
To: All Member Companies
From: Ed O'Donnell
Date: September 2024
Subject: Top 100 Surety

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The Surety & Fidelity Association of America

Quarterly Countrywide Surety Top 100 Writers United States & Territories, Canada & Aggregate Other Alien Calendar Year 2024 2nd Quarter

(Year-to-Date Totals as of 6/30/2024)

Group Name	Direct Premium Written	Direct Premium Earned	Direct Losses Incurred *	Direct Loss Ratio
1 LIBERTY MUTUAL GROUP	682,760,546	610,662,491	103,880,712	17.0%
2 TRAVELERS BOND	674,176,759	601,333,080	115,152,709	19.1%
3 ZURICH INSURANCE GROUP	367,474,934	321,356,292	77,271,215	24.0%
4 CNA SURETY GROUP	350,507,044	305,587,290	61,688,614	20.2%
5 CHUBB LTD	263,557,097	234,804,067	(7,471,737)	-3.2%
6 INTACT INSURANCE SPECIALTY SOLUTIONS	150,242,071	147,264,146	20,912,629	14.2%
7 HARTFORD FIRE & CAS GROUP	142,297,161	128,360,504	12,520,874	9.8%
8 MERCHANTS BONDING CO GROUP	131,707,087	124,508,236	8,837,687	7.1%
9 BERKSHIRE HATHAWAY GROUP	109,930,256	70,437,074	41,432,835	58.8%
10 CRUM & FORSTER GROUP	104,543,277	94,434,353	15,710,748	16.6%
11 NATIONWIDE CORP GROUP	101,878,654	79,897,431	15,659,223	19.6%
12 HCC SURETY GROUP	99,157,775	95,775,870	15,921,311	16.6%
13 ARCH INSURANCE GROUP	96,757,334	102,536,114	(2,075,259)	-2.0%
14 PHILADELPHIA CONSOLIDATED HOLDING GROUP	94,614,139	85,251,096	2,670,915	3.1%
15 MARKEL SURETY	92,226,340	82,115,062	32,910,841	40.1%
16 SOMPO GROUP	87,655,948	91,245,047	25,342,854	27.8%
17 RLI INSURANCE GROUP	81,830,385	74,580,969	63,562,325	85.2%
18 IAT SURETY	80,318,025	73,273,217	14,658,624	20.0%
19 GREAT AMERICAN INSURANCE COMPANIES	77,595,743	79,318,916	33,508,289	42.2%
20 OLD REPUBLIC GROUP	74,712,042	63,128,946	28,338,388	44.9%
21 SWISS RE CORPORATE SOLUTIONS	74,216,672	78,394,336	25,864,565	33.0%
22 SKYWARD SPECIALTY INSURANCE	71,484,262	59,125,728	13,175,566	22.3%
23 ALLIANZ TRADE	69,618,179	48,982,914	17,930,557	36.6%
24 WR BERKLEY CORP GROUP	67,513,330	62,077,809	31,637,052	51.0%
25 WESTFIELD GROUP	54,587,461	51,563,788	1,763,364	3.4%
26 CINCINNATI FINANCIAL GROUP	48,890,849	46,463,339	7,938,747	17.1%
27 EVEREST GROUP	48,043,225	43,249,755	11,128,909	25.7%
28 THE HANOVER INSURANCE GROUP	44,788,694	43,379,262	8,683,065	20.0%
29 STATE NATIONAL INSURANCE CO	41,579,018	37,536,018	28,824,804	76.8%
30 AXA XL	39,187,976	40,470,861	(11,092,472)	-27.4%
31 ALLEGHANY GROUP	36,769,151	34,156,661	3,240,862	9.5%
32 MUNICH RE GROUP	36,720,829	35,815,204	9,761,164	27.3%
33 SIRIUSPOINT GROUP	36,135,043	17,209,326	14,096,697	81.9%
34 AMTRUST SURETY	35,270,206	25,472,805	11,322,316	44.4%
35 INDEMNITY NATIONAL INSURANCE CO	31,919,756	37,354,082	1,269,046	3.4%
36 GRAY INSURANCE GROUP	31,260,934	29,409,365	4,151,928	14.1%

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Calendar Year 2024

2nd Quarter

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Group Name	Direct Premium Written	Direct Premium Earned	Direct Losses Incurred *	Direct Loss Ratio
37 HUDSON INSURANCE CO	30,742,661	31,110,744	13,710,660	44.1%
38 UNITED FIRE & CAS GROUP	29,947,487	30,918,074	14,195,293	45.9%
39 ALLEGHENY CASUALTY CO	29,869,283	29,345,133	1,950,801	6.6%
40 FCCI MUTUAL INSURANCE GROUP	28,807,598	23,529,470	5,988,771	25.5%
41 TRISURA GROUP	27,357,296	17,296,849	6,362,083	36.8%
42 GRANITE RE INC	26,447,139	23,965,601	2,780,284	11.6%
43 EMC INSURANCE CO GROUP	25,689,552	21,544,247	1,842,173	8.6%
44 ASCOT INSURANCE US GROUP	24,785,479	16,488,528	4,184,674	25.4%
45 MAIN STREET AMER GROUP	22,629,585	22,589,515	2,775,814	12.3%
46 SELECTIVE INSURANCE GROUP	21,266,662	20,313,811	717,359	3.5%
47 EVERGREEN NATIONAL INDEMNITY CO	19,661,649	20,386,917	4,245,899	20.8%
48 AU HOLDING CO GROUP	18,218,440	20,372,458	1,575,793	7.7%
49 AXIS CAPITAL GROUP	18,192,821	6,094,163	1,517,675	24.9%
50 WEST BEND INSURANCE CO	18,018,974	14,842,661	249,097	1.7%
51 LEXINGTON NATIONAL INSURANCE CORP	17,207,510	16,665,027	1,336,766	8.0%
52 USIC GROUP	16,691,806	16,054,292	(706,843)	-4.4%
53 FRANKENMUTH GROUP	16,575,667	13,295,912	12,810,716	96.4%
54 AMBAC FINANCIAL GROUP	14,763,528	14,231,332	5,844,908	41.1%
55 AMERISURE SURETY	13,929,397	11,305,518	2,249,913	19.9%
56 NEW YORK MARINE & GEN GROUP	13,419,020	13,921,193	4,645,718	33.4%
57 UNITED CAS & SURETY INSURANCE CO	12,430,950	10,305,479	2,823,224	27.4%
58 LOTS INTERMEDIATE CO	10,148,025	10,474,522	9,027,225	86.2%
59 FINANCIAL CAS & SURETY INC	10,134,873	10,134,873	2,524,718	24.9%
60 BANKERS INSURANCE GROUP	9,827,072	8,741,107	1,192,265	13.6%
61 PALMETTO SURETY CORP	9,040,229	9,040,229	1,860,838	20.6%
62 ASSURANT INC GROUP	8,882,700	8,888,559	6,489,311	73.0%
63 STATE FARM GROUP	8,198,250	8,070,839	2,219,569	27.5%
64 JET INSURANCE CO	7,959,845	6,555,895	819,487	12.5%
65 AUTO OWNERS GROUP	7,177,048	5,934,643	235,371	4.0%
66 FIRST INDEMNITY OF AMERICA INSURANCE CO	6,637,386	5,954,050	466,785	7.8%
67 BONDEX INSURANCE CO	5,450,540	5,383,073	977,104	18.2%
68 CORE SPECIALTY INSURANCE HOLDINGS GROUP	5,122,665	4,791,507	763,869	15.9%
69 UNIVERSAL SURETY GROUP	4,954,918	4,095,837	(3,790)	-0.1%
70 WESTERN NATL MUTUAL GROUP	4,553,801	4,021,784	1,285,804	32.0%
71 COLONIAL SURETY CO	4,502,422	4,781,089	1,138,488	23.8%
72 PENNSYLVANIA NATL INSURANCE GROUP	3,813,452	3,336,661	1,554,585	46.6%

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Group Name	Direct Premium Written	Direct Premium Earned	Direct Losses Incurred *	Direct Loss Ratio
73 AEGIS GROUP	3,812,059	3,974,528	(455,298)	-11.5%
74 INSURORS IND GROUP	3,791,479	3,388,775	(541,479)	-16.0%
75 OHIO INDEMNITY CO	3,612,111	3,064,926	6,920	0.2%
76 CONTINENTAL HERITAGE INSURANCE CO	3,516,308	3,330,576	(29,152)	-0.9%
77 CHANDLER INSURANCE GROUP	3,287,857	2,990,130	3,324,455	111.2%
78 ACP INSURANCE MGMT LLC GROUP	3,272,642	11,554,824	3,643,066	31.5%
79 ATLANTIC AMER GROUP	2,862,911	2,959,408	942,467	31.8%
80 ERIE INSURANCE GROUP	2,847,393	2,707,959	428,315	15.8%
81 THE SERVICE INSURANCE CO, INC	2,827,118	3,080,654	246,452	8.0%
82 UNIVERSAL SHIELD INSURANCE GROUP	2,685,058	2,558,081	25,570	1.0%
83 UNIVERSAL INSURANCE CO GROUP	2,191,779	2,200,903	162,878	7.4%
84 KNIGHTBROOK INSURANCE GROUP	1,913,982	381,689	14,996	3.9%
85 FEDERATED MUTUAL GROUP	1,906,446	1,835,257	22,502	1.2%
86 ANTILLES INSURANCE CO	1,837,564	1,561,098	18,887	1.2%
87 MAPFRE INSURANCE GROUP	1,829,497	1,752,184	(469,308)	-26.8%
88 TOKIO MARINE HOLDINGS INC GROUP	1,726,306	1,960,770	174,065	8.9%
89 SUN SURETY INSURANCE CO	1,688,241	1,729,355	(20,874)	-1.2%
90 AMERICAN INTERNATIONAL GROUP	1,411,713	3,566,351	6,723,007	188.5%
91 ROCHE SURETY & CASUALTY CO	1,215,142	1,163,531	0	0.0%
92 MULTINATIONAL GROUP	1,197,453	1,039,074	1,072,212	103.2%
93 FIRST SURETY CORP	1,164,209	1,247,534	371,842	29.8%
94 BAR PLAN GROUP	1,157,932	1,057,498	313,581	29.7%
95 IMT MUTUAL HOLDING GROUP	1,003,797	892,676	(8,887)	-1.0%
96 PROGRESSIVE GROUP	988,216	1,355,787	2,532,582	186.8%
97 ACSTAR INSURANCE CO	944,362	734,937	(73,253)	-10.0%
98 BUS. ALLIANCE INSURANCE CO	800,338	796,709	243,284	30.5%
99 GUIDEWELL MUTUAL HOLDING GROUP	664,816	693,540	(118,421)	-17.1%
100 O'SHAUGHNAHILL SURETY & INS	638,084	638,084	0	0.0%
Total Top 100 Writers	5,241,778,745	4,715,529,884	1,000,332,783	21.2%
Total of All Other Writers	7,339,414	23,523,220	29,334,554	124.7%
Grand Total of All Writers	5,249,118,159	4,739,053,104	1,029,667,337	21.7%

* Losses include IBNR.