

Market Share by Line of Business (LOB) - Property & Casualty

Year: 2025		State: SD		CodeList Basis: Licensed					
Business Type: Property & Casualty		Line of Business: Fire							
Group Code	Cocode	Company Name	State Of Domicile	Direct Premiums Written	Market Share	Cumulative Market Share	Direct Premiums Earned	Direct Losses Incurred	Pure Direct Loss Ratio
280	18988	Auto Owners Ins Co	MI	17,405,285	22.9203%	22.9203%	16,938,777	6,610,660	39.0268%
	14184	Acuity A Mut Ins Co	WI	5,937,175	7.8184%	30.7387%	5,604,110	-1,699,777	-30.3309%
3548	25658	Travelers Ind Co	CT	4,751,425	6.2569%	36.9956%	4,991,310	27,791	0.5568%
698	14850	North Star Mut Ins Co	MN	4,499,190	5.9248%	42.9204%	4,207,696	640,726	15.2275%
65	21482	Factory Mut Ins Co	RI	2,904,613	3.8250%	46.7454%	3,148,531	-1,969,721	-62.5600%
69	11185	Foremost Ins Co Grand Rapids MI	MI	2,584,126	3.4029%	50.1483%	2,161,216	141,863	6.5640%
31	25895	United States Liab Ins Co	NE	2,304,270	3.0344%	53.1827%	2,175,417	564,849	25.9651%
212	16535	Zurich Amer Ins Co	NY	2,297,066	3.0249%	56.2076%	1,965,526	118,040	6.0055%
62	21415	Employers Mut Cas Co	IA	2,257,462	2.9728%	59.1804%	2,174,569	273,020	12.5551%
3548	25674	Travelers Prop Cas Co Of Amer	CT	2,224,944	2.9299%	62.1103%	2,163,836	1,901,647	87.8831%
626	14982	Penn Millers Ins Co	PA	2,115,373	2.7856%	64.8959%	2,713,143	-466,540	-17.1956%
361	42722	American Modern Prop & Cas Ins Co	OH	2,093,475	2.7568%	67.6527%	2,038,216	879,832	43.1668%
62	25186	Emc Prop & Cas Ins Co	IA	1,954,008	2.5731%	70.2259%	1,800,055	122,852	6.8249%
	14974	Pennsylvania Lumbermens Mut Ins	PA	1,366,098	1.7990%	72.0248%	1,675,029	-492,318	-29.3916%
408	28401	American Natl Prop & Cas Co	NE	1,302,847	1.7157%	73.7405%	1,214,807	671,316	55.2611%
761	35300	Allianz Global Risks US Ins Co	IL	1,276,225	1.6806%	75.4211%	1,434,497	-234,004	-16.3126%
7	13935	Federated Mut Ins Co	MN	1,247,889	1.6433%	77.0644%	840,456	2,079	0.2474%
111	21458	Employers Ins Co of Wausau	WI	1,196,445	1.5755%	78.6399%	587,264	75,541	12.8632%
4982	35602	Obsidian Ins Co	OH	1,181,104	1.5553%	80.1953%	722,725	191,521	26.4998%
309	15377	Western Natl Mut Ins Co	MN	959,756	1.2639%	81.4592%	887,085	158,948	17.9180%
181	29700	Swiss Re Corp Solutions Elite Ins Co	MO	891,893	1.1745%	82.6336%	1,158,704	4,499,082	388.2857%
968	24554	XL Ins Amer Inc	DE	871,767	1.1480%	83.7816%	897,559	46,718	5.2050%
7	16024	Federated Reserve Ins Co	MN	787,555	1.0371%	84.8187%	828,565	6,720	0.8110%
62	21407	Emcasco Ins Co	IA	679,746	0.8951%	85.7139%	871,537	3,894	0.4468%
111	24740	Safeco Ins Co Of Amer	NH	650,315	0.8564%	86.5702%	736,742	47,229	6.4105%
	11118	Federated Rural Electric Ins Exch	KS	568,355	0.7484%	87.3187%	542,838	43,520	8.0171%
140	28223	Nationwide Agribusiness Ins Co	IA	507,015	0.6677%	87.9863%	528,283	-101,760	-19.2624%
111	33588	First Liberty Ins Corp	IL	460,398	0.6063%	88.5926%	310,293	19,560	6.3037%
3991	14257	IMT Ins Co	IA	396,310	0.5219%	89.1145%	403,622	7,076	1.7531%
169	21180	Sentry Select Ins Co	WI	388,141	0.5111%	89.6256%	371,905	410,691	110.4290%
111	19690	American Economy Ins Co	IN	385,940	0.5082%	90.1339%	97,092	9,236	9.5126%
169	24988	Sentry Ins Co	WI	362,844	0.4778%	90.6117%	338,757	112,378	33.1736%
19	42986	Standard Guar Ins Co	DE	344,916	0.4542%	91.0659%	323,341	402,827	124.5827%
111	41653	Milbank Ins Co	IA	337,089	0.4439%	91.5098%	351,762	27,338	7.7717%
	14885	Northwest Gf Mut Ins Co	SD	291,953	0.3845%	91.8942%	278,836	212	0.0760%
	34606	Center Mut Ins Co	ND	277,039	0.3648%	92.2591%	256,632	2,511	0.9784%
	13889	FMNE Ins Co	NE	261,750	0.3447%	92.6037%	270,076	85,049	31.4908%
361	23469	American Modern Home Ins Co	OH	249,407	0.3284%	92.9322%	247,254	1,299	0.5254%
309	24465	Western Natl Assur Co	MN	237,482	0.3127%	93.2449%	239,991	1,713,878	714.1426%
140	23787	Nationwide Mut Ins Co	OH	233,149	0.3070%	93.5519%	156,348	30,031	19.2078%
111	25135	State Automobile Mut Ins Co	OH	231,357	0.3047%	93.8566%	286,356	-4,035	-1.4091%
1278	37770	CSAA Gen Ins Co	IN	225,733	0.2973%	94.1539%	232,750	3,695	1.5875%
31	20044	Berkshire Hathaway Homestate Ins Co	NE	213,351	0.2810%	94.4348%	208,048	-3,587	-1.7241%
244	10677	The Cincinnati Ins Co	OH	212,238	0.2795%	94.7143%	223,030	11,603	5.2024%
3416	37273	Axis Ins Co	IL	211,071	0.2780%	94.9922%	93,650	3,311	3.5355%
8	16217	National Farmers Union Prop & Cas	NC	198,338	0.2612%	95.2534%	182,529	85,049	46.5948%
98	29580	Berkley Regional Ins Co	IA	196,881	0.2593%	95.5127%	230,268	-127,047	-55.1735%
280	32700	Owners Ins Co	OH	190,794	0.2512%	95.7639%	127,488	2,505	1.9649%
244	23280	The Cincinnati Ind Co	OH	175,258	0.2308%	95.9947%	184,285	11,811	6.4091%
1279	11150	Arch Ins Co	MO	164,455	0.2166%	96.2113%	166,622	11,133	6.6816%
7	28304	Federated Serv Ins Co	MN	160,975	0.2120%	96.4233%	197,443	929	0.4705%
91	19682	Hartford Fire Ins Co	CT	154,474	0.2034%	96.6267%	170,056	-2,629	-1.5460%
169	23434	Middlesex Ins Co	WI	133,588	0.1759%	96.8026%	134,363	27,776	20.6724%

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65	10014	Affiliated Fm Ins Co	RI	131,943	0.1738%	96.9764%	148,161	0	0.0000%
517	41343	HDI Global Ins Co	IL	131,762	0.1735%	97.1499%	115,596	8,231	7.1205%
140	10127	Allied Ins Co of Amer	OH	123,488	0.1626%	97.3125%	15,441	-242	-1.5673%
200	25941	United Serv Automobile Assn	TX	122,847	0.1618%	97.4743%	106,173	59,466	56.0086%
111	24082	Ohio Security Ins Co	NH	103,013	0.1357%	97.6099%	95,440	-490	-0.5134%
111	23035	Liberty Mut Fire Ins Co	WI	102,191	0.1346%	97.7445%	227,628	-42,959	-18.8725%
309	40312	Pioneer Specialty Ins Co	MN	93,910	0.1237%	97.8682%	87,633	147,958	168.8382%
31	22314	RSUI Ind Co	NH	91,644	0.1207%	97.9888%	95,140	2,866	3.0124%
12	19429	Insurance Co Of The State Of PA	IL	87,684	0.1155%	98.1043%	44,606	1,265	2.8359%
140	19100	Amco Ins Co	IA	82,077	0.1081%	98.2124%	191,840	-9,232	-4.8123%
218	20443	Continental Cas Co	IL	71,458	0.0941%	98.3065%	92,672	35,497	38.3039%
	27766	Missouri Valley Mut Ins Co	SD	71,090	0.0936%	98.4001%	69,929	5,233	7.4833%
248	10324	Addison Ins Co	IA	68,623	0.0904%	98.4905%	449,502	-703,964	-156.6098%
98	38911	Berkley Natl Ins Co	IA	65,126	0.0858%	98.5762%	58,506	-39,164	-66.9401%
12	19380	American Home Assur Co	NY	60,657	0.0799%	98.6561%	54,670	-27,089	-49.5500%
248	13021	United Fire & Cas Co	IA	57,430	0.0756%	98.7317%	785,084	-132,369	-16.8605%
807	35629	Association Cas Ins Co	TX	51,261	0.0675%	98.7992%	38,900	1,059	2.7224%
140	10723	Nationwide Assur Co	OH	44,095	0.0581%	98.8573%	43,993	-737	-1.6753%
200	18600	USAA Gen Ind Co	TX	43,871	0.0578%	98.9151%	40,702	-947	-2.3267%
518	14117	Grinnell Mut Reins Co SI	IA	43,759	0.0576%	98.9727%	33,253	-151	-0.4541%
3500	44270	American West Ins Co	ND	39,326	0.0518%	99.0245%	34,532	67	0.1940%
785	38970	Markel Ins Co	IL	38,488	0.0507%	99.0752%	57,712	-24,016	-41.6135%
200	25968	USAA Cas Ins Co	TX	35,484	0.0467%	99.1219%	33,464	85,230	254.6916%
300	22578	Horace Mann Ins Co	IL	35,276	0.0465%	99.1683%	33,020	-4,278	-12.9558%
181	29874	Swiss Re Corp Solutions Amer Ins Co	MO	35,238	0.0464%	99.2148%	36,707	139	0.3787%
111	44393	West Amer Ins Co	IN	33,353	0.0439%	99.2587%	27,960	2,074	7.4177%
4919	32670	Agraria Ins Co	ND	31,574	0.0416%	99.3003%	27,506	148	0.5381%
244	28665	The Cincinnati Cas Co	OH	29,291	0.0386%	99.3388%	9,263	937	10.1155%
3548	25615	Charter Oak Fire Ins Co	CT	28,582	0.0376%	99.3765%	38,777	3,218	8.2987%
12	19445	National Union Fire Ins Co of Pittsb	PA	28,460	0.0375%	99.4139%	24,535	21,564	87.8908%
3098	10945	Tokio Marine Amer Ins Co	NY	28,071	0.0370%	99.4509%	31,762	151	0.4754%
2538	25011	Wesco Ins Co	DE	26,398	0.0348%	99.4857%	25,440	84	0.3302%
225	28886	Transguard Ins Co Of Amer Inc	IL	24,974	0.0329%	99.5186%	23,017	-6,976	-30.3080%
200	21253	Garrison Prop & Cas Ins Co	TX	23,002	0.0303%	99.5488%	20,152	-680	-3.3744%
785	12831	State Natl Ins Co Inc	TX	20,347	0.0268%	99.5756%	18,378	0	0.0000%
158	31348	Crum & Forster Ind Co	DE	17,905	0.0236%	99.5992%	16,577	-1,288	-7.7698%
626	22748	Pacific Employers Ins Co	PA	17,521	0.0231%	99.6223%	14,083	1,132	8.0381%
111	25127	State Auto Prop & Cas Ins Co	IA	16,602	0.0219%	99.6442%	28,593	-17,054	-59.6440%
3494	31925	Falls Lake Natl Ins Co	OH	16,521	0.0218%	99.6659%	30,944	1,892	6.1143%
761	21873	Firemans Fund Ins Co	IL	16,462	0.0217%	99.6876%	11,743	-14,287	-121.6640%
4935	23663	National Amer Ins Co	OK	15,474	0.0204%	99.7080%	14,958	1,960	13.1034%
4666	10200	Hiscox Ins Co Inc	IL	14,558	0.0192%	99.7271%	7,788	2,475	31.7797%
111	24066	American Fire & Cas Co	NH	13,030	0.0172%	99.7443%	10,602	444	4.1879%
3299	17159	Atain Specialty Ins Co	MI	12,460	0.0164%	99.7607%	12,573	1,248	9.9260%
88	10815	Verlan Fire Ins Co MD	NH	12,062	0.0159%	99.7766%	1,910	0	0.0000%
98	40045	Starnet Ins Co	IA	10,291	0.0136%	99.7901%	9,266	-2,887	-31.1569%
218	35289	Continental Ins Co	PA	10,169	0.0134%	99.8035%	236,944	-1,055,972	-445.6631%
807	40371	Columbia Mut Ins Co	MO	9,690	0.0128%	99.8163%	7,806	125	1.6013%
98	31325	Acadia Ins Co	IA	9,602	0.0126%	99.8289%	6,559	0	0.0000%
4904	27154	Atlantic Specialty Ins Co	NY	8,484	0.0112%	99.8401%	6,542	672	10.2721%
4990	25496	StarStone Natl Ins Co	DE	7,835	0.0103%	99.8504%	2,011	648	32.2228%
228	24112	Westfield Ins Co	OH	7,807	0.0103%	99.8607%	7,303	-111	-1.5199%
62	21423	Union Ins Co Of Providence	IA	7,424	0.0098%	99.8705%	13,241	4,229	31.9387%
626	22667	Ace Amer Ins Co	PA	7,178	0.0095%	99.8799%	6,832	749	10.9631%
3548	35386	Fidelity & Guar Ins Co	IA	6,937	0.0091%	99.8891%	4,579	909	19.8515%
2538	42376	Technology Ins Co Inc	DE	6,538	0.0086%	99.8977%	6,259	-581	-9.2826%

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12	23809	Granite State Ins Co	IL	6,103	0.0080%	99.9057%	3,865	2,841	73.5058%
12	23841	New Hampshire Ins Co	IL	5,391	0.0071%	99.9128%	5,391	4,631	85.9024%
3548	25682	Travelers Ind Co Of CT	CT	5,247	0.0069%	99.9197%	29,640	-34,494	-116.3765%
3548	25623	Phoenix Ins Co	CT	5,139	0.0068%	99.9265%	5,289	539	10.1910%
88	22306	Massachusetts Bay Ins Co	NH	4,875	0.0064%	99.9329%	3,439	-243	-7.0660%
250	22586	Atlantic States Ins Co	PA	4,739	0.0062%	99.9392%	4,952	160	3.2310%
88	22292	Hanover Ins Co	NH	4,356	0.0057%	99.9449%	4,311	3	0.0696%
140	25453	Nationwide Ins Co Of Amer	OH	4,137	0.0054%	99.9503%	2,277	114	5.0066%
4381	35408	Imperium Ins Co	TX	4,057	0.0053%	99.9557%	4,311	741	17.1886%
158	21105	North River Ins Co	NJ	3,406	0.0045%	99.9602%	3,842	-2,832	-73.7116%
218	20427	American Cas Co Of Reading PA	PA	3,095	0.0041%	99.9642%	1,378	17,926	1300.8708%
124	23396	Amerisure Mut Ins Co	MI	2,753	0.0036%	99.9679%	2,753	391	14.2027%
111	42404	Liberty Ins Corp	IL	2,571	0.0034%	99.9712%	127	0	0.0000%
3548	24775	St Paul Guardian Ins Co	CT	2,144	0.0028%	99.9741%	2,788	580	20.8034%
12	42978	American Security Ins Co	DE	1,942	0.0026%	99.9766%	1,906	271	14.2183%
19	23817	Illinois Natl Ins Co	IL	1,942	0.0026%	99.9792%	1,936	56	2.8926%
3548	24767	St Paul Fire & Marine Ins Co	CT	1,875	0.0025%	99.9817%	3,514	684	19.4650%
4670	38318	Starr Ind & Liab Co	TX	1,811	0.0024%	99.9840%	913	828	90.6900%
3548	25666	Travelers Ind Co Of Amer	CT	1,718	0.0023%	99.9863%	2,423	364	15.0227%
150	20095	BITCO Gen Ins Corp	IA	1,666	0.0022%	99.9885%	1,264	0	0.0000%
98	25844	Union Ins Co	IA	1,378	0.0018%	99.9903%	506	0	0.0000%
158	10019	Greystone Ins Co	CT	1,098	0.0014%	99.9918%	642	327	50.9346%
155	10872	American Strategic Ins Corp	IN	1,089	0.0014%	99.9932%	19,283	0	0.0000%
5001	38776	SiriusPoint Amer Ins Co	NY	873	0.0011%	99.9943%	1,433	603	42.0796%
88	36064	Hanover Amer Ins Co	NH	825	0.0011%	99.9954%	724	-155	-21.4088%
111	24074	Ohio Cas Ins Co	NH	802	0.0011%	99.9965%	1,796	0	0.0000%
28	19976	Amica Mut Ins Co	RI	737	0.0010%	99.9975%	739	0	0.0000%
3098	18058	Philadelphia Ind Ins Co	PA	730	0.0010%	99.9984%	720	126	17.5000%
4869	25180	Stillwater Ins Co	CA	666	0.0009%	99.9993%	2,614	1,605	61.4002%
62	10863	Dakota Fire Ins Co	ND	551	0.0007%	100.0000%	512	-570	-111.3281%
140	23760	Nationwide Gen Ins Co	OH	512	0.0007%	100.0007%	478	-64	-13.3891%
218	20508	Valley Forge Ins Co	PA	270	0.0004%	100.0010%	248	27	10.8871%
31	42390	Amguard Ins Co	NE	214	0.0003%	100.0013%	208	3	1.4423%
91	30104	Hartford Underwriters Ins Co	CT	186	0.0002%	100.0016%	186	0	0.0000%
3219	11126	Sompo Amer Ins Co	NY	118	0.0002%	100.0017%	1,693	-18,443	-1089.3680%
88	41840	Allmerica Fin Benefit Ins Co	MI	82	0.0001%	100.0018%	10	0	0.0000%
3219	38997	Sompo Amer Fire & Mar Ins Co Amer	NY	23	0.0000%	100.0019%	23	5	21.7391%
225	20010	Acceptance Ind Ins Co	NE	4	0.0000%	100.0019%	7	2	28.5714%
31	22276	Berkshire Hathaway Specialty Ins Co	NE	3	0.0000%	100.0019%	3	1	33.3333%
69	10220	Accelerant Natl Ins Co	DE	0	0.0000%	100.0019%	0	350	0.0000%
218	17221	Homesite Ins Co	WI	0	0.0000%	100.0019%	0	9,500	0.0000%
140	13692	Donegal Mut Ins Co	PA	0	0.0000%	100.0019%	0	819	0.0000%
796	28860	Clear Blue Ins Co	TX	0	0.0000%	100.0019%	31,574	8,615	27.2851%
212	23043	Liberty Mut Ins Co	MA	0	0.0000%	100.0019%	4,386	1,288	29.3662%
212	31534	Citizens Ins Co Of Amer	MI	0	0.0000%	100.0019%	0	-39	0.0000%
158	26379	Accredited Surety & Cas Co Inc	FL	0	0.0000%	100.0019%	0	29,300	0.0000%
473	13978	Florists Mut Ins Co	WI	0	0.0000%	100.0019%	0	-7,877	0.0000%
361	19720	American Alt Ins Corp	DE	0	0.0000%	100.0019%	0	4,297	0.0000%
1278	41998	American Southern Home Ins Co	FL	0	0.0000%	100.0019%	0	273	0.0000%
361	10921	CSAA Fire & Cas Ins Co	IN	0	0.0000%	100.0019%	0	-252	0.0000%
473	11991	National Cas Co	OH	0	0.0000%	100.0019%	0	11	0.0000%
4761	10052	Chubb Natl Ins Co	IN	0	0.0000%	100.0019%	0	-2	0.0000%
212	41181	Universal Underwriters Ins Co	IL	0	0.0000%	100.0019%	4	0	0.0000%
4997	10245	American Federation Ins Co	TX	0	0.0000%	100.0019%	0	2,607	0.0000%
169	21172	Vanliner Ins Co	OH	0	0.0000%	100.0019%	0	4	0.0000%
150	24414	General Cas Co Of WI	WI	0	0.0000%	100.0019%	418	1,609	384.9282%

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218	19615	American Reliable Ins Co	AZ	0	0.0000%	100.0019%	0	822	0.0000%
140	40142	American Zurich Ins Co	IL	0	0.0000%	100.0019%	4	-1	-25.0000%
796	16624	Allied World Specialty Ins Co	DE	0	0.0000%	100.0019%	0	-205	0.0000%
3548	42587	Depositors Ins Co	IA	0	0.0000%	100.0019%	0	-254	0.0000%
84	13412	Austin Mut Ins Co	MN	0	0.0000%	100.0019%	0	35,109	0.0000%
796	12866	T H E Ins Co	DE	0	0.0000%	100.0019%	248	-355	-143.1452%
5077	16063	Unitrin Auto & Home Ins Co	NY	0	0.0000%	100.0019%	0	-144	0.0000%
111	37885	XL Specialty Ins Co	DE	0	0.0000%	100.0019%	0	1,817	0.0000%
3548	23582	Harleysville Ins Co	OH	0	0.0000%	100.0019%	0	-3	0.0000%
256	37257	Praetorian Ins Co	PA	0	0.0000%	100.0019%	0	-92	0.0000%
181	10340	Stonington Ins Co	PA	0	0.0000%	100.0019%	0	1	0.0000%
88	24791	St Paul Mercury Ins Co	CT	0	0.0000%	100.0019%	0	48	0.0000%
250	12262	Pennsylvania Manufacturers Assoc Ins	PA	0	0.0000%	100.0019%	0	-261	0.0000%
626	19275	American Family Mut Ins Co SI	WI	0	0.0000%	100.0019%	0	-211	0.0000%
212	39217	QBE Ins Corp	PA	0	0.0000%	100.0019%	0	-77	0.0000%
215	39845	Westport Ins Corp	MO	0	0.0000%	100.0019%	0	-55	0.0000%
796	20494	Transportation Ins Co	IL	0	0.0000%	100.0019%	0	26,563	0.0000%
3416	10030	Westchester Fire Ins Co	PA	0	0.0000%	100.0019%	348	-13	-3.7356%
4850	19070	Standard Fire Ins Co	CT	0	0.0000%	100.0019%	339	76	22.4189%
140	16608	New York Marine & Gen Ins Co	NY	0	0.0000%	100.0019%	0	-468	0.0000%
473	23450	American Family Home Ins Co	FL	0	0.0000%	100.0019%	0	53	0.0000%
158	42579	Allied Prop & Cas Ins Co	IA	0	0.0000%	100.0019%	0	-88	0.0000%
140	27740	North Pointe Ins Co	PA	0	0.0000%	100.0019%	0	11	0.0000%
3548	24015	Northland Ins Co	CT	0	0.0000%	100.0019%	0	-1	0.0000%
968	26247	American Guar & Liab Ins	NY	0	0.0000%	100.0019%	1	-378	-37800.0000%
306	40843	Universal Underwriters Of TX Ins	IL	0	0.0000%	100.0019%	3	0	0.0000%
968	10847	Cumis Ins Society Inc	IA	0	0.0000%	100.0019%	99	0	0.0000%
796	20370	AXIS Reins Co	NY	0	0.0000%	100.0019%	0	79	0.0000%
361	21113	United States Fire Ins Co	DE	0	0.0000%	100.0019%	0	9,367	0.0000%
626	26182	Harleysville Worcester Ins Co	OH	0	0.0000%	100.0019%	0	-5	0.0000%
140	24449	Regent Ins Co	WI	0	0.0000%	100.0019%	0	-287	0.0000%
796	20478	National Fire Ins Co Of Hartford	IL	0	0.0000%	100.0019%	206	-64	-31.0680%
1120	10120	Everest Natl Ins Co	DE	-2	0.0000%	100.0019%	5	54	1080.0000%
	41459	Armed Forces Ins Exch	KS	-398	-0.0005%	100.0014%	1,713	-177	-10.3327%
214	19194	Farmers Alliance Mut Ins Co	KS	-1,026	-0.0014%	100.0000%	4,677	-4,295	-91.8324%
		200 Companies in Report		75,938,398	100%	100%	74,947,666	13,305,620	17.7532%