

### Market Share by Line of Business - Property & Casualty

**Selected Criteria -**      **Year:** 2023    **State:** SD    **Codelist Basis:** Licensed    **Round by Thousands:** No  
**Business Type:** Property & Casualty    **Include Zero Companies:** No    **Line of Business:** Private passenger auto physical damage

Group Code	Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Pure Direct Loss Ratio
176	25178	State Farm Mut Auto Ins Co	IL	93,153,330	19.1282%	19.1282%	87,910,948	62,196,178	70.7491%
155	38628	Progressive Northern Ins Co	WI	48,994,782	10.0606%	29.1888%	46,099,238	24,536,618	53.2256%
155	16322	Progressive Direct Ins Co	OH	34,169,633	7.0164%	36.2052%	31,699,989	20,812,278	65.6539%
	13889	Farmers Mut Ins Co Of NE	NE	27,974,002	5.7442%	41.9494%	26,896,117	17,198,881	63.9456%
473	10386	American Family Ins Co	WI	26,941,826	5.5323%	47.4817%	24,374,217	18,144,213	74.4402%
698	14850	North Star Mut Ins Co	MN	18,359,283	3.7699%	51.2516%	16,998,987	9,555,954	56.2148%
473	19275	American Family Mut Ins Co SI	WI	17,270,845	3.5464%	54.798%	17,137,143	8,717,199	50.8673%
4787	38539	De Smet Ins Co Of SD	SD	15,688,572	3.2215%	58.0195%	14,317,020	9,841,743	68.7416%
69	21687	Mid Century Ins Co	CA	14,656,870	3.0097%	61.0291%	14,710,334	8,620,772	58.6035%
513	13773	Farm Bureau Prop & Cas Ins Co	IA	13,679,739	2.809%	63.8381%	12,062,584	8,543,943	70.8301%
280	18988	Auto Owners Ins Co	MI	13,309,705	2.733%	66.5711%	12,139,639	6,736,222	55.4895%
111	24740	Safeco Ins Co Of Amer	NH	10,665,505	2.1901%	68.7612%	9,660,121	4,084,237	42.2794%
3500	44270	American West Ins Co	ND	10,427,714	2.1412%	70.9024%	9,891,147	5,618,077	56.799%
140	23787	Nationwide Mut Ins Co	OH	10,388,374	2.1332%	73.0356%	9,674,268	7,363,465	76.1139%
200	25941	United Serv Automobile Assn	TX	9,360,026	1.922%	74.9576%	9,100,348	6,896,671	75.7847%
31	35882	Geico Gen Ins Co	NE	8,990,055	1.846%	76.8036%	8,877,640	5,920,749	66.6928%
140	37877	Nationwide Prop & Cas Ins Co	OH	7,950,387	1.6325%	78.4362%	7,981,879	5,203,850	65.1958%
200	18600	USAA Gen Ind Co	TX	7,199,686	1.4784%	79.9145%	6,848,574	5,389,446	78.6944%
31	22055	Geico Ind Co	NE	6,787,846	1.3938%	81.3084%	6,780,415	4,280,325	63.1278%
3991	12528	Wadena Ins Co	IA	5,769,433	1.1847%	82.4931%	5,634,553	2,656,808	47.1521%
200	25968	USAA Cas Ins Co	TX	5,541,948	1.138%	83.631%	5,306,335	3,588,430	67.6254%
408	28401	American Natl Prop & Cas Co	MO	5,464,051	1.122%	84.753%	5,547,627	4,878,472	87.938%
176	25143	State Farm Fire & Cas Co	IL	5,099,648	1.0472%	85.8002%	4,812,309	3,486,108	72.4415%
8	19232	Allstate Ins Co	IL	5,042,483	1.0354%	86.8356%	5,040,829	3,002,079	59.5553%
169	13137	Viking Ins Co Of WI	WI	3,442,986	0.707%	87.5426%	3,430,674	2,197,609	64.0576%
785	12831	State Natl Ins Co Inc	TX	3,334,632	0.6847%	88.2274%	2,889,710	1,863,600	64.4909%

Group Code	Cocode	Company Name	Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Pure Direct Loss Ratio
31	22063	Government Employees Ins Co	NE	3,332,614	0.6843%	88.9117%	3,355,789	2,144,284	63.8981%
1278	10921	CSAA Fire & Cas Ins Co	IN	3,165,598	0.65%	89.5617%	3,029,645	2,364,612	78.0491%
	34606	Center Mut Ins Co	ND	2,876,340	0.5906%	90.1523%	2,463,843	2,447,285	99.328%
	14885	Northwest Gf Mut Ins Co	SD	2,832,961	0.5817%	90.7341%	2,679,709	1,778,786	66.3798%
200	21253	Garrison Prop & Cas Ins Co	TX	2,447,809	0.5026%	91.2367%	2,297,026	1,463,352	63.7064%
408	39942	American Natl Gen Ins Co	MO	2,403,658	0.4936%	91.7303%	2,273,855	1,617,789	71.1474%
518	16144	Grinnell Select Ins Co	IA	2,385,448	0.4898%	92.2201%	2,413,593	1,930,908	80.0014%
513	27871	Western Agric Ins Co	IA	2,358,899	0.4844%	92.7045%	2,013,701	1,341,343	66.6108%
214	19194	Farmers Alliance Mut Ins Co	KS	2,347,173	0.482%	93.1864%	2,146,124	1,520,703	70.8581%
518	15831	Grinnell Compass Inc	IA	1,923,204	0.3949%	93.5813%	1,598,855	1,342,308	83.9543%
8	16217	National Farmers Union Prop & Cas	NC	1,858,255	0.3816%	93.9629%	1,833,452	1,080,161	58.9141%
91	27120	Trumbull Ins Co	CT	1,721,233	0.3534%	94.3164%	1,712,998	1,086,997	63.4558%
69	11185	Foremost Ins Co Grand Rapids MI	MI	1,656,194	0.3401%	94.6564%	1,737,084	1,372,695	79.0229%
	27766	Missouri Valley Mut Ins Co	SD	1,505,199	0.3091%	94.9655%	1,452,007	1,045,075	71.9745%
8	42447	National Gen Assur Co	MO	1,478,571	0.3036%	95.2691%	1,652,817	41,481	2.5097%
300	22683	Teachers Ins Co	IL	1,349,016	0.277%	95.5461%	1,224,688	697,733	56.9723%
473	37648	Permanent Gen Assur Corp	WI	1,308,670	0.2687%	95.8149%	1,048,109	765,886	73.0731%
309	15377	Western Natl Mut Ins Co	MN	1,300,847	0.2671%	96.082%	1,292,252	608,803	47.1118%
518	14117	Grinnell Mut Reins Co	IA	1,292,837	0.2655%	96.3475%	1,271,555	864,108	67.9568%
111	25127	State Auto Prop & Cas Ins Co	IA	1,280,858	0.263%	96.6105%	2,661,973	1,123,027	42.1878%
3548	19070	Standard Fire Ins Co	CT	1,158,173	0.2378%	96.8483%	669,815	349,470	52.1741%
8	30210	Esurance Prop & Cas Ins Co	IL	975,531	0.2003%	97.0486%	1,050,788	967,918	92.1135%
69	34339	Farmers Grp Prop & Cas Ins Co	RI	858,061	0.1762%	97.2248%	835,146	324,240	38.8243%
98	36684	Riverport Ins Co	IA	854,522	0.1755%	97.4003%	822,524	263,198	31.9988%
300	22578	Horace Mann Ins Co	IL	817,271	0.1678%	97.5681%	807,137	214,678	26.5975%
4911	23574	Midwest Family Mut Ins Co	IA	810,623	0.1665%	97.7345%	633,834	333,609	52.6335%
309	40312	Pioneer Specialty Ins Co	MN	809,333	0.1662%	97.9007%	449,082	435,197	96.9081%
69	19658	Bristol W Ins Co	OH	728,745	0.1496%	98.0504%	635,953	584,029	91.8352%

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111	23353	Meridian Security Ins Co	IN	696,480	0.143%	98.1934%	1,223,849	650,462	53.1489%
8	12130	New South Ins Co	NC	608,272	0.1249%	98.3183%	289,020	135,017	46.7155%
569	13897	Farmers Mut Hail Ins Co Of IA	IA	569,915	0.117%	98.4353%	810,504	338,184	41.7251%
69	40169	Farmers Cas Ins Co	RI	466,531	0.0958%	98.5311%	436,542	263,716	60.4102%
69	26298	Farmers Prop & Cas Ins Co	RI	452,753	0.093%	98.6241%	566,935	461,490	81.4009%
626	20281	Federal Ins Co	IN	417,971	0.0858%	98.7099%	382,113	34,805	9.1086%
8	29742	Integon Natl Ins Co	NC	385,406	0.0791%	98.789%	198,849	57,374	28.853%
309	24465	Western Natl Assur Co	MN	383,483	0.0787%	98.8678%	232,855	234,958	100.9031%
3500	11855	Primero Ins Co	ND	358,113	0.0735%	98.9413%	314,589	223,051	70.9024%
473	29068	American Family Connect Prop & Cas I	WI	333,420	0.0685%	99.0098%	317,111	253,624	79.9796%
473	19283	American Standard Ins Co of WI	WI	318,363	0.0654%	99.0752%	354,223	131,096	37.0095%
626	20303	Great Northern Ins Co	IN	304,340	0.0625%	99.1377%	263,268	40,476	15.3744%
69	21652	Farmers Ins Exch	CA	294,536	0.0605%	99.1981%	149,452	53,919	36.0778%
	14184	Acuity A Mut Ins Co	WI	253,086	0.052%	99.2501%	267,598	52,126	19.4792%
28	19976	Amica Mut Ins Co	RI	238,973	0.0491%	99.2992%	235,072	91,141	38.7715%
300	22756	Horace Mann Prop & Cas Ins Co	IL	236,333	0.0485%	99.3477%	232,123	95,903	41.3156%
3098	12873	Privilege Underwriters Recp Exch	FL	226,959	0.0466%	99.3943%	217,863	67,126	30.8111%
8	10358	Encompass Ins Co	IL	220,176	0.0452%	99.4395%	30,675	13,718	44.7205%
361	23450	American Family Home Ins Co	FL	218,070	0.0448%	99.4843%	211,665	69,129	32.6596%
807	40371	Columbia Mut Ins Co	MO	195,013	0.04%	99.5243%	201,841	151,477	75.0477%
361	42722	American Modern Prop & Cas Ins Co	OH	189,341	0.0389%	99.5632%	184,947	29,365	15.8775%
111	11215	Safeco Ins Co Of IN	IN	165,444	0.034%	99.5972%	156,872	141,345	90.1021%
169	21164	Dairyland Ins Co	WI	153,022	0.0314%	99.6286%	163,022	58,550	35.9154%
1278	37770	CSAA Gen Ins Co	IN	152,619	0.0313%	99.66%	167,969	110,112	65.555%
215	40703	Unitrin Safeguard Ins Co	WI	149,509	0.0307%	99.6907%	360,855	253,162	70.1562%
12	19402	AIG Prop Cas Co	IL	148,038	0.0304%	99.7211%	142,177	601,314	422.9334%
111	23035	Liberty Mut Fire Ins Co	WI	143,857	0.0295%	99.7506%	157,165	14,926	9.497%
3098	18058	Philadelphia Ind Ins Co	PA	140,025	0.0288%	99.7793%	138,823	282	0.2031%

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8	17230	Allstate Prop & Cas Ins Co	IL	127,659	0.0262%	99.8056%	123,885	58,631	47.327%
473	13412	Austin Mut Ins Co	MN	124,258	0.0255%	99.8311%	154,535	126,536	81.8818%
111	41653	Milbank Ins Co	IA	118,299	0.0243%	99.8554%	199,422	74,917	37.5671%
33	20117	California Cas Ind Exch	CA	98,081	0.0201%	99.8755%	115,353	120,665	104.605%
169	21180	Sentry Select Ins Co	WI	98,018	0.0201%	99.8956%	91,159	40,093	43.9814%
91	37478	Hartford Ins Co Of The Midwest	IN	65,459	0.0134%	99.9091%	68,779	18,883	27.4546%
5010	24376	Spinnaker Ins Co	IL	64,209	0.0132%	99.9223%	73,826	76,032	102.9881%
91	22357	Hartford Accident & Ind Co	CT	58,845	0.0121%	99.9343%	59,695	78,136	130.892%
69	40649	Economy Premier Assur Co	IL	55,652	0.0114%	99.9458%	57,304	18,979	33.1199%
1248	24961	Everspan Ins Co	AZ	51,173	0.0105%	99.9563%	55,478	47,257	85.1815%
31	41491	Geico Cas Co	NE	44,188	0.0091%	99.9654%	46,535	3,296	7.0828%
775	13714	Pharmacists Mut Ins Co	IA	40,735	0.0084%	99.9737%	129,238	74,847	57.9141%
91	19682	Hartford Fire Ins Co	CT	29,833	0.0061%	99.9798%	14,252	573	4.0205%
4761	17043	Everett Cash Mut Ins Co	PA	22,560	0.0046%	99.9845%	19,788	12,880	65.09%
91	29424	Hartford Cas Ins Co	IN	16,120	0.0033%	99.9878%	13,534	1,487	10.9871%
807	35629	Association Cas Ins Co	TX	15,382	0.0032%	99.9909%	8,545	17,853	208.9292%
8	23728	National Gen Ins Co	MO	12,805	0.0026%	99.9936%	14,252	1,487	10.4336%
69	11800	Foremost Prop & Cas Ins Co	MI	9,755	0.002%	99.9956%	9,916	-426	-4.2961%
473	27138	Midvale Ind Co	WI	9,668	0.002%	99.9976%	10,744	11,608	108.0417%
785	28932	Markel Amer Ins Co	VA	8,956	0.0018%	99.9994%	8,572	4,345	50.6883%
19	10111	American Bankers Ins Co Of FL	FL	3,739	0.0008%	100.0002%	3,485	258	7.4032%
968	37885	XL Specialty Ins Co	DE	1,067	0.0002%	100.0004%	945	96	10.1587%
4761	19615	American Reliable Ins Co	AZ	715	0.0001%	100.0005%	9,112	-38,604	-423.6611%
361	23469	American Modern Home Ins Co	OH	0	0%	100.0005%	0	-40	0%
350	21261	Electric Ins Co	MA	0	0%	100.0005%	0	13	0%
215	22268	Infinity Ins Co	IN	0	0%	100.0005%	0	3	0%
140	42579	Allied Prop & Cas Ins Co	IA	0	0%	100.0005%	0	331	0%
3991	14257	IMT Ins Co	IA	0	0%	100.0005%	0	70	0%
796	24414	General Cas Co Of WI	WI	0	0%	100.0005%	0	-1,187	0%
411	19941	American Commerce Ins Co	OH	0	0%	100.0005%	0	-2,868	0%

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62	21407	Emcasco Ins Co	IA	0	0%	100.0005%	0	-6	0%
248	13021	United Fire & Cas Co	IA	0	0%	100.0005%	0	-1,141	0%
796	37257	Praetorian Ins Co	PA	0	0%	100.0005%	0	336	0%
244	10677	The Cincinnati Ins Co	OH	0	0%	100.0005%	0	2	0%
91	11000	Sentinel Ins Co Ltd	CT	0	0%	100.0005%	0	32	0%
626	18279	Bankers Standard Ins Co	PA	0	0%	100.0005%	0	-6	0%
140	25453	Nationwide Ins Co Of Amer	OH	0	0%	100.0005%	144	1,490	1,034.7222%
140	10723	Nationwide Assur Co	OH	0	0%	100.0005%	0	-400	0%
62	21415	Employers Mut Cas Co	IA	0	0%	100.0005%	0	-655	0%
361	19720	American Alt Ins Corp	DE	0	0%	100.0005%	0	-6	0%
761	21873	Firemans Fund Ins Co	IL	0	0%	100.0005%	-1	0	0%
140	42587	Depositors Ins Co	IA	0	0%	100.0005%	0	20,372	0%
280	32700	Owners Ins Co	OH	0	0%	100.0005%	0	-626	0%
796	24449	Regent Ins Co	WI	0	0%	100.0005%	0	-106	0%
796	39217	QBE Ins Corp	PA	0	0%	100.0005%	0	-1	0%
215	16063	Unitrin Auto & Home Ins Co	NY	0	0%	100.0005%	0	-1,147	0%
88	22292	Hanover Ins Co	NH	0	0%	100.0005%	0	-16,269	0%
250	22586	Atlantic States Ins Co	PA	0	0%	100.0005%	0	-4,085	0%
69	22926	Economy Fire & Cas Co	IL	0	0%	100.0005%	0	-37	0%
46	16713	Buckeye State Mut Ins Co	OH	0	0%	100.0005%	0	-2,355	0%
69	25321	Farmers Direct Prop & Cas Ins Co	RI	0	0%	100.0005%	0	-309	0%
91	34690	Property & Cas Ins Co Of Hartford	IN	0	0%	100.0005%	0	589	0%
215	31968	Merastar Ins Co	IL	0	0%	100.0005%	0	-3	0%
140	19100	Amco Ins Co	IA	-158	-0%	100.0005%	3,653	177,446	4,857.5417%
91	30104	Hartford Underwriters Ins Co	CT	-2,434	-0.0005%	100%	60,546	28,067	46.3565%
		<b>137 Companies in Report</b>		<b>486,995,636</b>	<b>100%</b>	<b>100%</b>	<b>461,646,672</b>	<b>297,018,783</b>	<b>64.339%</b>