

2026 Property & Casualty Insurance

Cyborg Score Rankings

Top 23 Property & 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.

23

COMPANIES RANKED

7

SCORED 8+ (STRONG)

2026

EDITION

Full reports and live updates at
askcyborg.com

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2026 Property & Casualty Insurance CYBORG SCORE RANKINGS

Top 23 companies

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

RANK	COMPANY	SCORE	HEADQUARTERS
#1	The Travelers Companies, Inc. Exceptional	9.0 / 10	Hartford, US
#2	Palomar Holdings, Inc. Exceptional	8.0 / 10	La Jolla, California
#3	The Hanover Insurance Group, Inc. Strong	8.0 / 10	Worcester, Massachusetts
#4	Kinsale Capital Group, Inc. Strong	8.0 / 10	Richmond, US
#5	Erie Indemnity Company Strong	8.0 / 10	Erie, Pennsylvania
#6	W. R. Berkley Corporation Strong	8.0 / 10	Greenwich, Connecticut, US
#7	Intact Financial Corporation Strong	8.0 / 10	Toronto, Canada
#8	Kingstone Companies, Inc. Strong	7.0 / 10	Kingston, New York
#9	Qatar Insurance Company Q.S.P.C. Solid	7.0 / 10	Doha, Qatar
#10	Vaudoise Assurances Holding SA Solid	7.0 / 10	Lausanne, Switzerland
#11	Mercury General Corporation Solid	7.0 / 10	Los Angeles, US
#12	Selective Insurance Group, Inc. Strong	7.0 / 10	Branchville, NJ, US
#13	OUTsurance Group Limited Strong	7.0 / 10	Centurion, South Africa
#14	American Financial Group, Inc. Strong	7.0 / 10	Cincinnati, Ohio

#15	Cincinnati Financial Corporation Solid	7.0 / 10	Fairfield, Ohio, US
#16	Sompo Holdings, Inc. Strong	7.0 / 10	Tokyo, Japan
#17	Sampo Oyj Solid	7.0 / 10	Helsinki, Finland
#18	Donegal Group Inc Solid	6.0 / 10	Marietta, PA
#19	Universal Insurance Holdings, Inc. Solid	6.0 / 10	Fort Lauderdale, Florida
#20	HCI Group, Inc. Solid	6.0 / 10	Tampa, US
#21	International General Insurance Mixed	5.0 / 10	Amman, Jordan
#22	Chubb Arabia Cooperative Insurance Company Weak	4.0 / 10	Al Khobar, Saudi Arabia
#23	Kemper Corporation Challenged	3.0 / 10	Chicago, Illinois

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 Travelers Companies, Inc. — Cyborg Score 9.0/10**
- #2 Palomar Holdings, Inc. — Cyborg Score 8.0/10**
- #3 The Hanover Insurance Group, Inc. — Cyborg Score 8.0/10**
- #4 Kinsale Capital Group, Inc. — Cyborg Score 8.0/10**
- #5 Erie Indemnity Company — Cyborg Score 8.0/10**

score.