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**To:** All Member Companies  
**From:** Ed O'Donnell  
**Date:** December 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

3rd Quarter

(Year-to-Date Totals as of 9/30/2024)

Group Name	Direct Premium Written	Direct Premium Earned	Direct Losses Incurred *	Direct Loss Ratio
1 LIBERTY MUTUAL GROUP	1,037,176,614	932,820,815	167,101,715	17.9%
2 TRAVELERS BOND	1,023,752,621	916,750,929	172,655,134	18.8%
3 ZURICH INSURANCE GROUP	547,237,392	482,098,458	115,458,613	23.9%
4 CNA SURETY GROUP	525,275,590	472,717,151	73,820,679	15.6%
5 CHUBB LTD	399,509,725	353,172,930	16,417,276	4.6%
6 INTACT INSURANCE SPECIALTY SOLUTIONS	219,602,071	221,434,409	25,860,896	11.7%
7 HARTFORD FIRE & CAS GROUP	217,882,071	195,345,023	26,687,005	13.7%
8 MERCHANTS BONDING CO GROUP	197,302,540	187,702,900	18,361,701	9.8%
9 CRUM & FORSTER GROUP	161,319,197	147,168,888	27,301,280	18.6%
10 NATIONWIDE CORP GROUP	156,134,258	126,157,852	58,777,587	46.6%
11 BERKSHIRE HATHAWAY GROUP	154,239,667	107,925,053	55,183,171	51.1%
12 HCC SURETY GROUP	149,784,168	145,523,050	6,954,625	4.8%
13 ARCH INSURANCE GROUP	149,023,425	154,654,539	3,191,966	2.1%
14 MARKEL SURETY	140,791,512	126,674,893	38,564,092	30.4%
15 PHILADELPHIA CONSOLIDATED HOLDING GROUP	138,920,490	130,067,631	80,797,111	62.1%
16 SOMPO GROUP	135,464,609	137,273,397	30,964,699	22.6%
17 SWISS RE CORPORATE SOLUTIONS	123,585,287	122,128,065	26,880,032	22.0%
18 RLI INSURANCE GROUP	120,609,772	113,491,392	66,295,986	58.4%
19 IAT SURETY	114,800,969	109,901,700	17,982,359	16.4%
20 OLD REPUBLIC GROUP	111,424,389	97,218,531	36,286,946	37.3%
21 GREAT AMERICAN INSURANCE COMPANIES	109,035,237	118,961,946	51,146,723	43.0%
22 SKYWARD SPECIALTY INSURANCE	106,075,778	92,143,080	16,386,138	17.8%
23 WR BERKLEY CORP GROUP	103,565,375	96,247,038	58,069,988	60.3%
24 ALLIANZ TRADE	97,311,851	73,422,735	24,641,632	33.6%
25 SIRIUSPOINT GROUP	85,307,596	40,614,131	29,611,044	72.9%
26 WESTFIELD GROUP	80,067,017	77,964,085	2,984,973	3.8%
27 EVEREST GROUP	75,970,135	63,235,770	15,435,535	24.4%
28 CINCINNATI FINANCIAL GROUP	75,136,357	71,747,458	7,851,633	10.9%
29 THE HANOVER INSURANCE GROUP	73,310,515	66,552,606	13,616,093	20.5%
30 STATE NATIONAL INSURANCE CO	70,812,772	59,949,772	51,723,708	86.3%
31 AXA XL	63,065,550	61,297,450	(9,148,934)	-14.9%
32 MUNICH RE GROUP	56,883,608	55,351,368	14,748,495	26.6%
33 ALLEGHANY GROUP	55,266,902	52,388,081	4,773,847	9.1%
34 TRISURA GROUP	53,677,925	31,806,319	18,058,251	56.8%
35 INDEMNITY NATIONAL INSURANCE CO	51,582,015	56,798,575	(1,248,456)	-2.2%

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(Year-to-Date Totals as of 9/30/2024)

Group Name	Direct Premium Written	Direct Premium Earned	Direct Losses Incurred *	Direct Loss Ratio
36 ARGONAUT GROUP	50,846,692	75,099,381	215,027,216	286.3%
37 GRAY INSURANCE GROUP	50,033,830	45,723,273	6,584,333	14.4%
38 HUDSON INSURANCE CO	49,728,246	49,661,117	20,190,508	40.7%
39 AMTRUST SURETY	47,889,248	41,667,036	19,830,245	47.6%
40 UNITED FIRE & CAS GROUP	45,315,092	47,111,485	16,869,790	35.8%
41 FCCI MUTUAL INSURANCE GROUP	44,922,366	37,762,501	8,482,440	22.5%
42 ALLEGHENY CASUALTY CO	43,945,522	43,766,612	2,084,644	4.8%
43 ASCOT INSURANCE US GROUP	41,897,286	28,161,361	7,035,373	25.0%
44 EMC INSURANCE CO GROUP	39,482,687	33,110,505	2,899,964	8.8%
45 GRANITE RE INC	38,555,303	37,106,463	4,550,480	12.3%
46 MAIN STREET AMER GROUP	35,700,818	34,839,815	6,690,325	19.2%
47 EVERGREEN NATIONAL INDEMNITY CO	32,926,216	30,920,845	5,893,702	19.1%
48 AMBAC FINANCIAL GROUP	32,843,498	22,822,567	9,029,184	39.6%
49 SELECTIVE INSURANCE GROUP	31,554,424	30,473,400	(1,989,660)	-6.5%
50 AXIS CAPITAL GROUP	30,748,785	13,084,542	3,109,424	23.8%
51 WEST BEND INSURANCE CO	28,274,203	24,303,939	1,456,952	6.0%
52 LEXINGTON NATIONAL INSURANCE CORP	28,176,224	25,748,565	2,153,951	8.4%
53 AU HOLDING CO GROUP	26,856,229	30,159,760	1,534,061	5.1%
54 FRANKENMUTH GROUP	25,886,461	21,398,874	14,035,019	65.6%
55 ACCELERANT GROUP	25,342,016	19,190,662	9,034,771	47.1%
56 AMERISURE SURETY	22,537,091	17,911,572	3,609,634	20.2%
57 NEW YORK MARINE & GEN GROUP	21,055,486	21,446,291	7,204,397	33.6%
58 USIC GROUP	20,195,971	21,834,641	776,796	3.6%
59 LOTS INTERMEDIATE CO	19,224,096	19,205,160	14,139,090	73.6%
60 UNITED CAS & SURETY INSURANCE CO	19,034,100	16,456,475	4,049,393	24.6%
61 FINANCIAL CAS & SURETY INC	15,669,963	15,669,963	2,733,814	17.4%
62 BANKERS INSURANCE GROUP	14,956,666	14,875,191	1,904,894	12.8%
63 PALMETTO SURETY CORP	13,814,555	13,814,555	2,811,089	20.3%
64 ASSURANT INC GROUP	13,567,235	13,810,545	11,624,355	84.2%
65 STATE FARM GROUP	12,376,873	12,170,666	1,170,481	9.6%
66 JET INSURANCE CO	12,307,813	10,393,189	1,299,149	12.5%
67 AUTO OWNERS GROUP	10,721,511	9,213,388	505,732	5.5%
68 FIRST INDEMNITY OF AMERICA INSURANCE CO	9,359,404	8,955,527	1,147,586	12.8%
69 BONDEX INSURANCE CO	9,297,859	8,293,864	1,536,358	18.5%
70 CORE SPECIALTY INSURANCE HOLDINGS GROUP	7,824,147	7,386,448	1,522,126	20.6%

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71 WESTERN NATL MUTUAL GROUP	7,183,024	6,267,268	1,292,946	20.6%
72 UNIVERSAL SURETY GROUP	6,943,159	5,988,696	(3,790)	-0.1%
73 COLONIAL SURETY CO	6,624,972	4,744,444	1,461,523	30.8%
74 PENNSYLVANIA NATL INSURANCE GROUP	5,650,690	5,219,783	(1,295,571)	-24.8%
75 INSURORS IND GROUP	5,448,545	5,188,903	(588,841)	-11.3%
76 AEGIS GROUP	5,313,043	5,317,986	(226,000)	-4.2%
77 OHIO INDEMNITY CO	5,236,351	4,682,626	17,612	0.4%
78 CHANDLER INSURANCE GROUP	5,116,132	4,712,218	3,757,449	79.7%
79 CONTINENTAL HERITAGE INSURANCE CO	4,822,582	5,008,983	(645,299)	-12.9%
80 UNIVERSAL SHIELD INSURANCE GROUP	4,621,571	4,027,284	120,578	3.0%
81 ATLANTIC AMER GROUP	4,301,669	4,336,086	962,821	22.2%
82 ERIE INSURANCE GROUP	4,101,316	4,079,406	899,892	22.1%
83 THE SERVICE INSURANCE CO, INC	3,915,784	4,190,452	335,236	8.0%
84 UNIVERSAL INSURANCE CO GROUP	3,381,199	3,316,399	166,269	5.0%
85 MAPFRE INSURANCE GROUP	3,020,236	2,728,530	(503,999)	-18.5%
86 TOKIO MARINE HOLDINGS INC GROUP	2,991,201	2,947,850	247,365	8.4%
87 ANTILLES INSURANCE CO	2,808,809	2,370,152	184	0.0%
88 FEDERATED MUTUAL GROUP	2,762,740	2,761,085	(51,753)	-1.9%
89 SUN SURETY INSURANCE CO	2,523,154	2,571,426	1,326	0.1%
90 AMERICAN INTERNATIONAL GROUP	2,126,111	4,869,410	5,948,397	122.2%
91 KNIGHTBROOK INSURANCE GROUP	1,978,358	892,772	72,731	8.1%
92 ROCHE SURETY & CASUALTY CO	1,864,587	1,814,772	0	0.0%
93 MULTINATIONAL GROUP	1,829,608	1,559,495	(108,452)	-7.0%
94 BAR PLAN GROUP	1,751,521	1,599,806	244,760	15.3%
95 FIRST SURETY CORP	1,653,833	1,854,882	551,295	29.7%
96 PROGRESSIVE GROUP	1,630,485	2,018,401	3,635,767	180.1%
97 MGI HOLDINGS GROUP	1,567,953	253,424	3,955	1.6%
98 ACSTAR INSURANCE CO	1,473,694	1,197,050	(50,143)	-4.2%
99 IMT MUTUAL HOLDING GROUP	1,408,825	1,363,844	(18,888)	-1.4%
100 BENEFIT SECURITY INSURANCE CO	1,352,630	1,043,927	313,178	30.0%
Total Top 100 Writers	8,059,176,698	7,301,185,558	1,791,271,707	24.5%
Total of All Other Writers	13,368,854	31,451,784	35,825,693	113.9%
Grand Total of All Writers	8,072,545,552	7,332,637,342	1,827,097,400	24.9%

\* Losses include IBNR.