## Overview of the 25 Largest Surety Bond Companies in the United States

		Written	Direct Losses	
Company Name	Market Share	<u>Premiums</u>	<u>Incurred</u>	Loss Ratio
Travelers Group	18	991,620,000	89,250,000	9
Liberty Mutual Insurance Group	15.1	832,840,000	162,400,000	19.5
Zurich Insurance Group	8.8	482,530,000	34,260,000	7.1
CNA Insurance Group	7.9	434,340,000	74,270,000	17.1
Chubb & Son Group	5.4	297,290,000	108,210,000	36.4
Hartford Fire & Casualty Group	3.8	210,600,000	57,910,000	27.5
HCC Insurance Holdings Group	3.5	190,930,000	34,370,000	18
International Fidelity Insurance Co	2.2	118,770,000	9,740,000	8.2
ACE Ltd Group	2	109,100,000	47,020,000	43.1
American Financial Insurance Group	2	108,690,000	15,870,000	14.6
Arch Capital Group	1.9	105,920,000	65,990,000	62.3
Swiss Reinsurance Group	1.9	101,790,000	27,580,000	27.1
Hanover Insurance Group	1.7	92,500,000	17,110,000	18.5
Surety Holdings Group	1.6	86,850,000	21,890,000	25.2
American International Group	1.4	76,280,000	(23,950,000)	-31.4
RLI Insurance Group	1.3	73,010,000	3,580,000	4.9
INSCO Insurance Services Group	1.2	68,130,000	10,150,000	14.9
Westfield Group	1.2	65,560,000	3,340,000	5.1
Merchants Bonding Co Group	0.9	51,760,000	1,660,000	3.2
Alleghany Group	0.9	48,160,000	11,650,000	24.2
Cincinnati Financial Group	0.9	46,800,000	18,810,000	40.2
ICW Group	0.8	44,720,000	48,200,000	107.8
WR Berkley Group	0.8	42,420,000	6,580,000	15.5
Berkshire Hathaway Ins. Group	0.7	38,400,000	44,280,000	115.3
ProAlliance Group	0.7	37,480,000	1,500,000	4