

The Surety & Fidelity Association of America

Top 100 Writers of Surety Bonds United States & Territories, Canada & Aggregate Other Alien Calendar Year 2022 (Preliminary)

GROUP/COMPANY	Direct Premium Written	Market Share	Direct Premium Earned	Direct Losses Incurred *	Direct Loss Ratio	DCCE	DCCE Ratio	Loss+DCCE Ratio	Net Premiums Earned	Net Losses Incurred	Net Loss Ratio
1 TRAVELERS BOND	1,132,726,233	13.2%	988,827,312	88,635,201	9.0%	12,752,573	1.3%	10.3%	936,972,379	79,197,766	8.5%
2 LIBERTY MUTUAL GROUP	1,098,207,991	12.8%	997,882,584	64,132,304	6.4%	34,273,043	3.4%	9.9%	1,164,557,837	112,703,267	9.7%
3 ZURICH INSURANCE GROUP	579,651,798	6.7%	546,583,491	(34,825,279)	-6.4%	(14,886,025)	-2.7%	-9.1%	257,527,342	(4,767,347)	-1.9%
4 CNA SURETY GROUP	577,753,335	6.7%	532,265,443	59,802,643	11.2%	17,897,423	3.4%	14.6%	521,267,717	53,831,098	10.3%
5 CHUBB LTD	438,668,417	5.1%	398,318,695	65,057,932	16.3%	(2,803,379)	-0.7%	15.6%	382,130,201	59,570,206	15.6%
6 HARTFORD FIRE & CAS GROUP	258,029,160	3.0%	243,641,249	38,720,145	15.9%	5,047,116	2.1%	18.0%	287,469,418	43,134,789	15.0%
7 INTACT INSURANCE SPECIALTY SOLUTIONS	255,791,629	3.0%	225,339,465	49,187,492	21.8%	5,096,979	2.3%	24.1%	209,289,424	33,932,764	16.2%
8 ARGONAUT GROUP	197,210,577	2.3%	190,737,095	23,914,822	12.5%	(1,983,861)	-1.0%	11.5%	152,810,700	17,213,326	11.3%
9 BERKSHIRE HATHAWAY GROUP	190,598,025	2.2%	165,805,608	51,285,062	30.9%	7,816,496	4.7%	35.6%	205,803,857	72,441,479	35.2%
10 SOMPO GROUP	190,002,716	2.2%	186,031,054	45,753,295	24.6%	5,743,199	3.1%	27.7%	173,510,159	32,616,438	18.8%
11 ARCH INSURANCE GROUP	189,028,388	2.2%	168,082,083	54,796,284	32.6%	1,527,721	0.9%	33.5%	156,323,118	48,889,089	31.3%
12 MERCHANTS BONDING CO GROUP	186,961,837	2.2%	173,832,992	54,572,239	31.4%	1,741,305	1.0%	32.4%	160,864,938	12,353,756	7.7%
13 CRUM & FORSTER GROUP	171,572,952	2.0%	161,097,663	53,601,041	33.3%	1,919,690	1.2%	34.5%	169,469,903	36,489,859	21.5%
14 HCC SURETY GROUP	167,683,847	2.0%	156,082,148	(9,989,867)	-6.4%	9,568,736	6.1%	-0.3%	166,029,348	1,195,367	0.7%
15 MARKEL SURETY	164,077,916	1.9%	147,847,056	17,305,923	11.7%	4,348,531	2.9%	14.6%	132,910,745	11,413,893	8.6%
16 PHILADELPHIA CONSOLIDATED HOLDING GROUP	163,613,112	1.9%	160,643,414	35,609,684	22.2%	4,156,473	2.6%	24.8%	149,877,434	24,920,000	16.6%
17 SWISS RE CORPORATE SOLUTIONS	150,817,003	1.8%	148,894,511	47,212,549	31.7%	10,450,405	7.0%	38.7%	14,436,094	(41,235,002)	-285.6%
18 GREAT AMERICAN INSURANCE COMPANIES	141,095,164	1.6%	128,577,184	44,824,614	34.9%	4,601,490	3.6%	38.4%	115,537,170	15,780,951	13.7%
19 RLI INSURANCE GROUP	135,674,088	1.6%	128,359,207	9,134,027	7.1%	1,917,995	1.5%	8.6%	121,452,558	6,403,596	5.3%
20 NATIONWIDE CORP GROUP	134,323,555	1.6%	108,528,104	20,605,418	19.0%	5,955,838	5.5%	24.5%	99,691,780	16,898,679	17.0%
21 IAT SURETY	131,982,647	1.5%	125,387,455	5,588,331	4.5%	(612,396)	-0.5%	4.0%	113,185,329	5,139,682	4.5%
22 WR BERKLEY CORP GROUP	120,592,112	1.4%	109,125,597	36,381,845	33.3%	6,441,229	5.9%	39.2%	119,212,704	4,778,746	4.0%
23 OLD REPUBLIC GROUP	105,592,003	1.2%	99,536,475	14,226,990	14.3%	4,332,799	4.4%	18.6%	93,555,870	12,928,622	13.8%
24 WESTFIELD GROUP	91,902,741	1.1%	83,426,741	10,057,203	12.1%	1,474,629	1.8%	13.8%	77,534,456	4,446,865	5.7%
25 THE HANOVER INSURANCE GROUP	79,906,482	0.9%	73,630,350	7,730,165	10.5%	(332,162)	-0.5%	10.0%	64,564,693	1,746,718	2.7%
26 CINCINNATI FINANCIAL GROUP	79,660,879	0.9%	72,661,951	14,306,666	19.7%	413,548	0.6%	20.3%	67,892,428	4,352,315	6.4%
27 SKYWARD SPECIALTY INSURANCE	79,065,248	0.9%	69,111,342	10,256,526	14.8%	(1,325,081)	-1.9%	12.9%	67,365,659	13,520,046	20.1%
28 EVEREST REINS HOLDINGS GROUP	76,808,211	0.9%	65,676,040	16,594,018	25.3%	(1,031,946)	-1.6%	23.7%	215,087,164	(3,258,945)	-1.5%
29 HUDSON INSURANCE CO	70,482,492	0.8%	68,763,733	20,088,892	29.2%	3,944,337	5.7%	35.0%	98,895,366	14,059,412	14.2%
30 AXA XL	62,388,943	0.7%	56,319,014	6,561,003	11.6%	1,270,289	2.3%	13.9%	48,403,779	6,979,266	14.4%
31 INDEMNITY NATIONAL INSURANCE CO	57,071,526	0.7%	57,383,264	1,828,274	3.2%	1,470,784	2.6%	5.7%	47,904,885	1,828,275	3.8%
32 UNITED FIRE & CAS GROUP	56,981,758	0.7%	43,751,913	8,605,152	19.7%	0	0.0%	19.7%	37,922,673	4,804,434	12.7%

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33 ALLIANZ TRADE	54,429,057	0.6%	44,876,006	20,683,485	46.1%	11,913	0.0%	46.1%	2,731,125	1,006,921	36.9%
34 MUNICH RE GROUP	52,336,085	0.6%	44,816,204	2,668,102	6.0%	(464,224)	-1.0%	4.9%	61,144,869	20,129,416	32.9%
35 ALLEGHENY CASUALTY CO	51,250,039	0.6%	49,863,164	685,770	1.4%	98,271	0.2%	1.6%	48,472,378	692,587	1.4%
36 STATE NATIONAL INSURANCE CO	49,899,038	0.6%	30,108,038	11,856,845	39.4%	(749,546)	-2.5%	36.9%	0	0	N/A
37 CLEAR BLUE FINANCIAL GROUP	48,103,645	0.6%	20,680,587	13,442,385	65.0%	0	0.0%	65.0%	0	0	N/A
38 MAIN STREET AMER GROUP	42,144,204	0.5%	40,242,356	3,411,249	8.5%	1,509,834	3.8%	12.2%	39,220,067	4,392,248	11.2%
39 GRANITE RE INC	40,584,001	0.5%	39,553,486	3,868,198	9.8%	691,468	1.7%	11.5%	859,576	83,956	9.8%
40 SELECTIVE INSURANCE GROUP	38,526,048	0.4%	34,834,627	434,747	1.2%	291,254	0.8%	2.1%	33,082,530	(969,087)	-2.9%
41 EVERGREEN NATIONAL INDEMNITY CO	37,438,781	0.4%	36,106,648	3,688,196	10.2%	41,644	0.1%	10.3%	16,676,548	3,496,526	21.0%
42 EMC INSURANCE CO GROUP	37,284,457	0.4%	34,189,375	2,384,553	7.0%	774,771	2.3%	9.2%	30,933,551	748,894	2.4%
43 GRAY INSURANCE GROUP	35,368,478	0.4%	39,941,552	6,441,127	16.1%	713,781	1.8%	17.9%	28,487,092	4,081,170	14.3%
44 FCCI MUTUAL INSURANCE GROUP	34,985,638	0.4%	30,496,211	1,188,932	3.9%	1,061,004	3.5%	7.4%	28,590,938	940,031	3.3%
45 NEW YORK MARINE & GEN GROUP	30,599,562	0.4%	29,233,287	8,014,261	27.4%	41,451	0.1%	27.6%	26,986,388	6,681,624	24.8%
46 USIC GROUP	24,921,408	0.3%	23,918,351	1,755,865	7.3%	1,171,826	4.9%	12.2%	11,719,946	848,484	7.2%
47 ALLEGHANY GROUP	23,632,837	0.3%	19,212,933	1,898,542	9.9%	170,930	0.9%	10.8%	43,454,969	(4,268,358)	-9.8%
48 BANKERS INSURANCE GROUP	21,597,683	0.3%	21,208,354	2,992,551	14.1%	2,262	0.0%	14.1%	21,208,354	2,972,922	14.0%
49 LOTS INTERMEDIATE CO	21,383,682	0.2%	21,452,937	18,485,342	86.2%	(1,000)	0.0%	86.2%	3,388,211	2,334,620	68.9%
50 FRANKENMUTH GROUP	21,160,642	0.2%	22,572,131	24,303,591	107.7%	1,293,157	5.7%	113.4%	15,627,736	5,259,679	33.7%
51 FINANCIAL CAS & SURETY INC	19,883,180	0.2%	19,883,181	3,630,150	18.3%	0	0.0%	18.3%	19,883,180	3,630,150	18.3%
52 WEST BEND MUTUAL INSURANCE CO	19,578,658	0.2%	17,392,135	3,565,204	20.5%	535,453	3.1%	23.6%	13,631,332	2,525,028	18.5%
53 ASSURANT INC GROUP	18,916,523	0.2%	18,318,618	11,608,175	63.4%	0	0.0%	63.4%	17,300,914	11,615,620	67.1%
54 LEXINGTON NATIONAL INSURANCE CORP	18,761,668	0.2%	17,092,790	1,651,666	9.7%	0	0.0%	9.7%	16,051,443	1,651,666	10.3%
55 PALMETTO SURETY CORP	17,796,793	0.2%	17,796,793	4,067,044	22.9%	0	0.0%	22.9%	17,796,793	4,067,044	22.9%
56 STATE FARM GROUP	15,712,773	0.2%	15,120,630	1,398,539	9.2%	612,260	4.0%	13.3%	15,120,630	1,398,539	9.2%
57 UNITED CAS & SURETY INSURANCE CO	13,527,680	0.2%	10,545,720	1,096,412	10.4%	211,768	2.0%	12.4%	10,554,966	1,096,412	10.4%
58 TRISURA GROUP	12,946,871	0.2%	8,628,897	1,526,625	17.7%	974,094	11.3%	29.0%	0	0	N/A
59 AUTO OWNERS GROUP	11,640,038	0.1%	11,542,724	1,819,211	15.8%	26,276	0.2%	16.0%	11,542,724	1,819,211	15.8%
60 AU HOLDING CO GROUP	11,477,093	0.1%	4,531,927	(89,429)	-2.0%	14,355	0.3%	-1.7%	4,748,382	989,576	20.8%
61 AMTRUST SURETY	11,457,253	0.1%	9,071,388	(580,920)	-6.4%	862,951	9.5%	3.1%	2,560,272	588,431	23.0%
62 MID-CONTINENT GROUP	9,960,601	0.1%	9,430,795	83,283	0.9%	566,931	6.0%	6.9%	8,780,919	83,283	0.9%
63 COLONIAL SURETY CO	9,907,416	0.1%	8,685,169	1,962,309	22.6%	(503,530)	-5.8%	16.8%	4,211,693	764,347	18.1%
64 AMERICAN SURETY CO	9,146,881	0.1%	8,647,245	540,063	6.2%	88,439	1.0%	7.3%	8,484,619	540,063	6.4%

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65 FIRST INDEMNITY OF AM INSURANCE CO	8,422,743	0.1%	7,510,409	13,763	0.2%	0	0.0%	0.2%	7,022,126	13,762	0.2%
66 ACCELERANT US HOLDINGS GROUP	8,347,266	0.1%	6,447,455	1,949,423	30.2%	7,619	0.1%	30.4%	895,530	369,313	41.2%
67 AEGIS GROUP	8,143,844	0.1%	9,210,921	2,867,362	31.1%	2,242,649	24.3%	55.5%	7,313,227	(236,412)	-3.2%
68 UNIVERSAL SURETY GROUP	7,923,403	0.1%	6,887,689	50,695	0.7%	0	0.0%	0.7%	3,833,306	(5,416)	-0.1%
69 BUILDERS INSURANCE GROUP	7,195,434	0.1%	6,777,204	1,369,931	20.2%	(93,000)	-1.4%	18.8%	5,692,279	1,444,119	25.4%
70 WESTERN NATL MUTUAL GROUP	7,025,150	0.1%	6,320,259	1,413,079	22.4%	455,427	7.2%	29.6%	5,399,560	(575,989)	-10.7%
71 INSURORS IND GROUP	7,013,517	0.1%	6,687,325	1,098,221	16.4%	184,029	2.8%	19.2%	5,761,629	706,967	12.3%
72 OHIO INDEMNITY CO	6,948,095	0.1%	6,770,257	11,877	0.2%	0	0.0%	0.2%	8,614,968	(28,942)	-0.3%
73 CANOPIUS US INSURANCE INC	6,900,702	0.1%	12,530,313	15,561,542	124.2%	45	0.0%	124.2%	6,912,327	7,319,137	105.9%
74 CONTINENTAL HERITAGE INSURANCE CO	6,716,489	0.1%	6,737,821	586,561	8.7%	370,256	5.5%	14.2%	6,615,969	705,355	10.7%
75 THE SERVICE INSURANCE CO (NJ)	6,659,959	0.1%	6,367,065	138,548	2.2%	(83,028)	-1.3%	0.9%	2,835,153	80,303	2.8%
76 ALLIANZ INSURANCE GROUP	6,467,012	0.1%	6,464,505	299,694	4.6%	132,724	2.1%	6.7%	22,585	(107,724)	-477.0%
77 PENNSYLVANIA NATL INSURANCE GROUP	6,198,699	0.1%	6,263,839	5,664,753	90.4%	962,402	15.4%	105.8%	5,711,085	2,240,446	39.2%
78 ATLANTIC AMER GROUP	6,001,122	0.1%	6,038,503	1,044,404	17.3%	200,206	3.3%	20.6%	6,038,503	1,044,404	17.3%
79 AMERISURE CO GROUP	5,827,676	0.1%	2,254,165	418,227	18.6%	139,412	6.2%	24.7%	1,393,415	418,225	30.0%
80 ERIE INSURANCE GROUP	5,684,762	0.1%	5,378,220	402,584	7.5%	140,317	2.6%	10.1%	5,378,220	402,583	7.5%
81 QBE INSURANCE GROUP	5,216,244	0.1%	8,603,763	2,864,343	33.3%	(52,774)	-0.6%	32.7%	270,228	(6,613,428)	-2447.4%
82 JET INSURANCE CO	4,934,406	0.1%	2,512,570	314,063	12.5%	104,972	4.2%	16.7%	2,222,000	277,743	12.5%
83 CHANDLER INSURANCE GROUP	4,933,926	0.1%	4,645,236	487,303	10.5%	211,581	4.6%	15.0%	3,513,755	436,718	12.4%
84 UNIVERSAL SHIELD INSURANCE GROUP	4,832,469	0.1%	4,788,812	132,509	2.8%	0	0.0%	2.8%	4,765,790	132,846	2.8%
85 AMBAC FINANCIAL GROUP	4,440,147	0.1%	1,436,192	392,797	27.3%	0	0.0%	27.3%	235,595	0	0.0%
86 TOKIO MARINE HOLDINGS INC GROUP	3,900,842	0.0%	4,524,154	(2,335,219)	-51.6%	96,041	2.1%	-49.5%	4,648,196	(2,330,668)	-50.1%
87 SUN SURETY INSURANCE CO	3,766,817	0.0%	3,755,719	125,324	3.3%	0	0.0%	3.3%	3,755,719	125,324	3.3%
88 UNIVERSAL INSURANCE CO GROUP	3,550,217	0.0%	3,395,710	(60,262)	-1.8%	20,270	0.6%	-1.2%	1,869,244	(67,275)	-3.6%
89 FEDERATED MUTUAL GROUP	3,509,762	0.0%	3,425,286	327,006	9.5%	26,159	0.8%	10.3%	42,119,197	4,113,848	9.8%
90 ROCHE SURETY & CASUALTY CO	2,918,901	0.0%	2,906,233	0	0.0%	0	0.0%	0.0%	2,906,233	0	0.0%
91 PROGRESSIVE GROUP	2,887,586	0.0%	2,835,006	0	0.0%	0	0.0%	0.0%	2,635,360	0	0.0%
92 TOWER BONDING & SURETY CO	2,794,536	0.0%	2,796,669	221,500	7.9%	0	0.0%	7.9%	2,796,679	221,500	7.9%
93 WHITECAP SURETY CO	2,324,545	0.0%	2,324,545	0	0.0%	0	0.0%	0.0%	2,324,545	0	0.0%
94 FIRST SURETY CORP	2,289,631	0.0%	1,823,963	499,910	27.4%	0	0.0%	27.4%	2,029,472	790,236	38.9%
95 BAR PLAN GROUP	2,173,401	0.0%	2,062,661	70,819	3.4%	21,346	1.0%	4.5%	991,834	48,141	4.9%
96 MULTINATIONAL GROUP	2,104,275	0.0%	1,869,012	416,881	22.3%	30,650	1.6%	23.9%	1,869,012	416,881	22.3%

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97 ISLAND INSURANCE CO GROUP	2,044,366	0.0%	1,893,706	(28,997)	-1.5%	21,390	1.1%	-0.4%	845,566	(7,909)	-0.9%
98 IMT MUTUAL HOLDING GROUP	1,760,925	0.0%	1,539,293	(10,000)	-0.6%	13,881	0.9%	0.3%	904,158	(149,013)	-16.5%
99 ASPEN INSURANCE HOLDING GROUP	1,698,382	0.0%	2,798,465	3,235,341	115.6%	5,187,391	185.4%	301.0%	(2,488,336)	(11,800,223)	474.2%
100 AMERICAN INTERNATIONAL GROUP	1,698,015	0.0%	14,087,629	13,360,672	94.8%	2,107,715	15.0%	109.8%	13,500,967	(1,666,737)	-12.3%
Subtotal: Top 10 Writers	4,918,639,881	57.2%	4,475,431,996	451,663,617	10.1%	68,953,564	1.5%	11.6%	4,291,339,034	499,873,786	11.6%
Subtotal: Top 50 Writers	8,201,568,070	95.4%	7,465,456,480	1,059,764,335	14.2%	137,846,574	1.8%	16.0%	7,042,041,406	752,741,043	10.7%
Total Top 100 Writers	8,577,536,764	99.8%	7,824,815,066	1,144,947,321	14.6%	153,683,251	2.0%	16.6%	7,363,864,369	781,228,528	10.6%
Total of All Other Writers	21,075,336	0.2%	21,536,544	(6,064,005)	-28.2%	(1,340,879)	-6.2%	-34.4%			
Grand Total of All Writers	8,598,612,100	100.0%	7,846,351,610	1,138,883,316	14.5%	152,342,372	1.9%	16.5%			

* Losses include IBNR.

Note: Please see statement on cover page regarding Net Totals and DCCE data