

2026 Property and Casualty Insurance

Cyborg Score Rankings

Top 12 Property and Casualty Insurance companies stress-tested by the AskCyborg multi-agent analyst-debate framework. Scores recalibrated weekly across business model, financials, leadership, competitive position, technology, marketing, and ESG dimensions.

12

COMPANIES RANKED

4

SCORED 8+ (STRONG)

2026

EDITION

Full reports and live updates at
askcyborg.com

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2026 Property and Casualty Insurance CYBORG SCORE RANKINGS

Top 12 companies

Sorted by Cyborg Score (higher is better). Click any company name to read the full research report.

RANK	COMPANY	SCORE	HEADQUARTERS
#1	The Hartford Insurance Group, Inc. Strong	8.0 / 10	Hartford, US
#2	PICC Property and Casualty Company Limited Solid	8.0 / 10	Beijing, China
#3	The Allstate Corporation Strong	8.0 / 10	Northbrook, Illinois
#4	The Progressive Corporation Strong	8.0 / 10	Mayfield Village, Ohio
#5	American Coastal Insurance Corporation Strong	7.0 / 10	Saint Petersburg, Florida
#6	Safety Insurance Group, Inc. Strong	7.0 / 10	Boston, MA
#7	Hiscox Ltd Strong	7.0 / 10	Pembroke, Bermuda
#8	Definity Financial Corporation Solid	7.0 / 10	Waterloo, Canada
#9	Tryg A/S Strong	7.0 / 10	Ballerup, Denmark
#10	Hippo Holdings Inc. Solid	6.0 / 10	San Jose, California
#11	QBE Insurance Group Limited Solid	6.0 / 10	Sydney, Australia
#12	Insurance House P.S.C Weak	3.0 / 10	Abu Dhabi, UAE

METHODOLOGY

How the Cyborg Score is built

Every company in the AskCyborg corpus is stress-tested by a panel of AI analysts arguing across 11 dimensions: business model, financials, leadership, competitive position, products, operations, growth, technology, regulatory exposure, news flow, and outlook.

The Cyborg Score (1-10) is the part of that case that survived stress-testing — not the consensus that nobody pushed back on. Scored 8+ companies have survived attempts to argue them down. Scored 4 or below have unresolved structural questions a buyer or investor should know about.

Scores recalibrate weekly. Full methodology at:

askcyborg.com/methodology

READ THE FULL REPORTS

Every company in this ranking has a full research report on askcyborg.com — 30 pages plus a 15-minute analyst-debate audio briefing. Free, no credit card.

TOP 5 IN THIS RANKING

- #1 The Hartford Insurance Group, Inc. — Cyborg Score 8.0/10**
- #2 PICC Property and Casualty Company Limited — Cyborg Score 8.0/10**
- #3 The Allstate Corporation — Cyborg Score 8.0/10**
- #4 The Progressive Corporation — Cyborg Score 8.0/10**
- #5 American Coastal Insurance Corporation — Cyborg Score 7.0/10**

score.