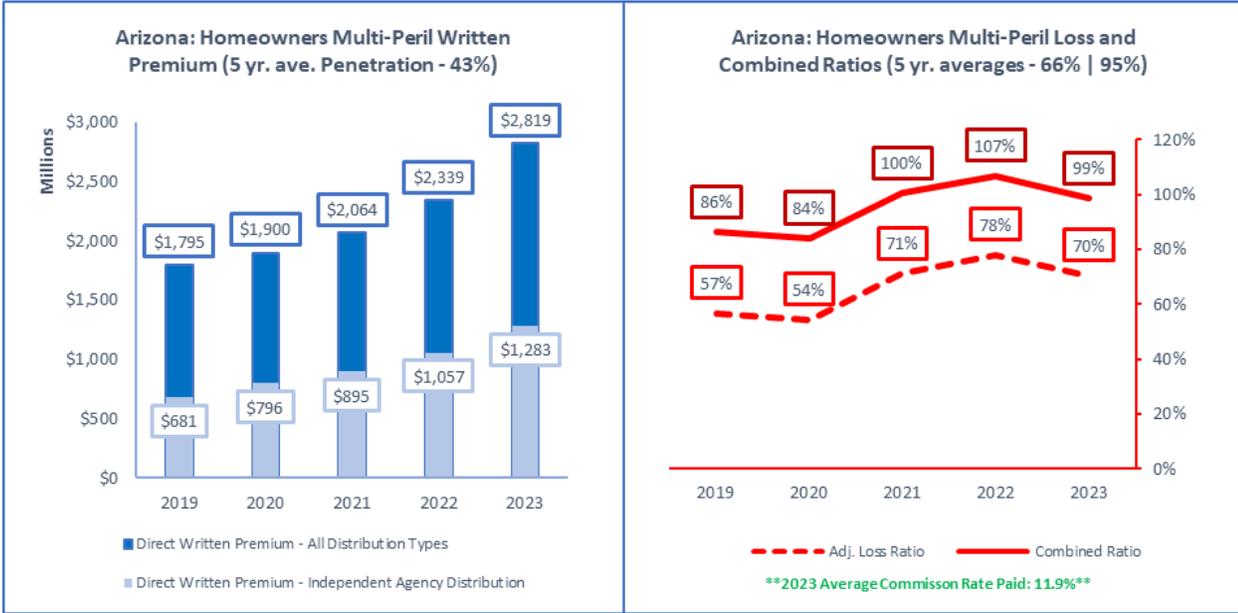
# Fire Peril Only



ALL Direct Written Premium (DPW)	Ind Agent DPW	Excl.-Captive DPW	Direct DPW	Surplus Lines DPW
\$328,415,000	\$289,512,000	\$8,149,000	\$16,443,000	\$133,948,000
<b>2019 to 2023 Ave Commission % (All Insurers)</b>				
11.4%   11.4%   9.9%   11.2%   10.9%	88%	2%	5%	40.8%
<b>Active Affiliated and Unaffiliated</b>				
281	235	15	17	83
<b>1-yr   5-yr Premium Growth: All Premium</b>				
38%   21%	34%   22%	20%   11%	25%   12%	55%   37%
<b>Top 5 Groups</b>				
	1-yr DPW	1-yr LR   CR	1-yr Growth   Comm%	Largest Insurer in Group or "N/A"
Starr International Group (G)	\$33,188,000	20%   34%	118%   9%	Starr Surplus Lines Insurance Company
Travelers Group (G)	\$28,563,000	21%   45%	24%   11%	Travelers Indemnity Company
Liberty Mutual Insurance Companies (G)	\$22,178,000	46%   76%	35%   11%	Safeco Insurance Company of America
American International Group (G)	\$21,995,000	26%   42%	38%   7%	AIG Specialty Insurance Company
Chubb INA Group (G)	\$16,305,000	145%   167%	74%   10%	ACE American Insurance Company
Total or Average	\$319,184,000	42%   66%	34%   11%	N/A
<b>Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers</b>				
	1-yr DPW	1-yr LR   CR	1-yr Growth   Comm%	Group or "N/A"
Starr Surplus Lines Insurance Company	\$33,056,000	20%   32%	117%   9%	Starr International Group
Travelers Indemnity Company	\$10,570,000	36%   57%	16%   8%	Travelers Group
Travelers Property Casualty Co of Amer	\$10,316,000	5%   21%	14%   14%	Travelers Group
Safeco Insurance Company of America	\$10,109,000	70%   100%	50%   13%	Liberty Mutual Insurance Companies
AIG Specialty Insurance Company	\$8,957,000	7%   10%	125%   3%	American International Group
<b>Top 3 MGA/Wholesale Policy-Issuing Insurers</b>				
	1-yr DPW	1-yr LR   CR	1-yr Growth   Comm%	Group or "N/A"
Houston Casualty Company	\$4,509,000	17%   23%	452%   2%	Tokio Marine US PC Group
Accelerant Specialty Insurance Company	\$3,125,000	25%   49%	143%   20%	Accelerant US Holdings Group
Accelerant National Insurance Company	\$2,473,000	39%   78%	211%   34%	Accelerant US Holdings Group
<b>Top 3 Exclusive-Captive Policy-Issuing Insurers</b>				
	1-yr DPW	1-yr LR   CR	1-yr Growth   Comm%	Group or "N/A"
CSAA Affinity Insurance Company	\$4,020,000	73%   91%	23%   15%	CSAA Insurance Group
Federated Mutual Insurance Company	\$1,385,000	-28%   -6%	19%   0%	Federated Mutual Group
Nationwide Mutual Insurance Company	\$873,000	73%   105%	-6%   11%	Nationwide Property & Casualty Group
<b>Top 3 Direct Policy-Issuing Insurers</b>				
	1-yr DPW	1-yr LR   CR	1-yr Growth   Comm%	Group or "N/A"
Standard Guaranty Insurance Company	\$5,891,000	30%   61%	33%   1%	Assurant P&C Group
Liberty Mutual Fire Insurance Company	\$4,156,000	-3%   22%	6%   10%	Liberty Mutual Insurance Companies
United Services Automobile Association	\$2,138,000	106%   128%	26%   0%	USAA Group
<b>Top 3 Surplus Lines Policy Issuing Insurers</b>				
	1-yr DPW	1-yr LR   CR	1-yr Growth   Comm%	Group or "N/A"
Starr Surplus Lines Insurance Company	\$33,056,000	20%   32%	117%   9%	Starr International Group
Fireman's Fund Indemnity Corporation	\$11,951,000	0%   10%	N/A   10%	Allianz US PC Insurance Companies
AIG Specialty Insurance Company	\$8,957,000	7%   10%	125%   3%	American International Group
<b>Top Individual RRG</b>				
N/A	\$0	N/A   N/A	N/A   N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Arizona to cover fire or lightning loss to real or personal property. If premiums are combined in policies with other perils like windstorm, the premiums and losses are reported as they are allocated by insurers).

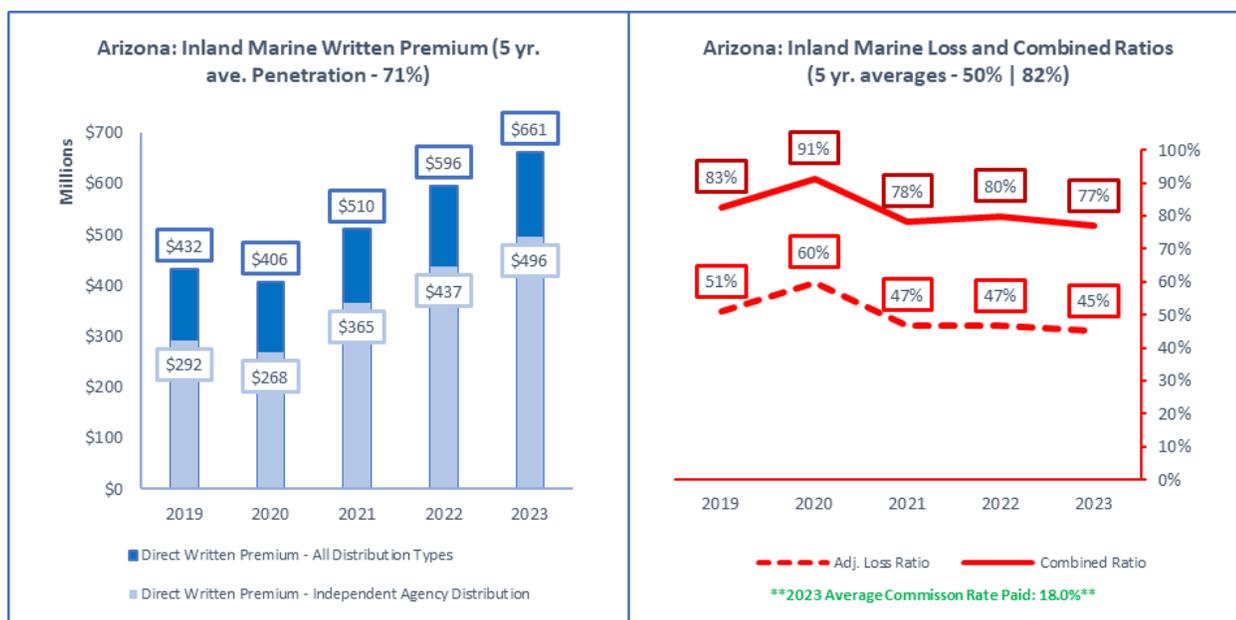
# Homeowners



ALL Direct Written Premium (DPW)	Ind Agent DPW	Excl.-Captive DPW	Direct DPW	Surplus Lines DPW
\$2,819,496,000	\$1,283,475,000	\$981,477,000	\$538,833,000	\$5,346,000
<b>2019 to 2023 Ave Commission % (All Insurers)</b>				
11.8%   12.0%   11.7%   12.0%   11.9%	Ind Agent Penetration 46%	Excl.-Captive Penetration 35%	Direct Penetration 19%	Surplus Lines Utilization 0.2%
<b>Active Affiliated and Unaffiliated</b>				
174	IA+MGA+IA-Mixed 118	Excl.-Captive 22	Direct 27	Surplus Lines Insurers 13
<b>1-yr   5-yr Premium Growth: All Premium</b>				
21%   12%	1-yr   5-yr: IA+MGA+IA-Mixed 21%   17%	1-yr   5-yr: Excl.-Captive 15%   7%	1-yr   5-yr: Direct 32%   12%	1-yr   5-yr: Surplus Lines 107%   13%
<b>Top 5 Groups</b>				
	1-yr DPW	1-yr LR   CR	1-yr Growth   Comm%	Largest Insurer in Group or "N/A"
State Farm Group (G)	\$435,568,000	71%   100%	13%   11%	State Farm Fire and Casualty Company
Farmers Insurance Group (G)	\$354,608,000	61%   99%	19%   12%	Farmers Insurance Exchange
USAA Group (G)	\$281,452,000	72%   91%	31%   0%	United Services Automobile Association
Liberty Mutual Insurance Companies (G)	\$279,930,000	68%   99%	14%   12%	American Economy Insurance Company
American Family Insurance Group (G)	\$277,611,000	71%   104%	32%   13%	Homesite Insurance Company
Total or Average	\$2,819,496,000	0%   0%	21%   12%	N/A
<b>Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers</b>				
				Group or "N/A"
Travelers Personal Insurance Company	\$142,141,000	76%   94%	31%   15%	Travelers Group
Allstate Vehicle and Property Ins Co	\$139,933,000	71%   84%	25%   10%	Allstate Insurance Group
American Economy Insurance Company	\$103,810,000	77%   94%	31%   14%	Liberty Mutual Insurance Companies
Foremost Insurance Co Grand Rapids, MI	\$74,467,000	69%   111%	32%   13%	Farmers Insurance Group
American Strategic Insurance Corp.	\$61,315,000	50%   80%	41%   16%	Progressive Insurance Group
<b>Top 3 MGA/Wholesale Policy-Issuing Insurers</b>				
				Group or "N/A"
Liberty Mutual Personal Insurance Co	\$102,602,000	62%   77%	0%   11%	Liberty Mutual Insurance Companies
Rock Ridge Insurance Company	\$18,761,000	94%   124%	47%   22%	Clear Blue Insurance Group
Praetorian Insurance Company	\$13,988,000	81%   127%	12%   32%	QBE North America Insurance Group
<b>Top 3 Exclusive-Captive Policy-Issuing Insurers</b>				
				Group or "N/A"
State Farm Fire and Casualty Company	\$435,504,000	71%   99%	13%   11%	State Farm Group
Farmers Insurance Exchange	\$158,349,000	55%   85%	7%   12%	Farmers Insurance Group
American Family Insurance Company	\$64,309,000	89%   128%	35%   12%	American Family Insurance Group
<b>Top 3 Direct Policy-Issuing Insurers</b>				
				Group or "N/A"
Homesite Insurance Company	\$114,601,000	64%   93%	47%   16%	American Family Insurance Group
United Services Automobile Association	\$101,356,000	75%   98%	31%   0%	USAA Group
USAA Casualty Insurance Company	\$83,056,000	73%   91%	30%   0%	USAA Group
<b>Top 3 Surplus Lines Policy Issuing Insurers</b>				
				Group or "N/A"
Evanston Insurance Company	\$1,270,000	20%   56%	117%   23%	Markel Insurance Group
Stonewall Insurance Company	\$1,097,000	136%   161%	109600%   18%	Producers National Group
Chubb Custom Insurance Company	\$836,000	17%   32%	90%   15%	Chubb INA Group
<b>Top Individual RRG</b>				
N/A	\$0	N/A   N/A	N/A   N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Arizona to cover liability, and real and personal property of homeowners, condo owners and renters).

# Inland Marine



ALL Direct Written Premium (DPW)	Ind Agent DPW	Excl.-Captive DPW	Direct DPW	Surplus Lines DPW
\$661,190,000	\$495,808,000	\$129,410,000	\$29,533,000	\$40,290,000
2019 to 2023 Ave Commission % (All Insurers)	Ind Agent Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
15.4%   14.4%   16.2%   18.6%   18.0%	75%	20%	4%	6.1%
Active Affiliated and Unaffiliated	IA+MGA+IA-Mixed	Excl.-Captive	Direct	Surplus Lines Insurers
408	330	29	32	81
1-yr   5-yr 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%   11%	14%   14%	5%   5%	0%   5%	38%   37%
Top 5 Groups	1-yr DPW	1-yr LR   CR	1-yr Growth   Comm%	Largest Insurer in Group or "N/A"
Liberty Mutual Insurance Companies (G)	\$105,061,000	80%   99%	2%   1%	Liberty Insurance Underwriters, Inc.
CNA Insurance Companies (G)	\$45,691,000	58%   87%	-11%   17%	Continental Casualty Company
Allianz US PC Insurance Companies (G)	\$45,459,000	24%   82%	14%   43%	Jefferson Insurance Company
Chubb INA Group (G)	\$42,177,000	9%   30%	21%   13%	ACE American Insurance Company
Zurich Insurance US PC Group (G)	\$32,174,000	21%   63%	28%   29%	Zurich American Insurance Company
Total or Average	\$661,190,000	0%   0%	11%   18%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				Group or "N/A"
Continental Casualty Company	\$44,778,000	57%   83%	-12%   17%	CNA Insurance Companies
National Casualty Company	\$18,881,000	79%   112%	11%   28%	Nationwide Property & Casualty Group
ACE American Insurance Company	\$17,058,000	-6%   7%	26%   6%	Chubb INA Group
Travelers Property Casualty Co of Amer	\$14,843,000	22%   41%	27%   17%	Travelers Group
American Zurich Insurance Company	\$12,259,000	21%   53%	-2%   29%	Zurich Insurance US PC Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				Group or "N/A"
Generali USB	\$18,347,000	40%   80%	91%   37%	N/A
American Pet Insurance Company	\$14,560,000	67%   88%	16%   1%	Trupanion Insurance Group
Occidental Fire and Casualty Co of NC	\$4,924,000	5%   12%	14%   0%	IAT Insurance Group
Top 3 Exclusive-Captive Policy-Issuing Insurers				Group or "N/A"
Liberty Insurance Underwriters, Inc.	\$94,480,000	86%   88%	2%   0%	Liberty Mutual Insurance Companies
State Farm Fire and Casualty Company	\$18,236,000	41%   65%	10%   11%	State Farm Group
Nationwide Mutual Insurance Company	\$6,995,000	17%   35%	31%   3%	Nationwide Property & Casualty Group
Top 3 Direct Policy-Issuing Insurers				Group or "N/A"
American Security Insurance Company	\$4,379,000	22%   64%	-9%   18%	Assurant P&C Group
United Services Automobile Association	\$4,157,000	26%   49%	2%   0%	USAA Group
USAA Casualty Insurance Company	\$2,982,000	39%   54%	4%   0%	USAA Group
Top 3 Surplus Lines Policy Issuing Insurers				Group or "N/A"
Westchester Surplus Lines Insurance Co	\$5,699,000	2%   19%	53%   17%	Chubb INA Group
Homeland Insurance Company of New York	\$5,062,000	36%   65%	N/A   28%	Intact US Insurance Group
Old Republic Union Insurance Company	\$4,613,000	59%   100%	69%   37%	Old Republic Insurance Group
Top Individual RRG				Group or "N/A"
N/A	\$0	N/A   N/A	N/A   N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Arizona for a wide variety of risks including contractors equipment, other moveable property, pet insurance, event cancellation, travel insurance, watercraft and cash in transit.)

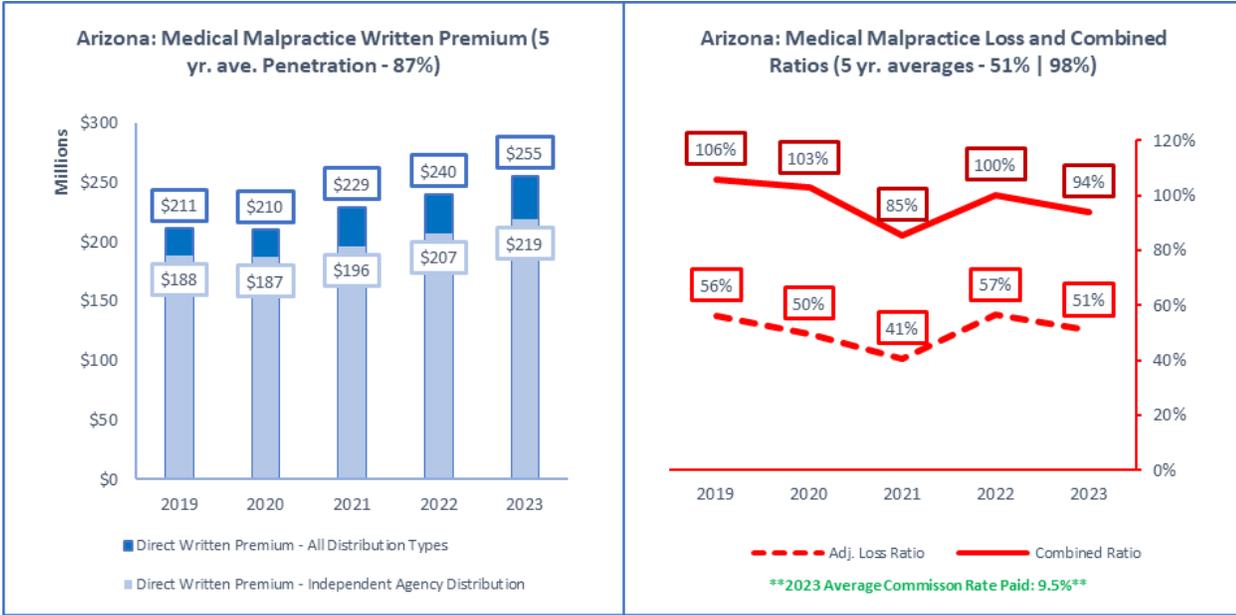
# International



ALL Direct Written Premium (DPW)	Ind Agent DPW	Excl.-Captive DPW	Direct DPW	Surplus Lines DPW
\$11,000	\$11,000	\$0	\$0	\$0
2019 to 2023 Ave Commission % (All Insurers)	Ind Agent Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
N/A	100%	0%	0%	0.0%
Active Affiliated and Unaffiliated	IA+MGA+IA-Mixed	Excl.-Captive	Direct	Surplus Lines Insurers
1	1	0	0	0
1-yr   5-yr 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
22%   N/A	22%   N/A	N/A   N/A	N/A   N/A	N/A   N/A
Top 5 Groups	1-yr DPW	1-yr LR   CR	1-yr Growth   Comm%	Largest Insurer in Group or "N/A"
Chubb INA Group (G)	\$11,000	45%   71%	22%   9%	Executive Risk Indemnity Inc.
	0	\$0	N/A   N/A	N/A
	0	\$0	N/A   N/A	N/A
	0	\$0	N/A   N/A	N/A
	0	\$0	N/A   N/A	N/A
Total or Average	\$0	0%   0%	N/A	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				Group or "N/A"
Executive Risk Indemnity Inc.	\$11,000	45%   66%	22%   9%	Chubb INA Group
N/A	\$0	N/A   N/A	N/A   N/A	N/A
N/A	N/A	N/A   N/A	N/A   N/A	N/A
N/A	N/A	N/A   N/A	N/A   N/A	N/A
N/A	N/A	N/A   N/A	N/A   N/A	N/A
Top 3 MGA/Wholesale Policy-Issuing Insurers				Group or "N/A"
N/A	\$0	N/A   N/A	N/A   N/A	N/A
N/A	N/A	N/A   N/A	N/A   N/A	N/A
N/A	N/A	N/A   N/A	N/A   N/A	N/A
Top 3 Exclusive-Captive Policy-Issuing Insurers				Group or "N/A"
N/A	\$0	N/A   N/A	N/A   N/A	N/A
N/A	N/A	N/A   N/A	N/A   N/A	N/A
N/A	N/A	N/A   N/A	N/A   N/A	N/A
Top 3 Direct Policy-Issuing Insurers				Group or "N/A"
N/A	\$0	N/A   N/A	N/A   N/A	N/A
N/A	N/A	N/A   N/A	N/A   N/A	N/A
N/A	N/A	N/A   N/A	N/A   N/A	N/A
Top 3 Surplus Lines Policy Issuing Insurers				Group or "N/A"
N/A	\$0	N/A   N/A	N/A   N/A	N/A
N/A	N/A	N/A   N/A	N/A   N/A	N/A
N/A	N/A	N/A   N/A	N/A   N/A	N/A
Top Individual RRG				Group or "N/A"
N/A	\$0	N/A   N/A	N/A   N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Arizona to cover losses outside the U.S. where a line of business is not determined.)

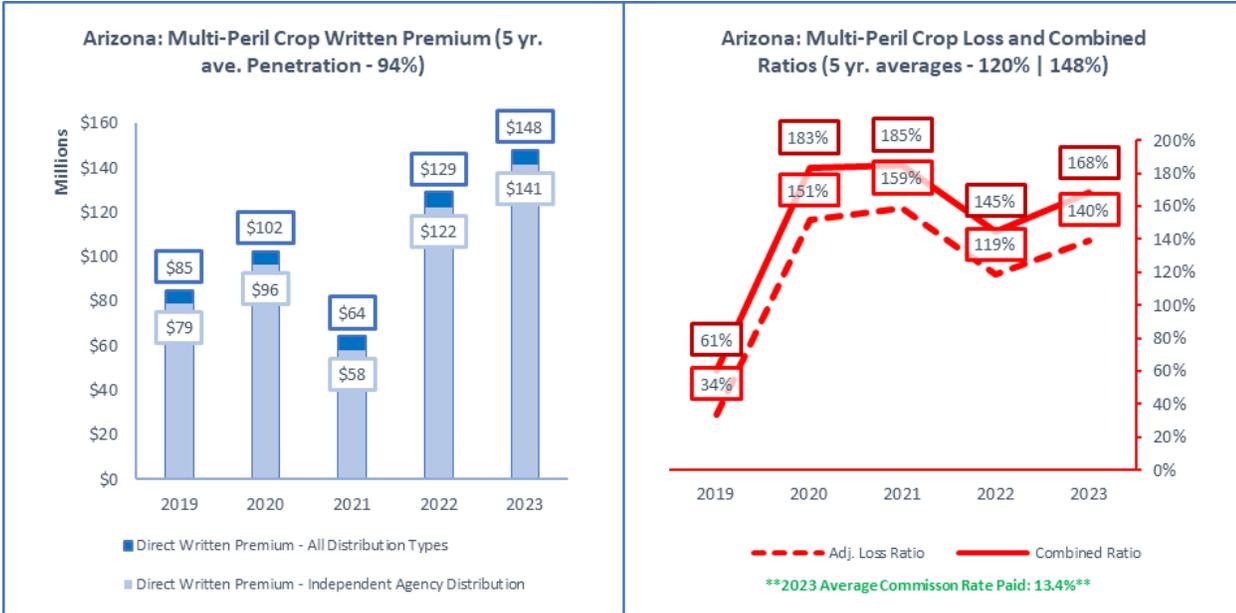
# Medical Malpractice



ALL Direct Written Premium (DPW)	Ind Agent DPW	Excl.-Captive DPW	Direct DPW	Surplus Lines DPW
\$255,195,000	\$218,789,000	\$8,698,000	\$11,217,000	\$78,280,000
<b>2019 to 2023 Ave Commission % (All Insurers)</b>				
9.2%   9.2%   9.3%   9.6%   9.5%	Ind Agent Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
	86%	3%	4%	30.7%
<b>Active Affiliated and Unaffiliated</b>				
111	IA+MGA+IA-Mixed	Excl.-Captive	Direct	Surplus Lines Insurers
	83	5	12	42
<b>1-yr   5-yr Premium Growth: All Premium</b>				
6%   5%	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%   4%	59%   27%	-4%   -5%	13%   17%
<b>Top 5 Groups</b>				
	1-yr DPW	1-yr LR   CR	1-yr Growth   Comm%	Largest Insurer in Group or "N/A"
Mutual Insurance Co of Arizona Group (G)	\$81,127,000	51%   111%	-2%   3%	Mutual Insurance Company of Arizona
Berkshire Hathaway Insurance Group (G)	\$36,318,000	60%   97%	7%   18%	Medical Protective Company
CNA Insurance Companies (G)	\$16,880,000	67%   119%	-4%   22%	Columbia Casualty Company
ProAssurance Group (G)	\$13,607,000	58%   123%	-13%   9%	NORCAL Insurance Company
Liberty Mutual Insurance Companies (G)	\$11,141,000	75%   102%	232%   7%	Ironshore Specialty Insurance Co
Total or Average	\$255,188,000	51%   94%	6%   10%	N/A
<b>Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers</b>				
				Group or "N/A"
National Fire & Marine Insurance Co	\$10,127,000	77%   124%	-11%   28%	Berkshire Hathaway Insurance Group
Columbia Casualty Company	\$9,900,000	78%   119%	-7%   12%	CNA Insurance Companies
Ironshore Specialty Insurance Co	\$8,333,000	59%   60%	1109%   0%	Liberty Mutual Insurance Companies
Illinois Union Insurance Company	\$7,402,000	-2%   19%	58%   6%	Chubb INA Group
American Casualty Company of Reading, PA	\$6,825,000	12%   71%	1%   37%	CNA Insurance Companies
<b>Top 3 MGA/Wholesale Policy-Issuing Insurers</b>				
				Group or "N/A"
Professional Security Insurance Company	\$3,656,000	27%   74%	40%   5%	MAG Mutual Companies
Applied Medico-Legal Solutions RRG, Inc.	\$3,254,000	146%   185%	10%   17%	N/A
TDC Specialty Insurance Company	\$1,570,000	31%   84%	24%   16%	Doctors Company Insurance Group
<b>Top 3 Exclusive-Captive Policy-Issuing Insurers</b>				
				Group or "N/A"
MAG Mutual Insurance Company	\$3,729,000	54%   84%	160%   3%	MAG Mutual Companies
Caring Communities, a Reciprocal RRG	\$2,236,000	242%   264%	45%   0%	N/A
Liberty Insurance Underwriters, Inc.	\$2,069,000	102%   149%	5%   29%	Liberty Mutual Insurance Companies
<b>Top 3 Direct Policy-Issuing Insurers</b>				
				Group or "N/A"
Preferred Physicians Med RRG, Mut Ins Co	\$3,001,000	-15%   -34%	-34%   3%	ProAssurance Group
Ophthalmic Mutual Insurance Co (A RRG)	\$2,224,000	5%   53%	11%   0%	N/A
NCMIC Insurance Company	\$1,419,000	26%   43%	-9%   0%	NCMIC Group
<b>Top 3 Surplus Lines Policy Issuing Insurers</b>				
				Group or "N/A"
National Fire & Marine Insurance Co	\$10,127,000	77%   124%	-11%   28%	Berkshire Hathaway Insurance Group
Columbia Casualty Company	\$9,900,000	78%   119%	-7%   12%	CNA Insurance Companies
Ironshore Specialty Insurance Co	\$8,333,000	59%   60%	1109%   0%	Liberty Mutual Insurance Companies
<b>Top Individual RRG</b>				
				Group or "N/A"
Emergency Capital Management, A RRG, LLC	\$10,658,000	35%   43%	52%   0%	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Arizona to cover liability losses of licensed healthcare providers).

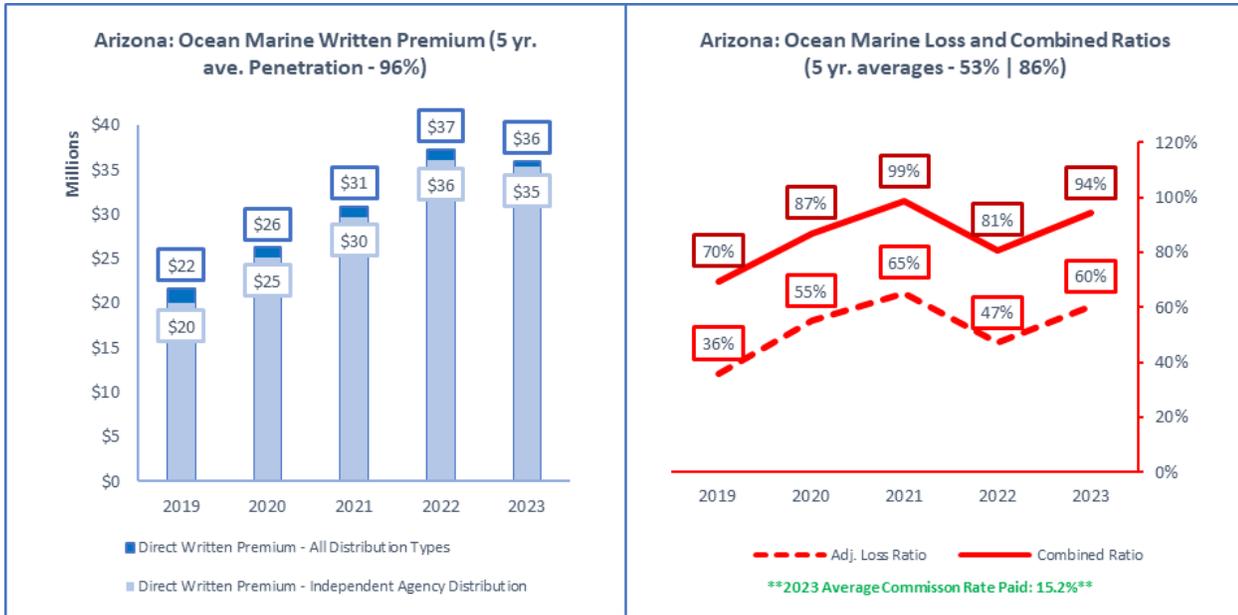
## Multi-Peril Crop



ALL Direct Written Premium (DPW)	Ind Agent DPW	Excl.-Captive DPW	Direct DPW	Surplus Lines DPW
\$147,888,000	\$141,281,000	\$5,435,000	\$391,000	\$0
2019 to 2023 Ave Commission % (All Insurers)	Ind Agent Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
13.5%   13.2%   8.1%   11.6%   13.4%	96%	4%	0%	0.0%
Active Affiliated and Unaffiliated	IA+MGA+IA-Mixed	Excl.-Captive	Direct	Surplus Lines Insurers
14	11	1	1	0
1-yr   5-yr 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%   15%	16%   16%	-4%   -1%	-11%   26%	N/A   N/A
Top 5 Groups	1-yr DPW	1-yr LR   CR	1-yr Growth   Comm%	Largest Insurer in Group or "N/A"
Great American P & C Insurance Group (G)	\$67,318,000	104%   136%	28%   19%	Great American Insurance Company
Chubb INA Group (G)	\$38,562,000	229%   244%	-3%   2%	Agri General Insurance Company
QBE North America Insurance Group (G)	\$22,510,000	111%   138%	59%   19%	NAU Country Insurance Company
Tokio Marine US PC Group (G)	\$6,452,000	159%   188%	-17%   15%	Producers Agriculture Insurance Company
Farm Bureau Property & Casualty Group (G)	\$5,435,000	84%   97%	-4%   0%	Western Agricultural Insurance Company
Total or Average	\$147,887,000	140%   168%	15%   13%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				Group or "N/A"
Great American Insurance Company	\$67,318,000	104%   135%	28%   19%	Great American P & C Insurance Group
Agri General Insurance Company	\$37,518,000	234%   237%	-2%   2%	Chubb INA Group
NAU Country Insurance Company	\$22,510,000	111%   133%	59%   19%	QBE North America Insurance Group
Producers Agriculture Insurance Company	\$6,452,000	159%   168%	-17%   15%	Tokio Marine US PC Group
ACE Property and Casualty Insurance Co	\$1,044,000	115%   136%	-41%   2%	Chubb INA Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				Group or "N/A"
Stratford Insurance Company	\$112,000	122%   121%	-214%   0%	American International Group
FMH Ag Risk Insurance Company	\$89,000	130%   154%	0%   21%	FMH Insurance Group
N/A	\$0	N/A   N/A	N/A   N/A	N/A
Top 3 Exclusive-Captive Policy-Issuing Insurers				Group or "N/A"
Western Agricultural Insurance Company	\$5,435,000	84%   84%	-4%   0%	Farm Bureau Property & Casualty Group
N/A	\$0	N/A   N/A	N/A   N/A	N/A
N/A	N/A	N/A   N/A	N/A   N/A	N/A
Top 3 Direct Policy-Issuing Insurers				Group or "N/A"
American Agricultural Insurance Company	\$391,000	172%   211%	-11%   24%	N/A
N/A	\$0	N/A   N/A	N/A   N/A	N/A
N/A	N/A	N/A   N/A	N/A   N/A	N/A
Top 3 Surplus Lines Policy Issuing Insurers				Group or "N/A"
N/A	\$0	N/A   N/A	N/A   N/A	N/A
N/A	N/A	N/A   N/A	N/A   N/A	N/A
N/A	N/A	N/A   N/A	N/A   N/A	N/A
Top Individual RRG				Group or "N/A"
N/A	\$0	N/A   N/A	N/A   N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Arizona to cover losses that are subsidized or reinsured by the Federal Crop Insurance Corporation.)

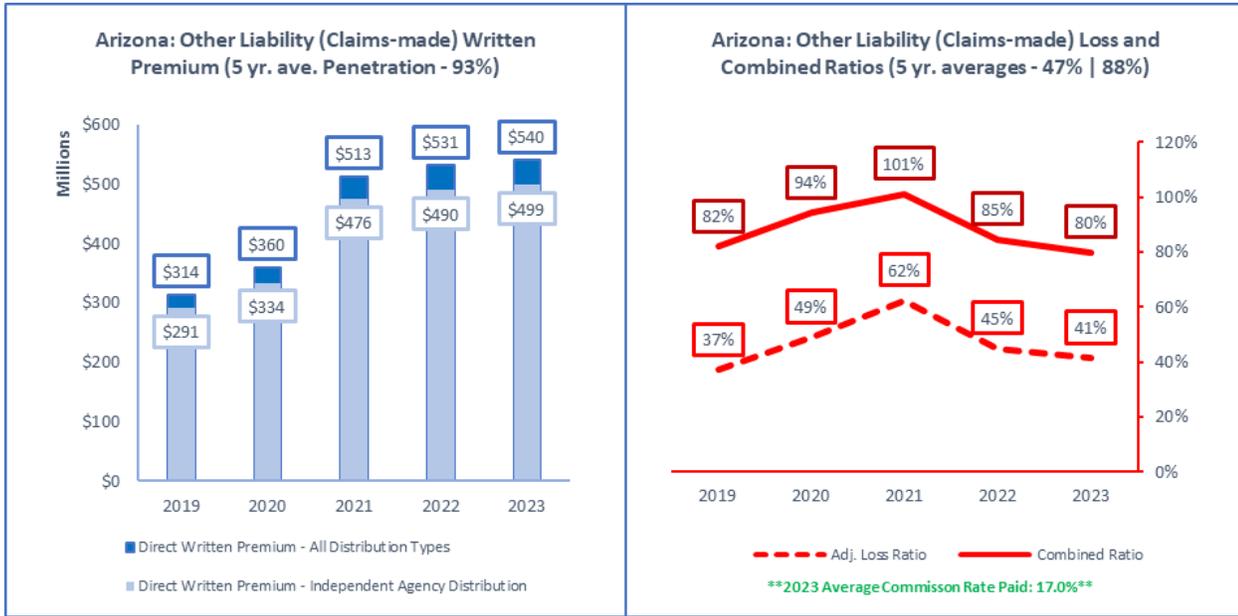
# Ocean Marine



<b>ALL Direct Written Premium (DPW)</b>	<b>Ind Agent DPW</b>	<b>Excl.-Captive DPW</b>	<b>Direct DPW</b>	<b>Surplus Lines DPW</b>
\$35,939,000	\$35,291,000	\$0	\$648,000	\$1,125,000
<b>2019 to 2023 Ave Commission % (All Insurers)</b>	<b>Ind Agent Penetration</b>	<b>Excl.-Captive Penetration</b>	<b>Direct Penetration</b>	<b>Surplus Lines Utilization</b>
15.9%   14.5%   14.8%   15.4%   15.2%	98%	0%	2%	3.1%
<b>Active Affiliated and Unaffiliated</b>	<b>IA+MGA+IA-Mixed</b>	<b>Excl.-Captive</b>	<b>Direct</b>	<b>Surplus Lines Insurers</b>
75	69	0	6	11
<b>1-yr   5-yr Premium Growth: All Premium</b>	<b>1-yr   5-yr: IA+MGA+IA-Mixed</b>	<b>1-yr   5-yr: Excl.-Captive</b>	<b>1-yr   5-yr: Direct</b>	<b>1-yr   5-yr: Surplus Lines</b>
-4%   14%	-2%   15%	N/A   N/A	-42%   -4%	24%   34%
<b>Top 5 Groups</b>	<b>1-yr DPW</b>	<b>1-yr LR   CR</b>	<b>1-yr Growth   Comm%</b>	<b>Largest Insurer in Group or "N/A"</b>
Markel Insurance Group (G)	\$6,217,000	45%   83%	10%   19%	Markel American Insurance Company
American International Group (G)	\$3,446,000	37%   72%	-33%   22%	National Union Fire Ins Co Pittsburgh PA
Berkshire Hathaway Insurance Group (G)	\$3,143,000	48%   56%	-4%   0%	GEICO Marine Insurance Company
Chubb INA Group (G)	\$2,641,000	29%   51%	30%   7%	ACE American Insurance Company
Farmers Insurance Group (G)	\$2,590,000	51%   92%	2%   14%	Foremost Insurance Co Grand Rapids, MI
Total or Average	\$35,937,000	60%   94%	-4%   15%	N/A
<b>Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers</b>				<b>Group or "N/A"</b>
Markel American Insurance Company	\$5,682,000	40%   78%	13%   19%	Markel Insurance Group
GEICO Marine Insurance Company	\$3,143,000	48%   51%	-4%   0%	Berkshire Hathaway Insurance Group
National Union Fire Ins Co Pittsburgh PA	\$2,830,000	34%   67%	-37%   21%	American International Group
Foremost Insurance Co Grand Rapids, MI	\$2,590,000	51%   92%	2%   14%	Farmers Insurance Group
Navigators Insurance Company	\$2,370,000	13%   30%	41%   7%	Hartford Insurance Group
<b>Top 3 MGA/Wholesale Policy-Issuing Insurers</b>				<b>Group or "N/A"</b>
Harco National Insurance Company	\$616,000	63%   114%	3%   26%	IAT Insurance Group
State National Insurance Company, Inc.	\$512,000	98%   117%	-17%   12%	Markel Insurance Group
Houston Casualty Company	\$334,000	816%   837%	4%   10%	Tokio Marine US PC Group
<b>Top 3 Exclusive-Captive Policy-Issuing Insurers</b>				<b>Group or "N/A"</b>
N/A	\$0	N/A   N/A	N/A   N/A	N/A
N/A	N/A	N/A   N/A	N/A   N/A	N/A
N/A	N/A	N/A   N/A	N/A   N/A	N/A
<b>Top 3 Direct Policy-Issuing Insurers</b>				<b>Group or "N/A"</b>
Liberty Mutual Insurance Company	\$547,000	127%   173%	-44%   16%	Liberty Mutual Insurance Companies
United Services Automobile Association	\$32,000	473%   1046%	-3%   0%	USAA Group
USAA Casualty Insurance Company	\$27,000	0%   14%	-7%   0%	USAA Group
<b>Top 3 Surplus Lines Policy Issuing Insurers</b>				<b>Group or "N/A"</b>
Houston Casualty Company	\$334,000	816%   837%	4%   10%	Tokio Marine US PC Group
Accelerant Specialty Insurance Company	\$295,000	15%   50%	15%   30%	Accelerant US Holdings Group
Texas Insurance Company	\$211,000	20%   49%	N/A   27%	AU Holding Company Group
<b>Top Individual RRG</b>				<b>Group or "N/A"</b>
N/A	\$0	N/A   N/A	N/A   N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Arizona to cover losses resulting from transportation on ocean and inland waters).

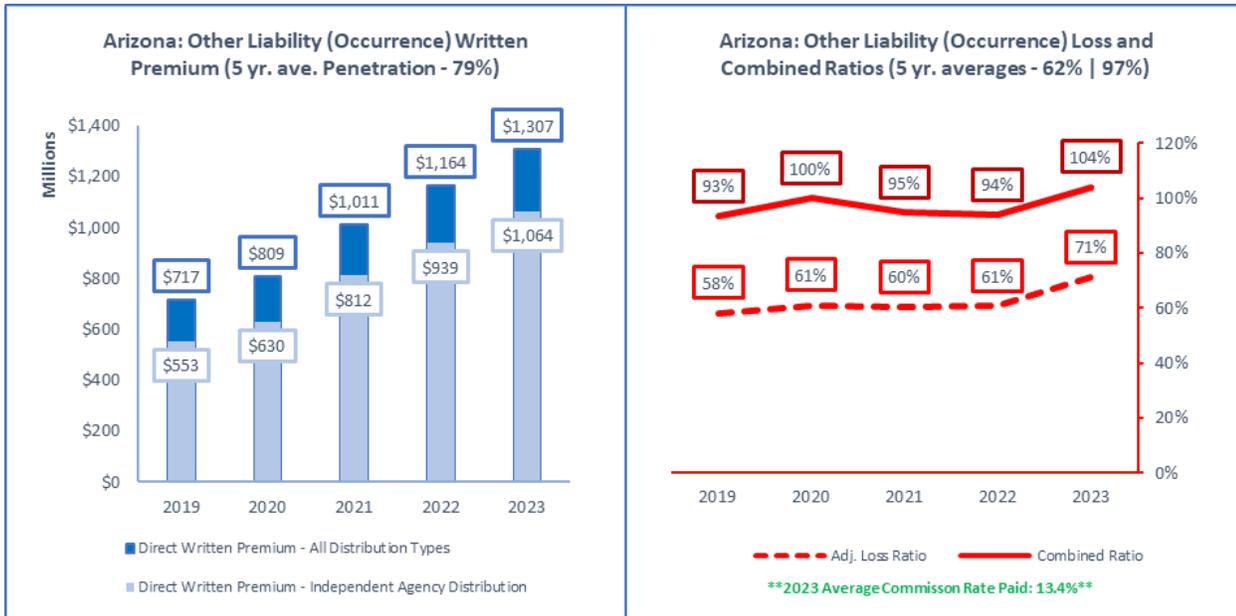
# Other Liability (Claims-made)



ALL Direct Written Premium (DPW)	Ind Agent DPW	Excl.-Captive DPW	Direct DPW	Surplus Lines DPW
\$539,805,000	\$498,916,000	\$4,848,000	\$13,776,000	\$209,761,000
<b>2019 to 2023 Ave Commission % (All Insurers)</b>				
16.2%   16.4%   15.8%   16.7%   17.0%	Ind Agent Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
	92%	1%	3%	38.9%
<b>Active Affiliated and Unaffiliated</b>				
359	IA+MGA+IA-Mixed	Excl.-Captive	Direct	Surplus Lines Insurers
	287	19	23	112
<b>1-yr   5-yr Premium Growth: All Premium</b>				
2%   15%	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
	2%   14%	-4%   4%	20%   34%	10%   23%
<b>Top 5 Groups</b>				
	1-yr DPW	1-yr LR   CR	1-yr Growth   Comm%	Largest Insurer in Group or "N/A"
XL America Companies (G)	\$37,383,000	26%   49%	-8%   13%	XL Specialty Insurance Company
Chubb INA Group (G)	\$34,061,000	43%   70%	-12%   15%	Federal Insurance Company
Berkshire Hathaway Insurance Group (G)	\$32,325,000	63%   114%	5%   17%	Berkshire Hathaway Specialty Ins Co
CNA Insurance Companies (G)	\$32,173,000	-3%   54%	8%   19%	Continental Casualty Company
Fairfax Financial (USA) Group (G)	\$24,938,000	42%   76%	-10%   16%	Crum & Forster Specialty Insurance Co
Total or Average	\$539,341,000	41%   80%	2%   17%	N/A
<b>Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers</b>				
				Group or "N/A"
Continental Casualty Company	\$22,199,000	40%   94%	-5%   19%	CNA Insurance Companies
XL Specialty Insurance Company	\$21,501,000	33%   55%	-15%   13%	XL America Companies
Travelers Casualty and Surety Co of Amer	\$18,944,000	34%   65%	3%   13%	Travelers Group
Federal Insurance Company	\$18,692,000	42%   67%	3%   17%	Chubb INA Group
Indian Harbor Insurance Company	\$13,149,000	14%   20%	5%   12%	XL America Companies
<b>Top 3 MGA/Wholesale Policy-Issuing Insurers</b>				
				Group or "N/A"
Evanston Insurance Company	\$8,065,000	39%   81%	-8%   17%	Markel Insurance Group
Houston Casualty Company	\$5,531,000	40%   82%	-13%   32%	Tokio Marine US PC Group
RLI Insurance Company	\$4,129,000	48%   90%	13%   16%	RLI Group
<b>Top 3 Exclusive-Captive Policy-Issuing Insurers</b>				
				Group or "N/A"
Ironshore Indemnity Inc.	\$2,016,000	66%   80%	-8%   16%	Liberty Mutual Insurance Companies
State Farm Fire and Casualty Company	\$570,000	14%   67%	-8%   30%	State Farm Group
Federated Mutual Insurance Company	\$474,000	3%   38%	-3%   0%	Federated Mutual Group
<b>Top 3 Direct Policy-Issuing Insurers</b>				
				Group or "N/A"
Liberty Surplus Insurance Corporation	\$7,336,000	47%   63%	17%   15%	Liberty Mutual Insurance Companies
Homesite Insurance Company of Florida	\$1,373,000	40%   77%	369%   18%	American Family Insurance Group
ICI Mutual Insurance Company, a RRG	\$1,318,000	24%   46%	-2%   0%	N/A
<b>Top 3 Surplus Lines Policy Issuing Insurers</b>				
				Group or "N/A"
Indian Harbor Insurance Company	\$13,149,000	14%   20%	5%   12%	XL America Companies
Columbia Casualty Company	\$9,741,000	-153%   -94%	63%   20%	CNA Insurance Companies
Evanston Insurance Company	\$8,065,000	39%   81%	-8%   17%	Markel Insurance Group
<b>Top Individual RRG</b>				
				Group or "N/A"
Attorneys' Liab Assr Society Ltd., A RRG	\$5,406,000	-28%   -17%	8%   0%	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Arizona to cover legal liability losses liability losses from a wide variety of exposures that are issued on a claims-made basis. Common examples include errors & omissions, directors & officers, and Internet liability).

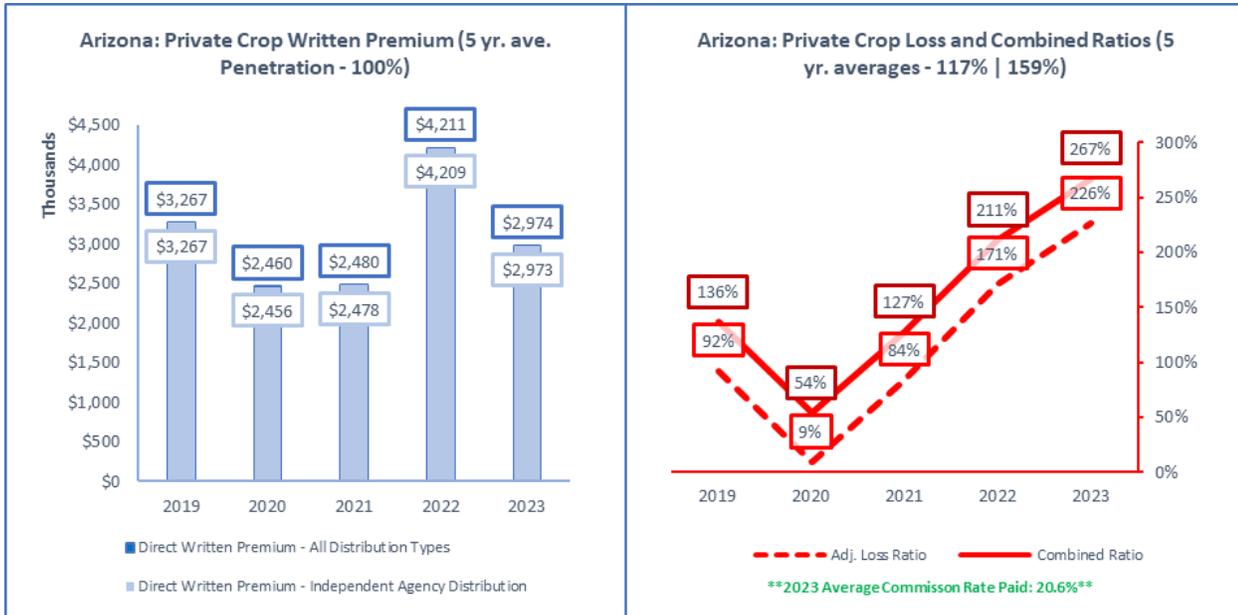
# Other Liability (Occurrence)



ALL Direct Written Premium (DPW)	Ind Agent DPW	Excl.-Captive DPW	Direct DPW	Surplus Lines DPW
\$1,306,838,000	\$1,063,986,000	\$86,021,000	\$113,931,000	\$458,751,000
<b>2019 to 2023 Ave Commission % (All Insurers)</b>	<b>Ind Agent Penetration</b>	<b>Excl.-Captive Penetration</b>	<b>Direct Penetration</b>	<b>Surplus Lines Utilization</b>
13.1%   12.7%   13.2%   14.0%   13.4%	81%	7%	9%	35.1%
<b>Active Affiliated and Unaffiliated</b>	<b>IA+MGA+IA-Mixed</b>	<b>Excl.-Captive</b>	<b>Direct</b>	<b>Surplus Lines Insurers</b>
556	447	34	41	133
<b>1-yr   5-yr Premium Growth: All Premium</b>	<b>1-yr   5-yr: IA+MGA+IA-Mixed</b>	<b>1-yr   5-yr: Excl.-Captive</b>	<b>1-yr   5-yr: Direct</b>	<b>1-yr   5-yr: Surplus Lines</b>
12%   16%	13%   18%	5%   7%	5%   10%	13%   25%
<b>Top 5 Groups</b>	<b>1-yr DPW</b>	<b>1-yr LR   CR</b>	<b>1-yr Growth   Comm%</b>	<b>Largest Insurer in Group or "N/A"</b>
Chubb INA Group (G)	\$84,650,000	129%   153%	20%   7%	ACE American Insurance Company
Markel Insurance Group (G)	\$78,050,000	46%   96%	38%   23%	United Specialty Insurance Company
Hartford Insurance Group (G)	\$50,358,000	26%   59%	17%   14%	Navigators Specialty Insurance Company
Liberty Mutual Insurance Companies (G)	\$44,619,000	85%   116%	-7%   11%	Ohio Casualty Insurance Company
W. R. Berkley Insurance Group (G)	\$43,373,000	30%   74%	13%   15%	Gemini Insurance Company
Total or Average	\$1,306,838,000	0%   0%	12%   13%	N/A
<b>Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers</b>				<b>Group or "N/A"</b>
Travelers Property Casualty Co of Amer	\$28,894,000	135%   149%	16%   11%	Travelers Group
ACE American Insurance Company	\$25,615,000	132%   152%	84%   4%	Chubb INA Group
Navigators Specialty Insurance Company	\$23,778,000	70%   94%	20%   16%	Hartford Insurance Group
ACE Property and Casualty Insurance Co	\$23,750,000	180%   200%	-15%   2%	Chubb INA Group
Continental Insurance Company	\$22,370,000	63%   89%	18%   15%	CNA Insurance Companies
<b>Top 3 MGA/Wholesale Policy-Issuing Insurers</b>				<b>Group or "N/A"</b>
United Specialty Insurance Company	\$42,025,000	39%   89%	31%   25%	Markel Insurance Group
Evanston Insurance Company	\$17,397,000	60%   114%	7%   21%	Markel Insurance Group
Gemini Insurance Company	\$15,799,000	11%   34%	-3%   14%	W. R. Berkley Insurance Group
<b>Top 3 Exclusive-Captive Policy-Issuing Insurers</b>				<b>Group or "N/A"</b>
State Farm Fire and Casualty Company	\$35,699,000	120%   149%	23%   12%	State Farm Group
Farmers Insurance Exchange	\$9,313,000	42%   70%	-10%   11%	Farmers Insurance Group
American Family Mutual Ins Co, S.I.	\$7,896,000	19%   38%	4%   11%	American Family Insurance Group
<b>Top 3 Direct Policy-Issuing Insurers</b>				<b>Group or "N/A"</b>
MIC Property and Casualty Insurance Corp	\$19,722,000	403%   405%	605%   1%	Ally Insurance Group
Caterpillar Insurance Company	\$14,346,000	47%   54%	17%   0%	N/A
Homesite Insurance Company of Florida	\$8,623,000	69%   103%	13%   14%	American Family Insurance Group
<b>Top 3 Surplus Lines Policy Issuing Insurers</b>				<b>Group or "N/A"</b>
United Specialty Insurance Company	\$42,025,000	39%   89%	31%   25%	Markel Insurance Group
Navigators Specialty Insurance Company	\$23,778,000	70%   94%	20%   16%	Hartford Insurance Group
AXIS Surplus Insurance Company	\$18,935,000	63%   86%	62%   14%	AXIS US Operations
<b>Top Individual RRG</b>				<b>Group or "N/A"</b>
Allegiant Insurance Company, Inc., A RRG	\$5,155,000	41%   52%	-38%   0%	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Arizona to cover legal liability losses liability losses from a wide variety of exposures that are issued on an occurrence basis. Examples include premises, completed operations, and umbrella.

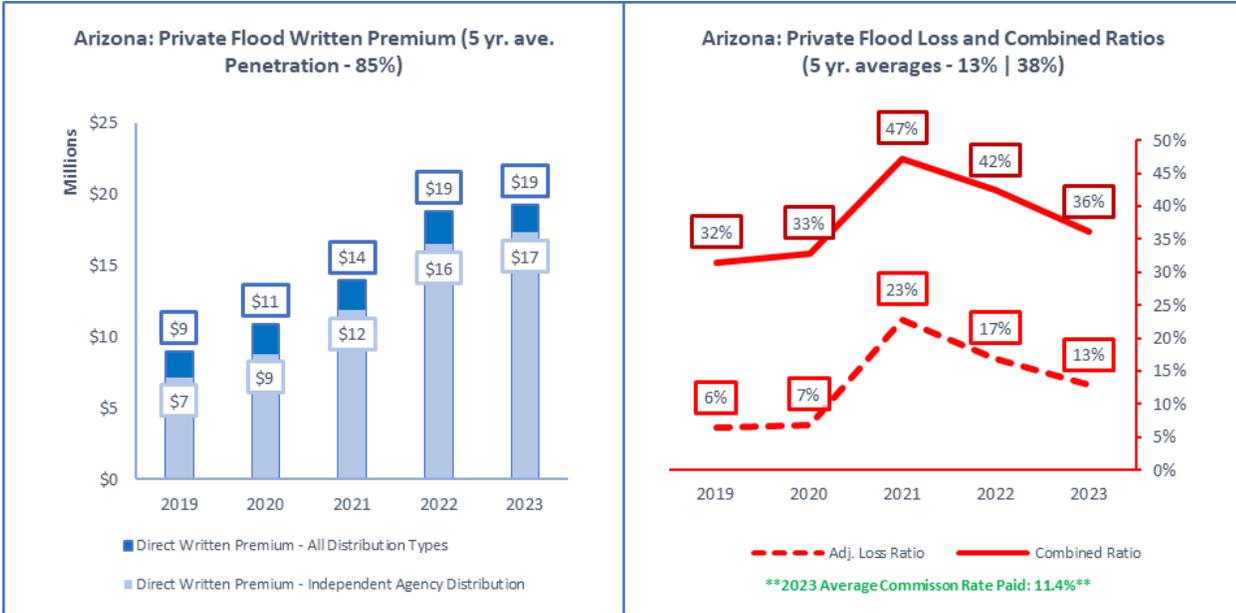
## Private Crop



<b>ALL Direct Written Premium (DPW)</b>	<b>Ind Agent DPW</b>	<b>Excl.-Captive DPW</b>	<b>Direct DPW</b>	<b>Surplus Lines DPW</b>
\$2,974,000	\$2,973,000	\$1,000	\$0	\$0
<b>2019 to 2023 Ave Commission % (All Insurers)</b>	<b>Ind Agent Penetration</b>	<b>Excl.-Captive Penetration</b>	<b>Direct Penetration</b>	<b>Surplus Lines Utilization</b>
26.5%   29.1%   27.8%   21.6%   20.6%	100%	0%	0%	0.0%
<b>Active Affiliated and Unaffiliated</b>	<b>IA+MGA+IA-Mixed</b>	<b>Excl.-Captive</b>	<b>Direct</b>	<b>Surplus Lines Insurers</b>
7	6	1	0	0
<b>1-yr   5-yr Premium Growth: All Premium</b>	<b>1-yr   5-yr: IA+MGA+IA-Mixed</b>	<b>1-yr   5-yr: Excl.-Captive</b>	<b>1-yr   5-yr: Direct</b>	<b>1-yr   5-yr: Surplus Lines</b>
-29%   -2%	-29%   -2%	-50%   N/A	N/A   N/A	N/A   N/A
<b>Top 5 Groups</b>	<b>1-yr DPW</b>	<b>1-yr LR   CR</b>	<b>1-yr Growth   Comm%</b>	<b>Largest Insurer in Group or "N/A"</b>
Zurich Insurance US PC Group (G)	\$1,580,000	385%   416%	-16%   12%	Rural Community Insurance Company
Chubb INA Group (G)	\$1,110,000	28%   70%	-48%   34%	Agri General Insurance Company
QBE North America Insurance Group (G)	\$255,000	114%   138%	55%   16%	NAU Country Insurance Company
Tokio Marine US PC Group (G)	\$21,000	200%   232%	-58%   19%	Producers Agriculture Insurance Company
American International Group (G)	\$7,000	14%   36%	N/A   14%	Stratford Insurance Company
<b>Total or Average</b>	<b>\$2,974,000</b>	<b>226%   267%</b>	<b>-29%   21%</b>	<b>N/A</b>
<b>Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers</b>				<b>Group or "N/A"</b>
Agri General Insurance Company	\$1,094,000	29%   64%	-42%   33%	Chubb INA Group
NAU Country Insurance Company	\$255,000	114%   133%	55%   16%	QBE North America Insurance Group
Producers Agriculture Insurance Company	\$21,000	200%   213%	-58%   19%	Tokio Marine US PC Group
ACE Property and Casualty Insurance Co	\$16,000	-38%   32%	-93%   31%	Chubb INA Group
N/A	\$0	N/A   N/A	N/A   N/A	N/A
<b>Top 3 MGA/Wholesale Policy-Issuing Insurers</b>				<b>Group or "N/A"</b>
Stratford Insurance Company	\$7,000	14%   29%	N/A   14%	American International Group
N/A	\$0	N/A   N/A	N/A   N/A	N/A
N/A	N/A	N/A   N/A	N/A   N/A	N/A
<b>Top 3 Exclusive-Captive Policy-Issuing Insurers</b>				<b>Group or "N/A"</b>
Western Agricultural Insurance Company	\$1,000	0%   0%	-50%   0%	Farm Bureau Property & Casualty Group
N/A	\$0	N/A   N/A	N/A   N/A	N/A
N/A	N/A	N/A   N/A	N/A   N/A	N/A
<b>Top 3 Direct Policy-Issuing Insurers</b>				<b>Group or "N/A"</b>
N/A	\$0	N/A   N/A	N/A   N/A	N/A
N/A	N/A	N/A   N/A	N/A   N/A	N/A
N/A	N/A	N/A   N/A	N/A   N/A	N/A
<b>Top 3 Surplus Lines Policy Issuing Insurers</b>				<b>Group or "N/A"</b>
N/A	\$0	N/A   N/A	N/A   N/A	N/A
N/A	N/A	N/A   N/A	N/A   N/A	N/A
N/A	N/A	N/A   N/A	N/A   N/A	N/A
<b>Top Individual RRG</b>				<b>Group or "N/A"</b>
N/A	\$0	N/A   N/A	N/A   N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Arizona to cover crop hail and fire and other risks NOT subsidized or reinsured by the Federal Crop Insurance Corporation).

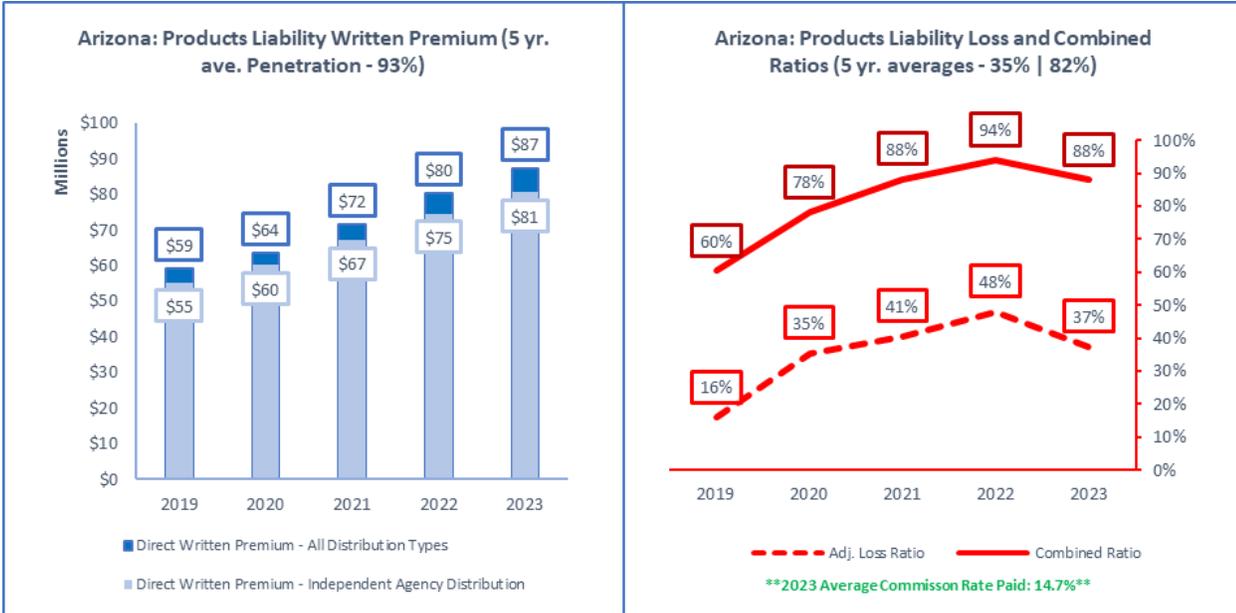
# Private Flood



ALL Direct Written Premium (DPW)	Ind Agent DPW	Excl.-Captive DPW	Direct DPW	Surplus Lines DPW
\$19,239,000	\$17,312,000	\$39,000	\$1,905,000	\$5,756,000
<b>2019 to 2023 Ave Commission % (All Insurers)</b>				
11.4%   12.0%   10.8%   11.8%   11.4%	Ind Agent Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
	90%	0%	10%	29.9%
<b>Active Affiliated and Unaffiliated</b>				
82	IA+MGA+IA-Mixed	Excl.-Captive	Direct	Surplus Lines Insurers
	71	3	6	28
<b>1-yr   5-yr Premium Growth: All Premium</b>				
2%   21%	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
	5%   25%	160%   60%	-14%   8%	-23%   24%
<b>Top 5 Groups</b>				
	1-yr DPW	1-yr LR   CR	1-yr Growth   Comm%	Largest Insurer in Group or "N/A"
Zurich Insurance US PC Group (G)	\$4,444,000	10%   24%	17%   5%	Zurich American Insurance Company
Swiss Reinsurance Group (G)	\$3,485,000	17%   38%	24%   10%	Swiss Re Corporate Solutions Elite Ins
Assurant P&C Group (G)	\$1,593,000	0%   24%	-18%   10%	American Security Insurance Company
XL America Companies (G)	\$1,211,000	-19%   -3%	17%   9%	XL Insurance America, Inc.
Sompo Holdings US Group (G)	\$1,137,000	-1%   12%	15%   7%	Endurance American Specialty Ins Co
Total or Average	\$18,905,000	14%   37%	0%   11%	N/A
<b>Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers</b>				
	1-yr DPW	1-yr LR   CR	1-yr Growth   Comm%	Group or "N/A"
Swiss Re Corporate Solutions Elite Ins	\$3,196,000	18%   42%	37%   10%	Swiss Reinsurance Group
Endurance American Specialty Ins Co	\$1,137,000	-1%   6%	15%   7%	Sompo Holdings US Group
XL Insurance America, Inc.	\$961,000	1%   5%	19%   4%	XL America Companies
Landmark American Insurance Company	\$497,000	0%   22%	0%   21%	Berkshire Hathaway Insurance Group
Allianz Global Risks US Insurance Co	\$489,000	399%   446%	4%   2%	Allianz US PC Insurance Companies
<b>Top 3 MGA/Wholesale Policy-Issuing Insurers</b>				
	1-yr DPW	1-yr LR   CR	1-yr Growth   Comm%	Group or "N/A"
Palomar Specialty Insurance Company	\$627,000	15%   52%	17%   32%	Palomar Holdings US Group
MS Transverse Specialty Insurance Co	\$239,000	3%   37%	33%   31%	MS&AD US Insurance Group
Palomar Excess and Surplus Insurance Co	\$55,000	0%   27%	N/A   27%	Palomar Holdings US Group
<b>Top 3 Exclusive-Captive Policy-Issuing Insurers</b>				
	1-yr DPW	1-yr LR   CR	1-yr Growth   Comm%	Group or "N/A"
Rockingham Specialty, Inc.	\$35,000	0%   47%	250%   37%	Rockingham Group
Nationwide Mutual Insurance Company	\$2,000	0%   12%	-50%   0%	Nationwide Property & Casualty Group
N/A	N/A	N/A   N/A	N/A   N/A	N/A
<b>Top 3 Direct Policy-Issuing Insurers</b>				
	1-yr DPW	1-yr LR   CR	1-yr Growth   Comm%	Group or "N/A"
American Security Insurance Company	\$1,015,000	1%   26%	7%   2%	Assurant P&C Group
Voyager Indemnity Insurance Company	\$578,000	-1%   42%	-42%   23%	Assurant P&C Group
Liberty Mutual Fire Insurance Company	\$151,000	0%   27%	9%   13%	Liberty Mutual Insurance Companies
<b>Top 3 Surplus Lines Policy Issuing Insurers</b>				
	1-yr DPW	1-yr LR   CR	1-yr Growth   Comm%	Group or "N/A"
Endurance American Specialty Ins Co	\$1,137,000	-1%   6%	15%   7%	Sompo Holdings US Group
Voyager Indemnity Insurance Company	\$578,000	-1%   42%	-42%   23%	Assurant P&C Group
Landmark American Insurance Company	\$497,000	0%   22%	0%   21%	Berkshire Hathaway Insurance Group
<b>Top Individual RRG</b>				
N/A	\$0	N/A   N/A	N/A   N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Arizona to cover flood and are NOT under the Federal Flood Insurance Program and its Write Your Own program).

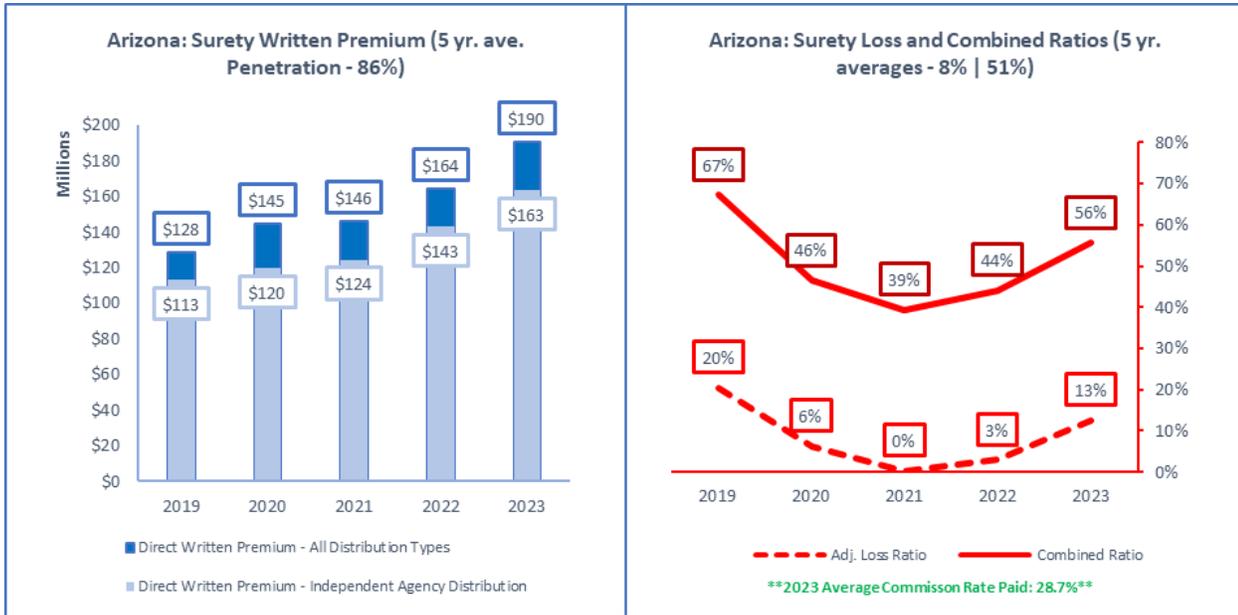
# Products Liability



ALL Direct Written Premium (DPW)	Ind Agent DPW	Excl.-Captive DPW	Direct DPW	Surplus Lines DPW
\$87,377,000	\$80,531,000	\$2,058,000	\$2,142,000	\$41,511,000
<b>2019 to 2023 Ave Commission % (All Insurers)</b>	<b>Ind Agent Penetration</b>	<b>Excl.-Captive Penetration</b>	<b>Direct Penetration</b>	<b>Surplus Lines Utilization</b>
16.2%   15.5%   16.1%   15.2%   14.7%	92%	2%	2%	47.5%
<b>Active Affiliated and Unaffiliated</b>	<b>IA+MGA+IA-Mixed</b>	<b>Excl.-Captive</b>	<b>Direct</b>	<b>Surplus Lines Insurers</b>
211	188	11	7	58
<b>1-yr   5-yr Premium Growth: All Premium</b>	<b>1-yr   5-yr: IA+MGA+IA-Mixed</b>	<b>1-yr   5-yr: Excl.-Captive</b>	<b>1-yr   5-yr: Direct</b>	<b>1-yr   5-yr: Surplus Lines</b>
9%   10%	8%   10%	21%   18%	16%   7%	2%   10%
<b>Top 5 Groups</b>	<b>1-yr DPW</b>	<b>1-yr LR   CR</b>	<b>1-yr Growth   Comm%</b>	<b>Largest Insurer in Group or "N/A"</b>
James River Group (G)	\$7,732,000	43%   81%	38%   18%	James River Insurance Company
Selective Insurance Group (G)	\$7,611,000	27%   70%	31%   18%	Selective Insurance Company of America
Chubb INA Group (G)	\$6,337,000	61%   85%	13%   13%	Federal Insurance Company
Kinsale Insurance Company	\$5,455,000	17%   54%	-1%   15%	N/A
Fairfax Financial (USA) Group (G)	\$5,196,000	37%   70%	79%   16%	Crum & Forster Specialty Insurance Co
Total or Average	\$87,376,000	37%   88%	9%   15%	N/A
<b>Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers</b>				<b>Group or "N/A"</b>
James River Insurance Company	\$6,840,000	44%   80%	28%   17%	James River Group
Kinsale Insurance Company	\$5,455,000	17%   54%	-1%   15%	N/A
Selective Insurance Company of America	\$5,200,000	18%   58%	26%   17%	Selective Insurance Group
Crum & Forster Specialty Insurance Co	\$5,151,000	21%   48%	84%   16%	Fairfax Financial (USA) Group
SECURA Insurance Company	\$2,989,000	16%   58%	39%   17%	SECURA Insurance Companies
<b>Top 3 MGA/Wholesale Policy-Issuing Insurers</b>				<b>Group or "N/A"</b>
Colony Insurance Company	\$1,351,000	87%   141%	16%   14%	BAMR US PC Group
Evanston Insurance Company	\$1,071,000	22%   61%	-27%   20%	Markel Insurance Group
Falls Lake Fire and Casualty Company	\$892,000	40%   77%	239%   23%	James River Group
<b>Top 3 Exclusive-Captive Policy-Issuing Insurers</b>				<b>Group or "N/A"</b>
Federated Mutual Insurance Company	\$1,053,000	11%   36%	40%   0%	Federated Mutual Group
Sentry Insurance Company	\$255,000	-63%   -172%	45%   5%	Sentry Insurance Group
Federated Reserve Insurance Company	\$251,000	13%   22%	9%   0%	Federated Mutual Group
<b>Top 3 Direct Policy-Issuing Insurers</b>				<b>Group or "N/A"</b>
Liberty Mutual Fire Insurance Company	\$1,083,000	33%   51%	21%   2%	Liberty Mutual Insurance Companies
Nationwide Agribusiness Insurance Co	\$420,000	6%   59%	9%   16%	Nationwide Property & Casualty Group
Liberty Mutual Insurance Company	\$234,000	37%   29%	5%   0%	Liberty Mutual Insurance Companies
<b>Top 3 Surplus Lines Policy Issuing Insurers</b>				<b>Group or "N/A"</b>
James River Insurance Company	\$6,840,000	44%   80%	28%   17%	James River Group
Kinsale Insurance Company	\$5,455,000	17%   54%	-1%   15%	N/A
Crum & Forster Specialty Insurance Co	\$5,151,000	21%   48%	84%   16%	Fairfax Financial (USA) Group
<b>Top Individual RRG</b>				<b>Group or "N/A"</b>
N/A	\$0	N/A   N/A	N/A   N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Arizona to cover liability from manufacturing or selling of defective products that cause injury or damage).

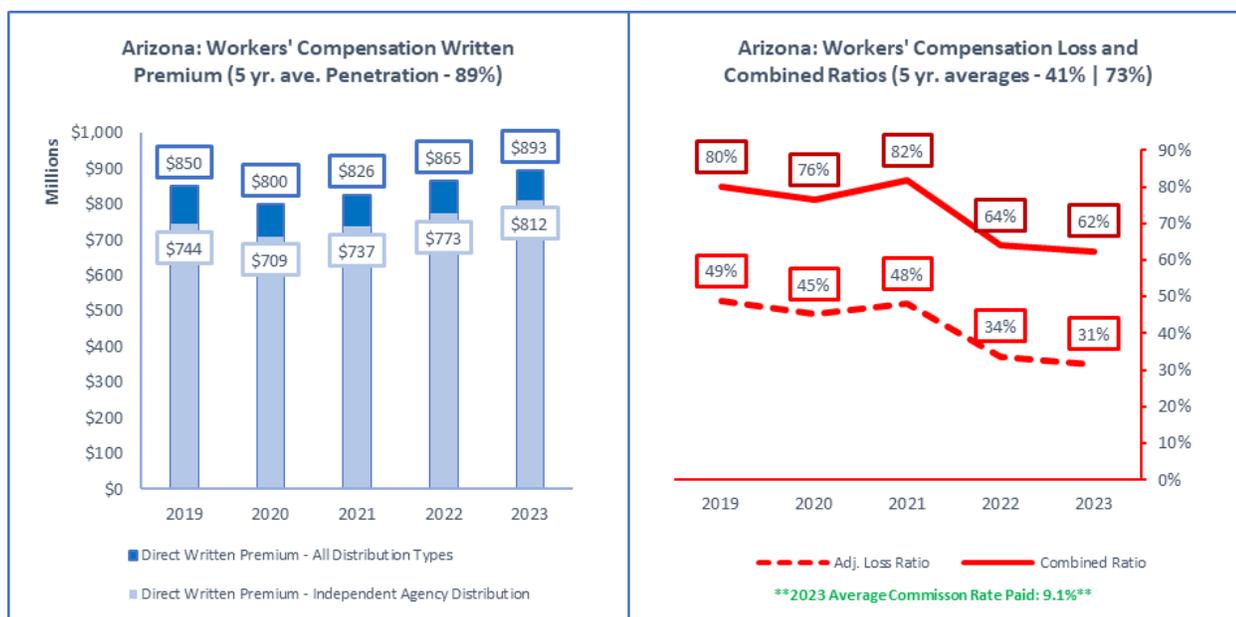
# Surety



ALL Direct Written Premium (DPW)	Ind Agent DPW	Excl.-Captive DPW	Direct DPW	Surplus Lines DPW
\$190,380,000	\$163,356,000	\$5,329,000	\$17,186,000	\$999,000
<b>2019 to 2023 Ave Commission % (All Insurers)</b>				
27.3%   25.2%   27.7%   27.9%   28.7%	86%	3%	9%	0.5%
<b>Active Affiliated and Unaffiliated</b>				
139	125	6	3	3
<b>1-yr   5-yr Premium Growth: All Premium</b>				
16%   10%	14%   10%	189%   24%	11%   8%	-33%   259%
<b>Top 5 Groups</b>				
	1-yr DPW	1-yr LR   CR	1-yr Growth   Comm%	Largest Insurer in Group or "N/A"
Liberty Mutual Insurance Companies (G)	\$22,071,000	15%   55%	13%   23%	Liberty Mutual Insurance Company
Travelers Group (G)	\$21,851,000	0%   34%	-10%   22%	Travelers Casualty and Surety Co of Amer
Merchants Bonding Co (Mutual) Group (G)	\$12,064,000	14%   75%	20%   36%	Merchants Bonding Company (Mutual)
CNA Insurance Companies (G)	\$10,993,000	13%   54%	-1%   27%	Western Surety Company
Zurich Insurance US PC Group (G)	\$10,350,000	-3%   25%	-4%   20%	Fidelity and Deposit Company of Maryland
Total or Average	\$189,901,000	13%   56%	16%   29%	N/A
<b>Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers</b>				
				Group or "N/A"
Travelers Casualty and Surety Co of Amer	\$21,630,000	2%   39%	-2%   22%	Travelers Group
Fidelity and Deposit Company of Maryland	\$9,033,000	-4%   17%	-14%   19%	Zurich Insurance US PC Group
Western Surety Company	\$8,849,000	31%   86%	12%   27%	CNA Insurance Companies
Federal Insurance Company	\$6,851,000	5%   28%	64%   16%	Chubb INA Group
Merchants Bonding Company (Mutual)	\$6,181,000	7%   69%	22%   37%	Merchants Bonding Co (Mutual) Group
<b>Top 3 MGA/Wholesale Policy-Issuing Insurers</b>				
				Group or "N/A"
RLI Insurance Company	\$8,778,000	2%   58%	6%   37%	RLI Group
Harco National Insurance Company	\$2,908,000	2%   49%	11%   31%	IAT Insurance Group
State National Insurance Company, Inc.	\$2,750,000	98%   136%	44%   35%	Markel Insurance Group
<b>Top 3 Exclusive-Captive Policy-Issuing Insurers</b>				
				Group or "N/A"
Nationwide Mutual Insurance Company	\$2,938,000	9%   56%	235%   29%	Nationwide Property & Casualty Group
Euler Hermes North America Insurance Co.	\$1,860,000	10%   62%	227%   25%	Allianz US PC Insurance Companies
Jet Insurance Company	\$266,000	10%   48%	113%   12%	N/A
<b>Top 3 Direct Policy-Issuing Insurers</b>				
				Group or "N/A"
Liberty Mutual Insurance Company	\$17,094,000	15%   51%	12%   20%	Liberty Mutual Insurance Companies
Repwest Insurance Company	\$53,000	0%   10%	-2%   0%	AMERCO Property and Casualty Ins Group
Protective Insurance Company	\$40,000	0%   46%	-64%   30%	Progressive Insurance Group
<b>Top 3 Surplus Lines Policy Issuing Insurers</b>				
				Group or "N/A"
Clear Blue Specialty Insurance Company	\$763,000	93%   108%	-33%   12%	Clear Blue Insurance Group
Republic-Vanguard Insurance Company	\$291,000	54%   77%	N/A   22%	AmTrust Group
Everest Indemnity Insurance Company	\$2,000	100%   111%	N/A   0%	Everest Re U.S. Group
<b>Top Individual RRG</b>				
				Group or "N/A"
N/A	\$0	N/A   N/A	N/A   N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Arizona for 3-party agreements covering the default of a principal on an obligation to an obligee).

# Workers' Compensation



ALL Direct Written Premium (DPW)	Ind Agent DPW	Excl.-Captive DPW	Direct DPW	Surplus Lines DPW
\$893,308,000	\$811,744,000	\$31,566,000	\$42,321,000	\$1,138,000
<b>2019 to 2023 Ave Commission % (All Insurers)</b>	<b>Ind Agent Penetration</b>	<b>Excl.-Captive Penetration</b>	<b>Direct Penetration</b>	<b>Surplus Lines Utilization</b>
8.8%   9.1%   9.0%   9.1%   9.1%	91%	4%	5%	0.1%
<b>Active Affiliated and Unaffiliated</b>	<b>IA+MGA+IA-Mixed</b>	<b>Excl.-Captive</b>	<b>Direct</b>	<b>Surplus Lines Insurers</b>
332	279	23	18	3
<b>1-yr   5-yr Premium Growth: All Premium</b>	<b>1-yr   5-yr: IA+MGA+IA-Mixed</b>	<b>1-yr   5-yr: Excl.-Captive</b>	<b>1-yr   5-yr: Direct</b>	<b>1-yr   5-yr: Surplus Lines</b>
3%   1%	5%   2%	-2%   -3%	-21%   -9%	46%   0%
<b>Top 5 Groups</b>	<b>1-yr DPW</b>	<b>1-yr LR   CR</b>	<b>1-yr Growth   Comm%</b>	<b>Largest Insurer in Group or "N/A"</b>
CopperPoint Insurance Group (G)	\$133,883,000	-41%   -5%	-1%   13%	CopperPoint Indemnity Insurance Co
Travelers Group (G)	\$69,075,000	61%   89%	0%   8%	Travelers Property Casualty Co of Amer
Hartford Insurance Group (G)	\$63,890,000	49%   83%	12%   12%	Twin City Fire Insurance Company
Berkshire Hathaway Insurance Group (G)	\$49,858,000	58%   77%	7%   2%	AmGUARD Insurance Company
Zurich Insurance US PC Group (G)	\$47,564,000	54%   90%	18%   4%	Zurich American Insurance Company
Total or Average	\$893,308,000	0%   0%	3%   9%	N/A
<b>Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers</b>				<b>Group or "N/A"</b>
CopperPoint Indemnity Insurance Company	\$72,980,000	41%   63%	17%   10%	CopperPoint Insurance Group
Wesco Insurance Company	\$21,019,000	32%   66%	-14%   15%	AmTrust Group
ACE American Insurance Company	\$20,226,000	14%   25%	-3%   4%	Chubb INA Group
Travelers Property Casualty Co of Amer	\$19,427,000	118%   137%	5%   6%	Travelers Group
Standard Fire Insurance Company	\$18,820,000	83%   108%	20%   5%	Travelers Group
<b>Top 3 MGA/Wholesale Policy-Issuing Insurers</b>				<b>Group or "N/A"</b>
Benchmark Insurance Company	\$9,027,000	50%   84%	-25%   11%	Benchmark Insurance Group
Wellfleet New York Insurance Company	\$7,944,000	59%   92%	43%   7%	Berkshire Hathaway Insurance Group
Praetorian Insurance Company	\$3,703,000	85%   123%	2%   16%	QBE North America Insurance Group
<b>Top 3 Exclusive-Captive Policy-Issuing Insurers</b>				<b>Group or "N/A"</b>
Federated Mutual Insurance Company	\$5,315,000	30%   60%	-9%   0%	Federated Mutual Group
Farmers Insurance Exchange	\$4,424,000	9%   51%	-12%   9%	Farmers Insurance Group
Farm Bureau Property & Casualty Ins Co	\$4,070,000	46%   74%	6%   6%	Farm Bureau Property & Casualty Group
<b>Top 3 Direct Policy-Issuing Insurers</b>				<b>Group or "N/A"</b>
American Liberty Insurance Company	\$9,258,000	67%   111%	-24%   10%	Benchmark Insurance Group
Service American Indemnity Company	\$7,687,000	41%   69%	-10%   19%	Service Insurance Group
LM Insurance Corporation	\$5,109,000	29%   39%	21%   2%	Liberty Mutual Insurance Companies
<b>Top 3 Surplus Lines Policy Issuing Insurers</b>				<b>Group or "N/A"</b>
Nautilus Insurance Company	\$958,000	69%   82%	23%   6%	W. R. Berkley Insurance Group
Mobilias Insurance Company of Arizona	\$158,000	55%   72%	N/A   10%	CSAA Insurance Group
Houston Specialty Insurance Company	\$22,000	0%   25%	N/A   18%	Skyward Specialty Insurance Group
<b>Top Individual RRG</b>				<b>Group or "N/A"</b>
N/A	\$0	N/A   N/A	N/A   N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Arizona for liability for worker injuries under statutes or common law but not on excess basis. This includes Occurrence and Claims-Made policies).

# Appendix #1: Distribution Style Classifications

This 2024 Arizona P&C Marketplace Summary classifies insurers into Distribution Styles based on the insurer's reported Marketing Type(s). These Marketing Types are provided by A.M. Best as part of what is known as a "Galley Process.". Below are the various Marketing Types reported by insurers in 2023.

## Marketing Types Reported by A.M. Best Company:

- 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 *Summary* is to take each insurer's reported Marketing Type and classify 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 2023.

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 cited, data for the first three Distribution Styles are combined. The remaining 3 Distribution Styles stand on their own. Other industry analyses of distribution and penetration may vary in how the impact of insurer Distribution Style 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, and also the creation of lists of insurers by Line of Business for each Distribution Style. This is illustrated in the 2 tables below.

## Proprietary Classification of Premiums by Line of Business

Featured in the table below, *Arizona: All Lines of Business Distribution Style*, are the premiums, 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 each of 6 Distribution Styles previously listed above. All 32 Lines of Business are included, but bold and underlined 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).

### Arizona: All Lines of Business Distribution Style

(Premiums in Millions of Dollars)

Arizona All P-C Lines of 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	125	90	9	1	20	1	5
Aggregate Write-ins	17	3	1	8	0	4	0
<b><u>Aircraft (all perils)</u></b>	88	79	7	0	1	1	0
<b><u>All Commercial Auto</u></b>	1,211	704	122	173	108	87	15
<b><u>All Private Passenger Auto</u></b>	7,637	1,812	287	202	2,588	2,742	6
<b><u>Allied Perils Only</u></b>	287	198	12	34	8	33	2
<b><u>Boiler &amp; Machinery</u></b>	38	27	0	9	1	1	0
<b><u>Burglary &amp; Theft</u></b>	9	8	0	1	0	0	0
<b><u>Commercial Multi-Peril</u></b>	939	678	39	29	168	18	9
Credit	27	18	2	0	4	3	0
<b><u>Earthquake</u></b>	26	19	1	4	1	1	0
<b><u>Excess Workers' Comp</u></b>	19	18	0	0	0	1	0
<b><u>Farmowners Multi-Peril</u></b>	23	10	0	0	9	3	0
<b><u>Federal Flood</u></b>	14	6	2	0	4	2	0
<b><u>Fidelity</u></b>	17	15	0	1	0	1	0
Financial Guaranty	0	0	0	0	0	0	0
<b><u>Fire Peril Only</u></b>	328	242	19	28	8	16	14
<b><u>Homeowners Multi-Peril</u></b>	2,819	988	195	101	981	539	16
<b><u>Inland Marine</u></b>	661	356	73	67	129	30	6
<b><u>International</u></b>	0	0	0	0	0	0	0
<b><u>Medical Malpractice</u></b>	255	93	12	114	9	11	16
Mortgage Guaranty	156	37	0	0	0	65	54
<b><u>Multi-Peril Crop</u></b>	148	135	0	6	5	0	1
<b><u>Ocean Marine</u></b>	36	32	3	0	0	1	0
<b><u>Other Liability (Claims-made)</u></b>	540	433	56	10	5	14	22
<b><u>Other Liability (Occurrence)</u></b>	1,307	844	168	51	86	114	43
<b><u>Private Crop</u></b>	3	1	0	2	0	0	0
<b><u>Private Flood</u></b>	19	15	1	1	0	2	(0)
<b><u>Products Liability</u></b>	87	73	7	0	2	2	3
<b><u>Surety</u></b>	190	140	18	5	5	17	5
Warranty	30	16	0	1	1	5	7
<b><u>Workers' Compensation</u></b>	893	757	40	15	32	42	8
Total (All Lines)	17,951	7,849	1,074	863	4,175	3,758	232
<b><u>Total (IA-Focused Lines)</u></b>	<b>17,596</b>	<b>7,684</b>	<b>1,063</b>	<b>854</b>	<b>4,150</b>	<b>3,679</b>	<b>166</b>

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 Arizona.

### Top 10 Insurers by Distribution Style

(Premium in Thousands)

<b>Top 10 Insurers Classified as IA or Broker</b>			
<b>Arizona Policy-Issuing Insurers</b>	<b>Group</b>	<b>2023 Premium (\$000)</b>	<b>Listed Marketing Type</b>
Progressive Preferred Insurance Company	Progressive Insurance Group	537,237	Independent Agency
Safeco Insurance Company of America	Liberty Mutual Insurance Companies	255,910	Independent Agency
Auto-Owners Insurance Company	Auto-Owners Insurance Group	165,436	Independent Agency
Travelers Personal Insurance Company	Travelers Group	143,002	Independent Agency
Allstate Vehicle and Property Ins Co	Allstate Insurance Group	141,211	Independent Agency
Foremost Insurance Co Grand Rapids, MI	Farmers Insurance Group	132,832	Independent Agency
Travelers Property Casualty Insurance Co	Travelers Group	124,706	Independent Agency
ACE American Insurance Company	Chubb INA Group	119,934	Independent Agency
Travelers Property Casualty Co of Amer	Travelers Group	116,933	Independent Agency
Economy Premier Assurance Company	Farmers Insurance Group	116,208	Independent Agency
<b>Top 10 Insurers Classified as MGA/Wholesale</b>			
<b>Arizona Policy-Issuing Insurers</b>	<b>Group</b>	<b>2023 Premium (\$000)</b>	<b>Listed Marketing Type</b>
Liberty Mutual Personal Insurance Co	Liberty Mutual Insurance Companies	254,831	Managing General Agent
Harco National Insurance Company	IAT Insurance Group	64,100	General Agent
United Insurance Company	...	45,497	Managing General Agent
United Specialty Insurance Company	Markel Insurance Group	44,007	Managing General Agent
State National Insurance Company, Inc.	Markel Insurance Group	41,354	General Agent
Evanston Insurance Company	Markel Insurance Group	34,267	Managing General Agent
RLI Insurance Company	RLI Group	22,715	Broker, General Agent
Rock Ridge Insurance Company	Clear Blue Insurance Group	20,162	Managing General Agent
Gemini Insurance Company	W. R. Berkley Insurance Group	19,866	Managing General Agent
Generali USB	...	18,349	Managing General Agent, Broker
<b>Top 10 Insurers Classified as IA-Mixed</b>			
<b>Arizona Policy-Issuing Insurers</b>	<b>Group</b>	<b>2023 Premium (\$000)</b>	<b>Listed Marketing Type</b>
United Financial Casualty Company	Progressive Insurance Group	156,188	Independent Agency, Direct Response
Mutual Insurance Company of Arizona	Mutual Insurance Co of Arizona Group	81,127	Direct Response, Independent Agency
Commonwealth Casualty Company	...	52,386	Direct Response, Independent Agency
American Modern Property & Casualty Ins	Munich-American Holding Corp Companies	49,176	Worksite Marketing
Stillwater Insurance Company	Stillwater Insurance Group	41,818	Independent Agency, Direct Response
Factory Mutual Insurance Company	FM Global Group	41,729	Direct Response, Broker
National General Assurance Company	Allstate Insurance Group	40,811	Direct Response, Independent Agency
Jefferson Insurance Company	Allianz US PC Insurance Companies	40,256	Internet, Independent Agency
Midvale Indemnity Company	American Family Insurance Group	38,165	Other
Coast National Insurance Company	Farmers Insurance Group	37,495	Independent Agency, Exclusive/Captive Agent
<b>Top 10 Insurers Classified as Exclusive-Captive</b>			
<b>Arizona Policy-Issuing Insurers</b>	<b>Group</b>	<b>2023 Premium (\$000)</b>	<b>Listed Marketing Type</b>
State Farm Mutual Automobile Ins Co	State Farm Group	1,231,633	Exclusive/Captive Agent
State Farm Fire and Casualty Company	State Farm Group	632,346	Exclusive/Captive Agent
Allstate Fire and Casualty Insurance Co	Allstate Insurance Group	431,247	Exclusive/Captive Agent
American Family Insurance Company	American Family Insurance Group	315,094	Exclusive/Captive Agent
Farmers Insurance Company of Arizona	Farmers Insurance Group	274,653	Exclusive/Captive Agent
Farmers Insurance Exchange	Farmers Insurance Group	203,549	Exclusive/Captive Agent
American Family Mutual Ins Co, S.I.	American Family Insurance Group	138,913	Exclusive/Captive Agent
CSAA General Insurance Company	CSAA Insurance Group	138,055	Exclusive/Captive Agent, Independent Agency
Farm Bureau Property & Casualty Ins Co	Farm Bureau Property & Casualty Group	98,732	Exclusive/Captive Agent
Liberty Insurance Underwriters, Inc.	Liberty Mutual Insurance Companies	97,063	Exclusive/Captive Agent, Direct Response

Top 10 Insurers Classified as Direct			
Arizona Policy-Issuing Insurers	Group	2023 Premium (\$000)	Listed Marketing Type
Progressive Advanced Insurance Company	Progressive Insurance Group	811,580	Direct Response
GEICO Casualty Company	Berkshire Hathaway Insurance Group	560,234	Direct Response
GEICO Secure Insurance Company	Berkshire Hathaway Insurance Group	334,808	Direct Response
United Services Automobile Association	USAA Group	304,323	Direct Response
USAA Casualty Insurance Company	USAA Group	289,710	Direct Response
USAA General Indemnity Company	USAA Group	224,757	Direct Response
Garrison Property and Casualty Ins Co	USAA Group	160,981	Direct Response
Homesite Insurance Company	American Family Insurance Group	115,474	Direct Response
Liberty Mutual Fire Insurance Company	Liberty Mutual Insurance Companies	77,337	Direct Response
GEICO General Insurance Company	Berkshire Hathaway Insurance Group	68,976	Direct Response

Top 10 Insurers Classified as Other			
Arizona Policy-Issuing Insurers	Group	2023 Premium (\$000)	Listed Marketing Type
Essent Guaranty, Inc.	Essent Guaranty Group	34,386	Not Available
Berkshire Hathaway Specialty Ins Co	Berkshire Hathaway Insurance Group	24,031	Not Available
National Mortgage Insurance Corporation	National Mortgage Insurance Group	19,210	Not Available
Fireman's Fund Indemnity Corporation	Allianz US PC Insurance Companies	17,664	Inactive
Greenwich Insurance Company	XL America Companies	14,217	Not Available
Cincinnati Specialty Underwriters Ins Co	The Cincinnati Insurance Companies	11,739	Not Available
Arizona Home Insurance Company	Western Mutual Insurance Pool	10,666	Direct Response, Other Agency
Emergency Capital Management, A RRG, LLC	...	10,658	Inactive
Upland Specialty Insurance Company	...	8,445	Inactive
Westfield Specialty Insurance Company	Westfield Group	7,478	Inactive

## Appendix #2: NAIC Line of Business Definitions

The National Association of Insurance Commissioners (NAIC) provides instructions to insurers for completing their annual report. For reference, below are definitions for Lines of Business taken from an NAIC appendix. **Note:** The Fire and Allied Lines breakouts are significant and listed last, out of alphabetical order.

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.
Allied Lines	Line 2	Extended coverage; glass; tornado, windstorm and hail; sprinkler and water damage; explosion, riot and civil commotion; rain; and damage from aircraft and vehicle.
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	Lines 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.
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 #3: Line of Business Facts—A Visual Reference

Below is an image of a sample *Line of Business In-Depth 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.

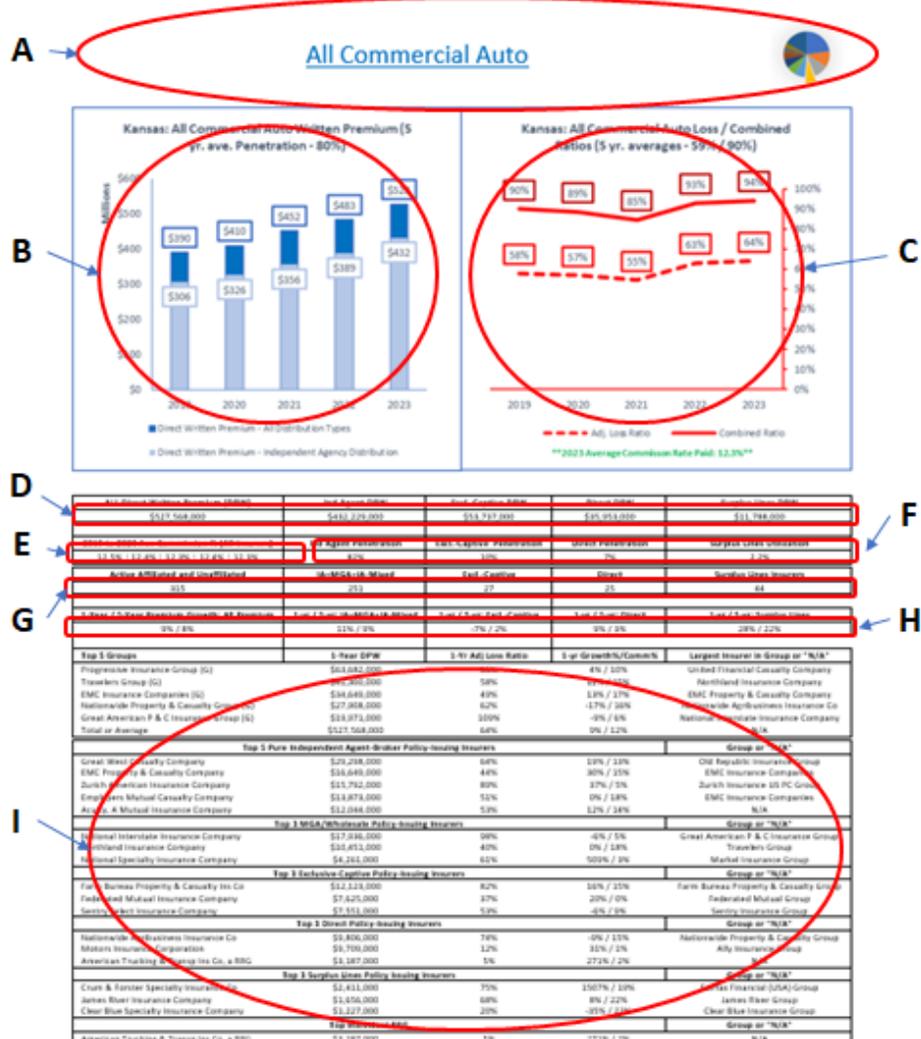
**D:** Direct written premium dollars are provided for all distribution, Independent Agents, Exclusive and Direct. Surplus Lines premiums are also provided for all distribution styles.

**E:** This is the average commission paid for the Line of Business for the past five years..

**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.



Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Kansas to cover commercial auto liability, physical damage, uninsured motorist, and no-fault benefits, if applicable).

**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.

## Appendix #4: Arizona All Active Insurers List

On the following pages, *Appendix #4: Arizona All Active Insurers List* presents, the 2023 year's list of policy-issuing insurers with any direct written premium greater than \$0, for all reporting insurers in Arizona. Insurers are listed in alphabetical order.

Included for each insurer on the *List* is:

- the insurer's total Direct Written Premium
- the Premium Change from 2022 to 2023
- the percentage that Arizona premiums are to all the insurer's premium in all jurisdictions, including all 50 states, the District of Columbia, plus any territories (e.g. Guam or Puerto Rico)
- the policy-issuing insurer's Arizona Adjusted Loss Ratio

This appendix allows you to quickly see basic information on the many insurers that might be encountered in daily Independent Agent insurance agency operations. If you desire to know more about a particular insurer, you can check with your **Independent Insurance Agents and Brokers of Arizona** staff.

Policy-Issuing Insurer	Insurer Group (if any)	2023 Arizona Premium	2022 to 2023 Premium Change	Arizona to Grand Total %	Arizona Adj Loss Ratio
21st Century Premier Insurance Co	Farmers Insurance Group	\$358,000	-1%	4%	18.9%
7710 Insurance Company	Benchmark Insurance Group	\$2,061,000	35%	18%	119.8%
A-One Commercial Insurance RRG, Inc.	...	\$308,000	81%	2%	65.9%
Academic Medical Prof Ins Exchange RRG	...	\$11,000	175%	1%	172.7%
Acadia Insurance Company	W. R. Berkley Insurance Group	\$3,601,000	-27%	<1%	148.5%
Accelerant National Insurance Company	Accelerant US Holdings Group	\$6,561,000	270%	4%	36.8%
Accelerant Specialty Insurance Company	Accelerant US Holdings Group	\$9,302,000	-13%	2%	34.2%
Acceptance Indemnity Insurance Company	IAT Insurance Group	\$1,575,000	-16%	1%	725.7%
Accident Fund General Insurance Co	AF Group	\$1,441,000	-7%	<1%	69.8%
Accident Fund Ins Co of America	AF Group	\$2,617,000	52%	<1%	20.3%
Accident Fund National Insurance Co	AF Group	\$297,000	-23%	<1%	209.5%
Accident Insurance Company, Inc.	Accident Insurance Group	\$637,000	-27%	3%	-3.6%
Accredited Specialty Insurance Company	Randall & Quilter America Holdings Inc.	\$5,713,000	8%	1%	43.3%
Accredited Surety and Casualty Co, Inc.	Randall & Quilter America Holdings Inc.	\$6,472,000	96%	1%	88.8%
ACE American Insurance Company	Chubb INA Group	\$119,934,000	21%	2%	81.3%
ACE Fire Underwriters Insurance Company	Chubb INA Group	\$1,256,000	-26%	<1%	30.5%
ACE Property and Casualty Insurance Co	Chubb INA Group	\$31,217,000	-6%	<1%	157.1%
ACIG Insurance Company	American Contractors Insurance Group	\$496,000	-47%	1%	150.6%
ACSTAR Insurance Company	...	\$1,000	0%	<1%	0.0%
Acuty, A Mutual Insurance Company	...	\$98,666,000	14%	4%	51.0%
Admiral Insurance Company	W. R. Berkley Insurance Group	\$19,357,000	-7%	2%	25.1%
Adriatic Insurance Company	...	\$121,000	290%	<1%	3.9%
Advanced Physicians Ins RRG Inc	...	\$40,000	N/A	89%	56.8%
Aegis Security Insurance Company	LD Investments Group	\$5,331,000	62%	5%	93.1%
Affiliated FM Insurance Company	FM Global Group	\$18,641,000	33%	1%	10.1%
Affiliates Insurance Reciprocal, A RRG	...	\$34,000	13%	<1%	-126.5%
AGCS Marine Insurance Company	Allianz US PC Insurance Companies	\$7,244,000	26%	1%	28.4%
Agent Alliance Insurance Company	Allstate Insurance Group	\$1,832,000	-19%	2%	31.2%
Agri General Insurance Company	Chubb INA Group	\$38,612,000	-4%	7%	228.5%
AIG Assurance Company	American International Group	\$4,000	N/A	<1%	-8050.0%
AIG Property Casualty Company	American International Group	\$12,522,000	-7%	1%	54.2%
AIG Specialty Insurance Company	American International Group	\$26,779,000	59%	2%	37.0%
AIU Insurance Company	American International Group	\$8,027,000	29%	2%	22.2%
AIX Specialty Insurance Company	Hanover Ins Group Prop & Cas Cos	\$2,033,000	0%	1%	105.4%
Alaska National Insurance Company	CopperPoint Insurance Group	\$19,869,000	85%	6%	28.8%
All America Insurance Company	Central Insurance Companies	\$2,664,000	-11%	3%	29.6%
Allegheny Casualty Company	IAT Insurance Group	\$2,625,000	39%	5%	4.4%
Allegiant Insurance Company, Inc., A RRG	...	\$5,155,000	-38%	16%	40.7%
Alliance of Nonprofits for Ins RRG, Inc.	Nonprofits Insurance Alliance Group	\$10,000	0%	<1%	-40.0%
Allianz Global Risks US Insurance Co	Allianz US PC Insurance Companies	\$25,412,000	15%	1%	32.0%
Allianz Underwriters Insurance Company	Allianz US PC Insurance Companies	\$2,193,000	13%	<1%	356.8%
Allied Guaranty Insurance Company, A RRG	...	\$3,000	-40%	4%	0.0%
Allied Insurance Company of America	Nationwide Property & Casualty Group	\$591,000	-59%	1%	123.3%
Allied Professionals Ins Co, A RRG, Inc.	...	\$357,000	-10%	3%	2.8%
ALLIED Property and Casualty Ins Co	Nationwide Property & Casualty Group	\$1,809,000	-16%	<1%	93.8%
Allied World Assurance Co (U.S.) Inc.	Fairfax Financial (USA) Group	\$19,153,000	-8%	3%	39.7%
Allied World Insurance Company	Fairfax Financial (USA) Group	\$4,016,000	-8%	1%	11.7%
Allied World National Assurance Company	Fairfax Financial (USA) Group	\$5,179,000	-30%	<1%	159.8%
Allied World Specialty Insurance Company	Fairfax Financial (USA) Group	\$6,626,000	-2%	1%	27.2%
Allied World Surplus Lines Insurance Co	Fairfax Financial (USA) Group	\$7,842,000	28%	1%	42.4%
Allmerica Financial Alliance Ins Co	Hanover Ins Group Prop & Cas Cos	\$396,000	15%	<1%	16.4%
Allmerica Financial Benefit Insurance Co	Hanover Ins Group Prop & Cas Cos	\$8,733,000	-4%	1%	44.3%
Allstate Fire and Casualty Insurance Co	Allstate Insurance Group	\$431,247,000	13%	3%	75.3%
Allstate Indemnity Company	Allstate Insurance Group	\$62,778,000	10%	2%	72.1%
Allstate Insurance Company	Allstate Insurance Group	\$38,348,000	-8%	<1%	59.6%
Allstate North American Insurance Co	Allstate Insurance Group	\$91,000	N/A	<1%	16.7%
Allstate Property and Casualty Ins Co	Allstate Insurance Group	\$48,245,000	1%	<1%	71.6%
Allstate Vehicle and Property Ins Co	Allstate Insurance Group	\$141,211,000	24%	2%	70.7%
ALPS Property & Casualty Insurance Co	...	\$323,000	29%	<1%	64.9%
AM Specialty Insurance Company	...	\$9,000	N/A	<1%	0.0%
AMCO Insurance Company	Nationwide Property & Casualty Group	\$14,628,000	-10%	2%	30.0%
Amer Family Connect Prop and Cas Ins Co	American Family Insurance Group	\$68,222,000	30%	4%	85.7%
American Access Casualty Company	Kemper PC Companies	\$26,589,000	1%	9%	70.6%
American Agri-Business Insurance Company	Sompo Holdings US Group	\$831,000	-77%	<1%	49.1%
American Agricultural Insurance Company	...	\$391,000	-11%	<1%	172.4%
American Alternative Insurance Corp	Munich-American Holding Corp Companies	\$9,779,000	4%	2%	-0.6%
American Assoc of Orthodontists Ins RRG	...	\$398,000	-6%	4%	-20.2%
American Automobile Insurance Company	Allianz US PC Insurance Companies	\$2,807,000	22%	<1%	344.8%
American Bankers Insurance Co of Florida	Assurant P&C Group	\$37,470,000	6%	1%	49.7%
American Builders Ins Co RRG, Inc.	...	\$271,000	20%	1%	11.1%
American Builders Insurance Company	Builders Insurance Group	\$1,791,000	25%	2%	47.3%
American Casualty Company of Reading, PA	CNA Insurance Companies	\$15,982,000	9%	2%	45.8%
American Commerce Insurance Company	MAPFRE North America Group	\$825,000	4%	<1%	40.2%
American Compensation Insurance Company	Liberty Mutual Insurance Companies	\$952,000	-37%	4%	47.0%
American Contractors Indemnity Company	Tokio Marine US PC Group	\$2,036,000	9%	3%	-0.3%
American Contractors Insurance Co RRG	American Contractors Insurance Group	\$1,817,000	-58%	2%	49.9%
American Economy Insurance Company	Liberty Mutual Insurance Companies	\$104,802,000	31%	4%	76.1%
American European Insurance Company	American European Insurance Group	\$177,000	-84%	<1%	163.1%
American Family Home Insurance Company	Munich-American Holding Corp Companies	\$4,231,000	13%	2%	38.7%
American Family Insurance Company	American Family Insurance Group	\$315,094,000	34%	8%	80.5%
American Family Mutual Ins Co, S.I.	American Family Insurance Group	\$138,913,000	-4%	4%	52.1%
American Federation Insurance Company	Farmers Insurance Group	\$2,113,000	186%	5%	11.7%
American Fire and Casualty Company	Liberty Mutual Insurance Companies	\$2,876,000	-8%	1%	61.5%
American Guarantee and Liability Ins Co	Zurich Insurance US PC Group	\$14,383,000	12%	1%	49.7%
American Hallmark Insurance Co of Texas	Hallmark Insurance Group	\$36,421,000	9%	46%	77.1%

Policy-Issuing Insurer	Insurer Group (if any)	2023 Arizona Premium	2022 to 2023 Premium Change	Arizona to Grand Total %	Arizona Adj Loss Ratio
American Home Assurance Company	American International Group	\$2,423,000	-51%	<1%	197.2%
American Interstate Insurance Company	AMERISAFE Insurance Group	\$199,000	90%	<1%	113.4%
American Liberty Insurance Company	Benchmark Insurance Group	\$9,258,000	-24%	30%	66.6%
American Mercury Insurance Company	Mercury Casualty Group	\$132,000	-6%	<1%	86.5%
American Modern Home Insurance Company	Munich-American Holding Corp Companies	\$11,478,000	18%	2%	40.8%
American Modern Property & Casualty Ins	Munich-American Holding Corp Companies	\$49,176,000	41%	3%	72.5%
American National General Insurance Co	BAMR US PC Group	\$6,317,000	88%	5%	95.8%
American National Lloyds Insurance Co	BAMR US PC Group	\$1,588,000	1%	<1%	39.3%
American National Property & Casualty Co	BAMR US PC Group	\$30,411,000	5%	2%	59.1%
American Pet Insurance Company	Trupanion Insurance Group	\$14,560,000	16%	2%	66.8%
American Property Insurance Company	...	\$191,000	30%	<1%	24.9%
American Reliable Insurance Company	ECM Group	\$3,511,000	-51%	3%	47.5%
American Road Insurance Company	...	\$2,573,000	271%	<1%	16.0%
American Security Insurance Company	Assurant P&C Group	\$7,204,000	-10%	<1%	31.8%
American Select Insurance Company	Westfield Group	\$3,495,000	27%	<1%	26.6%
American Southern Home Insurance Company	Munich-American Holding Corp Companies	\$1,072,000	7%	1%	-18.3%
American Southern Insurance Company	American Southern Group	\$1,142,000	146%	3%	18.5%
American Standard Ins Co of Wisconsin	American Family Insurance Group	\$1,085,000	-18%	3%	42.8%
American States Insurance Company	Liberty Mutual Insurance Companies	\$14,000	8%	<1%	-450.0%
American Strategic Insurance Corp.	Progressive Insurance Group	\$67,987,000	40%	4%	45.3%
American Summit Insurance Company	ReAlign Insurance Group	\$17,638,000	8%	19%	95.7%
American Surety Company	...	\$92,000	15%	<1%	0.0%
American Trucking & Transp Ins Co, a RRG	...	\$2,214,000	N/A	5%	12.3%
American Zurich Insurance Company	Zurich Insurance US PC Group	\$26,498,000	6%	2%	38.3%
Amerisure Insurance Company	Amerisure Companies	\$15,144,000	25%	4%	51.7%
Amerisure Mutual Insurance Company	Amerisure Companies	\$45,044,000	14%	9%	61.4%
Amerisure Partners Insurance Company	Amerisure Companies	\$644,000	43%	1%	46.9%
Ameritrust Insurance Corporation	AF Group	\$4,156,000	18%	54%	36.7%
AMEX Assurance Company	...	\$2,034,000	-5%	1%	19.7%
AmFed Advantage Insurance Company	Ascot Insurance U.S. Group	\$209,000	N/A	7%	7.2%
AmFed Casualty Insurance Company	Ascot Insurance U.S. Group	\$73,000	N/A	<1%	203.8%
AmFed National Insurance Company	Ascot Insurance U.S. Group	\$1,585,000	9806%	8%	58.0%
AmGUARD Insurance Company	Berkshire Hathaway Insurance Group	\$30,408,000	7%	2%	94.6%
Amica Mutual Insurance Company	Amica Mutual Group	\$39,911,000	13%	2%	82.4%
Amica Property and Casualty Insurance Co	Amica Mutual Group	\$558,000	9%	1%	213.9%
AmShield Insurance Company	Shelter Insurance Companies	\$27,802,000	6%	79%	94.8%
AmTrust Insurance Company	AmTrust Group	\$10,811,000	40%	3%	72.4%
Anchor General Insurance Company	Anchor General Insurance Group	\$465,000	-42%	<1%	-9.4%
Applied Medico-Legal Solutions RRG, Inc.	...	\$3,254,000	10%	3%	146.3%
ARAG Insurance Company	...	\$1,957,000	10%	1%	53.4%
Arch Indemnity Insurance Company	Arch Insurance Group	\$2,802,000	30%	2%	43.7%
Arch Insurance Company	Arch Insurance Group	\$58,989,000	54%	2%	54.8%
Arch Mortgage Guaranty Company	Arch Insurance Group	\$45,000	150%	<1%	0.0%
Arch Mortgage Insurance Company	Arch Insurance Group	\$13,647,000	-5%	1%	-2.6%
Arch Specialty Insurance Company	Arch Insurance Group	\$13,586,000	-12%	<1%	4.2%
ARCOA Risk Retention Group, Inc.	AMERCO Property and Casualty Ins Group	\$493,000	-8%	2%	16.0%
Argonaut Insurance Company	BAMR US PC Group	\$8,572,000	-28%	1%	44.6%
Argonaut-Midwest Insurance Company	BAMR US PC Group	\$68,000	6%	<1%	620.0%
ARISE Boiler Inspection & Insurance RRG	...	\$3,000	-25%	<1%	0.0%
Arizona Automobile Insurance Company	Alfa Insurance Group	\$44,530,000	-5%	72%	71.3%
Arizona Home Insurance Company	Western Mutual Insurance Pool	\$10,666,000	16%	100%	55.6%
Armed Forces Insurance Exchange	...	\$1,142,000	14%	2%	114.7%
Ascalon Risk Retention Group, Inc.	...	\$2,000	N/A	5%	0.0%
Ascot Insurance Company	Ascot Insurance U.S. Group	\$3,366,000	-40%	<1%	45.0%
Ascot Specialty Insurance Company	Ascot Insurance U.S. Group	\$9,491,000	2%	2%	52.4%
Ascot Surety & Casualty Company	Ascot Insurance U.S. Group	\$340,000	N/A	2%	28.2%
Aspen American Insurance Company	Aspen US Insurance Group	\$10,077,000	-15%	2%	259.1%
Aspen Specialty Insurance Company	Aspen US Insurance Group	\$14,510,000	27%	2%	37.8%
Aspire General Insurance Company	...	\$40,000	N/A	<1%	0.0%
Associated Industries Insurance Company	AmTrust Group	\$11,964,000	22%	2%	24.7%
AssuranceAmerica Insurance Company	AssuranceAmerica Insurance Group	\$13,697,000	20%	6%	59.7%
At-Bay Specialty Insurance Company	...	\$1,091,000	N/A	2%	9.3%
Atain Insurance Company	Atain Insurance Companies	\$57,000	4%	<1%	33.9%
Atain Specialty Insurance Company	Atain Insurance Companies	\$3,527,000	4%	4%	44.3%
Ategrity Specialty Insurance Company	...	\$2,780,000	13%	<1%	24.0%
Atlantic Casualty Insurance Company	Auto-Owners Insurance Group	\$3,147,000	-3%	<1%	47.6%
Atlantic Specialty Insurance Company	Intact US Insurance Group	\$31,720,000	-9%	2%	24.0%
Atlantic States Insurance Company	Donegal Insurance Group	\$13,000	N/A	<1%	0.0%
Atradius Trade Credit Insurance, Inc.	...	\$1,485,000	30%	1%	124.0%
Attorneys' Liab Assr Society Ltd., A RRG	...	\$5,406,000	8%	1%	-27.6%
Austin Mutual Insurance Company	American Family Insurance Group	\$175,000	-6%	<1%	-17.9%
Auto-Owners Insurance Company	Auto-Owners Insurance Group	\$165,436,000	24%	2%	73.8%
Automobile Ins Co of Hartford, CT	Travelers Group	\$7,391,000	2%	1%	82.6%
Avemco Insurance Company	Tokio Marine US PC Group	\$1,330,000	14%	2%	55.7%
AXIS Insurance Company	AXIS US Operations	\$12,736,000	-23%	1%	46.9%
AXIS Reinsurance Company	AXIS US Operations	\$143,000	-7%	<1%	16.2%
AXIS Surplus Insurance Company	AXIS US Operations	\$29,101,000	49%	1%	58.3%
Badger Mutual Insurance Company	...	\$8,899,000	2%	6%	92.0%
Bankers Insurance Company	Bankers Financial Group	\$373,000	4%	<1%	24.4%
Bankers Standard Insurance Company	Chubb INA Group	\$19,948,000	-4%	2%	18.1%
BCS Insurance Company	BCS Financial Group	\$5,229,000	14%	1%	59.4%
Beazley America Insurance Company, Inc.	Beazley USA Insurance Group	\$75,000	32%	<1%	-33.8%
Beazley Insurance Company, Inc.	Beazley USA Insurance Group	\$9,935,000	5%	2%	30.6%
Benchmark Insurance Company	Benchmark Insurance Group	\$15,718,000	5%	2%	55.2%
Benchmark Specialty Insurance Company	Benchmark Insurance Group	\$157,000	7750%	<1%	35.7%

Policy-Issuing Insurer	Insurer Group (if any)	2023 Arizona Premium	2022 to 2023 Premium Change	Arizona to Grand Total %	Arizona Adj Loss Ratio
Berkley Assurance Company	W. R. Berkley Insurance Group	\$7,085,000	9%	2%	41.5%
Berkley Casualty Company	W. R. Berkley Insurance Group	\$8,252,000	25%	5%	50.8%
Berkley Insurance Company	W. R. Berkley Insurance Group	\$18,109,000	21%	1%	108.5%
Berkley National Insurance Company	W. R. Berkley Insurance Group	\$5,977,000	-11%	<1%	60.1%
Berkley Regional Insurance Company	W. R. Berkley Insurance Group	\$1,884,000	-10%	<1%	91.0%
Berkley Specialty Insurance Company	W. R. Berkley Insurance Group	\$10,923,000	52%	6%	17.0%
Berkshire Hathaway Direct Insurance Co	Berkshire Hathaway Insurance Group	\$10,500,000	32%	2%	45.4%
Berkshire Hathaway Homestate Ins Co	Berkshire Hathaway Insurance Group	\$11,626,000	4%	2%	42.5%
Berkshire Hathaway Specialty Ins Co	Berkshire Hathaway Insurance Group	\$24,031,000	30%	1%	84.8%
BITCO General Insurance Corporation	Old Republic Insurance Group	\$4,932,000	-20%	1%	27.9%
BITCO National Insurance Company	Old Republic Insurance Group	\$258,000	14%	<1%	-174.8%
Bloomington Compensation Insurance Co	Liberty Mutual Insurance Companies	\$924,000	6%	14%	7.0%
BlueShore Insurance Company	Verde Capital Partners Group	\$4,869,000	-26%	100%	0.1%
Bond Safeguard Insurance Company	Sompo Holdings US Group	\$67,000	24%	2%	288.6%
Bonded Builders Insurance Company, A RRG	Bankers Financial Group	\$2,000	-60%	<1%	0.0%
Branch Insurance Exchange	...	\$7,217,000	-19%	5%	116.2%
Bricktown Specialty Insurance Company	Trisura US Insurance Group	\$478,000	127%	1%	23.5%
Bristol West Insurance Company	Farmers Insurance Group	\$36,718,000	429%	8%	68.0%
Brooklyn Specialty Ins Co RRG, Inc.	...	\$49,000	390%	<1%	46.4%
Brotherhood Mutual Insurance Company	...	\$17,172,000	8%	2%	52.3%
Build America Mutual Assur Co	...	\$286,000	-58%	<1%	0.0%
Bulldog National RRG, Inc.	...	\$165,000	-40%	1%	-52.6%
Burlington Insurance Company	IFG Companies	\$5,142,000	-21%	1%	43.1%
California Casualty Gen Ins Co of Oregon	California Casualty Group	\$9,650,000	13%	12%	67.4%
California Casualty Indemnity Exchange	California Casualty Group	\$4,532,000	30%	1%	79.0%
California Healthcare Ins Co, Inc. A RRG	...	\$32,000	3%	<1%	0.0%
California Insurance Company	AU Holding Company Group	\$39,000	-52%	<1%	907.7%
CAMICO Mutual Insurance Company	...	\$1,362,000	11%	4%	30.6%
Campmed Casualty & Indemnity Company	Hanover Ins Group Prop & Cas Cos	\$44,000	26%	5%	50.0%
Canal Insurance Company	Canal Group	\$9,703,000	32%	2%	29.3%
Canopi US Insurance, Inc.	...	\$7,926,000	251%	4%	19.0%
Capitol Indemnity Corporation	Berkshire Hathaway Insurance Group	\$1,395,000	-20%	2%	-88.7%
Capitol Specialty Insurance Corporation	Berkshire Hathaway Insurance Group	\$11,190,000	13%	3%	31.1%
CARE Risk Retention Group, Inc.	...	\$114,000	-18%	<1%	69.6%
Caring Communities, a Reciprocal RRG	...	\$2,353,000	49%	4%	215.1%
Carolina Casualty Insurance Company	W. R. Berkley Insurance Group	\$9,735,000	-16%	2%	35.4%
Caterpillar Insurance Company	...	\$14,939,000	16%	3%	46.9%
Centennial Casualty Company	...	\$170,000	26%	<1%	134.6%
Central Mutual Insurance Company	Central Insurance Companies	\$33,376,000	10%	4%	56.5%
Central States Indemnity Co. of Omaha	Berkshire Hathaway Insurance Group	\$1,976,000	-18%	2%	69.5%
Centurion Casualty Company	...	\$110,000	900%	4%	44.9%
Century Surety Company	AF Group	\$101,000	-11%	<1%	-107.1%
Century-National Insurance Company	Allstate Insurance Group	\$3,144,000	-19%	2%	28.0%
Champlain Specialty Insurance Company	...	\$1,626,000	8%	2%	18.8%
Charter Oak Fire Insurance Company	Travelers Group	\$20,017,000	-5%	1%	166.4%
Cherokee Insurance Company	...	\$498,000	21%	<1%	8.6%
Chicago Insurance Company	Allianz US PC Insurance Companies	\$61,000	61%	<1%	-176.9%
Chiron Insurance Company	Pharmacists Mutual Insurance Group	\$163,000	12%	1%	-14.6%
Chubb Custom Insurance Company	Chubb INA Group	\$1,454,000	67%	<1%	48.5%
Chubb Indemnity Insurance Company	Chubb INA Group	\$2,329,000	-16%	<1%	35.0%
Chubb National Insurance Company	Chubb INA Group	\$2,476,000	198%	<1%	68.9%
Church Mutual Insurance Company, S.I.	Church Mutual Insurance Group	\$10,604,000	10%	<1%	100.6%
Cimarron Insurance Company, Inc.	...	\$161,000	156%	<1%	-307.7%
Cincinnati Casualty Company	The Cincinnati Insurance Companies	\$29,273,000	36%	3%	47.3%
Cincinnati Indemnity Company	The Cincinnati Insurance Companies	\$11,315,000	10%	2%	119.1%
Cincinnati Insurance Company	The Cincinnati Insurance Companies	\$65,671,000	-6%	1%	50.6%
Cincinnati Specialty Underwriters Ins Co	The Cincinnati Insurance Companies	\$11,739,000	-11%	2%	17.5%
Circle Star Insurance Company RRG	...	\$6,000	50%	<1%	25.0%
Citizens Insurance Company of America	Hanover Ins Group Prop & Cas Cos	\$5,739,000	-9%	<1%	34.9%
Civil Service Employees Insurance Co	CSE Insurance Group	\$3,996,000	-35%	12%	101.2%
Claim Prof Liability Insurance Co A RRG	...	\$29,000	-37%	1%	-73.3%
Clear Blue Insurance Company	Clear Blue Insurance Group	\$3,829,000	50%	<1%	22.4%
Clear Blue Specialty Insurance Company	Clear Blue Insurance Group	\$11,067,000	0%	2%	85.2%
Clear Spring Property & Casualty Company	Group 1001 Property and Casualty Group	\$5,641,000	34%	2%	118.2%
Clearcover Insurance Company	...	\$15,479,000	27%	9%	96.2%
CM Select Insurance Company	...	\$280,000	N/A	<1%	39.6%
CM Vantage Specialty Insurance Company	Church Mutual Insurance Group	\$4,177,000	-8%	3%	-11.5%
Coalition Insurance Company	...	\$356,000	N/A	2%	181.7%
Coast National Insurance Company	Farmers Insurance Group	\$37,495,000	-46%	8%	48.4%
Coface North America Insurance Company	...	\$224,000	7%	<1%	-7.1%
Coliseum Reinsurance Company	XL America Companies	\$2,000	-200%	<1%	-55050.0%
Colonial American Casualty & Surety Co	Zurich Insurance US PC Group	\$40,000	21%	<1%	5.9%
Colonial Surety Company	...	\$703,000	14%	2%	36.6%
Colony Insurance Company	BAMR US PC Group	\$15,070,000	13%	2%	58.0%
Colony Specialty Insurance Company	BAMR US PC Group	\$1,021,000	277%	1%	19.0%
Columbia Casualty Company	CNA Insurance Companies	\$29,797,000	30%	2%	12.7%
Commerce and Industry Insurance Company	American International Group	\$565,000	-35%	<1%	-369.7%
Commonwealth Casualty Company	...	\$52,386,000	13%	100%	72.6%
CompWest Insurance Company	AF Group	\$491,000	-28%	<1%	8.2%
Concert Insurance Company	Concert Insurance Group	\$355,000	5817%	2%	33.0%
Concert Specialty Insurance Company	Concert Insurance Group	\$1,866,000	238%	1%	86.6%
Conifer Insurance Company	Conifer Insurance Group	\$182,000	22%	<1%	0.6%
Continental Casualty Company	CNA Insurance Companies	\$109,321,000	-3%	2%	50.6%
Continental Heritage Insurance Company	...	\$3,000	N/A	<1%	0.0%
Continental Indemnity Company	AU Holding Company Group	\$6,481,000	59%	4%	49.2%

Policy-Issuing Insurer	Insurer Group (if any)	2023 Arizona Premium	2022 to 2023 Premium Change	Arizona to Grand Total %	Arizona Adj Loss Ratio
Continental Insurance Company	CNA Insurance Companies	\$38,210,000	14%	2%	52.1%
Continental Western Insurance Company	W. R. Berkley Insurance Group	\$2,629,000	-47%	<1%	50.0%
Contractors Bonding and Insurance Co	RLI Group	\$7,553,000	-6%	9%	25.3%
Contractors Ins Co of North Amer, A RRG	...	\$636,000	23%	8%	-1216.5%
COPIC Insurance Company	COPIC Insurance Group	\$3,929,000	115%	3%	-8.5%
COPIC, A Risk Retention Group	COPIC Insurance Group	\$862,000	61%	3%	52.3%
CopperPoint American Insurance Company	CopperPoint Insurance Group	\$3,219,000	-22%	47%	18.2%
CopperPoint Casualty Insurance Company	CopperPoint Insurance Group	\$12,343,000	-30%	81%	5.4%
CopperPoint General Insurance Company	CopperPoint Insurance Group	\$6,175,000	-62%	81%	-150.4%
CopperPoint Indemnity Insurance Company	CopperPoint Insurance Group	\$72,980,000	17%	92%	40.8%
CopperPoint Insurance Company	CopperPoint Insurance Group	\$3,122,000	-56%	39%	-1719.6%
CopperPoint National Insurance Company	CopperPoint Insurance Group	\$10,102,000	34%	83%	12.9%
CopperPoint Premier Insurance Company	CopperPoint Insurance Group	\$3,606,000	-33%	49%	-69.0%
CopperPoint Western Insurance Company	CopperPoint Insurance Group	\$4,843,000	-23%	55%	-111.3%
CorePointe Insurance Company	AmTrust Group	\$803,000	-26%	<1%	25.6%
COUNTRY Casualty Insurance Company	COUNTRY Financial Property Casualty Grp	\$570,000	54%	1%	66.3%
COUNTRY Mutual Insurance Company	COUNTRY Financial Property Casualty Grp	\$30,233,000	14%	1%	108.9%
COUNTRY Preferred Insurance Company	COUNTRY Financial Property Casualty Grp	\$31,294,000	20%	3%	71.4%
County Hall Insurance Company Inc. A RRG	...	\$16,000	-82%	<1%	9.1%
Courtesy Insurance Company	...	\$539,000	18%	<1%	106.1%
Coverys Specialty Insurance Company	Coverys Companies	\$3,025,000	22%	1%	-32.8%
Covington Specialty Insurance Company	Berkshire Hathaway Insurance Group	\$1,715,000	36%	<1%	52.9%
Crestbrook Insurance Company	Nationwide Property & Casualty Group	\$22,962,000	1%	4%	73.1%
CrossFit Risk Retention Group, Inc.	...	\$221,000	7%	7%	-51.2%
Crum & Forster Indemnity Company	Fairfax Financial (USA) Group	\$1,015,000	80%	<1%	45.2%
Crum & Forster Specialty Insurance Co	Fairfax Financial (USA) Group	\$23,239,000	26%	1%	37.2%
CSAA Affinity Insurance Company	CSAA Insurance Group	\$67,323,000	28%	47%	74.1%
CSAA General Insurance Company	CSAA Insurance Group	\$138,055,000	28%	11%	75.5%
CUMIS Insurance Society, Inc.	CUMIS Insurance Society Group	\$6,748,000	-5%	1%	106.0%
CUMIS Specialty Insurance Company, Inc.	CUMIS Insurance Society Group	\$3,285,000	41%	2%	121.5%
CUSA Risk Retention Group, Inc.	...	\$79,000	-9%	1%	-19.3%
Daily Underwriters of America	...	\$2,484,000	12%	9%	26.5%
Dairyland Insurance Company	Sentry Insurance Group	\$557,000	-17%	<1%	25.7%
Dakota Truck Underwriters	Dakota Group	\$303,000	-10%	<1%	27.7%
DAN Risk Retention Group, Inc.	...	\$162,000	22%	2%	20.0%
Dealers Assurance Company	...	\$1,217,000	50%	<1%	58.0%
Dentists Insurance Company	...	\$749,000	9%	<1%	37.0%
Depositors Insurance Company	Nationwide Property & Casualty Group	\$8,990,000	-26%	2%	49.3%
Developers Surety and Indemnity Company	AmTrust Group	\$1,590,000	60%	3%	0.8%
Diamond State Insurance Company	Global Indemnity Group	\$2,719,000	-79%	8%	87.8%
Doctors Company, An Interinsurance Exch	Doctors Company Insurance Group	\$4,397,000	24%	<1%	143.8%
Doctors Professional Liability RRG, Inc.	...	\$122,000	-63%	1%	2.0%
Donegal Mutual Insurance Company	Donegal Insurance Group	\$11,000	N/A	<1%	0.0%
Dorchester Insurance Company, Ltd.	Topa Insurance Group	\$256,000	-88%	2%	13.4%
Eagle West Insurance Company	Auto-Owners Insurance Group	\$27,272,000	20%	23%	62.7%
Eastern Atlantic Insurance Company	...	\$5,421,000	-3%	17%	48.1%
EastGUARD Insurance Company	Berkshire Hathaway Insurance Group	\$3,344,000	50%	20%	93.8%
Ecole Insurance Company	...	\$2,901,000	2%	62%	20.0%
Economy Fire & Casualty Company	Farmers Insurance Group	\$36,005,000	17%	15%	86.9%
Economy Preferred Insurance Company	Farmers Insurance Group	\$2,936,000	-34%	1%	74.5%
Economy Premier Assurance Company	Farmers Insurance Group	\$116,208,000	22%	28%	89.0%
Electric Insurance Company	...	\$17,748,000	5%	7%	79.6%
EMC Property & Casualty Company	EMC Insurance Companies	\$3,655,000	14%	1%	45.5%
EMCASCO Insurance Company	EMC Insurance Companies	\$6,454,000	16%	1%	108.4%
Emergency Capital Management, A RRG, LLC	...	\$10,658,000	52%	12%	34.6%
Empire Fire and Marine Insurance Company	Zurich Insurance US PC Group	\$9,783,000	-26%	3%	19.2%
Employers Assurance Company	Employers Insurance Group	\$7,042,000	25%	4%	73.0%
Employers Compensation Insurance Company	Employers Insurance Group	\$409,000	-42%	<1%	-30.8%
Employers Insurance Company of Nevada	Employers Insurance Group	\$104,000	58%	3%	14.3%
Employers Insurance Company of Wausau	Liberty Mutual Insurance Companies	\$13,316,000	33%	2%	35.6%
Employers Mutual Casualty Company	EMC Insurance Companies	\$19,993,000	-9%	1%	71.1%
Employers Preferred Insurance Company	Employers Insurance Group	\$2,636,000	-20%	<1%	53.3%
Enact Mortgage Insurance Corp of NC	Enact Mortgage Insurance Group	\$77,000	83%	1%	0.0%
Enact Mortgage Insurance Corporation	Enact Mortgage Insurance Group	\$37,065,000	6%	4%	5.5%
Encompass Indemnity Company	Allstate Insurance Group	\$482,000	-13%	<1%	60.6%
Encompass Insurance Company of America	Allstate Insurance Group	\$2,052,000	-13%	1%	50.6%
Encompass Property and Casualty Company	Allstate Insurance Group	\$23,413,000	-3%	65%	86.7%
Endurance American Insurance Company	Sompo Holdings US Group	\$18,975,000	-11%	2%	47.8%
Endurance American Specialty Ins Co	Sompo Holdings US Group	\$35,910,000	13%	2%	50.4%
Endurance Assurance Corporation	Sompo Holdings US Group	\$5,942,000	25%	<1%	33.8%
Equity Insurance Company	Home State Insurance Group	\$9,157,000	25%	4%	82.6%
Essent Guaranty, Inc.	Essent Guaranty Group	\$34,386,000	15%	4%	10.2%
Essentia Insurance Company	Markel Insurance Group	\$26,087,000	18%	3%	42.7%
Esurance Insurance Company	Allstate Insurance Group	\$474,000	-16%	<1%	29.4%
Esurance Property and Casualty Ins Co	Allstate Insurance Group	\$30,339,000	-25%	3%	66.6%
Euler Hermes North America Insurance Co.	Allianz US PC Insurance Companies	\$3,660,000	50%	<1%	19.6%
Evanston Insurance Company	Markel Insurance Group	\$34,267,000	3%	1%	50.4%
Everest Denali Insurance Company	Everest Re U.S. Group	\$4,022,000	38%	2%	60.1%
Everest Indemnity Insurance Company	Everest Re U.S. Group	\$15,354,000	18%	1%	33.5%
Everest National Insurance Company	Everest Re U.S. Group	\$25,005,000	7%	2%	39.5%
Everest Premier Insurance Company	Everest Re U.S. Group	\$7,109,000	88%	2%	38.0%
Everest Reinsurance Company	Everest Re U.S. Group	\$8,237,000	50%	1%	7.0%
Evergreen National Indemnity Company	Stillwater Insurance Group	\$180,000	19%	<1%	10.1%
Everspan Indemnity Insurance Company	Ambac Financial Group	\$1,355,000	26%	<1%	47.5%
Everspan Insurance Company	Ambac Financial Group	\$22,000	47%	<1%	29.4%

Policy-Issuing Insurer	Insurer Group (if any)	2023 Arizona Premium	2022 to 2023 Premium Change	Arizona to Grand Total %	Arizona Adj Loss Ratio
Executive Risk Indemnity Inc.	Chubb INA Group	\$2,479,000	205%	1%	22.3%
Factory Mutual Insurance Company	FM Global Group	\$41,729,000	7%	<1%	10.0%
Fair American Insurance and Reins Co	Berkshire Hathaway Insurance Group	\$2,060,000	1%	1%	23.5%
Falcon Insurance Company	...	\$14,845,000	30%	10%	75.9%
Falls Lake Fire and Casualty Company	James River Group	\$4,021,000	131%	2%	-9.5%
Falls Lake National Insurance Company	James River Group	\$2,497,000	-1%	<1%	186.5%
Farm Bureau Property & Casualty Ins Co	Farm Bureau Property & Casualty Group	\$98,732,000	21%	6%	75.8%
Farmers Casualty Insurance Company	Farmers Insurance Group	\$3,671,000	-28%	<1%	84.6%
Farmers Direct Prop and Cas Insurance Co	Farmers Insurance Group	\$166,000	-12%	<1%	75.6%
Farmers Group Prop and Cas Insurance Co	Farmers Insurance Group	\$23,444,000	5%	4%	68.6%
Farmers Insurance Company of Arizona	Farmers Insurance Group	\$274,653,000	-26%	67%	48.8%
Farmers Insurance Exchange	Farmers Insurance Group	\$203,549,000	11%	3%	53.3%
Farmers Mutual Hail Insurance Co of Iowa	FMH Insurance Group	\$196,000	-53%	<1%	68.1%
Farmers Property and Casualty Ins Co	Farmers Insurance Group	\$8,904,000	-29%	<1%	99.7%
Farmington Casualty Company	Travelers Group	\$2,248,000	17%	1%	32.6%
FCCI Insurance Company	FCCI Insurance Group	\$14,000	-84%	<1%	-56.3%
Federal Insurance Company	Chubb INA Group	\$93,295,000	14%	1%	51.6%
Federated Mutual Insurance Company	Federated Mutual Group	\$27,529,000	4%	1%	47.3%
Federated Reserve Insurance Company	Federated Mutual Group	\$7,089,000	29%	2%	11.3%
Federated Rural Electric Ins Exchange	...	\$2,607,000	9%	1%	-71.0%
Federated Service Insurance Company	Federated Mutual Group	\$3,568,000	20%	1%	45.7%
Fidelity and Deposit Company of Maryland	Zurich Insurance US PC Group	\$9,833,000	-11%	2%	11.8%
Fidelity and Guaranty Insurance Company	Travelers Group	\$15,229,000	49%	4%	50.7%
Financial Casualty & Surety, Inc	...	\$33,000	267%	<1%	3.0%
Financial Pacific Insurance Company	United Fire & Casualty Group	\$9,000	-10%	<1%	-688.9%
Fire Insurance Exchange	Farmers Insurance Group	\$6,158,000	10%	<1%	48.8%
Fireman's Fund Indemnity Corporation	Allianz US PC Insurance Companies	\$17,664,000	1549%	5%	0.0%
Fireman's Fund Insurance Company	Allianz US PC Insurance Companies	\$12,696,000	18%	1%	107.3%
Firemen's Ins Co of Washington, D.C.	W. R. Berkley Insurance Group	\$1,819,000	-7%	<1%	106.0%
First Acceptance Insurance Company, Inc.	First Acceptance Insurance Group	\$19,971,000	134%	7%	81.1%
First Colonial Insurance Company	Allstate Insurance Group	\$479,000	-1%	<1%	51.6%
First Dakota Indemnity Company	Dakota Group	\$612,000	17%	<1%	-30.8%
First Financial Insurance Company	IFG Companies	\$7,000	-50%	<1%	-25.0%
First Guard Insurance Company	Biglari Holdings Insurance Group	\$156,000	-26%	<1%	5.1%
First Liberty Insurance Corporation	Liberty Mutual Insurance Companies	\$5,656,000	-2%	1%	66.0%
First National Insurance Co of America	Liberty Mutual Insurance Companies	\$5,000	25%	<1%	-7800.0%
FirstComp Insurance Company	Markel Insurance Group	\$1,391,000	-20%	2%	30.6%
Florists' Mutual Insurance Company	Sentry Insurance Group	\$700,000	-10%	<1%	93.4%
FMH Ag Risk Insurance Company	FMH Insurance Group	\$89,000	0%	<1%	130.3%
Foremost Insurance Co Grand Rapids, MI	Farmers Insurance Group	\$132,832,000	17%	4%	60.8%
Foremost Property and Casualty Ins Co	Farmers Insurance Group	\$10,210,000	24%	6%	78.8%
Fortegra Specialty Insurance Company	Fortegra P&C Group	\$5,776,000	222%	1%	47.8%
Fortress Insurance Company	National Group	\$224,000	5%	<1%	-18.3%
Frank Winston Crum Insurance Company	...	\$161,000	-11%	<1%	1125.9%
Frankenmuth Insurance Company	Frankenmuth Insurance Group	\$67,000	86%	<1%	0.0%
Franklin Casualty Insurance Co RRG	...	\$7,000	0%	<1%	0.0%
Freedom Specialty Insurance Company	Nationwide Property & Casualty Group	\$2,123,000	-14%	<1%	32.8%
Future Care Risk Retention Group, Inc.	...	\$174,000	-78%	1%	-8.0%
Garrison Property and Casualty Ins Co	USAA Group	\$160,981,000	33%	4%	69.6%
Gateway Insurance Company	...	\$160,000	-7%	<1%	-117.3%
GEICO Casualty Company	Berkshire Hathaway Insurance Group	\$560,234,000	-16%	9%	62.9%
GEICO Choice Insurance Company	Berkshire Hathaway Insurance Group	\$3,013,000	N/A	<1%	60.9%
GEICO General Insurance Company	Berkshire Hathaway Insurance Group	\$68,976,000	2%	<1%	60.4%
GEICO Indemnity Company	Berkshire Hathaway Insurance Group	\$35,365,000	0%	<1%	60.0%
GEICO Marine Insurance Company	Berkshire Hathaway Insurance Group	\$3,143,000	-4%	<1%	48.0%
GEICO Secure Insurance Company	Berkshire Hathaway Insurance Group	\$334,808,000	29%	9%	72.3%
Gemini Insurance Company	W. R. Berkley Insurance Group	\$19,866,000	-6%	2%	0.8%
General Casualty Company of Wisconsin	QBE North America Insurance Group	\$5,244,000	-39%	2%	33.5%
General Insurance Company of America	Liberty Mutual Insurance Companies	\$6,447,000	35%	1%	45.0%
General Security Indemnity Co of Arizona	SCOR US Group	\$5,995,000	-32%	<1%	32.2%
General Security National Insurance Co	SCOR US Group	\$2,489,000	-4%	2%	48.6%
General Star Indemnity Company	Berkshire Hathaway Insurance Group	\$14,323,000	31%	1%	48.7%
General Star National Insurance Co	Berkshire Hathaway Insurance Group	\$83,000	219%	<1%	-17.0%
Generali USB	...	\$18,349,000	90%	2%	39.4%
Genesis Insurance Company	Berkshire Hathaway Insurance Group	\$721,000	-50%	4%	-6.4%
GeoVera Specialty Insurance Company	GeoVera U.S. Insurance Group	\$644,000	-11%	<1%	2.4%
Glencar Insurance Company	HDI/Talanx US PC Group	\$858,000	199%	2%	69.0%
Golden Bear Insurance Company	...	\$2,432,000	6%	1%	120.1%
Golden Insurance Company, A RRG	InSure Homes Group	\$23,000	35%	<1%	10.0%
Gotham Insurance Company	Coaction Specialty Insurance Group	\$6,641,000	154%	2%	20.4%
Government Employees Insurance Company	Berkshire Hathaway Insurance Group	\$26,320,000	1%	<1%	56.2%
Granite Re, Inc.	Federated Mutual Group	\$355,000	62%	<1%	9.1%
Granite State Insurance Company	American International Group	\$3,165,000	34%	1%	-55.4%
Gray Surplus Lines Insurance Company	The Gray Insurance Group	\$623,000	-12%	1%	16.6%
Great Amer Risk Sol Surplus Lines Ins Co	Great American P & C Insurance Group	\$3,627,000	119%	1%	89.9%
Great American Alliance Insurance Co	Great American P & C Insurance Group	\$6,119,000	11%	1%	268.4%
Great American Assurance Company	Great American P & C Insurance Group	\$13,894,000	12%	1%	28.7%
Great American E & S Insurance Company	Great American P & C Insurance Group	\$11,461,000	-2%	1%	63.5%
Great American Fidelity Insurance Co	Great American P & C Insurance Group	\$796,000	-2%	1%	10.1%
Great American Insurance Co of New York	Great American P & C Insurance Group	\$2,313,000	-4%	3%	41.4%
Great American Insurance Company	Great American P & C Insurance Group	\$103,559,000	18%	3%	75.1%
Great American Security Insurance Co	Great American P & C Insurance Group	\$2,790,000	26%	1%	36.3%
Great American Spirit Insurance Company	Great American P & C Insurance Group	\$1,758,000	-11%	<1%	41.3%
Great Divide Insurance Company	W. R. Berkley Insurance Group	\$9,391,000	17%	3%	31.0%
Great Midwest Insurance Company	Skyward Specialty Insurance Group	\$2,404,000	65%	<1%	-1.9%

Policy-Issuing Insurer	Insurer Group (if any)	2023 Arizona Premium	2022 to 2023 Premium Change	Arizona to Grand Total %	Arizona Adj Loss Ratio
Great Northern Insurance Company	Chubb INA Group	\$11,460,000	14%	<1%	49.2%
Great West Casualty Company	Old Republic Insurance Group	\$26,438,000	15%	2%	57.1%
Green Hills Insurance Company RRG	...	\$65,000	-10%	2%	0.0%
Greenwich Insurance Company	XL America Companies	\$14,217,000	15%	1%	177.9%
Guarantee Company of North America USA	Intact US Insurance Group	\$144,000	-42%	2%	-60.9%
GuideOne Elite Insurance Company	GuideOne Insurance Companies	\$127,000	-68%	<1%	69.9%
GuideOne Insurance Company	GuideOne Insurance Companies	\$4,696,000	-11%	1%	38.1%
GuideOne National Insurance Company	GuideOne Insurance Companies	\$4,159,000	-16%	1%	34.6%
GuideOne Specialty Insurance Company	GuideOne Insurance Companies	\$534,000	-9%	<1%	20.9%
Hamilton Select Insurance Inc.	...	\$1,431,000	185%	2%	41.0%
Harco National Insurance Company	IAT Insurance Group	\$64,100,000	641%	13%	85.2%
Harleysville Insurance Co of New York	Nationwide Property & Casualty Group	\$2,187,000	178%	1%	39.0%
Harleysville Insurance Company	Nationwide Property & Casualty Group	\$75,000	-44%	<1%	31.5%
Hartford Accident and Indemnity Company	Hartford Insurance Group	\$14,018,000	43%	2%	-2.6%
Hartford Casualty Insurance Company	Hartford Insurance Group	\$11,362,000	-19%	<1%	87.1%
Hartford Fire Insurance Company	Hartford Insurance Group	\$38,030,000	22%	1%	-27.8%
Hartford Insurance Co of the Midwest	Hartford Insurance Group	\$10,397,000	-5%	1%	91.1%
Hartford Insurance Co of the Southeast	Hartford Insurance Group	\$53,478,000	57%	14%	112.4%
Hartford Insurance Company of Illinois	Hartford Insurance Group	\$2,539,000	4%	2%	-20.3%
Hartford Steam Boiler Inspec & Ins	Munich-American Holding Corp Companies	\$841,000	53%	<1%	75.0%
Hartford Underwriters Insurance Company	Hartford Insurance Group	\$44,123,000	26%	2%	45.3%
HDI Global Insurance Company	HDI/Talanx US PC Group	\$5,557,000	74%	<1%	365.5%
HDI Specialty Insurance Company	HDI/Talanx US PC Group	\$1,159,000	-33%	<1%	33.8%
Healthcare Professional RRG, Inc.	...	\$101,000	381%	<1%	27.8%
Heritage Indemnity Company	AmTrust Group	\$2,119,000	2%	5%	84.8%
Highlander Specialty Insurance Company	Clear Blue Insurance Group	\$440,000	N/A	<1%	20.2%
Hilltop Specialty Insurance Company	Fairfax Financial (USA) Group	\$158,000	46%	<1%	-196.7%
HiRoad Assurance Company	State Farm Group	\$14,508,000	160%	58%	99.6%
Hiscox Insurance Company Inc.	Hiscox USA Group	\$13,296,000	5%	2%	57.6%
Homeland Insurance Company of Delaware	Intact US Insurance Group	\$1,000	-90%	<1%	-33.3%
Homeland Insurance Company of New York	Intact US Insurance Group	\$9,593,000	167%	2%	16.6%
Homeowners of America Insurance Company	...	\$10,209,000	40%	2%	86.8%
Homesite Indemnity Company	American Family Insurance Group	\$9,642,000	5%	6%	66.4%
Homesite Insurance Company	American Family Insurance Group	\$115,474,000	48%	7%	64.1%
Homesite Insurance Company of Florida	American Family Insurance Group	\$11,842,000	44%	3%	63.7%
Horace Mann Insurance Company	Horace Mann Insurance Group	\$6,993,000	14%	3%	71.3%
Horace Mann Property & Casualty Ins Co	Horace Mann Insurance Group	\$1,265,000	9%	<1%	62.6%
Hornbeam Insurance Company	...	\$16,000	-27%	<1%	0.0%
Housing Authority Prop Ins, A Mutual Co	HAI Group	\$395,000	19%	<1%	12.7%
Housing Authority RRG, Inc.	HAI Group	\$139,000	1%	<1%	-32.7%
Housing Enterprise Insurance Co, Inc.	HAI Group	\$1,327,000	30%	1%	39.1%
Houston Casualty Company	Tokio Marine US PC Group	\$16,674,000	35%	2%	72.7%
Houston Specialty Insurance Company	Skyward Specialty Insurance Group	\$5,544,000	-5%	<1%	-54.2%
Hoxbridge Insurance Company, Inc., A RRG	...	\$65,000	N/A	<1%	67.2%
HSB Specialty Insurance Company	Munich-American Holding Corp Companies	\$955,000	-52%	3%	146.8%
Hudson Excess Insurance Company	Fairfax Financial (USA) Group	\$8,814,000	36%	1%	82.8%
Hudson Insurance Company	Fairfax Financial (USA) Group	\$8,548,000	-17%	<1%	85.2%
ICI Mutual Insurance Company, a RRG	...	\$1,361,000	-2%	2%	21.8%
Illinois Casualty Company	...	\$7,740,000	36%	8%	83.4%
Illinois National Insurance Co.	American International Group	\$7,690,000	-43%	6%	68.6%
Illinois Union Insurance Company	Chubb INA Group	\$12,308,000	29%	1%	10.1%
Imperium Insurance Company	Skyward Specialty Insurance Group	\$5,189,000	35%	1%	-15.9%
Incline Casualty Company	Incline Insurance Group	\$1,435,000	248%	<1%	-4.6%
Indemnity Insurance Co of North America	Chubb INA Group	\$19,397,000	-2%	1%	62.4%
Indemnity National Insurance Company	...	\$873,000	45%	<1%	22.6%
Independence American Insurance Company	Independence Pet Insurance Group	\$6,203,000	-5%	3%	41.6%
Indian Harbor Insurance Company	XL America Companies	\$22,702,000	-1%	1%	9.5%
Infinity Auto Insurance Company	Kemper PC Companies	\$14,411,000	4%	3%	49.3%
Infinity Casualty Insurance Company	Kemper PC Companies	\$4,991,000	-40%	8%	70.0%
Infinity Insurance Company	Kemper PC Companies	\$1,583,000	-16%	<1%	54.2%
Infinity Safeguard Insurance Company	Kemper PC Companies	\$13,845,000	-15%	100%	75.2%
Insurance Company of State of PA	American International Group	\$1,714,000	61%	<1%	-19.6%
Insurance Company of the West	ICW Group	\$2,836,000	37%	<1%	87.7%
InsureMax Insurance Company	AssuranceAmerica Insurance Group	\$1,045,000	N/A	1%	83.9%
Insurors Indemnity Company	Insurors Indemnity Companies	\$99,000	106%	<1%	50.0%
Integon Indemnity Corporation	Allstate Insurance Group	\$624,000	-28%	<1%	38.0%
Integon National Insurance Company	Allstate Insurance Group	\$36,885,000	150%	2%	50.6%
International Fidelity Insurance Company	IAT Insurance Group	\$20,000	-59%	<1%	65.0%
Intrepid Insurance Company	W. R. Berkley Insurance Group	\$4,174,000	63%	3%	88.8%
Intrepid Specialty Insurance Company	W. R. Berkley Insurance Group	\$1,012,000	193%	2%	38.6%
Ironshore Indemnity Inc.	Liberty Mutual Insurance Companies	\$2,379,000	3%	<1%	45.1%
Ironshore Specialty Insurance Co	Liberty Mutual Insurance Companies	\$21,787,000	61%	2%	50.0%
ISMIE Indemnity Company	ISMIE Mutual Group	\$120,000	-33%	<1%	392.5%
ISMIE Mutual Insurance Company	ISMIE Mutual Group	\$225,000	42%	<1%	36.9%
James River Insurance Company	James River Group	\$22,434,000	7%	2%	52.3%
Jefferson Insurance Company	Allianz US PC Insurance Companies	\$40,256,000	9%	3%	23.7%
Jet Insurance Company	...	\$268,000	113%	2%	9.7%
Jewelers Mutual Insurance Company, SI	Jewelers Mutual Insurance Group	\$5,115,000	12%	1%	30.6%
JM Specialty Insurance Company	Jewelers Mutual Insurance Group	\$69,000	10%	2%	17.6%
Just Auto Insurance, Inc.	...	\$7,558,000	70%	100%	60.3%
Key Risk Insurance Company	W. R. Berkley Insurance Group	\$5,320,000	21%	2%	41.9%
Kin Interinsurance Nexus Exchange	Kin Insurance Group	\$485,000	N/A	7%	77.2%
Kinsale Insurance Company	...	\$25,997,000	16%	2%	34.6%
Knight Specialty Insurance Company	Knight Insurance Group	\$6,295,000	146%	2%	21.5%
KnightBrook Insurance Company	Knight Insurance Group	\$357,000	-43%	<1%	-19.0%

Policy-Issuing Insurer	Insurer Group (if any)	2023 Arizona Premium	2022 to 2023 Premium Change	Arizona to Grand Total %	Arizona Adj Loss Ratio
KW Specialty Insurance Company	...	\$89,000	-21%	<1%	137.0%
Lancer Insurance Company	Core Specialty Insurance Group	\$2,983,000	-2%	1%	20.2%
Landcar Casualty Company	...	\$2,769,000	-39%	16%	58.5%
Landmark American Insurance Company	Berkshire Hathaway Insurance Group	\$22,441,000	19%	1%	30.3%
Lemonade Insurance Company	Lemonade Insurance Group	\$11,808,000	22%	2%	48.2%
Lexington Insurance Company	American International Group	\$32,643,000	26%	1%	24.6%
Lexington National Insurance Corporation	Revolutionary Insurance Group	\$161,000	-63%	<1%	-7.6%
Lexon Insurance Company	Sompo Holdings US Group	\$1,675,000	-19%	2%	-0.7%
Liberty Insurance Corporation	Liberty Mutual Insurance Companies	\$11,406,000	-11%	<1%	68.3%
Liberty Insurance Underwriters, Inc.	Liberty Mutual Insurance Companies	\$97,063,000	1%	3%	88.3%
Liberty Mutual Fire Insurance Company	Liberty Mutual Insurance Companies	\$77,337,000	31%	2%	58.5%
Liberty Mutual Insurance Company	Liberty Mutual Insurance Companies	\$38,653,000	39%	1%	53.3%
Liberty Mutual Personal Insurance Co	Liberty Mutual Insurance Companies	\$254,831,000	2%	7%	70.3%
Liberty Surplus Insurance Corporation	Liberty Mutual Insurance Companies	\$11,294,000	-11%	1%	-3.0%
LIO Insurance Company	LIO Insurance Group	\$2,825,000	-15%	8%	115.6%
LIO Specialty Insurance Company	LIO Insurance Group	\$3,000	N/A	<1%	N/A
Lion Insurance Company	...	\$273,000	-7%	2%	77.3%
LM General Insurance Company	Liberty Mutual Insurance Companies	\$42,772,000	-26%	2%	45.6%
LM Insurance Corporation	Liberty Mutual Insurance Companies	\$13,519,000	9%	1%	49.4%
Lone Star Alliance, Inc., RRG	Texas Medical Insurance Group	\$1,944,000	14%	3%	53.4%
Loya Insurance Company	Loya Insurance Group	\$8,350,000	46%	2%	62.3%
Lyndon Southern Insurance Company	Fortegra P&C Group	\$17,283,000	-7%	3%	63.1%
MAG Mutual Insurance Company	MAG Mutual Companies	\$4,173,000	110%	1%	51.2%
Main Street America Protection Ins Co	American Family Insurance Group	\$25,839,000	73%	8%	88.1%
Manufacturers Alliance Insurance Company	Old Republic Insurance Group	\$3,933,000	147%	2%	156.2%
Markel American Insurance Company	Markel Insurance Group	\$21,926,000	24%	2%	84.6%
Markel Insurance Company	Markel Insurance Group	\$14,172,000	14%	2%	55.6%
Massachusetts Bay Insurance Company	Hanover Ins Group Prop & Cas Cos	\$7,349,000	11%	1%	21.5%
Maxum Indemnity Company	Hartford Insurance Group	\$748,000	47%	<1%	-5.5%
Medical Mutual Ins Co of North Carolina	Curi Insurance Group	\$721,000	324%	<1%	51.9%
Medical Protective Company	Berkshire Hathaway Insurance Group	\$18,847,000	13%	3%	59.6%
Medmarc Casualty Insurance Company	ProAssurance Group	\$1,313,000	-9%	4%	108.2%
MEMIC Casualty Company	MEMIC Group	\$69,000	35%	<1%	226.1%
MEMIC Indemnity Company	MEMIC Group	\$422,000	32%	<1%	86.6%
Mendota Insurance Company	Premier Holdings Group	\$37,794,000	281%	33%	72.0%
Mennonite Aid Plan of the Pacific Coast	...	\$5,000	0%	<1%	0.0%
Merastar Insurance Company	Kemper PC Companies	\$13,000	-55%	1%	9.5%
Mercer Insurance Company	United Fire & Casualty Group	\$3,517,000	97%	3%	56.0%
Merchants Bonding Company (Mutual)	Merchants Bonding Co (Mutual) Group	\$6,568,000	19%	4%	7.1%
Merchants National Bonding, Inc.	Merchants Bonding Co (Mutual) Group	\$5,883,000	18%	6%	21.2%
Mercury Casualty Company	Mercury Casualty Group	\$39,890,000	38%	21%	70.5%
Meridian Security Insurance Company	Liberty Mutual Insurance Companies	\$505,000	18%	<1%	56.3%
Mesa Underwriters Specialty Insurance Co	Selective Insurance Group	\$5,428,000	21%	1%	33.7%
Metromile Insurance Company	Lemonade Insurance Group	\$6,155,000	-11%	6%	65.6%
Metropolitan General Insurance Company	...	\$12,650,000	96%	5%	55.1%
MGA Insurance Company, Inc.	State Farm Group	\$18,713,000	32%	5%	58.9%
MIC General Insurance Corporation	Allstate Insurance Group	\$19,088,000	11%	8%	130.9%
MIC Property and Casualty Insurance Corp	Ally Insurance Group	\$20,339,000	466%	5%	358.8%
Mid-Century Insurance Company	Farmers Insurance Group	\$23,235,000	-1%	<1%	45.1%
Mid-Continent Casualty Company	Great American P & C Insurance Group	\$324,000	-29%	<1%	151.8%
Mid-Continent Excess and Surplus Ins Co	Great American P & C Insurance Group	\$129,000	1743%	1%	0.0%
Middlesex Insurance Company	Sentry Insurance Group	\$2,821,000	87%	<1%	55.8%
Midvale Indemnity Company	American Family Insurance Group	\$38,165,000	24%	7%	79.5%
Midwest Employers Casualty Company	W. R. Berkley Insurance Group	\$4,340,000	55%	1%	-116.2%
Midwest Family Advantage Insurance Co	Midwest Family Group	\$456,000	-11%	4%	47.7%
Midwest Family Mutual Insurance Company	Midwest Family Group	\$16,963,000	3%	7%	63.7%
Milbank Insurance Company	Liberty Mutual Insurance Companies	\$1,052,000	-21%	<1%	81.9%
Milford Casualty Insurance Company	AmTrust Group	\$2,407,000	50%	2%	20.5%
Mitsui Sumitomo Insurance Co of America	MS&AD US Insurance Group	\$6,162,000	36%	2%	49.8%
Mitsui Sumitomo Insurance USA Inc.	MS&AD US Insurance Group	\$3,565,000	20%	2%	80.2%
MMIC Insurance, Inc.	Constellation Insurance Group	\$865,000	39%	<1%	34.4%
MMIC Risk Retention Group, Inc.	Constellation Insurance Group	\$2,410,000	86%	10%	15.4%
Mobilitas Insurance Company of Arizona	CSAA Insurance Group	\$3,329,000	355%	<1%	99.6%
Monterey Insurance Company	Auto-Owners Insurance Group	\$5,980,000	98%	11%	79.1%
Mortgage Guaranty Insurance Corporation	Mortgage Guaranty Group	\$25,132,000	3%	2%	-2.5%
Motor Transport Mutual RRG, Inc.	...	\$131,000	352%	1%	28.7%
Motors Insurance Corporation	Ally Insurance Group	\$1,802,000	130%	<1%	53.4%
Mount Vernon Fire Insurance Company	Berkshire Hathaway Insurance Group	\$1,135,000	14%	<1%	22.7%
Mount Vernon Specialty Insurance Company	Berkshire Hathaway Insurance Group	\$190,000	-30%	1%	13.5%
Mountain States Indemnity Company	Donegal Insurance Group	\$80,000	N/A	<1%	0.0%
MountainPoint Insurance Company	CopperPoint Insurance Group	\$6,791,000	242%	100%	22.0%
MS Transverse Insurance Company	MS&AD US Insurance Group	\$1,506,000	-36%	1%	51.9%
MS Transverse Specialty Insurance Co	MS&AD US Insurance Group	\$6,155,000	181%	<1%	31.7%
MSIG Specialty Insurance USA Inc.	MS&AD US Insurance Group	\$112,000	18%	<1%	30.9%
Mt. Hawley Insurance Company	RLI Group	\$3,726,000	-42%	<1%	44.4%
MTAW Insurance Company	Fairfax Financial (USA) Group	\$2,000	N/A	1%	N/A
Mutual Insurance Company of Arizona	Mutual Insurance Co of Arizona Group	\$81,127,000	-2%	93%	50.6%
Mutual of Enumclaw Insurance Company	Enumclaw Insurance Group	\$18,295,000	-41%	5%	112.9%
National American Insurance Company	...	\$151,000	-7%	<1%	6.6%
National Assisted Living RRG	...	\$19,000	-17%	<1%	-5.3%
National Builders Insurance Company	Builders Insurance Group	\$602,000	442%	2%	40.0%
National Casualty Company	Nationwide Property & Casualty Group	\$24,939,000	-7%	2%	67.1%
National Fire & Marine Insurance Co	Berkshire Hathaway Insurance Group	\$36,182,000	17%	<1%	64.6%
National Fire and Indemnity Exchange	...	\$61,000	42%	1%	0.0%
National Fire Insurance Co of Hartford	CNA Insurance Companies	\$12,870,000	0%	2%	26.2%

Policy-Issuing Insurer	Insurer Group (if any)	2023 Arizona Premium	2022 to 2023 Premium Change	Arizona to Grand Total %	Arizona Adj Loss Ratio
National General Assurance Company	Allstate Insurance Group	\$40,811,000	2175%	31%	78.6%
National General Insurance Company	Allstate Insurance Group	\$17,236,000	13%	6%	41.8%
National General Insurance Online, Inc.	Allstate Insurance Group	\$62,000	-30%	<1%	-75.4%
National Guardian RRG, Inc	...	\$239,000	132%	<1%	0.0%
National Indemnity Company	Berkshire Hathaway Insurance Group	\$11,016,000	28%	4%	65.2%
National Interstate Insurance Company	Great American P & C Insurance Group	\$12,015,000	34%	2%	39.0%
National Liability & Fire Insurance Co	Berkshire Hathaway Insurance Group	\$13,973,000	22%	1%	42.2%
National Mortgage Insurance Corporation	National Mortgage Insurance Group	\$19,210,000	15%	3%	16.6%
National Specialty Insurance Company	Markel Insurance Group	\$4,436,000	-25%	1%	130.7%
National Surety Corporation	Allianz US PC Insurance Companies	\$70,000	-73%	<1%	-644.6%
National Transportation Ins Co RRG, LLC	...	\$307,000	-46%	3%	234.8%
National Union Fire Ins Co Pittsburgh PA	American International Group	\$89,783,000	13%	1%	54.4%
Nationwide Affinity Ins Co of America	Nationwide Property & Casualty Group	\$6,478,000	-3%	2%	62.6%
Nationwide Agribusiness Insurance Co	Nationwide Property & Casualty Group	\$13,358,000	-5%	<1%	45.2%
Nationwide Assurance Company	Nationwide Property & Casualty Group	\$10,355,000	17%	2%	91.2%
Nationwide General Insurance Company	Nationwide Property & Casualty Group	\$38,954,000	14%	2%	110.5%
Nationwide Insurance Company of America	Nationwide Property & Casualty Group	\$23,030,000	-11%	1%	81.2%
Nationwide Mutual Insurance Company	Nationwide Property & Casualty Group	\$31,550,000	-4%	<1%	42.4%
Nationwide Property & Casualty Ins Co	Nationwide Property & Casualty Group	\$344,000	78%	<1%	203.0%
Natl Independent Truckers Ins Co, A RRG	...	\$24,000	14%	<1%	4.2%
NAU Country Insurance Company	QBE North America Insurance Group	\$22,765,000	59%	<1%	111.3%
Nautilus Insurance Company	W. R. Berkley Insurance Group	\$3,065,000	-7%	<1%	62.8%
Navigators Insurance Company	Hartford Insurance Group	\$20,659,000	27%	2%	39.2%
Navigators Specialty Insurance Company	Hartford Insurance Group	\$25,918,000	22%	3%	69.4%
NCMIC Insurance Company	NCMIC Group	\$1,419,000	-9%	2%	26.0%
NCMIC Risk Retention Group, Inc.	NCMIC Group	\$462,000	58%	3%	15.8%
Netherlands Insurance Company	Liberty Mutual Insurance Companies	\$3,614,000	25%	43%	99.4%
New Hampshire Insurance Company	American International Group	\$9,699,000	-27%	2%	2.8%
New Home Warranty Insurance Co, A RRG	...	\$301,000	-6%	2%	61.6%
New York Marine and General Insurance Co	Coaction Specialty Insurance Group	\$3,698,000	-1%	<1%	87.7%
Next Insurance US Company	...	\$765,000	-87%	<1%	17.8%
NGM Insurance Company	American Family Insurance Group	\$10,157,000	13%	3%	76.2%
NLADA Mutual Insurance Company, a RRG	MLM Group	\$109,000	N/A	2%	10.4%
Noblr Reciprocal Exchange	USAA Group	\$1,505,000	44%	11%	88.1%
NORCAL Insurance Company	ProAssurance Group	\$5,550,000	-23%	3%	99.5%
NORCAL Specialty Insurance Company	ProAssurance Group	\$215,000	-15%	2%	335.3%
NorGUARD Insurance Company	Berkshire Hathaway Insurance Group	\$697,000	-63%	<1%	59.5%
North American Capacity Insurance Co	...	\$4,958,000	-36%	1%	-36.4%
North Light Specialty Insurance Company	Allstate Insurance Group	\$415,000	33%	<1%	18.2%
North Pointe Insurance Company	QBE North America Insurance Group	\$1,839,000	75%	2%	62.0%
North River Insurance Company	Fairfax Financial (USA) Group	\$4,161,000	-44%	<1%	109.8%
Northfield Insurance Company	Travelers Group	\$4,278,000	7%	1%	81.9%
Northland Insurance Company	Travelers Group	\$7,360,000	-20%	2%	26.6%
NOVA Casualty Company	Hanover Ins Group Prop & Cas Cos	\$2,479,000	-42%	1%	8.9%
Nutmeg Insurance Company	Hartford Insurance Group	\$6,381,000	53%	3%	60.7%
Oak River Insurance Company	Berkshire Hathaway Insurance Group	\$652,000	-1%	<1%	76.2%
OBI America Insurance Company	Intact US Insurance Group	\$18,000	N/A	3%	27.3%
OBI National Insurance Company	Intact US Insurance Group	\$613,000	28%	2%	11.6%
Obsidian Insurance Company	Obsidian Insurance Group	\$1,923,000	153%	3%	68.3%
Obsidian Pacific Insurance Company	Obsidian Insurance Group	\$259,000	N/A	23%	50.0%
Obsidian Specialty Insurance Company	Obsidian Insurance Group	\$9,048,000	61%	3%	48.8%
Occidental Fire and Casualty Co of NC	IAT Insurance Group	\$5,846,000	10%	<1%	34.6%
Ohio Casualty Insurance Company	Liberty Mutual Insurance Companies	\$23,961,000	16%	2%	92.2%
Ohio Farmers Insurance Company	Westfield Group	\$1,014,000	260%	2%	52.7%
Ohio Indemnity Company	...	\$929,000	46%	<1%	49.4%
Ohio Security Insurance Company	Liberty Mutual Insurance Companies	\$45,505,000	-9%	2%	59.5%
Old Guard Insurance Company	Westfield Group	\$4,210,000	103%	3%	33.3%
Old Republic General Insurance Corp	Old Republic Insurance Group	\$1,053,000	154%	4%	-258.1%
Old Republic Insurance Company	Old Republic Insurance Group	\$46,650,000	5%	2%	47.7%
Old Republic Surety Company	Old Republic Insurance Group	\$2,129,000	44%	2%	11.4%
Old Republic Union Insurance Company	Old Republic Insurance Group	\$10,664,000	20%	2%	51.6%
Old United Casualty Company	Berkshire Hathaway Insurance Group	\$5,076,000	-23%	2%	55.4%
Omaha National Insurance Company	Omaha National Group	\$1,009,000	4104%	13%	85.5%
OMS National Insurance Company, RRG	National Group	\$1,741,000	10%	2%	21.7%
OnStar National Insurance Company	OnStar Insurance Group	\$227,000	N/A	28%	85.1%
OOIDA Risk Retention Group, Inc.	...	\$128,000	-51%	<1%	0.6%
Ophthalmic Mutual Insurance Co (A RRG)	...	\$2,224,000	11%	4%	5.0%
Overdrive Risk Retention Group, LLC	...	\$229,000	816%	5%	20.2%
Owners Insurance Company	Auto-Owners Insurance Group	\$50,272,000	26%	2%	80.4%
Pacific Compensation Insurance Company	CopperPoint Insurance Group	\$5,156,000	45%	3%	52.9%
Pacific Employers Insurance Company	Chubb INA Group	\$3,161,000	2%	2%	42.3%
Pacific Indemnity Company	Chubb INA Group	\$44,726,000	14%	6%	49.7%
Pacific Insurance Company, Limited	Hartford Insurance Group	\$1,817,000	2%	1%	6.1%
Pacific Specialty Insurance Company	Pacific Specialty Insurance Group	\$1,668,000	4408%	<1%	36.9%
Pacific Star Insurance Company	Anchor General Insurance Group	\$5,000	-17%	<1%	-100.0%
Palms Specialty Insurance Company, Inc.	...	\$371,000	N/A	2%	58.4%
Palomar Excess and Surplus Insurance Co	Palomar Holdings US Group	\$6,048,000	8%	1%	1.8%
Palomar Specialty Insurance Company	Palomar Holdings US Group	\$1,072,000	31%	<1%	36.1%
Paratransit Insurance Co, A Mutual RRG	...	\$2,556,000	32%	12%	33.1%
Park Wood Risk Retention Group, Inc.	...	\$1,000	-98%	<1%	123.5%
PCH Mutual Insurance Company Inc., A RRG	...	\$125,000	-1%	1%	16.9%
Peak Property and Casualty Ins Corp	Sentry Insurance Group	\$42,922,000	46%	9%	61.8%
Peerless Indemnity Insurance Company	Liberty Mutual Insurance Companies	\$387,000	312%	<1%	63.5%
Pegaso Risk Retention Group, Inc.	...	\$130,000	N/A	3%	40.6%
Pekin Insurance Company	Pekin Insurance Group	\$79,021,000	9%	17%	107.1%

Policy-Issuing Insurer	Insurer Group (if any)	2023 Arizona Premium	2022 to 2023 Premium Change	Arizona to Grand Total %	Arizona Adj Loss Ratio
Pekin Select Insurance Company	Pekin Insurance Group	\$970,000	89%	10%	49.4%
Peelus Insurance Company	BAMR US PC Group	\$950,000	-85%	<1%	41.9%
Penn-America Insurance Company	Global Indemnity Group	\$2,000	-300%	<1%	-100.0%
Penn-Star Insurance Company	Global Indemnity Group	\$993,000	-5%	<1%	50.3%
Pennsylvania Insurance Company	AU Holding Company Group	\$451,000	224%	<1%	14.2%
Pennsylvania Lumbermens Mutual Ins Co	...	\$2,711,000	14%	<1%	76.2%
Pennsylvania Manufacturers Indemnity Co	Old Republic Insurance Group	\$1,219,000	0%	<1%	19.3%
Pennsylvania Manufacturers' Assoc Ins Co	Old Republic Insurance Group	\$17,530,000	15%	3%	58.5%
Permanent General Assurance Corp of Ohio	American Family Insurance Group	\$22,072,000	40%	7%	73.6%
Permanent General Assurance Corporation	American Family Insurance Group	\$6,626,000	-21%	<1%	44.7%
Petroleum Marketers Management Ins Co	...	\$522,000	14%	8%	1.6%
Pharmacists Mutual Insurance Company	Pharmacists Mutual Insurance Group	\$2,189,000	-25%	1%	68.0%
Philadelphia Indemnity Insurance Company	Tokio Marine US PC Group	\$104,399,000	10%	3%	43.4%
Phoenix Insurance Company	Travelers Group	\$20,923,000	14%	1%	26.9%
Physicians Insurance RRG, Inc.	Physicians Insurance Mutual Group	\$525,000	24%	<1%	56.3%
Pie Casualty Insurance Company	Pie Insurance Group	\$574,000	92%	55%	75.3%
Plateau Casualty Insurance Company	...	\$774,000	-40%	<1%	111.3%
Platinum Transport Ins RRG, Inc.	...	\$112,000	2140%	1%	-111.1%
Platte River Insurance Company	Berkshire Hathaway Insurance Group	\$1,001,000	-7%	3%	-63.0%
Plaza Insurance Company	Liberty Mutual Insurance Companies	\$332,000	95%	2%	50.0%
PMI Mortgage Insurance Co.	PMI Mortgage Group	\$359,000	-35%	1%	101.4%
PracticeProtection Insurance Co (a RRG)	PracticeProtection Group	\$4,000	N/A	<1%	0.0%
Praetorian Insurance Company	QBE North America Insurance Group	\$18,152,000	9%	4%	81.0%
Prefera Insurance Company RRG	...	\$211,000	23%	1%	16.8%
Preferred Contractors Ins Co RRG LLC	...	\$321,000	-36%	2%	-13.0%
Preferred Employers Insurance Company	W. R. Berkley Insurance Group	\$348,000	-68%	<1%	6.5%
Preferred Physicians Med RRG, Mut Ins Co	ProAssurance Group	\$3,001,000	-34%	9%	-14.8%
Preferred Professional Insurance Company	Coverys Companies	\$4,183,000	-13%	5%	20.7%
Prescient National Insurance Company	...	\$13,000	-46%	<1%	0.0%
Primary Care Insurance, a RRG, Inc.	...	\$11,000	N/A	<1%	0.0%
Prime Insurance Company	Prime Insurance Group	\$3,183,000	18%	2%	29.5%
PrimeOne Insurance Company	PrimeOne Insurance Group	\$75,000	-63%	<1%	184.9%
Primo Insurance Company	Nodak Insurance Group	\$4,077,000	247%	45%	68.9%
Princeton Excess & Surplus Lines Ins Co	Munich-American Holding Corp Companies	\$14,782,000	35%	2%	-80.4%
Privilege Underwriters Reciprocal Exch	Tokio Marine US PC Group	\$30,271,000	24%	1%	68.9%
ProAssurance Indemnity Company, Inc.	ProAssurance Group	\$224,000	-26%	<1%	57.2%
ProAssurance Insurance Co of America	ProAssurance Group	\$1,078,000	-9%	2%	16.5%
ProAssurance Specialty Insurance Company	ProAssurance Group	\$3,865,000	71%	2%	64.2%
ProCentury Insurance Company	AF Group	\$8,000	14%	<1%	37.5%
Producers Agriculture Insurance Company	Tokio Marine US PC Group	\$6,474,000	-17%	<1%	159.4%
Professional Security Insurance Company	MAG Mutual Companies	\$3,660,000	16%	2%	24.9%
Professional Solutions Ins Co	NCMIC Group	\$1,517,000	4%	2%	38.9%
Professional Transportation RRG, Inc.	...	\$46,000	N/A	<1%	33.3%
Professionals Risk Retention Grp Inc.	...	\$3,341,000	9%	100%	91.3%
Progressive Advanced Insurance Company	Progressive Insurance Group	\$811,580,000	33%	24%	70.6%
Progressive Preferred Insurance Company	Progressive Insurance Group	\$537,237,000	30%	28%	70.0%
Property and Casualty Ins Co of Hartford	Hartford Insurance Group	\$16,073,000	-2%	2%	88.7%
ProSelect Insurance Company	Coverys Companies	\$3,033,000	35%	1%	73.0%
Protective Insurance Company	Progressive Insurance Group	\$10,841,000	8%	2%	173.4%
Protective Property & Casualty Ins Co	...	\$7,292,000	1%	5%	92.7%
Protective Specialty Insurance Company	Progressive Insurance Group	\$162,000	-5%	2%	98.0%
QBE Insurance Corporation	QBE North America Insurance Group	\$18,376,000	3%	1%	-9.9%
QBE Specialty Insurance Company	QBE North America Insurance Group	\$6,398,000	-16%	<1%	109.1%
Qualitas Insurance Company	...	\$5,479,000	-15%	5%	85.0%
Radian Guaranty Inc.	Radian Group	\$24,695,000	-2%	3%	-0.5%
Radnor Specialty Insurance Company	Berkshire Hathaway Insurance Group	\$29,000	-74%	<1%	534.4%
Recover Insurance Company RRG, Inc.	...	\$28,000	-10%	<1%	24.1%
Red Rock Risk Retention Grp, Inc.	...	\$1,261,000	1%	100%	69.2%
Redwood Fire and Casualty Insurance Co	Berkshire Hathaway Insurance Group	\$17,885,000	9%	5%	66.8%
Regent Insurance Company	QBE North America Insurance Group	\$2,019,000	-38%	3%	98.4%
Republic Indemnity Company of America	Great American P & C Insurance Group	\$2,325,000	57%	1%	-33.8%
Republic Indemnity Company of California	Great American P & C Insurance Group	\$892,000	-49%	15%	302.7%
Republic Mortgage Insurance Company	Old Republic Insurance Group	\$212,000	-35%	1%	-12.7%
Republic-Vanguard Insurance Company	AmTrust Group	\$3,152,000	108%	1%	-75.6%
Repwest Insurance Company	AMERCO Property and Casualty Ins Group	\$2,733,000	-1%	4%	13.8%
Response Insurance Company	Kemper PC Companies	\$69,000	-55%	23%	75.0%
Restoration Risk Retention Group, Inc.	...	\$202,000	-9%	<1%	100.5%
Richmond National Insurance Company	...	\$1,475,000	3886%	1%	50.9%
Riverport Insurance Company	W. R. Berkley Insurance Group	\$592,000	186%	1%	226.0%
RLI Insurance Company	RLI Group	\$22,715,000	7%	3%	32.6%
Roche Surety and Casualty Company, Inc.	...	\$11,000	0%	<1%	0.0%
Rock Ridge Insurance Company	Clear Blue Insurance Group	\$20,162,000	48%	6%	88.6%
Rockingham Casualty Company	Rockingham Group	\$54,000	-46%	<1%	-353.7%
Rockingham Specialty, Inc.	Rockingham Group	\$1,613,000	24%	3%	91.8%
Rockwood Casualty Insurance Company	BAMR US PC Group	\$263,000	153%	<1%	16.7%
Root Insurance Company	Root Insurance Group	\$35,393,000	107%	6%	64.6%
RSUI Indemnity Company	Berkshire Hathaway Insurance Group	\$5,539,000	-39%	<1%	93.4%
Rural Community Insurance Company	Zurich Insurance US PC Group	\$6,589,000	24%	<1%	190.6%
Rural Trust Insurance Company	...	\$189,000	5%	<1%	37.8%
Safe Auto Insurance Company	Allstate Insurance Group	\$1,263,000	-79%	<1%	69.0%
Safeco Insurance Company of America	Liberty Mutual Insurance Companies	\$255,910,000	12%	6%	73.2%
Safeco Insurance Company of Illinois	Liberty Mutual Insurance Companies	\$5,995,000	8%	<1%	72.7%
Safety First Insurance Company	Tokio Marine US PC Group	\$68,000	2167%	<1%	26.5%
Safety National Casualty Corporation	Tokio Marine US PC Group	\$31,958,000	35%	3%	16.6%
Safety Specialty Insurance Company	Tokio Marine US PC Group	\$745,000	-84%	1%	26.0%

Policy-Issuing Insurer	Insurer Group (if any)	2023 Arizona Premium	2022 to 2023 Premium Change	Arizona to Grand Total %	Arizona Adj Loss Ratio
Safeway Insurance Company	Safeway Insurance Group	\$54,445,000	0%	21%	77.2%
Sagamore Insurance Company	Progressive Insurance Group	\$867,000	-7%	3%	120.0%
Samsung F & M Insurance Co, Ltd USB	...	\$770,000	83%	<1%	-19.4%
Scottsdale Indemnity Company	Nationwide Property & Casualty Group	\$41,602,000	16%	16%	33.1%
Scottsdale Insurance Company	Nationwide Property & Casualty Group	\$11,049,000	-9%	<1%	18.6%
Scottsdale Surplus Lines Insurance Co	Nationwide Property & Casualty Group	\$197,000	19600%	<1%	0.5%
SECURA Insurance Company	SECURA Insurance Companies	\$51,370,000	28%	6%	40.0%
SECURA Supreme Insurance Company	SECURA Insurance Companies	\$15,420,000	4%	5%	79.2%
Securian Casualty Company	...	\$8,723,000	7%	2%	41.2%
Security National Insurance Company	AmTrust Group	\$5,239,000	-8%	<1%	40.1%
Selective Insurance Co of South Carolina	Selective Insurance Group	\$32,497,000	98%	3%	82.8%
Selective Insurance Co of the Southeast	Selective Insurance Group	\$15,811,000	38%	2%	55.8%
Selective Insurance Company of America	Selective Insurance Group	\$59,229,000	20%	5%	83.7%
Selective Insurance Company of New York	Selective Insurance Group	\$1,451,000	4%	1%	21.3%
Selective Way Insurance Company	Selective Insurance Group	\$8,334,000	32%	2%	124.9%
Seneca Insurance Company, Inc.	Fairfax Financial (USA) Group	\$749,000	-30%	<1%	27.3%
Seneca Specialty Insurance Company	Fairfax Financial (USA) Group	\$1,125,000	3%	<1%	34.0%
Sentinel Insurance Company, Ltd.	Hartford Insurance Group	\$17,322,000	11%	1%	4.4%
Sentrunity Casualty Company	...	\$11,000	N/A	<1%	N/A
Sentry Casualty Company	Sentry Insurance Group	\$1,975,000	-46%	<1%	79.6%
Sentry Insurance Company	Sentry Insurance Group	\$24,383,000	-11%	3%	120.2%
Sentry Select Insurance Company	Sentry Insurance Group	\$15,500,000	5%	2%	51.6%
Sequoia Insurance Company	AmTrust Group	\$3,137,000	16%	2%	56.5%
Service American Indemnity Company	Service Insurance Group	\$7,687,000	-10%	3%	41.2%
Service Lloyds Insurance Co, a Stock Co	Service Insurance Group	\$246,000	531%	<1%	4.3%
SFM Mutual Insurance Company	SFM Companies	\$132,000	89%	<1%	92.6%
Shield Indemnity Incorporated	Universal Shield Insurance Group	\$11,000	N/A	<1%	0.0%
Sierra Specialty Insurance Company	AmTrust Group	\$505,000	N/A	<1%	62.7%
SiriusPoint America Insurance Company	SiriusPoint America Insurance Group	\$12,524,000	-16%	2%	117.7%
SiriusPoint Specialty Insurance Corp	SiriusPoint America Insurance Group	\$1,621,000	-18%	<1%	47.9%
Skyraider Risk Retention Group, Inc.	...	\$1,000	0%	<1%	0.0%
Sompo America Fire & Marine Ins Co	Sompo Holdings US Group	\$988,000	69%	1%	96.9%
Sompo America Insurance Company	Sompo Holdings US Group	\$22,497,000	6%	3%	17.0%
Southern Insurance Company	AmTrust Group	\$355,000	67%	<1%	37.7%
Southern Vanguard Insurance Company	...	\$1,715,000	19%	3%	151.5%
Southlake Specialty Insurance Company	Southlake Insurance Group	\$4,662,000	127%	2%	65.8%
Southwest General Ins Co	...	\$4,000	-87%	13%	197.6%
Southwest Marine and General Ins Co	Coaction Specialty Insurance Group	\$29,000	-91%	<1%	1.5%
Southwind Risk Retention Group, Inc.	...	\$378,000	-12%	1%	33.2%
Specialty Builders Insurance Company	Builders Insurance Group	\$332,000	N/A	1%	35.5%
Specialty Risk of America	...	\$1,562,000	13%	10%	6.5%
Spinnaker Insurance Company	Spinnaker Insurance Group	\$17,091,000	20%	3%	72.3%
Spinnaker Specialty Insurance Company	Spinnaker Insurance Group	\$288,000	132%	<1%	257.5%
Spirit Mountain Ins Co RRG, Inc.	...	\$36,000	0%	1%	30.8%
St. Paul Fire and Marine Insurance Co	Travelers Group	\$2,530,000	174%	1%	14.3%
St. Paul Guardian Insurance Company	Travelers Group	\$880,000	168%	2%	20.7%
St. Paul Mercury Insurance Company	Travelers Group	\$635,000	310%	3%	45.7%
St. Paul Protective Insurance Company	Travelers Group	\$1,445,000	726%	<1%	65.0%
St. Paul Surplus Lines Insurance Company	Travelers Group	\$253,000	76%	1%	-34.4%
Standard Casualty Company	...	\$11,796,000	28%	28%	116.7%
Standard Fire Insurance Company	Travelers Group	\$22,760,000	21%	<1%	81.2%
Standard Guaranty Insurance Company	Assurant P&C Group	\$19,761,000	33%	4%	37.2%
Star Casualty Insurance Company	...	\$1,813,000	27%	3%	106.4%
Star Insurance Company	AF Group	\$2,657,000	0%	<1%	12.0%
Star Mutual Risk Retention Group, Inc.	...	\$63,000	N/A	<1%	22.2%
StarNet Insurance Company	W. R. Berkley Insurance Group	\$6,482,000	-29%	2%	23.7%
Starr Indemnity & Liability Company	Starr International Group	\$61,549,000	12%	2%	54.9%
Starr Specialty Insurance Company	Starr International Group	\$3,449,000	41%	2%	53.7%
Starr Surplus Lines Insurance Company	Starr International Group	\$45,129,000	67%	2%	64.1%
StarStone National Insurance Company	Core Specialty Insurance Group	\$5,869,000	-12%	1%	-106.5%
StarStone Specialty Insurance Company	Core Specialty Insurance Group	\$21,130,000	76%	2%	36.1%
State Auto Property & Casualty Ins Co	Liberty Mutual Insurance Companies	\$22,203,000	-27%	4%	93.4%
State Automobile Mutual Insurance Co	Liberty Mutual Insurance Companies	\$28,370,000	3%	3%	84.2%
State Farm Classic Insurance Company	State Farm Group	\$368,000	N/A	43%	26.8%
State Farm Fire and Casualty Company	State Farm Group	\$632,346,000	20%	2%	75.2%
State Farm Mutual Automobile Ins Co	State Farm Group	\$1,231,633,000	29%	2%	77.6%
State National Insurance Company, Inc.	Markel Insurance Group	\$41,354,000	154%	3%	108.3%
Steadfast Insurance Company	Zurich Insurance US PC Group	\$15,271,000	8%	1%	97.7%
Stillwater Insurance Company	Stillwater Insurance Group	\$41,818,000	4%	14%	66.1%
Stonegate Insurance Company	Producers National Group	\$16,179,000	594%	35%	104.2%
Stonington Insurance Company	QBE North America Insurance Group	\$825,000	88%	4%	-87.0%
Stratford Insurance Company	American International Group	\$528,000	85%	<1%	6.5%
Summit Specialty Insurance Company	ReAlign Insurance Group	\$977,000	-6%	<1%	20.0%
Sun Surety Insurance Company	...	\$52,000	13%	1%	0.0%
Sunland Risk Retention Group Inc	...	\$235,000	-5%	2%	9.3%
SUNZ Insurance Company	...	\$1,413,000	44%	1%	19.1%
Superior Specialty Insurance Company	Markel Insurance Group	\$38,000	N/A	<1%	-122.2%
SureTec Insurance Company	Markel Insurance Group	\$1,080,000	18%	1%	0.4%
Surety Bonding Company of America	CNA Insurance Companies	\$311,000	93%	16%	31.4%
Surya Insurance Company, Inc. RRG	...	\$50,000	32%	<1%	145.9%
Sutton National Insurance Company	Sutton National Group	\$663,000	-73%	<1%	102.6%
Sutton Specialty Insurance Company	Sutton National Group	\$3,122,000	442%	1%	32.1%
Swiss Re Corporate Solutions America Ins	Swiss Reinsurance Group	\$25,473,000	67%	1%	102.4%
Swiss Re Corporate Solutions Capacity	Swiss Reinsurance Group	\$1,941,000	-27%	<1%	-1.0%
Swiss Re Corporate Solutions Elite Ins	Swiss Reinsurance Group	\$8,946,000	29%	1%	61.8%

Policy-Issuing Insurer	Insurer Group (if any)	2023 Arizona Premium	2022 to 2023 Premium Change	Arizona to Grand Total %	Arizona Adj Loss Ratio
Swiss Re Corporate Solutions Premier Ins	Swiss Reinsurance Group	\$177,000	-20%	2%	-13.6%
T.H.E. Insurance Company	XL America Companies	\$1,671,000	-53%	3%	-39.8%
TDC National Assurance Company	Doctors Company Insurance Group	\$1,122,000	26%	2%	39.3%
TDC Specialty Insurance Company	Doctors Company Insurance Group	\$2,889,000	-1%	1%	34.9%
Teachers Insurance Company	Horace Mann Insurance Group	\$2,001,000	6%	<1%	91.0%
Technology Insurance Company, Inc.	AmTrust Group	\$12,604,000	31%	<1%	7.7%
Terrafirma RRG LLC	...	\$8,000	14%	<1%	14.3%
Texas Insurance Company	AU Holding Company Group	\$21,575,000	7%	4%	26.3%
The Gray Casualty & Surety Company	...	\$406,000	49%	1%	-11.3%
The Gray Insurance Company	The Gray Insurance Group	\$157,000	83%	<1%	390.2%
The Hanover American Insurance Company	Hanover Ins Group Prop & Cas Cos	\$4,664,000	-19%	2%	39.2%
The Hanover Insurance Company	Hanover Ins Group Prop & Cas Cos	\$26,050,000	4%	1%	30.9%
The Mutual Risk Retention Group, Inc.	...	\$1,415,000	20%	2%	32.1%
The Pie Insurance Company	Pie Insurance Group	\$4,135,000	N/A	8%	572.6%
Third Coast Insurance Company	AF Group	\$8,379,000	117%	4%	58.1%
Titan Insurance Company, Inc., A RRG	Titan Insurance Group	\$62,000	-5%	<1%	0.0%
Toggle Insurance Company	Farmers Insurance Group	\$5,299,000	429%	19%	92.0%
Tokio Marine America Insurance Company	Tokio Marine US PC Group	\$8,681,000	12%	2%	37.7%
Tokio Marine Specialty Insurance Company	Tokio Marine US PC Group	\$8,322,000	-1%	3%	44.1%
Topa Insurance Company	Topa Insurance Group	\$79,000	-84%	<1%	-1019.9%
Tower Hill Prime Insurance Company	Tower Hill Group	\$5,533,000	124%	3%	81.5%
Toyota Motor Insurance Company	...	\$4,317,000	5%	3%	87.5%
Trans City Casualty Insurance Company	...	\$2,143,000	-11%	100%	9.0%
Trans Pacific Insurance Company	Tokio Marine US PC Group	\$122,000	-32%	1%	-78.3%
Transamerica Casualty Insurance Company	...	\$5,000	0%	1%	16.7%
TRANSGUARD INSURANCE COMPANY OF AMERICA	IAT Insurance Group	\$1,843,000	8%	<1%	65.3%
Transportation Insurance Company	CNA Insurance Companies	\$19,239,000	48%	4%	16.1%
Travelers Casualty and Surety Co of Amer	Travelers Group	\$43,029,000	0%	1%	18.0%
Travelers Casualty and Surety Company	Travelers Group	\$3,273,000	-31%	<1%	34.7%
Travelers Casualty Co of Connecticut	Travelers Group	\$288,000	2115%	1%	29.2%
Travelers Casualty Ins Co of America	Travelers Group	\$14,551,000	-7%	1%	37.1%
Travelers Commercial Insurance Company	Travelers Group	\$1,756,000	4%	<1%	140.5%
Travelers Excess and Surplus Lines Co	Travelers Group	\$13,518,000	142%	1%	121.3%
Travelers Home and Marine Ins Co	Travelers Group	\$40,240,000	4%	2%	77.4%
Travelers Indemnity Co of America	Travelers Group	\$18,985,000	15%	1%	47.9%
Travelers Indemnity Co of Connecticut	Travelers Group	\$19,385,000	-4%	1%	26.9%
Travelers Indemnity Company	Travelers Group	\$48,392,000	11%	2%	61.8%
Travelers Personal Insurance Company	Travelers Group	\$143,002,000	31%	3%	75.7%
Travelers Property Casualty Co of Amer	Travelers Group	\$116,933,000	13%	2%	73.7%
Travelers Property Casualty Insurance Co	Travelers Group	\$124,706,000	15%	10%	67.0%
Trexis Insurance Corporation	Alfa Insurance Group	\$21,788,000	594%	6%	83.4%
Tri-State Insurance Company of Minnesota	W. R. Berkley Insurance Group	\$3,503,000	-1%	1%	18.4%
Trisura Insurance Company	Trisura US Insurance Group	\$4,131,000	105%	2%	43.9%
Trisura Specialty Insurance Company	Trisura US Insurance Group	\$14,611,000	9%	1%	231.1%
Triton Insurance Company	...	\$3,180,000	37%	2%	36.4%
Triumphe Casualty Company	Great American P & C Insurance Group	\$1,376,000	234%	2%	23.9%
Truck Insurance Exchange	Farmers Insurance Group	\$32,667,000	3%	2%	40.8%
Trumbull Insurance Company	Hartford Insurance Group	\$93,137,000	-8%	7%	75.3%
Twin City Fire Insurance Company	Hartford Insurance Group	\$33,471,000	0%	2%	35.5%
U.S. Legal Services, Inc.	...	\$322,000	-28%	60%	3.1%
U.S. Specialty Insurance Company	Tokio Marine US PC Group	\$6,766,000	6%	<1%	85.7%
U.S. Underwriters Insurance Company	Berkshire Hathaway Insurance Group	\$8,000	-27%	<1%	0.0%
Union Insurance Company	W. R. Berkley Insurance Group	\$3,809,000	32%	<1%	14.6%
Union Insurance Company of Providence	EMC Insurance Companies	\$583,000	107%	<1%	66.5%
United Casualty and Surety Insurance Co	...	\$352,000	442%	2%	33.2%
United Educators Ins, a Reciprocal RRG	...	\$1,783,000	6%	<1%	120.4%
United Financial Casualty Company	Progressive Insurance Group	\$156,188,000	2%	4%	61.9%
United Fire & Casualty Company	United Fire & Casualty Group	\$8,669,000	45%	1%	55.8%
United Guaranty Residential Insurance Co	Arch Insurance Group	\$1,363,000	-28%	1%	-14.5%
United Heritage Property & Casualty Co	United Heritage Property/Casualty Cos	\$1,968,000	-7%	5%	115.9%
United Insurance Company	...	\$45,497,000	-5%	70%	65.5%
United National Insurance Company	Global Indemnity Group	\$1,865,000	-11%	2%	32.5%
United Security Insurance Company	First Chicago Insurance Group	\$20,000	-23%	<1%	-10.0%
United Services Automobile Association	USAA Group	\$304,323,000	26%	3%	77.5%
United Specialty Insurance Company	Markel Insurance Group	\$44,007,000	23%	4%	42.5%
United States Fire Insurance Company	Fairfax Financial (USA) Group	\$39,561,000	8%	2%	62.0%
United States Liability Insurance Co	Berkshire Hathaway Insurance Group	\$12,559,000	1%	2%	23.6%
United Wisconsin Insurance Company	AF Group	\$1,080,000	-24%	<1%	-1276.8%
Unitrin Direct Insurance Company	Kemper PC Companies	\$8,000	-43%	<1%	-22.2%
Unitrin Direct Property & Casualty Co	Kemper PC Companies	\$119,000	-37%	6%	32.3%
Unitrin Safeguard Insurance Company	Kemper PC Companies	\$5,131,000	-32%	4%	65.7%
Universal Fire & Casualty Insurance Co	Universal Shield Insurance Group	\$108,000	80%	<1%	14.1%
Universal North America Insurance Co	Universal Insurance Group of Puerto Rico	\$2,725,000	30%	1%	35.1%
Universal Surety Company	Universal Inland Insurance Group	\$27,000	-63%	<1%	-9.2%
Universal Underwriters Insurance Company	Zurich Insurance US PC Group	\$5,455,000	-14%	1%	62.7%
Upland Specialty Insurance Company	...	\$8,445,000	44%	3%	49.9%
USAA Casualty Insurance Company	USAA Group	\$289,710,000	25%	3%	70.4%
USAA General Indemnity Company	USAA Group	\$224,757,000	30%	3%	69.5%
Utica Mutual Insurance Company	Utica National Insurance Group	\$1,176,000	3%	<1%	1.2%
Valley Forge Insurance Company	CNA Insurance Companies	\$11,823,000	8%	2%	51.2%
Vanliner Insurance Company	Great American P & C Insurance Group	\$2,488,000	-35%	<1%	69.5%
Vantage Risk Assurance Company	Vantage US Group	\$360,000	500%	1%	46.6%
Vantage Risk Specialty Insurance Company	Vantage US Group	\$5,919,000	236%	<1%	47.3%
Vantapro Specialty Insurance Company	Fairfax Financial (USA) Group	\$2,534,000	-64%	3%	34.5%
Vault E&S Insurance Company	Vault Insurance Group	\$703,000	18%	<1%	8.5%

Policy-Issuing Insurer	Insurer Group (if any)	2023 Arizona Premium	2022 to 2023 Premium Change	Arizona to Grand Total %	Arizona Adj Loss Ratio
Vault Reciprocal Exchange	Vault Insurance Group	\$345,000	-62%	<1%	78.2%
Velocity Specialty Insurance Company	...	\$1,776,000	N/A	2%	8.4%
Verlan Fire Insurance Company	Hanover Ins Group Prop & Cas Cos	\$939,000	23%	<1%	-142.5%
Victor Insurance Exchange	...	\$10,000	N/A	<1%	0.0%
Vigilant Insurance Company	Chubb INA Group	\$2,992,000	17%	<1%	65.9%
Viking Insurance Company of Wisconsin	Sentry Insurance Group	\$159,000	-4%	<1%	126.3%
Virginia Surety Company, Inc.	Assurant P&C Group	\$27,280,000	-3%	2%	37.4%
Voyager Indemnity Insurance Company	Assurant P&C Group	\$4,357,000	-6%	3%	1.0%
Wadena Insurance Company	IMT Insurance Companies	\$49,000	9%	<1%	53.3%
Watford Specialty Insurance Company	Watford US Insurance Group	\$77,000	-157%	5%	247.7%
Waypoint Mutual	Waypoint Mutual Group	\$534,000	-8%	<1%	0.5%
WCF National Insurance Company	WCF Insurance Group	\$11,824,000	-6%	8%	63.6%
WCF Select Insurance Company	WCF Insurance Group	\$1,711,000	N/A	5%	44.3%
Wellfleet Insurance Company	Berkshire Hathaway Insurance Group	\$1,914,000	16%	<1%	109.8%
Wellfleet New York Insurance Company	Berkshire Hathaway Insurance Group	\$7,944,000	43%	4%	59.2%
Wesco Insurance Company	AmTrust Group	\$36,275,000	-6%	2%	49.4%
West American Insurance Company	Liberty Mutual Insurance Companies	\$2,844,000	-18%	<1%	44.5%
West Bend Insurance Company	...	\$52,651,000	154%	2%	86.5%
Westchester Fire Insurance Company	Chubb INA Group	\$13,196,000	-2%	2%	12.6%
Westchester Surplus Lines Insurance Co	Chubb INA Group	\$23,369,000	52%	1%	186.1%
Western Agricultural Insurance Company	Farm Bureau Property & Casualty Group	\$35,920,000	20%	7%	70.5%
Western Mutual Insurance Company	Western Mutual Insurance Pool	\$22,000	-37%	<1%	225.8%
Western National Mutual Insurance Co	Western National Insurance Group	\$730,000	-13%	<1%	-1.4%
Western Pacific Mutual Ins Co, A RRG	...	\$210,000	19%	3%	-140.5%
Western Surety Company	CNA Insurance Companies	\$9,124,000	11%	2%	30.6%
Western World Insurance Company	American International Group	\$3,481,000	18%	<1%	49.2%
Westfield Champion Insurance Company	Westfield Group	\$1,836,000	265%	4%	36.3%
Westfield Insurance Company	Westfield Group	\$21,692,000	-8%	2%	59.4%
Westfield National Insurance Company	Westfield Group	\$4,443,000	11%	2%	44.7%
Westfield Premier Insurance Company	Westfield Group	\$576,000	70%	2%	9.5%
Westfield Select Insurance Company	Westfield Group	\$225,000	N/A	2%	119.2%
Westfield Specialty Insurance Company	Westfield Group	\$7,478,000	140%	2%	45.9%
Westfield Superior Insurance Company	Westfield Group	\$1,222,000	121%	2%	31.3%
Westfield Touchstone Insurance Company	Westfield Group	\$501,000	70%	2%	64.7%
Westlake Specialty Insurance Company	Southlake Insurance Group	\$26,000	N/A	100%	0.0%
White Pine Insurance Company	Conifer Insurance Group	\$544,000	-43%	2%	41.3%
Williamsburg National Insurance Company	AF Group	\$264,000	35%	<1%	20.9%
Wilshire Insurance Company	IAT Insurance Group	\$2,023,000	-20%	1%	86.4%
Work First Casualty Company	...	\$463,000	2624%	2%	10.6%
Wright National Flood Insurance Company	...	\$1,502,000	3%	<1%	5.7%
XL Insurance America, Inc.	XL America Companies	\$26,260,000	23%	2%	23.8%
XL Specialty Insurance Company	XL America Companies	\$36,033,000	-9%	1%	91.1%
Young America Insurance Company	Loya Insurance Group	\$8,238,000	17%	18%	45.3%
YRIG Risk Retention Group, Inc.	...	\$61,000	455%	2%	63.9%
Zenith Insurance Company	Fairfax Financial (USA) Group	\$4,751,000	3%	<1%	98.6%
Zurich American Insurance Co of Illinois	Zurich Insurance US PC Group	\$2,543,000	75%	1%	33.6%
Zurich American Insurance Company	Zurich Insurance US PC Group	\$147,043,000	23%	2%	50.1%

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*P&C Marketplace Summary provided by Real Insurance Solutions Consulting*

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This *2024 Arizona Annual P&C Marketplace Summary* has provided the reader with both visual and numeric presentations of 2023 Arizona P&C marketplace data. This data is provided to you as a benefit of your membership in the **Independent Insurance Agents and Brokers of Arizona**.

Other informative products are offered by Real Insurance Solutions Consulting, which also may be available to you as members:

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

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

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