

**Gross Direct Premiums Written for Home
Insurance, 2019, 2020, 2021 and 2022:
Top 5 Insurer Groups Worldwide**

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Definition - insurance for home buildings and / or contents acquired by private individuals including renters' and earthquake / flood cover but excluding private landlord insurance

Exchange rates - local currency figures have been converted to USD using the average rate for 2022 for all four years hence growth rates are likely to be larger for groups based in countries with higher inflation

Source: Insuramore research and estimates based on insurer group disclosures and insurance trade statistics (i.e. financial supervisory authorities, insurance trade associations etc.)

Note: data includes acquisitions completed by end December 2022 but not ones agreed by that date but scheduled for completion in 2023

Rank	Insurer group	Type	Home country	Financial year end	GDPW (USD billion)				CAGR, 2019 to 2022	Approximate global market share, 2022 (%)
					2019	2020	2021	2022		
1	State Farm	Mutual	USA	Dec-22	18.70	19.72	22.05	24.43	9.3%	9.17%
2	Allstate	Listed	USA	Dec-22	8.55	8.95	10.97	12.01	12.0%	4.51%
3	Liberty Mutual	Mutual	USA	Dec-22	7.36	7.74	8.70	10.43	12.3%	3.91%
4	USAA	Reciprocal exchange (quasi-mutual)	USA	Dec-22	6.93	7.46	7.99	8.85	8.5%	3.32%
5	Farmers Insurance (Exchanges)	Reciprocal exchange (quasi-mutual)	USA	Dec-22	6.02	6.13	7.61	8.29	11.2%	3.11%
<i>All other insurer groups / insurers</i>					170.9	178.0	186.7	202.5		75.99%
Approximate global total					218.5	228.0	244.0	266.5		100.00%