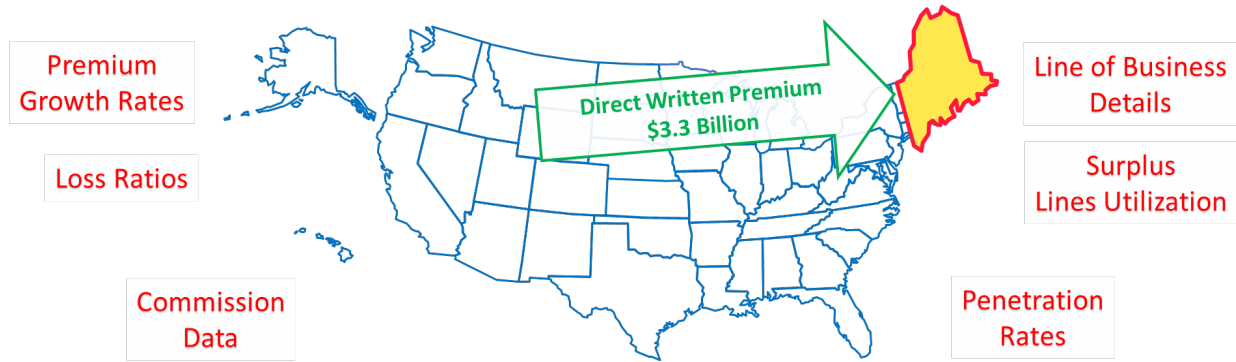


2024 Maine Annual P&C Marketplace Summary



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You are being provided this *2024 Maine Annual P&C Marketplace Summary* covering the Maine property and casualty (P&C) insurance marketplace as a benefit of your membership and/or partnership with the **Maine Insurance Agents Association**.

Data is provided for education and strategic considerations of members and is not done to encourage any collective action or discussion toward or against any insurer or insurers. Any discussion of such collective action by anyone whether in a meeting or other context will not be recognized or responded to. Public statements if made on-line via association vehicles are not permitted.

What follows is a graphic and numeric presentation of the Maine P&C industry data from an Independent Agent's perspective. The 2023 data used is the most recently available from A.M. Best Company and includes all 50 states and the District of Columbia (equaling the 51 entities referred to in the data in this report).

This *Summary* emphasizes direct premiums, direct losses, and the associated direct underwriting results before reinsurance. Also included is data from nearly 3,000 insurers that are domiciled in the United States, and if they have written premiums in Maine then their data is incorporated. As Independent Agents, this is the marketplace experience for the business we place (or compete against) for our clients in Maine.

This *2024 Maine Annual P&C Marketplace Summary* provides you with the following important information on the Maine P&C marketplace:

- Premiums for all 32 P&C lines of business in Maine
- The Top 10 lines of business for Independent Agents
- Premium Growth Rates
- Loss Ratios
- Distribution Style penetration rates and trends
- Commission rates
- Surplus Lines utilization rates
- Lists of the largest insurers for each of the top Lines of Business
- Largest/highest and smallest/lowest state specific data

To enhance your understanding, this *Summary* includes four instructive Appendices: Distribution Style Classifications, NAIC Line of Business Definitions, Line of Business Facts-A Visual Reference, and a Maine

All Active Insurers List. This last appendix is a new and valuable resource this year, as it allows you to quickly see basic information on any insurer operating in the Maine P&C marketplace.

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Maine P&C Marketplace Executive Summary

Premiums Overall

In 2023, Maine P&C premiums reached \$3.3 billion, ranking Maine 47 of 51 in total premiums in the United States. That is 0.3% out of \$953 Billion in premiums nationwide. On a relative comparative basis, per capita premiums rank Maine 44 of 51 for all P&C premiums combined, 42 of 51 for Personal Lines, 30 of 51 for Commercial Lines, and 39 of 51 for Agricultural Lines.

Lines of Business

In Maine the largest Line of Business for independent agents was All Private Passenger Auto (as determined by direct written premium). The second largest Line of Business in Maine was Homeowners Multi-Peril, and the third was Commercial Multi-Peril. For comparison, in the United States those Top 3 Lines of Business are: All Private Passenger Auto, Homeowners Multi-Peril, and Other Liability (Occurrence).

Loss Ratios

Maine's average loss ratio across all P&C Lines of Business was 58.0%, with the highest loss ratios experienced in Medical Malpractice (91.7%), Farmowners Multi-Peril (85.7%), and All Private Passenger Auto (70.8%). Comparatively, the United States average loss ratio was 65.9%, with the highest loss ratio in Hawaii (140.5%), and the lowest in District of Columbia (43.4%). In the United States, the Lines of Business with the highest loss ratios are Multi-Peril Crop (102.2%), Private Crop (98.8%), and Farmowners Multi-Peril (79.0%).

Premium Change Rates

Premiums grew 10.4% in Maine from 2022 to 2023 for all P&C Lines of Business combined, placing it 19 of 51 in the United States and District of Columbia. The fastest growing Lines of Business in Maine are Burglary & Theft (32.0%), Boiler & Machinery (28.3%), and Fire Peril Only (26.4%). By comparison the United States grew by 10.6%, with the fastest growing state being Florida (16.1%), and the slowest being District of Columbia (3.4%). The United States fastest growing Lines of Business are Fire Peril Only (29.9%), Allied Perils Only (27.0%), and Earthquake (16.7%).

Independent Agent Penetration of Marketplace

Independent Agents control 73.9% of the Maine P&C marketplace. This compares to the United States average of 62.2%, with the highest penetration in Massachusetts (79.6%), and the lowest in Alabama (51.6%). In Maine, the top penetration rates by Lines of Business for Independent Agents are: International (100.0%), Multi-Peril Crop (100.0%), and Boiler & Machinery (99.9%). In the United States, top penetration rates by Lines of Business for Independent Agents are: International (100.0%), Ocean Marine (96.5%), and Burglary & Theft (96.3%).

Commissions

The average commission rate in Maine was 13.1% for all P&C Lines of Business combined. By contrast, the average commission rate in the United States was 11.4%. The highest average commission was in the District of Columbia (13.8%) with the lowest in Delaware (9.9%).

Surplus Lines

Surplus Lines utilization is on the rise across all states. In Maine, the average percentage of premiums going to UNLICENSED insurers (that is, Surplus Lines) was 5.0%. That percentage was 4.5% one year ago, and 3.3% five years ago. In the United States the corresponding figures are 9.3%, 9.0%, and 6.2%, respectively. In Maine, the top 3 Lines of Business with premiums going to Surplus Lines insurers are: Products Liability (47.6%), Private Flood (31.0%), and Other Liability (Claims-made) (30.5%). In United States, the top 3 Lines of Business with premiums going to Surplus Lines insurers are: Earthquake (50.8%), Private Flood (46.2%), and Products Liability (42.1%).

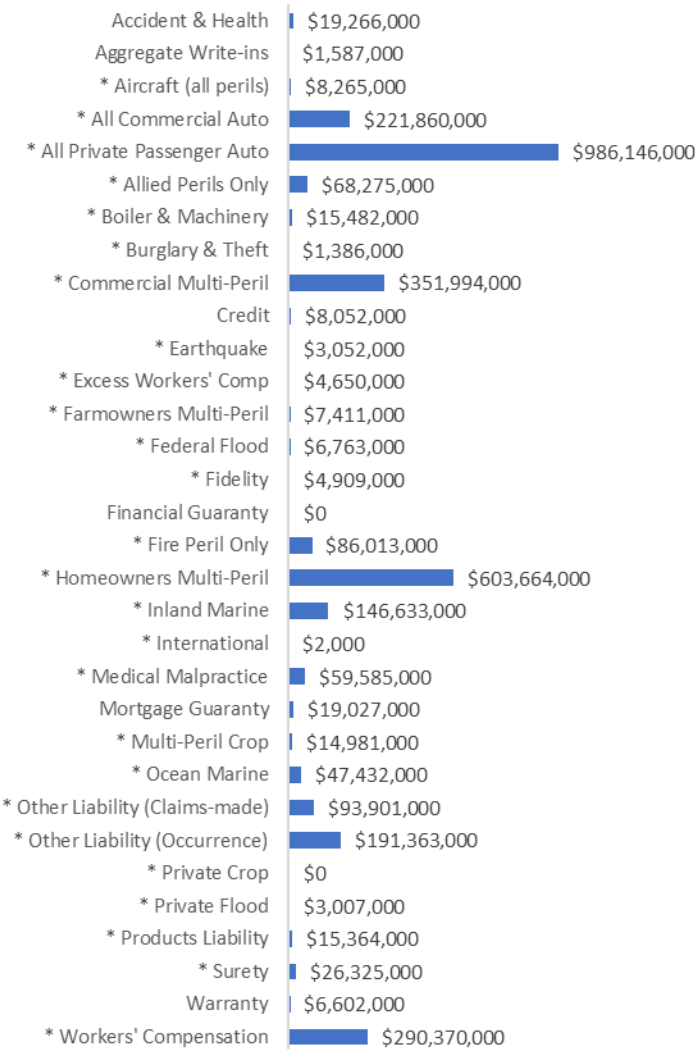
Largest Insurers

Liberty Mutual Insurance Companies (G) was the largest insurer group in Maine, and it writes 7.9% of all P&C premiums. Maine Employers' Mutual Insurance Co emerges as the largest pure Independent Agent policy-issuing insurer, State Farm Mutual Automobile Ins Co as the largest Exclusive-Captive policy-issuing insurer, and GEICO General Insurance Company as the largest Direct policy-issuing insurer.

Maine Premiums: All 32 P&C Lines of Business

The below chart, *Maine Premiums: By Line of Business*, lists the Line of Business and then shows 2023 total premiums for all 32 P&C Lines of Business that P&C insurers are required to report on in their annual statement to regulators. The Lines of Business are listed in alphabetical order, both below and in most of the subsequent tables, charts, and graphs in this *Summary*. Of the 32 lines, 26 Lines of Business are primarily focused on by Independent Agents, emphasized below with an asterisk (*). As Independent Agents are the target audience of this *Summary*, the 26 Lines of Business are emphasized throughout the remainder of it.

Maine Premiums: By Line of Business



Source: © A.M. Best Company — used by permission. (Note: Independent Agent-focused Lines of Business are designated by an asterisk (*)).

The below table, *Maine: All Lines of Business Additional Details*, provides further data on Maine Premiums, Loss Ratios, Premium Growth rates, and Penetration rates by Independent Agents for these 32 P&C lines of business.

Maine: All Lines of Business Additional Details

All P-C Lines of Business	All Direct Written Premium	1-Year Loss Ratio	5-Year Loss Ratio	1-Year Growth	5-Year Growth	1-Year Penetration	5-Year Penetration
Accident & Health	19,266,000	103%	79%	25%	4%	74%	73%
Aggregate Write-ins	1,587,000	52%	51%	124%	7%	67%	33%
<u>Aircraft (all perils)</u>	8,265,000	22%	40%	7%	14%	86%	86%
<u>All Commercial Auto</u>	221,860,000	61%	54%	9%	7%	92%	92%
<u>All Private Passenger Auto</u>	986,146,000	71%	64%	12%	6%	51%	50%
<u>Allied Perils Only</u>	68,275,000	43%	30%	10%	13%	85%	83%
<u>Boiler & Machinery</u>	15,482,000	13%	652%	28%	16%	100%	95%
<u>Burglary & Theft</u>	1,386,000	22%	30%	32%	1%	99%	99%
<u>Commercial Multi-Peril</u>	351,994,000	57%	44%	10%	8%	95%	94%
Credit	8,052,000	29%	34%	0%	-4%	81%	83%
<u>Earthquake</u>	3,052,000	1%	1%	10%	13%	87%	84%
<u>Excess Workers' Comp</u>	4,650,000	-76%	32%	10%	3%	93%	98%
<u>Farmowners Multi-Peril</u>	7,411,000	86%	48%	8%	6%	87%	84%
<u>Federal Flood</u>	6,763,000	65%	14%	9%	-5%	81%	79%
<u>Fidelity</u>	4,909,000	7%	29%	-8%	2%	83%	83%
Financial Guaranty	0	0%	0%	-100%	N/A	#DIV/0!	0%
<u>Fire Peril Only</u>	86,013,000	30%	32%	26%	17%	89%	87%
<u>Homeowners Multi-Peril</u>	603,664,000	65%	45%	11%	8%	63%	61%
<u>Inland Marine</u>	146,633,000	32%	58%	13%	13%	82%	80%
<u>International</u>	2,000	50%	33%	100%	N/A	100%	100%
<u>Medical Malpractice</u>	59,585,000	92%	59%	13%	3%	98%	98%
Mortgage Guaranty	19,027,000	-5%	4%	1%	1%	15%	14%
<u>Multi-Peril Crop</u>	14,981,000	51%	46%	22%	9%	100%	100%
<u>Ocean Marine</u>	47,432,000	48%	52%	13%	12%	97%	96%
<u>Other Liability (Claims-made)</u>	93,901,000	40%	43%	-4%	10%	91%	89%
<u>Other Liability (Occurrence)</u>	191,363,000	51%	47%	12%	12%	84%	84%
<u>Private Crop</u>	0	N/A	N/A	N/A	N/A	#DIV/0!	#DIV/0!
<u>Private Flood</u>	3,007,000	-7%	2%	8%	19%	91%	77%
<u>Products Liability</u>	15,364,000	35%	17%	17%	15%	90%	91%
<u>Surety</u>	26,325,000	-11%	3%	0%	5%	86%	83%
Warranty	6,602,000	61%	57%	8%	11%	16%	22%
<u>Workers' Compensation</u>	290,370,000	48%	58%	4%	6%	97%	97%
Total (All Lines)	3,313,386,000	58%	54%	10%	8%	73%	72%

Source: © A.M. Best Company — used by permission. (Note: Independent Agent-focused Lines of Business are bold and underlined)

Maine All Lines of Business Total Premium Comparisons

The table below, *Total and Per Capita Premiums*, compares Maine P&C premiums to the United States both in total, and on a per capita basis. Per capita premiums are provided to give a relative sense of the cost of premiums, but also allows comparing premiums state to state. For insights, per capita premiums are provided for the following groupings of Lines of Business: Total (All Lines of Business Combined), Personal Lines of Business, Commercial Lines of Business, and Agricultural Lines of Business.

The definition of Total, Personal, Commercial, and Agricultural Lines of Business are as follows:

- **Total (All Lines of Business Combined)** includes premiums for all 32 P&C Lines of Business.
- **Personal Lines** includes All Private Passenger Auto, and Homeowners Multi-Peril.
- **Commercial Lines** includes All Commercial Auto, Commercial Multi-Peril, Other Liability (Claims-Made), Other Liability (Occurrence), Products Liability, and Workers' Compensation.
- **Agricultural Lines** include Farmowners Multi-Peril, Multi-Peril Crop, and Private Crop.

In this table, total and per capita premiums are provided for each Line of Business grouping. Also provided is the largest/highest state and the smallest/lowest state for either total premiums, or per capita premiums.

Note: The most recent population estimate from the United Census Bureau is the basis for the per capita comparative premium figures.

Total and Per Capita Premiums

Groupings of Premiums	Maine (Rank)	United States (Average State)	Largest/Highest State	Smallest/Lowest State
Total (All Lines) Premiums	\$3.3 billion	\$953,042,560,000 (\$18.7 billion)	California (\$112.3 billion)	Vermont (\$1.6 billion)
Total (All Lines) Per Capita Premium	\$2,374 (Rank is 44 of 51)	\$2,846	North Dakota (\$4,877)	Ohio (\$1,985)
Personal Lines Per Capita Premium	\$1139 (Rank is 42 of 51)	\$1,403	Florida (\$2,111)	District of Columbia (\$964)
Commercial Lines Per Capita Premium	\$835 (Rank is 30 of 51)	\$899	District of Columbia (\$1,756)	Ohio (\$543)
Agricultural Lines Per Capita Premium	\$16 (Rank is 39 of 51)	\$77	North Dakota (\$2,278)	District of Columbia (\$0)

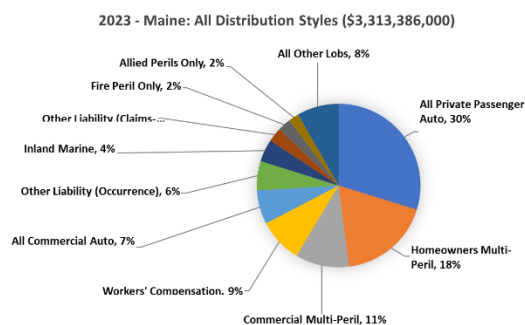
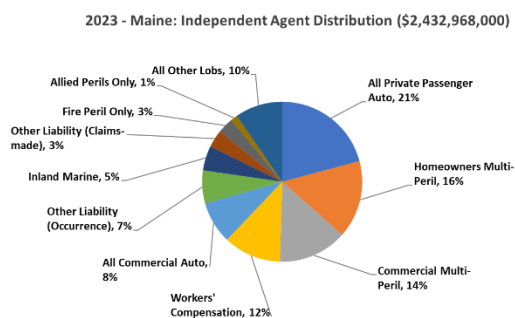
Source: © A.M. Best Company — used by permission, and United States Census Bureau, Population Division and Annual Estimates of Resident Population (Release Date: December 2023)

Maine Top 10 Independent Agent Lines of Business

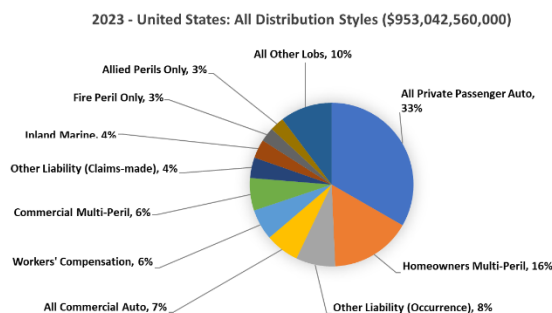
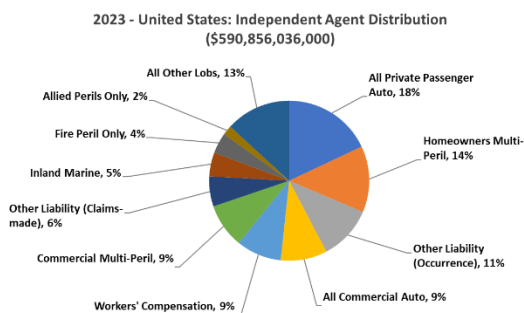
The below pie charts show the top ten Lines of Business written by Independent Agents in Maine and the United States. This is based on direct written premiums for each Line of Business. Premiums for Lines of Business that fall below the Top 10 are combined in the “All Other” pie section. The pie charts are organized by the rank-order of premiums of each of these Lines of Business. Each section of the left pie chart includes premiums only through Independent Agents. Each section of the right pie chart uses all premiums from all insurer Distribution Styles.

For further information on the classification of insurers into Distribution Styles, based on A.M. Best’s reported Marketing Types see *Appendix #1: Distribution Style Classifications*. Also included in *Appendix #1* is additional data on premiums by Line of Business for each Distribution Style, as well as the Top ten insurers for each Distribution Style.

Maine Top 10 Lines of Business



United States Top 10 Lines of Business



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Top 10 Independent Agent Lines of Business Premium Comparison

The table below, *Top 10 Lines of Business Premium Rankings*, compares annual premium rankings for all 32 P&C Lines of Business (LOB). Shown under the column heading “Maine LOB Ranking” are the top 10 Lines of Business in terms of premiums for Maine in 2023. Shown under the column heading “United States LOB Ranking” are the top 10 Lines of Business in terms of premiums nationwide in 2023. The column heading “Percent of Time #1 LOB (All States),” shows that the #1 Line of Business for the United States in 2023 was also the top Line of Business in most individual states. Specifically, Private Passenger Auto was the number one Line of Business in 67% of all states, meaning it was #1 in 34 of the 51 states and District of Columbia.

The last column, “Percent of Time in Top 10 LOB (All States),” shows the frequency of each Line of Business in any state’s Top 10 Lines of Business. For example, Private Passenger Auto, Commercial Multi-Peril, and Homeowners Multi-Peril were in every state’s Top 10 Lines of Business (100%), but Aircraft was in the Top 10 only once (2%), Medical Malpractice was in the Top 10 three-times (6%), and so on.

Top 10 Lines of Business Premium Rankings

Lines of Business	Maine LOB Ranking	United States LOB Ranking	Percent of Time #1 LOB (All States)	Percent of Time in Top 10 LOB (All States)
Accident & Health				4%
Aggregate Write-ins				
Aircraft (all perils)				2%
All Commercial Auto	#5-LOB	#4-LOB		98%
All Private Passenger Auto	#1-LOB	#1-LOB	67%	100%
Allied Perils Only	#10-LOB	#10-LOB		55%
Boiler & Machinery				
Burglary & Theft				
Commercial Multi-Peril	#3-LOB	#6-LOB		100%
Credit				
Earthquake				6%
Excess Workers' Comp				
Farmowners Multi-Peril				6%
Federal Flood				
Fidelity				
Financial Guaranty				
Fire Peril Only	#9-LOB	#9-LOB		94%
Homeowners Multi-Peril	#2-LOB	#2-LOB	6%	100%
Inland Marine	#7-LOB	#8-LOB		100%
International				
Medical Malpractice				6%
Mortgage Guaranty				
Multi-Peril Crop			12%	43%
Ocean Marine				
Other Liability (Claims-made)	#8-LOB	#7-LOB	2%	86%
Other Liability (Occurrence)	#6-LOB	#3-LOB	8%	100%
Private Crop				4%
Private Flood				
Products Liability				
Surety				4%
Warranty				
Workers' Compensation	#4-LOB	#5-LOB	6%	92%

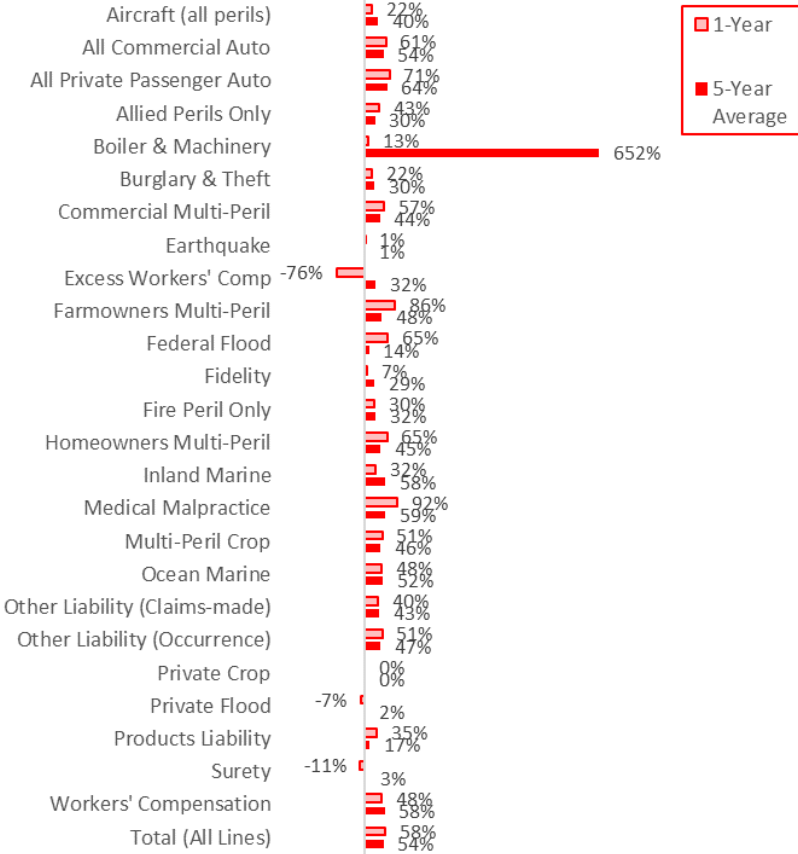
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Maine Loss Ratios

The below bar chart, *Maine 1-Year and 5-Year Average Loss Ratios by Line of Business*, shows Loss Ratios for the 26 P&C Lines of Business focused on by Independent Agents. These 26 Lines of Business were previously highlighted earlier in this *Summary*. The 1-Year Loss Ratio is for 2023. The 5-Year Loss Ratio is the average Loss Ratio for 2019 to 2023.

Notes: International is not shown as there is less than 5 years data available. And, after the bar chart is a definition of “Loss Ratios,” and the formula for how loss ratios are calculated.

Maine 1-Year and 5-Year Average Loss Ratios by Line of Business



Source: © A.M. Best Company — used by permission.

Loss Ratios Defined

Loss Ratios are calculated as “adjusted calendar year loss ratios.” The losses used in the ratio of losses to earned premiums equals the paid losses that year, plus any estimates of future losses that will be paid from claims that year (new reserves), plus any changes in reserves from previous years made that year (prior reserves). The "adjusted" part is if dividends are paid out under a Line of Business, then the Loss Ratio is adjusted for that cost. Where dividends are a factor (for example, workers’ compensation), it is important to include them whenever Loss Ratios of different Lines of Business are compared.

$$\text{Adjusted Calendar Year Loss Ratio} = \frac{\text{Paid Losses} + \text{New Reserves} \pm \text{Changes in Prior Reserves}}{\text{Earned Premiums} - \text{Policy Dividends}}$$

Loss Ratio Comparisons

The table below, *Lines of Business Loss Ratios*, compares the 1-year and 5-year average Loss Ratios in Maine, and then the United States, by Line of Business, and for all lines combined, to the range in loss ratios for the 50 states and the District of Columbia. The Lines of Business are those 26 focused Lines of Business focused on by Independent Agents.

Note: individual state loss ratios can and do vary considerably, especially with low premiums in a state, and/or an individual Line of Business. Also, negative loss ratios are possible if there are prior year claim reserve reductions impacting loss ratios.

Lines of Business Loss Ratios

Line of Business Loss Ratios	Maine		United States		Highest State (1-Yr)	Lowest State (1-Yr)
	1-Yr	5-Yr	1-Yr	5-Yr		
All Lines of Business	58.0%	54.4%	65.9%	63.7%	140.5% (Hawaii)	43.4% (District of Columbia)
Aircraft (all perils)	21.7%	39.7%	48.1%	57.0%	291.8% (New Jersey)	-17.9% (Connecticut)
All Commercial Auto	60.7%	53.6%	74.2%	68.9%	93.5% (Nevada)	47.2% (Hawaii)
All Private Passenger Auto	70.8%	64.4%	75.7%	69.9%	88.2% (Nevada)	61.5% (Montana)
Allied Perils Only	43.0%	30.5%	50.5%	69.5%	183.8% (Arkansas)	2.7% (District of Columbia)
Boiler & Machinery	13.2%	651.8%	35.2%	39.6%	157.6% (Alabama)	-48.4% (Tennessee)
Burglary & Theft	21.7%	29.8%	31.4%	45.6%	82.7% (Indiana)	-17.2% (Kentucky)
Commercial Multi-Peril	56.6%	44.1%	61.5%	60.0%	276.4% (Hawaii)	26.9% (Delaware)
Earthquake	0.6%	0.7%	0.3%	1.6%	8.6% (Hawaii)	-9.3% (New Jersey)
Excess Workers' Comp	-75.8%	32.5%	14.9%	44.2%	140.0% (Wyoming)	-500.0% (North Dakota)
Farmowners Multi-Peril	85.7%	48.4%	79.0%	70.3%	171.0% (Kentucky)	15.5% (Rhode Island)
Federal Flood	65.1%	14.0%	59.6%	58.4%	930.0% (Vermont)	1.0% (Louisiana)
Fidelity	7.5%	28.8%	34.4%	34.1%	124.3% (Minnesota)	-14.4% (Vermont)
Fire Peril Only	29.7%	32.0%	45.7%	58.1%	401.9% (Hawaii)	11.9% (Wyoming)
Homeowners Multi-Peril	64.5%	44.6%	70.8%	67.8%	390.9% (Hawaii)	40.0% (Florida)
Inland Marine	32.0%	58.5%	44.2%	50.3%	59.7% (Alabama)	20.1% (District of Columbia)
International	50.0%	33.3%	146.3%	93.8%	635.4% (Massachusetts)	-800.0% (Nevada)
Medical Malpractice	91.7%	58.6%	55.8%	56.2%	195.5% (New Mexico)	14.1% (Wyoming)
Multi-Peril Crop	51.0%	46.4%	102.2%	92.2%	200.2% (New Hampshire)	19.9% (Indiana)
Ocean Marine	47.9%	52.2%	48.1%	56.1%	113.2% (Arkansas)	5.8% (West Virginia)
Other Liability (Claims-made)	39.8%	42.6%	50.8%	53.3%	79.0% (Vermont)	23.2% (Wyoming)
Other Liability (Occurrence)	50.7%	46.8%	71.1%	67.5%	139.3% (Delaware)	26.9% (Montana)
Private Crop	N/A	N/A	98.8%	97.1%	272.6% (Louisiana)	-7.5% (Oregon)
Private Flood	-7.2%	1.6%	6.3%	35.7%	1317.7% (Vermont)	-31.8% (New Jersey)
Products Liability	34.5%	16.5%	53.7%	50.0%	147.2% (Pennsylvania)	-13.0% (Delaware)
Surety	-11.0%	3.2%	23.1%	18.9%	57.9% (New York)	-11.0% (Maine)
Workers' Compensation	48.1%	57.9%	46.1%	47.9%	78.3% (Oregon)	16.7% (Washington)

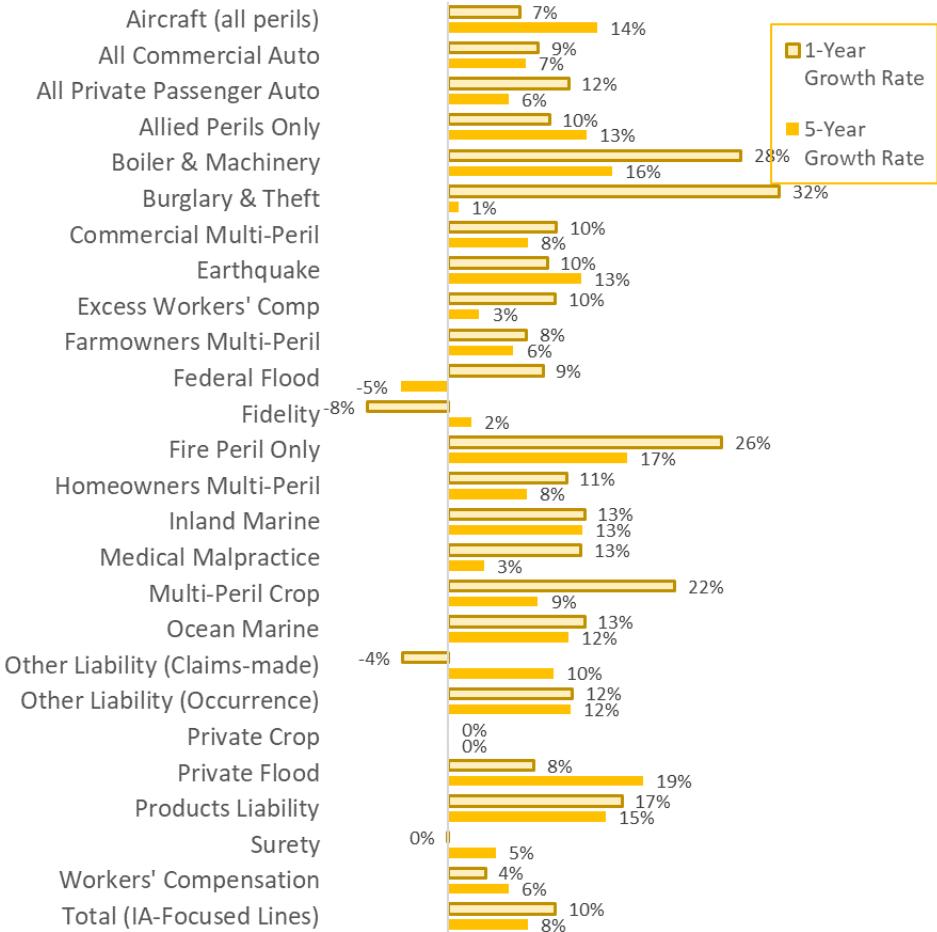
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Maine Premium Change

The below bar chart, *Maine 1-Year and 5-Year Premium Changes*, shows the percentage change in direct written premiums for the 26 different P&C Lines of Business focused on by Independent Agents. The 1-Year growth rate is the percentage change in premiums from 2022 to 2023. The 5-Year growth rate is the percentage that results when the premiums from the first year equal the most recent year, when the percentage is applied annually.

Note: International is not shown as there is less than 5 years data available.

Maine 1-Year and 5-Year Premium Changes



Source: © A.M. Best Company — used by permission. (International not shown, as less than 5 years data is available)

Average Premium Change Comparisons

The table below, *Line of Business Premium Change* compares the 1-year and 5-year average premium change in Maine to the range of premium changes in the United States and across the 50 states and the District of Columbia.

Line of Business Premium Change

Line of Business Premium Change	Maine 1-Yr 5-Yr	United States 1-Yr 5-Yr	Highest State (1-Yr)	Lowest State (1-Yr)
Total (All Lines)	10.4% 7.6%	10.6% 8.0%	16.1% (Florida)	3.4% (District of Columbia)
Aircraft (all perils)	6.9% 14.4%	7.8% 12.4%	42.7% (District of Columbia)	-32.1% (Massachusetts)
All Commercial Auto	8.7% 7.4%	7.2% 9.1%	17.4% (Florida)	-11.3% (District of Columbia)
All Private Passenger Auto	11.6% 5.8%	14.5% 5.8%	20.6% (Texas)	5.8% (Hawaii)
Allied Perils Only	9.8% 13.3%	27.0% 18.5%	40.4% (Florida)	0.5% (District of Columbia)
Boiler & Machinery	28.3% 15.8%	13.4% 11.4%	32.1% (Tennessee)	-9.7% (Alaska)
Burglary & Theft	32.0% 1.0%	5.1% 7.7%	56.1% (Louisiana)	-18.5% (South Dakota)
Commercial Multi-Peril	10.4% 7.7%	12.4% 8.9%	34.3% (Florida)	6.0% (Alaska)
Earthquake	9.6% 12.9%	16.7% 13.8%	87.6% (New Hampshire)	-14.9% (New Jersey)
Excess Workers' Comp	10.3% 3.0%	3.3% 3.2%	40.0% (North Dakota)	-255.4% (Wyoming)
Farmowners Multi-Peril	7.5% 6.3%	9.7% 6.4%	36.0% (Mississippi)	0.6% (California)
Federal Flood	9.1% -4.6%	13.0% 1.4%	120.7% (Utah)	-5.5% (Alaska)
Fidelity	-7.8% 2.2%	-0.2% 3.5%	18.5% (South Dakota)	-10.5% (Nebraska)
Fire Peril Only	26.4% 17.3%	29.9% 18.6%	55.5% (Nebraska)	9.2% (North Dakota)
Homeowners Multi-Peril	11.4% 7.6%	14.1% 10.0%	22.0% (Utah)	7.0% (West Virginia)
Inland Marine	13.2% 12.9%	6.9% 8.3%	18.6% (Florida)	1.0% (Washington)
International	100.0% N/A	-204.5% N/A	436.4% (New Jersey)	0.0% (Alaska)
Medical Malpractice	12.8% 3.4%	2.8% 5.8%	30.8% (Nebraska)	-20.8% (North Dakota)
Multi-Peril Crop	21.9% 8.7%	-3.4% 16.9%	126.7% (Nevada)	-33.8% (Alaska)
Ocean Marine	13.2% 11.6%	10.6% 10.9%	45.9% (Washington)	-19.8% (Mississippi)
Other Liability (Claims-made)	-4.4% 10.1%	-5.9% 11.6%	22.6% (Vermont)	-18.1% (District of Columbia)
Other Liability (Occurrence)	12.0% 11.8%	5.9% 10.6%	26.9% (Delaware)	-20.4% (Florida)
Private Crop	N/A N/A	4.4% 8.6%	800.0% (Connecticut)	-72.0% (Nevada)
Private Flood	8.3% 18.8%	10.5% 27.3%	61.7% (Utah)	-16.5% (New Mexico)
Products Liability	16.8% 15.2%	6.5% 6.1%	35.1% (New Mexico)	-11.1% (District of Columbia)
Surety	-0.1% 4.6%	10.7% 7.9%	41.7% (Delaware)	-14.5% (South Dakota)
Workers' Compensation	3.6% 5.8%	2.3% 1.1%	17.7% (North Dakota)	-15.1% (Idaho)

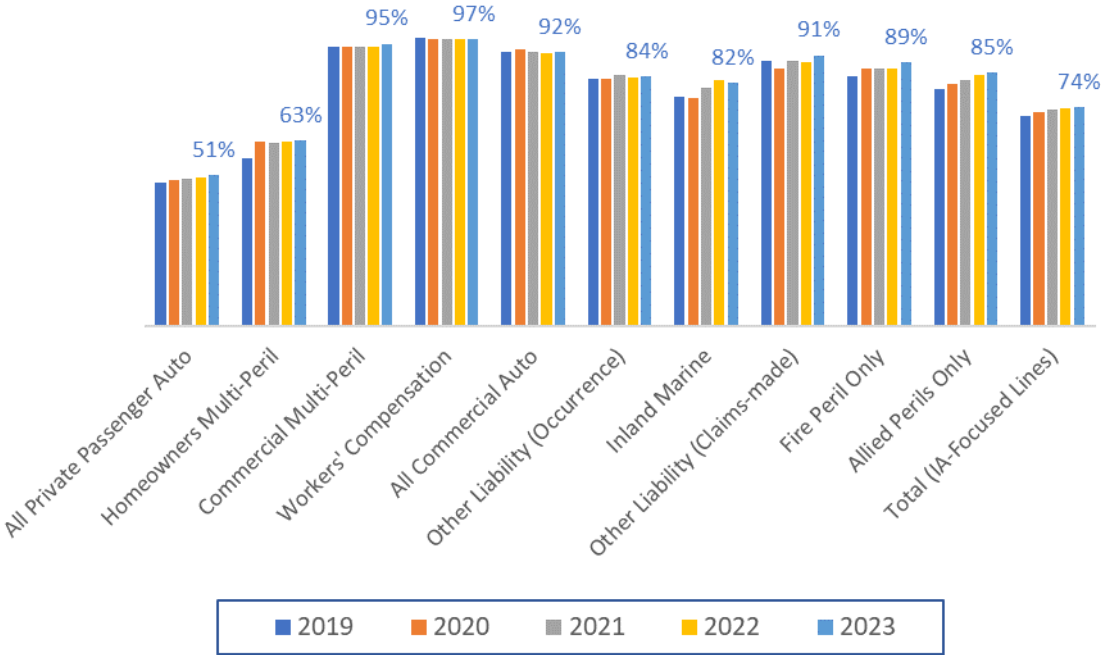
Source: © A.M. Best Company — used by permission.

Maine Independent Agent Penetration Rates

The clustered bar chart below, *Maine Top 10 Lines of Business and 5-Year Penetration Rates*, shows 5 years of penetration rates, from 2019 to 2023, for the top 10 Lines of Business written through Independent Agents in Maine. The clustered bars are organized by the rank-order of premiums of each Line of Business. The final cluster of bars labeled *Total (IA-Focused Lines)* is the trend for the 26 P&C Lines of Business focused on by Independent Agents.

Note: After the bar chart is a definition of “Independent Agent Penetration Rates,” and the formula for how penetration rates are calculated.

Maine Top 10 Lines of Business and 5-Year Penetration Rates



Source: © A.M. Best Company — used by permission.

Independent Agent Penetration Rates Defined

Independent Agent penetrations are estimated based on premiums of insurers using Independent Agents either directly, or in combination with other Distribution Styles (like Managing General Agents). For further information *Appendix #1: Distribution Style Classifications* gives a detailed explanation of the classification of insurers into Distribution Styles, based on insurer reported Marketing Types.

$$Independent\ Agent\ Penetration = \frac{Independent\ Agent\ Written\ Premium\ by\ Line\ of\ Business}{All\ Written\ Premium\ by\ Line\ of\ Business}$$

Independent Agent Penetration Comparisons by Line of Business

The table below, *Line of Business Penetration Rates*, shows the 1-year and 5-year average Independent Agent penetration rates for Maine, as compared to the range of Independent Agent penetration rates across the 50 states and the District of Columbia.

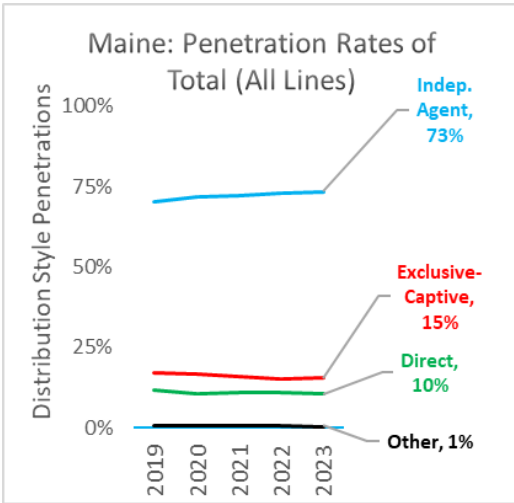
Line of Business Penetration Rates

Line of Business Penetration Rates	Maine		United States		Highest State (1-Yr)	Lowest State (1-Yr)
	1-Yr	5-Yr	1-Yr	5-Yr		
Total (IA-Focused Lines)	73.9%	72.7%	62.2%	61.0%	79.6% (Massachusetts)	51.6% (Alabama)
Aircraft (all perils)	86.4%	86.1%	95.5%	94.5%	99.4% (Delaware)	86.4% (Maine)
All Commercial Auto	92.3%	92.4%	85.0%	84.4%	92.7% (Massachusetts)	63.8% (District of Columbia)
All Private Passenger Auto	50.9%	49.6%	32.8%	31.8%	61.8% (Massachusetts)	10.2% (Alaska)
Allied Perils Only	85.4%	83.3%	87.4%	85.2%	95.4% (Hawaii)	70.8% (Arkansas)
Boiler & Machinery	99.9%	94.6%	94.0%	93.5%	99.9% (Maine)	80.4% (Michigan)
Burglary & Theft	98.9%	98.7%	96.3%	95.8%	99.8% (Massachusetts)	73.9% (Mississippi)
Commercial Multi-Peril	95.1%	94.3%	84.6%	83.6%	97.9% (Massachusetts)	44.4% (Delaware)
Earthquake	87.4%	84.1%	87.4%	86.0%	97.9% (Florida)	40.1% (Oklahoma)
Excess Workers' Comp	93.4%	97.9%	92.9%	93.9%	101.7% (Minnesota)	28.6% (North Dakota)
Farmowners Multi-Peril	87.1%	83.6%	40.0%	40.0%	99.7% (New Jersey)	12.1% (Missouri)
Federal Flood	81.3%	78.8%	79.4%	77.4%	92.7% (Massachusetts)	49.3% (Utah)
Fidelity	83.0%	83.1%	90.5%	90.5%	95.1% (Nevada)	76.1% (West Virginia)
Fire Peril Only	89.0%	87.0%	89.7%	87.6%	96.3% (Hawaii)	73.0% (Arkansas)
Homeowners Multi-Peril	62.6%	61.1%	50.8%	47.9%	81.8% (Florida)	19.7% (Alaska)
Inland Marine	82.0%	80.3%	78.8%	76.9%	90.8% (Indiana)	55.9% (Delaware)
International	100.0%	100.0%	100.0%	100.0%	100.0% (46 States)	0.0% (5 States \$0 Prem.)
Medical Malpractice	97.7%	97.7%	73.0%	73.7%	97.7% (Maine)	43.9% (Connecticut)
Multi-Peril Crop	100.0%	100.0%	95.8%	95.6%	100.0% (Alaska)	80.3% (Utah)
Ocean Marine	96.6%	95.6%	96.5%	95.7%	99.7% (New Mexico)	91.0% (Alaska)
Other Liability (Claims-made)	91.2%	89.3%	91.1%	91.7%	95.5% (Louisiana)	84.9% (District of Columbia)
Other Liability (Occurrence)	84.0%	83.8%	85.4%	85.5%	91.5% (District of Columbia)	69.0% (Delaware)
Private Crop	#DIV/0!		96.2%	96.4%	106.7% (Michigan)	49.1% (California)
Private Flood	91.3%	76.8%	88.1%	83.9%	99.4% (West Virginia)	75.1% (Arkansas)
Products Liability	90.5%	91.0%	90.9%	92.2%	98.2% (Hawaii)	62.2% (Nebraska)
Surety	86.0%	83.0%	85.0%	85.7%	93.2% (Mississippi)	71.8% (Rhode Island)
Workers' Compensation	96.8%	96.8%	91.0%	90.7%	97.1% (Rhode Island)	43.3% (Idaho)

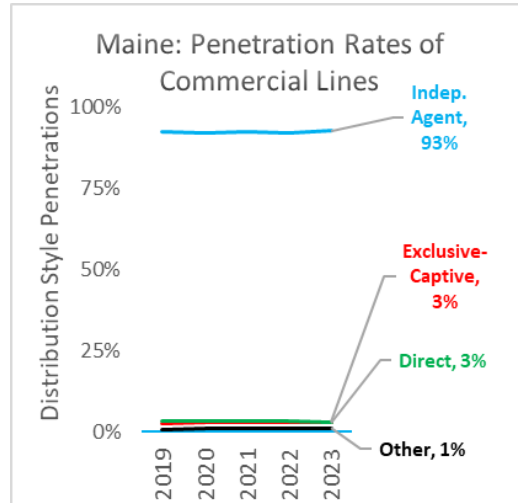
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Maine 5-Year Penetration Rate Trends

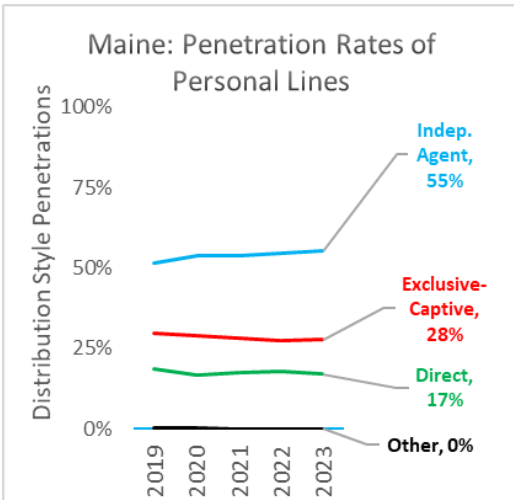
Below are 5-Year Maine penetration rate trends, from 2019 to 2023, broken-down into the Distribution Styles previously presented as 4 groupings of Lines of Business. Refer to the Maine All Lines of Business Total Premiums Comparisons section earlier in this Summary for what is included in each grouping.



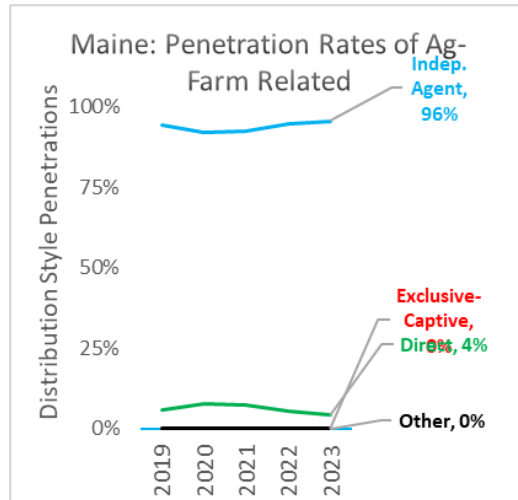
Total (All Lines)	2019	2020	2021	2022	2023
Indep. Agent	70%	72%	72%	73%	73%
Exclusive-Captive	17%	17%	16%	15%	15%
Direct	12%	11%	11%	11%	10%
Other	1%	1%	1%	1%	1%



Commercial Lines	2019	2020	2021	2022	2023
Indep. Agent	93%	92%	92%	92%	93%
Exclusive-Captive	3%	3%	3%	3%	3%
Direct	3%	3%	3%	4%	3%
Other	1%	1%	1%	1%	1%



Personal Lines	2019	2020	2021	2022	2023
Indep. Agent	51%	54%	54%	54%	55%
Exclusive-Captive	30%	29%	28%	28%	28%
Direct	19%	17%	18%	18%	17%
Other	0%	0%	0%	0%	0%



Ag-Farm Related	2019	2020	2021	2022	2023
Indep. Agent	94%	92%	93%	95%	96%
Exclusive-Captive	0%	0%	0%	0%	0%
Direct	6%	8%	7%	5%	4%
Other	0%	0%	0%	0%	0%

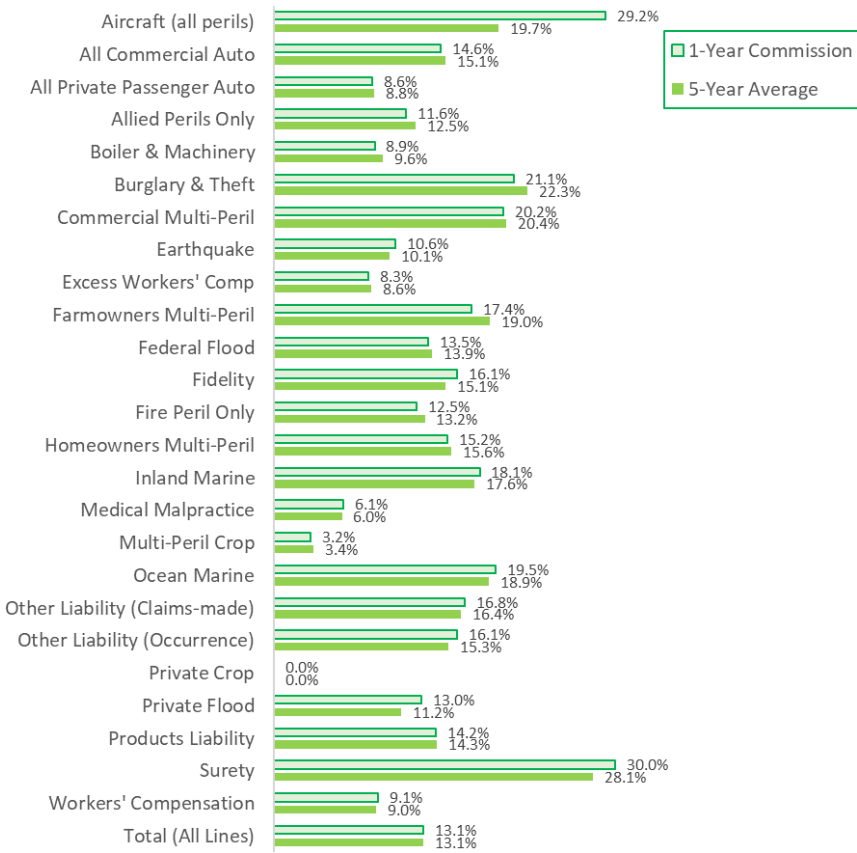
Source: © A.M. Best Company — used by permission.

Maine Commission Rates

The below bar chart, *Maine Commission Rates: Independent Agent Lines of Business*, shows the commission rates paid by all insurers for the 26 different Independent Agent-focused P&C Lines of Business, for the most recent 1-year, and the 5-year average. Shown last in the bar chart, *Total (All Lines)*, is the average combined commission paid on all Lines of Business.

Notes: International is not shown as there is less than 5 years data available. And, after the bar chart is a definition of “Commission Rate,” and the formula for how commissions are calculated.

Maine Commission Rates: Independent Agent Lines of Business



Source: © A.M. Best Company — used by permission.

Commission Rate Defined

The formula below shows how commission percentages are calculated, where the commission % equals the direct and contingent commissions, divided by the Line of Business written premium.

$$\text{Commission \%} = \frac{\text{Line of Business Direct and Contingent Commissions}}{\text{Line of Business Written Premium}}$$

Average Commission Comparisons

The table below, *Line of Business Commission Rates*, shows the 1-year commission rate, and 5-year average commission rates for Maine, and then the United States, compared to the range of commission rates across the 50 states and the District of Columbia.

Note: Where premiums are low in a Line of Business or a state, unusual highest and/or lowest commission rate figures are possible. An example of this is Ohio had the highest commission rate for Workers' Compensation, as Ohio is a monopolistic fund state with almost no premiums in this Line of Business.

Line of Business Commission Rates

Line of Business Commission Rates	Maine		United States		Highest State (1-Yr)	Lowest State (1-Yr)
	1-Yr	5-Yr	1-Yr	5-Yr		
Total (All Lines)	13.1%	13.1%	11.4%	11.4%	13.8% (District of Columbia)	9.9% (Delaware)
Aircraft (all perils)	29.2%	19.7%	14.8%	14.9%	29.2% (Maine)	5.3% (Georgia)
All Commercial Auto	14.6%	15.1%	12.5%	13.0%	15.0% (Alabama)	9.7% (District of Columbia)
All Private Passenger Auto	8.6%	8.8%	7.7%	7.8%	10.3% (North Dakota)	4.4% (District of Columbia)
Allied Perils Only	11.6%	12.5%	12.0%	12.1%	17.6% (Hawaii)	9.1% (Idaho)
Boiler & Machinery	8.9%	9.6%	9.4%	9.5%	13.3% (Montana)	5.0% (Wyoming)
Burglary & Theft	21.1%	22.3%	19.1%	20.9%	25.9% (New York)	13.3% (Louisiana)
Commercial Multi-Peril	20.2%	20.4%	16.8%	17.0%	20.2% (Maine)	8.6% (Delaware)
Earthquake	10.6%	10.1%	12.9%	12.6%	15.8% (Florida)	4.3% (Wisconsin)
Excess Workers' Comp	8.3%	8.6%	7.8%	8.0%	17.9% (Delaware)	0.5% (District of Columbia)
Farmowners Multi-Peril	17.4%	19.0%	14.6%	14.8%	20.8% (New York)	9.9% (Alabama)
Federal Flood	13.5%	13.9%	17.6%	17.5%	20.7% (Ohio)	12.6% (Vermont)
Fidelity	16.1%	15.1%	16.1%	15.9%	19.0% (District of Columbia)	12.3% (Kentucky)
Fire Peril Only	12.5%	13.2%	12.7%	13.0%	21.6% (South Carolina)	8.9% (Illinois)
Homeowners Multi-Peril	15.2%	15.6%	12.4%	12.5%	16.9% (Massachusetts)	9.9% (Alaska)
Inland Marine	18.1%	17.6%	17.9%	17.2%	26.9% (Indiana)	11.6% (District of Columbia)
International	0.0%	0.0%	-2868.9%	2472.5%	20030.5% (New Jersey)	0.0% (Alaska)
Medical Malpractice	6.1%	6.0%	9.4%	9.1%	13.2% (New Hampshire)	5.5% (Connecticut)
Multi-Peril Crop	3.2%	3.4%	7.6%	7.8%	15.6% (Nevada)	2.9% (West Virginia)
Ocean Marine	19.5%	18.9%	15.8%	15.5%	21.8% (Nevada)	8.9% (Tennessee)
Other Liability (Claims-made)	16.8%	16.4%	16.3%	15.6%	19.2% (Wyoming)	12.8% (Rhode Island)
Other Liability (Occurrence)	16.1%	15.3%	13.8%	13.3%	19.3% (Wyoming)	8.5% (Delaware)
Private Crop			19.9%	19.2%	279.5% (Montana)	0.0% (Massachusetts)
Private Flood	13.0%	11.2%	14.4%	13.4%	20.4% (Hawaii)	7.7% (North Dakota)
Products Liability	14.2%	14.3%	14.1%	14.5%	16.5% (Montana)	10.7% (Indiana)
Surety	30.0%	28.1%	26.9%	26.6%	31.1% (Vermont)	20.7% (Rhode Island)
Workers' Compensation	9.1%	9.0%	9.3%	9.1%	48.4% (Ohio)	6.4% (North Dakota)

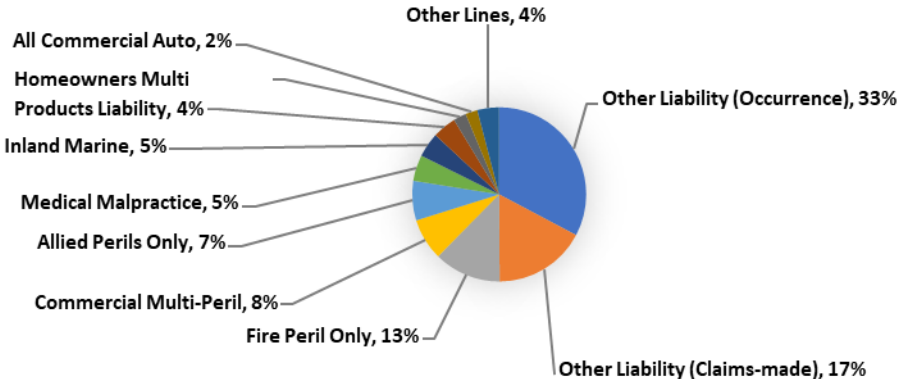
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Maine Surplus Lines

The pie chart below, *Maine Surplus Lines: Top 10 Lines of Business*, illustrates the Top 10 Lines of Business by percentage of all Surplus Lines premiums in Maine for 2023. Also below, the combination line and bar chart, *Maine Total Premiums and Percentage of All Premiums*, shows (orange bars) the total Surplus Lines premiums, and shows (orange dotted line) the Surplus Lines premium-to-premium percentages for all Lines of Business combined.

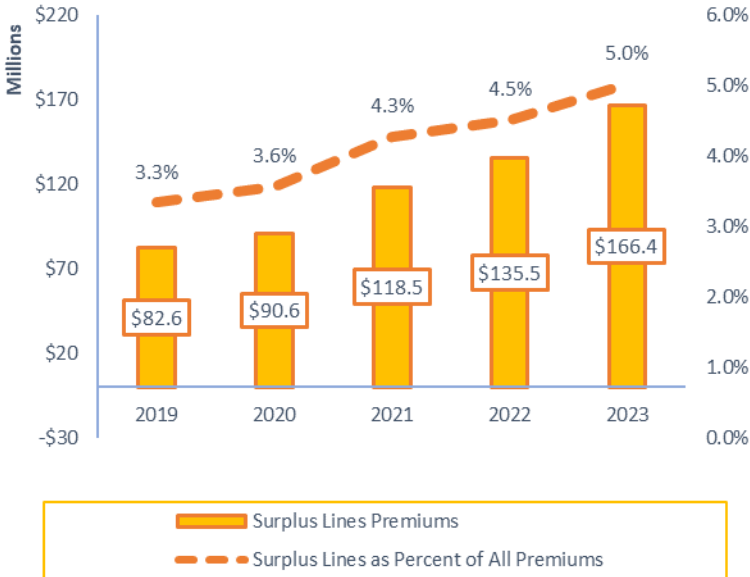
Note: Alien insurer data (e.g. Lloyds of London) is not included, as it is not tracked as consistently across states nor in the same time-frame, and if included, would increase Surplus Lines premiums by about 1%.

Maine Surplus Lines: Top 10 Lines of Business



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Maine Total Premiums and Percentage of All Premiums



Source: © A.M. Best Company — used by permission

Average Surplus Lines Comparison

The table below, *Line of Business Surplus Lines Utilization*, looks at Surplus Lines utilization for the 26 Lines of Business focused on by Independent Agents. It compares Maine 1-year, and 5-year average Surplus Lines utilization rates to the range in Surplus Lines utilization rates for the 50 states and District of Columbia.

Line of Business Surplus Lines Utilization

All Lines Surplus Lines Utilization Rates	Maine		United States		Highest State (1-Yr)	Lowest State (1-Yr)
	1-Yr	5-Yr	1-Yr	5-Yr		
Total (All Lines)	5.0%	4.2%	9.4%	8.1%	17.6% (Mississippi)	2.6% (South Dakota)
Aircraft (all perils)	0.0%	0.9%	1.6%	2.5%	8.9% (Massachusetts)	0.0% (6 states)
All Commercial Auto	1.7%	1.7%	7.4%	6.5%	23.6% (California)	1.6% (New York)
All Private Passenger Auto	0.0%	0.0%	0.2%	0.2%	11.9% (Mississippi)	0.0% (36 states)
Allied Perils Only	17.9%	16.6%	33.8%	30.5%	52.1% (South Carolina)	11.8% (Minnesota)
Boiler & Machinery	2.6%	2.8%	9.0%	7.6%	24.2% (Hawaii)	1.8% (Wyoming)
Burglary & Theft	10.0%	5.4%	23.9%	18.3%	50.2% (Louisiana)	6.3% (Rhode Island)
Commercial Multi-Peril	3.7%	3.5%	11.0%	9.0%	41.3% (Florida)	2.5% (Delaware)
Earthquake	23.9%	22.2%	50.8%	47.7%	86.9% (Florida)	10.4% (Kentucky)
Excess Workers' Comp	0.0%	0.0%	0.5%	0.7%	46.2% (District of Columbia)	0.0% (38 states)
Farmowners Multi-Peril	0.0%	0.0%	0.5%	0.5%	21.5% (Mississippi)	0.0% (5 states)
Federal Flood	0.2%	0.2%	2.5%	2.3%	11.4% (Texas)	0.1% (Louisiana)
Fidelity	0.6%	0.5%	2.1%	1.9%	9.2% (Vermont)	0.2% (West Virginia)
Fire Peril Only	24.1%	22.5%	40.7%	34.5%	59.7% (South Carolina)	22.5% (New Hampshire)
Homeowners Multi-Peril	0.7%	0.7%	2.2%	2.3%	20.3% (Mississippi)	0.1% (Kentucky)
Inland Marine	5.2%	3.1%	7.7%	6.5%	17.8% (California)	1.8% (Delaware)
International	0.0%	0.0%	0.7%	100.5%	200.0% (Michigan)	0.0% (44 states)
Medical Malpractice	13.5%	10.0%	26.3%	23.9%	47.7% (Rhode Island)	10.0% (New York)
Multi-Peril Crop	0.0%	0.0%	0.0%	0.0%	0.0% (Alaska)	0.0% (50 states)
Ocean Marine	7.8%	4.2%	6.2%	3.9%	20.4% (Oklahoma)	0.6% (District of Columbia)
Other Liability (Claims-made)	30.5%	27.4%	38.2%	34.7%	64.2% (Alaska)	25.1% (South Dakota)
Other Liability (Occurrence)	28.5%	24.4%	33.5%	29.9%	46.8% (Louisiana)	13.8% (Delaware)
Private Crop	#DIV/0!		0.1%	0.0%	13.1% (Montana)	0.0% (33 states)
Private Flood	31.0%	24.5%	46.2%	41.9%	65.4% (Rhode Island)	15.6% (Montana)
Products Liability	47.6%	43.8%	42.1%	42.8%	58.8% (California)	15.6% (South Dakota)
Surety	0.2%	0.1%	0.6%	0.5%	28.5% (Rhode Island)	0.0% (4 states)
Workers' Compensation	0.0%	0.0%	0.4%	0.5%	2.7% (Florida)	0.0% (8 states)

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Maine Line of Business In-Depth Detail Pages

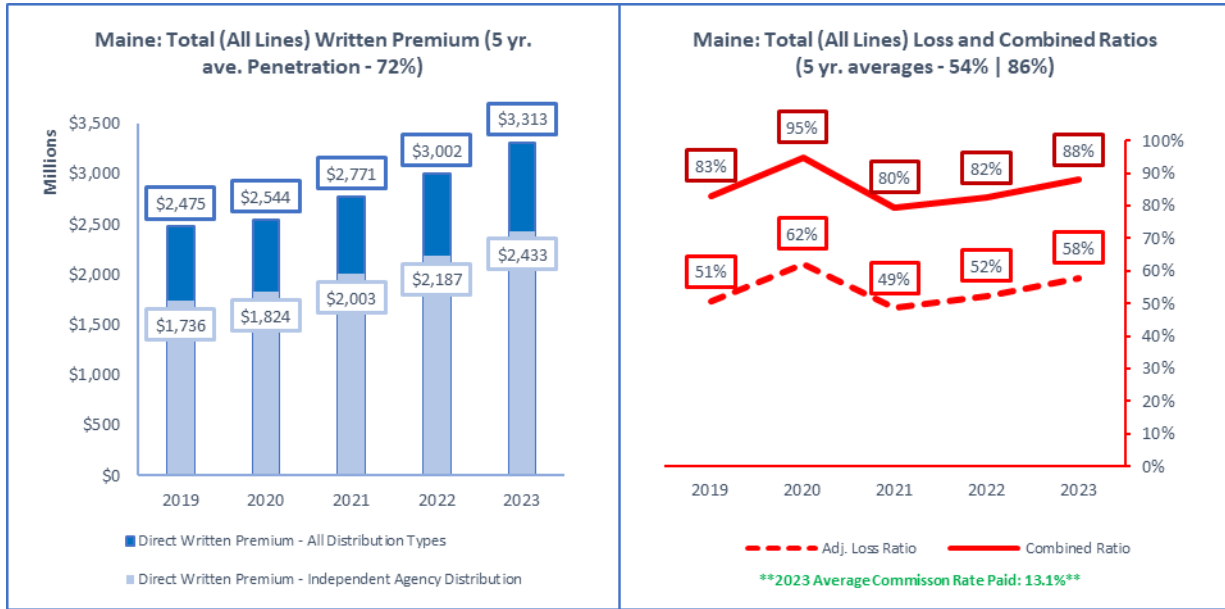
The following 27 pages of graphs and tables provide in-depth data detail on the 26 P&C Lines of Business focused on by Independent Agents in Maine with all Lines of Business combined presented first. The 26 Lines of Business are presented in alphabetical order. The facts and details presented include:

- A bar chart of 5-Years data on premiums for all Distribution Styles (dark blue bars), and premiums written through Independent Agents (light blue bars). Independent Agent classification of premiums is based on the approach explained in *Appendix #1: Distribution Style Classifications*.
- 5-Year line charts, showing the Loss Ratio (dashed red line) and Combined Ratio (solid red line). Additionally, the average commission on each Line of Business is provided below the combination bar and line chart.
- Direct written premium for insurers using Independent Agents, Exclusive-Captive agents, and Direct distribution is provided, as is the percentage of Surplus Lines premiums to all premiums.
- The count of active insurers for Independent Agent, Exclusive-Captive, and Direct insurers is provided, as is the count of active Surplus Lines insurers.
- 1-Year and 5-Year growth rates for all insurers, Independent Agent, Exclusive-Captive, and Direct insurers are provided, as is the percentage of premiums through insurers acting as Surplus Lines.
- The top 5 insurer groups in each Line of Business are provided. This features premiums ("1-yr DPW"), 1-year Loss and Combined Ratio ("1-yr LR | CR"), and 1-year growth and commission percentages ("1-yr Growth | Comm%"). The last column denotes the largest insurer in the group for that Line of Business in Maine.
- Listed after the top insurer groups are the top policy-issuing insurers distributing insurance through Independent Agents, Exclusive-Captive agents, Direct, Surplus Lines insurers, with the top risk retention group for that Line of Business shown last. The column headings remain consistent ("1-yr DPW," "1-yr LR | 1-yr CR," and "1-yr Growth | Comm%"). Note: The last column changes to the Group that the policy-issuing insurer belongs to (if any). If there is no Group, "N/A" is shown.

As you navigate the Line of Business In-Depth Detail pages, notice if a small pie chart thumbnail is presented at the upper-right corner. If there is a pie chart present, that indicates the product is in the top 10 Lines of Business for Independent Agents in Maine. Also at the bottom of each table, after the source citation, is a short narrative of the types of policies that are included in that Line of Business.

For complete definitions of each Line of Business, refer to *Appendix #2: NAIC Line of Business Definitions*. Lastly, *Appendix #3: Line of Business Facts—Visual Reference* gives the reader another view of the presentation of Line of Business In-Depth Detail Page figures.

Total All P&C Lines of Business



ALL Direct Written Premium (DPW)	Ind Agent DPW	Excl.-Captive DPW	Direct DPW	Surplus Lines DPW
\$3,313,386,000	\$2,432,968,000	\$512,068,000	\$345,759,000	\$166,403,000
2019 to 2023 Ave Commission % (All Insurers)				
13.1% 13.2% 13.0% 13.3% 13.1%	Ind Agent Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
	73%	15%	10%	5.0%

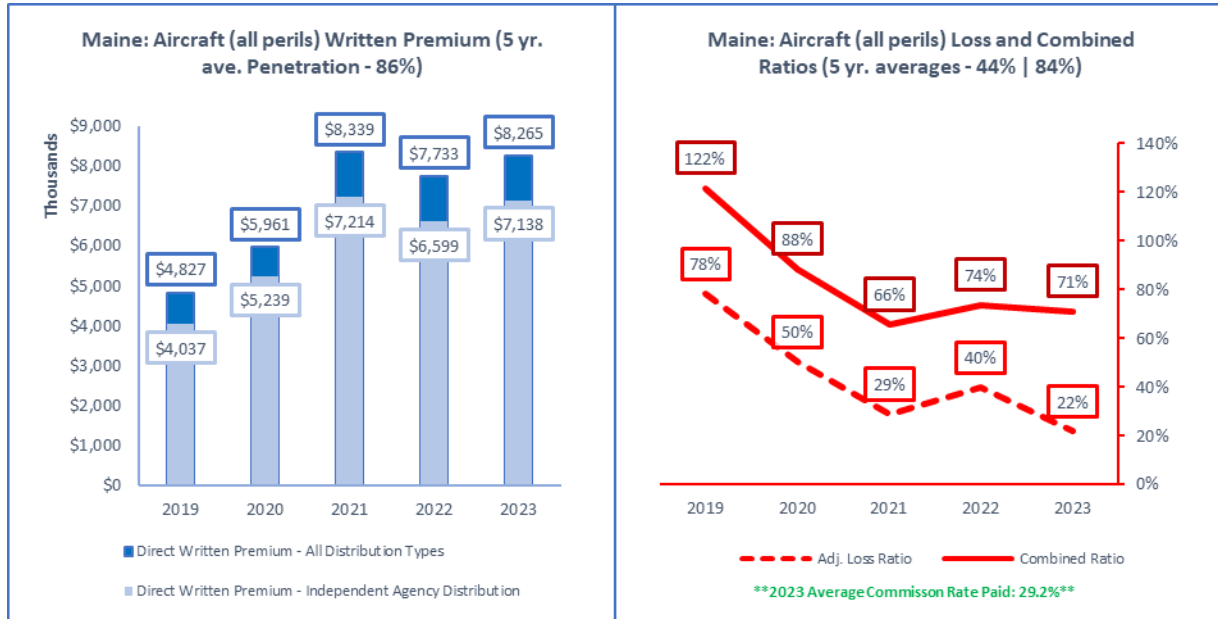
Active Affiliated and Unaffiliated	IA+MGA+IA-Mixed	Excl.-Captive	Direct	Surplus Lines Insurers
692	537	36	71	145
1-yr 5-yr Premium Growth: All Premium				
10% 8%	11% 9%	11% 5%	5% 4%	23% 19%

Top 5 Groups	1-yr DPW	1-yr LR CR	1-yr Growth Comm%	Largest Insurer in Group or "N/A"
Liberty Mutual Insurance Companies (G)	\$260,245,000	65% 98%	2% 13%	Liberty Mutual Personal Insurance Co
State Farm Group (G)	\$238,987,000	81% 109%	19% 11%	State Farm Mutual Automobile Ins Co
Progressive Insurance Group (G)	\$231,562,000	68% 89%	21% 6%	United Financial Casualty Company Maine Employers' Mutual Insurance Co
MEMIC Group (G)	\$190,231,000	53% 100%	3% 10%	Co
Berkshire Hathaway Insurance Group (G)	\$156,304,000	59% 73%	2% 4%	GEICO General Insurance Company
Total or Average	\$3,313,386,000	0% 0%	10% 13%	N/A

Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				Group or "N/A"
Maine Employers' Mutual Insurance Co	\$188,548,000	53% 98%	3% 10%	MEMIC Group
MMG Insurance Company	\$114,177,000	60% 103%	11% 20%	N/A
Progressive Northwestern Insurance Co	\$91,169,000	66% 92%	16% 11%	Progressive Insurance Group
Concord General Mutual Insurance Company	\$81,267,000	67% 112%	25% 21%	Auto-Owners Insurance Group
The Hanover Insurance Company	\$71,160,000	30% 70%	52% 19%	Hanover Ins Group Prop & Cas Cos
Top 3 MGA/Wholesale Policy-Issuing Insurers				Group or "N/A"
Liberty Mutual Personal Insurance Co	\$63,638,000	67% 80%	5% 9%	Liberty Mutual Insurance Companies
American Pet Insurance Company	\$9,008,000	80% 102%	36% 1%	Trupanion Insurance Group
Evanston Insurance Company	\$6,936,000	41% 84%	13% 21%	Markel Insurance Group
Top 3 Exclusive-Captive Policy-Issuing Insurers				Group or "N/A"
State Farm Mutual Automobile Ins Co	\$142,593,000	74% 101%	23% 10%	State Farm Group
State Farm Fire and Casualty Company	\$96,394,000	91% 119%	13% 11%	State Farm Group
Allstate Fire and Casualty Insurance Co	\$48,232,000	67% 79%	16% 9%	Allstate Insurance Group
Top 3 Direct Policy-Issuing Insurers				Group or "N/A"
GEICO General Insurance Company	\$60,853,000	59% 62%	-1% 0%	Berkshire Hathaway Insurance Group
United Services Automobile Association	\$37,956,000	92% 116%	12% 0%	USAA Group
GEICO Indemnity Company	\$36,039,000	70% 73%	-7% 1%	Berkshire Hathaway Insurance Group
Top 3 Surplus Lines Policy Issuing Insurers				Group or "N/A"
Lexington Insurance Company	\$11,835,000	26% 50%	186% 15%	American International Group
Evanston Insurance Company	\$6,936,000	41% 84%	13% 21%	Markel Insurance Group
Mount Vernon Fire Insurance Company	\$6,658,000	20% 61%	18% 19%	Berkshire Hathaway Insurance Group
Top Individual RRG				Group or "N/A"
United Educators Ins, a Reciprocal RRG	\$3,245,000	70% 100%	3% 3%	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Maine for all 32 Lines of Business from Aircraft to Workers' Compensation.)

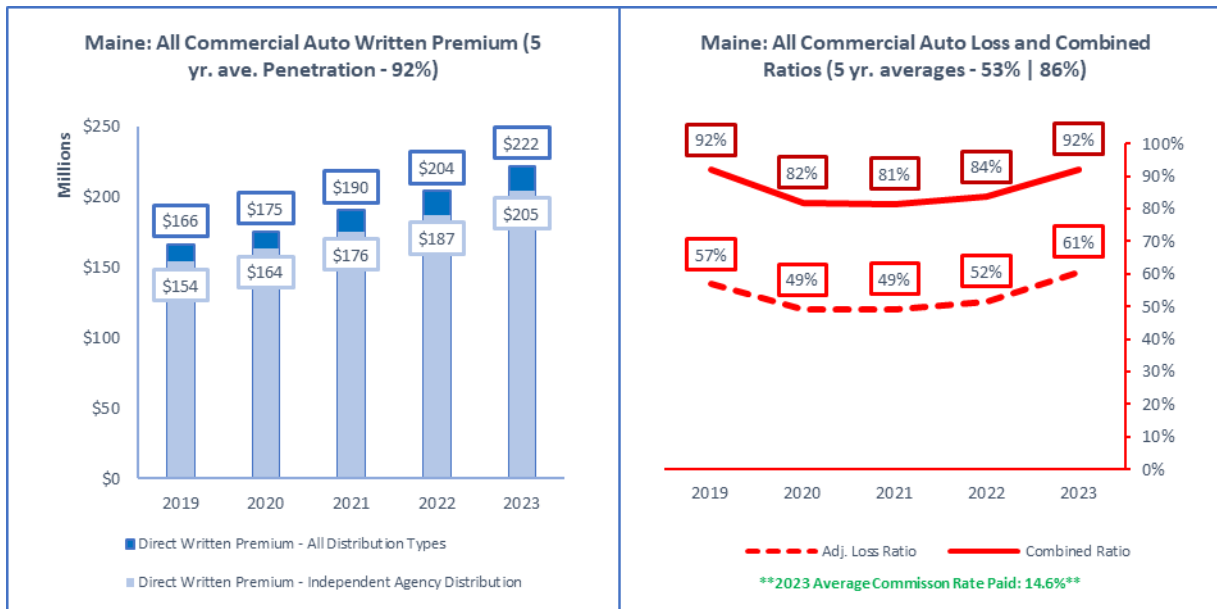
Aircraft (all perils)



ALL Direct Written Premium (DPW)	Ind Agent DPW	Excl.-Captive DPW	Direct DPW	Surplus Lines DPW
\$8,265,000	\$7,138,000	\$163,000	\$272,000	\$0
2019 to 2023 Ave Commission % (All Insurers)	Ind Agent Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
19.2% 16.5% 16.1% 16.4% 29.2%	86%	2%	3%	0.0%
Active Affiliated and Unaffiliated	IA+MGA+IA-Mixed	Excl.-Captive	Direct	Surplus Lines Insurers
23	20	1	1	0
1-yr 5-yr Premium Growth: All Premium	1-yr 5-yr: IA+MGA+IA-Mixed	1-yr 5-yr: Excl.-Captive	1-yr 5-yr: Direct	1-yr 5-yr: Surplus Lines
7% 14%	8% 15%	1% 45%	8% -4%	N/A N/A
Top 5 Groups	1-yr DPW	1-yr LR CR	1-yr Growth Comm%	Largest Insurer in Group or "N/A"
Old Republic Insurance Group (G)	\$1,041,000	6% 42%	18% 23%	Old Republic Insurance Company
Starr International Group (G)	\$984,000	-16% 17%	33% 15%	Starr Indemnity & Liability Company
Chubb INA Group (G)	\$964,000	22% 38%	-25% 5%	ACE American Insurance Company
Sompo Holdings US Group (G)	\$692,000	34% 72%	-4% 25%	Endurance Assurance Corporation
Allianz US PC Insurance Companies (G)	\$641,000	102% 140%	28% 13%	Allianz Global Risks US Insurance Co
Total or Average	\$8,265,000	0% 0%	7% 29%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				Group or "N/A"
Old Republic Insurance Company	\$1,041,000	6% 39%	18% 23%	Old Republic Insurance Company
Starr Indemnity & Liability Company	\$984,000	-15% 19%	33% 15%	Starr International Group
ACE American Insurance Company	\$643,000	0% 4%	-32% 0%	Chubb INA Group
Allianz Global Risks US Insurance Co	\$641,000	102% 144%	28% 13%	Allianz US PC Insurance Companies
National Union Fire Ins Co Pittsburgh PA	\$639,000	57% 106%	-11% 33%	American International Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				Group or "N/A"
State National Insurance Company, Inc.	\$277,000	218% 271%	N/A 27%	Markel Insurance Group
U.S. Specialty Insurance Company	\$229,000	34% 63%	-8% 15%	Tokio Marine US PC Group
Harco National Insurance Company	\$128,000	43% 66%	39% 15%	IAT Insurance Group
Top 3 Exclusive-Captive Policy-Issuing Insurers				Group or "N/A"
American National Property & Casualty Co	\$163,000	-1% 35%	1% 27%	BAMR US PC Group
N/A	\$0	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
Top 3 Direct Policy-Issuing Insurers				Group or "N/A"
Avemco Insurance Company	\$272,000	-8% 17%	8% 0%	Tokio Marine US PC Group
N/A	\$0	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
Top 3 Surplus Lines Policy Issuing Insurers				Group or "N/A"
N/A	\$0	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
Top Individual RRG				Group or "N/A"
N/A	\$0	N/A N/A	N/A N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Maine for property damage to aircraft themselves with any liability for operating an aircraft, an airport and manufacture of aircraft)

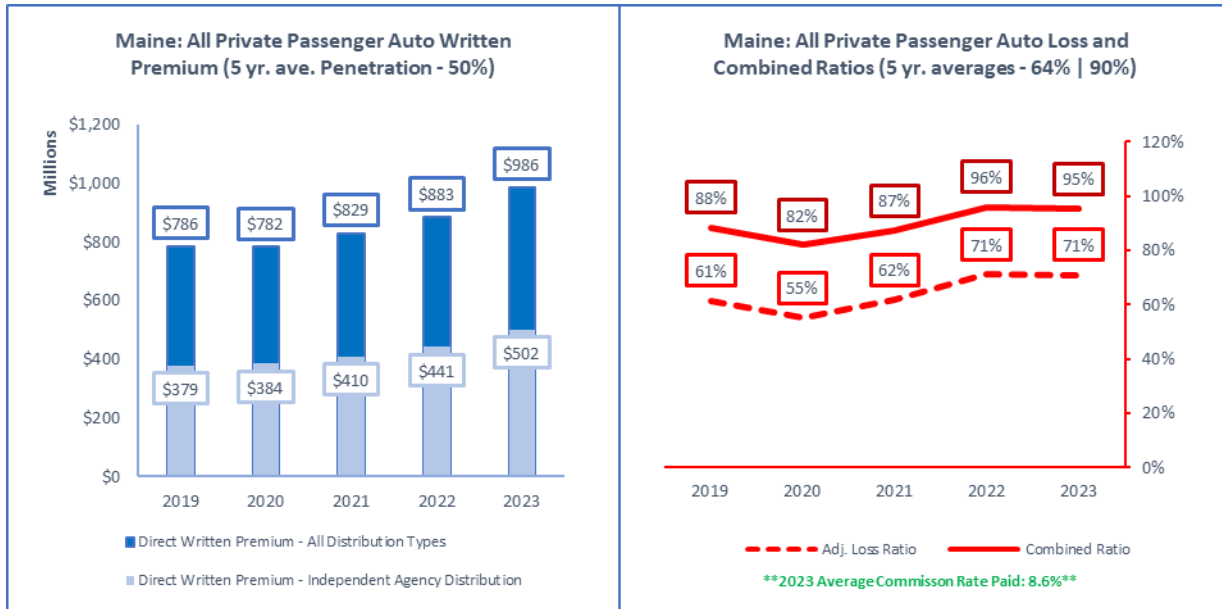
All Commercial Auto



ALL Direct Written Premium (DPW)	Ind Agent DPW	Excl.-Captive DPW	Direct DPW	Surplus Lines DPW
\$221,860,000	\$204,792,000	\$9,971,000	\$6,665,000	\$3,727,000
2019 to 2023 Ave Commission % (All Insurers)	Ind Agent Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
15.3% 15.3% 14.9% 15.5% 14.6%	92%	4%	3%	1.7%
Active Affiliated and Unaffiliated	IA+MGA+IA-Mixed	Excl.-Captive	Direct	Surplus Lines Insurers
242	201	12	21	34
1-yr 5-yr Premium Growth: All Premium	1-yr 5-yr: IA+MGA+IA-Mixed	1-yr 5-yr: Excl.-Captive	1-yr 5-yr: Direct	1-yr 5-yr: Surplus Lines
9% 7%	9% 7%	10% 11%	-6% 7%	46% -6%
Top 5 Groups	1-yr DPW	1-yr LR CR	1-yr Growth Comm%	Largest Insurer in Group or "N/A"
W. R. Berkley Insurance Group (G)	\$35,313,000	39% 72%	7% 18%	Acadia Insurance Company
Progressive Insurance Group (G)	\$24,388,000	59% 83%	12% 10%	Progressive Northern Insurance Company
Liberty Mutual Insurance Companies (G)	\$15,858,000	79% 114%	2% 15%	Ohio Security Insurance Company
Travelers Group (G)	\$15,718,000	69% 103%	10% 15%	Charter Oak Fire Insurance Company
MMG Insurance Company	\$15,146,000	62% 104%	16% 17%	N/A
Total or Average	\$221,860,000	0% 0%	9% 15%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				Group or "N/A"
Progressive Northern Insurance Company	\$22,942,000	59% 81%	12% 9%	Progressive Insurance Group
Acadia Insurance Company	\$15,515,000	23% 44%	3% 18%	W. R. Berkley Insurance Group
MMG Insurance Company	\$15,146,000	62% 104%	16% 17%	N/A
Frankenmuth Insurance Company	\$12,522,000	55% 90%	15% 19%	Frankenmuth Insurance Group
Allmerica Financial Benefit Insurance Co	\$11,125,000	109% 132%	3% 17%	Hanover Ins Group Prop & Cas Cos
Top 3 MGA/Wholesale Policy-Issuing Insurers				Group or "N/A"
Northland Insurance Company	\$2,394,000	85% 120%	17% 19%	Travelers Group
National Interstate Insurance Company	\$1,423,000	35% 58%	118% 9%	Great American P & C Insurance Group
Imperium Insurance Company	\$436,000	87% 165%	72% 10%	Skyward Specialty Insurance Group
Top 3 Exclusive-Captive Policy-Issuing Insurers				Group or "N/A"
Sentry Select Insurance Company	\$2,675,000	32% 53%	6% 9%	Sentry Insurance Group
Federated Mutual Insurance Company	\$2,223,000	37% 63%	24% 0%	Federated Mutual Group
State Farm Mutual Automobile Ins Co	\$1,564,000	87% 118%	8% 9%	State Farm Group
Top 3 Direct Policy-Issuing Insurers				Group or "N/A"
Liberty Mutual Fire Insurance Company	\$1,523,000	174% 224%	29% 27%	Liberty Mutual Insurance Companies
Protective Insurance Company	\$1,450,000	12% 48%	31% 20%	Progressive Insurance Group
Liberty Surplus Insurance Corporation	\$892,000	61% 56%	42% 0%	Liberty Mutual Insurance Companies
Top 3 Surplus Lines Policy Issuing Insurers				Group or "N/A"
Liberty Surplus Insurance Corporation	\$892,000	61% 56%	42% 0%	Liberty Mutual Insurance Companies
Mobilitas Insurance Company	\$647,000	125% 135%	334% 1%	CSAA Insurance Group
StarStone Specialty Insurance Company	\$375,000	63% 105%	363% 26%	Core Specialty Insurance Group
Top Individual RRG				Group or "N/A"
CUSA Risk Retention Group, Inc.	\$367,000	-215% -208%	-78% 0%	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Maine to cover commercial auto liability, physical damage, uninsured motorist, and no-fault benefits, if applicable).

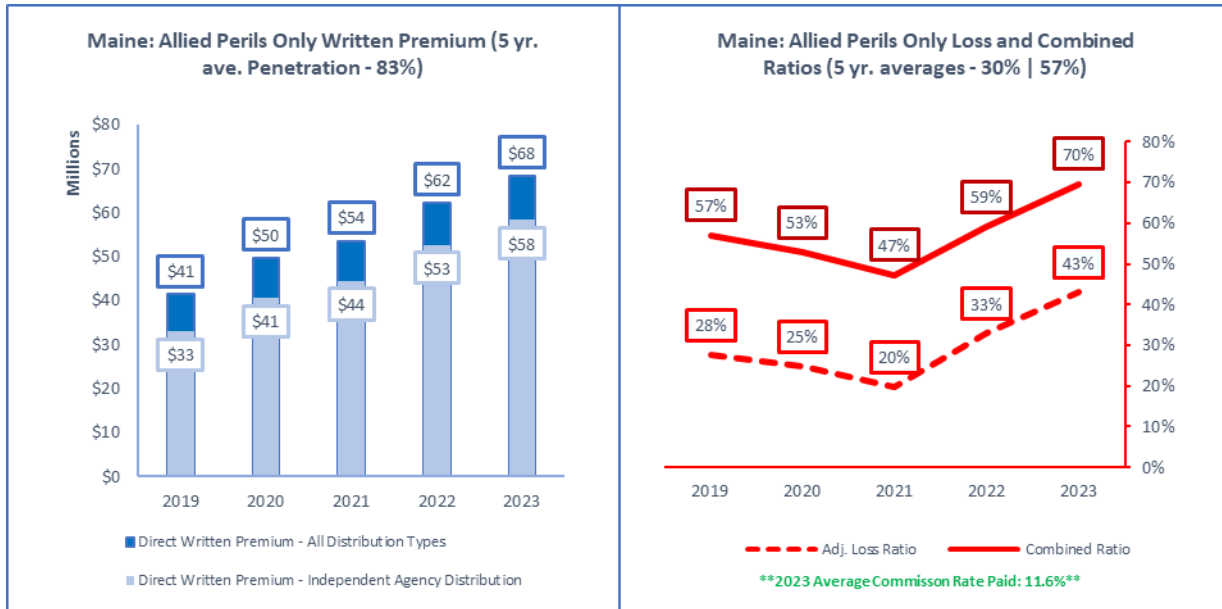
All Private Passenger Auto



ALL Direct Written Premium (DPW)	Ind Agent DPW	Excl.-Captive DPW	Direct DPW	Surplus Lines DPW
\$986,146,000	\$501,573,000	\$292,435,000	\$191,920,000	\$0
2019 to 2023 Ave Commission % (All Insurers)	Ind Agent Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
8.9% 9.1% 8.7% 8.7% 8.6%	51%	30%	19%	0.0%
Active Affiliated and Unaffiliated	IA+MGA+IA-Mixed	Excl.-Captive	Direct	Surplus Lines Insurers
104	64	18	21	0
1-yr 5-yr Premium Growth: All Premium	1-yr 5-yr: IA+MGA+IA-Mixed	1-yr 5-yr: Excl.-Captive	1-yr 5-yr: Direct	1-yr 5-yr: Surplus Lines
12% 6%	14% 7%	14% 4%	3% 6%	N/A N/A
Top 5 Groups	1-yr DPW	1-yr LR CR	1-yr Growth Comm%	Largest Insurer in Group or "N/A"
Progressive Insurance Group (G)	\$189,409,000	72% 92%	23% 5%	United Financial Casualty Company
State Farm Group (G)	\$151,912,000	75% 102%	26% 10%	State Farm Mutual Automobile Ins Co
Berkshire Hathaway Insurance Group (G)	\$110,323,000	63% 72%	-4% 0%	GEICO General Insurance Company
Liberty Mutual Insurance Companies (G)	\$83,489,000	67% 96%	0% 11%	Liberty Mutual Personal Insurance Co
Allstate Insurance Group (G)	\$70,499,000	73% 98%	8% 10%	Allstate Fire and Casualty Insurance Co
Total or Average	\$986,146,000	0% 0%	12% 9%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				Group or "N/A"
Progressive Northwestern Insurance Co	\$82,703,000	70% 96%	17% 11%	Progressive Insurance Group
Concord General Mutual Insurance Company	\$38,801,000	77% 121%	23% 19%	Auto-Owners Insurance Group
Standard Fire Insurance Company	\$32,337,000	67% 87%	29% 12%	Travelers Group
Citizens Insurance Company of America	\$31,161,000	71% 102%	17% 17%	Hanover Ins Group Prop & Cas Cos
MMG Insurance Company	\$28,987,000	79% 121%	12% 17%	N/A
Top 3 MGA/Wholesale Policy-Issuing Insurers				Group or "N/A"
Liberty Mutual Personal Insurance Co	\$27,809,000	76% 87%	5% 7%	Liberty Mutual Insurance Companies
State National Insurance Company, Inc.	\$185,000	17% 118%	-60% 95%	Markel Insurance Group
Spinnaker Insurance Company	\$19,000	0% 17%	N/A 11%	Spinnaker Insurance Group
Top 3 Exclusive-Captive Policy-Issuing Insurers				Group or "N/A"
State Farm Mutual Automobile Ins Co	\$138,235,000	73% 100%	24% 10%	State Farm Group
Allstate Fire and Casualty Insurance Co	\$48,232,000	67% 79%	16% 9%	Allstate Insurance Group
Interinsurance Exchange of the Auto Club	\$28,021,000	59% 87%	21% 7%	Auto Club Enterprises Insurance Group
Top 3 Direct Policy-Issuing Insurers				Group or "N/A"
GEICO General Insurance Company	\$60,586,000	59% 62%	-2% 0%	Berkshire Hathaway Insurance Group
GEICO Indemnity Company	\$36,039,000	70% 73%	-7% 1%	Berkshire Hathaway Insurance Group
United Services Automobile Association	\$18,174,000	85% 110%	15% 0%	USAA Group
Top 3 Surplus Lines Policy Issuing Insurers				Group or "N/A"
N/A	\$0	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
Top Individual RRG				Group or "N/A"
N/A	\$0	N/A N/A	N/A N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Maine to cover private passenger auto liability, physical damage, uninsured motorist, and no-fault benefits, if applicable).

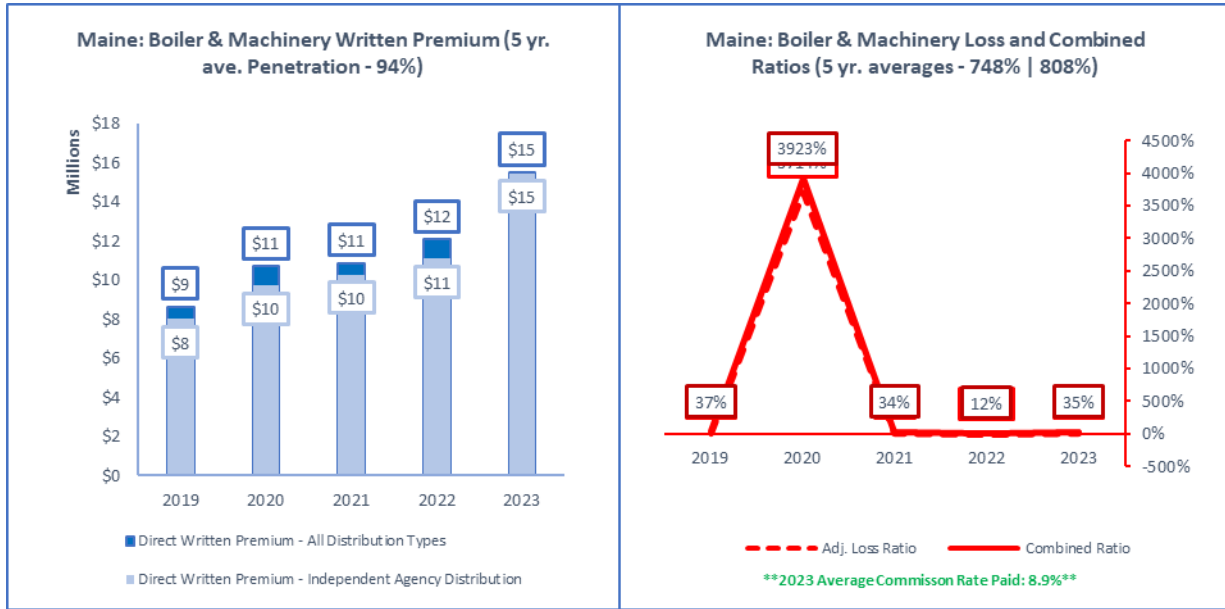
Allied Perils Only



ALL Direct Written Premium (DPW)	Ind Agent DPW	Excl.-Captive DPW	Direct DPW	Surplus Lines DPW
\$68,275,000	\$58,300,000	\$3,977,000	\$5,849,000	\$12,199,000
2019 to 2023 Ave Commission % (All Insurers)	Ind Agent Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
13.5% 12.8% 12.4% 12.6% 11.6%	85%	6%	9%	17.9%
Active Affiliated and Unaffiliated	IA+MGA+IA-Mixed	Excl.-Captive	Direct	Surplus Lines Insurers
200	170	10	14	60
1-yr 5-yr Premium Growth: All Premium	1-yr 5-yr: IA+MGA+IA-Mixed	1-yr 5-yr: Excl.-Captive	1-yr 5-yr: Direct	1-yr 5-yr: Surplus Lines
10% 13%	11% 15%	3% 8%	23% 6%	1% 21%
Top 5 Groups	1-yr DPW	1-yr LR CR	1-yr Growth Comm%	Largest Insurer in Group or "N/A"
FM Global Group (G)	\$14,081,000	14% 35%	16% 0%	Factory Mutual Insurance Company
Farmers Insurance Group (G)	\$3,860,000	48% 88%	3% 14%	Foremost Insurance Co Grand Rapids, MI
Vermont Mutual Group (G)	\$3,710,000	34% 69%	17% 23%	Vermont Mutual Insurance Company
Andover Companies Pool (G)	\$3,524,000	101% 141%	5% 22%	Cambridge Mutual Fire Insurance Co
BAMR US PC Group (G)	\$3,499,000	72% 109%	8% 20%	Farm Family Casualty Insurance Company
Total or Average	\$66,475,000	43% 70%	7% 11%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				Group or "N/A"
Foremost Insurance Co Grand Rapids, MI	\$3,845,000	48% 88%	3% 14%	Farmers Insurance Group
Vermont Mutual Insurance Company	\$3,710,000	34% 70%	17% 23%	Vermont Mutual Group
General Star Indemnity Company	\$2,239,000	68% 101%	30% 21%	Berkshire Hathaway Insurance Group
Cambridge Mutual Fire Insurance Company	\$1,829,000	92% 133%	-7% 22%	Andover Companies Pool
Acadia Insurance Company	\$1,770,000	40% 63%	19% 20%	W. R. Berkley Insurance Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				Group or "N/A"
Northfield Insurance Company	\$304,000	14% 38%	56% 22%	Travelers Group
Evanston Insurance Company	\$264,000	6% 36%	-41% 19%	Markel Insurance Group
Mesa Underwriters Specialty Insurance Co	\$245,000	9% 35%	880% 20%	Selective Insurance Group
Top 3 Exclusive-Captive Policy-Issuing Insurers				Group or "N/A"
Farm Family Casualty Insurance Company	\$3,363,000	59% 95%	5% 20%	BAMR US PC Group
Federated Mutual Insurance Company	\$221,000	30% 57%	2% 0%	Federated Mutual Group
Sentry Insurance Company	\$111,000	10% 26%	71% 5%	Sentry Insurance Group
Top 3 Direct Policy-Issuing Insurers				Group or "N/A"
American Security Insurance Company	\$1,866,000	13% 37%	11% 1%	Assurant P&C Group
United Services Automobile Association	\$1,278,000	98% 119%	20% 0%	USAA Group
USAA Casualty Insurance Company	\$958,000	89% 106%	27% 0%	USAA Group
Top 3 Surplus Lines Policy Issuing Insurers				Group or "N/A"
General Star Indemnity Company	\$2,239,000	68% 101%	30% 21%	Berkshire Hathaway Insurance Group
Lexington Insurance Company	\$1,160,000	20% 42%	99% 16%	American International Group
Ategrity Specialty Insurance Company	\$811,000	3% 5%	-64% 0%	N/A
Top Individual RRG				Group or "N/A"
N/A	\$0	N/A N/A	N/A N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Maine to cover real or personal property for other than fire, such as windstorm, hail, vehicles, etc. If premiums are combined in policies with Fire, the premiums and losses are reported as they are allocated by insurers).

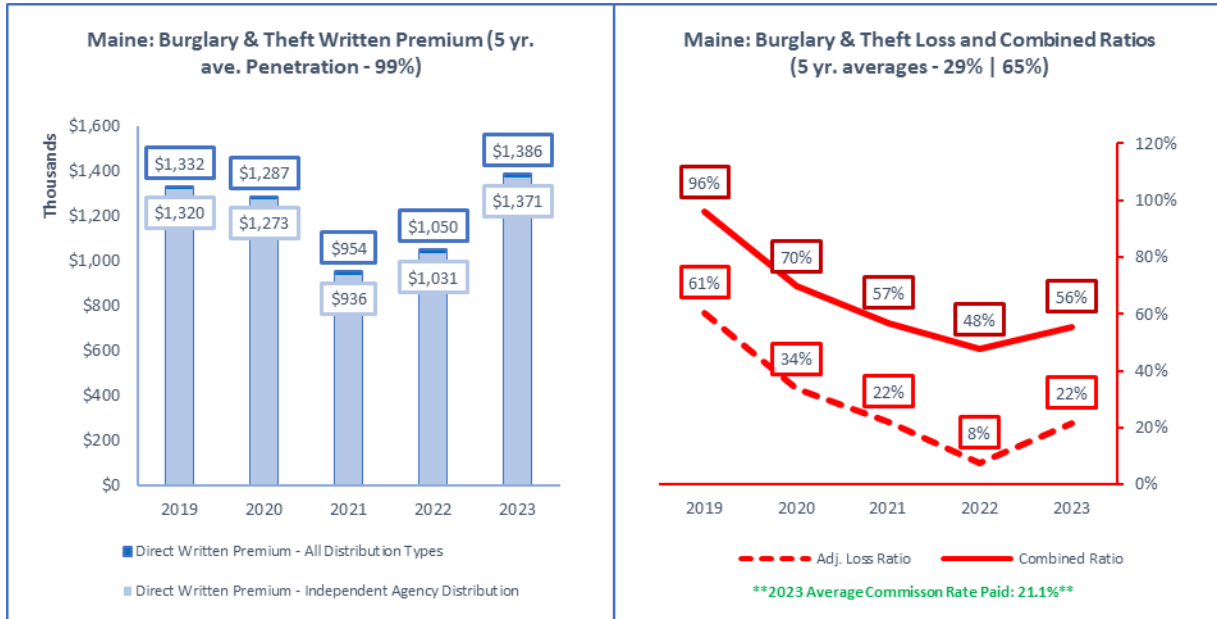
Boiler & Machinery



ALL Direct Written Premium (DPW)	Ind Agent DPW	Excl.-Captive DPW	Direct DPW	Surplus Lines DPW
\$15,482,000	\$15,460,000	\$61,000	\$406,000	\$399,000
2019 to 2023 Ave Commission % (All Insurers)	Ind Agent Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
10.5% 9.0% 9.8% 10.0% 8.9%	100%	0%	3%	2.6%
Active Affiliated and Unaffiliated	IA+MGA+IA-Mixed	Excl.-Captive	Direct	Surplus Lines Insurers
116	102	6	4	30
1-yr 5-yr Premium Growth: All Premium	1-yr 5-yr: IA+MGA+IA-Mixed	1-yr 5-yr: Excl.-Captive	1-yr 5-yr: Direct	1-yr 5-yr: Surplus Lines
28% 16%	40% 18%	-21% 4%	10% 6%	-6% 22%
Top 5 Groups	1-yr DPW	1-yr LR CR	1-yr Growth Comm%	Largest Insurer in Group or "N/A"
FM Global Group (G)	\$6,201,000	0% 20%	61% 0%	Factory Mutual Insurance Company
W. R. Berkley Insurance Group (G)	\$2,053,000	8% 41%	18% 21%	Acadia Insurance Company
Frankenmuth Insurance Group (G)	\$1,153,000	12% 45%	1% 18%	Frankenmuth Insurance Company
Chubb INA Group (G)	\$1,106,000	10% 38%	16% 19%	Federal Insurance Company
Swiss Reinsurance Group (G)	\$859,000	11% 21%	-23% 2%	Swiss Re Corporate Solutions Elite Ins
Total or Average	\$15,141,000	13% 34%	25% 9%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				Group or "N/A"
Federal Insurance Company	\$805,000	13% 41%	18% 19%	Chubb INA Group
Frankenmuth Insurance Company	\$743,000	21% 53%	6% 19%	Frankenmuth Insurance Group
Swiss Re Corporate Solutions Elite Ins	\$703,000	9% 24%	23% 1%	Swiss Reinsurance Group
Acadia Insurance Company	\$692,000	1% 24%	15% 21%	W. R. Berkley Insurance Group
Swiss Re Corporate Solutions America Ins	\$564,000	20% 35%	28100% 1%	Swiss Reinsurance Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				Group or "N/A"
Canopus US Insurance, Inc.	\$14,000	0% 30%	40% 21%	N/A
Atlantic Casualty Insurance Company	\$10,000	270% 313%	0% 20%	Auto-Owners Insurance Group
Sutton Specialty Insurance Company	\$9,000	0% 25%	N/A 22%	Sutton National Group
Top 3 Exclusive-Captive Policy-Issuing Insurers				Group or "N/A"
Federated Mutual Insurance Company	\$46,000	60% 87%	-10% 0%	Federated Mutual Group
Federated Reserve Insurance Company	\$6,000	0% 3%	-25% 0%	Federated Mutual Group
Allstate Insurance Company	\$3,000	0% 9%	0% 0%	Allstate Insurance Group
Top 3 Direct Policy-Issuing Insurers				Group or "N/A"
Liberty Mutual Fire Insurance Company	\$329,000	18% 47%	2% 15%	Liberty Mutual Insurance Companies
Nationwide Agribusiness Insurance Co	\$62,000	10% 35%	51% 16%	Nationwide Property & Casualty Group
Liberty Mutual Insurance Company	\$9,000	0% 22%	N/A 11%	Liberty Mutual Insurance Companies
Top 3 Surplus Lines Policy Issuing Insurers				Group or "N/A"
Lexington Insurance Company	\$141,000	342% 375%	147% 13%	American International Group
AXIS Surplus Insurance Company	\$63,000	978% 994%	133% 13%	AXIS US Operations
Swiss Re Corporate Solutions Capacity	\$58,000	7% 18%	132% 0%	Swiss Reinsurance Group
Top Individual RRG				Group or "N/A"
ARISE Boiler Inspection & Insurance RRG	\$7,000	0% N/A	-30% 0%	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Maine to cover failure of boilers, machinery and electrical equipment).

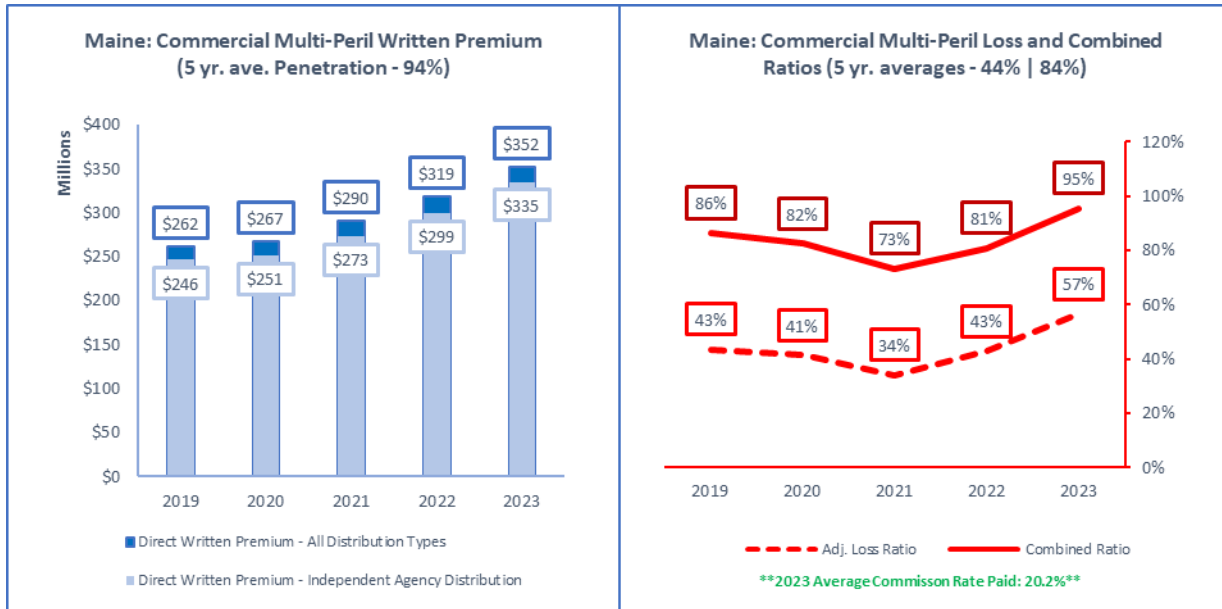
Burglary & Theft



ALL Direct Written Premium (DPW)	Ind Agent DPW	Excl.-Captive DPW	Direct DPW	Surplus Lines DPW
\$1,386,000	\$1,371,000	\$14,000	\$1,000	\$138,000
2019 to 2023 Ave Commission % (All Insurers)	Ind Agent Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
21.9% 19.1% 22.0% 28.6% 21.1%	99%	1%	0%	10.0%
Active Affiliated and Unaffiliated	IA+MGA+IA-Mixed	Excl.-Captive	Direct	Surplus Lines Insurers
60	56	3	1	8
1-yr 5-yr Premium Growth: All Premium	1-yr 5-yr: IA+MGA+IA-Mixed	1-yr 5-yr: Excl.-Captive	1-yr 5-yr: Direct	1-yr 5-yr: Surplus Lines
32% 1%	33% 1%	0% 4%	0% N/A	92% 31%
Top 5 Groups	1-yr DPW	1-yr LR CR	1-yr Growth Comm%	Largest Insurer in Group or "N/A"
Travelers Group (G)	\$378,000	48% 77%	1% 16%	Travelers Casualty and Surety Co of Amer
Chubb INA Group (G)	\$262,000	17% 66%	75% 37%	Federal Insurance Company
W. R. Berkley Insurance Group (G)	\$102,000	32% 60%	48% 16%	Berkley Insurance Company
Hiscox USA Group (G)	\$66,000	-6% 32%	18% 35%	Hiscox Insurance Company Inc.
CNA Insurance Companies (G)	\$64,000	30% 61%	-17% 19%	Continental Casualty Company
Total or Average	\$0	0% 0%	N/A	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				Group or "N/A"
Travelers Casualty and Surety Co of Amer	\$372,000	47% 82%	1% 17%	Travelers Group
Federal Insurance Company	\$247,000	18% 59%	86% 28%	Chubb INA Group
Berkley Insurance Company	\$82,000	13% 41%	58% 15%	W. R. Berkley Insurance Group
AXIS Surplus Insurance Company	\$62,000	11% 25%	138% 11%	AXIS US Operations
Arch Insurance Company	\$61,000	33% 67%	2950% 23%	Arch Insurance Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				Group or "N/A"
Clear Blue Specialty Insurance Company	\$26,000	38% 58%	550% 15%	Clear Blue Insurance Group
U.S. Specialty Insurance Company	\$18,000	-373% -314%	50% 50%	Tokio Marine US PC Group
Northfield Insurance Company	\$1,000	100% 100%	0% 0%	Travelers Group
Top 3 Exclusive-Captive Policy-Issuing Insurers				Group or "N/A"
Federated Mutual Insurance Company	\$12,000	-8% 12%	9% 0%	Federated Mutual Group
Federated Reserve Insurance Company	\$1,000	0% 3%	-50% 0%	Federated Mutual Group
N/A	N/A	N/A N/A	N/A N/A	N/A
Top 3 Direct Policy-Issuing Insurers				Group or "N/A"
Federated Rural Electric Ins Exchange	\$1,000	0% 12%	0% 0%	N/A
N/A	\$0	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
Top 3 Surplus Lines Policy Issuing Insurers				Group or "N/A"
AXIS Surplus Insurance Company	\$62,000	11% 25%	138% 11%	AXIS US Operations
Clear Blue Specialty Insurance Company	\$26,000	38% 58%	550% 15%	Clear Blue Insurance Group
Columbia Casualty Company	\$22,000	75% 106%	47% 18%	CNA Insurance Companies
Top Individual RRG				Group or "N/A"
N/A	\$0	N/A N/A	N/A N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Maine to cover property lost due to burglary, robbery, fraud or kidnap).

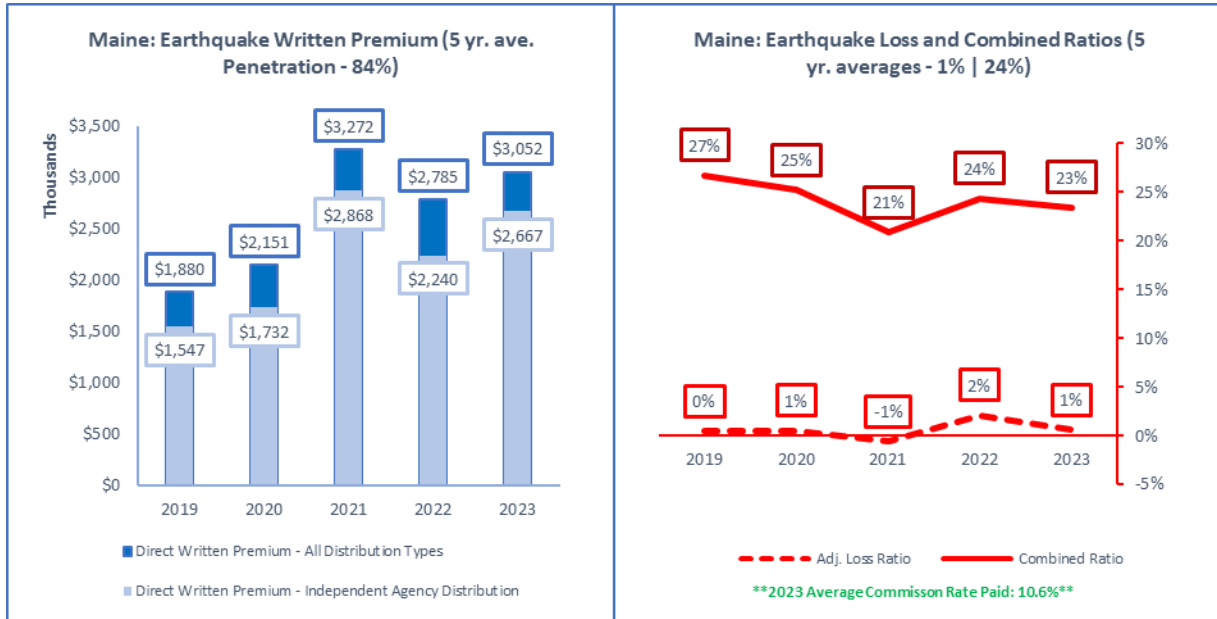
Commercial Multi-Peril



ALL Direct Written Premium (DPW)	Ind Agent DPW	Excl.-Captive DPW	Direct DPW	Surplus Lines DPW
\$351,994,000	\$334,877,000	\$12,969,000	\$3,036,000	\$12,938,000
2019 to 2023 Ave Commission % (All Insurers)	Ind Agent Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
20.8% 20.9% 20.2% 20.2% 20.2%	95%	4%	1%	3.7%
Active Affiliated and Unaffiliated	IA+MGA+IA-Mixed	Excl.-Captive	Direct	Surplus Lines Insurers
241	213	13	9	57
1-yr 5-yr Premium Growth: All Premium	1-yr 5-yr: IA+MGA+IA-Mixed	1-yr 5-yr: Excl.-Captive	1-yr 5-yr: Direct	1-yr 5-yr: Surplus Lines
10% 8%	12% 8%	9% 7%	-53% -12%	14% 13%
Top 5 Groups	1-yr DPW	1-yr LR CR	1-yr Growth Comm%	Largest Insurer in Group or "N/A"
W. R. Berkley Insurance Group (G)	\$52,386,000	95% 134%	19% 21%	Acadia Insurance Company
Hanover Ins Group Prop & Cas Cos (G)	\$37,656,000	31% 76%	3% 21%	Citizens Insurance Company of America
MMG Insurance Company	\$32,279,000	50% 97%	15% 22%	N/A
Liberty Mutual Insurance Companies (G)	\$31,930,000	66% 113%	-11% 21%	Ohio Security Insurance Company
Frankenmuth Insurance Group (G)	\$23,605,000	67% 114%	9% 23%	Frankenmuth Insurance Company
Total or Average	\$351,994,000	0% 0%	10% 20%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				Group or "N/A"
MMG Insurance Company	\$32,279,000	50% 97%	15% 22%	N/A
Ohio Security Insurance Company	\$20,354,000	71% 101%	11% 18%	Liberty Mutual Insurance Companies
Frankenmuth Insurance Company	\$17,528,000	69% 113%	14% 23%	Frankenmuth Insurance Group
Philadelphia Indemnity Insurance Company	\$17,416,000	75% 112%	18% 17%	Tokio Marine US PC Group
Vermont Mutual Insurance Company	\$14,612,000	73% 113%	12% 23%	Vermont Mutual Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				Group or "N/A"
Evanston Insurance Company	\$944,000	15% 47%	26% 20%	Markel Insurance Group
Penn-America Insurance Company	\$861,000	24% 53%	-12% 25%	Global Indemnity Group
Maxum Indemnity Company	\$794,000	44% 74%	203% 24%	Hartford Insurance Group
Top 3 Exclusive-Captive Policy-Issuing Insurers				Group or "N/A"
State Farm Fire and Casualty Company	\$6,237,000	64% 91%	15% 11%	State Farm Group
Allstate Indemnity Company	\$2,879,000	44% 57%	2% 12%	Allstate Insurance Group
Farm Family Casualty Insurance Company	\$1,433,000	32% 65%	28% 20%	BAMR US PC Group
Top 3 Direct Policy-Issuing Insurers				Group or "N/A"
Nationwide Agribusiness Insurance Co	\$1,463,000	-1% 21%	12% 15%	Nationwide Property & Casualty Group
CUMIS Insurance Society, Inc.	\$614,000	157% 177%	10% 0%	CUMIS Insurance Society Group
Housing Authority Prop Ins, A Mutual Co	\$457,000	233% 249%	9% 5%	HAI Group
Top 3 Surplus Lines Policy Issuing Insurers				Group or "N/A"
Scottsdale Insurance Company	\$1,507,000	76% 98%	-19% 22%	Nationwide Property & Casualty Group
American Federation Insurance Company	\$1,256,000	35% 72%	36% 31%	Farmers Insurance Group
Evanston Insurance Company	\$944,000	15% 47%	26% 20%	Markel Insurance Group
Top Individual RRG				Group or "N/A"
N/A	\$0	N/A N/A	N/A N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C package policies issued in Maine to cover commercial enterprises for property and liability).

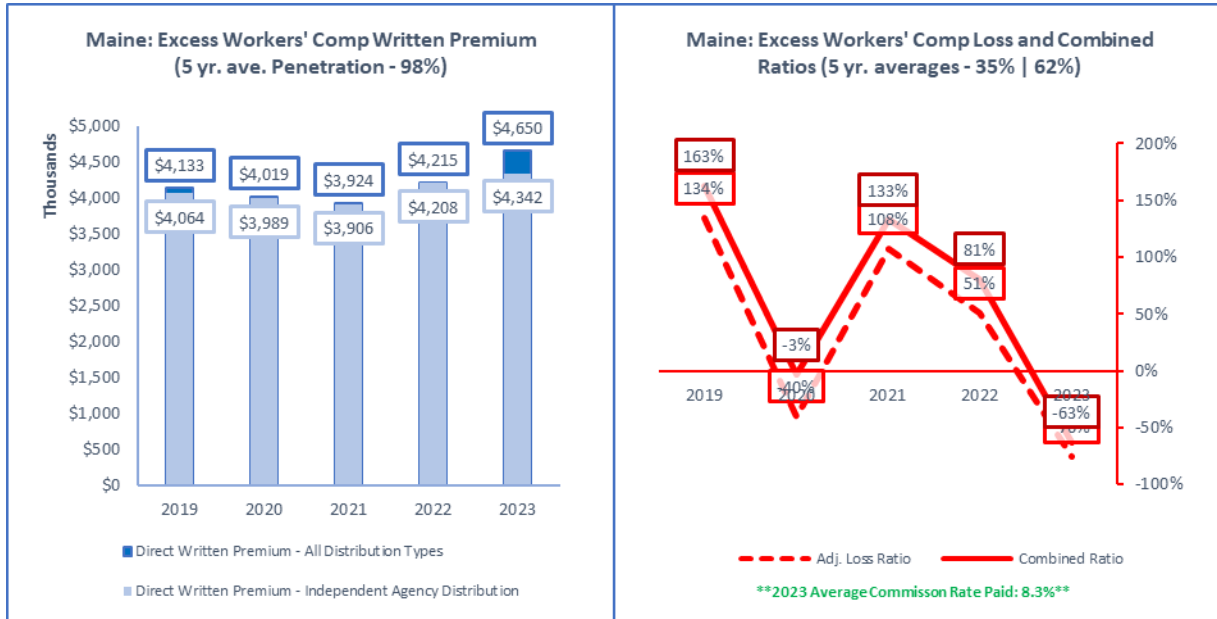
Earthquake



ALL Direct Written Premium (DPW)	Ind Agent DPW	Excl.-Captive DPW	Direct DPW	Surplus Lines DPW
\$3,052,000	\$2,667,000	\$117,000	\$339,000	\$728,000
2019 to 2023 Ave Commission % (All Insurers)	Ind Agent Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
12.4% 10.5% 8.1% 10.1% 10.6%	87%	4%	11%	23.9%
Active Affiliated and Unaffiliated	IA+MGA+IA-Mixed	Excl.-Captive	Direct	Surplus Lines Insurers
95	76	8	10	22
1-yr 5-yr Premium Growth: All Premium	1-yr 5-yr: IA+MGA+IA-Mixed	1-yr 5-yr: Excl.-Captive	1-yr 5-yr: Direct	1-yr 5-yr: Surplus Lines
10% 13%	19% 15%	0% 4%	28% 22%	14% 7%
Top 5 Groups	1-yr DPW	1-yr LR CR	1-yr Growth Comm%	Largest Insurer in Group or "N/A"
Travelers Group (G)	\$419,000	0% 26%	29% 13%	Travelers Indemnity Company
Liberty Mutual Insurance Companies (G)	\$315,000	1% 32%	33% 13%	Liberty Mutual Fire Insurance Company
Swiss Reinsurance Group (G)	\$238,000	0% 11%	-35% 3%	Swiss Re Corporate Solutions Elite Ins
Hanover Ins Group Prop & Cas Cos (G)	\$225,000	0% 35%	12% 20%	The Hanover Insurance Company
Sompo Holdings US Group (G)	\$218,000	5% 15%	17% 4%	Endurance American Specialty Ins Co
Total or Average	\$0	0% 0%	N/A	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				Group or "N/A"
Travelers Indemnity Company	\$289,000	0% 24%	36% 13%	Travelers Group
Endurance American Specialty Ins Co	\$218,000	0% 9%	17% 4%	Sompo Holdings US Group
Swiss Re Corporate Solutions Elite Ins	\$165,000	0% 16%	-7% 4%	Swiss Reinsurance Group
The Hanover Insurance Company	\$140,000	2% 36%	137% 20%	Hanover Ins Group Prop & Cas Cos
Allianz Global Risks US Insurance Co	\$131,000	1% 18%	28% 2%	Allianz US PC Insurance Companies
Top 3 MGA/Wholesale Policy-Issuing Insurers				Group or "N/A"
Evanston Insurance Company	\$16,000	6% 35%	-24% 19%	Market Insurance Group
MS Transverse Specialty Insurance Co	\$12,000	0% 27%	-57% 25%	MS&AD US Insurance Group
Liberty Mutual Personal Insurance Co	\$9,000	0% 11%	0% 11%	Liberty Mutual Insurance Companies
Top 3 Exclusive-Captive Policy-Issuing Insurers				Group or "N/A"
State Farm Fire and Casualty Company	\$95,000	0% 21%	7% 12%	State Farm Group
Farmers Property and Casualty Ins Co	\$12,000	0% 21%	-37% 8%	Farmers Insurance Group
Nationwide Mutual Insurance Company	\$4,000	0% 12%	33% 0%	Nationwide Property & Casualty Group
Top 3 Direct Policy-Issuing Insurers				Group or "N/A"
Liberty Mutual Fire Insurance Company	\$205,000	0% 28%	39% 14%	Liberty Mutual Insurance Companies
Amica Mutual Insurance Company	\$49,000	0% 40%	14% 0%	Amica Mutual Group
United Services Automobile Association	\$46,000	0% 25%	10% 0%	USAA Group
Top 3 Surplus Lines Policy Issuing Insurers				Group or "N/A"
Endurance American Specialty Ins Co	\$218,000	5% 9%	17% 4%	Sompo Holdings US Group
Lexington Insurance Company	\$120,000	0% 21%	90% 15%	American International Group
AIG Specialty Insurance Company	\$62,000	0% 0%	195% 0%	American International Group
Top Individual RRG				Group or "N/A"
N/A	\$0	N/A N/A	N/A N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Maine to cover sudden trembling or shaking of the earth, including volcanos.)

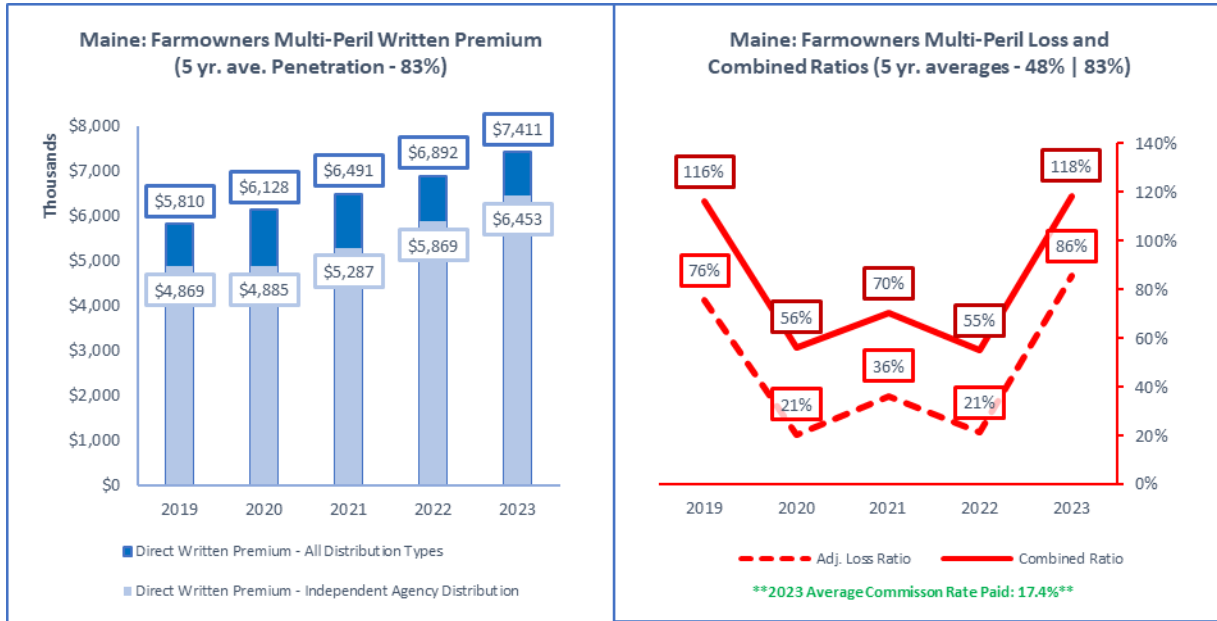
Excess Workers' Comp



ALL Direct Written Premium (DPW)	Ind Agent DPW	Excl.-Captive DPW	Direct DPW	Surplus Lines DPW
\$4,650,000	\$4,342,000	\$0	\$308,000	\$0
2019 to 2023 Ave Commission % (All Insurers)	Ind Agent Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
7.9% 8.3% 9.4% 9.1% 8.3%	93%	0%	7%	0.0%
Active Affiliated and Unaffiliated	IA+MGA+IA-Mixed	Excl.-Captive	Direct	Surplus Lines Insurers
9	8	0	1	0
1-yr 5-yr Premium Growth: All Premium	1-yr 5-yr: IA+MGA+IA-Mixed	1-yr 5-yr: Excl.-Captive	1-yr 5-yr: Direct	1-yr 5-yr: Surplus Lines
10% 3%	3% 2%	N/A N/A	4300% 45%	N/A N/A
Top 5 Groups	1-yr DPW	1-yr LR CR	1-yr Growth Comm%	Largest Insurer in Group or "N/A"
Tokio Marine US PC Group (G)	\$2,390,000	-78% -58%	-1% 11%	Safety National Casualty Corporation
W. R. Berkley Insurance Group (G)	\$880,000	-7% 18%	26% 13%	Midwest Employers Casualty Company
American International Group (G)	\$528,000	51% 63%	1% 0%	National Union Fire Ins Co Pittsburgh PA
Liberty Mutual Insurance Companies (G)	\$308,000	22% 49%	4300% 0%	Liberty Mutual Fire Insurance Company
Chubb INA Group (G)	\$215,000	-28% -21%	115% 0%	ACE American Insurance Company
Total or Average	\$4,650,000	0% 0%	10% 8%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				Group or "N/A"
Safety National Casualty Corporation	\$2,390,000	-78% -57%	-1% 11%	Tokio Marine US PC Group
Midwest Employers Casualty Company	\$880,000	-7% 8%	26% 13%	W. R. Berkley Insurance Group
National Union Fire Ins Co Pittsburgh PA	\$528,000	51% 64%	1% 0%	American International Group
ACE American Insurance Company	\$215,000	-28% -23%	115% 0%	Chubb INA Group
Travelers Property Casualty Co of Amer	\$196,000	-50% -44%	-28% 0%	Travelers Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				Group or "N/A"
N/A	\$0	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
Top 3 Exclusive-Captive Policy-Issuing Insurers				Group or "N/A"
N/A	\$0	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
Top 3 Direct Policy-Issuing Insurers				Group or "N/A"
Liberty Mutual Fire Insurance Company	\$308,000	50% 77%	4300% 0%	Liberty Mutual Insurance Companies
N/A	\$0	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
Top 3 Surplus Lines Policy Issuing Insurers				Group or "N/A"
N/A	\$0	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
Top Individual RRG				Group or "N/A"
N/A	\$0	N/A N/A	N/A N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Maine to cover indemnity of employers for self-insured employers, usually written on an excess or high deductible).

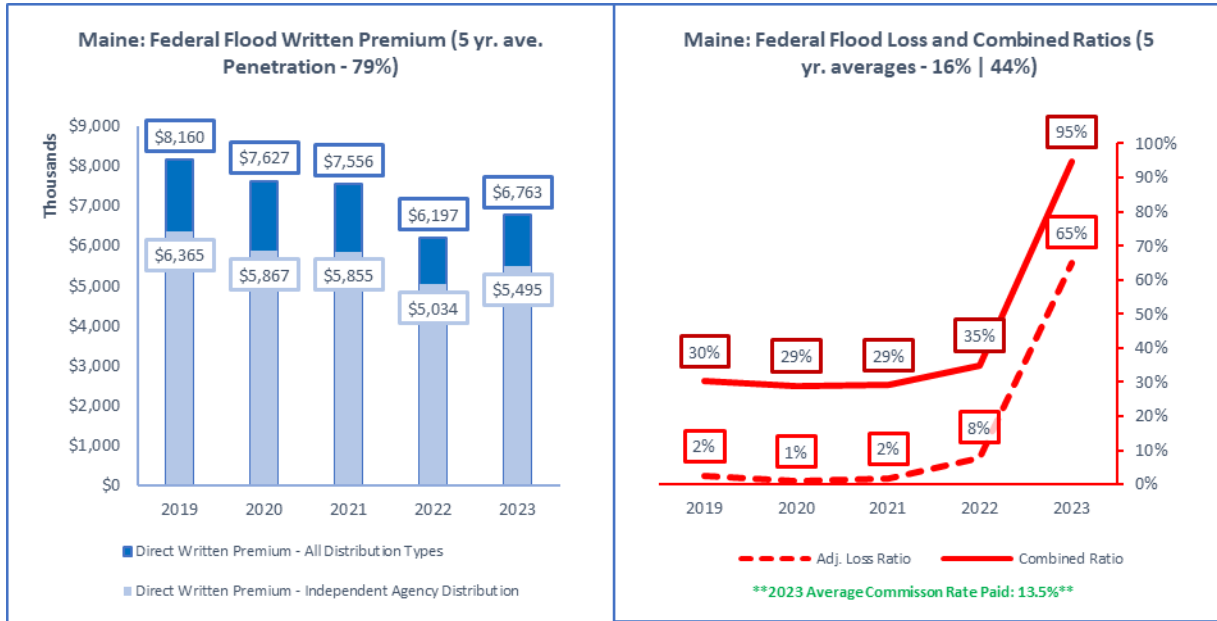
Farmowners Multi-Peril



ALL Direct Written Premium (DPW)	Ind Agent DPW	Excl.-Captive DPW	Direct DPW	Surplus Lines DPW
\$7,411,000	\$6,453,000	\$0	\$958,000	\$1,000
2019 to 2023 Ave Commission % (All Insurers)	Ind Agent Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
20.0% 20.2% 18.1% 19.6% 17.4%	87%	0%	13%	0.0%
Active Affiliated and Unaffiliated	IA+MGA+IA-Mixed	Excl.-Captive	Direct	Surplus Lines Insurers
19	18	0	1	1
1-yr 5-yr Premium Growth: All Premium	1-yr 5-yr: IA+MGA+IA-Mixed	1-yr 5-yr: Excl.-Captive	1-yr 5-yr: Direct	1-yr 5-yr: Surplus Lines
8% 6%	10% 7%	N/A N/A	-6% 0%	0% N/A
Top 5 Groups	1-yr DPW	1-yr LR CR	1-yr Growth Comm%	Largest Insurer in Group or "N/A"
Virginia Farm Bureau Group (G)	\$3,194,000	55% 93%	7% 17%	Countryway Insurance Company
MMG Insurance Company	\$2,060,000	58% 98%	12% 19%	N/A
Nationwide Property & Casualty Group (G)	\$958,000	268% 306%	-6% 14%	Nationwide Agribusiness Insurance Co
W. R. Berkley Insurance Group (G)	\$913,000	4% 34%	8% 18%	Union Insurance Company
Tokio Marine US PC Group (G)	\$147,000	498% 533%	11% 15%	Philadelphia Indemnity Insurance Co
Total or Average	\$7,411,000	0% 0%	8% 17%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				Group or "N/A"
Countryway Insurance Company	\$3,194,000	55% 75%	7% 17%	Virginia Farm Bureau Group
MMG Insurance Company	\$2,060,000	58% 98%	12% 19%	N/A
Union Insurance Company	\$569,000	4% 21%	13% 15%	W. R. Berkley Insurance Group
Acadia Insurance Company	\$278,000	5% 30%	2% 22%	W. R. Berkley Insurance Group
Philadelphia Indemnity Insurance Company	\$147,000	498% 539%	11% 15%	Tokio Marine US PC Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				Group or "N/A"
Markel Insurance Company	\$5,000	0% 13%	0% 0%	Markel Insurance Group
United National Insurance Company	\$1,000	0% 14%	N/A 0%	Global Indemnity Group
N/A	\$0	N/A N/A	N/A N/A	N/A
Top 3 Exclusive-Captive Policy-Issuing Insurers				Group or "N/A"
N/A	\$0	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
Top 3 Direct Policy-Issuing Insurers				Group or "N/A"
Nationwide Agribusiness Insurance Co	\$958,000	268% 297%	-6% 14%	Nationwide Property & Casualty Group
N/A	\$0	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
Top 3 Surplus Lines Policy Issuing Insurers				Group or "N/A"
United National Insurance Company	\$1,000	0% 14%	N/A 0%	Global Indemnity Group
N/A	\$0	0% N/A	-100% N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
Top Individual RRG				Group or "N/A"
N/A	\$0	N/A N/A	N/A N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Maine to cover property and liability risks of farming and ranching operations).

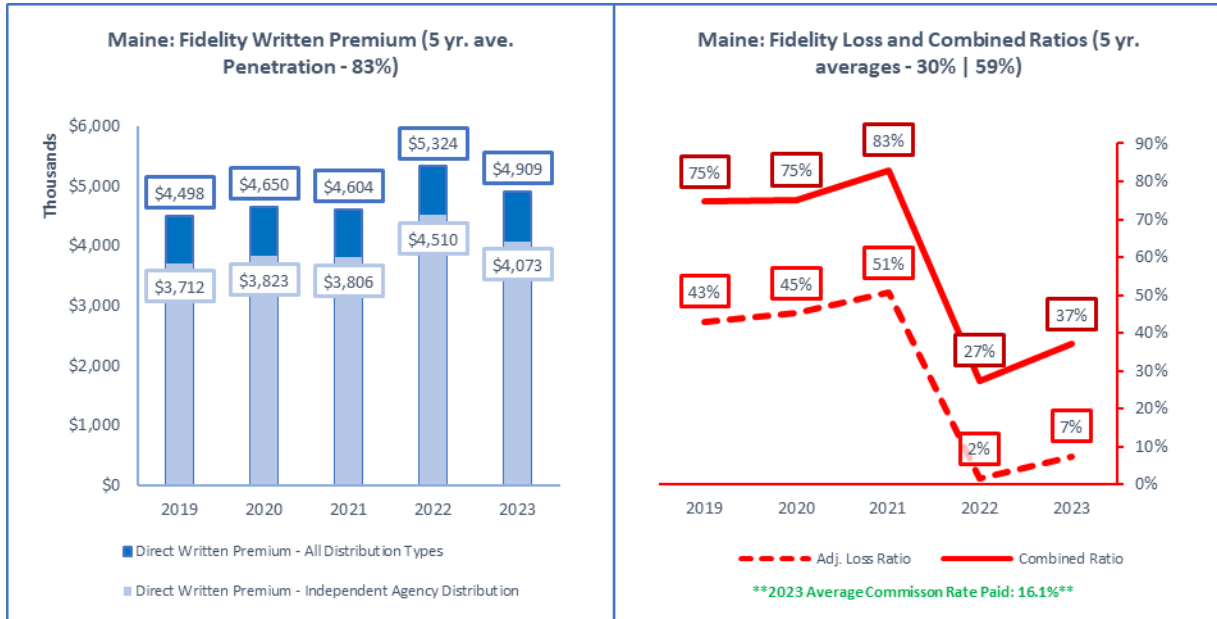
Federal Flood



ALL Direct Written Premium (DPW)	Ind Agent DPW	Excl.-Captive DPW	Direct DPW	Surplus Lines DPW
\$6,763,000	\$5,495,000	\$734,000	\$534,000	\$16,000
2019 to 2023 Ave Commission % (All Insurers)	Ind Agent Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
14.0% 14.2% 13.7% 14.0% 13.5%	81%	11%	8%	0.2%
Active Affiliated and Unaffiliated	IA+MGA+IA-Mixed	Excl.-Captive	Direct	Surplus Lines Insurers
24	18	3	3	2
1-yr 5-yr Premium Growth: All Premium	1-yr 5-yr: IA+MGA+IA-Mixed	1-yr 5-yr: Excl.-Captive	1-yr 5-yr: Direct	1-yr 5-yr: Surplus Lines
9% -5%	9% -4%	9% -11%	9% -3%	-30% N/A
Top 5 Groups	1-yr DPW	1-yr LR CR	1-yr Growth Comm%	Largest Insurer in Group or "N/A"
Wright National Flood Insurance Company	\$1,143,000	97% 130%	3% 18%	N/A
Selective Insurance Group (G)	\$818,000	94% 130%	7% 18%	Selective Insurance Company of New York
Allstate Insurance Group (G)	\$761,000	89% 126%	10% 17%	Allstate Insurance Company
Hartford Insurance Group (G)	\$731,000	56% 94%	10% 18%	Hartford Insurance Co of the Midwest
Assurant P&C Group (G)	\$641,000	35% 64%	-2% 13%	American Bankers Insurance Co of Florida
Total or Average	\$6,764,000	65% 95%	9% 14%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				Group or "N/A"
Selective Insurance Company of New York	\$818,000	94% 133%	7% 18%	Selective Insurance Group
Hartford Insurance Co of the Midwest	\$731,000	56% 81%	15% 18%	Hartford Insurance Group
American Bankers Insurance Co of Florida	\$641,000	35% 61%	-2% 13%	Assurant P&C Group
American Commerce Insurance Company	\$621,000	36% 52%	15% 0%	MAPPRE North America Group
NGM Insurance Company	\$489,000	69% 133%	3% 9%	American Family Insurance Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				Group or "N/A"
Wright National Flood Insurance Company	\$1,143,000	97% 130%	3% 18%	N/A
Trisura Specialty Insurance Company	\$13,000	-69% -41%	-13% 38%	Trisura US Insurance Group
Occidental Fire and Casualty Co of NC	\$4,000	0% 2%	-60% 0%	IAT Insurance Group
Top 3 Exclusive-Captive Policy-Issuing Insurers				Group or "N/A"
Allstate Insurance Company	\$636,000	103% 146%	9% 16%	Allstate Insurance Group
Farmers Property and Casualty Ins Co	\$89,000	22% 56%	10% 19%	Farmers Insurance Group
Farm Family Casualty Insurance Company	\$9,000	0% 21%	29% 11%	BAMR US PC Group
Top 3 Direct Policy-Issuing Insurers				Group or "N/A"
USAA General Indemnity Company	\$353,000	22% 36%	11% 0%	USAA Group
Liberty Mutual Fire Insurance Company	\$162,000	37% 64%	8% 12%	Liberty Mutual Insurance Companies
Homesite Insurance Co of the Midwest	\$19,000	4% 34%	-14% 21%	American Family Insurance Group
Top 3 Surplus Lines Policy Issuing Insurers				Group or "N/A"
Trisura Specialty Insurance Company	\$13,000	-69% -41%	-13% 38%	Trisura US Insurance Group
MS Transverse Specialty Insurance Co	\$3,000	0% 35%	-63% 33%	MS&AD US Insurance Group
N/A	\$0	N/A N/A	N/A N/A	N/A
Top Individual RRG				Group or "N/A"
N/A	\$0	N/A N/A	N/A N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Maine under the Federal Flood Insurance Program and the Write Your Own program).

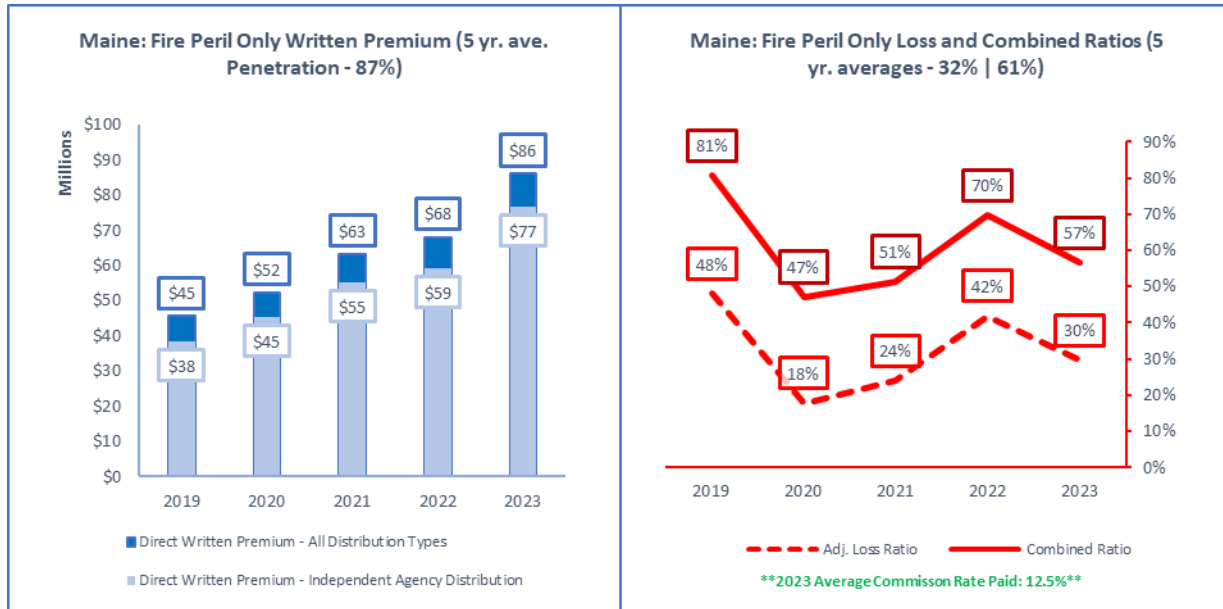
Fidelity



ALL Direct Written Premium (DPW)	Ind Agent DPW	Excl.-Captive DPW	Direct DPW	Surplus Lines DPW
\$4,909,000	\$4,073,000	\$69,000	\$767,000	\$27,000
2019 to 2023 Ave Commission % (All Insurers)	Ind Agent Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
15.0% 14.9% 14.7% 14.9% 16.1%	83%	1%	16%	0.6%
Active Affiliated and Unaffiliated	IA+MGA+IA-Mixed	Excl.-Captive	Direct	Surplus Lines Insurers
57	49	5	3	4
1-yr 5-yr Premium Growth: All Premium	1-yr 5-yr: IA+MGA+IA-Mixed	1-yr 5-yr: Excl.-Captive	1-yr 5-yr: Direct	1-yr 5-yr: Surplus Lines
-8% 2%	-10% 2%	10% -2%	2% 2%	-21% 5%
Top 5 Groups	1-yr DPW	1-yr LR CR	1-yr Growth Comm%	Largest Insurer in Group or "N/A"
Travelers Group (G)	\$1,497,000	8% 39%	-13% 19%	Travelers Casualty and Surety Co of Amer
CUMIS Insurance Society Group (G)	\$739,000	12% 30%	2% 0%	CUMIS Insurance Society, Inc.
Chubb INA Group (G)	\$414,000	-2% 28%	-27% 19%	Federal Insurance Company
Great American P & C Insurance Group (G)	\$394,000	15% 63%	96% 29%	Great American Alliance Insurance Co
Hanover Ins Group Prop & Cas Cos (G)	\$348,000	-8% 25%	-35% 18%	The Hanover Insurance Company
Total or Average	\$4,909,000	0% 0%	-8% 16%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				Group or "N/A"
Travelers Casualty and Surety Co of Amer	\$1,485,000	7% 42%	-13% 19%	Travelers Group
Federal Insurance Company	\$400,000	-2% 27%	-28% 18%	Chubb INA Group
The Hanover Insurance Company	\$328,000	-8% 25%	-38% 19%	Hanover Ins Group Prop & Cas Cos
Great American Alliance Insurance Co	\$271,000	19% 65%	266% 31%	Great American P & C Insurance Group
AXIS Insurance Company	\$189,000	-6% 16%	-16% 13%	AXIS US Operations
Top 3 MGA/Wholesale Policy-Issuing Insurers				Group or "N/A"
U.S. Specialty Insurance Company	\$27,000	22% 53%	50% 22%	Tokio Marine US PC Group
New York Marine and General Insurance Co	\$8,000	67% 116%	N/A 25%	Coaction Specialty Insurance Group
RLI Insurance Company	\$1,000	N/A N/A	N/A 0%	RLI Group
Top 3 Exclusive-Captive Policy-Issuing Insurers				Group or "N/A"
Federated Mutual Insurance Company	\$52,000	-4% 31%	13% 0%	Federated Mutual Group
Federated Reserve Insurance Company	\$6,000	0% 3%	-14% 0%	Federated Mutual Group
Sentry Select Insurance Company	\$5,000	120% 157%	0% 0%	Sentry Insurance Group
Top 3 Direct Policy-Issuing Insurers				Group or "N/A"
CUMIS Insurance Society, Inc.	\$739,000	12% 30%	2% 0%	CUMIS Insurance Society Group
Liberty Mutual Insurance Company	\$26,000	4% 38%	0% 15%	Liberty Mutual Insurance Companies
Federated Rural Electric Ins Exchange	\$2,000	0% 12%	0% 0%	N/A
Top 3 Surplus Lines Policy Issuing Insurers				Group or "N/A"
AXIS Surplus Insurance Company	\$23,000	32% 56%	10% 17%	AXIS US Operations
Westchester Surplus Lines Insurance Co	\$2,000	33% 83%	0% 50%	Chubb INA Group
Gotham Insurance Company	\$1,000	0% 5%	0% 0%	Coaction Specialty Insurance Group
Top Individual RRG				Group or "N/A"
N/A	\$0	N/A N/A	N/A N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Maine to cover dishonest acts of employees.)

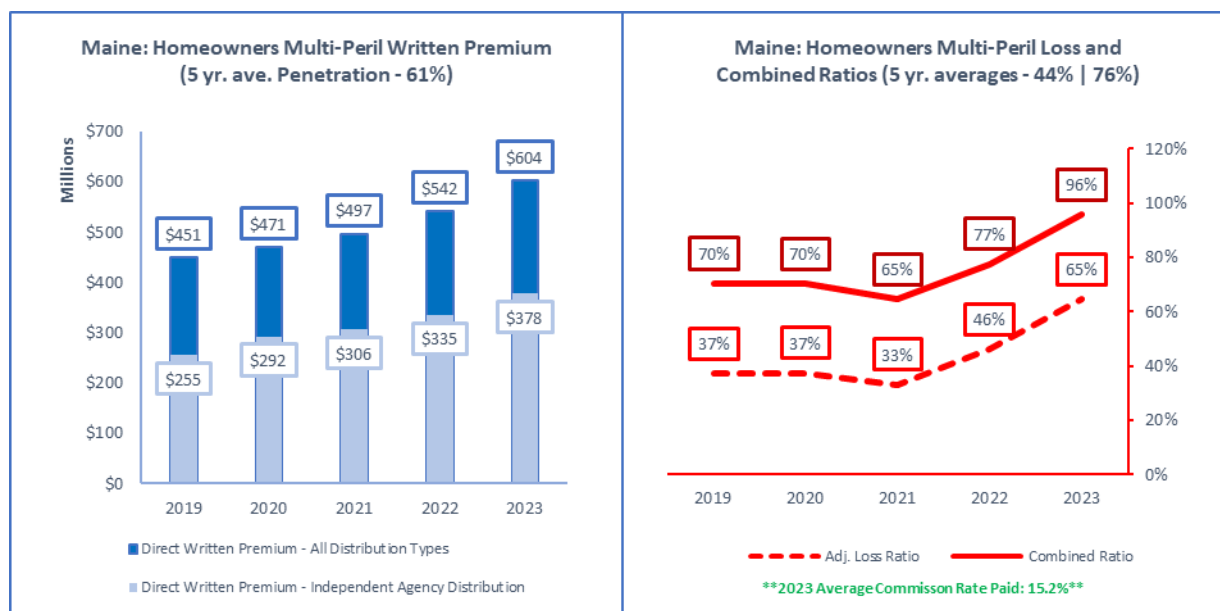
Fire Peril Only



ALL Direct Written Premium (DPW)	Ind Agent DPW	Excl.-Captive DPW	Direct DPW	Surplus Lines DPW
\$86,013,000	\$76,510,000	\$3,874,000	\$5,481,000	\$20,740,000
2019 to 2023 Ave Commission % (All Insurers)	Ind Agent Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
14.6% 14.3% 12.9% 12.8% 12.5%	89%	5%	6%	24.1%
Active Affiliated and Unaffiliated	IA+MGA+IA-Mixed	Excl.-Captive	Direct	Surplus Lines Insurers
216	186	9	13	72
1-yr 5-yr Premium Growth: All Premium	1-yr 5-yr: IA+MGA+IA-Mixed	1-yr 5-yr: Excl.-Captive	1-yr 5-yr: Direct	1-yr 5-yr: Surplus Lines
26% 17%	30% 19%	5% 3%	26% 18%	31% 26%
Top 5 Groups	1-yr DPW	1-yr LR CR	1-yr Growth Comm%	Largest Insurer in Group or "N/A"
FM Global Group (G)	\$9,309,000	0% 20%	51% 0%	Factory Mutual Insurance Company
Arch Insurance Group (G)	\$6,210,000	122% 168%	834% 22%	Arch Insurance Company
Allianz US PC Insurance Companies (G)	\$5,882,000	66% 84%	5% 1%	Allianz Global Risks US Insurance Co
Travelers Group (G)	\$5,516,000	64% 93%	37% 12%	Travelers Property Casualty Co of Amer
Liberty Mutual Insurance Companies (G)	\$5,340,000	32% 65%	28% 13%	Liberty Mutual Fire Insurance Company
Total or Average	\$83,686,000	30% 57%	23% 13%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				Group or "N/A"
Allianz Global Risks US Insurance Co	\$5,802,000	54% 74%	10% 1%	Allianz US PC Insurance Companies
Arch Insurance Company	\$5,347,000	40% 78%	10183% 23%	Arch Insurance Group
Starr Surplus Lines Insurance Company	\$4,269,000	15% 26%	21% 8%	Starr International Group
Foremost Insurance Co Grand Rapids, MI	\$4,033,000	49% 90%	-1% 14%	Farmers Insurance Group
Travelers Property Casualty Co of Amer	\$3,139,000	113% 130%	35% 9%	Travelers Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				Group or "N/A"
Northfield Insurance Company	\$737,000	-35% -13%	88% 22%	Travelers Group
Prime Insurance Company	\$307,000	0% 28%	6% 22%	Prime Insurance Group
Century Surety Company	\$210,000	16% 40%	84% 22%	AF Group
Top 3 Exclusive-Captive Policy-Issuing Insurers				Group or "N/A"
Farm Family Casualty Insurance Company	\$3,141,000	17% 50%	8% 20%	BAMR US PC Group
Federated Mutual Insurance Company	\$254,000	4% 30%	0% 0%	Federated Mutual Group
Horace Mann Insurance Company	\$169,000	-2% 29%	2% 13%	Horace Mann Insurance Group
Top 3 Direct Policy-Issuing Insurers				Group or "N/A"
Liberty Mutual Fire Insurance Company	\$2,838,000	77% 111%	35% 13%	Liberty Mutual Insurance Companies
American Security Insurance Company	\$1,258,000	43% 68%	10% 1%	Assurant P&C Group
United Services Automobile Association	\$338,000	182% 203%	17% 0%	USAA Group
Top 3 Surplus Lines Policy Issuing Insurers				Group or "N/A"
Starr Surplus Lines Insurance Company	\$4,269,000	15% 26%	21% 8%	Starr International Group
Lexington Insurance Company	\$2,021,000	21% 44%	143% 17%	American International Group
Mount Vernon Fire Insurance Company	\$1,269,000	38% 79%	44% 17%	Berkshire Hathaway Insurance Group
Top Individual RRG				Group or "N/A"
N/A	\$0	N/A N/A	N/A N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Maine to cover fire or lightning loss to real or personal property. If premiums are combined in policies with other perils like windstorm, the premiums and losses are reported as they are allocated by insurers).

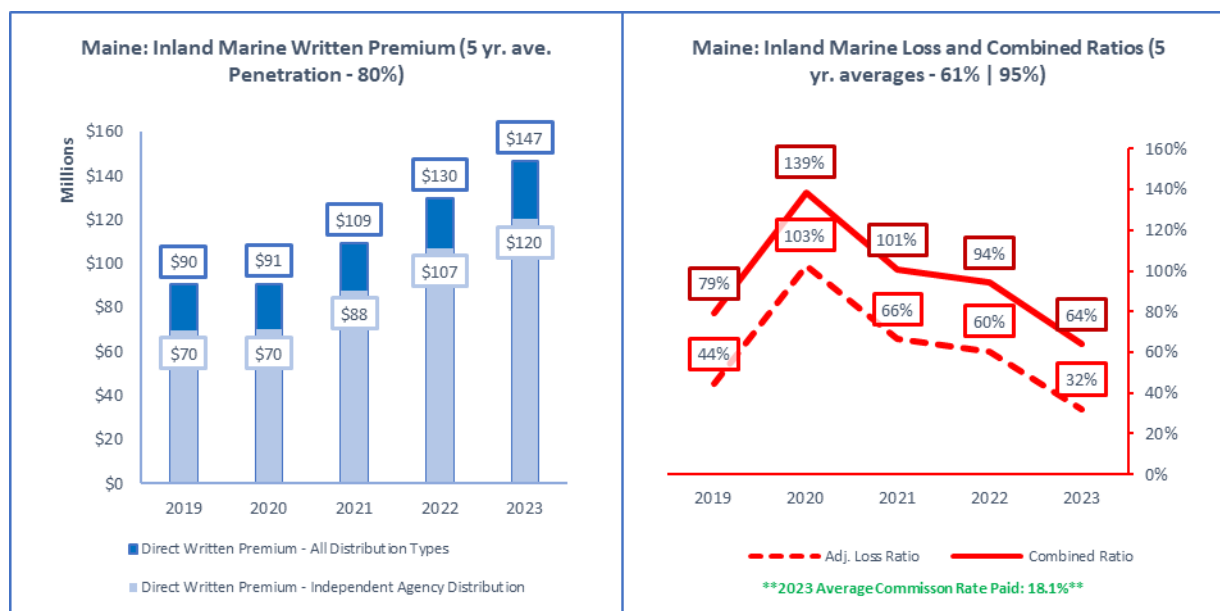
Homeowners



ALL Direct Written Premium (DPW)	Ind Agent DPW	Excl.-Captive DPW	Direct DPW	Surplus Lines DPW
\$603,664,000	\$377,984,000	\$147,670,000	\$77,700,000	\$3,980,000
2019 to 2023 Ave Commission % (All Insurers)	Ind Agent Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
15.8% 15.8% 15.4% 15.7% 15.2%	63%	24%	13%	0.7%
Active Affiliated and Unaffiliated	IA+MGA+IA-Mixed	Excl.-Captive	Direct	Surplus Lines Insurers
120	88	13	17	15
1-yr 5-yr Premium Growth: All Premium	1-yr 5-yr: IA+MGA+IA-Mixed	1-yr 5-yr: Excl.-Captive	1-yr 5-yr: Direct	1-yr 5-yr: Surplus Lines
11% 8%	13% 10%	7% 6%	13% 0%	15% 3%
Top 5 Groups	1-yr DPW	1-yr LR CR	1-yr Growth Comm%	Largest Insurer in Group or "N/A"
Liberty Mutual Insurance Companies (G)	\$70,862,000	58% 90%	8% 14%	Liberty Mutual Personal Insurance Co
State Farm Group (G)	\$70,297,000	96% 127%	8% 12%	State Farm Fire and Casualty Company
Allstate Insurance Group (G)	\$46,403,000	43% 70%	4% 13%	Allstate Property and Casualty Ins Co
Farmers Insurance Group (G)	\$45,680,000	57% 95%	17% 12%	Farmers Property and Casualty Ins Co
USAA Group (G)	\$38,253,000	85% 104%	15% 0%	United Services Automobile Association
Total or Average	\$603,664,000	0% 0%	11% 15%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				Group or "N/A"
The Hanover Insurance Company	\$32,045,000	59% 99%	210% 19%	Hanover Ins Group Prop & Cas Cos
MMG Insurance Company	\$27,874,000	59% 103%	6% 21%	N/A
Vermont Mutual Insurance Company	\$25,835,000	57% 94%	15% 23%	Vermont Mutual Group
Patrons Oxford Insurance Company	\$23,470,000	51% 93%	10% 22%	Quincy Mutual Group
Concord General Mutual Insurance Company	\$23,153,000	72% 121%	12% 24%	Auto-Owners Insurance Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				Group or "N/A"
Liberty Mutual Personal Insurance Co	\$35,581,000	61% 75%	6% 10%	Liberty Mutual Insurance Companies
Rock Ridge Insurance Company	\$1,217,000	36% 66%	341% 22%	Clear Blue Insurance Group
Evanston Insurance Company	\$1,112,000	28% 64%	10% 24%	Markel Insurance Group
Top 3 Exclusive-Captive Policy-Issuing Insurers				Group or "N/A"
State Farm Fire and Casualty Company	\$70,297,000	96% 125%	8% 12%	State Farm Group
Allstate Property and Casualty Ins Co	\$21,375,000	35% 49%	9% 10%	Allstate Insurance Group
Farmers Property and Casualty Ins Co	\$20,908,000	67% 95%	5% 10%	Farmers Insurance Group
Top 3 Direct Policy-Issuing Insurers				Group or "N/A"
United Services Automobile Association	\$16,781,000	100% 123%	9% 0%	USAA Group
Homesite Insurance Co of the Midwest	\$15,200,000	99% 125%	21% 13%	American Family Insurance Group
USAA Casualty Insurance Company	\$11,880,000	62% 78%	16% 0%	USAA Group
Top 3 Surplus Lines Policy Issuing Insurers				Group or "N/A"
Evanston Insurance Company	\$1,112,000	28% 64%	10% 24%	Markel Insurance Group
Vault E&S Insurance Company	\$788,000	74% 114%	-32% 12%	Vault Insurance Group
National Fire & Marine Insurance Co	\$591,000	5% 47%	47% 36%	Berkshire Hathaway Insurance Group
Top Individual RRG				Group or "N/A"
N/A	\$0	N/A N/A	N/A N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Maine to cover liability, and real and personal property of homeowners, condo owners and renters).

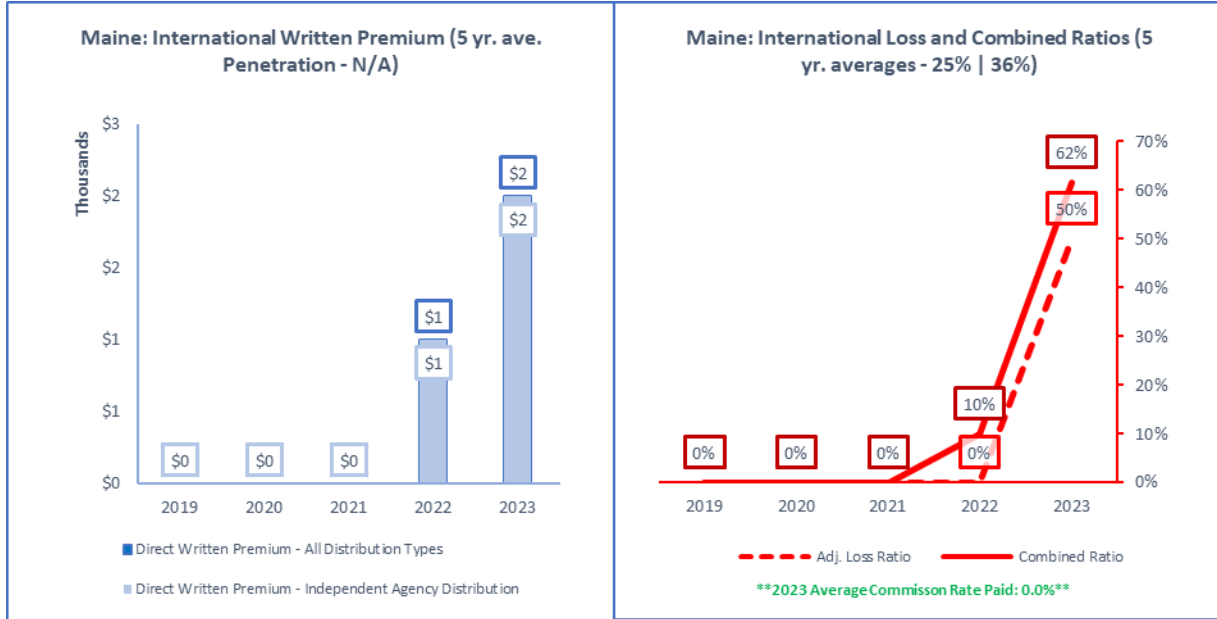
Inland Marine



ALL Direct Written Premium (DPW)	Ind Agent DPW	Excl.-Captive DPW	Direct DPW	Surplus Lines DPW
\$146,633,000	\$120,247,000	\$20,076,000	\$4,902,000	\$7,616,000
2019 to 2023 Ave Commission % (All Insurers)	Ind Agent Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
18.3% 15.8% 17.1% 18.3% 18.1%	82%	14%	3%	5.2%
Active Affiliated and Unaffiliated	IA+MGA+IA-Mixed	Excl.-Captive	Direct	Surplus Lines Insurers
285	237	18	21	47
1-yr 5-yr Premium Growth: All Premium	1-yr 5-yr: IA+MGA+IA-Mixed	1-yr 5-yr: Excl.-Captive	1-yr 5-yr: Direct	1-yr 5-yr: Surplus Lines
13% 13%	12% 15%	4% 4%	102% 19%	128% 39%
Top 5 Groups	1-yr DPW	1-yr LR CR	1-yr Growth Comm%	Largest Insurer in Group or "N/A"
Liberty Mutual Insurance Companies (G)	\$21,291,000	46% 69%	18% 6%	Liberty Insurance Underwriters, Inc.
Allianz US PC Insurance Companies (G)	\$9,977,000	18% 74%	13% 42%	Jefferson Insurance Company
Trupanion Insurance Group (G)	\$9,008,000	80% 102%	36% 1%	American Pet Insurance Company
Progressive Insurance Group (G)	\$8,773,000	44% 66%	9% 9%	Progressive Northwestern Insurance Co
W. R. Berkley Insurance Group (G)	\$8,179,000	30% 68%	2% 23%	Acadia Insurance Company
Total or Average	\$146,633,000	0% 0%	13% 18%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				Group or "N/A"
Continental Casualty Company	\$7,205,000	31% 50%	-13% 11%	CNA Insurance Companies
Progressive Northwestern Insurance Co	\$5,812,000	40% 64%	10% 11%	Progressive Insurance Group
Acadia Insurance Company	\$5,462,000	45% 72%	0% 24%	W. R. Berkley Insurance Group
National Casualty Company	\$4,017,000	73% 106%	5% 28%	Nationwide Property & Casualty Group
The Hanover Insurance Company	\$3,867,000	14% 51%	23% 22%	Hanover Ins Group Prop & Cas Cos
Top 3 MGA/Wholesale Policy-Issuing Insurers				Group or "N/A"
American Pet Insurance Company	\$9,008,000	80% 102%	36% 1%	Trupanion Insurance Group
Generali USB	\$3,505,000	34% 80%	89% 43%	N/A
BCS Insurance Company	\$1,417,000	44% 53%	39% 0%	BCS Financial Group
Top 3 Exclusive-Captive Policy-Issuing Insurers				Group or "N/A"
Liberty Insurance Underwriters, Inc.	\$11,966,000	64% 66%	0% 0%	Liberty Mutual Insurance Companies
State Farm Fire and Casualty Company	\$3,280,000	44% 68%	13% 12%	State Farm Group
Farm Family Casualty Insurance Company	\$1,426,000	26% 60%	9% 20%	BAMR US PC Group
Top 3 Direct Policy-Issuing Insurers				Group or "N/A"
Liberty Mutual Fire Insurance Company	\$2,969,000	8% 26%	468% 2%	Liberty Mutual Insurance Companies
United Services Automobile Association	\$373,000	29% 53%	4% 0%	USAA Group
Repwest Insurance Company	\$326,000	4% 58%	4% 50%	AMERCO Property and Casualty Ins Group
Top 3 Surplus Lines Policy Issuing Insurers				Group or "N/A"
Lexington Insurance Company	\$2,766,000	19% 38%	3492% 13%	American International Group
Houston Casualty Company	\$829,000	-1109% -1071%	31% 31%	Tokio Marine US PC Group
Fireman's Fund Indemnity Corporation	\$721,000	0% 0%	N/A 0%	Allianz US PC Insurance Companies
Top Individual RRG				Group or "N/A"
N/A	\$0	N/A N/A	N/A N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Maine for a wide variety of risks including contractors equipment, other moveable property, pet insurance, event cancellation, travel insurance, watercraft and cash in transit.)

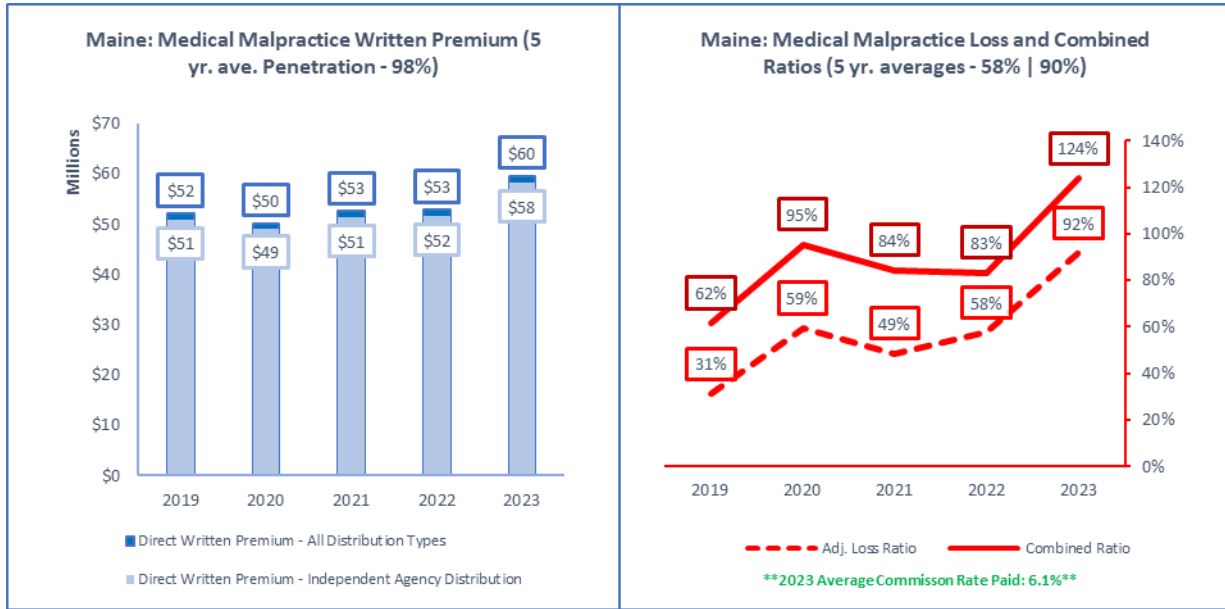
International



ALL Direct Written Premium (DPW)	Ind Agent DPW	Excl.-Captive DPW	Direct DPW	Surplus Lines DPW
\$2,000	\$2,000	\$0	\$0	\$0
2019 to 2023 Ave Commission % (All Insurers)	Ind Agent Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
N/A	100%	0%	0%	0.0%
Active Affiliated and Unaffiliated	IA+MGA+IA-Mixed	Excl.-Captive	Direct	Surplus Lines Insurers
1	1	0	0	0
1-yr 5-yr Premium Growth: All Premium	1-yr 5-yr: IA+MGA+IA-Mixed	1-yr 5-yr: Excl.-Captive	1-yr 5-yr: Direct	1-yr 5-yr: Surplus Lines
100% N/A	100% N/A	N/A N/A	N/A N/A	N/A N/A
Top 5 Groups	1-yr DPW	1-yr LR CR	1-yr Growth Comm%	Largest Insurer in Group or "N/A"
Chubb INA Group (G)	\$2,000	50% 57%	100% 0%	Executive Risk Indemnity Inc.
	0	N/A N/A	N/A	N/A
	0	N/A N/A	N/A	N/A
	0	N/A N/A	N/A	N/A
	0	N/A N/A	N/A	N/A
Total or Average	\$0	0% 0%	N/A	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				Group or "N/A"
Executive Risk Indemnity Inc.	\$2,000	50% 62%	100% 0%	Chubb INA Group
N/A	\$0	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
Top 3 MGA/Wholesale Policy-Issuing Insurers				Group or "N/A"
N/A	\$0	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
Top 3 Exclusive-Captive Policy-Issuing Insurers				Group or "N/A"
N/A	\$0	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
Top 3 Direct Policy-Issuing Insurers				Group or "N/A"
N/A	\$0	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
Top 3 Surplus Lines Policy Issuing Insurers				Group or "N/A"
N/A	\$0	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
Top Individual RRG				Group or "N/A"
N/A	\$0	N/A N/A	N/A N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Maine to cover losses outside the U.S. where a line of business is not determined.)

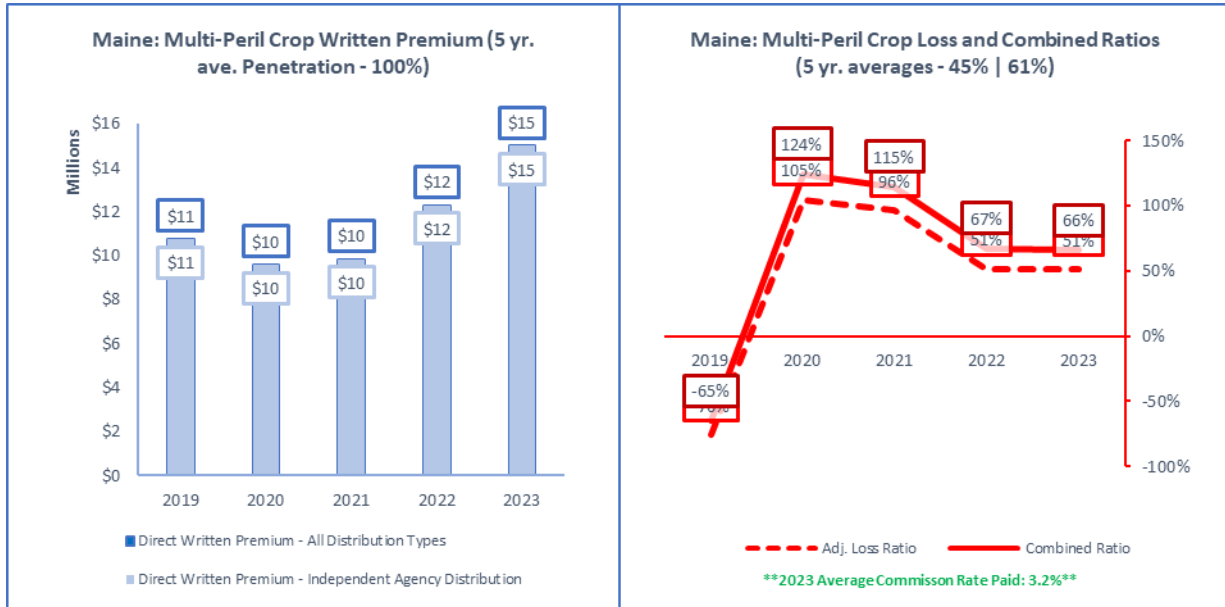
Medical Malpractice



ALL Direct Written Premium (DPW)	Ind Agent DPW	Excl.-Captive DPW	Direct DPW	Surplus Lines DPW
\$59,585,000	\$58,212,000	\$531,000	\$706,000	\$8,038,000
2019 to 2023 Ave Commission % (All Insurers)				
5.8% 5.8% 6.2% 5.9% 6.1%	Ind Agent Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
	98%	1%	1%	13.5%
Active Affiliated and Unaffiliated				
68	IA+MGA+IA-Mixed	Excl.-Captive	Direct	Surplus Lines Insurers
	50	4	9	30
1-yr 5-yr Premium Growth: All Premium				
13% 3%	1-yr 5-yr: IA+MGA+IA-Mixed	1-yr 5-yr: Excl.-Captive	1-yr 5-yr: Direct	1-yr 5-yr: Surplus Lines
	13% 3%	7% 7%	20% 4%	67% 17%
Top 5 Groups				
	1-yr DPW	1-yr LR CR	1-yr Growth Comm%	Largest Insurer in Group or "N/A"
Medical Mutual Insurance Co of Maine	\$39,691,000	109% 148%	10% 2%	N/A
Berkshire Hathaway Insurance Group (G)	\$5,946,000	49% 80%	24% 14%	Medical Protective Company
Doctors Company Insurance Group (G)	\$1,950,000	40% 130%	529% 12%	TDC Specialty Insurance Company
ProAssurance Group (G)	\$1,910,000	49% 115%	232% 9%	ProAssurance Indemnity Company, Inc.
CNA Insurance Companies (G)	\$1,833,000	44% 100%	2% 32%	American Casualty Company of Reading, PA
Total or Average	\$59,586,000	92% 124%	13% 6%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				
Illinois Union Insurance Company	\$1,596,000	28% 39%	12% 7%	Group or "N/A"
American Casualty Company of Reading, PA	\$1,299,000	36% 95%	4% 38%	Chubb INA Group
National Fire & Marine Insurance Co	\$1,240,000	33% 63%	338% 17%	CNA Insurance Companies
ProSelect Insurance Company	\$949,000	70% 81%	-65% 9%	Berkshire Hathaway Insurance Group
Aspen American Insurance Company	\$552,000	34% 106%	3% 24%	Coverys Companies
Top 3 MGA/Wholesale Policy-Issuing Insurers				
TDC Specialty Insurance Company	\$1,815,000	38% 90%	598% 12%	Aspen US Insurance Group
Applied Medico-Legal Solutions RRG, Inc.	\$650,000	0% 22%	24% 15%	Doctors Company Insurance Group
Allied World Insurance Company	\$98,000	2% 50%	27% 20%	N/A
Top 3 Exclusive-Captive Policy-Issuing Insurers				
Liberty Insurance Underwriters, Inc.	\$439,000	-11% 25%	1% 32%	Fairfax Financial (USA) Group
MAG Mutual Insurance Company	\$49,000	0% 31%	158% 10%	Group or "N/A"
Pharmacists Mutual Insurance Company	\$33,000	94% 93%	3% 3%	Liberty Mutual Insurance Companies
Top 3 Direct Policy-Issuing Insurers				
NCMIC Insurance Company	\$279,000	-14% 8%	-6% 0%	MAG Mutual Companies
Ophthalmic Mutual Insurance Co (A RRG)	\$173,000	6% 51%	84% 5%	Pharmacists Mutual Insurance Group
HomeSite Insurance Company of Florida	\$136,000	39% 33%	12% 0%	Group or "N/A"
Top 3 Surplus Lines Policy Issuing Insurers				
TDC Specialty Insurance Company	\$1,815,000	38% 90%	598% 12%	NCMIC Group
Illinois Union Insurance Company	\$1,596,000	28% 39%	12% 7%	N/A
National Fire & Marine Insurance Co	\$1,240,000	33% 63%	338% 17%	American Family Insurance Group
Top Individual RRG				
Applied Medico-Legal Solutions RRG, Inc.	\$650,000	0% 22%	24% 15%	Group or "N/A"

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Maine to cover liability losses of licensed healthcare providers).

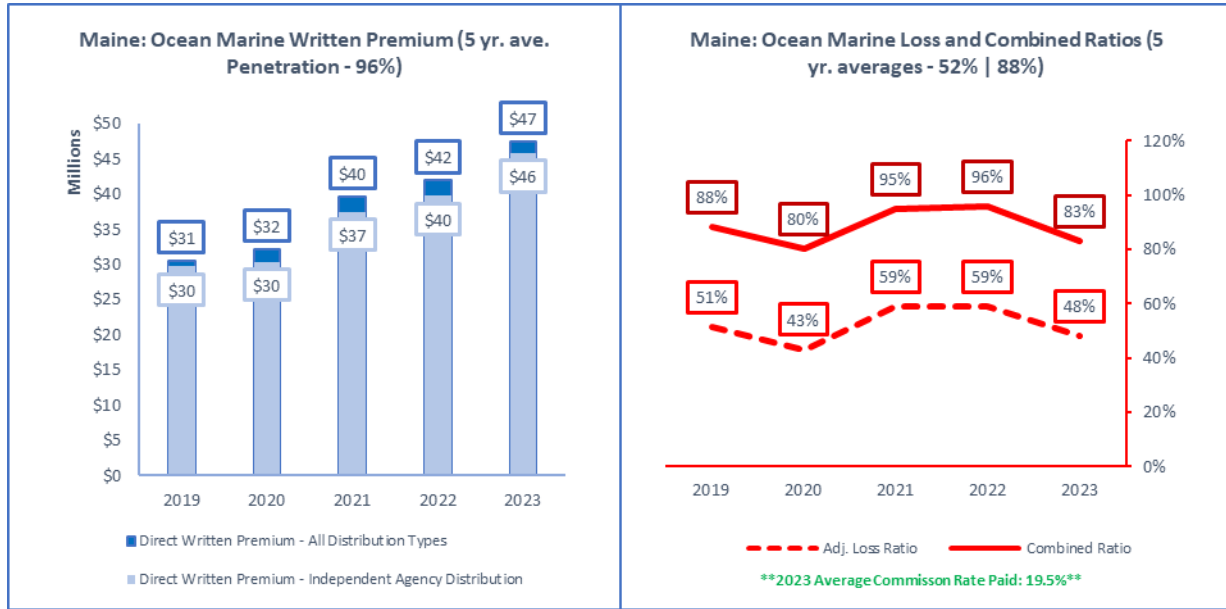
Multi-Peril Crop



ALL Direct Written Premium (DPW)	Ind Agent DPW	Excl.-Captive DPW	Direct DPW	Surplus Lines DPW
\$14,981,000	\$14,981,000	\$0	\$0	\$0
2019 to 2023 Ave Commission % (All Insurers)	Ind Agent Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
3.4% 3.1% 3.4% 4.1% 3.2%	100%	0%	0%	0.0%
Active Affiliated and Unaffiliated	IA+MGA+IA-Mixed	Excl.-Captive	Direct	Surplus Lines Insurers
3	3	0	0	0
1-yr 5-yr Premium Growth: All Premium	1-yr 5-yr: IA+MGA+IA-Mixed	1-yr 5-yr: Excl.-Captive	1-yr 5-yr: Direct	1-yr 5-yr: Surplus Lines
22% 9%	22% 9%	N/A N/A	N/A N/A	N/A N/A
Top 5 Groups	1-yr DPW	1-yr LR CR	1-yr Growth Comm%	Largest Insurer in Group or "N/A"
Chubb INA Group (G)	\$11,852,000	56% 67%	26% 2%	ACE Property and Casualty Insurance Co
Zurich Insurance US PC Group (G)	\$2,983,000	28% 40%	5% 6%	Rural Community Insurance Company
QBE North America Insurance Group (G)	\$146,000	79% 99%	103% 10%	QBE Insurance Corporation
0	\$0	N/A N/A	N/A	N/A
0	\$0	N/A N/A	N/A	N/A
Total or Average	\$14,981,000	51% 66%	22% 3%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				Group or "N/A"
ACE Property and Casualty Insurance Co	\$11,852,000	56% 67%	26% 2%	Chubb INA Group
QBE Insurance Corporation	\$146,000	79% 100%	103% 10%	QBE North America Insurance Group
N/A	\$0	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
Top 3 MGA/Wholesale Policy-Issuing Insurers				Group or "N/A"
N/A	\$0	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
Top 3 Exclusive-Captive Policy-Issuing Insurers				Group or "N/A"
N/A	\$0	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
Top 3 Direct Policy-Issuing Insurers				Group or "N/A"
N/A	\$0	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
Top 3 Surplus Lines Policy Issuing Insurers				Group or "N/A"
N/A	\$0	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
Top Individual RRG				Group or "N/A"
N/A	\$0	N/A N/A	N/A N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Maine to cover losses that are subsidized or reinsured by the Federal Crop Insurance Corporation.)

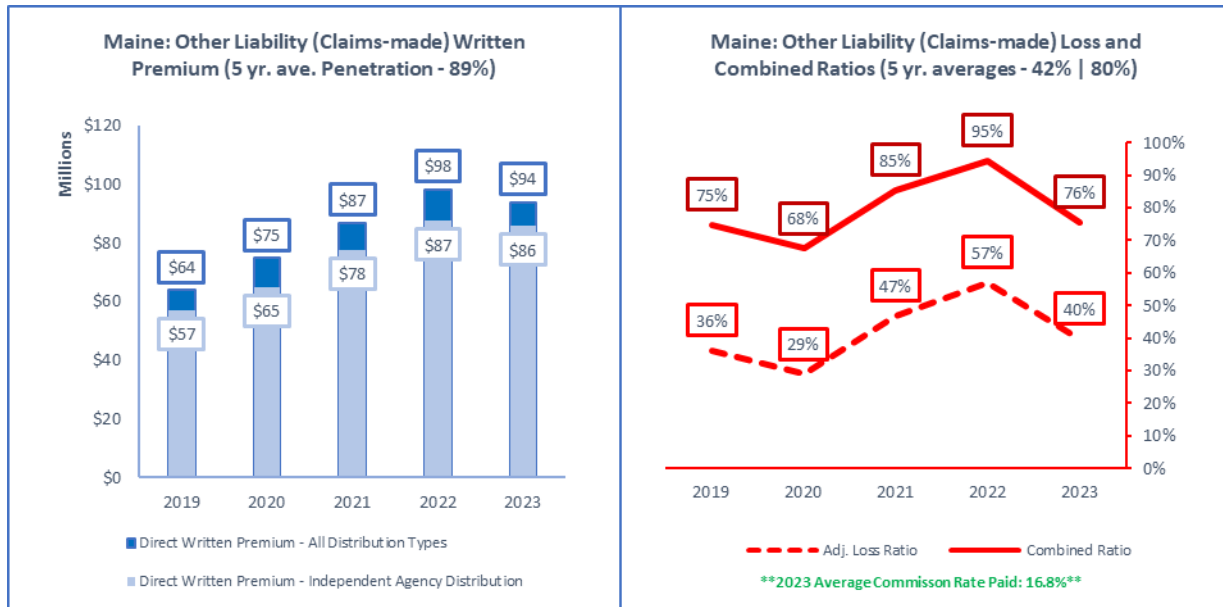
Ocean Marine



ALL Direct Written Premium (DPW)	Ind Agent DPW	Excl.-Captive DPW	Direct DPW	Surplus Lines DPW
\$47,432,000	\$45,843,000	\$0	\$902,000	\$3,722,000
2019 to 2023 Ave Commission % (All Insurers)	Ind Agent Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
18.4% 18.4% 18.6% 19.2% 19.5%	97%	0%	2%	7.8%
Active Affiliated and Unaffiliated	IA+MGA+IA-Mixed	Excl.-Captive	Direct	Surplus Lines Insurers
72	64	0	5	11
1-yr 5-yr Premium Growth: All Premium	1-yr 5-yr: IA+MGA+IA-Mixed	1-yr 5-yr: Excl.-Captive	1-yr 5-yr: Direct	1-yr 5-yr: Surplus Lines
13% 12%	15% 11%	N/A N/A	38% 5%	72% 174%
Top 5 Groups	1-yr DPW	1-yr LR CR	1-yr Growth Comm%	Largest Insurer in Group or "N/A"
Intact US Insurance Group (G)	\$7,974,000	63% 103%	10% 16%	Atlantic Specialty Insurance Company
Hanover Ins Group Prop & Cas Cos (G)	\$6,957,000	63% 107%	12% 26%	The Hanover Insurance Company
American International Group (G)	\$4,926,000	60% 100%	47% 25%	Western World Insurance Company
Chubb INA Group (G)	\$4,701,000	58% 84%	10% 19%	ACE American Insurance Company
Travelers Group (G)	\$4,430,000	20% 54%	10% 20%	Travelers Property Casualty Co of Amer
Total or Average	\$47,433,000	48% 83%	13% 19%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				Group or "N/A"
Atlantic Specialty Insurance Company	\$7,974,000	63% 105%	10% 16%	Intact US Insurance Group
The Hanover Insurance Company	\$6,957,000	63% 111%	12% 26%	Hanover Ins Group Prop & Cas Cos
ACE American Insurance Company	\$3,983,000	67% 90%	12% 19%	Chubb INA Group
Travelers Property Casualty Co of Amer	\$3,286,000	22% 45%	10% 19%	Travelers Group
StarNet Insurance Company	\$2,968,000	93% 117%	0% 20%	W. R. Berkley Insurance Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				Group or "N/A"
Western World Insurance Company	\$3,157,000	89% 104%	92% 25%	American International Group
RLI Insurance Company	\$375,000	21% 61%	-8% 19%	RLI Group
Stratford Insurance Company	\$359,000	8% 31%	0% 25%	American International Group
Top 3 Exclusive-Captive Policy-Issuing Insurers				Group or "N/A"
N/A	\$0	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
Top 3 Direct Policy-Issuing Insurers				Group or "N/A"
Liberty Mutual Insurance Company	\$527,000	-9% 48%	83% 13%	Liberty Mutual Insurance Companies
Amica Mutual Insurance Company	\$276,000	21% 60%	8% 0%	Amica Mutual Group
Liberty Mutual Fire Insurance Company	\$56,000	35% 61%	-20% 13%	Liberty Mutual Insurance Companies
Top 3 Surplus Lines Policy Issuing Insurers				Group or "N/A"
Western World Insurance Company	\$3,157,000	89% 104%	92% 25%	American International Group
Texas Insurance Company	\$207,000	21% 51%	N/A 28%	AU Holding Company Group
Accelerant Specialty Insurance Company	\$162,000	15% 88%	-54% 69%	Accelerant US Holdings Group
Top Individual RRG				Group or "N/A"
N/A	\$0	N/A N/A	N/A N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Maine to cover losses resulting from transportation on ocean and inland waters).

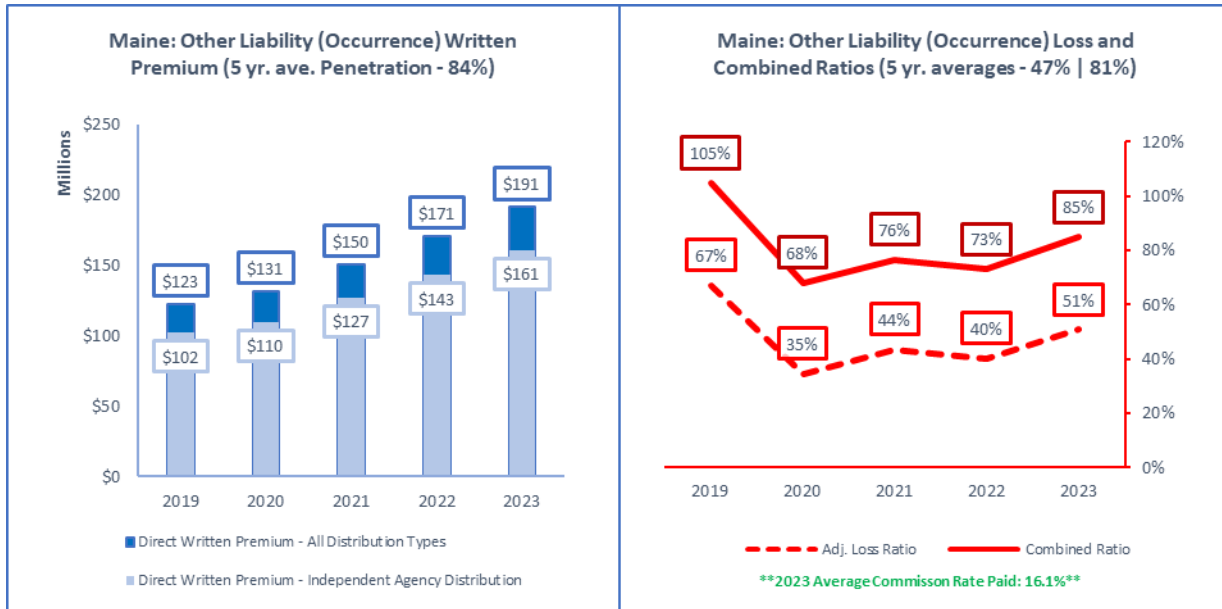
Other Liability (Claims-made)



ALL Direct Written Premium (DPW)	Ind Agent DPW	Excl.-Captive DPW	Direct DPW	Surplus Lines DPW
\$93,901,000	\$85,652,000	\$550,000	\$2,829,000	\$28,622,000
2019 to 2023 Ave Commission % (All Insurers)	Ind Agent Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
16.3% 16.2% 16.2% 16.6% 16.8%	91%	1%	3%	30.5%
Active Affiliated and Unaffiliated	IA+MGA+IA-Mixed	Excl.-Captive	Direct	Surplus Lines Insurers
259	213	12	15	92
1-yr 5-yr Premium Growth: All Premium	1-yr 5-yr: IA+MGA+IA-Mixed	1-yr 5-yr: Excl.-Captive	1-yr 5-yr: Direct	1-yr 5-yr: Surplus Lines
-4% 10%	-2% 11%	17% 11%	33% 14%	5% 18%
Top 5 Groups	1-yr DPW	1-yr LR CR	1-yr Growth Comm%	Largest Insurer in Group or "N/A"
Travelers Group (G)	\$9,587,000	29% 58%	3% 16%	Travelers Casualty and Surety Co of Amer
Chubb INA Group (G)	\$6,567,000	19% 51%	-20% 17%	Federal Insurance Company
CNA Insurance Companies (G)	\$6,527,000	55% 80%	-4% 19%	Continental Casualty Company
XL America Companies (G)	\$6,139,000	100% 135%	-18% 15%	XL Specialty Insurance Company
Berkshire Hathaway Insurance Group (G)	\$4,869,000	67% 108%	-28% 19%	Mount Vernon Fire Insurance Company
Total or Average	\$93,810,000	40% 76%	-5% 17%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				Group or "N/A"
Travelers Casualty and Surety Co of Amer	\$9,129,000	28% 62%	3% 16%	Travelers Group
Continental Casualty Company	\$5,818,000	49% 68%	-1% 18%	CNA Insurance Companies
Federal Insurance Company	\$3,810,000	9% 43%	-9% 16%	Chubb INA Group
The Hanover Insurance Company	\$3,696,000	41% 90%	-5% 16%	Hanover Ins Group Prop & Cas Cos
Swiss Re Corporate Solutions America Ins	\$3,617,000	19% 58%	109% 17%	Swiss Reinsurance Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				Group or "N/A"
TDC Specialty Insurance Company	\$1,783,000	38% 91%	511% 12%	Doctors Company Insurance Group
Allied World Insurance Company	\$1,443,000	16% 64%	-9% 18%	Fairfax Financial (USA) Group
Evanston Insurance Company	\$937,000	84% 119%	22% 17%	Markel Insurance Group
Top 3 Exclusive-Captive Policy-Issuing Insurers				Group or "N/A"
Federated Mutual Insurance Company	\$177,000	25% 74%	15% 0%	Federated Mutual Group
Liberty Insurance Underwriters, Inc.	\$145,000	117% 54%	8% 16%	Liberty Mutual Insurance Companies
State Farm Fire and Casualty Company	\$71,000	11% 61%	29% 30%	State Farm Group
Top 3 Direct Policy-Issuing Insurers				Group or "N/A"
ALPS Property & Casualty Insurance Co	\$1,025,000	-11% 1%	-6% 7%	N/A
Liberty Surplus Insurance Corporation	\$645,000	-216% -201%	1554% 15%	Liberty Mutual Insurance Companies
CUMIS Insurance Society, Inc.	\$524,000	47% 65%	4% 0%	CUMIS Insurance Society Group
Top 3 Surplus Lines Policy Issuing Insurers				Group or "N/A"
Indian Harbor Insurance Company	\$2,634,000	192% 218%	-14% 16%	XL America Companies
Mount Vernon Fire Insurance Company	\$2,153,000	5% 47%	3% 21%	Berkshire Hathaway Insurance Group
TDC Specialty Insurance Company	\$1,783,000	38% 91%	511% 12%	Doctors Company Insurance Group
Top Individual RRG				Group or "N/A"
United Educators Ins, a Reciprocal RRG	\$1,367,000	39% 67%	2% 2%	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Maine to cover legal liability losses liability losses from a wide variety of exposures that are issued on a claims-made basis. Common examples include errors & omissions, directors & officers, and Internet liability).

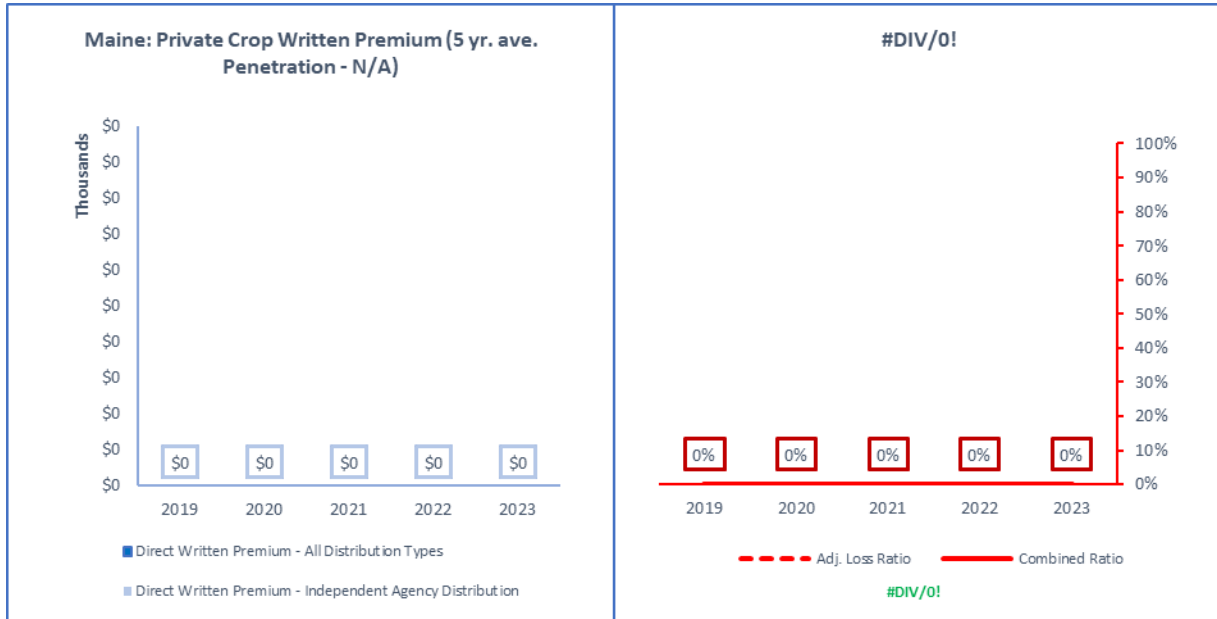
Other Liability (Occurrence)



ALL Direct Written Premium (DPW)	Ind Agent DPW	Excl.-Captive DPW	Direct DPW	Surplus Lines DPW
\$191,363,000	\$160,740,000	\$9,761,000	\$17,199,000	\$54,471,000
2019 to 2023 Ave Commission % (All Insurers)	Ind Agent Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
15.3% 14.4% 14.5% 16.0% 16.1%	84%	5%	9%	28.5%
Active Affiliated and Unaffiliated	IA+MGA+IA-Mixed	Excl.-Captive	Direct	Surplus Lines Insurers
406	333	25	29	110
1-yr 5-yr Premium Growth: All Premium	1-yr 5-yr: IA+MGA+IA-Mixed	1-yr 5-yr: Excl.-Captive	1-yr 5-yr: Direct	1-yr 5-yr: Surplus Lines
12% 12%	12% 12%	7% 6%	10% 12%	23% 21%
Top 5 Groups	1-yr DPW	1-yr LR CR	1-yr Growth Comm%	Largest Insurer in Group or "N/A"
W. R. Berkley Insurance Group (G)	\$20,942,000	24% 57%	12% 19%	Acadia Insurance Company
Liberty Mutual Insurance Companies (G)	\$14,361,000	91% 127%	5% 12%	Ohio Casualty Insurance Company
Travelers Group (G)	\$10,638,000	191% 224%	13% 12%	Travelers Property Casualty Co of Amer
Berkshire Hathaway Insurance Group (G)	\$9,305,000	26% 53%	11% 16%	Mount Vernon Fire Insurance Company
Chubb INA Group (G)	\$8,734,000	70% 95%	32% 13%	Federal Insurance Company
Total or Average	\$191,363,000	0% 0%	12% 16%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				Group or "N/A"
Acadia Insurance Company	\$10,649,000	28% 48%	16% 18%	W. R. Berkley Insurance Group
Travelers Property Casualty Co of Amer	\$7,018,000	254% 268%	3% 11%	Travelers Group
The Hanover Insurance Company	\$6,123,000	-44% -15%	16% 17%	Hanover Ins Group Prop & Cas Cos
Nautilus Insurance Company	\$4,821,000	16% 45%	18% 23%	W. R. Berkley Insurance Group
Ohio Casualty Insurance Company	\$4,764,000	202% 250%	13% 14%	Liberty Mutual Insurance Companies
Top 3 MGA/Wholesale Policy-Issuing Insurers				Group or "N/A"
Evanston Insurance Company	\$3,016,000	51% 106%	14% 22%	Markel Insurance Group
Securian Casualty Company	\$3,008,000	55% 100%	-9% 40%	N/A
RLI Insurance Company	\$2,174,000	7% 47%	13% 20%	RLI Group
Top 3 Exclusive-Captive Policy-Issuing Insurers				Group or "N/A"
State Farm Fire and Casualty Company	\$2,384,000	87% 113%	18% 12%	State Farm Group
Farm Family Casualty Insurance Company	\$1,947,000	35% 69%	3% 18%	BAMR US PC Group
Federated Mutual Insurance Company	\$1,906,000	100% 154%	32% 0%	Federated Mutual Group
Top 3 Direct Policy-Issuing Insurers				Group or "N/A"
CUMIS Insurance Society, Inc.	\$6,100,000	54% 71%	19% 0%	CUMIS Insurance Society Group
Liberty Insurance Corporation	\$2,581,000	100% 108%	1% 6%	Liberty Mutual Insurance Companies
Liberty Mutual Insurance Company	\$1,790,000	49% 83%	-12% 11%	Liberty Mutual Insurance Companies
Top 3 Surplus Lines Policy Issuing Insurers				Group or "N/A"
Nautilus Insurance Company	\$4,821,000	16% 45%	18% 23%	W. R. Berkley Insurance Group
Mount Vernon Fire Insurance Company	\$3,071,000	24% 65%	22% 18%	Berkshire Hathaway Insurance Group
Evanston Insurance Company	\$3,016,000	51% 106%	14% 22%	Markel Insurance Group
Top Individual RRG				Group or "N/A"
United Educators Ins, a Reciprocal RRG	\$1,879,000	93% 125%	4% 3%	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Maine to cover legal liability losses liability losses from a wide variety of exposures that are issued on an occurrence basis. Examples include premises, completed operations, and umbrella.

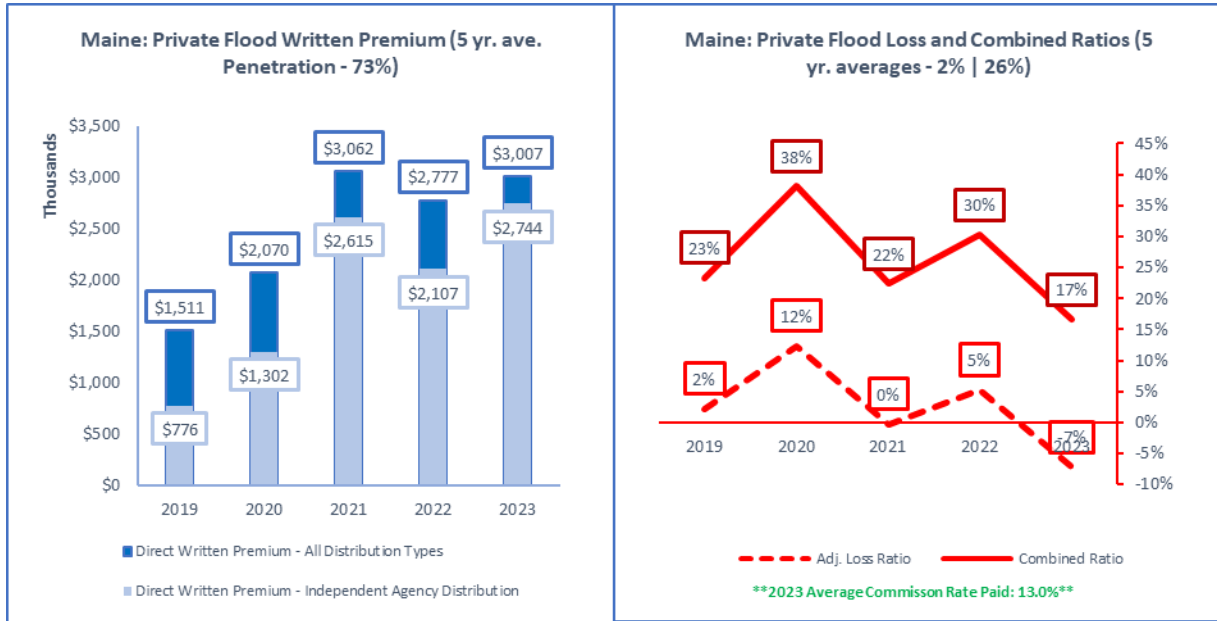
Private Crop



ALL Direct Written Premium (DPW)	Ind Agent DPW	Excl.-Captive DPW	Direct DPW	Surplus Lines DPW
\$0	\$0	\$0	\$0	\$0
2019 to 2023 Ave Commission % (All Insurers)	Ind Agent Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
N/A	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Active Affiliated and Unaffiliated	IA+MGA+IA-Mixed	Excl.-Captive	Direct	Surplus Lines Insurers
0	0	0	0	0
1-yr 5-yr Premium Growth: All Premium	1-yr 5-yr: IA+MGA+IA-Mixed	1-yr 5-yr: Excl.-Captive	1-yr 5-yr: Direct	1-yr 5-yr: Surplus Lines
N/A N/A	N/A N/A	N/A N/A	N/A N/A	N/A N/A
Top 5 Groups	1-yr DPW	1-yr LR CR	1-yr Growth Comm%	Largest Insurer in Group or "N/A"
0	\$0	N/A N/A	N/A	N/A
0	\$0	N/A N/A	N/A	N/A
0	\$0	N/A N/A	N/A	N/A
0	\$0	N/A N/A	N/A	N/A
0	\$0	N/A N/A	N/A	N/A
Total or Average	\$0	0% 0%	N/A	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				Group or "N/A"
N/A	\$0	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
Top 3 MGA/Wholesale Policy-Issuing Insurers				Group or "N/A"
N/A	\$0	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
Top 3 Exclusive-Captive Policy-Issuing Insurers				Group or "N/A"
N/A	\$0	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
Top 3 Direct Policy-Issuing Insurers				Group or "N/A"
N/A	\$0	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
Top 3 Surplus Lines Policy Issuing Insurers				Group or "N/A"
N/A	\$0	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
Top Individual RRG				Group or "N/A"
N/A	\$0	N/A N/A	N/A N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Maine to cover crop hail and fire and other risks NOT subsidized or reinsured by the Federal Crop Insurance Corporation).

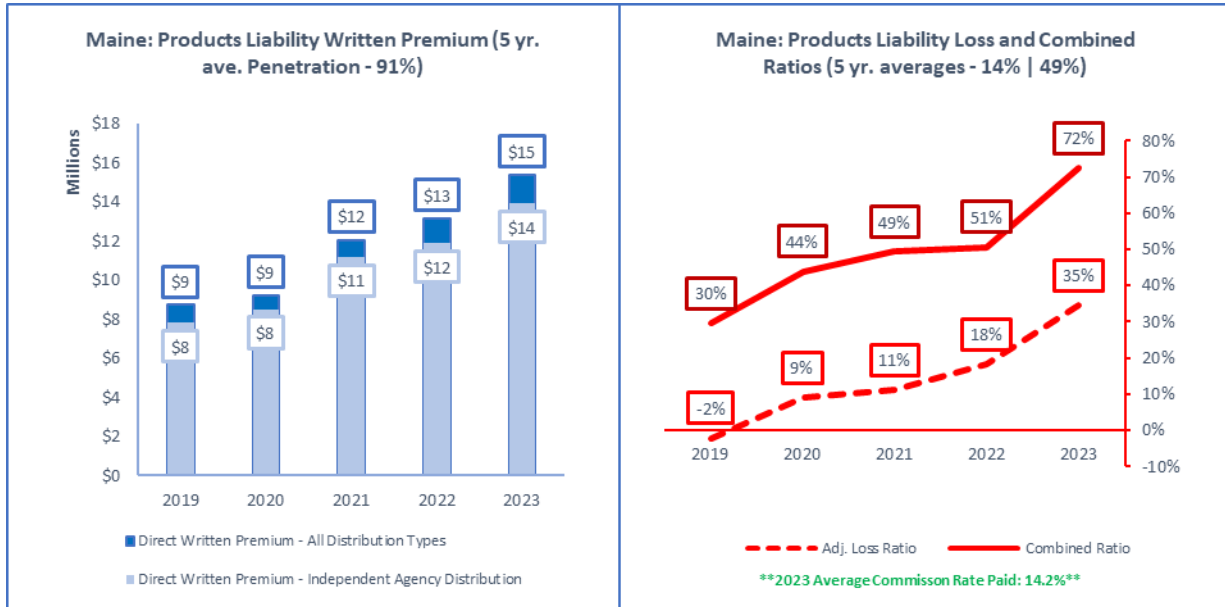
Private Flood



ALL Direct Written Premium (DPW)	Ind Agent DPW	Excl.-Captive DPW	Direct DPW	Surplus Lines DPW
\$3,007,000	\$2,744,000	\$0	\$441,000	\$932,000
2019 to 2023 Ave Commission % (All Insurers)	Ind Agent Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
7.1% 10.6% 11.1% 12.1% 13.0%	91%	0%	15%	31.0%
Active Affiliated and Unaffiliated	IA+MGA+IA-Mixed	Excl.-Captive	Direct	Surplus Lines Insurers
51	46	0	5	19
1-yr 5-yr Premium Growth: All Premium	1-yr 5-yr: IA+MGA+IA-Mixed	1-yr 5-yr: Excl.-Captive	1-yr 5-yr: Direct	1-yr 5-yr: Surplus Lines
8% 19%	30% 37%	N/A N/A	30% 25%	15% 50%
Top 5 Groups	1-yr DPW	1-yr LR CR	1-yr Growth Comm%	Largest Insurer in Group or "N/A"
Swiss Reinsurance Group (G)	\$454,000	11% 22%	-25% 1%	Swiss Re Corporate Solutions Elite Ins
American International Group (G)	\$423,000	3% 30%	2% 19%	Lexington Insurance Company
Assurant P&C Group (G)	\$277,000	44% 65%	9% 7%	American Security Insurance Company
Liberty Mutual Insurance Companies (G)	\$265,000	0% 28%	55% 14%	Liberty Mutual Fire Insurance Company
Liberty Mutual Insurance Companies (G)	\$265,000	0% 28%	55% 14%	Liberty Mutual Fire Insurance Company
Total or Average	\$0	0% 0%	N/A	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				Group or "N/A"
Swiss Re Corporate Solutions Elite Ins	\$336,000	16% 32%	32% 2%	Swiss Reinsurance Group
Swiss Re Corporate Solutions America Ins	\$278,000	3% 15%	N/A 0%	Swiss Reinsurance Group
Federal Insurance Company	\$186,000	-173% -148%	-10% 22%	Chubb INA Group
Lexington Insurance Company	\$163,000	2% 32%	14% 23%	American International Group
Commerce and Industry Insurance Company	\$131,000	-1% 28%	-5% 20%	American International Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				Group or "N/A"
MS Transverse Specialty Insurance Co	\$128,000	-3% 30%	100% 31%	MS&AD US Insurance Group
Trisura Specialty Insurance Company	\$36,000	118% 174%	-700% 25%	Trisura US Insurance Group
Houston Specialty Insurance Company	\$20,000	53% 85%	N/A 25%	Skyward Specialty Insurance Group
Top 3 Exclusive-Captive Policy-Issuing Insurers				Group or "N/A"
N/A	\$0	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
Top 3 Direct Policy-Issuing Insurers				Group or "N/A"
American Security Insurance Company	\$210,000	59% 85%	17% 2%	Assurant P&C Group
Liberty Mutual Fire Insurance Company	\$161,000	0% 28%	89% 14%	Liberty Mutual Insurance Companies
Voyager Indemnity Insurance Company	\$67,000	1% 43%	-11% 22%	Assurant P&C Group
Top 3 Surplus Lines Policy Issuing Insurers				Group or "N/A"
Lexington Insurance Company	\$163,000	2% 32%	14% 23%	American International Group
MS Transverse Specialty Insurance Co	\$128,000	-3% 30%	100% 31%	MS&AD US Insurance Group
Indian Harbor Insurance Company	\$122,000	-67% -46%	3% 29%	XL America Companies
Top Individual RRG				Group or "N/A"
N/A	\$0	N/A N/A	N/A N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Maine to cover flood and are NOT under the Federal Flood Insurance Program and its Write Your Own program).

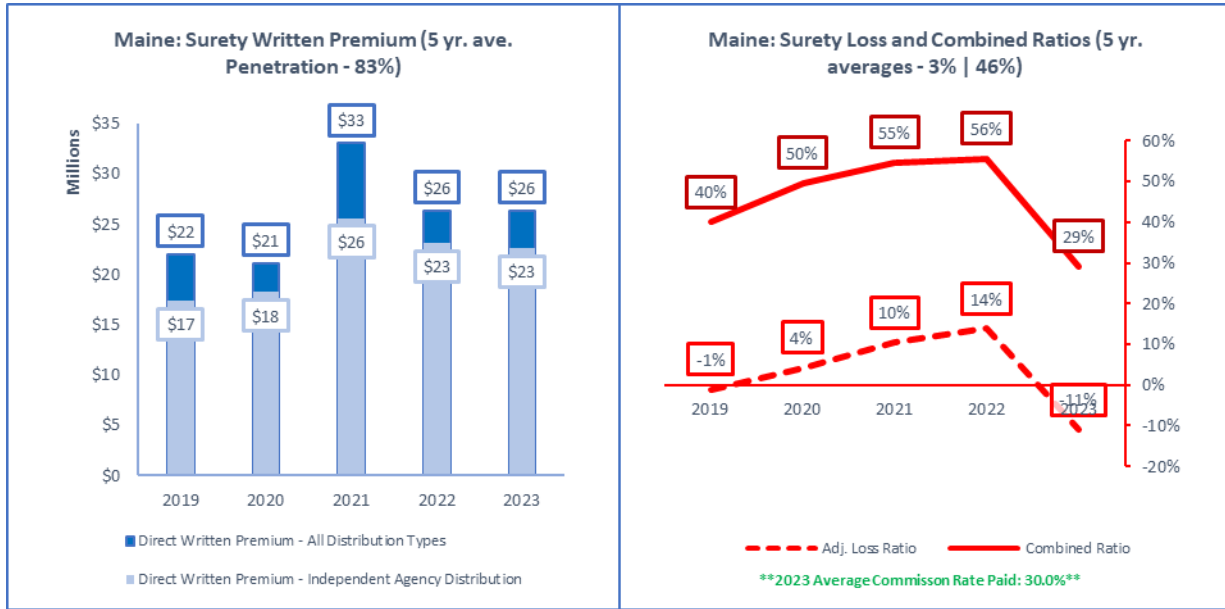
Products Liability



ALL Direct Written Premium (DPW)	Ind Agent DPW	Excl.-Captive DPW	Direct DPW	Surplus Lines DPW
\$15,364,000	\$13,898,000	\$599,000	\$553,000	\$7,308,000
2019 to 2023 Ave Commission % (All Insurers)	Ind Agent Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
14.4% 13.5% 14.8% 14.5% 14.2%	90%	4%	4%	47.6%
Active Affiliated and Unaffiliated	IA+MGA+IA-Mixed	Excl.-Captive	Direct	Surplus Lines Insurers
148	132	8	4	53
1-yr 5-yr Premium Growth: All Premium	1-yr 5-yr: IA+MGA+IA-Mixed	1-yr 5-yr: Excl.-Captive	1-yr 5-yr: Direct	1-yr 5-yr: Surplus Lines
17% 15%	17% 15%	10% 14%	1% 5%	28% 21%
Top 5 Groups	1-yr DPW	1-yr LR CR	1-yr Growth Comm%	Largest Insurer in Group or "N/A"
American International Group (G)	\$2,006,000	36% 64%	82% 16%	Lexington Insurance Company
Chubb INA Group (G)	\$1,559,000	26% 51%	19% 10%	Federal Insurance Company
W. R. Berkley Insurance Group (G)	\$1,485,000	14% 57%	-3% 20%	Acadia Insurance Company
Fairfax Financial (USA) Group (G)	\$1,033,000	57% 88%	20% 7%	North River Insurance Company
Hartford Insurance Group (G)	\$835,000	44% 95%	21% 14%	Hartford Fire Insurance Company
Total or Average	\$15,357,000	35% 72%	17% 14%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				Group or "N/A"
Lexington Insurance Company	\$1,776,000	34% 62%	178% 16%	American International Group
North River Insurance Company	\$701,000	9% 21%	10% 1%	Fairfax Financial (USA) Group
Federal Insurance Company	\$613,000	12% 51%	21% 15%	Chubb INA Group
ACE American Insurance Company	\$590,000	35% 54%	22% 1%	Chubb INA Group
Kinsale Insurance Company	\$536,000	1% 24%	21% 15%	N/A
Top 3 MGA/Wholesale Policy-Issuing Insurers				Group or "N/A"
MS Transverse Specialty Insurance Co	\$410,000	24% 61%	346% 28%	MS&AD US Insurance Group
Gemini Insurance Company	\$292,000	9% 24%	30% 17%	W. R. Berkley Insurance Group
Northfield Insurance Company	\$264,000	35% 67%	18% 22%	Travelers Group
Top 3 Exclusive-Captive Policy-Issuing Insurers				Group or "N/A"
Federated Mutual Insurance Company	\$373,000	4% 26%	34% 0%	Federated Mutual Group
Sentry Select Insurance Company	\$68,000	64% 119%	-6% 9%	Sentry Insurance Group
Federated Reserve Insurance Company	\$63,000	16% 25%	-9% 0%	Federated Mutual Group
Top 3 Direct Policy-Issuing Insurers				Group or "N/A"
Liberty Mutual Fire Insurance Company	\$304,000	16% 34%	26% 6%	Liberty Mutual Insurance Companies
Liberty Insurance Corporation	\$131,000	50% 73%	7% 15%	Liberty Mutual Insurance Companies
Nationwide Agribusiness Insurance Co	\$105,000	9% 35%	163% 15%	Nationwide Property & Casualty Group
Top 3 Surplus Lines Policy Issuing Insurers				Group or "N/A"
Lexington Insurance Company	\$1,776,000	34% 62%	178% 16%	American International Group
Kinsale Insurance Company	\$536,000	1% 24%	21% 15%	N/A
MS Transverse Specialty Insurance Co	\$410,000	24% 61%	346% 28%	MS&AD US Insurance Group
Top Individual RRG				Group or "N/A"
N/A	\$0	N/A N/A	N/A N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Maine to cover liability from manufacturing or selling of defective products that cause injury or damage).

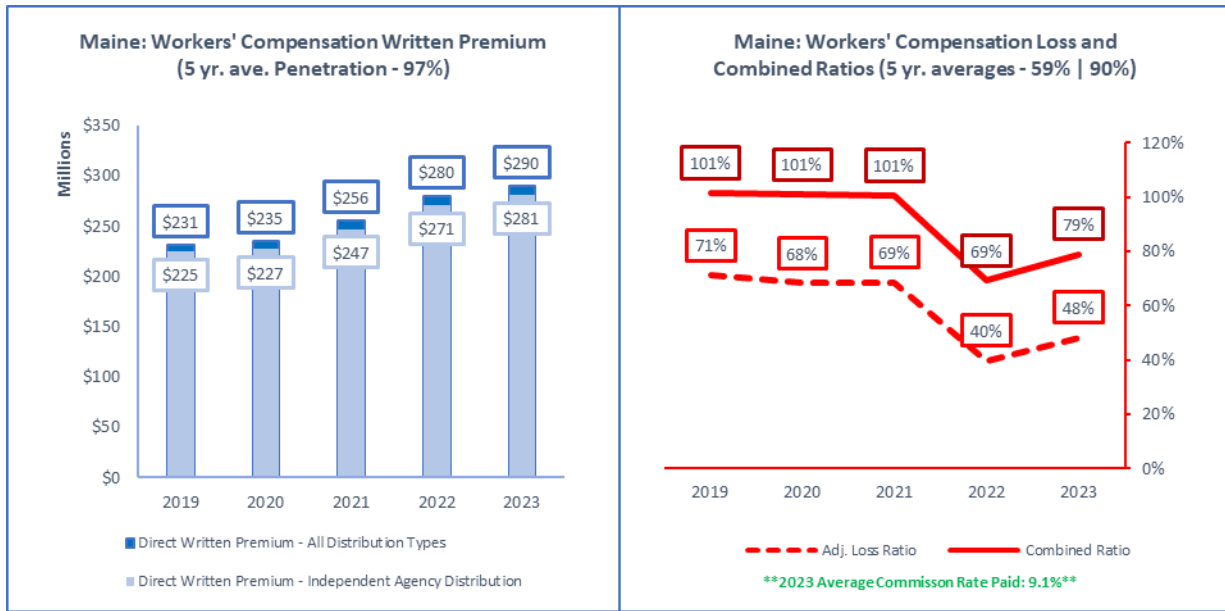
Surety



ALL Direct Written Premium (DPW)	Ind Agent DPW	Excl.-Captive DPW	Direct DPW	Surplus Lines DPW
\$26,325,000	\$22,629,000	\$486,000	\$2,992,000	\$50,000
2019 to 2023 Ave Commission % (All Insurers)	Ind Agent Penetration	Excl.-Captive Penetration	Direct Penetration	Surplus Lines Utilization
26.3% 30.2% 24.0% 31.1% 30.0%	86%	2%	11%	0.2%
Active Affiliated and Unaffiliated	IA+MGA+IA-Mixed	Excl.-Captive	Direct	Surplus Lines Insurers
85	77	5	1	1
1-yr 5-yr Premium Growth: All Premium	1-yr 5-yr: IA+MGA+IA-Mixed	1-yr 5-yr: Excl.-Captive	1-yr 5-yr: Direct	1-yr 5-yr: Surplus Lines
0% 5%	-2% 7%	30% 38%	10% -7%	127% N/A
Top 5 Groups	1-yr DPW	1-yr LR CR	1-yr Growth Comm%	Largest Insurer in Group or "N/A"
Liberty Mutual Insurance Companies (G)	\$4,019,000	15% 60%	4% 26%	Liberty Mutual Insurance Company
Travelers Group (G)	\$2,580,000	-6% 30%	-12% 24%	Travelers Casualty and Surety Co of Amer
W. R. Berkley Insurance Group (G)	\$2,147,000	1% 47%	-31% 33%	Berkley Insurance Company
Hanover Ins Group Prop & Cas Cos (G)	\$1,734,000	-297% -320%	42% 33%	The Hanover Insurance Company
Frankenmuth Insurance Group (G)	\$1,591,000	2% 48%	18% 31%	Frankenmuth Insurance Company
Total or Average	\$26,286,000	-11% 29%	0% 30%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				Group or "N/A"
Travelers Casualty and Surety Co of Amer	\$2,420,000	-8% 31%	-7% 25%	Travelers Group
Berkley Insurance Company	\$2,147,000	1% 47%	-31% 33%	W. R. Berkley Insurance Group
The Hanover Insurance Company	\$1,734,000	-293% -328%	42% 33%	Hanover Ins Group Prop & Cas Cos
Frankenmuth Insurance Company	\$1,591,000	2% 46%	18% 31%	Frankenmuth Insurance Group
Fidelity and Deposit Company of Maryland	\$1,179,000	-2% 24%	-3% 24%	Zurich Insurance US PC Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				Group or "N/A"
Harco National Insurance Company	\$1,181,000	-4% 33%	9% 30%	IAT Insurance Group
Evergreen National Indemnity Company	\$490,000	3% 60%	12% 48%	Stillwater Insurance Group
RLI Insurance Company	\$169,000	-2% 45%	8% 28%	RLI Group
Top 3 Exclusive-Captive Policy-Issuing Insurers				Group or "N/A"
Euler Hermes North America Insurance Co.	\$291,000	15% 69%	-5% 25%	Allianz US PC Insurance Companies
Nationwide Mutual Insurance Company	\$156,000	12% 77%	403% 31%	Nationwide Property & Casualty Group
State Farm Fire and Casualty Company	\$22,000	0% 35%	-4% 27%	State Farm Group
Top 3 Direct Policy-Issuing Insurers				Group or "N/A"
Liberty Mutual Insurance Company	\$2,992,000	15% 57%	10% 24%	Liberty Mutual Insurance Companies
N/A	\$0	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
Top 3 Surplus Lines Policy Issuing Insurers				Group or "N/A"
Accelerant Specialty Insurance Company	\$50,000	12% 37%	127% 22%	Accelerant US Holdings Group
N/A	\$0	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
Top Individual RRG				Group or "N/A"
N/A	\$0	N/A N/A	N/A N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Maine for 3-party agreements covering the default of a principal on an obligation to an obligee).

Workers' Compensation



ALL Direct Written Premium (DPW)	Ind Agent DPW	Excl.-Captive DPW	Direct DPW	Surplus Lines DPW
\$290,370,000	\$281,040,000	\$2,396,000	\$4,217,000	\$0
2019 to 2023 Ave Commission % (All Insurers)				
8.0% 9.5% 9.1% 9.1% 9.1%	97%	1%	1%	0.0%
Active Affiliated and Unaffiliated				
217	191	10	11	0
1-yr 5-yr Premium Growth: All Premium				
4% 6%	4% 6%	16% 29%	-36% -3%	N/A N/A
Top 5 Groups				
	1-yr DPW	1-yr LR CR	1-yr Growth Comm%	Largest Insurer in Group or "N/A"
MEMIC Group (G)	\$186,860,000	53% 100%	3% 10%	Maine Employers' Mutual Insurance Co
W. R. Berkley Insurance Group (G)	\$11,123,000	63% 91%	13% 11%	Firemen's Ins Co of Washington, D.C.
Hartford Insurance Group (G)	\$10,953,000	28% 60%	9% 12%	Twin City Fire Insurance Company
Travelers Group (G)	\$10,503,000	57% 84%	7% 9%	Standard Fire Insurance Company
ProAssurance Group (G)	\$9,738,000	47% 75%	-1% 9%	Eastern Alliance Insurance Company
Total or Average	\$290,366,000	48% 79%	4% 9%	N/A
Top 5 Pure Independent Agent-Broker Policy-Issuing Insurers				
Maine Employers' Mutual Insurance Co	\$185,177,000	53% 98%	3% 10%	MEMIC Group
Eastern Alliance Insurance Company	\$4,938,000	48% 79%	4% 9%	ProAssurance Group
Firemen's Ins Co of Washington, D.C.	\$3,994,000	91% 105%	30% 10%	W. R. Berkley Insurance Group
Allied Eastern Indemnity Company	\$3,736,000	51% 65%	7% 8%	ProAssurance Group
Standard Fire Insurance Company	\$2,476,000	39% 59%	-16% 8%	Travelers Group
Top 3 MGA/Wholesale Policy-Issuing Insurers				
National Interstate Insurance Company	\$1,380,000	64% 96%	154% 5%	Great American P & C Insurance Group
Praetorian Insurance Company	\$906,000	57% 92%	26% 16%	QBE North America Insurance Group
Benchmark Insurance Company	\$318,000	38% 86%	67% 11%	Benchmark Insurance Group
Top 3 Exclusive-Captive Policy-Issuing Insurers				
Federated Mutual Insurance Company	\$1,183,000	18% 46%	23% 0%	Federated Mutual Group
Sentry Insurance Company	\$910,000	283% 323%	112% 5%	Sentry Insurance Group
Federated Reserve Insurance Company	\$185,000	20% 25%	6% 0%	Federated Mutual Group
Top 3 Direct Policy-Issuing Insurers				
LM Insurance Corporation	\$1,094,000	146% 179%	-63% 0%	Liberty Mutual Insurance Companies
Liberty Mutual Fire Insurance Company	\$1,084,000	-29% -15%	15% 10%	Liberty Mutual Insurance Companies
Protective Insurance Company	\$952,000	51% 88%	41% 8%	Progressive Insurance Group
Top 3 Surplus Lines Policy Issuing Insurers				
N/A	\$0	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
N/A	N/A	N/A N/A	N/A N/A	N/A
Top Individual RRG				
N/A	\$0	N/A N/A	N/A N/A	N/A

Source: © A.M. Best Company — used by permission. (Included in the above data are all P&C policies issued in Maine for liability for worker injuries under statutes or common law but not on excess basis. This includes Occurrence and Claims-Made policies).

Appendix #1: Distribution Style Classifications

This 2024 *Maine P&C Marketplace Summary* classifies insurers into Distribution Styles based on the insurer's reported Marketing Type(s). These Marketing Types are provided by A.M. Best as part of what is known as a "Galley Process.". Below are the various Marketing Types reported by insurers in 2023.

Marketing Types Reported by A.M. Best Company:

- Affinity Group Marketing
- Bank
- Broker
- Career Agent
- Direct Response
- Exclusive/Captive Agent
- General Agent
- Inactive
- Independent Agency
- Internet
- Managing General Agent
- Not Available
- Other
- Other Agency
- Other Direct
- Worksite Marketing

Distribution Style Classifications:

The approach used by this *Summary* is to take each insurer's reported Marketing Type and classify data from that insurer into one of 6 Distribution Styles. Some insurer classifications are obvious and straight forward, others less so. When insurers list multiple Marketing Types, more weight is given to the Marketing Type listed first, that closest aligns to each Distribution Style. About 10% of insurers have "Not Available" for their listed Marketing Type. These insurers represent less than 1% of all written premiums in 2023.

There are 6 Distribution Styles into which each insurer is categorized in this *Summary*: **(1) Pure IA or Broker, (2) MGA/Wholesale, (3) IA-Mixed, (4) Exclusive-Captive, (5) Direct, and (6) Other.** When general Independent Agent distribution figures are cited, data for the first three Distribution Styles are combined. The remaining 3 Distribution Styles stand on their own. Other industry analyses of distribution and penetration may vary in how the impact of insurer Distribution Style choices are determined, but generally the results are similar to the approach taken in this *Summary*.

By controlling the Distribution Style classification in this way, for each insurer, flexibility is attained in providing data that matches an Independent Agent's view of the marketplace. It allows determination of approximate penetrations of the Distribution Styles by Line of Business, and also the creation of lists of insurers by Line of Business for each Distribution Style. This is illustrated in the 2 tables below.

Proprietary Classification of Premiums by Line of Business

Featured in the table below, *Maine: All Lines of Business Distribution Style*, are the premiums, calculated based on the proprietary classification of insurers into Distribution Styles. Premiums are shown first for each Line of Business and all Distribution Styles combined, and then for each of 6 Distribution Styles previously listed above. All 32 Lines of Business are included, but bold and underlined are the 26 P&C Independent Agent-focused Lines of Business. The total for those 26 lines is provided in the last line of the table, Total (IA-Focused Lines).

Maine: All Lines of Business Distribution Style

(Premiums in Millions of Dollars)

Maine All P-C Lines of Business	All Distribution (1+2+3+4+5+6)	Pure IA or Broker DPW (1)	MGA/ Wholesale DPW (2)	IA-Mixed DPW (3)	Exclusive- Captive DPW (4)	Direct DPW (5)	Other (6)
Accident & Health	19	10	5	0	3	0	1
Aggregate Write-ins	2	1	0	0	0	0	0
<u>Aircraft (all perils)</u>	8	6	1	0	0	0	1
<u>All Commercial Auto</u>	222	197	7	1	10	7	0
<u>All Private Passenger Auto</u>	986	351	28	123	292	192	0
<u>Allied Perils Only</u>	68	40	2	16	4	6	0
<u>Boiler & Machinery</u>	15	9	0	6	0	0	(0)
<u>Burglary & Theft</u>	1	1	0	0	0	0	0
<u>Commercial Multi-Peril</u>	352	321	9	5	13	3	1
Credit	8	5	1	0	1	0	0
<u>Earthquake</u>	3	2	0	0	0	0	(0)
<u>Excess Workers' Comp</u>	5	4	0	0	0	0	0
<u>Farmowners Multi-Peril</u>	7	6	0	0	0	1	0
<u>Federal Flood</u>	7	4	1	0	1	1	0
<u>Fidelity</u>	5	4	0	0	0	1	0
Financial Guaranty	0	0	0	0	0	0	0
<u>Fire Peril Only</u>	86	61	3	13	4	5	0
<u>Homeowners Multi-Peril</u>	604	331	38	8	148	78	0
<u>Inland Marine</u>	147	87	18	16	20	5	1
<u>International</u>	0	0	0	0	0	0	0
<u>Medical Malpractice</u>	60	9	3	46	1	1	0
Mortgage Guaranty	19	3	0	0	0	12	4
<u>Multi-Peril Crop</u>	15	12	0	3	0	0	0
<u>Ocean Marine</u>	47	41	4	0	0	1	1
<u>Other Liability (Claims-made)</u>	94	76	9	1	1	3	5
<u>Other Liability (Occurrence)</u>	191	137	20	4	10	17	4
<u>Private Crop</u>	0	0	0	0	0	0	0
<u>Private Flood</u>	3	2	0	0	0	0	(0)
<u>Products Liability</u>	15	12	2	0	1	1	0
<u>Surety</u>	26	21	2	0	0	3	0
Warranty	7	1	0	0	1	4	1
<u>Workers' Compensation</u>	290	274	4	3	2	4	3
Total (All Lines)	3,313	2,030	157	246	512	346	23
<u>Total (IA-Focused Lines)</u>	3,259	2,011	151	246	506	329	16

Source: © A.M. Best Company — used by permission, and the Real Insurance Solutions Consulting proprietary classification of policy issuing insurers, based on reported Marketing Types into Distribution Styles.

Top 10 Largest Insurers by Distribution Style

To provide examples of the classification approach results, the top insurers in each Distribution Style are shown below with the reported Marketing Type and premiums for Maine.

Top 10 Insurers by Distribution Style

(Premium in Thousands)

Top 10 Insurers Classified as IA or Broker			
Maine Policy-Issuing Insurers	Group	2023 Premium (\$000)	Listed Marketing Type
Maine Employers' Mutual Insurance Co	MEMIC Group	188,548	Independent Agency
MMG Insurance Company	...	114,177	Independent Agency, Worksite Marketing
Progressive Northwestern Insurance Co	Progressive Insurance Group	91,169	Independent Agency
Concord General Mutual Insurance Company	Auto-Owners Insurance Group	81,267	Independent Agency
The Hanover Insurance Company	Hanover Ins Group Prop & Cas Cos	71,160	Independent Agency
Vermont Mutual Insurance Company	Vermont Mutual Group	58,390	Independent Agency
Patrons Oxford Insurance Company	Quincy Mutual Group	57,652	Independent Agency
Acadia Insurance Company	W. R. Berkley Insurance Group	50,761	Independent Agency
Citizens Insurance Company of America	Hanover Ins Group Prop & Cas Cos	47,949	Independent Agency
Safeco National Insurance Company	Liberty Mutual Insurance Companies	44,188	Independent Agency
Top 10 Insurers Classified as MGA/Wholesale			
Maine Policy-Issuing Insurers	Group	2023 Premium (\$000)	Listed Marketing Type
Liberty Mutual Personal Insurance Co	Liberty Mutual Insurance Companies	63,638	Managing General Agent
American Pet Insurance Company	Trupanion Insurance Group	9,008	Managing General Agent
Evanston Insurance Company	Markel Insurance Group	6,936	Managing General Agent
Western World Insurance Company	American International Group	4,730	General Agent
Wellfleet Insurance Company	Berkshire Hathaway Insurance Group	4,179	Managing General Agent
TDC Specialty Insurance Company	Doctors Company Insurance Group	3,616	Managing General Agent
RLI Insurance Company	RLI Group	3,520	Broker, General Agent
State National Insurance Company, Inc.	Markel Insurance Group	3,511	General Agent
Generali USB	...	3,505	Managing General Agent, Broker
National Interstate Insurance Company	Great American P & C Insurance Group	3,217	General Agent
Top 10 Insurers Classified as IA-Mixed			
Maine Policy-Issuing Insurers	Group	2023 Premium (\$000)	Listed Marketing Type
United Financial Casualty Company	Progressive Insurance Group	108,761	Independent Agency, Direct Response
Medical Mutual Insurance Co of Maine	...	40,177	Independent Agency, Direct Response
Factory Mutual Insurance Company	FM Global Group	31,986	Direct Response, Broker
Farmers Casualty Insurance Company	Farmers Insurance Group	13,307	Independent Agency, Career Agent
Jefferson Insurance Company	Allianz US PC Insurance Companies	8,716	Internet, Independent Agency
American Modern Property & Casualty Ins	Munich-American Holding Corp Companies	8,653	Worksite Marketing
Church Mutual Insurance Company, S.I.	Church Mutual Insurance Group	5,922	Direct Response, Independent Agency
Medical Protective Company	Berkshire Hathaway Insurance Group	4,524	Independent Agency, Exclusive/Captive Agent
Permanent General Assurance Corporation	American Family Insurance Group	3,353	Independent Agency, Other Direct
Bristol West Insurance Company	Farmers Insurance Group	3,206	Independent Agency, Exclusive/Captive Agent
Top 10 Insurers Classified as Exclusive-Captive			
Maine Policy-Issuing Insurers	Group	2023 Premium (\$000)	Listed Marketing Type
State Farm Mutual Automobile Ins Co	State Farm Group	142,593	Exclusive/Captive Agent
State Farm Fire and Casualty Company	State Farm Group	96,394	Exclusive/Captive Agent
Allstate Fire and Casualty Insurance Co	Allstate Insurance Group	48,232	Exclusive/Captive Agent
Interinsurance Exchange of the Auto Club	Auto Club Enterprises Insurance Group	38,737	Exclusive/Captive Agent
Farmers Property and Casualty Ins Co	Farmers Insurance Group	36,547	Career Agent, Direct Response
Allstate Property and Casualty Ins Co	Allstate Insurance Group	25,711	Exclusive/Captive Agent
LM General Insurance Company	Liberty Mutual Insurance Companies	21,628	Exclusive/Captive Agent
Farm Family Casualty Insurance Company	BAMR US PC Group	17,856	Career Agent
Liberty Insurance Underwriters, Inc.	Liberty Mutual Insurance Companies	13,235	Exclusive/Captive Agent, Direct Response
Allstate Insurance Company	Allstate Insurance Group	11,379	Exclusive/Captive Agent

Top 10 Insurers Classified as Direct			
Maine Policy-Issuing Insurers	Group	2023 Premium (\$000)	Listed Marketing Type
GEICO General Insurance Company	Berkshire Hathaway Insurance Group	60,853	Direct Response
United Services Automobile Association	USAA Group	37,956	Direct Response
GEICO Indemnity Company	Berkshire Hathaway Insurance Group	36,039	Direct Response
USAA Casualty Insurance Company	USAA Group	30,952	Direct Response
Liberty Mutual Fire Insurance Company	Liberty Mutual Insurance Companies	27,339	Direct Response
Amica Mutual Insurance Company	Amica Mutual Group	19,837	Direct Response
USAA General Indemnity Company	USAA Group	17,120	Direct Response
Homesite Insurance Co of the Midwest	American Family Insurance Group	15,220	Direct Response
Government Employees Insurance Company	Berkshire Hathaway Insurance Group	13,609	Direct Response
Garrison Property and Casualty Ins Co	USAA Group	11,368	Direct Response
Top 10 Insurers Classified as Other			
Maine Policy-Issuing Insurers	Group	2023 Premium (\$000)	Listed Marketing Type
Berkshire Hathaway Specialty Ins Co	Berkshire Hathaway Insurance Group	3,979	Not Available
Endurance Assurance Corporation	Sompo Holdings US Group	2,398	Not Available
Vanliner Insurance Company	Great American P & C Insurance Group	2,218	General Agent, Other
Essent Guaranty, Inc.	Essent Guaranty Group	2,023	Not Available
National Mortgage Insurance Corporation	National Mortgage Insurance Group	1,971	Not Available
Electric Insurance Company	...	1,249	Inactive
Fireman's Fund Indemnity Corporation	Allianz US PC Insurance Companies	1,246	Inactive
Greenwich Insurance Company	XL America Companies	1,127	Not Available
Protective Property & Casualty Ins Co	...	1,060	General Agent, Direct Response
Attorneys' Liab Assr Society Ltd., A RRG	...	999	Not Available

Appendix #2: NAIC Line of Business Definitions

The National Association of Insurance Commissioners (NAIC) provides instructions to insurers for completing their annual report. For reference, below are definitions for Lines of Business taken from an NAIC appendix. Note: The Fire and Allied Lines breakouts are significant and listed last, out of alphabetical order.

Line-of-Business (L.O.B. or Combination)	NAIC Line Numbers	Definition
Aggregate Write-ins	Line 34	Explained coverage written in that do not fit elsewhere.
Aircraft (all perils)	Line 22	Coverage for aircraft (hull) and their contents; aircraft owners' and aircraft manufacturers' liability to passengers, airports and other third parties.
Allied Lines	Line 2	Extended coverage; glass; tornado, windstorm and hail; sprinkler and water damage; explosion, riot and civil commotion; rain; and damage from aircraft and vehicle.
All Commercial Auto	Lines 19.3+19.4+21.1	Commercial Auto No-Fault (Personal Injury Protection). Other Commercial Auto Passenger Liability (Include-BI, PD, UM and UIM). Commercial Auto Physical Damage.
All Private Passenger	Lines 19.1+19.2+21.1	Private Passenger Auto No-Fault (Personal Injury Protection). Other Private Passenger Auto Liability (Include-BI/PD/UM and UIM). Private Passenger Auto Physical Damage.
Boiler & Machinery	Line 27	Coverage for the failure of boilers, machinery and electrical equipment. Benefits include: (i) property of the insured that has been directly damaged by the accident. (ii) Costs of temporary repairs and expediting expenses. (iii) Liability for damage to the property of others.
Burglary & Theft	Line 26	Coverage for property taken or destroyed by breaking and entering the insured's premises, burglary or theft, forgery or counterfeiting, fraud, kidnap and ransom, and off-premises exposure.
Commercial Multiple Peril	Line 5	A contract for a commercial enterprise that packages two or more insurance coverages protecting an enterprise from various property and liability risk exposures. Frequently includes fire, allied lines, various other coverages (e.g., difference in conditions) and liability coverage (such coverages would be included in other annual statement lines, if written individually). Include multi-peril policies (other than farmowners, homeowners and automobile policies) that include coverage for liability other than auto. (Builders' Risk Policies, Businessowners, Commercial Package Policies, Manufacturers Output Policies, e-Commerce and Difference-in-Conditions).
Credit	Line 28	Coverage purchased by consumers, manufacturers, merchants, educational institutions or other providers of goods and services extending credit, for indemnification of losses or damages resulting from the nonpayment of debts owed to/from them for goods or services provided in the normal course of their business.
Excess Workers' Compensation	Line 17.3	Indemnification coverage provided to self-insured employers on an excess of loss basis.
Farmowners Multiperil	Line 4	A package policy for farming and ranching risks, similar to a homeowners policy, that has been adopted for farms and ranches and includes both property and liability coverages for personal and business losses. Coverages include farm dwellings and their contents, barns, stables, other farm structures and farm inland marine, such as mobile equipment and livestock. A commercial package policy for farming and ranching risks that includes both property and liability coverage. Coverage includes barns, stables, other farm structures and farm inland marine, such as mobile equipment and livestock.
Fidelity	Line 23	A bond covering an employer's loss resulting from an employee's dishonest act (e.g., loss of cash, securities, valuables, etc.)
Financial Guaranty	Line 10	A surety bond, insurance policy, or when issued by an insurer, an indemnity contract and any guaranty similar to the foregoing types, under which loss is payable upon proof of occurrence of financial loss to an insured claimant, obligee or indemnitee as a result of failure to perform a financial obligation (see Financial Guaranty Insurance Guideline (#1626)).
Fire	Lines 1	Coverage protecting the insured against the loss to real or personal property from damage caused by the peril of fire or lightning, including business interruption, loss of rents, etc.
Homeowners Multiperil	Line 3	A package policy combining broad property coverage for the personal property and/or structure with broad personal liability coverage. Coverage applicable to the dwelling, appurtenant structures, unscheduled personal property and additional living expense are typical. Includes mobile homes at a fixed location. (Alternative Workers' Compensation, Employers' Liability and Standard Workers' Compensation).
Inland Marine	Line 9	Coverage for property that may be in transit, held by a bailee, at a fixed location, a movable good that is often at different locations (e.g., off-road construction equipment) or scheduled property (e.g., Homeowners Personal Property Floater), including items such as live animals, property with antique or collector's value, etc. This line also includes instrumentalities of transportation and communication, such as bridges, tunnels, piers, wharves, docks, pipelines, power and phone lines, and radio and television towers. (Animal Mortality, EDP Policies, Pet Insurance Plans, Communication Equipment, Event Cancellation, Travel Coverage, Vehicle Excess Waiver,

		Boatowners, Other Commercial Inland Marine, Other Personal Marine and Cash and Cash in Transit Insurance).
International	Line-29	Includes all business transacted outside the U.S. and its territories and possessions where the appropriate Line of Business is not determinable
Medical Professional Liability	Line 11	Insurance coverage protecting a licensed health care provider or health care facility against legal liability resulting from the death or injury of any person due to the insured's misconduct, negligence, or incompetence in rendering professional services. Medical Professional Liability is also known as Medical Malpractice.
Mortgage Guaranty	Line 6	Insurance that indemnifies a lender from loss if a borrower fails to meet required mortgage payments.
Ocean Marine	Line 8	Coverage for ocean and inland water transportation exposures; goods or cargoes; ships or hulls; earnings; and liability.
Other Liability (Claims-made)	Line 17.2	Same as 17.1 but on a Claims-Made Basis. These policies cover insured events that are reported (as defined in the policy) within the effective dates of the policy, subject to retroactive dates and extended reporting periods when applicable.
Other Liability (Occurrence)	Line 17.1	Occurrence Based: These policies cover insured events that occur within the effective dates of the policy, regardless of when they are reported to the reporting entity. Insurance coverage protecting the insured against legal liability resulting from negligence, carelessness or a failure to act, causing property damage or personal injury to others. Typically, coverages include construction and alteration liability; contingent liability; contractual liability; elevators and escalators liability; errors and omissions liability, environmental pollution liability; excess stop loss, excess over insured or self-insured amounts and umbrella liability; liquor liability; personal injury liability; premises and operations liability; completed operations liability, nonmedical professional liability, etc. Also includes indemnification coverage provided to self-insured employers on an excess of loss basis (excess workers' compensation). (Completed Operations, Construction Liability, Contingent Liability, Contractual Liability, Elevators, Error and Omissions, Environmental Pollution, Excess and Umbrella, Personal Liability, Premises and Operations, Excess Workers' Compensation, Commercial General Liability, Comprehensive Personal Liability, Day Care Centers, Directors and Officers, Employee Benefit Liability, Employers' Liability, Employment Practices, Fire Legal, Municipal Liability, Nuclear Energy, Veterinarian, Internet Liability and Cyber Liability). Excludes excess workers' compensation.
Products Liability	Line 18	Insurance coverage protecting the manufacturer, distributor, seller or lessor of a product against legal liability resulting from a defective condition causing personal injury, or damage, to any individual or entity, associated with the use of the product.
Surety	Line 24	A three-party agreement where the insurer agrees to pay a second party (the obligee) or make complete an obligation in response to the default, acts or omissions of a third party (the principal).
Warranty	Line 30	Coverage that protects against manufacturer's defects past the normal warranty period and for repair after breakdown to return a product to its originally intended use. Warranty insurance generally protects consumers from financial loss caused by the seller's failure to rectify or compensate for defective or incomplete work and cost of parts and labor necessary to restore a product's usefulness. Includes, but is not limited to, coverage for all obligations and liabilities incurred by a service contract provider, mechanical breakdown insurance and service contracts written by insurers. (Mechanical Breakdown and Service Contracts).
Workers Compensation	Line 16	Insurance that covers an employer's liability for injuries, disability or death to persons in their employment, without regard to fault, as prescribed by state or Federal workers' compensation laws and other statutes. Includes employer's liability coverage against the common law liability for injuries to employees (as distinguished from the liability imposed by Workers' Compensation Laws). Excludes excess workers' compensation.

Fire & Allied Lines Breakout	NAIC Line Numbers	Definition
Fire Only	Line 1	Coverage protecting the insured against the loss to real or personal property from damage caused by the peril of fire or lightning, including business interruption, loss of rents, etc.
Allied Lines	Line 2.1	Extended coverage; glass; tornado, windstorm and hail; sprinkler and water damage; explosion, riot and civil commotion; rain; and damage from aircraft and vehicle.
Multi-Peril Crop	Line 2.2	Insurance protection that is subsidized or reinsured by the Federal Crop Insurance Corporation for protection against losses due to damage, decreases in revenues and/or gross margins from crop, livestock and other agricultural-related production from unfavorable weather conditions, drought, wind, frost, fire or lightning, flood, hail, insect infestation, disease or other yield-reducing conditions or perils.
Federal Flood	Line 2.3	Coverage provided by the Federal Insurance Administration (FIA) of the Federal Emergency Management Agency (FEMA) through insurers participating in the National Flood Insurance Program's (NFIP) Write Your Own (WYO) program. Coverage is subject to the terms and conditions provided in the Financial Assistance/Subsidy Arrangement between the reporting entity and the FIA.
Private Crop	Line 2.4	Private market coverage for crop insurance and agricultural-related protection, such as hail and fire, and is not reinsured by the Federal Crop Ins

Private Flood	Line 2.5	Private market coverage (primary standalone, first dollar policies that cover the flood peril and excess flood) for flood insurance that is not offered through the National Flood Insurance Program. (Sewer/water backup coverage issued as an endorsement homeowners or commercial policy.)
Earthquake	Line 12	Property coverages for losses resulting from a sudden trembling or shaking of the earth, including that caused by volcanic eruption. Excluded are losses resulting from fire, explosion, flood or tidal wave following the covered event.

Source: ©1984 –2019 National Association of Insurance Commissioners: Annual Statement Instructions Property/Casualty-2019 Reporting Year

Appendix #3: Line of Business Facts—A Visual Reference

Below is an image of a sample *Line of Business In-Depth Detail* page. It is provided with notations (A-I) to assist in understanding the components of the product details provided for each Line of Business.

- A:** This is the line of business. If a top 10 line of business, the small pie chart (“thumbnail”) shows where the line of business is in the ranking of premiums. If no thumbnail pie chart the line is not in the top 10.
- B:** Total direct written premiums (dark blue) are shown along with independent agent premiums (light blue). This shows trends and portions of premiums through independent agents over 5 years.
- C:** 5-year loss ratios and combined ratios are shown. These are adjusted calendar year loss ratios.

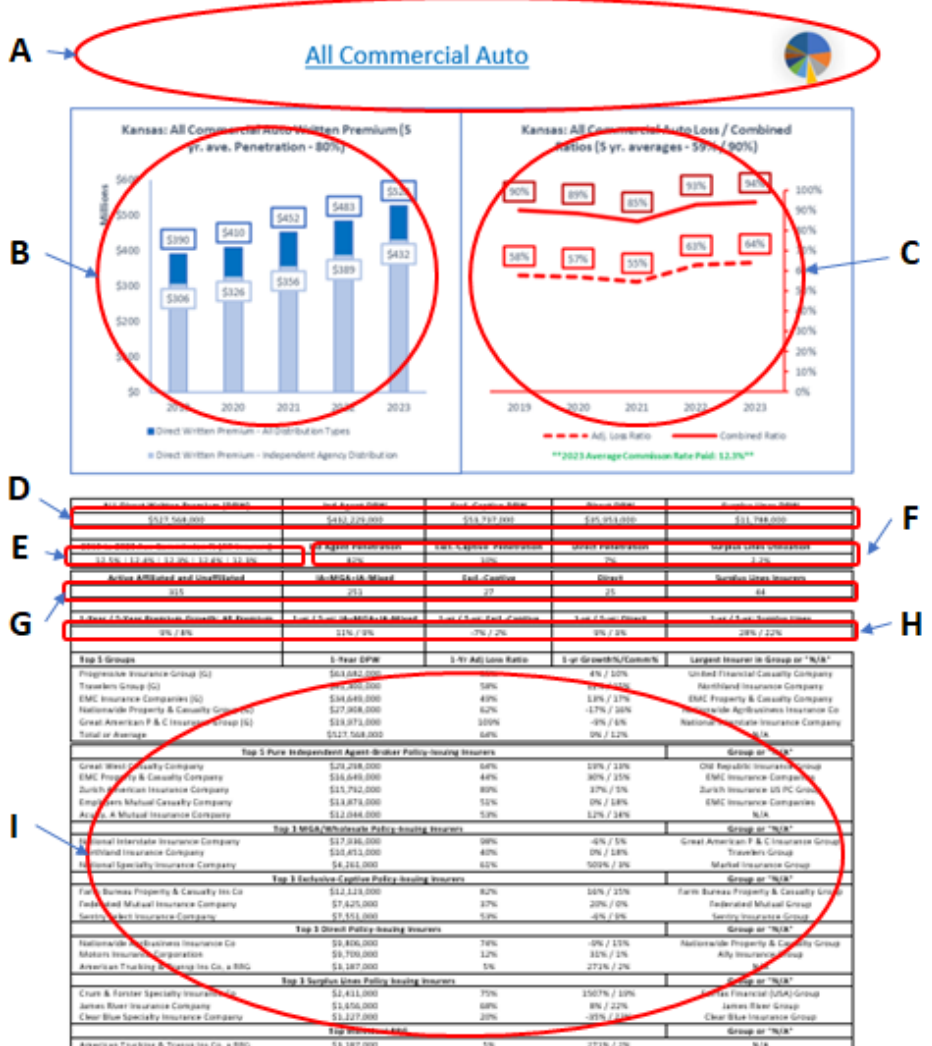
D: Direct written premium dollars are provided for all distribution, Independent Agents, Exclusive and Direct. Surplus Lines premiums are also provided for all distribution styles.

E: This is the average commission paid for the Line of Business for the past five years..

F: These penetration percentages are the quotient of premiums shown above them and all premiums for all distribution styles.

G: This is the active insurers in the line of business for each distribution style.

H: This is the 1-year and 5-year growth rate for each distribution style.



I: Top premium insurers are listed for the following : top 5 Groups and total, top 5 Pure IA or Broker, top 3 MGA/Wholesale, top 3 Exclusive-Captive and Direct, top 3 Surplus Lines, and the top Risk Retention Group (if any). Provided for each insurer are written premium, adjusted loss ratio, growth rate, and the group or fleet the insurer belongs to.

Appendix #4: Maine All Active Insurers List

On the following pages, *Appendix #4: Maine All Active Insurers List* presents the 2023 year's list of policy-issuing insurers with any direct written premium greater than \$0, for all reporting insurers in Maine. Insurers are listed in alphabetical order.

Included for each insurer on the *List* is:

- the insurer's total Direct Written Premium
- the Premium Change from 2022 to 2023
- the percentage that Maine The fastest growing Lines of Business in Indiana are Fire Peril Only (26.2%), Allied Perils Only (23.3%), and All Private Passenger Auto (13.3%).
- the policy-issuing insurer's Maine Adjusted Loss Ratio

This appendix allows you to quickly see basic information on the many insurers that might be encountered in daily Independent Agent insurance agency operations. If you desire to know more about a particular insurer, you can check with your **Maine Insurance Agents Association** staff.

Policy-Issuing Insurer	Insurer Group (if any)	2023 Maine Premium	2022 to 2023 Premium Change	Maine to Grand Total %	Maine Adj Loss Ratio
Academic Medical Prof Ins Exchange RRG	...	\$1,000	0%	<1%	100.0%
Acadia Insurance Company	W. R. Berkley Insurance Group	\$50,761,000	11%	12%	26.5%
Accelerant National Insurance Company	Accelerant US Holdings Group	\$51,000	750%	<1%	20.8%
Accelerant Specialty Insurance Company	Accelerant US Holdings Group	\$322,000	-30%	<1%	29.9%
Acceptance Indemnity Insurance Company	IAT Insurance Group	\$702,000	-15%	<1%	728.7%
Accident Fund General Insurance Co	AF Group	\$110,000	-2%	<1%	66.7%
Accident Fund Ins Co of America	AF Group	\$488,000	21%	<1%	264.9%
Accident Fund National Insurance Co	AF Group	\$5,000	-74%	<1%	66.7%
Accredited Specialty Insurance Company	Randall & Quilter America Holdings Inc.	\$600,000	-18%	<1%	20.1%
Accredited Surety and Casualty Co, Inc.	Randall & Quilter America Holdings Inc.	\$333,000	35%	<1%	99.3%
ACE American Insurance Company	Chubb INA Group	\$17,557,000	-10%	<1%	17.6%
ACE Fire Underwriters Insurance Company	Chubb INA Group	\$384,000	-8%	<1%	27.4%
ACE Property and Casualty Insurance Co	Chubb INA Group	\$12,938,000	25%	<1%	55.3%
ACSTAR Insurance Company	...	\$123,000	105%	10%	-31.1%
Acuity, A Mutual Insurance Company	...	\$17,840,000	17%	<1%	36.6%
Admiral Insurance Company	W. R. Berkley Insurance Group	\$2,342,000	14%	<1%	9.8%
Aegis Security Insurance Company	LD Investments Group	\$17,000	-94%	<1%	15.0%
Affiliated FM Insurance Company	FM Global Group	\$1,094,000	33%	<1%	6.7%
Affiliates Insurance Reciprocal, A RRG	...	\$12,000	9%	<1%	-133.3%
AGCS Marine Insurance Company	Allianz US PC Insurance Companies	\$835,000	35%	<1%	3.0%
Agent Alliance Insurance Company	Allstate Insurance Group	\$28,000	40%	<1%	0.0%
AIG Property Casualty Company	American International Group	\$1,583,000	3%	<1%	75.6%
AIG Specialty Insurance Company	American International Group	\$2,533,000	9%	<1%	33.6%
AIU Insurance Company	American International Group	\$805,000	1%	<1%	11.8%
AIX Specialty Insurance Company	Hanover Ins Group Prop & Cas Cos	\$985,000	23%	<1%	14.7%
Allegheny Casualty Company	IAT Insurance Group	\$14,000	600%	<1%	10.0%
Allianz Global Risks US Insurance Co	Allianz US PC Insurance Companies	\$7,059,000	11%	<1%	55.0%
Allianz Underwriters Insurance Company	Allianz US PC Insurance Companies	\$255,000	364%	<1%	0.0%
Allied Eastern Indemnity Company	ProAssurance Group	\$3,810,000	7%	4%	49.6%
Allied Insurance Company of America	Nationwide Property & Casualty Group	\$30,000	-80%	<1%	127.3%
Allied Professionals Ins Co, A RRG, Inc.	...	\$80,000	-6%	<1%	1.3%
ALLIED Property and Casualty Ins Co	Nationwide Property & Casualty Group	\$302,000	-15%	<1%	171.3%
Allied World Assurance Co (U.S.) Inc.	Fairfax Financial (USA) Group	\$2,126,000	63%	<1%	43.3%
Allied World Insurance Company	Fairfax Financial (USA) Group	\$1,655,000	-7%	<1%	14.4%
Allied World Specialty Insurance Company	Fairfax Financial (USA) Group	\$1,989,000	-29%	<1%	1.8%
Allied World Surplus Lines Insurance Co	Fairfax Financial (USA) Group	\$642,000	14%	<1%	17.4%
Allmerica Financial Alliance Ins Co	Hanover Ins Group Prop & Cas Cos	\$268,000	1687%	<1%	25.5%
Allmerica Financial Benefit Insurance Co	Hanover Ins Group Prop & Cas Cos	\$14,989,000	12%	2%	89.8%
Allstate Fire and Casualty Insurance Co	Allstate Insurance Group	\$48,232,000	16%	<1%	67.1%
Allstate Indemnity Company	Allstate Insurance Group	\$10,787,000	-1%	<1%	39.9%
Allstate Insurance Company	Allstate Insurance Group	\$11,379,000	-4%	<1%	47.8%
Allstate Property and Casualty Ins Co	Allstate Insurance Group	\$25,711,000	8%	<1%	37.3%
ALPS Property & Casualty Insurance Co	...	\$1,025,000	-6%	2%	-11.2%
AM Specialty Insurance Company	...	\$3,000	N/A	<1%	0.0%
AMCO Insurance Company	Nationwide Property & Casualty Group	\$228,000	-42%	<1%	13.8%
American Alternative Insurance Corp	Munich-American Holding Corp Companies	\$329,000	-2%	<1%	52.1%
American Assoc of Orthodontists Ins RRG	...	\$43,000	-7%	<1%	-25.0%
American Automobile Insurance Company	Allianz US PC Insurance Companies	\$129,000	43%	<1%	33.0%
American Bankers Insurance Co of Florida	Assurant P&C Group	\$4,615,000	5%	<1%	51.9%
American Builders Ins Co RRG, Inc.	...	\$49,000	44%	<1%	6.5%
American Casualty Company of Reading, PA	CNA Insurance Companies	\$2,425,000	14%	<1%	-31.7%
American Commerce Insurance Company	MAPFRE North America Group	\$736,000	8%	<1%	30.9%
American Contractors Indemnity Company	Tokio Marine US PC Group	\$9,000	-40%	<1%	-6.7%
American Economy Insurance Company	Liberty Mutual Insurance Companies	\$8,408,000	66%	<1%	95.1%
American Family Home Insurance Company	Munich-American Holding Corp Companies	\$671,000	-1%	<1%	48.9%
American Federation Insurance Company	Farmers Insurance Group	\$1,403,000	41%	3%	33.4%
American Fire and Casualty Company	Liberty Mutual Insurance Companies	\$5,335,000	-31%	2%	58.6%
American Guarantee and Liability Ins Co	Zurich Insurance US PC Group	\$3,728,000	26%	<1%	49.2%
American Home Assurance Company	American International Group	\$498,000	388%	<1%	-194.5%
American Interstate Insurance Company	AMERISAFE Insurance Group	\$22,000	-8%	<1%	3.8%
American Millennium Insurance Company	Citadel Reinsurance Group	\$883,000	149%	3%	35.6%
American Modern Home Insurance Company	Munich-American Holding Corp Companies	\$1,249,000	-10%	<1%	50.5%
American Modern Property & Casualty Ins	Munich-American Holding Corp Companies	\$8,653,000	28%	<1%	48.4%
American National Lloyds Insurance Co	BAMR US PC Group	\$34,000	3300%	<1%	5.9%
American National Property & Casualty Co	BAMR US PC Group	\$1,149,000	-4%	<1%	28.7%
American Pet Insurance Company	Trupanion Insurance Group	\$9,008,000	36%	<1%	79.6%
American Reliable Insurance Company	ECM Group	\$928,000	-51%	<1%	15.9%
American Road Insurance Company	...	\$182,000	46%	<1%	0.5%
American Security Insurance Company	Assurant P&C Group	\$3,639,000	8%	<1%	26.5%
American Southern Home Insurance Company	Munich-American Holding Corp Companies	\$207,000	18%	<1%	62.4%
American Strategic Insurance Corp.	Progressive Insurance Group	\$4,053,000	41%	<1%	64.0%
American Zurich Insurance Company	Zurich Insurance US PC Group	\$2,674,000	-2%	<1%	44.7%
Amerisure Insurance Company	Amerisure Companies	\$5,000	-62%	<1%	-160.0%
Amerisure Mutual Insurance Company	Amerisure Companies	\$560,000	2140%	<1%	33.7%
AMEX Assurance Company	...	\$304,000	-8%	<1%	-9.5%
AmFed Casualty Insurance Company	Ascot Insurance U.S. Group	\$1,000	N/A	<1%	N/A
AmGUARD Insurance Company	Berkshire Hathaway Insurance Group	\$2,369,000	28%	<1%	13.3%
Amica Mutual Insurance Company	Amica Mutual Group	\$19,837,000	10%	<1%	62.4%
Amica Property and Casualty Insurance Co	Amica Mutual Group	\$266,000	39%	<1%	21.5%
AmTrust Insurance Company	AmTrust Group	\$1,000	N/A	<1%	0.0%
Applied Medico-Legal Solutions RRG, Inc.	...	\$650,000	24%	<1%	0.0%
Arch Indemnity Insurance Company	Arch Insurance Group	\$539,000	24%	<1%	33.8%
Arch Insurance Company	Arch Insurance Group	\$17,725,000	117%	<1%	27.2%

Policy-Issuing Insurer	Insurer Group (if any)	2023 Maine Premium	2022 to 2023 Premium Change	Maine to Grand Total %	Maine Adj Loss Ratio
Arch Mortgage Guaranty Company	Arch Insurance Group	\$24,000	26%	<1%	0.0%
Arch Mortgage Insurance Company	Arch Insurance Group	\$3,483,000	4%	<1%	2.4%
Arch Specialty Insurance Company	Arch Insurance Group	\$1,597,000	0%	<1%	285.0%
ARCOA Risk Retention Group, Inc.	AMERCO Property and Casualty Ins Group	\$68,000	10%	<1%	39.7%
Argonaut Insurance Company	BAMR US PC Group	\$5,285,000	-36%	<1%	27.6%
ARISE Boiler Inspection & Insurance RRG	...	\$7,000	-30%	<1%	0.0%
Armed Forces Insurance Exchange	...	\$247,000	-8%	<1%	56.3%
Arrow Mutual Liability Insurance Company	...	\$33,000	74%	<1%	738.7%
Ascot Insurance Company	Ascot Insurance U.S. Group	\$142,000	92%	<1%	7.1%
Ascot Specialty Insurance Company	Ascot Insurance U.S. Group	\$1,455,000	33%	<1%	36.4%
Ascot Surety & Casualty Company	Ascot Insurance U.S. Group	\$14,000	N/A	<1%	33.3%
Aspen American Insurance Company	Aspen US Insurance Group	\$1,688,000	13%	<1%	23.2%
Aspen Specialty Insurance Company	Aspen US Insurance Group	\$926,000	-16%	<1%	8.9%
Associated Employers Insurance Company	A.I.M. Mutual Insurance Companies	\$56,000	250%	<1%	284.8%
Associated Industries Insurance Company	AmTrust Group	\$458,000	-14%	<1%	-3.1%
Associated Industries of MA Mut Ins Co	A.I.M. Mutual Insurance Companies	\$1,238,000	45%	1%	74.3%
At-Bay Specialty Insurance Company	...	\$180,000	N/A	<1%	10.3%
Atain Specialty Insurance Company	Atain Insurance Companies	\$164,000	-18%	<1%	4.3%
Ategrity Specialty Insurance Company	...	\$1,478,000	-57%	<1%	29.7%
Atlantic Casualty Insurance Company	Auto-Owners Insurance Group	\$1,881,000	25%	<1%	43.7%
Atlantic Specialty Insurance Company	Intact US Insurance Group	\$11,716,000	15%	<1%	52.8%
Atlantic States Insurance Company	Donegal Insurance Group	\$6,000	N/A	<1%	N/A
Atradius Trade Credit Insurance, Inc.	...	\$224,000	-11%	<1%	7.9%
Attorneys' Liab Assr Society Ltd., A RRG	...	\$999,000	28%	<1%	65.7%
Automobile Ins Co of Hartford, CT	Travelers Group	\$1,414,000	5%	<1%	20.4%
Avemco Insurance Company	Tokio Marine US PC Group	\$272,000	8%	<1%	-8.4%
AXIS Insurance Company	AXIS US Operations	\$2,265,000	-6%	<1%	38.7%
AXIS Reinsurance Company	AXIS US Operations	\$32,000	0%	<1%	18.8%
AXIS Surplus Insurance Company	AXIS US Operations	\$3,287,000	-1%	<1%	187.2%
Bankers Insurance Company	Bankers Financial Group	\$2,000	100%	<1%	0.0%
Bankers Standard Insurance Company	Chubb INA Group	\$313,000	165%	<1%	46.1%
BCS Insurance Company	BCS Financial Group	\$2,007,000	21%	<1%	42.4%
Beazley America Insurance Company, Inc.	Beazley USA Insurance Group	\$238,000	14%	<1%	74.4%
Beazley Insurance Company, Inc.	Beazley USA Insurance Group	\$1,004,000	-15%	<1%	79.6%
Benchmark Insurance Company	Benchmark Insurance Group	\$427,000	36%	<1%	23.3%
Benchmark Specialty Insurance Company	Benchmark Insurance Group	\$16,000	N/A	<1%	36.4%
Berkley Assurance Company	W. R. Berkley Insurance Group	\$391,000	37%	<1%	19.8%
Berkley Casualty Company	W. R. Berkley Insurance Group	\$79,000	-66%	<1%	29.1%
Berkley Insurance Company	W. R. Berkley Insurance Group	\$3,769,000	-13%	<1%	14.0%
Berkley National Insurance Company	W. R. Berkley Insurance Group	\$725,000	16%	<1%	34.5%
Berkley Regional Insurance Company	W. R. Berkley Insurance Group	\$666,000	34%	<1%	10.9%
Berkley Specialty Insurance Company	W. R. Berkley Insurance Group	\$2,152,000	-6%	1%	10.5%
Berkshire Hathaway Direct Insurance Co	Berkshire Hathaway Insurance Group	\$400,000	34%	<1%	11.7%
Berkshire Hathaway Homestate Ins Co	Berkshire Hathaway Insurance Group	\$547,000	-14%	<1%	35.3%
Berkshire Hathaway Specialty Ins Co	Berkshire Hathaway Insurance Group	\$3,979,000	-4%	<1%	62.1%
Bricktown Specialty Insurance Company	Trisura US Insurance Group	\$23,000	N/A	<1%	N/A
Bristol West Insurance Company	Farmers Insurance Group	\$3,206,000	99%	<1%	58.6%
Brotherhood Mutual Insurance Company	...	\$1,453,000	13%	<1%	31.6%
Burlington Insurance Company	IFG Companies	\$874,000	35%	<1%	-208.2%
California Casualty Indemnity Exchange	California Casualty Group	\$366,000	-14%	<1%	162.2%
Cambridge Mutual Fire Insurance Company	Andover Companies Pool	\$18,088,000	5%	9%	50.4%
CAMICO Mutual Insurance Company	...	\$4,000	33%	<1%	0.0%
Canal Insurance Company	Canal Group	\$379,000	12%	<1%	58.9%
Canopus US Insurance, Inc.	...	\$1,086,000	97%	<1%	33.9%
Capitol Indemnity Corporation	Berkshire Hathaway Insurance Group	\$64,000	-60%	<1%	-140.6%
Capitol Specialty Insurance Corporation	Berkshire Hathaway Insurance Group	\$804,000	16%	<1%	47.1%
Carolina Casualty Insurance Company	W. R. Berkley Insurance Group	\$1,030,000	-7%	<1%	75.7%
Casco Indemnity Company	Ohio Mutual Insurance Group	\$4,465,000	19%	21%	66.4%
Caterpillar Insurance Company	...	\$108,000	21%	<1%	0.0%
Centennial Casualty Company	...	\$15,000	0%	<1%	0.0%
Central States Indemnity Co. of Omaha	Berkshire Hathaway Insurance Group	\$209,000	-33%	<1%	62.4%
Centurion Casualty Company	...	\$13,000	1200%	<1%	358.3%
Century Surety Company	AF Group	\$862,000	21%	<1%	47.7%
Century-National Insurance Company	Allstate Insurance Group	\$238,000	82%	<1%	3.9%
Charter Oak Fire Insurance Company	Travelers Group	\$9,137,000	17%	<1%	75.2%
Cherokee Insurance Company	...	\$52,000	21%	<1%	13.5%
Chicago Insurance Company	Allianz US PC Insurance Companies	\$1,000	-50%	<1%	0.0%
Chubb Custom Insurance Company	Chubb INA Group	\$578,000	776%	<1%	22.9%
Chubb Indemnity Insurance Company	Chubb INA Group	\$416,000	36%	<1%	36.7%
Chubb National Insurance Company	Chubb INA Group	\$347,000	-11%	<1%	80.9%
Church Mutual Insurance Company, S.I.	Church Mutual Insurance Group	\$5,922,000	16%	<1%	56.5%
Cincinnati Casualty Company	The Cincinnati Insurance Companies	\$3,585,000	230%	<1%	19.8%
Cincinnati Indemnity Company	The Cincinnati Insurance Companies	\$724,000	46%	<1%	54.3%
Cincinnati Insurance Company	The Cincinnati Insurance Companies	\$2,299,000	26%	<1%	51.8%
Cincinnati Specialty Underwriters Ins Co	The Cincinnati Insurance Companies	\$742,000	32%	<1%	144.1%
Citizens Insurance Company of America	Hanover Ins Group Prop & Cas Cos	\$47,949,000	1%	8%	60.7%
Claim Prof Liability Insurance Co A RRG	...	\$24,000	20%	<1%	0.0%
Clear Blue Insurance Company	Clear Blue Insurance Group	\$278,000	109%	<1%	37.2%
Clear Blue Specialty Insurance Company	Clear Blue Insurance Group	\$428,000	44%	<1%	43.2%
Clear Spring Property & Casualty Company	Group 1001 Property and Casualty Group	\$403,000	152%	<1%	35.3%
CM Select Insurance Company	...	\$70,000	N/A	<1%	20.0%
CM Vantage Specialty Insurance Company	Church Mutual Insurance Group	\$203,000	123%	<1%	-3.5%
Coalition Insurance Company	...	\$12,000	N/A	<1%	100.0%

Policy-Issuing Insurer	Insurer Group (if any)	2023 Maine Premium	2022 to 2023 Premium Change	Maine to Grand Total %	Maine Adj Loss Ratio
Coface North America Insurance Company	...	\$197,000	-1%	<1%	-1.5%
College Risk Retention Group, Inc.	...	\$21,000	17%	<1%	26.3%
Colonial Surety Company	...	\$53,000	13%	<1%	-46.5%
Colony Insurance Company	BAMR US PC Group	\$811,000	-6%	<1%	101.0%
Colony Specialty Insurance Company	BAMR US PC Group	\$105,000	250%	<1%	296.8%
Columbia Casualty Company	CNA Insurance Companies	\$2,649,000	9%	<1%	54.8%
Commerce and Industry Insurance Company	American International Group	\$5,258,000	15%	3%	9.2%
Commerce Insurance Company	MAPFRE North America Group	\$6,115,000	-15%	<1%	57.0%
Concert Specialty Insurance Company	Concert Insurance Group	\$96,000	200%	<1%	14.9%
Concord General Mutual Insurance Company	Auto-Owners Insurance Group	\$81,267,000	25%	40%	67.1%
Conifer Insurance Company	Conifer Insurance Group	\$33,000	-42%	<1%	0.0%
Continental Casualty Company	CNA Insurance Companies	\$17,824,000	-2%	<1%	60.9%
Continental Indemnity Company	AU Holding Company Group	\$205,000	-19%	<1%	1.5%
Continental Insurance Company	CNA Insurance Companies	\$2,210,000	12%	<1%	-8.2%
Continental Western Insurance Company	W. R. Berkley Insurance Group	\$16,389,000	15%	5%	168.1%
Contractors Bonding and Insurance Co	RLI Group	\$32,000	-75%	<1%	-1.7%
COPIC, A Risk Retention Group	COPIC Insurance Group	\$13,000	333%	<1%	62.5%
CorePointe Insurance Company	AmTrust Group	\$29,000	38%	<1%	16.7%
Countryway Insurance Company	Virginia Farm Bureau Group	\$12,694,000	12%	20%	86.4%
Courtesy Insurance Company	...	\$170,000	-16%	<1%	112.1%
Coverys Specialty Insurance Company	Coverys Companies	\$133,000	-8%	<1%	14.1%
Covington Specialty Insurance Company	Berkshire Hathaway Insurance Group	\$317,000	-7%	<1%	63.0%
CrossFit Risk Retention Group, Inc.	...	\$16,000	23%	<1%	6.7%
Crum & Forster Indemnity Company	Fairfax Financial (USA) Group	\$72,000	-29%	<1%	8.9%
Crum & Forster Specialty Insurance Co	Fairfax Financial (USA) Group	\$2,757,000	11%	<1%	30.8%
CUMIS Insurance Society, Inc.	CUMIS Insurance Society Group	\$8,166,000	14%	1%	56.8%
CUMIS Specialty Insurance Company, Inc.	CUMIS Insurance Society Group	\$209,000	243%	<1%	9.5%
CUSA Risk Retention Group, Inc.	...	\$367,000	-78%	6%	-215.5%
Dairyland Insurance Company	Sentry Insurance Group	\$5,639,000	-7%	5%	59.3%
DAN Risk Retention Group, Inc.	...	\$23,000	-21%	<1%	-4.5%
Dealers Assurance Company	...	\$645,000	-20%	<1%	36.1%
Developers Surety and Indemnity Company	AmTrust Group	\$82,000	N/A	<1%	22.2%
Diamond State Insurance Company	Global Indemnity Group	\$161,000	58%	<1%	-7.0%
Doctors Company, An Interinsurance Exch	Doctors Company Insurance Group	\$135,000	170%	<1%	46.3%
Donegal Mutual Insurance Company	Donegal Insurance Group	\$8,000	N/A	<1%	0.0%
Dorchester Insurance Company, Ltd.	Topa Insurance Group	\$61,000	-88%	<1%	17.1%
Eastern Advantage Assurance Company	ProAssurance Group	\$1,099,000	-34%	3%	29.8%
Eastern Alliance Insurance Company	ProAssurance Group	\$5,094,000	4%	5%	47.1%
Eastern Dentists Ins Co A Dental Soc RRG	...	\$147,000	10%	1%	-49.0%
EastGUARD Insurance Company	Berkshire Hathaway Insurance Group	\$36,000	-25%	<1%	-156.8%
Electric Insurance Company	...	\$1,249,000	12%	<1%	63.7%
Empire Fire and Marine Insurance Company	Zurich Insurance US PC Group	\$558,000	20%	<1%	56.5%
Employers Assurance Company	Employers Insurance Group	\$91,000	-59%	<1%	-34.9%
Employers Compensation Insurance Company	Employers Insurance Group	\$137,000	-7%	<1%	141.0%
Employers Insurance Company of Nevada	Employers Insurance Group	\$20,000	-17%	<1%	-4.2%
Employers Insurance Company of Wausau	Liberty Mutual Insurance Companies	\$2,258,000	29%	<1%	32.2%
Employers Mutual Casualty Company	EMC Insurance Companies	\$478,000	-1%	<1%	-26.4%
Employers Preferred Insurance Company	Employers Insurance Group	\$640,000	12%	<1%	35.9%
Enact Mortgage Insurance Corporation	Enact Mortgage Insurance Group	\$2,942,000	-3%	<1%	-4.2%
Encompass Insurance Company of America	Allstate Insurance Group	\$67,000	-7%	<1%	4.2%
Endurance American Specialty Ins Co	Sompo Holdings US Group	\$4,674,000	-1%	<1%	26.0%
Endurance Assurance Corporation	Sompo Holdings US Group	\$2,398,000	-21%	<1%	23.3%
Essent Guaranty, Inc.	Essent Guaranty Group	\$2,023,000	1%	<1%	-0.2%
Essentia Insurance Company	Markel Insurance Group	\$2,956,000	16%	<1%	35.6%
Esurance Insurance Company	Allstate Insurance Group	\$2,953,000	-31%	<1%	64.6%
Euler Hermes North America Insurance Co.	Allianz US PC Insurance Companies	\$997,000	-5%	<1%	20.6%
Evanston Insurance Company	Markel Insurance Group	\$6,936,000	13%	<1%	41.3%
Everest Denali Insurance Company	Everest Re U.S. Group	\$184,000	-12%	<1%	10.4%
Everest Indemnity Insurance Company	Everest Re U.S. Group	\$1,588,000	21%	<1%	22.1%
Everest National Insurance Company	Everest Re U.S. Group	\$1,440,000	-4%	<1%	31.6%
Everest Premier Insurance Company	Everest Re U.S. Group	\$243,000	45%	<1%	5.4%
Everest Reinsurance Company	Everest Re U.S. Group	\$661,000	3%	<1%	31.9%
Evergreen National Indemnity Company	Stillwater Insurance Group	\$490,000	12%	1%	3.5%
Everspan Indemnity Insurance Company	Ambac Financial Group	\$362,000	-7%	<1%	63.3%
Everspan Insurance Company	Ambac Financial Group	\$94,000	276%	<1%	50.0%
Excess Share Insurance Corporation	American Mutual Share Insurance Group	\$127,000	9%	4%	0.0%
Executive Risk Indemnity Inc.	Chubb INA Group	\$213,000	13%	<1%	29.0%
Factory Mutual Insurance Company	FM Global Group	\$31,986,000	31%	<1%	6.4%
Fair American Insurance and Reins Co	Berkshire Hathaway Insurance Group	\$485,000	5%	<1%	13.8%
Falls Lake Fire and Casualty Company	James River Group	\$217,000	-55%	<1%	-138.8%
Falls Lake National Insurance Company	James River Group	\$212,000	822%	<1%	9.0%
Farm Family Casualty Insurance Company	BAMR US PC Group	\$17,856,000	6%	4%	47.4%
Farmers Casualty Insurance Company	Farmers Insurance Group	\$13,307,000	17%	3%	57.1%
Farmers Direct Prop and Cas Insurance Co	Farmers Insurance Group	\$4,191,000	214%	1%	98.4%
Farmers Insurance Exchange	Farmers Insurance Group	\$747,000	-2%	<1%	42.2%
Farmers Property and Casualty Ins Co	Farmers Insurance Group	\$36,547,000	-8%	2%	64.0%
Farmington Casualty Company	Travelers Group	\$482,000	-8%	<1%	7.3%
Federal Insurance Company	Chubb INA Group	\$23,211,000	9%	<1%	44.7%
Federated Mutual Insurance Company	Federated Mutual Group	\$6,976,000	23%	<1%	47.2%
Federated Reserve Insurance Company	Federated Mutual Group	\$1,102,000	-2%	<1%	41.2%
Federated Rural Electric Ins Exchange	...	\$178,000	0%	<1%	474.7%
Federated Service Insurance Company	Federated Mutual Group	\$196,000	-19%	<1%	105.6%
Fidelity and Deposit Company of Maryland	Zurich Insurance US PC Group	\$1,247,000	-3%	<1%	-0.8%

Policy-Issuing Insurer	Insurer Group (if any)	2023 Maine Premium	2022 to 2023 Premium Change	Maine to Grand Total %	Maine Adj Loss Ratio
Fidelity and Guaranty Insurance Company	Travelers Group	\$623,000	114%	<1%	59.1%
Fireman's Fund Indemnity Corporation	Allianz US PC Insurance Companies	\$1,246,000	N/A	<1%	0.0%
Fireman's Fund Insurance Company	Allianz US PC Insurance Companies	\$1,666,000	47%	<1%	106.9%
Firemen's Ins Co of Washington, D.C.	W. R. Berkley Insurance Group	\$21,608,000	20%	9%	48.3%
First Colonial Insurance Company	Allstate Insurance Group	\$889,000	1%	<1%	35.5%
First Financial Insurance Company	IFG Companies	\$49,000	23%	<1%	50.0%
First Liberty Insurance Corporation	Liberty Mutual Insurance Companies	\$915,000	-48%	<1%	67.5%
Florists' Mutual Insurance Company	Sentry Insurance Group	\$56,000	-87%	<1%	99.7%
Foremost Insurance Co Grand Rapids, MI	Farmers Insurance Group	\$32,704,000	12%	<1%	41.2%
Foremost Property and Casualty Ins Co	Farmers Insurance Group	\$940,000	18%	<1%	51.1%
Fortegra Specialty Insurance Company	Fortegra P&C Group	\$1,106,000	396%	<1%	50.8%
Fortress Insurance Company	National Group	\$25,000	56%	<1%	-190.5%
Frankenmuth Insurance Company	Frankenmuth Insurance Group	\$39,476,000	16%	4%	51.2%
Franklin Casualty Insurance Co RRG	...	\$7,000	0%	<1%	0.0%
Freedom Specialty Insurance Company	Nationwide Property & Casualty Group	\$1,506,000	374%	<1%	98.9%
Garrison Property and Casualty Ins Co	USAA Group	\$11,368,000	22%	<1%	75.0%
GEICO Casualty Company	Berkshire Hathaway Insurance Group	\$342,000	-9%	<1%	31.3%
GEICO General Insurance Company	Berkshire Hathaway Insurance Group	\$60,853,000	-1%	<1%	59.3%
GEICO Indemnity Company	Berkshire Hathaway Insurance Group	\$36,039,000	-7%	<1%	70.1%
GEICO Marine Insurance Company	Berkshire Hathaway Insurance Group	\$2,308,000	2%	<1%	71.1%
Gemini Insurance Company	W. R. Berkley Insurance Group	\$1,553,000	-20%	<1%	13.5%
General Casualty Company of Wisconsin	QBE North America Insurance Group	\$206,000	-15%	<1%	47.6%
General Insurance Company of America	Liberty Mutual Insurance Companies	\$876,000	96%	<1%	49.2%
General Security Indemnity Co of Arizona	SCOR US Group	\$1,064,000	16%	<1%	-105.4%
General Security National Insurance Co	SCOR US Group	\$78,000	-17%	<1%	-2.6%
General Star Indemnity Company	Berkshire Hathaway Insurance Group	\$4,303,000	19%	<1%	35.7%
General Star National Insurance Co	Berkshire Hathaway Insurance Group	\$10,000	11%	<1%	640.0%
Generali USB	...	\$3,505,000	88%	<1%	33.6%
GeoVera Specialty Insurance Company	GeoVera U.S. Insurance Group	\$3,000	-86%	<1%	0.0%
Glencar Insurance Company	HDI/Talanx US PC Group	\$55,000	1275%	<1%	55.2%
Golden Bear Insurance Company	...	\$148,000	37%	<1%	0.0%
Golden Insurance Company, A RRG	InSure Homes Group	\$1,000	N/A	<1%	0.0%
Gotham Insurance Company	Coaction Specialty Insurance Group	\$1,578,000	108%	<1%	10.7%
Government Employees Insurance Company	Berkshire Hathaway Insurance Group	\$13,609,000	-4%	<1%	63.4%
Granite Re, Inc.	Federated Mutual Group	\$58,000	176%	<1%	7.7%
Granite State Insurance Company	American International Group	\$1,934,000	-18%	<1%	82.1%
Graphic Arts Mutual Insurance Company	Utica National Insurance Group	\$195,000	-67%	<1%	22.8%
Gray Surplus Lines Insurance Company	The Gray Insurance Group	\$147,000	32%	<1%	48.3%
Great Amer Risk Sol Surplus Lines Ins Co	Great American P & C Insurance Group	\$240,000	79%	<1%	5.9%
Great American Alliance Insurance Co	Great American P & C Insurance Group	\$794,000	62%	<1%	10.4%
Great American Assurance Company	Great American P & C Insurance Group	\$1,804,000	-2%	<1%	16.2%
Great American E & S Insurance Company	Great American P & C Insurance Group	\$1,326,000	142%	<1%	24.1%
Great American Fidelity Insurance Co	Great American P & C Insurance Group	\$203,000	17%	<1%	-3.5%
Great American Insurance Co of New York	Great American P & C Insurance Group	\$336,000	35%	<1%	56.3%
Great American Insurance Company	Great American P & C Insurance Group	\$4,888,000	8%	<1%	18.6%
Great American Security Insurance Co	Great American P & C Insurance Group	\$1,125,000	221%	<1%	10.8%
Great Divide Insurance Company	W. R. Berkley Insurance Group	\$479,000	-6%	<1%	204.5%
Great Midwest Insurance Company	Skyward Specialty Insurance Group	\$892,000	-36%	<1%	-1.3%
Great Northern Insurance Company	Chubb INA Group	\$13,497,000	13%	<1%	59.3%
Great West Casualty Company	Old Republic Insurance Group	\$4,626,000	39%	<1%	80.6%
Greater New York Mutual Insurance Co	Greater New York Group	\$761,000	119%	<1%	108.0%
Green Hills Insurance Company RRG	...	\$3,000	N/A	<1%	200.0%
Green Mountain Insurance Company, Inc.	Auto-Owners Insurance Group	\$2,065,000	53%	3%	117.4%
Greenwich Insurance Company	XL America Companies	\$1,127,000	16%	<1%	-70.5%
Guarantee Company of North America USA	Intact US Insurance Group	\$58,000	-11%	<1%	3.3%
GuideOne Insurance Company	GuideOne Insurance Companies	\$209,000	-41%	<1%	-12.8%
GuideOne National Insurance Company	GuideOne Insurance Companies	\$82,000	-55%	<1%	2.1%
GuideOne Specialty Insurance Company	GuideOne Insurance Companies	\$75,000	1775%	<1%	-5.9%
Hamilton Select Insurance Inc.	...	\$208,000	230%	<1%	44.9%
Harco National Insurance Company	IAT Insurance Group	\$1,343,000	-10%	<1%	-6.3%
Harleysville Insurance Company	Nationwide Property & Casualty Group	\$257,000	-18%	<1%	-8.3%
Harleysville Preferred Insurance Company	Nationwide Property & Casualty Group	\$14,000	-52%	<1%	-12.9%
Harleysville Worcester Insurance Company	Nationwide Property & Casualty Group	\$306,000	-11%	<1%	250.7%
Hartford Accident and Indemnity Company	Hartford Insurance Group	\$1,533,000	25%	<1%	46.0%
Hartford Casualty Insurance Company	Hartford Insurance Group	\$1,366,000	-1%	<1%	23.9%
Hartford Fire Insurance Company	Hartford Insurance Group	\$12,756,000	21%	<1%	43.0%
Hartford Insurance Co of the Midwest	Hartford Insurance Group	\$1,322,000	26%	<1%	-63.5%
Hartford Steam Boiler Inspec & Ins	Munich-American Holding Corp Companies	\$497,000	-28%	<1%	94.7%
Hartford Underwriters Insurance Company	Hartford Insurance Group	\$4,072,000	-15%	<1%	41.4%
HDI Global Insurance Company	HDI/Talanx US PC Group	\$505,000	-12%	<1%	11.4%
HDI Specialty Insurance Company	HDI/Talanx US PC Group	\$245,000	38%	<1%	21.1%
Heritage Indemnity Company	AmTrust Group	\$102,000	6%	<1%	71.6%
Hiscox Insurance Company Inc.	Hiscox USA Group	\$1,694,000	5%	<1%	36.0%
Homeland Insurance Company of Delaware	Intact US Insurance Group	\$7,000	N/A	<1%	14.3%
Homeland Insurance Company of New York	Intact US Insurance Group	\$996,000	-27%	<1%	13.1%
Homesite Insurance Co of the Midwest	American Family Insurance Group	\$15,220,000	21%	1%	98.5%
Homesite Insurance Company	American Family Insurance Group	\$1,635,000	413%	<1%	54.1%
Homesite Insurance Company of Florida	American Family Insurance Group	\$546,000	27%	<1%	49.5%
Horace Mann Insurance Company	Horace Mann Insurance Group	\$4,349,000	1%	2%	80.0%
Horace Mann Property & Casualty Ins Co	Horace Mann Insurance Group	\$6,563,000	21%	3%	77.4%
Housing Authority Prop Ins, A Mutual Co	HAI Group	\$457,000	9%	<1%	232.9%
Housing Authority RRG, Inc.	HAI Group	\$184,000	0%	<1%	37.8%
Housing Enterprise Insurance Co, Inc.	HAI Group	\$115,000	44%	<1%	60.9%

Policy-Issuing Insurer	Insurer Group (if any)	2023 Maine Premium	2022 to 2023 Premium Change	Maine to Grand Total %	Maine Adj Loss Ratio
Housing Specialty Insurance Co, Inc.	HAI Group	\$2,000	-88%	<1%	-33.3%
Houston Casualty Company	Tokio Marine US PC Group	\$3,020,000	39%	<1%	-310.3%
Houston Specialty Insurance Company	Skyward Specialty Insurance Group	\$1,040,000	133%	<1%	-1.1%
HSB Specialty Insurance Company	Munich-American Holding Corp Companies	\$5,000	-99%	<1%	-62.6%
Hudson Excess Insurance Company	Fairfax Financial (USA) Group	\$1,136,000	-21%	<1%	21.9%
Hudson Insurance Company	Fairfax Financial (USA) Group	\$276,000	-25%	<1%	-4.5%
Illinois National Insurance Co.	American International Group	\$151,000	-3%	<1%	50.9%
Illinois Union Insurance Company	Chubb INA Group	\$2,363,000	12%	<1%	19.8%
Imperium Insurance Company	Skyward Specialty Insurance Group	\$743,000	-25%	<1%	48.5%
Indemnity Insurance Co of North America	Chubb INA Group	\$2,229,000	-13%	<1%	39.5%
Indemnity National Insurance Company	...	\$6,000	N/A	<1%	0.0%
Independence American Insurance Company	Independence Pet Insurance Group	\$1,117,000	25%	<1%	74.2%
Indian Harbor Insurance Company	XL America Companies	\$3,725,000	-8%	<1%	196.7%
Insurance Company of Greater New York	Greater New York Group	\$147,000	465%	<1%	-11.5%
Insurance Company of North America	Chubb INA Group	\$206,000	1%	<1%	28.6%
Insurance Company of State of PA	American International Group	\$311,000	168%	<1%	-613.6%
Insurance Company of the West	ICW Group	\$30,000	3%	<1%	2.8%
Integon National Insurance Company	Allstate Insurance Group	\$22,774,000	-6%	1%	66.5%
Integon Preferred Insurance Company	Allstate Insurance Group	\$240,000	N/A	<1%	16.0%
Interinsurance Exchange of the Auto Club	Auto Club Enterprises Insurance Group	\$38,737,000	19%	<1%	65.8%
International Fidelity Insurance Company	IAT Insurance Group	\$1,000	-88%	<1%	-50.0%
Interstate Fire & Casualty Company	Allianz US PC Insurance Companies	\$114,000	-83%	<1%	107.0%
Intrepid Insurance Company	W. R. Berkley Insurance Group	\$103,000	N/A	<1%	14.3%
Ironshore Indemnity Inc.	Liberty Mutual Insurance Companies	\$61,000	97%	<1%	51.9%
Ironshore Specialty Insurance Co	Liberty Mutual Insurance Companies	\$1,886,000	9%	<1%	35.4%
ISMIE Indemnity Company	ISMIE Mutual Group	\$50,000	257%	<1%	36.4%
James River Insurance Company	James River Group	\$981,000	8%	<1%	6.7%
Jefferson Insurance Company	Allianz US PC Insurance Companies	\$8,716,000	4%	<1%	19.7%
Jewelers Mutual Insurance Company, SI	Jewelers Mutual Insurance Group	\$578,000	11%	<1%	23.0%
JM Specialty Insurance Company	Jewelers Mutual Insurance Group	\$2,000	0%	<1%	0.0%
Kemper Independence Insurance Company	Kemper PC Companies	\$570,000	-51%	<1%	50.3%
Key Risk Insurance Company	W. R. Berkley Insurance Group	\$487,000	14%	<1%	106.5%
Kinsale Insurance Company	...	\$2,992,000	55%	<1%	19.4%
Knight Specialty Insurance Company	Knight Insurance Group	\$83,000	N/A	<1%	0.0%
KW Specialty Insurance Company	...	\$10,000	11%	<1%	70.0%
Lancer Insurance Company	Core Specialty Insurance Group	\$1,290,000	-14%	<1%	16.1%
Landmark American Insurance Company	Berkshire Hathaway Insurance Group	\$2,330,000	59%	<1%	41.7%
Lexington Insurance Company	American International Group	\$11,835,000	186%	<1%	26.5%
Lexington National Insurance Corporation	Revolutionary Insurance Group	\$28,000	4%	<1%	0.0%
Lexon Insurance Company	Sompo Holdings US Group	\$153,000	446%	<1%	-173.3%
Liberty Insurance Corporation	Liberty Mutual Insurance Companies	\$4,254,000	-2%	<1%	82.6%
Liberty Insurance Underwriters, Inc.	Liberty Mutual Insurance Companies	\$13,235,000	-2%	<1%	102.4%
Liberty Mutual Fire Insurance Company	Liberty Mutual Insurance Companies	\$27,339,000	2%	<1%	36.6%
Liberty Mutual Insurance Company	Liberty Mutual Insurance Companies	\$7,923,000	-6%	<1%	40.6%
Liberty Mutual Personal Insurance Co	Liberty Mutual Insurance Companies	\$63,638,000	5%	2%	67.3%
Liberty Surplus Insurance Corporation	Liberty Mutual Insurance Companies	\$1,891,000	60%	<1%	24.7%
LM General Insurance Company	Liberty Mutual Insurance Companies	\$21,628,000	-11%	<1%	49.9%
LM Insurance Corporation	Liberty Mutual Insurance Companies	\$4,706,000	-33%	<1%	72.4%
Lone Star Alliance, Inc., RRG	Texas Medical Insurance Group	\$24,000	-79%	<1%	29.1%
Lyndon Southern Insurance Company	Fortegra P&C Group	\$571,000	-39%	<1%	137.5%
MAG Mutual Insurance Company	MAG Mutual Companies	\$50,000	163%	<1%	0.0%
Main Street America Assurance Company	American Family Insurance Group	\$6,766,000	3%	3%	55.0%
Main Street America Protection Ins Co	American Family Insurance Group	\$6,562,000	0%	2%	64.8%
Maine Employers' Mutual Insurance Co	MEMIC Group	\$188,548,000	3%	94%	52.9%
Manufacturers Alliance Insurance Company	Old Republic Insurance Group	\$1,182,000	124%	<1%	27.3%
Markel American Insurance Company	Markel Insurance Group	\$3,189,000	20%	<1%	47.8%
Markel Insurance Company	Markel Insurance Group	\$1,670,000	20%	<1%	39.5%
Massachusetts Bay Insurance Company	Hanover Ins Group Prop & Cas Cos	\$10,688,000	-63%	2%	21.6%
Maxum Indemnity Company	Hartford Insurance Group	\$984,000	123%	<1%	48.3%
Medical Mutual Insurance Co of Maine	...	\$40,177,000	9%	72%	108.8%
Medical Protective Company	Berkshire Hathaway Insurance Group	\$4,524,000	10%	<1%	47.5%
Medmarc Casualty Insurance Company	ProAssurance Group	\$56,000	-10%	<1%	-23.2%
MEMIC Casualty Company	MEMIC Group	\$56,000	-16%	<1%	130.9%
MEMIC Indemnity Company	MEMIC Group	\$1,627,000	41%	<1%	89.4%
Mental Health Risk Retention Group, Inc.	...	\$685,000	4%	5%	19.0%
Merchants Bonding Company (Mutual)	Merchants Bonding Co (Mutual) Group	\$680,000	11%	<1%	3.7%
Merchants National Bonding, Inc.	Merchants Bonding Co (Mutual) Group	\$396,000	198%	<1%	-20.6%
Merrimack Mutual Fire Insurance Company	Andover Companies Pool	\$16,959,000	19%	4%	79.4%
Mesa Underwriters Specialty Insurance Co	Selective Insurance Group	\$1,568,000	57%	<1%	30.8%
Metropolitan General Insurance Company	...	\$1,185,000	47%	<1%	89.3%
MIC General Insurance Corporation	Allstate Insurance Group	\$2,191,000	392%	<1%	394.2%
MIC Property and Casualty Insurance Corp	Ally Insurance Group	\$43,000	-28%	<1%	26.2%
Mid-Continent Assurance Company	Great American P & C Insurance Group	\$1,000	N/A	<1%	0.0%
Mid-Continent Casualty Company	Great American P & C Insurance Group	\$125,000	11%	<1%	0.0%
Mid-Continent Excess and Surplus Ins Co	Great American P & C Insurance Group	\$229,000	3171%	3%	3.5%
Middlesex Insurance Company	Sentry Insurance Group	\$4,434,000	19%	1%	62.4%
Midvale Indemnity Company	American Family Insurance Group	\$1,065,000	249%	<1%	34.8%
Midwest Employers Casualty Company	W. R. Berkley Insurance Group	\$918,000	28%	<1%	-5.2%
Milford Casualty Insurance Company	AmTrust Group	\$186,000	500%	<1%	25.0%
Mitsui Sumitomo Insurance Co of America	MS&AD US Insurance Group	\$55,000	-67%	<1%	43.0%
Mitsui Sumitomo Insurance USA Inc.	MS&AD US Insurance Group	\$352,000	62%	<1%	10.2%
MMG Insurance Company	...	\$114,177,000	11%	42%	59.8%
Mobilias Insurance Company	CSAA Insurance Group	\$647,000	334%	<1%	124.5%

Policy-Issuing Insurer	Insurer Group (if any)	2023 Maine Premium	2022 to 2023 Premium Change	Maine to Grand Total %	Maine Adj Loss Ratio
Mortgage Guaranty Insurance Corporation	Mortgage Guaranty Group	\$5,104,000	-3%	<1%	-4.7%
Motorists Commercial Mutual Insurance Co	Encova Mutual Insurance Group	\$2,277,000	0%	<1%	72.6%
Motors Insurance Corporation	Ally Insurance Group	\$88,000	21%	<1%	0.0%
Mount Vernon Fire Insurance Company	Berkshire Hathaway Insurance Group	\$6,658,000	18%	2%	19.6%
Mount Vernon Specialty Insurance Company	Berkshire Hathaway Insurance Group	\$60,000	11%	<1%	9.5%
MS Transverse Specialty Insurance Co	MS&AD US Insurance Group	\$623,000	72%	<1%	15.4%
MSIG Specialty Insurance USA Inc.	MS&AD US Insurance Group	\$398,000	N/A	<1%	42.9%
Mt. Hawley Insurance Company	RLI Group	\$151,000	-55%	<1%	10.6%
National American Insurance Company	...	\$1,000	N/A	<1%	0.0%
National Casualty Company	Nationwide Property & Casualty Group	\$5,901,000	-26%	<1%	58.2%
National Catholic RRG, Inc.	...	\$222,000	7%	<1%	46.5%
National Fire & Marine Insurance Co	Berkshire Hathaway Insurance Group	\$4,033,000	48%	<1%	32.8%
National Fire Insurance Co of Hartford	CNA Insurance Companies	\$999,000	30%	<1%	70.0%
National General Insurance Company	Allstate Insurance Group	\$909,000	10%	<1%	47.5%
National Indemnity Company	Berkshire Hathaway Insurance Group	\$1,488,000	19%	<1%	7.1%
National Interstate Insurance Company	Great American P & C Insurance Group	\$3,217,000	134%	<1%	49.7%
National Liability & Fire Insurance Co	Berkshire Hathaway Insurance Group	\$2,140,000	107%	<1%	22.2%
National Mortgage Insurance Corporation	National Mortgage Insurance Group	\$1,971,000	17%	<1%	2.7%
National Specialty Insurance Company	Markel Insurance Group	\$826,000	-1%	<1%	81.7%
National Surety Corporation	Allianz US PC Insurance Companies	\$10,000	150%	<1%	-688.9%
National Union Fire Ins Co Pittsburgh PA	American International Group	\$12,808,000	-2%	<1%	24.0%
Nationwide Affinity Ins Co of America	Nationwide Property & Casualty Group	\$271,000	90%	<1%	140.9%
Nationwide Agribusiness Insurance Co	Nationwide Property & Casualty Group	\$3,792,000	10%	<1%	109.2%
Nationwide Assurance Company	Nationwide Property & Casualty Group	\$284,000	143%	<1%	63.1%
Nationwide General Insurance Company	Nationwide Property & Casualty Group	\$948,000	-2%	<1%	124.9%
Nationwide Mutual Insurance Company	Nationwide Property & Casualty Group	\$6,180,000	0%	<1%	61.3%
Nationwide Property & Casualty Ins Co	Nationwide Property & Casualty Group	\$25,000	-85%	<1%	21.4%
Nautilus Insurance Company	W. R. Berkley Insurance Group	\$6,388,000	20%	<1%	18.0%
Navigators Insurance Company	Hartford Insurance Group	\$2,516,000	21%	<1%	29.7%
Navigators Specialty Insurance Company	Hartford Insurance Group	\$601,000	0%	<1%	5.4%
NCMIC Insurance Company	NCMIC Group	\$279,000	-6%	<1%	-13.6%
NCMIC Risk Retention Group, Inc.	NCMIC Group	\$63,000	91%	<1%	16.7%
New Hampshire Insurance Company	American International Group	\$1,795,000	8%	<1%	-32.8%
New Home Warranty Insurance Co, A RRG	...	\$7,000	17%	<1%	133.3%
New York Marine and General Insurance Co	Coaction Specialty Insurance Group	\$275,000	-80%	<1%	1.4%
NGM Insurance Company	American Family Insurance Group	\$10,777,000	8%	3%	100.0%
NLADA Mutual Insurance Company, a RRG	MLM Group	\$30,000	N/A	<1%	8.3%
NORCAL Specialty Insurance Company	ProAssurance Group	\$1,000	-94%	<1%	2466.7%
NorGUARD Insurance Company	Berkshire Hathaway Insurance Group	\$1,057,000	35%	<1%	30.1%
North American Capacity Insurance Co	...	\$713,000	-43%	<1%	11.5%
North Light Specialty Insurance Company	Allstate Insurance Group	\$177,000	-1%	<1%	19.2%
North Pointe Insurance Company	QBE North America Insurance Group	\$51,000	104%	<1%	46.9%
North River Insurance Company	Fairfax Financial (USA) Group	\$4,179,000	41%	<1%	39.1%
Northern Security Insurance Co, Inc.	Vermont Mutual Group	\$4,486,000	13%	3%	43.9%
Northfield Insurance Company	Travelers Group	\$2,306,000	26%	<1%	7.6%
Northland Insurance Company	Travelers Group	\$2,552,000	17%	<1%	80.5%
NOVA Casualty Company	Hanover Ins Group Prop & Cas Cos	\$722,000	-54%	<1%	9.7%
Nutmeg Insurance Company	Hartford Insurance Group	\$275,000	1096%	<1%	44.5%
Oak River Insurance Company	Berkshire Hathaway Insurance Group	\$4,000	100%	<1%	33.3%
OBI National Insurance Company	Intact US Insurance Group	\$11,000	38%	<1%	-9.1%
Obsidian Insurance Company	Obsidian Insurance Group	\$76,000	485%	<1%	15.6%
Obsidian Specialty Insurance Company	Obsidian Insurance Group	\$363,000	-27%	<1%	22.8%
Occidental Fire and Casualty Co of NC	IAT Insurance Group	\$765,000	72%	<1%	20.4%
Ohio Casualty Insurance Company	Liberty Mutual Insurance Companies	\$15,054,000	8%	1%	91.2%
Ohio Indemnity Company	...	\$1,520,000	-16%	<1%	52.6%
Ohio Security Insurance Company	Liberty Mutual Insurance Companies	\$29,202,000	6%	1%	70.5%
Old Republic Insurance Company	Old Republic Insurance Group	\$6,456,000	-18%	<1%	2.0%
Old Republic Union Insurance Company	Old Republic Insurance Group	\$379,000	283%	<1%	36.6%
OMS National Insurance Company, RRG	National Group	\$375,000	-9%	<1%	11.1%
OQIDA Risk Retention Group, Inc.	...	\$48,000	60%	<1%	-22.2%
Ophthalmic Mutual Insurance Co (A RRG)	...	\$173,000	84%	<1%	6.1%
Overdrive Risk Retention Group, LLC	...	\$5,000	-29%	<1%	0.0%
Pacific Employers Insurance Company	Chubb INA Group	\$45,000	41%	<1%	423.8%
Pacific Indemnity Company	Chubb INA Group	\$15,746,000	17%	2%	24.0%
Pacific Insurance Company, Limited	Hartford Insurance Group	\$87,000	2%	<1%	-27.5%
Palms Specialty Insurance Company, Inc.	...	\$256,000	N/A	1%	53.3%
Palomar Excess and Surplus Insurance Co	Palomar Holdings US Group	\$495,000	42%	<1%	273.0%
Patriot Insurance Company	Frankenmuth Insurance Group	\$33,210,000	3%	64%	62.6%
Patrons Oxford Insurance Company	Quincy Mutual Group	\$57,652,000	11%	95%	54.7%
Peerless Insurance Company	Liberty Mutual Insurance Companies	\$1,000	-89%	<1%	-15800.0%
Peleus Insurance Company	BAMR US PC Group	\$148,000	-12%	<1%	54.0%
Peninsula Insurance Company	Donegal Insurance Group	\$478,000	-27%	<1%	194.2%
Penn-America Insurance Company	Global Indemnity Group	\$1,587,000	-12%	1%	23.2%
Pennsylvania Insurance Company	AU Holding Company Group	\$783,000	80%	1%	64.4%
Pennsylvania Lumbermens Mutual Ins Co	...	\$2,230,000	-8%	<1%	3.7%
Pennsylvania Manufacturers Indemnity Co	Old Republic Insurance Group	\$669,000	42%	<1%	54.9%
Pennsylvania Manufacturers' Assoc Ins Co	Old Republic Insurance Group	\$868,000	-24%	<1%	9.7%
Pennsylvania National Mutual Cas Ins Co	Penn National Insurance Companies	\$3,000	-25%	<1%	0.0%
Permanent General Assurance Corporation	American Family Insurance Group	\$3,353,000	2%	<1%	57.1%
Pharmacists Mutual Insurance Company	Pharmacists Mutual Insurance Group	\$87,000	-16%	<1%	40.2%
Phenix Mutual Fire Insurance Company	Encova Mutual Insurance Group	\$139,000	-76%	99%	147.1%
Philadelphia Indemnity Insurance Company	Tokio Marine US PC Group	\$27,296,000	13%	<1%	65.6%
Phoenix Insurance Company	Travelers Group	\$6,215,000	10%	<1%	45.6%

Policy-Issuing Insurer	Insurer Group (if any)	2023 Maine Premium	2022 to 2023 Premium Change	Maine to Grand Total %	Maine Adj Loss Ratio
Plateau Casualty Insurance Company	...	\$281,000	-2%	<1%	62.8%
Platte River Insurance Company	Berkshire Hathaway Insurance Group	\$315,000	8%	<1%	5.2%
PMI Mortgage Insurance Co.	PMI Mortgage Group	\$50,000	-15%	<1%	-92.0%
Praetorian Insurance Company	QBE North America Insurance Group	\$926,000	13%	<1%	54.0%
Preferra Insurance Company RRG	...	\$191,000	11%	1%	17.0%
Preferrred Professional Insurance Company	Coverys Companies	\$73,000	-22%	<1%	33.3%
Prescient National Insurance Company	...	\$1,000	N/A	<1%	N/A
Prime Insurance Company	Prime Insurance Group	\$639,000	-23%	<1%	43.2%
Princeton Excess & Surplus Lines Ins Co	Munich-American Holding Corp Companies	\$1,468,000	-36%	<1%	-20.6%
Privilege Underwriters Reciprocal Exch	Tokio Marine US PC Group	\$7,869,000	22%	<1%	71.6%
ProAssurance Indemnity Company, Inc.	ProAssurance Group	\$1,381,000	886%	<1%	65.6%
ProAssurance Insurance Co of America	ProAssurance Group	\$326,000	-22%	<1%	2.8%
ProAssurance Specialty Insurance Company	ProAssurance Group	\$706,000	64%	<1%	25.5%
Professional Security Insurance Company	MAG Mutual Companies	\$60,000	900%	<1%	0.0%
Progressive Casualty Insurance Company	Progressive Insurance Group	\$629,000	-2%	<1%	106.6%
Progressive Northern Insurance Company	Progressive Insurance Group	\$24,185,000	11%	<1%	57.3%
Progressive Northwestern Insurance Co	Progressive Insurance Group	\$91,169,000	16%	10%	66.1%
Property and Casualty Ins Co of Hartford	Hartford Insurance Group	\$2,660,000	-5%	<1%	55.6%
ProSelect Insurance Company	Coverys Companies	\$957,000	-65%	<1%	68.7%
Protective Insurance Company	Progressive Insurance Group	\$2,445,000	32%	<1%	25.6%
Protective Property & Casualty Ins Co	...	\$1,060,000	37%	<1%	68.0%
Providence Mutual Fire Insurance Company	...	\$3,156,000	15%	4%	78.1%
QBE Insurance Corporation	QBE North America Insurance Group	\$3,114,000	10%	<1%	18.7%
QBE Specialty Insurance Company	QBE North America Insurance Group	\$997,000	304%	<1%	87.3%
Radian Guaranty Inc.	Radian Group	\$3,067,000	7%	<1%	-18.3%
Radnor Specialty Insurance Company	Berkshire Hathaway Insurance Group	\$23,000	667%	<1%	63.6%
Redwood Fire and Casualty Insurance Co	Berkshire Hathaway Insurance Group	\$16,000	-91%	<1%	47.4%
Regent Insurance Company	QBE North America Insurance Group	\$507,000	2%	<1%	138.8%
Republic Mortgage Insurance Company	Old Republic Insurance Group	\$28,000	-32%	<1%	-3.6%
Republic-Vanguard Insurance Company	AmTrust Group	\$634,000	27%	<1%	-0.8%
Repwest Insurance Company	AMERCO Property and Casualty Ins Group	\$329,000	4%	<1%	4.0%
Restoration Risk Retention Group, Inc.	...	\$84,000	-15%	<1%	65.8%
Richmond National Insurance Company	...	\$49,000	250%	<1%	48.0%
Riverport Insurance Company	W. R. Berkley Insurance Group	\$1,244,000	-2%	2%	6.8%
RLI Insurance Company	RLI Group	\$3,520,000	7%	<1%	21.0%
Rock Ridge Insurance Company	Clear Blue Insurance Group	\$1,217,000	341%	<1%	36.2%
Rockingham Specialty, Inc.	Rockingham Group	\$195,000	-27%	<1%	61.7%
RSUI Indemnity Company	Berkshire Hathaway Insurance Group	\$1,208,000	-7%	<1%	181.0%
Rural Community Insurance Company	Zurich Insurance US PC Group	\$2,983,000	5%	<1%	27.7%
Safeco Insurance Company of America	Liberty Mutual Insurance Companies	\$135,000	55%	<1%	70.9%
Safeco National Insurance Company	Liberty Mutual Insurance Companies	\$44,188,000	10%	41%	67.9%
Safety First Insurance Company	Tokio Marine US PC Group	\$2,000	N/A	<1%	0.0%
Safety Indemnity Insurance Company	Safety Group	\$719,000	62%	<1%	101.8%
Safety Insurance Company	Safety Group	\$5,990,000	69%	<1%	109.3%
Safety National Casualty Corporation	Tokio Marine US PC Group	\$3,141,000	12%	<1%	-53.7%
Safety Property and Casualty Ins Co	Safety Group	\$31,000	0%	<1%	-280.6%
Sagamore Insurance Company	Progressive Insurance Group	\$323,000	-24%	1%	174.8%
Samsung F & M Insurance Co, Ltd USB	...	\$158,000	-29%	<1%	-134.3%
Scottsdale Indemnity Company	Nationwide Property & Casualty Group	\$643,000	-14%	<1%	-0.2%
Scottsdale Insurance Company	Nationwide Property & Casualty Group	\$3,385,000	-29%	<1%	141.7%
Securian Casualty Company	...	\$3,015,000	-9%	<1%	54.5%
Security National Insurance Company	AmTrust Group	\$246,000	-14%	<1%	-0.8%
Selective Insurance Company of New York	Selective Insurance Group	\$934,000	-1%	<1%	82.4%
Seneca Insurance Company, Inc.	Fairfax Financial (USA) Group	\$32,000	-78%	<1%	-9.0%
Seneca Specialty Insurance Company	Fairfax Financial (USA) Group	\$649,000	36%	<1%	10.8%
Sentinel Insurance Company, Ltd.	Hartford Insurance Group	\$1,164,000	-23%	<1%	-31.9%
Sentry Casualty Company	Sentry Insurance Group	\$151,000	-50%	<1%	342.8%
Sentry Insurance Company	Sentry Insurance Group	\$1,729,000	80%	<1%	171.7%
Sentry Select Insurance Company	Sentry Insurance Group	\$4,161,000	1%	<1%	27.1%
Sequoia Insurance Company	AmTrust Group	\$352,000	56%	<1%	39.0%
Service American Indemnity Company	Service Insurance Group	\$501,000	-26%	<1%	34.4%
Service Lloyds Insurance Co, a Stock Co	Service Insurance Group	\$32,000	-14%	<1%	-7.9%
SiriusPoint Specialty Insurance Corp	SiriusPoint America Insurance Group	\$149,000	32%	<1%	53.1%
Sompo America Fire & Marine Ins Co	Sompo Holdings US Group	\$37,000	48%	<1%	66.7%
Sompo America Insurance Company	Sompo Holdings US Group	\$632,000	25%	<1%	79.7%
South Shore Risk Retention Group, Inc.	...	\$7,000	N/A	<1%	16.7%
Southern Insurance Company	AmTrust Group	\$10,000	N/A	<1%	25.0%
Spinnaker Insurance Company	Spinnaker Insurance Group	\$498,000	74%	<1%	27.5%
Spinnaker Specialty Insurance Company	Spinnaker Insurance Group	\$41,000	173%	<1%	74.3%
Spirit Mountain Ins Co RRG, Inc.	...	\$8,000	-38%	<1%	28.6%
St. Paul Fire and Marine Insurance Co	Travelers Group	\$168,000	95%	<1%	33.3%
St. Paul Guardian Insurance Company	Travelers Group	\$18,000	N/A	<1%	92.9%
St. Paul Surplus Lines Insurance Company	Travelers Group	\$54,000	10%	<1%	-24.1%
Standard Fire Insurance Company	Travelers Group	\$38,735,000	22%	<1%	60.9%
Star Insurance Company	AF Group	\$186,000	-65%	<1%	3.4%
StarNet Insurance Company	W. R. Berkley Insurance Group	\$3,544,000	-8%	<1%	56.3%
Starr Indemnity & Liability Company	Starr International Group	\$5,382,000	-10%	<1%	44.9%
Starr Specialty Insurance Company	Starr International Group	\$360,000	61%	<1%	245.3%
Starr Surplus Lines Insurance Company	Starr International Group	\$4,385,000	17%	<1%	15.1%
StarStone National Insurance Company	Core Specialty Insurance Group	\$792,000	-35%	<1%	35.3%
StarStone Specialty Insurance Company	Core Specialty Insurance Group	\$2,227,000	165%	<1%	32.9%
State Farm Fire and Casualty Company	State Farm Group	\$96,394,000	13%	<1%	91.4%
State Farm Mutual Automobile Ins Co	State Farm Group	\$142,593,000	23%	<1%	73.7%

Policy-Issuing Insurer	Insurer Group (if any)	2023 Maine Premium	2022 to 2023 Premium Change	Maine to Grand Total %	Maine Adj Loss Ratio
State Mutual Insurance Company	Auto-Owners Insurance Group	\$1,574,000	5%	32%	44.7%
State National Insurance Company, Inc.	Markel Insurance Group	\$3,511,000	18%	<1%	31.1%
Steadfast Insurance Company	Zurich Insurance US PC Group	\$1,703,000	16%	<1%	123.9%
Stillwater Insurance Company	Stillwater Insurance Group	\$1,000	0%	<1%	0.0%
Stillwater Property and Casualty Ins Co	Stillwater Insurance Group	\$620,000	7%	<1%	88.0%
Stonegate Insurance Company	Producers National Group	\$26,000	2500%	<1%	0.0%
Stonington Insurance Company	QBE North America Insurance Group	\$7,000	-88%	<1%	-2789.5%
Stratford Insurance Company	American International Group	\$444,000	-1%	<1%	4.7%
Strathmore Insurance Company	Greater New York Group	\$874,000	16%	<1%	143.4%
Summit Specialty Insurance Company	ReAlign Insurance Group	\$278,000	613%	<1%	159.7%
SureTec Insurance Company	Markel Insurance Group	\$65,000	7%	<1%	39.7%
Sutton National Insurance Company	Sutton National Group	\$9,000	N/A	<1%	162.5%
Sutton Specialty Insurance Company	Sutton National Group	\$759,000	95%	<1%	17.3%
Swiss Re Corporate Solutions America Ins	Swiss Reinsurance Group	\$10,478,000	234%	<1%	22.2%
Swiss Re Corporate Solutions Capacity	Swiss Reinsurance Group	\$678,000	67%	<1%	148.9%
Swiss Re Corporate Solutions Elite Ins	Swiss Reinsurance Group	\$2,760,000	9%	<1%	2.6%
Swiss Re Corporate Solutions Premier Ins	Swiss Reinsurance Group	\$19,000	-17%	<1%	-4.5%
T.H.E. Insurance Company	XL America Companies	\$320,000	-53%	<1%	-11.6%
TDC Specialty Insurance Company	Doctors Company Insurance Group	\$3,616,000	540%	2%	38.1%
Teachers Insurance Company	Horace Mann Insurance Group	\$11,168,000	5%	6%	61.3%
Technology Insurance Company, Inc.	AmTrust Group	\$1,645,000	17%	<1%	66.6%
Terra Insurance Company (A RRG)	...	\$6,000	20%	<1%	0.0%
Terrafirma RRG LLC	...	\$114,000	13%	5%	94.6%
Texas Insurance Company	AU Holding Company Group	\$1,590,000	52%	<1%	36.3%
The Gray Insurance Company	The Gray Insurance Group	\$16,000	0%	<1%	5.0%
The Hanover American Insurance Company	Hanover Ins Group Prop & Cas Cos	\$587,000	-4%	<1%	47.2%
The Hanover Insurance Company	Hanover Ins Group Prop & Cas Cos	\$71,160,000	52%	3%	29.8%
Third Coast Insurance Company	AF Group	\$158,000	-28%	<1%	59.9%
Tokio Marine America Insurance Company	Tokio Marine US PC Group	\$535,000	-4%	<1%	38.5%
Tokio Marine Specialty Insurance Company	Tokio Marine US PC Group	\$769,000	26%	<1%	134.0%
Toyota Motor Insurance Company	...	\$252,000	11%	<1%	24.3%
Trans Pacific Insurance Company	Tokio Marine US PC Group	\$7,000	17%	<1%	166.7%
TRANSGUARD INSURANCE COMPANY OF AMERICA	IAT Insurance Group	\$163,000	-13%	<1%	30.1%
Transportation Insurance Company	CNA Insurance Companies	\$1,863,000	202%	<1%	18.3%
Travelers Casualty and Surety Co of Amer	Travelers Group	\$13,417,000	-1%	<1%	19.1%
Travelers Casualty and Surety Company	Travelers Group	\$1,627,000	55%	<1%	20.6%
Travelers Casualty Ins Co of America	Travelers Group	\$2,650,000	-1%	<1%	15.9%
Travelers Commercial Casualty Company	Travelers Group	\$1,653,000	20%	7%	60.2%
Travelers Commercial Insurance Company	Travelers Group	\$652,000	-55%	<1%	109.2%
Travelers Excess and Surplus Lines Co	Travelers Group	\$376,000	27%	<1%	40.4%
Travelers Home and Marine Ins Co	Travelers Group	\$9,508,000	-33%	<1%	47.8%
Travelers Indemnity Co of America	Travelers Group	\$4,994,000	23%	<1%	48.5%
Travelers Indemnity Co of Connecticut	Travelers Group	\$4,997,000	13%	<1%	21.7%
Travelers Indemnity Company	Travelers Group	\$8,346,000	25%	<1%	25.7%
Travelers Personal Insurance Company	Travelers Group	\$13,801,000	20%	<1%	63.4%
Travelers Property Casualty Co of Amer	Travelers Group	\$26,231,000	15%	<1%	103.8%
Tri-State Insurance Company of Minnesota	W. R. Berkley Insurance Group	\$13,464,000	14%	4%	76.8%
Trisura Specialty Insurance Company	Trisura US Insurance Group	\$1,040,000	50%	<1%	16.9%
Triton Insurance Company	...	\$220,000	-33%	<1%	44.4%
Triumphe Casualty Company	Great American P & C Insurance Group	\$567,000	305%	<1%	28.8%
Truck Insurance Exchange	Farmers Insurance Group	\$28,000	-15%	<1%	25.0%
Trumbull Insurance Company	Hartford Insurance Group	\$3,138,000	8%	<1%	77.3%
Tudor Insurance Company	American International Group	\$6,000	20%	<1%	-4060.0%
Twin City Fire Insurance Company	Hartford Insurance Group	\$6,388,000	11%	<1%	53.7%
U.S. Specialty Insurance Company	Tokio Marine US PC Group	\$540,000	-35%	<1%	45.2%
U.S. Underwriters Insurance Company	Berkshire Hathaway Insurance Group	\$2,000	100%	<1%	0.0%
Union Insurance Company	W. R. Berkley Insurance Group	\$20,511,000	14%	5%	69.5%
Union Mutual Fire Insurance Company	Union Mutual of Vermont Companies	\$16,965,000	-2%	13%	71.0%
United Casualty and Surety Insurance Co	...	\$168,000	115%	<1%	20.1%
United Educators Ins, a Reciprocal RRG	...	\$3,245,000	3%	<1%	69.9%
United Financial Casualty Company	Progressive Insurance Group	\$108,761,000	28%	3%	72.7%
United Fire & Casualty Company	United Fire & Casualty Group	\$117,000	-33%	<1%	12.0%
United Guaranty Residential Insurance Co	Arch Insurance Group	\$335,000	-32%	<1%	-12.8%
United National Insurance Company	Global Indemnity Group	\$407,000	-8%	<1%	35.4%
United Ohio Insurance Company	Ohio Mutual Insurance Group	\$14,163,000	21%	7%	51.6%
United Services Automobile Association	USAA Group	\$37,956,000	12%	<1%	92.5%
United Specialty Insurance Company	Markel Insurance Group	\$188,000	-84%	<1%	1.8%
United States Fire Insurance Company	Fairfax Financial (USA) Group	\$10,145,000	31%	<1%	70.4%
United States Liability Insurance Co	Berkshire Hathaway Insurance Group	\$1,539,000	35%	<1%	39.6%
United States Surety Company	Tokio Marine US PC Group	\$7,000	-36%	<1%	-40.0%
United Wisconsin Insurance Company	AF Group	\$453,000	16%	<1%	38.3%
Unitrin Safeguard Insurance Company	Kemper PC Companies	\$580,000	-40%	<1%	96.2%
Universal Underwriters Insurance Company	Zurich Insurance US PC Group	\$4,611,000	17%	<1%	53.3%
Upland Specialty Insurance Company	...	\$301,000	6%	<1%	30.7%
USAA Casualty Insurance Company	USAA Group	\$30,952,000	17%	<1%	77.3%
USAA General Indemnity Company	USAA Group	\$17,120,000	18%	<1%	79.4%
Utica Mutual Insurance Company	Utica National Insurance Group	\$323,000	-30%	<1%	0.3%
Valley Forge Insurance Company	CNA Insurance Companies	\$445,000	30%	<1%	-163.0%
Vanliner Insurance Company	Great American P & C Insurance Group	\$2,218,000	678%	<1%	38.2%
Vantage Risk Specialty Insurance Company	Vantage US Group	\$552,000	191%	<1%	54.5%
Vantapro Specialty Insurance Company	Fairfax Financial (USA) Group	\$9,000	N/A	<1%	50.0%
Vault E&S Insurance Company	Vault Insurance Group	\$795,000	-32%	<1%	74.9%
Vault Reciprocal Exchange	Vault Insurance Group	\$720,000	-16%	<1%	202.9%

Policy-Issuing Insurer	Insurer Group (if any)	2023 Maine Premium	2022 to 2023 Premium Change	Maine to Grand Total %	Maine Adj Loss Ratio
Velocity Specialty Insurance Company	...	\$45,000	N/A	<1%	64.3%
Verlan Fire Insurance Company	Hanover Ins Group Prop & Cas Cos	\$592,000	41%	<1%	-8.2%
Vermont Accident Insurance Company, Inc.	Auto-Owners Insurance Group	\$1,457,000	2%	26%	91.4%
Vermont Mutual Insurance Company	Vermont Mutual Group	\$58,390,000	13%	11%	58.4%
Victor Insurance Exchange	...	\$35,000	N/A	<1%	0.0%
Vigilant Insurance Company	Chubb INA Group	\$2,373,000	2%	<1%	64.9%
Voyager Indemnity Insurance Company	Assurant P&C Group	\$80,000	-6%	<1%	-5.0%
Watford Specialty Insurance Company	Watford US Insurance Group	\$1,000	-98%	<1%	-4000.0%
WCF National Insurance Company	WCF Insurance Group	\$50,000	138%	<1%	14.6%
Wellfleet Insurance Company	Berkshire Hathaway Insurance Group	\$4,179,000	21%	2%	112.4%
Wellfleet New York Insurance Company	Berkshire Hathaway Insurance Group	\$60,000	54%	<1%	-78.6%
Wesco Insurance Company	AmTrust Group	\$4,367,000	5%	<1%	44.6%
West American Insurance Company	Liberty Mutual Insurance Companies	\$7,312,000	-8%	2%	53.3%
West Bend Insurance Company	West Bend Insurance Group	\$2,000	-78%	<1%	100.0%
Westchester Fire Insurance Company	Chubb INA Group	\$1,456,000	18%	<1%	-18.9%
Westchester Surplus Lines Insurance Co	Chubb INA Group	\$4,131,000	62%	<1%	19.4%
Western Pacific Mutual Ins Co, A RRG	...	\$9,000	13%	<1%	-33.3%
Western Surety Company	CNA Insurance Companies	\$609,000	-15%	<1%	28.8%
Western World Insurance Company	American International Group	\$4,730,000	77%	1%	52.2%
Westfield Insurance Company	Westfield Group	\$385,000	60%	<1%	6.2%
Westfield Specialty Insurance Company	Westfield Group	\$833,000	103%	<1%	32.5%
Work First Casualty Company	...	\$98,000	72%	<1%	1.9%
Wright National Flood Insurance Company	...	\$1,155,000	3%	<1%	95.7%
XL Insurance America, Inc.	XL America Companies	\$3,043,000	10%	<1%	35.9%
XL Specialty Insurance Company	XL America Companies	\$4,698,000	-27%	<1%	35.8%
Zenith Insurance Company	Fairfax Financial (USA) Group	\$266,000	99%	<1%	25.1%
Zurich American Insurance Co of Illinois	Zurich Insurance US PC Group	\$1,501,000	-9%	<1%	42.3%
Zurich American Insurance Company	Zurich Insurance US PC Group	\$16,986,000	-16%	<1%	31.1%

P&C Marketplace Summary provided by Real Insurance Solutions Consulting

This *2024 Maine Annual P&C Marketplace Summary* has provided the reader with both visual and numeric presentations of 2023 Maine P&C marketplace data. This data is provided to you as a benefit of your membership in the **Maine Insurance Agents Association**.

Other informative products are offered by Real Insurance Solutions Consulting, which also may be available to you as members:

- Quarterly state-specific marketplace summaries are made available during the calendar year, as the data reported by P&C insurers becomes available.
- Individual P&C *Insurer Snapshots* are available, based on the same data provided in the annual and quarterly summaries, with in-depth data and information provided both on a national and Maine-specific basis.

All questions and comments, or need for further analysis are welcomed at the contact information below:

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