

announcement responsible alert

Product

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PRODUCTS LIABILITY REPORT

Missouri Department of Commerce & Insurance
Published June 2023

regulations risk industry unsafe memory seller quality service bad defect

Liability

refund protection manufacturer costly dissatisfaction



DCI

Missouri Department of Commerce & Insurance

DEFINITION OF TERMS

Indemnity Paid: The sum of all payments made during the year for the benefit of insurance claimants, before reinsurance has been ceded and/or assumed. These payments include amounts paid in the current year for claims arising from coverage in prior years and exclude amounts which will be paid in future years for claims arising from the current year. Hence, this item is not a measure of the actual cost of current coverages, but only of current cash flows.

Loss Adjustment Expenses: The cost involved in an insurance company's adjustment of losses under a policy.

Loss Reserves: An estimate of the value of a claim or group of claims not yet paid.

Written Premium: The dollar amount charged when a policyholder contracts for insurance coverage before reinsurance has been ceded and/or assumed.

Earned Premium: The part of premium attributable to the coverage already provided in a given period before reinsurance has been ceded and/or assumed.

Losses Incurred: The sum of losses paid plus an estimate at the close of the year of the amounts to be paid in the future for all claims arising from the current and all prior years, minus the corresponding estimate made at the close of business for the preceding year. Incurred losses reported include estimated amounts unpaid for incurred-but-not-reported (IBNR) claims.

Market Share: The dollar amount of direct premiums written by company divided by the total amount of direct premiums written industry-wide for the particular line of business being analyzed, expressed as a percentage.

Loss Ratio: The dollar amount of direct losses incurred divided by the dollar amount of premiums earned for the particular line of business being analyzed, expressed as a percentage. This is an accounting representation of the portion of each premium dollar which is needed to honor a company's promise to pay claims.

EXECUTIVE SUMMARY

Product liability insurance provides coverage for claims arising from the use, handling or consumption of a product. The following report provides detailed information on specific characteristics of claim handling, claim costs and profitability of this line of insurance.

This report has been compiled using closed claim data as reported under Section 374.415, RSMo and the Missouri Supplement to Page 19 of the Annual Statement. As a result, the accuracy of this report is dependent upon the accuracy of each company's annual statement and submission of closed claim data. Future releases of these data may contain revisions.

Any questions concerning this report should be addressed to the Statistics Section, Department of Commerce & Insurance, P.O. Box 690, Jefferson City, MO 65102-0690. Emails can be addressed to Statistics@insurance.mo.gov.

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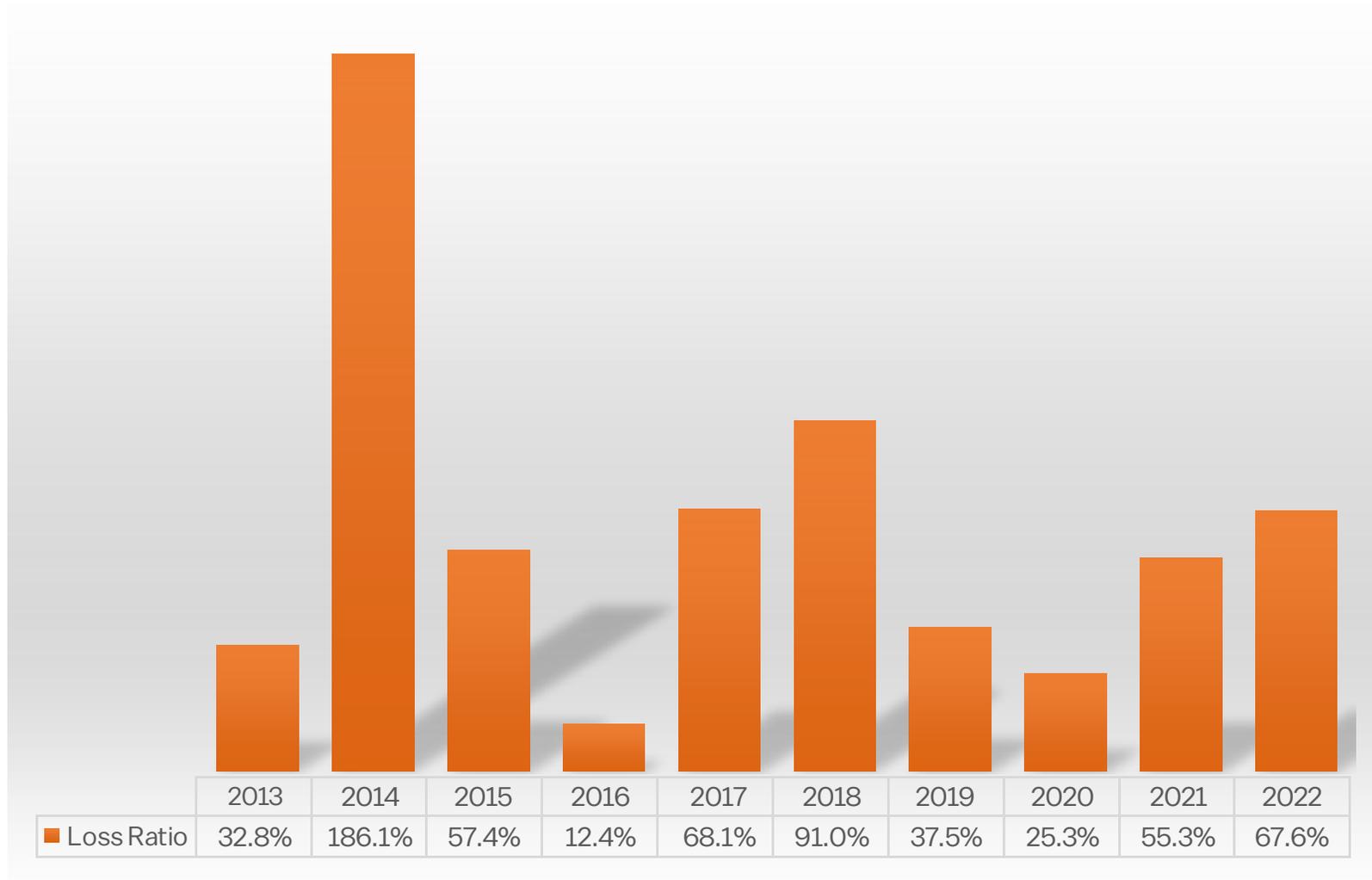
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MAJOR TRENDS

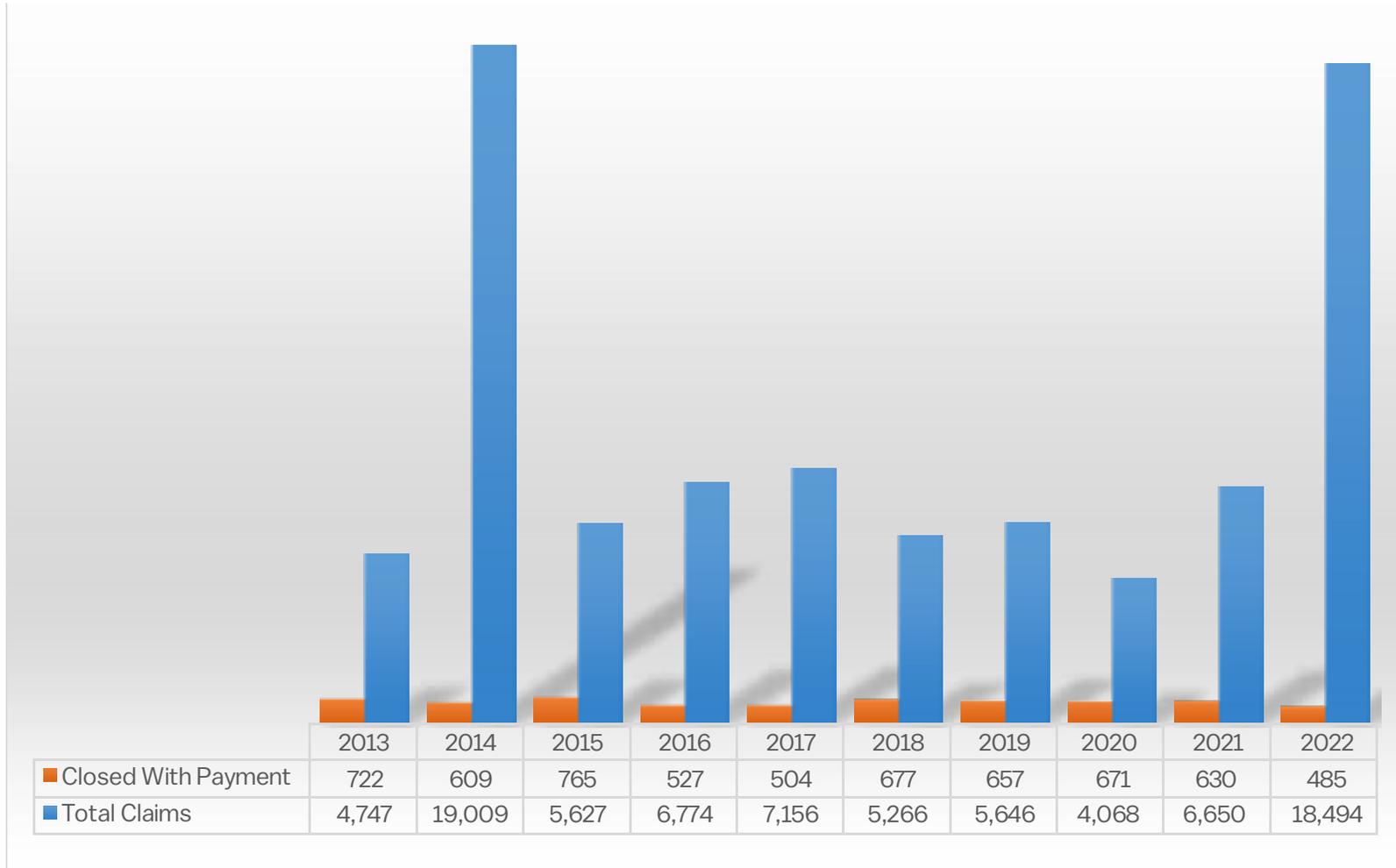
This section contains graphs depicting trends in product liability for the previous ten years:

- Loss Ratio
- Number of Claims Closed
- Average Indemnity Paid for All Paid Claims
- Average Loss Expense for All Paid Claims
- Average Closure Time on Payment of Claims

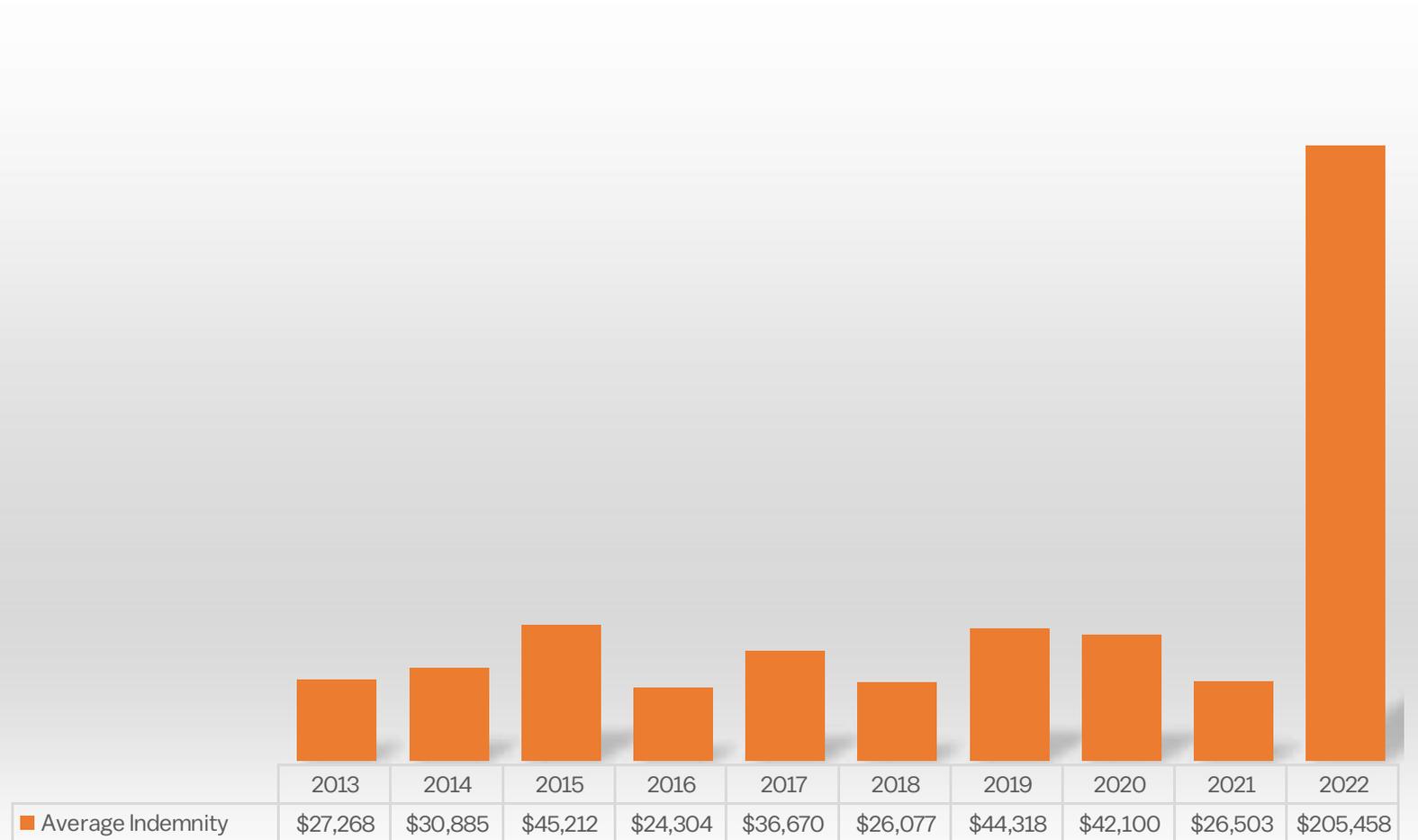
Loss Ratio, 2022



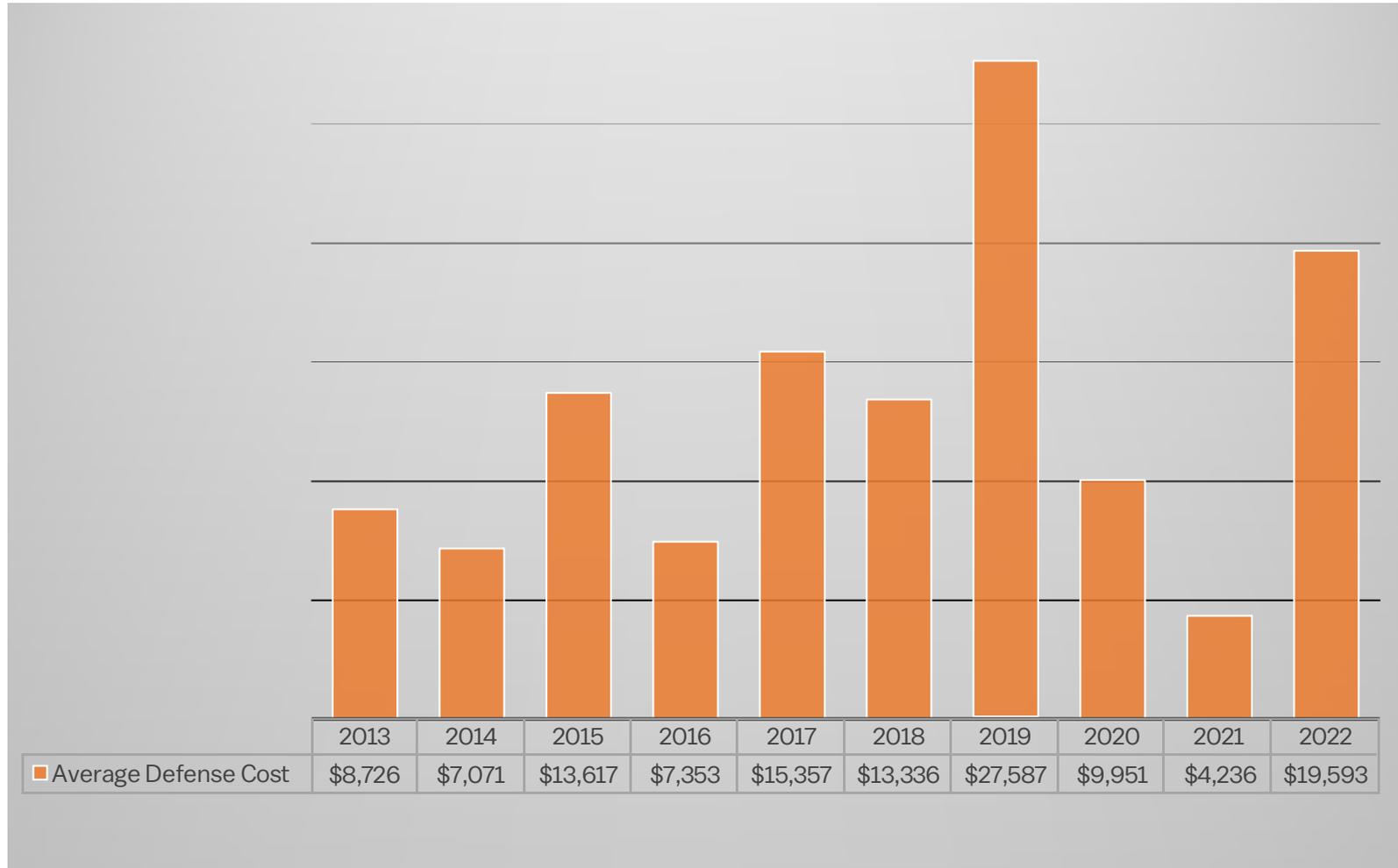
Closed Claims, 2013 - 2022



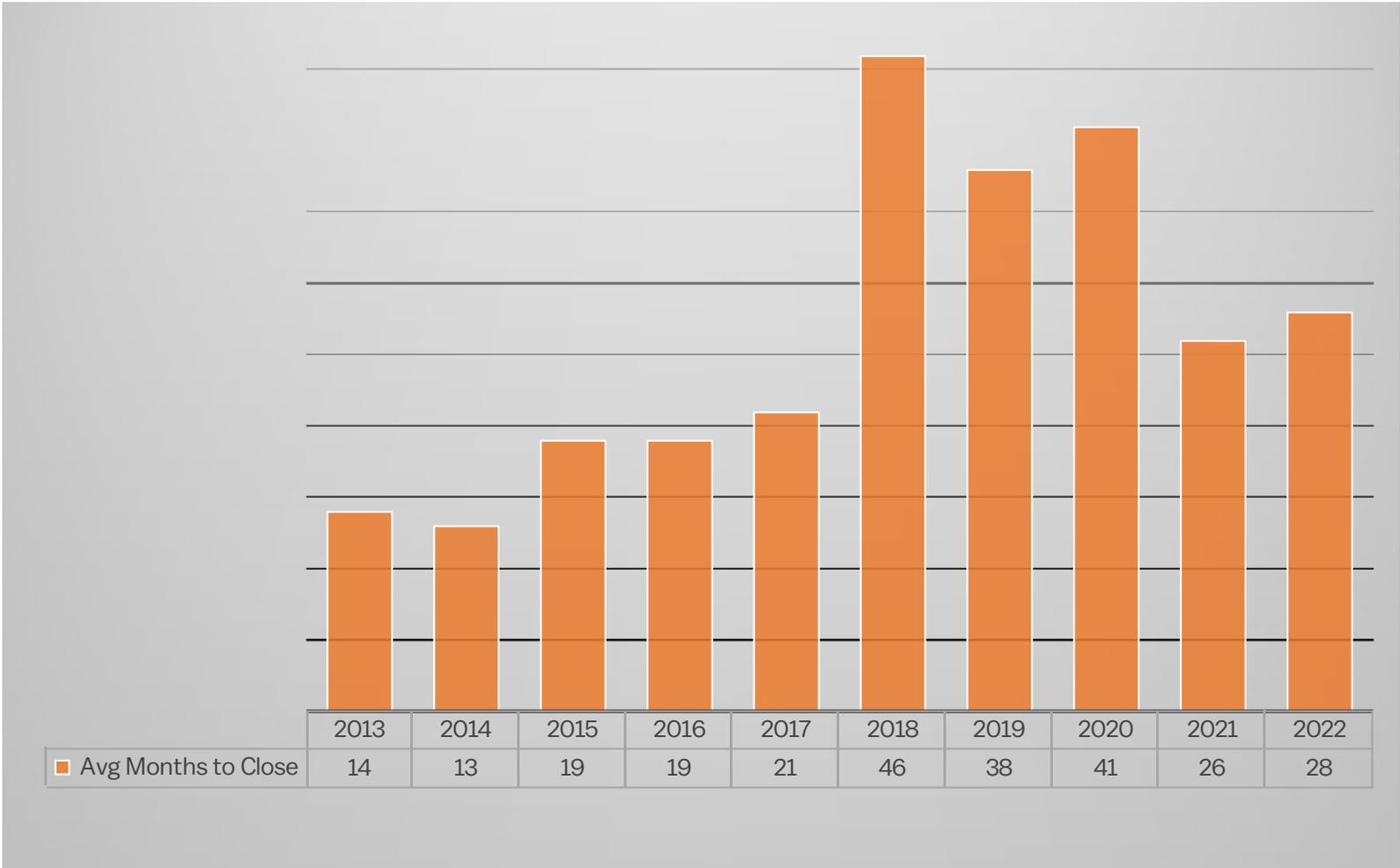
Average Indemnity for Paid Claims



Average Loss Expense for Paid Claims



Average Months to Close on Paid Claims



PAID INDEMNITY

In this section, closed claim data are analyzed by the amount of indemnity paid per claim. The following contains annual summary data for the current year and a ten-year summary.

Summary of Indemnity, 2022

Indemnity Paid	% Paid Claims	Number of Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
1 - 2,499	32.4%	157	\$801	\$125,742	\$341	\$558	28
2,500 - 4,999	9.7%	47	\$3,436	\$161,494	\$282	\$894	22
5,000 - 74,999	13.4%	65	\$6,602	\$429,130	\$4,147	\$1,669	29
10,000 - 24,999	20.0%	97	\$15,554	\$1,508,698	\$4,578	\$11,050	25
25,000 - 49,999	9.3%	45	\$35,400	\$1,593,022	\$75,419	\$7,944	29
50,000 - 74,999	7.0%	34	\$57,903	\$1,968,692	\$15,075	\$3,029	25
75,000 - 99,999	2.3%	11	\$87,194	\$959,136	\$44,772	\$455	33
100,000 - 199,999	1.9%	9	\$146,323	\$1,316,910	\$49,974	\$11,111	38
200,000 - 299,999	0.8%	4	\$245,494	\$981,974	\$109,687	\$6,375	26
300,000 - 399,999	0.8%	4	\$313,250	\$1,253,000	\$35,959	\$38,750	36
500,000 - 999,999	0.2%	1	\$900,000	\$900,000	\$226,538	\$25,000	54
1,000,000 and Over	2.3%	11	\$8,040,863	\$88,449,498	\$278,605	\$282,633	44
Total	100%	485	\$205,458	\$99,647,296	\$19,593	\$10,701	28

Summary of Indemnity, 2013 - 2022

Indemnity Paid	% Paid Claims	Number of Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
1 - 2,499	43.0%	2,686	\$796	\$2,137,041	\$708	\$1,161	21
2,500 - 4,999	12.6%	786	\$3,495	\$2,747,349	\$3,159	\$3,165	27
5,000 - 74,999	11.2%	701	\$6,724	\$4,713,598	\$6,000	\$3,259	27
10,000 - 24,999	14.0%	873	\$15,288	\$13,346,247	\$9,923	\$4,776	28
25,000 - 49,999	7.7%	481	\$35,023	\$16,846,053	\$29,777	\$6,639	40
50,000 - 74,999	4.3%	268	\$57,884	\$15,512,861	\$13,562	\$10,732	32
75,000 - 99,999	1.7%	108	\$83,640	\$9,033,173	\$26,327	\$9,188	32
100,000 - 199,999	2.9%	182	\$136,310	\$24,808,398	\$93,974	\$23,368	37
200,000 - 299,999	0.8%	52	\$241,389	\$12,552,215	\$146,008	\$37,332	46
300,000 - 399,999	0.4%	28	\$325,697	\$9,119,521	\$74,480	\$82,063	41
400,000 - 499,999	0.1%	8	\$455,802	\$3,646,418	\$45,309	\$72,500	41
500,000 - 999,999	0%	29	\$710,333	\$20,599,670	\$165,187	\$161,601	65
1,000,000 and Over	0.7%	45	3,570,554.33	160,674,945.00	192,284.44	210,046.64	42
Total	100%	6,247	\$47,341	\$295,737,489	\$12,588	\$6,776	27

SEVERITY OF BODILY INJURY

This section presents data dealing with the severity of bodily injury. BI, bodily injury, severity is divided into the following categories: no injury, emotional only, temporary, permanent, and death.

Summary of Indemnity by Bodily Injury Level, 2022

Injury Category	% Paid Claims	Number of Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
No Injury Indicated	27.6%	134	\$583,568	\$78,198,084	\$16,827	\$9,797	17
Temporary	11.1%	54	\$103,579	\$5,593,263	\$31,585	\$58,203	20
Permanent	42.9%	208	\$55,706	\$11,586,891	\$10,518	\$2,400	32
Death	18.4%	89	\$47,967	\$4,269,058	\$37,691	\$2,640	38
Total	100%	485	\$205,458	\$99,647,296	\$19,593	\$10,701	28

Summary of Indemnity by Bodily Injury Level, 2013 - 2022

Injury Category	% Paid Claims	Number of Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
No Injury Indicated	32.8%	2,050	\$57,387	\$117,643,174	\$9,046	\$9,217	9
Emotional Only	1.2%	73	\$5,857	\$427,532	\$3,121	\$1,562	9
Temporary	12.4%	775	\$28,089	\$21,769,071	\$10,955	\$12,360	12
Permanent	37.2%	2,323	\$48,086	\$111,702,869	\$19,686	\$3,879	41
Death	16.4%	1,026	\$43,075	\$44,194,843	\$5,505	\$4,616	42
Total	100%	6,247	\$47,341	\$295,737,489	\$12,588	\$6,777	27

SEVERITY OF PROPERTY DAMAGE

This section presents data dealing with the severity of property damage. PD, property damage, severity is subdivided into: no property damage, minor property damage, intermediate property damage, and major property damage.

Summary of Indemnity by Severity of Property Damage, 2022

Property Damage Category	% Paid Claims	Number of Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
No Property Damage Indicated	72.6%	352	\$60,998	\$21,471,212	\$20,591	\$11,157	32
Minor Property Damage	6.8%	33	\$10,749	\$354,706	\$6,372	\$27,811	9
Intermediate Damage	15.9%	77	\$1,000,659	\$77,050,711	\$26,418	\$2,852	24
Property Destroyed	5%	23	\$33,507	\$770,667	\$454	\$5,450	5
Total	100%	485	\$205,458	\$99,647,296	\$19,593	\$10,701	28

Summary of Indemnity by Severity of Property Damage, 2013 - 2022

Property Damage Category	% Paid Claims	Number of Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
No Property Damage Indicated	66.9%	4,182	\$41,313	\$172,772,721.00	\$13,866	\$5,430	35
Minor Property Damage	11.6%	725	\$14,694	\$10,653,382	\$7,714	\$8,188	8
Intermediate Damage	16.4%	1,027	\$95,689	\$98,272,396	\$10,359	\$9,276	9
Property Destroyed	5.0%	313	\$44,853	\$14,038,990	\$14,119	\$13,307	13
Total	100%	6,247	\$47,341	\$295,737,489	\$12,588	\$6,777	27

BUSINESS CLASSIFICATION

In this section, losses are classified by the business classification of the insured. Business classifications are categorized by subcontractor, manufacturer, wholesaler, retailer, servicer- repairer, and distributor and not specified.

Product Liability By Business Classification, 2022

Business Class	% Paid Claims	Number of Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
Subcontractor to Manufacturer	2.5%	12	\$70,205	\$842,457.00	\$16,116.67	\$10,625	25
Manufacturer	74.2%	360	\$62,957	\$22,664,465	\$18,705	\$8,818	32
Wholesaler	0.6%	3	\$1,993	\$5,978	\$0	\$2,667	2
Retailer	10.3%	50	\$79,969	\$3,998,425	\$12,617	\$17,927	11
Servicer - Repairer	9.3%	45	\$1,593,962	\$71,728,307	\$36,617	\$14,498	12
Distributor	3.1%	15	\$27,178	\$407,664	\$19,793	\$22,080	22
Total	100%	485	\$205,458	\$99,647,296	\$19,593	\$10,701	28

Product Liability By Business Classification, 2013 - 2022

Business Class	% Paid Claims	Number of Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
Subcontractor To Manufacturer	3.5%	219	\$54,313	\$11,894,476.00	\$19,085	\$13,508	16
Manufacturer	71.2%	4,449	\$39,028	\$173,636,124	\$13,642	\$4,829	32
Wholesaler	0.7%	46	\$22,461	\$1,033,200	\$11,826	\$22,387	23
Retailer	11.1%	696	\$21,547	\$14,996,965	\$3,860	\$8,804	8
Servicer - Repairer	7.9%	493	\$168,051	\$82,849,334	\$12,909	\$11,590	12
Distributor	5.5%	344	\$32,928	\$11,327,390	\$12,126	\$14,591	22
Total	100%	6,247	\$47,341	\$295,737,489	\$12,588	\$6,777	27

LOCATION OF OCCURRENCE

This section compares product liability claims by location of occurrence. The five specified locations in this table are home, auto, plant, office and miscellaneous.

Product Liability By Place of Loss, 2022

Location of Loss	% Paid Claims	Number of Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
Auto	6.8%	33	\$82,082	\$2,708,698.00	\$98,879	\$9,345	15
Home	22.3%	108	\$707,140	\$76,371,163	\$30,219	\$37,111	24
Office	1.6%	8	\$895,471	\$7,163,769	\$41,530	\$0	12
Plant	7.4%	36	\$29,300	\$1,054,809	\$19,453	\$2,639	41
Other	61.9%	300	\$41,163	\$12,348,857	\$6,478	\$2,595	29
Total	100%	485	\$205,458	\$99,647,296	\$19,593	\$10,701	28

Product Liability By Place of Loss, 2013 - 2022

Location of Loss	% Paid Claims	Number of Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
Auto	4.5%	278	\$30,693	\$8,532,690.00	\$16,720	\$11,070	11
Home	27.6%	1,723	\$55,440	\$95,523,260	\$8,677	\$7,402	10
Office	2.6%	161	\$111,484	\$17,948,880	\$17,294	\$31,724	17
Plant	4.6%	290	\$104,009	\$30,162,646	\$22,068	\$24,725	31
Other	60.7%	3,795	\$37,831	\$143,570,013	\$13,137	\$3,749	36
Total	100%	6,247	\$47,341	\$295,737,489	\$12,588	\$6,777	27

PRODUCT TYPE

This section contains a claim data analysis by classification of the product which caused the loss. This data is sorted by category in descending frequency of paid claims.

Claims by Business Class, 2022

Business Class	Claims	Paid Claims	% of Total Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims
Asbestos Goods Mfg	3,659	245	50.5%	\$19,978	\$4,894,655	\$3,006	\$252
Electrical Equipment	104	37	7.6%	\$39,954	\$1,478,282	\$25,589	\$1,351
Manufacturers - Noc	125	32	6.6%	\$18,383	\$588,268	\$1,792	\$1,884
Discount/Variety Stores	154	18	3.7%	\$146,848	\$2,643,265	\$20,060	\$4,213
Auto Repair Shops/Dismantling	14	11	2.3%	\$223,241	\$2,455,654	\$55,850	\$27,591
Machinery Parts, Or Equipment-Use, mfg	18	8	1.6%	\$24,792	\$198,336	\$21,184	\$8,626
Products - Completed Operations - Noc	724	7	1.4%	\$223,889	\$1,567,223	\$424,053	\$128,571
Meat, Fish, Poultry, And Seafood	13	7	1.4%	\$2,954	\$20,680	\$1,614	\$1,143
Grocery Stores/Markets/Commissaries	26	7	1.4%	\$9,333	\$65,330	\$0	\$1,118
Heating And Air Conditioning	9	6	1.2%	\$29,755	\$178,528	\$44,810	\$17,750
Restaurants - Serve No Alcohol	37	5	1.0%	\$12,863	\$64,317	\$22,632	\$660
Gasoline Stations	12	4	0.8%	\$19,399	\$77,595	\$46	\$6,625
Food Products - Dry	12	4	0.8%	\$7,325	\$29,300	\$11,552	\$5,000
Chemical Mfg/Chemists	57	4	0.8%	\$1,313	\$5,250	\$3	\$1,825
Gas, Steam, Water, And Sewer Mains	3	3	0.6%	\$28,103	\$84,309	\$2,511	\$16,667
Plumbing	7	3	0.6%	\$35,798	\$107,393	\$1,185	\$16,667
Furniture/Fixtures/Upholstery	6	3	0.6%	\$3,269	\$9,807	\$5,981	\$1,792
Lights, Lanterns, And Lamps	3	3	0.6%	\$550	\$1,650	\$396	\$1,358
Stores And Distr - No Food Or Drink	10	3	0.6%	\$39,167	\$117,500	\$22,597	\$1,741
Clubs/Conventions	6	3	0.6%	\$4,266	\$12,798	\$0	\$750
Car Washes	3	3	0.6%	\$3,847	\$11,542	\$0	\$833
Oil, Fuel, Gas - Co And Distributors	13,215	2	0.4%	\$6,551	\$13,101	\$0	\$250
Valves, Pumps, Compressors Mfg	2	2	0.4%	\$9,913	\$19,826	\$5,893	\$0
Contractors - Noc	4	2	0.4%	\$606,500	\$1,213,000	\$146,988	\$15,000
Wax/Paint/Varnish/Painting	2	2	0.4%	\$5,005	\$10,009	\$85	\$4,250
Concrete And Asphalt Construction	6	2	0.4%	\$8,751	\$17,502	\$0	\$500

Claims by Business Class, 2022 - Continued

Business Class	Claims	Paid Claims	% of Total Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims
Mining/Dredging/Dock Operation/Excavation	3	2	0.4%	\$1,825	\$3,650	\$288	\$3,750
Masonry, Plastering, Marble, Or Tile	5	2	0.4%	\$6,250	\$12,500	\$2,549	\$13,750
Carpentry And Floor Coverings	6	2	0.4%	\$27,386	\$54,771	\$325	\$500
Concessionaires	7	2	0.4%	\$4,492	\$8,983	\$0	\$4,492
Restaurants - Serve Alcohol	12	2	0.4%	\$4,878	\$9,755	\$14	\$4,000
Deli, Caterers, And Cafeterias	3	2	0.4%	\$7,676	\$15,351	\$0	\$1,444
Food Products - Not Dry	5	2	0.4%	\$1,338	\$2,675	\$0	\$250
Beverage Bottler - Non-Alcoholic	2	2	0.4%	\$5,600	\$11,200	\$13	\$2,600
Hardware, Home Improvement Stores	4	2	0.4%	\$2,000	\$4,000	\$0	\$1,500
Drug And Pharmaceuticals	2	2	0.4%	\$17,500	\$35,000	\$31,833	\$10,000
Fertilizers	2	2	0.4%	\$10,050	\$20,100	\$325	\$8,000
Batteries	3	2	0.4%	\$3,487,934	\$6,975,868	\$161,700	\$0
Exercise/Sporting Goods And Equip/Bikes	3	2	0.4%	\$95,000	\$190,000	\$163,674	\$150,000
Barber Supplies And Hair Pieces	3	2	0.4%	\$1,000,000	\$2,000,000	\$404,479	\$1,404,479
Pipelines/Wells	3	2	0.4%	\$9,270	\$18,539	\$0	\$875
Auto, Bus, Truck - Parts And Supplies	4	1	0.2%	\$1,000,000	\$1,000,000	\$273,873	\$0
Office Machines, Computers - Other	2	1	0.2%	\$1	\$1	\$3,168	\$5,300
Boats - Use	1	1	0.2%	\$11,654	\$11,654	\$0	\$3,100
Carpet And Furniture Cleaning	1	1	0.2%	\$67,806,683	\$67,806,683	\$844,087	\$15,001
Shoes, Boots, Or Slippers	6	1	0.2%	\$150	\$150	\$150	\$0
Electric Cables, Conduit, And Wiring	2	1	0.2%	\$1,022	\$1,022	\$0	\$0
Farm Machinery	2	1	0.2%	\$72,294	\$72,294	\$0	\$50,000
Gardening Equipment And Landscaping	2	1	0.2%	\$1,249	\$1,249	\$0	\$500
Medical Equipment/Instruments/Offices	4	1	0.2%	\$197,500	\$197,500	\$0	\$0
Wall And Ceiling Installation	2	1	0.2%	\$74,500	\$74,500	\$46,124	\$5,000
Refrigeration	25	1	0.2%	\$15,000	\$15,000	\$2,209	\$0

Claims by Business Class, 2022 - Continued

Business Class	Claims	Paid Claims	% of Total Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims
Septic Tanks	1	1	0.2%	\$17,500	\$17,500	\$0	\$500
Building Materials	2	1	0.2%	\$10,000	\$10,000	\$4,193	\$32,000
Animal Feed	5	1	0.2%	\$15,000	\$15,000	\$4,086	\$0
Baby Food	1	1	0.2%	\$3,425,000	\$3,425,000	\$0	\$0
Bakeries And Bakery Goods	3	1	0.2%	\$3,500	\$3,500	\$0	\$0
Textile Mfg	1	1	0.2%	\$290	\$290	\$0	\$300
Ladders, Hoists, And Scaffolds	1	1	0.2%	\$77,500	\$77,500	\$41,711	\$0
Adhesive And Abrasive Goods	1	1	0.2%	\$150	\$150	\$0	\$151
Alcohol, Ammonia, Turpentine, Extract	1	1	0.2%	\$777	\$777	\$0	\$500
Bolts, Nuts, Nails, Tacks, Screws	1	1	0.2%	\$500	\$500	\$0	\$0
Instrument Mfg/Tuning	1	1	0.2%	\$2,500	\$2,500	\$4,136	\$0
Communication/Recording Sys/Internet Pro	1	1	0.2%	\$29	\$29	\$13	\$500
Recreational Vehicle Mfg	1	1	0.2%	\$1,625,000	\$1,625,000	\$0	\$0
Putty Products	1	1	0.2%	\$130	\$130	\$0	\$131
Plastic, Rubber Goods - Mfg	58	1	0.2%	\$13,000	\$13,000	\$46,578	\$0
Hobby, Wallpapers, Art Stores	1	1	0.2%	\$20,000	\$20,000	\$1,849	\$500
Irrigation Equipment	1	1	0.2%	\$6,605	\$6,605	\$0	\$6,000
Packaging/Packing/Mail Order	5	1	0.2%	\$2,250	\$2,250	\$2,645	\$0
	1						
Hazardous Material Contractors	2						
Insulation - Other Than Asbestos	9						
Boat Storage Or Marinas	2						
Collectibles	1						
Furs, Fabrics And Other Clothing	1						
Condominiums/Hotels/Motels/Dwellings	4						
Alarms And Detection Devices	4						

Claims by Business Class, 2022 - Continued

Business Class	Claims	Paid Claims	% of Total Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims
Elevator, Escalator, Moving Sidewalk	2						
Appliances And Accessories	6						
Tv Or Radio Or Stereo	1						
Metal Erection	2						
Dairy Products	1						
Candy Or Confectionary Products	3						
Crop Spraying And Pesticides	1						
Water Bottling	1						
Lumber-Wood Mfg/Pruning/Trimming	2						
Ink And Dyes	1						
Tool Mfg	3						
Wheel And Tire Mfg	1						

Claims by Business Class, 2013 - 2022

Business Class	Claims	Paid Claims	% of Total Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
Asbestos Goods Mfg	42,616	2,838	41.4%	\$28,695	\$81,436,977	\$13,243	\$163	41
Appliances And Accessories	2,206	930	13.6%	\$6,617	\$6,153,563	\$1,212	\$4,355	3
Manufacturers - Noc	1,797	270	3.9%	\$99,360	\$26,827,314	\$8,500	\$6,406	40
Chemical Mfg/Chemists	876	191	2.8%	\$25,018	\$4,778,351	\$7,045	\$7,724	22
Restaurants - Serve Alcohol	794	190	2.8%	\$4,873	\$925,865	\$834	\$4,165	5
Restaurants - Serve No Alcohol	1,061	143	2.1%	\$3,253	\$465,148	\$1,966	\$2,793	6
Plumbing	212	120	1.8%	\$13,584	\$1,630,026	\$1,345	\$4,253	8
Surveyors-Land-Not In Actual Construction	15,059	108	1.6%	\$66,619	\$7,194,871	\$43,492	\$15,356	26
Electrical Equipment	307	108	1.6%	\$81,508	\$8,802,819	\$27,162	\$7,480	29
Contractors - Noc	204	96	1.4%	\$67,870	\$6,515,551	\$28,308	\$29,311	20
Furs, Fabrics And Other Clothing	136	92	1.3%	\$3,886	\$357,484	\$18,217	\$1,851	4
Alcohol, Ammonia, Turpentine, Extract	98	90	1.3%	\$1,326	\$119,350	\$857	\$7,601	18
Auto Repair Shops/Dismantling	107	73	1.1%	\$47,810	\$3,490,115	\$10,654	\$19,284	7
Heating And Air Conditioning	154	72	1.1%	\$25,016	\$1,801,126	\$11,299	\$4,607	12
Food Products - Dry	256	71	1.0%	\$20,746	\$1,472,981	\$8,514	\$2,046	6
Discount/Variety Stores	211	67	1.0%	\$40,264	\$2,697,688	\$6,046	\$1,926	9
Machinery Parts, Or Equipment-Use,mfg	159	65	0.9%	\$293,474	\$19,075,840	\$42,718	\$40,738	25
Furniture/Fixtures/Upholstery	125	62	0.9%	\$15,119	\$937,375	\$6,510	\$9,721	12
Carpentry And Floor Coverings	139	59	0.9%	\$31,275	\$1,845,219	\$12,193	\$13,322	17
Grocery Stores/Markets/Commissaries	172	57	0.8%	\$25,526	\$1,455,001	\$1,591	\$11,064	10
Gasoline Stations	93	56	0.8%	\$16,188	\$906,512	\$3	\$7,551	4
Frozen Foods	135	56	0.8%	\$5,131	\$287,331	\$177	\$2,006	5
Food Products - Not Dry	441	54	0.8%	\$21,749	\$1,174,447	\$3,187	\$2,709	9
Meat, Fish, Poultry, And Seafood	143	50	0.7%	\$6,860	\$342,995	\$11,402	\$1,695	11

Claims by Business Class, 2013 - 2022 - Continued

Business Class	Claims	Paid Claims	% of Total Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
Clubs/Conventions	127	44	0.6%	\$33,271	\$1,463,941	\$23,791	\$5,483	15
Candy Or Confectionery Products	69	34	0.5%	\$702	\$23,877	\$394	\$753	4
Roofing	69	29	0.4%	\$31,371	\$909,767	\$56,926	\$20,751	20
Concrete And Asphalt Construction	171	28	0.4%	\$143,362	\$4,014,141	\$106,033	\$73,230	18
Auto, Bus, Truck - Parts And Supplies	64	25	0.4%	\$53,410	\$1,335,243	\$18,265	\$7,382	24
Plastic, Rubber Goods - Mfg	638	25	0.4%	\$37,317	\$932,928	\$44,229	\$15,062	22
Farm Machinery	47	24	0.4%	\$38,084	\$914,021	\$6,506	\$12,077	7
Gas, Steam, Water, And Sewer Mains	44	21	0.3%	\$17,916	\$376,227	\$4,598	\$7,596	16
Glass Dealers And Glaziers	41	20	0.3%	\$33,342	\$666,833	\$23,155	\$7,988	16
Building Materials	45	19	0.3%	\$165,106	\$3,137,020	\$42,747	\$35,790	29
Animal Feed	52	19	0.3%	\$34,558	\$656,604	\$4,891	\$7,298	16
Electric Cables, Conduit, And Wiring	53	18	0.3%	\$79,630	\$1,433,345	\$6,868	\$4,709	10
Wax/Paint/Varnish/Painting	59	18	0.3%	\$15,717	\$282,903	\$2,229	\$4,070	13
Farms/Ranches	39	18	0.3%	\$73,096	\$1,315,735	\$20,315	\$10,282	23
Oil, Fuel, Gas - Co And Distributors	13,244	17	0.2%	\$116,474	\$1,980,057	\$15,586	\$39,035	8
Gardening Equipment And Landscaping	29	17	0.2%	\$20,410	\$346,971	\$5,822	\$12,598	9
Masonry, Plastering, Marble, Or Tile	39	17	0.2%	\$23,823	\$404,988	\$22,964	\$11,889	16
Soap And Detergents	29	17	0.2%	\$11,792	\$200,463	\$54,690	\$2,755	213
Wheel And Tire Mfg	22	17	0.2%	\$130,964	\$2,226,395	\$14,523	\$6,012	10
Fruit/Vegetables/Orchards/Vineyards	31	15	0.2%	\$42,409	\$636,140	\$2,755	\$19,427	21
Deli, Caterers, And Cafeterias	79	15	0.2%	\$4,311	\$64,667	\$4	\$1,533	3
Sales Or Service Org	28	15	0.2%	\$11,943	\$179,138	\$26,847	\$20,667	24
Mining/Dredging/Docks/Excavation	32	14	0.2%	\$5,302	\$74,230	\$2,635	\$4,625	18
Water Softening Equipment	34	14	0.2%	\$6,843	\$95,797	\$578	\$7,961	5

Claims by Business Class, 2013 - 2022 - Continued

Business Class	Claims	Paid Claims	% of Total Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
Lumber-Wood Mfg/Pruning/Trimming	28	14	0.2%	\$23,857	\$333,995	\$16,997	\$10,543	22
Crop Spraying And Pesticides	27	13	0.2%	\$18,161	\$236,089	\$287	\$3,475	7
Lights, Lanterns, And Lamps	30	13	0.2%	\$651	\$8,463	\$450	\$1,290	4
Metal Erection	26	12	0.2%	\$12,173	\$146,081	\$19,323	\$10,901	21
Exercise/Sporting Goods And Equip/Bikes	31	12	0.2%	\$37,920	\$455,034	\$36,328	\$50,695	36
Public Works- Highways/Bridges/Dams/ Subway	33	11	0.2%	\$11,772	\$129,487	\$12,525	\$4,159	23
Refrigeration	67	11	0.2%	\$28,197	\$310,167	\$1,496	\$2,937	19
Concessionaires	113	11	0.2%	\$8,897	\$97,867	\$395	\$8,836	5
Tool Mfg	25	11	0.2%	\$45,139	\$496,527	\$18,554	\$11,710	21
Stores And Distributors - No Food Or Drink	50	11	0.2%	\$67,719	\$744,910	\$20,420	\$42,225	17
Medical Equipment/Instruments/Offices	38	10	0.1%	\$80,699	\$806,987	\$5,008	\$42,100	23
Fertilizers	15	10	0.1%	\$22,088	\$220,880	\$969	\$38,645	19
Cosmetics	29	10	0.1%	\$4,132	\$41,323	\$1,870	\$1,086	6
Valves, Pumps, Compressors Mfg	36	9	0.1%	\$7,030	\$63,271	\$1,309	\$3,777	7
Door And Windows Mfg	36	9	0.1%	\$24,972	\$224,750	\$57,369	\$14,833	36
Beverage Bottler - Non-Alcoholic	23	8	0.1%	\$19,146	\$153,164	\$8,425	\$2,476	17
Batteries	22	8	0.1%	\$892,557	\$7,140,452	\$42,649	\$5,931	13
Alcohol, Liquor - Mfg, Distr, Stores	17	7	0.1%	\$18,031	\$126,217	\$88	\$12,404	17
Hardware, Home Improvement Stores	24	7	0.1%	\$3,110	\$21,769	\$0	\$4,024	12
Auto, Bus, Truck - Mfg And Assembling	16	7	0.1%	\$36,914	\$258,395	\$8,795	\$3,536	34
Swimming Pools/Saunas	13	7	0.1%	\$7,376	\$51,631	\$8,816	\$4,843	19
Janitorial Services	14	7	0.1%	\$16,335	\$114,344	\$0	\$965	8
Bakeries And Bakery Goods	14	6	0.1%	\$2,814	\$16,884	\$0	\$2,881	1
Ladders, Hoists, And Scaffolds	10	6	0.1%	\$95,333	\$572,000	\$14,627	\$23,663	26

Claims by Business Class, 2013 - 2022 - Continued

Business Class	Claims	Paid Claims	% of Total Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
Drug And Pharmaceuticals	31	6	0.1%	\$45,583	\$273,500	\$32,459	\$7,917	31
Adhesive And Abrasive Goods	23	6	0.1%	\$322	\$1,930	\$8,667	\$10,594	12
Bottle And Jar Mfg	9	6	0.1%	\$34,229	\$205,376	\$11,121	\$39,583	24
Seed Merchant	10	6	0.1%	\$64,466	\$386,794	\$62,447	\$9,619	28
Insulation - Other Than Asbestos	22	5	0.1%	\$22,067	\$110,335	\$6,133	\$1,150	10
TV Or Radio Or Stereo	8	5	0.1%	\$25,288	\$126,440	\$4,276	\$11,200	15
Textile Mfg	11	5	0.1%	\$17,433	\$87,164	\$19,685	\$7,940	12
Paper Products	20	5	0.1%	\$265,450	\$1,327,250	\$28,239	\$104,460	17
Recreational Vehicle Mfg	17	5	0.1%	\$346,590	\$1,732,950	\$21,451	\$52,388	23
Barber Supplies And Hair Pieces	9	5	0.1%	\$600,350	\$3,001,752	\$161,823	\$762,291	30
Pipelines/Wells	9	5	0.1%	\$49,063	\$245,316	\$186,095	\$5,700	24
Car Washes	7	5	0.1%	\$2,577	\$12,885	\$0	\$700	1
Shoes, Boots, Or Slippers	17	4	0.1%	\$2,356	\$9,424	\$467	\$1,291	6
Dairy Products	10	4	0.1%	\$257,182	\$1,028,728	\$13,871	\$251,374	17
Water Bottling	11	4	0.1%	\$17,538	\$70,150	\$679	\$8,250	11
Brush Or Broom Mfg	5	4	0.1%	\$1,599	\$6,397	\$0	\$1,634	1
Sign Mfg And Installation	6	4	0.1%	\$21,082	\$84,328	\$2,230	\$32,375	10
Irrigation Equipment	5	4	0.1%	\$10,153	\$40,611	\$3,367	\$7,845	7
Office Machines, Computers - Other	17	3	0.0%	\$7,000	\$21,001	\$3,450	\$28,100	19
Boats - Use	6	3	0.0%	\$8,991	\$26,972	\$0	\$4,533	2
Carpet And Furniture Cleaning	9	3	0.0%	\$22,606,125	\$67,818,376	\$281,362	\$6,170	15
Contractor Equipment	10	3	0.0%	\$79,817	\$239,451	\$93,696	\$67,667	22
Elevator, Escalator, Moving Sidewalk	7	3	0.0%	\$23,479	\$70,438	\$18,444	\$35,000	22
Wall And Ceiling Installation	10	3	0.0%	\$34,953	\$104,859	\$22,937	\$5,167	29

Claims by Business Class, 2013 - 2022 - Continued

Business Class	Claims	Paid Claims	% of Total Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
Boiler, Steam Pipes	6	3	0.0%	\$24,733	\$74,200	\$31,358	\$3,335	34
Septic Tanks	3	3	0.0%	\$9,510	\$28,530	\$0	\$5,833	11
Fences	9	3	0.0%	\$8,202	\$24,607	\$7	\$4,500	2
Tents And Canopies	4	3	0.0%	\$691,667	\$2,075,000	\$3,321	\$666,883	20
Vending Machines Mfg	9	3	0.0%	\$4,623	\$13,868	\$578	\$4,200	10
Communication/Recording Sys/Internet Pro	9	3	0.0%	\$3,441	\$10,323	\$4	\$1,931	4
Mobile Home/Trailer Mfg	3	3	0.0%	\$3,754	\$11,262	\$840	\$2,167	2
Pet Grooming/Stores/Training	5	3	0.0%	\$60,000	\$180,000	\$6,052	\$5,167	17
Printing/Publishers	7	3	0.0%	\$57,916	\$173,748	\$0	\$70,000	6
Oil Refineries	5	3	0.0%	\$929	\$2,788	\$0	\$867	3
Buildings/Premises Bank Or Office	18	3	0.0%	\$2,000	\$6,000	\$355	\$0	4
Governmental Subdv/Offices	3	3	0.0%	\$35,625	\$106,875	\$7,676	\$7,677	34
Railroad/Train Mfg/Construction	7	2	0.0%	\$49,814	\$99,628	\$3,957	\$5,000	18
Laundry Services	5	2	0.0%	\$1,335	\$2,670	\$0	\$1,791	1
Condominiums/Hotels/Motels/Dwellings	22	2	0.0%	\$625	\$1,250	\$0	\$2,500	15
Alarms And Detection Devices	25	2	0.0%	\$1,000	\$2,000	\$0	\$3,450	3
Water And Fire Proofing	4	2	0.0%	\$35,327	\$70,653	\$25,874	\$5,750	34
Ice Dealers And Distributors	2	2	0.0%	\$5,509	\$11,018	\$0	\$6,250	0
Cans, Drums, And Metal Containers	2	2	0.0%	\$6,600	\$13,200	\$15,118	\$2,500	14
Tank Bldg/Warehouses/Vacant Bldgs	13	2	0.0%	\$1,250,000	\$2,500,000	\$32,503	\$300,001	23
Bolts, Nuts, Nails, Tacks, Screws	2	2	0.0%	\$2,923	\$5,846	\$0	\$4	3
Engine-Turbine-Bearing Mfg	3	2	0.0%	\$782	\$1,564	\$0	\$908	0
Instrument Mfg/Tuning	8	2	0.0%	\$51,250	\$102,500	\$65,196	\$94,080	17
Mobile Home Parks Or Courts	6	2	0.0%	\$38,250	\$76,500	\$38,915	\$38,750	55

Claims by Business Class, 2013 - 2022 - Continued

Business Class	Claims	Paid Claims	% of Total Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
Optical And Hearing Goods	2	2	0.0%	\$700	\$1,400	\$0	\$463	10
Putty Products	9	2	0.0%	\$17,565	\$35,130	\$10,865	\$12,566	8
Pipe Mfg	14	2	0.0%	\$44,023	\$88,046	\$13,034	\$3,000	40
Grain Elevator Operations	2	2	0.0%	\$91,082	\$182,164	\$10,017	\$35,504	14
Hobby, Wallpapers, Art Stores	2	2	0.0%	\$12,302	\$24,604	\$9,771	\$2,558	19
Welding	23	2	0.0%	\$320,000	\$640,000	\$78,953	\$54,450	26
Packaging/Packing/Mail Order	18	2	0.0%	\$1,126	\$2,251	\$5,666	\$2,650	156
Packing Houses	2	2	0.0%	\$3,292	\$6,584	\$0	\$2,500	2
Animal Boarding/Veterinarians/Stockyards	2	1	0.0%	\$900	\$900	\$0	\$500	0
Firearms, Ammunition - Mfg And Repair	21	1	0.0%	\$10,000	\$10,000	\$5,709	\$10,000	9
Boat Storage Or Marinas	3	1	0.0%	\$2,500	\$2,500	\$0	\$500	0
Boat Or Ship Building	1	1	0.0%	\$391,051	\$391,051	\$0	\$400,000	6
Junk And Scrap Dealers	1	1	0.0%	\$9,333	\$9,333	\$19,516	\$10,000	33
Salt, Phosphates, And Lime	4	1	0.0%	\$10,800	\$10,800	\$0	\$0	1
Bldg Struc/Prefab Mfg/Renovat/Wrecking	2	1	0.0%	\$900,000	\$900,000	\$25,515	\$5,100	19
Baby Food	2	1	0.0%	\$3,425,000	\$3,425,000	\$0	\$0	8
Pattern Mfg	1	1	0.0%	\$4,622	\$4,622	\$0	\$8	0
Boxes And Composition Goods	1	1	0.0%	\$2,500	\$2,500	\$0	\$2,500	1
Metal Extraction And Processing	4	1	0.0%	\$300,000	\$300,000	\$53,765	\$10,000	17
Cutlery, Razors, And Flatware	3	1	0.0%	\$271	\$271	\$0	\$900	1
Stone And Gem Cutting Or Polishing	1	1	0.0%	\$9,549	\$9,549	\$0	\$15,000	2
Freight Forwarders/Truckers	3	1	0.0%	\$170,000	\$170,000	\$39,470	\$200,000	17
Snow And Ice Removal-Contractor	6	1	0.0%	\$7,500	\$7,500	\$15,339	\$3,500	40
Gas Tanks And Fuel Containers Mfg	1	1	0.0%	\$50,000	\$50,000	\$65,119	\$750,000	34

Claims by Business Class, 2013 - 2022 - Continued

Business Class	Claims	Paid Claims	% of Total Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
Forestry/Lakes/Fishing/Guides	1	1	0.0%	\$200,000	\$200,000	\$0	\$200,000	21
Theaters	5	1	0.0%	\$300	\$300	\$0	\$500	0
Campgrounds/Camps/Picnic Grounds	1	1	0.0%	\$1,113	\$1,113	\$0	\$500	1
Nightclubs/Comedy Clubs/Casinos/Enterta	1	1	0.0%	\$500	\$500	\$0	\$5,000	1
Health/Exercise Facilities	1	1	0.0%	\$25,000	\$25,000	\$46,599	\$16,000	28
Churches/Convents/Monasteries	1	1	0.0%	\$250	\$250	\$0	\$500	8
Recycling Centers/Salvage	1	1	0.0%	\$5,000	\$5,000	\$4,898	\$75,000	16
Wharf/Waterfront Property	1	1	0.0%	\$15,000	\$15,000	\$18,120	\$5	13
Ymca/Ywca	1	1	0.0%	\$92,000	\$92,000	\$1,261	\$24,000	11
Auction/Auctioneers	1	1	0.0%	\$203	\$203	\$0	\$500	0
Hazardous Material Contractors	3							
Bowling Lanes	1							
Collectibles	1							
Animal Mounting, Hides, Saddle	1							
Cotton Goods Mfg/Wool Pulling-Combing	2							
Photographic Equipment And Supplies	2							
Engineers, Architects, Draftsmen	4							
Tobacco Products	1							
Golf mobiles	1							
Drilling/Shaft Sinking	2							
Parking-Public/Private Mfg	3							
Ink And Dyes	4							
Lead Mfg	2							
Wire Goods/Metal Goods	5							

Claims by Business Class, 2013 - 2022 - Continued

Business Class	Claims	Paid Claims	% of Total Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
Aerosol Containers	1							
Vaults And Locks	1							
Sewing Machines	1							
Aircraft Or Aircraft Parts Mfg	8							
Fumigating	5							
Jewelry And Watches	4							
Toys/Games	6							
Pencil, Pen, Crayon Or Chalk Mfg	2							
Laboratories	2							
Match And Charcoal Mfg	4							
Newspapers, Magazines, Or Books	1							
Cellophane And Cellophane Product Mfg	1							
Leather Goods	1							
Fiberglass Mfg	2							
Discontinued Operations	9							
Auto Rental Or Leasing	1							
Sand Or Gravel Digging, Quarries	2							
Rental Stores	2							
Weighers, Samplers Or Inspectors	2							
Florists	2							
Pipeline Construction (Oil)	1							
Amusement Parks/Parks/Playgrounds	1							
Archery Ranges/Rifle-Pistol Ranges	1							
Beauty-Nail Salons/Spas/Tanning Salons	3							

Claims by Business Class, 2013 - 2022 - Continued

Business Class	Claims	Paid Claims	% of Total Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
Athletic Games/Contests/Stadiums	8							
Cemeteries/Crematories/Funeral Homes	1							
Consultants/Programmers	2							
Fire Dept/Patrol	3							
Schools - Private/Public	1							
Apartment Bldg/Boarding Rooms	1							
Total	84,046	6,856	100.0%	\$44,687	\$306,376,095	\$11,986	\$6,618	25

CLAIM DISPOSITION AND CLOSE TIME REPORTING

This section is divided into two categories. The first section presents data by the final disposition of claim. Claims settled without payment are reported as disposed in favor of defendant, the insured. Claims closed in favor of the plaintiff, claimant, consist of all claims closed with payment. The second section presents closed claim data categorized by time intervals to claim resolution.

Claim Disposition, 2022

Resolution	% Paid Claims	Number of Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
Before Court Proceeding Initiated	30.7%	149	\$93,165	\$13,881,570.00	\$9,479	\$6,284	10
Not Specified	0.8%	4	\$16,971,049	\$67,884,196	\$219,772	\$200,575	16
All Other, Including Dismissals	68.5%	332	\$53,860	\$17,881,530	\$21,721	\$10,396	36
Total	100.0%	485	\$205,458	\$99,647,296	\$19,593	\$10,701	28

Claim Disposition, 2013 - 2022

Resolution	% Paid Claims	Number of Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
Before Court Proceeding Initiated	41.3%	2,834	\$18,361	\$52,036,413.00	\$3,126	\$6,593	6
Not Specified	0.6%	40	\$1,730,336	\$69,213,443	\$33,699	\$33,014	16
Directed Verdict for Plaintiff	0.1%	4	\$167,641	\$670,563	\$85,057	\$16,000	36
Directed Verdict for Defendant	0.0%	2	\$5,659,337	\$11,318,674	\$0	\$50	41
Judgment for Plaintiff	0.2%	13	\$56,057	\$728,735	\$92,575	\$17,669	30
Judgment for Defendant After Appeal	0.0%	1	\$72,162	\$72,162	\$161,209	\$81,600	92
Judgment for Plaintiff After Appeal	0.0%	1	\$34,730	\$34,730	\$121,166	\$20,000	136
Arbitration	0.2%	12	\$100,927	\$1,211,118	\$48,613	\$23,152	37
All Other, Including Dismissals	57.6%	3,949	\$43,325	\$171,090,257	\$17,614	\$6,253	39
Total	100.0%	6,856	\$44,687	\$306,376,095	\$11,986	\$6,618	25

Months to Close, 2022

Months to Close	% Paid Claims	Number of Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
0 - 6	29.7%	144	\$22,557	\$3,248,246	\$143	\$7,469	2
7-12	10.9%	53	\$89,176	\$4,726,331	\$2,000	\$3,797	9
13-18	8.7%	42	\$226,311	\$9,505,050	\$15,455	\$690	16
19-24	7.2%	35	\$24,473	\$856,555	\$6,329	\$9,771	21
25-30	7.2%	35	\$48,376	\$1,693,152	\$19,340	\$8,886	28
31-36	6.2%	30	\$31,501	\$945,020	\$12,101	\$700	34
37-42	5.6%	27	\$2,568,957	\$69,361,836	\$72,219	\$62,446	39
43-48	4.9%	24	\$29,735	\$713,650	\$5,966	\$875	46
49-54	5.8%	28	\$94,886	\$2,656,810	\$136,522	\$4,804	52
55-60	3.7%	18	\$26,652	\$479,730	\$29,756	\$4,889	57
61-65	3.1%	15	\$25,000	\$375,005	\$20,677	\$4,800	63
67-72	2.3%	11	\$3,162	\$34,777	\$0	\$0	69
73-78	1.2%	6	\$168,980	\$1,013,880	\$11,291	\$42	74
79-84	0.8%	4	\$1,236	\$4,944	\$547	\$125	80
85-90	0.2%	1	\$2,975	\$2,975	\$5,085	\$10,000	87
91-96	0.6%	3	\$341,542	\$1,024,625	\$47,643	\$380,976	93
97-102	0.2%	1	\$313,000	\$313,000	\$67,437	\$5,000	100
Greater than 108	1.6%	8	\$336,464	\$2,691,710	\$52,349	\$6,250	205
Total	100.0%	485	\$205,458	\$99,647,296	\$19,593	\$10,701	28

Months to Close, 2013 - 2022

Months to Close	% Paid Claims	Number of Paid Claims	Average Indemnity	Total Indemnity	Average Loss Expense for Paid Claims	Average Initial Reserve for Paid Claims	Average Months to Closed for Paid Claims
0 - 6	37.3%	2,559	\$10,725	\$27,445,554	\$2,016	\$3,299	2
7-12	8.6%	593	\$35,054	\$20,786,978	\$2,480	\$6,611	10
13-18	10.6%	730	\$42,444	\$30,983,789	\$6,890	\$7,155	16
19-24	9.2%	630	\$42,212	\$26,593,774	\$9,886	\$14,142	21
25-30	6.3%	431	\$49,884	\$21,500,105	\$15,518	\$6,978	27
31-36	4.6%	315	\$44,831	\$14,121,782	\$13,288	\$8,084	33
37-42	4.0%	272	\$292,236	\$79,488,299	\$17,832	\$13,461	39
43-48	3.4%	234	\$71,563	\$16,745,744	\$12,632	\$8,645	45
49-54	3.6%	245	\$36,036	\$8,828,746	\$35,594	\$4,605	51
55-60	2.2%	154	\$70,895	\$10,917,825	\$24,214	\$10,549	57
61-65	2.2%	148	\$48,647	\$7,199,824	\$25,198	\$9,315	64
67-72	1.3%	91	\$142,670	\$12,982,991	\$8,195	\$1,398	70
73-78	1.2%	81	\$32,362	\$2,621,356	\$26,158	\$5,430	75
79-84	0.8%	53	\$33,294	\$1,764,564	\$17,020	\$16,255	82
85-90	0.7%	47	\$85,301	\$4,009,126	\$17,073	\$6,217	87
91-96	0.5%	37	\$54,608	\$2,020,503	\$16,307	\$37,522	93
97-102	0.3%	21	\$32,854	\$689,931	\$17,155	\$1,000	99
103-108	0.3%	19	\$39,237	\$745,508	\$40,740	\$105	105
Greater than 108	2.9%	196	\$86,376	\$16,929,696	\$117,972	\$1,926	181
Total	100%	6,856	\$44,687	\$306,376,095	\$11,986	\$6,618	25

PRODUCT LIABILITY COMPANIES PREMIUM GROWTH & MARKET SHARE

(Derived from the Page 19 Supplement)

The tables in this section were generated by using the Missouri Page 19 Supplement data, filed for companies writing products liability insurance.

The first table presents data showing the percentage of change in growth for those companies who wrote premium during the year. The second table contains the market share, direct premium written, direct premium earned, direct losses paid, direct losses incurred and a loss ratio. This table is presented by descending order of market share.

Change in Missouri Premium - Currently Active Companies Only

Insurer Name	Premium 2022	% Change from 2021	Premium 2021	% Change from 2020	Premium 2020	% Change from 2019
Acadia Insurance Company	\$431					
Ace American Insurance Company	\$1,226,659	31.8%	\$930,818	8.6%	\$856,890	-25.6%
Ace Property And Casualty Insurance Company	\$427,330	13.2%	\$377,464	42.6%	\$264,717	130.8%
Acuity A Mutual Insurance Company	\$586,300	50.7%	\$389,061	22.5%	\$317,521	10.2%
Addison Insurance Company	\$703,718	16.3%	\$605,292	-17.5%	\$733,955	-14.1%
Admiral Indemnity Company	\$202				\$66	-76.9%
Allianz Global Risks Us Insurance Company	\$2,193,465	-44.6%	\$3,956,697	8.1%	\$3,658,825	41.6%
Allmerica Financial Benefit Insurance Company	\$717					
Allstate Insurance Company	\$792	-50.7%	\$1,606	-48.5%	\$3,120	-16.4%
Amco Insurance Company	\$329,603	-11.2%	\$370,988	11.0%	\$334,287	-10.4%
American Casualty Company Of Reading PA	\$26,688	-57.4%	\$62,674	39.5%	\$44,935	33.9%
American Family Mutual Insurance Company S.I.	\$7,349	3.8%	\$7,079	-46.9%	\$13,332	2.5%
American Fire & Casualty Company	\$220	-92.5%	\$2,919	65.4%	\$1,765	-13.3%
American Guarantee & Liability Insurance Company	\$6,477	105.0%	\$3,159	-99.9%	\$3,986,590	139.8%
American Hallmark Insurance Company Of Texas	\$298	-30.0%	\$426	49.5%	\$285	-1.0%
American Home Assurance Company	\$72,724	-110.4%	-\$701,699	-142.3%	\$1,657,618	-1649.9%
American Zurich Insurance Company	\$5,845	-51.5%	\$12,060	-46.7%	\$22,638	-299.2%
Amerisure Insurance Company	\$133,109	-27.4%	\$183,405	8.0%	\$169,756	-16.6%
Amerisure Mutual Insurance Company	\$37,831	-36.7%	\$59,778	-2.0%	\$61,018	55.0%
Amguard Insurance Company	\$19,182					
Amtrust Insurance Company Of Kansas Inc	\$3,169	395.9%	\$639	-175.0%	-\$852	-139.5%
Arch Insurance Company	\$870,312	80.2%	\$483,049	52.2%	\$317,467	5.0%
Argonaut Midwest Insurance Company	\$1,026					
Association Casualty Insurance Company	\$121,100	92.0%	\$63,084	46.9%	\$42,954	291.9%
Atlantic Specialty Insurance Company	\$229,934	18.2%	\$194,609	24.4%	\$156,490	-1.5%
Austin Mutual Insurance Company	\$206,044	-11.0%	\$231,539	54.2%	\$150,160	28.0%
Axis Reinsurance Company	\$64,032					

Change in Missouri Premium - Currently Active Companies Only - Continued

Insurer Name	Premium 2022	% Change from 2021	Premium 2021	% Change from 2020	Premium 2020	% Change from 2019
Berkshire Hathaway Direct Insurance Company	\$57,523	319.0%	\$13,729	228716.7%	\$6	
Berkshire Hathaway Homestate Insurance Company	\$116	-90.1%	\$1,175	-1.6%	\$1,194	8.4%
Capitol Indemnity Corporation	\$10	400.0%	\$2	-99.9%	\$3,396	-49.3%
Charter Oak Fire Insurance Co The	\$81,895	48.0%	\$55,320	0.5%	\$55,036	-78.2%
Chubb Indemnity Insurance Company	\$33,596	167880.0%	\$20			
Cincinnati Casualty Company The	\$641,704	43.2%	\$448,016	30.4%	\$343,642	19.0%
Cincinnati Indemnity Company Inc	\$171,335	88.8%	\$90,748	4.5%	\$86,855	9.6%
Cincinnati Insurance Company The	\$1,826,709	24.3%	\$1,469,248	20.5%	\$1,219,364	-30.9%
Citizens Insurance Company Of America	\$25,847	-56.2%	\$59,048	-25.3%	\$79,046	-28.2%
Columbia Mutual Insurance Company	\$293,681	-6.6%	\$314,535	20.6%	\$260,710	5.2%
Columbia National Insurance Company	\$4,582	1590.8%	\$271	10.2%	\$246	
Commerce And Industry Insurance Co	\$201,850	29.2%	\$156,266	69661.6%	\$224	-43.4%
Continental Casualty Company	\$540,894	10.1%	\$491,384	13.5%	\$433,100	-24.9%
Continental Insurance Company The	\$40,419	156.4%	\$15,767	-78.2%	\$72,185	93.5%
Continental Western Insurance Company	\$16,864	137.6%	\$7,097	-1525.1%	-\$498	-108.0%
Country Mutual Insurance Company	\$53,899	15.3%	\$46,749	78.5%	\$26,191	32.8%
Crestbrook Insurance Company	\$264,949	34.5%	\$196,915	463.8%	\$34,927	170.9%
Depositors Insurance Company	\$146,624	-12.7%	\$167,920	-12.3%	\$191,452	0.9%
Electric Insurance Company	\$59,561	7.7%	\$55,326	-145.2%	-\$122,276	-251.0%
Emc Property & Casualty Company	\$22,674	-10.9%	\$25,459	-51.0%	\$51,920	54.2%
Emcasco Insurance Company	\$415,829	18.1%	\$352,203	49.4%	\$235,727	0.7%
Employers Insurance Company Of Wausau	\$189	-49.1%	\$371	-75.1%	\$1,487	-58.3%
Employers Mutual Casualty Company	\$434,818	88.9%	\$230,139	-14.6%	\$269,406	4.9%
Everest National Insurance Company	\$1,828,103	10.9%	\$1,647,974	84.1%	\$895,174	-18.4%
Everest Premier Insurance Company	\$581	17.8%	\$493	-9.2%	\$543	32.1%
Executive Risk Indemnity Inc	\$89,818	-34.2%	\$136,479	-0.6%	\$137,248	89.9%
Fcci Insurance Company	\$9,633	2.4%	\$9,409	-290.4%	-\$4,942	-570.7%

Change in Missouri Premium - Currently Active Companies Only - Continued

Insurer Name	Premium 2022	% Change from 2021	Premium 2021	% Change from 2020	Premium 2020	% Change from 2019
Federal Insurance Company	\$1,329,930	-4.3%	\$1,390,197	-0.8%	\$1,401,622	-13.1%
Federated Mutual Insurance Company	\$1,308,547	47.0%	\$890,391	28.6%	\$692,419	10.7%
Federated Reserve Insurance Company	\$206,064	16.6%	\$176,752	36.3%	\$129,668	74.1%
Federated Service Insurance Company	\$353,061	-24.8%	\$469,586	115.9%	\$217,517	10.0%
Fidelity And Guaranty Insurance Company	\$53,406	145.8%	\$21,729	4988.8%	\$427	
Firemans Fund Insurance Company	\$5,452	6.5%	\$5,117	-89.6%	\$49,319	-67.0%
Firemens Insurance Company Of Washington Dc	\$856	-47.4%	\$1,626	-86.0%	\$11,598	7.2%
Florists Mutual Insurance Company	\$15,389	-33.4%	\$23,095	6.6%	\$21,657	-8.8%
General Casualty Company Of Wisconsin	\$8,872	-20.7%	\$11,183	211.0%	\$3,596	-38.4%
Granite State Insurance Company	\$38	-60.0%	\$95			
Great American Alliance Insurance Company	\$258				\$324	-53.6%
Great American Assurance Company	\$557	10.7%	\$503			
Great American Insurance Company	\$1,010	70.6%	\$592	59100.0%	\$1	
Great Divide Insurance Company	\$1					
Great Northern Insurance Company	\$916,025	132.2%	\$394,514	-29.6%	\$560,283	-3.7%
Greenwich Insurance Company	\$1,307	57.3%	\$831	-35.4%	\$1,286	154.2%
Grinnell Mutual Reinsurance Company	\$1,277,861	25.5%	\$1,018,452	22.1%	\$834,426	10.9%
Hanover Insurance Company The	\$139,656	49.4%	\$93,504	-10.5%	\$104,445	27.3%
Harleysville Insurance Company	\$13,130	4.4%	\$12,580	6.7%	\$11,793	4.8%
Hartford Accident & Indemnity Co	\$137,912	102.7%	\$68,031	-28.4%	\$95,076	3.0%
Hartford Casualty Insurance Co	\$69,016	222.0%	\$21,433	-88.9%	\$193,290	74.8%
Hartford Fire Insurance Company	\$1,452,411	-35.1%	\$2,238,824	115.6%	\$1,038,637	17.5%
Hartford Underwriters Insurance Company	\$7,192	48.4%	\$4,845	-27.7%	\$6,699	196.7%
Hdi Global Insurance Company	\$316,816	27.2%	\$249,105	-46.8%	\$467,924	66.1%
Indemnity Insurance Company Of North America	\$4,395	-61.1%	\$11,291	431.8%	\$2,123	-42.2%
Insurance Company Of The State Of Pennsylvania	\$2,004	5466.7%	\$36	-113.0%	-\$276	-143.3%
Liberty Insurance Corporation	\$126,831	-90.6%	\$1,354,268	1547.2%	\$82,215	-25.6%

Change in Missouri Premium - Currently Active Companies Only - Continued

Insurer Name	Premium 2022	% Change from 2021	Premium 2021	% Change from 2020	Premium 2020	% Change from 2019
Liberty Mutual Fire Insurance Company	\$1,397,191	37.8%	\$1,014,238	-28.8%	\$1,424,889	54.6%
Liberty Mutual Insurance Company	\$21,546	1077200.0%	\$2	-99.9%	\$2,828	214.2%
Lititz Mutual Insurance Company	\$170	-48.0%	\$327	0.0%	\$327	0.0%
Lm Insurance Corporation	\$225,589	0.1%	\$225,471	-31.6%	\$329,535	35.0%
Markel Insurance Company	\$4,071	-38.1%	\$6,578	1062.2%	\$566	28200.0%
Massachusetts Bay Insurance Company	\$47,986	-31.2%	\$69,769	40.9%	\$49,523	17.7%
Medmarc Casualty Insurance Company	\$348,773	-5.3%	\$368,319	-8.8%	\$404,072	14.8%
Mid-Continent Assurance Company	\$85,536	39.7%	\$61,221	4.8%	\$58,417	-10.5%
Mid-Continent Casualty Company	\$524,325	39.1%	\$377,021	14.5%	\$329,304	25.9%
Middlesex Insurance Company	\$15,524	267.6%	\$4,223	33.0%	\$3,174	249.6%
Mitsui Sumitomo Insurance Usa Inc	\$191,547	70.6%	\$112,265	11.7%	\$100,506	286.1%
Monroe Guaranty Insurance Company	\$32,875	65.0%	\$19,921	113.9%	\$9,313	-16.8%
National American Insurance Company	\$130,316	156.0%	\$50,911	26.7%	\$40,190	178.2%
National Casualty Company	\$63,167	-4.1%	\$65,893	16752.4%	\$391	1.0%
National Indemnity Company	\$2,692	-38.5%	\$4,377	-0.2%	\$4,384	-24.1%
National Trust Insurance Company	\$154	-101.9%	-\$7,937	-152.5%	\$15,105	25.1%
National Union Fire Insurance Company Of Pitt	\$218,855	-80.1%	\$1,100,374	1713.5%	\$60,676	217.7%
Nationwide Agribusiness Insurance Company	\$1,220,530	-6.3%	\$1,301,917	60.5%	\$811,338	-43.2%
Nationwide Mutual Insurance Company	\$208,874	41.6%	\$147,495	-52.3%	\$308,959	-49.8%
North American Elite Insurance Company	\$2,695					
North American Specialty Insurance Company	\$2,496				\$2,220	-83.8%
North Pointe Insurance Company	\$336					
Northland Insurance Company	\$224	41.8%	\$158	0.0%	\$158	0.0%
Ohio Casualty Insurance Company	\$34,830	-8.4%	\$38,044	-18.5%	\$46,672	-22.2%
Ohio Security Insurance Company	\$432,028	6.8%	\$404,444	17.8%	\$343,186	-14.2%
Old Republic Insurance Company	\$10,922	9.1%	\$10,010	-78.4%	\$46,351	-61.7%
Pacific Employers Insurance Company	\$10,675	-32.0%	\$15,701	224.4%	\$4,840	

Change in Missouri Premium - Currently Active Companies Only - Continued

Insurer Name	Premium 2022	% Change from 2021	Premium 2021	% Change from 2020	Premium 2020	% Change from 2019
Pacific Indemnity Company	\$15,000	0.0%	\$15,000	0.0%	\$15,000	0.0%
Penn Millers Insurance Company	\$962,510	24.2%	\$775,066	18.9%	\$651,805	-6.4%
Pennsylvania Lumbermens Mutual Insurance Comp	\$584,762	80.2%	\$324,595	-24.8%	\$431,383	77.2%
Pennsylvania Manufacturers Association Insura	\$8,964	2.3%	\$8,759	9.6%	\$7,994	-24.1%
Pennsylvania Manufacturers Indemnity Company	\$94	-101.5%	-\$6,316	-128.9%	\$21,846	-3.5%
Pennsylvania National Mutual Casualty Insurance Company	\$5,498	359.7%	\$1,196	5.6%	\$1,133	
Philadelphia Indemnity Insurance Company	\$46,142	-1451.2%	-\$3,415	-111.9%	\$28,783	287.5%
Phoenix Insurance Company The	\$282,843	21.6%	\$232,534	-18.5%	\$285,185	-9.5%
Qbe Insurance Corporation	\$4,279	1169.7%	\$337	-113.6%	-\$2,475	-113.9%
Riverport Insurance Company	\$3,981					
Safety National Casualty Corporation	\$126,367	79.2%	\$70,517	-4.3%	\$73,704	17.4%
Secura Insurance A Mutual Company	\$1,547,369	29.4%	\$1,195,731	10.7%	\$1,080,466	5.8%
Secura Supreme Insurance Company	\$646,863	15.9%	\$558,186	17.1%	\$476,603	13.3%
Security National Insurance Company	\$268	-53.9%	\$581	102.4%	\$287	-8.3%
Selective Insurance Company Of America	\$586,251	35.5%	\$432,668	-18.8%	\$533,077	1.1%
Selective Insurance Company Of South Carolina	\$637,454	39.3%	\$457,626	46.6%	\$312,124	-21.9%
Selective Insurance Company Of The Southeast	\$193,178	-0.5%	\$194,228	-6.3%	\$207,239	-1.7%
Sentry Insurance A Mutual Company	\$1,117,695	24.2%	\$899,942	31.7%	\$683,553	-6.9%
Sentry Select Insurance Company	\$451,021	27.0%	\$355,263	51.9%	\$233,952	-19.0%
Shelter Mutual Insurance Company	\$66,121	-0.9%	\$66,755	6.9%	\$62,463	-1.1%
Sompo America Insurance Company	\$40,351	-12.7%	\$46,240	-59.4%	\$113,984	208.0%
St Paul Guardian Insurance Company	\$20				\$1	-87.5%
St Paul Mercury Insurance Company	\$1,021	-3.9%	\$1,062	226.8%	\$325	-585.1%
Standard Fire Insurance Company	\$1,476	108.5%	\$708			
Starr Indemnity & Liability Company	\$160,435	41.2%	\$113,640	7.3%	\$105,920	153.6%
State Auto Property & Casualty Insurance Comp	\$511,902	18.6%	\$431,532	0.1%	\$431,211	82.6%
State Automobile Mutual Insurance Company	\$39,518	1.2%	\$39,058	46.9%	\$26,597	-32.3%

Change in Missouri Premium - Currently Active Companies Only - Continued

Insurer Name	Premium 2022	% Change from 2021	Premium 2021	% Change from 2020	Premium 2020	% Change from 2019
Stonington Insurance Company	\$890					
Tokio Marine America Insurance Company	\$23,961	-14.4%	\$27,997	20.3%	\$23,265	45.5%
Transportation Insurance Company	\$8,287	-57.9%	\$19,706	-0.2%	\$19,742	32.5%
Travelers Casualty And Surety Company	\$48,258	-107.5%	-\$642,130	-2714.9%	\$24,557	-94.4%
Travelers Indemnity Company	\$61,009	-4.9%	\$64,174	-36.3%	\$100,684	-39.8%
Travelers Indemnity Company Of America	\$45,598	-12.3%	\$51,985	577.9%	\$7,668	3338.6%
Travelers Indemnity Company Of Connecticut	\$298,198	150.2%	\$119,192	59.9%	\$74,547	75.4%
Travelers Property Casualty Company Of America	\$1,545,198	2.4%	\$1,508,454	10.9%	\$1,360,112	18.7%
Tri State Insurance Company Of Minnesota	\$3,241	-45.7%	\$5,965	-43.8%	\$10,617	-12.5%
Twin City Fire Insurance Company	\$582,822	16.6%	\$499,737	-7.3%	\$538,803	-44.2%
Union Insurance Company	\$4,632	251.2%	\$1,319	-77.0%	\$5,729	276.9%
Union Insurance Company Of Providence	\$191,903	193.8%	\$65,323	-31.4%	\$95,266	-62.7%
United Fire And Casualty Company	\$3,298,334	7.7%	\$3,061,680	-19.0%	\$3,781,993	-9.5%
United States Liability Insurance Company	\$89,567	-0.7%	\$90,166	-1.2%	\$91,292	-21.0%
Valley Forge Insurance Company	\$123,773	170.5%	\$45,763	22.1%	\$37,475	-23.2%
Vigilant Insurance Company	\$1,464	-0.9%	\$1,477	-12.8%	\$1,693	-32.1%
Wesco Insurance Company	\$177	-84.4%	\$1,132	30.6%	\$867	-98.4%
West American Insurance Company	\$3,585	-159.3%	-\$6,041	-114.7%	\$41,016	-486.7%
West Bend Mutual Insurance Company	\$902,935	14.5%	\$788,760	26.2%	\$624,790	-12.5%
Westchester Fire Insurance Company	\$3,957	87.3%	\$2,113	30.0%	\$1,626	513.6%
Westfield Insurance Company	\$1,761	79.0%	\$984	-18.7%	\$1,211	-28.4%
Westport Insurance Corporation	\$2,695	-74.5%	\$10,575	118.6%	\$4,837	
XI Insurance America Inc	\$51,389	13.0%	\$45,497	-2275.8%	-\$2,091	-102.2%
Zurich American Insurance Company	\$1,179,092	-19.0%	\$1,455,336	1130.0%	\$118,320	-88.9%
Total	\$43,989,996	7.9%	\$40,751,072	-1.4%	\$41,332,167	5.3%

Market Share, 2022

Insurer	Market Share	Premium Written	Premium Earned	Losses Paid	Losses Incurred	Loss Ratio
United Fire And Casualty Company	7.5%	3,298,334.00	3,244,980.00	1,293,256.00	4,741,077.00	146.1%
Allianz Global Risks Us Insurance Company	5.0%	\$2,193,465	\$2,949,038	\$125,000	\$8,610,310	292.0%
Everest National Insurance Company	4.2%	\$1,828,103	\$1,747,256	\$0	\$513,910	29.4%
Cincinnati Insurance Company The	4.2%	\$1,826,709	\$1,755,261	\$43,481	\$205,418	11.7%
Secura Insurance Company	3.5%	\$1,547,369	\$1,443,539	\$1,561,991	\$707,081	49.0%
Travelers Property Casualty Company Of America	3.5%	\$1,545,198	\$1,589,762	\$2,226,198	\$782,771	49.2%
Hartford Fire Insurance Company	3.3%	\$1,452,411	\$1,369,484	\$32,529	-\$110,636	-8.1%
Liberty Mutual Fire Insurance Company	3.2%	\$1,397,191	\$1,591,504	\$192,628	-\$181,725	-11.4%
Federal Insurance Company	3.0%	\$1,329,930	\$1,347,469	\$120,984	-\$53,111	-3.9%
Federated Mutual Insurance Company	3.0%	\$1,308,547	\$1,154,182	\$5,973	\$218,873	19.0%
Grinnell Mutual Reinsurance Company	2.9%	\$1,277,861	\$1,206,229	\$47,894	\$333,096	27.6%
Ace American Insurance Company	2.8%	\$1,226,659	\$1,149,136	\$0	\$256,548	22.3%
Nationwide Agribusiness Insurance Company	2.8%	\$1,220,530	\$1,306,261	\$12,455	\$94,800	7.3%
Zurich American Insurance Company	2.7%	\$1,179,092	\$995,136	\$1,511,427	\$1,544,189	155.2%
Sentry Insurance Company	2.5%	\$1,117,695	\$1,059,339	\$5,934	\$63,792	6.0%
Penn Millers Insurance Company	2.2%	\$962,510	\$907,835	\$7,000	\$62,324	6.9%
Great Northern Insurance Company	2.1%	\$916,025	\$850,891	\$717	\$104,914	12.3%
West Bend Mutual Insurance Company	2.1%	\$902,935	\$799,740	\$807,004	\$922,889	115.4%
Arch Insurance Company	2.0%	\$870,312	\$794,533	\$1,682	\$977,820	123.1%
Addison Insurance Company	1.6%	\$703,718	\$683,127	\$313,000	\$54,945	8.0%
Secura Supreme Insurance Company	1.5%	\$646,863	\$610,075	\$336,162	\$336,644	55.2%
Cincinnati Casualty Company The	1.5%	\$641,704	\$552,309	\$53,956	-\$241,211	-43.7%
Selective Insurance Company Of South Carolina	1.4%	\$637,454	\$558,080	\$71,167	\$436,201	78.2%
Acuity A Mutual Insurance Company	1.3%	\$586,300	\$534,671	\$1,141,373	\$1,416,754	265.0%
Selective Insurance Company Of America	1.3%	\$586,251	\$511,801	\$38,500	\$198,974	38.9%
Pennsylvania Lumbermens Mutual Insurance Company	1.3%	\$584,762	\$507,686	\$745,000	-\$670,889	-132.1%
Twin City Fire Insurance Company	1.3%	\$582,822	\$574,379	\$0	-\$65,124	-11.3%

Market Share, 2022 - Continued

Insurer	Market Share	Premium Written	Premium Earned	Losses Paid	Losses Incurred	Loss Ratio
Continental Casualty Company	1.2%	\$540,894	\$515,375	\$150,000	\$159,914	31.0%
Mid-Continent Casualty Company	1.2%	\$524,325	\$497,543	\$178,197	-\$178,529	-35.9%
State Auto Property & Casualty Insurance Company	1.2%	\$511,902	\$528,817	\$84,972	\$205,988	39.0%
Sentry Select Insurance Company	1.0%	\$451,021	\$416,634	\$95,000	\$56,658	13.6%
Employers Mutual Casualty Company	1.0%	\$434,818	\$415,594	\$2,500	\$3,500	0.8%
Ohio Security Insurance Company	1.0%	\$432,028	\$437,229	\$110,000	\$115,026	26.3%
Ace Property And Casualty Insurance Company	1.0%	\$427,330	\$422,068	\$0	-\$109,112	-25.9%
Emcasco Insurance Company	0.9%	\$415,829	\$463,640	\$197,784	\$335,159	72.3%
Federated Service Insurance Company	0.8%	\$353,061	\$420,098	\$5,954	-\$5,504	-1.3%
Medmarc Casualty Insurance Company	0.8%	\$348,773	\$373,173	\$0	\$9,175	2.5%
Amco Insurance Company	0.7%	\$329,603	\$356,409	\$0	\$56,040	15.7%
H Global Insurance Company	0.7%	\$316,816	\$313,247	-\$54,396	\$39,341	12.6%
Travelers Indemnity Company Of Connecticut	0.7%	\$298,198	\$268,609	\$281,389	\$408,782	152.2%
Columbia Mutual Insurance Company	0.7%	\$293,681	\$298,695	\$107,945	\$187,452	62.8%
Phoenix Insurance Company The	0.6%	\$282,843	\$290,903	\$131,704	\$221,975	76.3%
Crestbrook Insurance Company	0.6%	\$264,949	\$257,162	\$0	\$15,974	6.2%
Atlantic Specialty Insurance Company	0.5%	\$229,934	\$214,188	\$0	\$3,304	1.5%
Lm Insurance Corporation	0.5%	\$225,589	\$229,003	\$17,223	\$39,626	17.3%
National Union Fire Insurance Company Of Pittsburg Pa	0.5%	\$218,855	\$205,001	\$19,205	\$391,504	191.0%
Nationwide Mutual Insurance Company	0.5%	\$208,874	\$188,793	\$100,102	\$228,704	121.1%
Federated Reserve Insurance Company	0.5%	\$206,064	\$208,876	\$0	\$9,593	4.6%
Austin Mutual Insurance Company	0.5%	\$206,044	\$225,272	\$0	-\$18,059	-8.0%
Commerce And Industry Insurance Co	0.5%	\$201,850	\$179,608	-\$4,522	\$143,758	80.0%
Selective Insurance Company Of The Southeast	0.4%	\$193,178	\$196,527	\$28,779	\$52,551	26.7%
Union Insurance Company Of Providence	0.4%	\$191,903	\$147,839	\$0	-\$27,926	-18.9%
Mitsui Sumitomo Insurance Usa Inc	0.4%	\$191,547	\$195,825	\$0	\$118,247	60.4%
Cincinnati Indemnity Company Inc	0.4%	\$171,335	\$146,295	\$600	\$24,499	16.7%

Market Share, 2022 - Continued

Insurer	Market Share	Premium Written	Premium Earned	Losses Paid	Losses Incurred	Loss Ratio
Starr Indemnity & Liability Company	0.4%	\$160,435	\$155,628	\$0	\$46,959	30.2%
Depositors Insurance Company	0.3%	\$146,624	\$174,534	\$0	-\$11,889	-6.8%
Hanover Insurance Company The	0.3%	\$139,656	\$111,902	\$185,000	-\$144,861	-129.5%
Hartford Accident & Indemnity Co	0.3%	\$137,912	\$79,925	\$0	-\$4,192	-5.2%
Amerisure Insurance Company	0.3%	\$133,109	\$147,701	\$0	\$20,491	13.9%
National American Insurance Company	0.3%	\$130,316	\$119,441	\$0	\$34,361	28.8%
Liberty Insurance Corporation	0.3%	\$126,831	\$119,446	\$0	-\$10,087	-8.4%
Safety National Casualty Corporation	0.3%	\$126,367	\$123,108	\$0	\$46,847	38.1%
Valley Forge Insurance Company	0.3%	\$123,773	\$91,637	\$0	\$9,678	10.6%
Association Casualty Insurance Company	0.3%	\$121,100	\$90,974	\$0	\$17,405	19.1%
Executive Risk Indemnity Inc	0.2%	\$89,818	\$175,109	\$0	\$14,864	8.5%
United States Liability Insurance Company	0.2%	\$89,567	\$93,583	\$0	\$298	0.3%
Mid-Continent Assurance Company	0.2%	\$85,536	\$82,553	\$0	-\$129,848	-157.3%
Charter Oak Fire Insurance Co The	0.2%	\$81,895	\$86,268	\$0	\$932,447	1080.9%
American Home Assurance Company	0.2%	\$72,724	\$72,724	\$0	-\$537,824	-739.5%
Hartford Casualty Insurance Co	0.2%	\$69,016	\$112,792	\$0	\$164,689	146.0%
Shelter Mutual Insurance Company	0.2%	\$66,121	\$65,361	\$58,390	\$448,927	686.8%
Axis Reinsurance Company	0.1%	\$64,032	\$64,032	\$0	-\$8,790	-13.7%
National Casualty Company	0.1%	\$63,167	\$63,174	\$0	\$15,400	24.4%
Travelers Indemnity Company	0.1%	\$61,009	\$46,639	-\$84,207	-\$280,321	-601.0%
Electric Insurance Company	0.1%	\$59,561	\$59,561	\$0	\$332,502	558.3%
Berkshire Hathaway Direct Insurance Company	0.1%	\$57,523	\$36,921	\$0	\$160,193	433.9%
Country Mutual Insurance Company	0.1%	\$53,899	\$48,611	\$0	\$60,986	125.5%
Fidelity And Guaranty Insurance Company	0.1%	\$53,406	\$37,731	\$0	\$27,292	72.3%
XI Insurance America Inc	0.1%	\$51,389	\$49,848	\$0	\$588,625	1180.8%
Travelers Casualty And Surety Company	0.1%	\$48,258	\$48,258	\$296,616	\$309,254	640.8%
Massachusetts Bay Insurance Company	0.1%	\$47,986	\$57,944	\$8,082	-\$12,976	-22.4%

Market Share, 2022 - Continued

Insurer	Market Share	Premium Written	Premium Earned	Losses Paid	Losses Incurred	Loss Ratio
Philadelphia Indemnity Insurance Company	0.1%	\$46,142	\$39,362	\$0	\$11,455	29.1%
Travelers Indemnity Company Of America	0.1%	\$45,598	\$64,392	\$0	\$42,260	65.6%
Continental Insurance Company The	0.1%	\$40,419	\$33,567	\$0	-\$2,297	-6.8%
Sompo America Insurance Company	0.1%	\$40,351	\$39,166	\$0	-\$74,662	-190.6%
State Automobile Mutual Insurance Company	0.1%	\$39,518	\$40,166	\$0	\$15,856	39.5%
Amerisure Mutual Insurance Company	0.1%	\$37,831	\$40,784	\$17,551	\$80,503	197.4%
Ohio Casualty Insurance Company	0.1%	\$34,830	\$35,770	\$143,139	\$70,346	196.7%
Chubb Indemnity Insurance Company	0.1%	\$33,596	\$11,138	\$0	\$2,284	20.5%
Monroe Guaranty Insurance Company	0.1%	\$32,875	\$26,256	\$0	\$3,685	14.0%
American Casualty Company Of Reading Pennsylvania	0.1%	\$26,688	\$40,927	\$0	-\$1,021	-2.5%
Citizens Insurance Company Of America	0.1%	\$25,847	\$24,466	\$0	-\$20,320	-83.1%
Tokio Marine America Insurance Company	0.1%	\$23,961	\$27,773	\$0	-\$17,933	-64.6%
Emc Property & Casualty Company	0.1%	\$22,674	\$23,088	\$0	-\$2,551	-11.0%
Liberty Mutual Insurance Company	0.0%	\$21,546	\$16,523	\$1,094,080	\$956,207	5787.1%
Amguard Insurance Company	0.0%	\$19,182	\$6,363	\$0	\$0	0.0%
Continental Western Insurance Company	0.0%	\$16,864	\$10,949	\$0	\$3,812	34.8%
Middlesex Insurance Company	0.0%	\$15,524	\$9,497	\$0	\$2,888	30.4%
Florists Mutual Insurance Company	0.0%	\$15,389	\$18,176	\$0	-\$4,652	-25.6%
Pacific Indemnity Company	0.0%	\$15,000	\$15,000	\$34,128	\$233,875	1559.2%
Harleysville Insurance Company	0.0%	\$13,130	\$12,976	\$0	-\$365	-2.8%
Old Republic Insurance Company	0.0%	\$10,922	\$9,053	\$0	-\$77,883	-860.3%
Pacific Employers Insurance Company	0.0%	\$10,675	\$12,408	\$0	-\$725	-5.8%
Fcci Insurance Company	0.0%	\$9,633	\$4,719	\$0	\$4,491	95.2%
Pennsylvania Manufacturers Association Insurance Company	0.0%	\$8,964	\$8,914	\$11,573	\$8,884	99.7%
General Casualty Company Of Wisconsin	0.0%	\$8,872	\$9,624	\$15,051	\$24,655	256.2%
Transportation Insurance Company	0.0%	\$8,287	\$17,185	\$0	\$673,600	3919.7%
American Family Mutual Insurance Company S.I.	0.0%	\$7,349	\$7,933	\$100,000	\$102,000	1285.8%

Market Share, 2022 - Continued

Insurer	Market Share	Premium Written	Premium Earned	Losses Paid	Losses Incurred	Loss Ratio
Hartford Underwriters Insurance Company	0.0%	\$7,192	\$7,447	\$0	\$1,655	22.2%
American Guarantee & Liability Insurance Company	0.0%	\$6,477	\$5,262	\$0	\$1,379,704	26220.1%
American Zurich Insurance Company	0.0%	\$5,845	\$12,136	\$0	\$2,772	22.8%
Pennsylvania National Mutual Casualty Insurance Company	0.0%	\$5,498	\$4,602	\$0	\$1,126	24.5%
Firemans Fund Insurance Company	0.0%	\$5,452	\$5,808	\$0	-\$177,576	-3057.4%
Union Insurance Company	0.0%	\$4,632	\$4,602	\$0	\$1,363	29.6%
Columbia National Insurance Company	0.0%	\$4,582	\$3,855	\$0	\$932	24.2%
Indemnity Insurance Company Of North America	0.0%	\$4,395	\$5,975	\$0	-\$471	-7.9%
Qbe Insurance Corporation	0.0%	\$4,279	\$4,352	\$0	\$11,858	272.5%
Markel Insurance Company	0.0%	\$4,071	\$5,805	\$0	\$2,079	35.8%
Riverport Insurance Company	0.0%	\$3,981	\$3,643	\$0	\$1,918	52.6%
Westchester Fire Insurance Company	0.0%	\$3,957	\$2,439	\$0	-\$212,030	-8693.3%
West American Insurance Company	0.0%	\$3,585	\$4,390	\$0	-\$7,915	-180.3%
Tri State Insurance Company Of Minnesota	0.0%	\$3,241	\$5,067	\$0	\$0	0.0%
Amtrust Insurance Company	0.0%	\$3,169	\$1,549	\$0	-\$83	-5.4%
Swiss Re Corporate Solutions Elite Insurance Corporation	0.0%	\$2,695	\$6,025	\$0	-\$1,055	-17.5%
Westport Insurance Corporation	0.0%	\$2,695	\$6,025	\$0	-\$1,055	-17.5%
National Indemnity Company	0.0%	\$2,692	\$3,727	\$0	-\$18,036	-483.9%
Swiss Re Corporate Solutions America Insurance Corporat	0.0%	\$2,496	\$621	\$0	-\$25,621	-4125.8%
Insurance Company Of The State Of Pennsylvania	0.0%	\$2,004	\$1,708	\$0	-\$3,009	-176.2%
Westfield Insurance Company	0.0%	\$1,761	\$1,910	\$0	-\$57	-3.0%
Standard Fire Insurance Company	0.0%	\$1,476	\$1,028	\$0	-\$361	-35.1%
Vigilant Insurance Company	0.0%	\$1,464	\$1,465	\$0	-\$68,087	-4647.6%
Greenwich Insurance Company	0.0%	\$1,307	\$1,262	\$0	\$51	4.0%
Argonaut Midwest Insurance Company	0.0%	\$1,026	\$604	\$0	\$86	14.2%
St Paul Mercury Insurance Company	0.0%	\$1,021	\$1,681	\$0	-\$361	-21.5%
Great American Insurance Company	0.0%	\$1,010	\$853	\$0	-\$55	-6.4%

Market Share, 2022 - Continued

Insurer	Market Share	Premium Written	Premium Earned	Losses Paid	Losses Incurred	Loss Ratio
Stonington Insurance Company	0.0%	\$890	\$139	\$0	\$4	2.9%
Firemens Insurance Company Of Washington Dc	0.0%	\$856	\$852	\$0	\$0	0.0%
Allstate Insurance Company	0.0%	\$792	\$1,160	\$0	\$7,887	679.9%
Allmerica Financial Benefit Insurance Company	0.0%	\$717	\$640	\$0	\$215	33.6%
Everest Premier Insurance Company	0.0%	\$581	\$528	\$0	\$36	6.8%
Great American Assurance Company	0.0%	\$557	\$519	\$0	\$82	15.8%
Acadia Insurance Company	0.0%	\$431	\$51	\$0	\$0	0.0%
North Pointe Insurance Company	0.0%	\$336	\$27	\$0	\$1,655	6129.6%
American Hallmark Insurance Company Of Texas	0.0%	\$298	\$299	\$0	-\$333	-111.4%
Security National Insurance Company	0.0%	\$268	\$408	\$46,250	-\$46,397	-11371.8%
Great American Alliance Insurance Company	0.0%	\$258	\$186	\$0	\$1	0.5%
Northland Insurance Company	0.0%	\$224	\$224	\$0	-\$8,982	-4009.8%
American Fire & Casualty Company	0.0%	\$220	\$480	\$0	\$232	48.3%
Admiral Indemnity Company	0.0%	\$202	\$202	\$0	\$0	0.0%
Employers Insurance Company Of Wausau	0.0%	\$189	\$125	\$0	-\$426,852	-341481.6%
Wesco Insurance Company	0.0%	\$177	-\$5,115	\$0	\$89,524	-1750.2%
Lititz Mutual Insurance Company	0.0%	\$170	\$223	\$0	\$0	0.0%
National Trust Insurance Company	0.0%	\$154	\$144	\$0	-\$8,187	-5685.4%
Berkshire Hathaway Homestate Insurance Company	0.0%	\$116	\$938	\$0	-\$118	-12.6%
Pennsylvania Manufacturers Indemnity Company	0.0%	\$94	\$87	\$8,079	\$2,439	2803.4%
Granite State Insurance Company	0.0%	\$38	\$38	\$0	-\$93,132	-245084.2%
St Paul Guardian Insurance Company	0.0%	\$20	\$13	\$0	-\$4,242	-32630.8%
Capitol Indemnity Corporation	0.0%	\$10	\$10	\$0	\$146,423	1464230.0%
Great Divide Insurance Company	0.0%	\$1	\$1	\$0	-\$3	-300.0%
Zurich American Insurance Company Of Illinois	0.0%	-\$7	-\$5	\$0	-\$1	20.0%
Contractors Bonding & Insurance Company	0.0%	-\$220	-\$160	\$0	-\$903	564.4%
First Liberty Insurance Corp The	0.0%	-\$291	\$8,143	\$0	-\$6,043	-74.2%

Market Share, 2022 - Continued

Insurer	Market Share	Premium Written	Premium Earned	Losses Paid	Losses Incurred	Loss Ratio
Regent Insurance Company	0.0%	-\$632	-\$291	\$0	\$1,228	-422.0%
St Paul Fire & Marine Insurance Company	0.0%	-\$3,043	\$2,093	\$383,820	\$642,630	30703.8%
National Fire Insurance Company Of Hartford	0.0%	-\$12,168	-\$89,370	\$15,900	-\$71,842	80.4%
New Hampshire Insurance Company	-0.1%	-\$27,936	-\$27,800	\$0	-\$688,654	2477.2%
Total	100.0%	\$43,989,996	\$43,226,336	\$14,481,199	\$28,297,535	65.5%

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