2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FIRE [01]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	1330	Balboa Ins Grp						
		24848	Newport Ins Co	256,238,959	20.7995%	233,792,698	29,045,995	12.42%
		24813	Balboa Ins Co	28,117,357	2.2824%	26,292,010	7,471,630	28.42%
		24821	Meritplan Ins Co	12,622,213	1.0246%	6,400,970	833,232	13.02%
				296,978,529	**24.1064%**	**266,485,678**	**37,350,857**	**14.02%**
2	19	Assurant Inc Grp						
		42978	American Security Ins Co	211,972,129	17.2063%	190,331,088	24,192,247	12.71%
		19615	American Reliable Ins Co	3,024,825	0.2455%	3,198,089	1,256,010	39.27%
		42986	Standard Guaranty Ins Co	241,118	0.0196%	250,852	286,233	114.10%
				215,238,072	**17.4714%**	**193,780,029**	**25,734,490**	**13.28%**
3	212	ZURICH INS GRP						
		21660	Fire Ins Exch	73,099,969	5.9337%	69,846,225	41,016,862	58.72%
		26247	American Guar & Liab Ins	19,311,949	1.5676%	20,302,285	288,174	1.42%
		16535	Zurich American Ins Co	18,629,369	1.5122%	18,439,358	1,363,788	7.40%
		21652	Farmers Ins Exch	18,546,721	1.5055%	17,878,026	10,197,502	57.04%
		11185	Foremost Ins Co	8,982,875	0.7292%	8,249,988	7,797,844	94.52%
		10317	Neighborhood Spirit Prop & Cas Co	8,971,925	0.7283%	9,126,085	5,456,347	59.79%
		41181	Universal Underwriters Ins Co	2,722,801	0.2210%	2,921,702	499,615	17.10%
		10318	Exact Prop & Cas Co Inc	2,441,089	0.1981%	2,585,041	865,755	33.49%
		10315	Civic Prop & Cas Co	1,360,883	0.1105%	1,291,941	181,848	14.08%
		21709	Truck Ins Exch	1,017,364	0.0826%	1,036,932	1,106,275	106.69%
		39306	Fidelity & Deposit Co Of MD	933,501	0.0758%	1,016,456	353,996	34.83%
		21326	Empire Fire & Marine Ins Co	494,336	0.0401%	608,498	-112,519	-18.49%
		19356	Maryland Cas Co	486,302	0.0395%	671,575	681,325	101.45%
		21687	Mid Century Ins Co	25,012	0.0020%	43,168	3	0.01%
		40142	American Zurich Ins Co	18	0.0000%	24,873	-5,875	-23.62%
				157,024,114	**12.7460%**	**154,042,153**	**69,690,940**	**45.24%**
4	111	LIBERTY MUT GRP						
		23035	Liberty Mut Fire Ins Co	33,845,354	2.7473%	31,661,203	9,643,463	30.46%
		24740	Safeco Ins Co Of Amer	30,455,503	2.4721%	27,329,718	14,713,042	53.84%
		24198	Peerless Ins Co	11,953,783	0.9703%	11,849,526	3,375,733	28.49%
		19704	American States Ins Co	1,234,042	0.1002%	1,304,895	248,751	19.06%
		24732	General Ins Co Of Amer	1,216,065	0.0987%	1,220,682	460,026	37.69%
		23043	Liberty Mut Ins Co	1,008,895	0.0819%	1,007,101	1,166,147	115.79%
		24724	First Natl Ins Co Of Amer	755,342	0.0613%	703,647	2,711,523	385.35%
		19690	American Economy Ins Co	600,037	0.0487%	595,529	-364,992	-61.29%
		10836	Golden Eagle Ins Corp	284,699	0.0231%	311,673	24,639	7.91%
		18333	Peerless Ind Ins Co	187,112	0.0152%	72,223	6,247	8.65%
		42404	Liberty Ins Corp	25,384	0.0021%	25,475	810	3.18%
		21458	Employers Ins of Wausau	21,877	0.0018%	36,393	-3,752	-10.31%
		24171	Netherlands Ins Co The	4,319	0.0004%	6,893	0	0.00%
		26069	Wausau Business Ins Co	564	0.0000%	413	112	27.12%
		26042	Wausau Underwriters Ins Co	184	0.0000%	146	-307	-210.27%
		33588	First Liberty Ins Corp	77	0.0000%	77	17	22.08%
				81,593,237	**6.6231%**	**76,125,594**	**31,981,459**	**42.01%**

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5	3548	Travelers Grp						
		25674	Travelers Property Cas Co Of Amer	34,507,809	2.8011%	33,606,103	12,864,421	38.28%
		36161	Travelers Prop Cas Ins Co	9,793,704	0.7950%	8,836,095	4,587,052	51.91%
		24767	St Paul Fire & Marine Ins Co	8,885,311	0.7212%	9,548,869	3,385,358	35.45%
		24791	St Paul Mercury Ins Co	8,019,755	0.6510%	7,606,720	2,453,997	32.26%
		19038	Travelers Cas & Surety Co	1,306,672	0.1061%	1,431,855	2,059,871	143.86%
		19070	Standard Fire Ins Co	1,133,319	0.0920%	1,185,630	1,522,965	128.45%
		25682	Travelers Ind Co Of CT	882,585	0.0716%	949,155	221,624	23.35%
		24775	St Paul Guardian Ins Co	132,238	0.0107%	62,221	61,728	99.21%
		24015	Northland Ins Co	26,040	0.0021%	26,512	-3,859	-14.56%
		24031	Northland Cas Co	1,267	0.0001%	31,334	3,734	11.92%
				64,688,700	**5.2509%**	**63,284,494**	**27,156,891**	**42.91%**
6	65	FM GLOBAL GRP						
		21482	Factory Mut Ins Co	31,131,516	2.5270%	30,621,035	436,561,995	1425.69%
		10014	Affiliated Fm Ins Co	26,857,297	2.1801%	25,890,231	7,930,182	30.63%
				57,988,813	**4.7071%**	**56,511,266**	**444,492,177**	**786.55%**
7	140	NATIONWIDE CORP GRP						
		19100	Amco Ins Co	25,226,120	2.0477%	23,521,012	9,327,893	39.66%
		42579	Allied Prop & Cas Ins Co	9,171,908	0.7445%	8,504,188	4,079,826	47.97%
		23787	Nationwide Mut Ins Co	2,893,530	0.2349%	2,704,834	966,782	35.74%
		25453	Nationwide Ins Co Of Amer	1,214,158	0.0986%	999,154	1,448,296	144.95%
		23779	Nationwide Mut Fire Ins Co	449,362	0.0365%	466,708	15,608	3.34%
				38,955,078	**3.1621%**	**36,195,896**	**15,838,405**	**43.76%**
8	761	ALLIANZ INS GRP						
		35300	Allianz Global Risks US Ins Co	21,811,741	1.7705%	21,883,142	-2,166,290	-9.90%
		21873	Firemans Fund Ins Co	6,658,730	0.5405%	7,407,553	2,882,383	38.91%
		21865	Associated Ind Corp	5,020,313	0.4075%	5,178,684	190,024	3.67%
		21857	American Ins Co	32,297	0.0026%	60,764	-34,834	-57.33%
		21881	National Surety Corp	7,832	0.0006%	19,938	-7,446	-37.35%
		22837	AGCS Marine Ins Co	1	0.0000%	-86	-10,585	12308.14%
				33,530,914	**2.7218%**	**34,549,995**	**853,252**	**2.47%**
9	12	AMERICAN INTL GRP						
		19429	Insurance Co Of The State Of PA	14,082,339	1.1431%	11,494,944	6,167,621	53.66%
		19380	American Home Assur Co	5,183,520	0.4208%	5,496,672	91,064	1.66%
		19402	AIG Cas Co	4,624,985	0.3754%	3,322,232	-68,646	-2.07%
		23809	Granite State Ins Co	1,544,312	0.1254%	1,502,886	217,744	14.49%
		19445	National Union Fire Ins Co Of Pitts	222,447	0.0181%	221,323	135,939	61.42%
		23841	New Hampshire Ins Co	8,882	0.0007%	35,200	-2,656	-7.55%
				25,666,485	**2.0834%**	**22,073,257**	**6,541,066**	**29.63%**
10	1278	CALIFORNIA STATE AUTO GRP						
		10921	ACA Ins Co	22,928,400	1.8612%	20,518,702	11,692,923	56.99%
		15539	California State Auto Assn Inter Ins	1,746,360	0.1418%	1,832,606	2,237,049	122.07%
				24,674,760	**2.0029%**	**22,351,308**	**13,929,972**	**62.32%**

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11	361	Munich Re Grp						
		23469	American Modern Home Ins Co	22,033,468	1.7885%	18,757,961	6,362,468	33.92%
		19720	American Alt Ins Corp	249,707	0.0203%	187,260	28,956	15.46%
		23450	American Family Home Ins Co	50,901	0.0041%	61,267	-1,200	-1.96%
				22,334,076	**1.8129%**	**19,006,488**	**6,390,224**	**33.62%**
12	70	FIRST AMER TITLE GRP						
		34525	First Amer Specilaty Ins Co	16,707,889	1.3562%	16,798,443	6,825,954	40.63%
				16,707,889	**1.3562%**	**16,798,443**	**6,825,954**	**40.63%**
13	200	UNITED SERV AUTOMOBILE ASSN GRP						
		25941	USAA	11,000,806	0.8930%	10,818,140	3,330,129	30.78%
		25968	USAA Cas Ins Co	5,327,749	0.4325%	5,014,077	548,770	10.94%
		21253	Garrison Prop & Cas Ins Co	235,264	0.0191%	154,035	7,578	4.92%
		18600	USAA General Ind Co	22,704	0.0018%	13,001	8,772	67.47%
				16,586,523	**1.3464%**	**15,999,253**	**3,895,249**	**24.35%**
14	1285	XL AMER GRP						
		24554	XL Ins Amer Inc	12,650,628	1.0269%	11,305,733	407,954	3.61%
		22322	Greenwich Ins Co	1,269,493	0.1030%	548,770	219,008	39.91%
				13,920,121	**1.1299%**	**11,854,503**	**626,962**	**5.29%**
15	3098	Tokio Marine Holdings Inc GRP						
		12904	Tokio Marine & Nichido Fire Ins Co	10,043,606	0.8153%	9,438,650	-1,952,990	-20.69%
				10,043,606	**0.8153%**	**9,438,650**	**-1,952,990**	**-20.69%**
16	26905	Century Natl Ins Co						
		26905	Century Natl Ins Co	9,351,016	0.7590%	9,425,094	2,746,097	29.14%
				9,351,016	**0.7590%**	**9,425,094**	**2,746,097**	**29.14%**
17	176	STATE FARM GRP						
		25151	State Farm General Ins Co	8,406,527	0.6824%	9,232,260	10,759,529	116.54%
		25143	State Farm Fire And Cas Co	103	0.0000%	179	153	85.47%
				8,406,630	**0.6824%**	**9,232,439**	**10,759,682**	**116.54%**
18	158	FAIRFAX FIN GRP						
		21113	United States Fire Ins Co	8,268,172	0.6711%	11,432,727	1,612,830	14.11%
		25054	Hudson Ins Co	66,314	0.0054%	79,077	281,204	355.61%
		10936	Seneca Ins Co Inc	39,322	0.0032%	25,318	-370	-1.46%
				8,373,808	**0.6797%**	**11,537,122**	**1,893,664**	**16.41%**
19	802	Capital Ins Grp						
		13544	California Capital Ins Co	7,855,276	0.6376%	7,700,361	4,212,672	54.71%
		12890	Eagle W Ins Co	238,338	0.0193%	227,044	19,256	8.48%
		23540	Monterey Ins Co	33,418	0.0027%	50,082	9,493	18.95%
				8,127,032	**0.6597%**	**7,977,487**	**4,241,421**	**53.17%**
20	323	CIVIL SERV EMPLOYEE GRP						
		10693	Civil Serv Employees Ins Co	6,687,946	0.5429%	6,878,026	1,563,176	22.73%
		18953	CSE Safeguard Ins Co	1,381,535	0.1121%	999,509	380,466	38.07%
				8,069,481	**0.6550%**	**7,877,535**	**1,943,642**	**24.67%**

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21	660		MERCURY GEN GRP					
		11908	Mercury Cas Co	7,499,907	0.6088%	7,371,753	3,818,918	51.80%
				7,499,907	**0.6088%**	**7,371,753**	**3,818,918**	**51.80%**
22	1318		Auto Club Enterprises Ins Grp					
		15598	Interins Exch Of The Automobile Club	7,284,954	0.5913%	6,344,123	3,562,243	56.15%
				7,284,954	**0.5913%**	**6,344,123**	**3,562,243**	**56.15%**
23	785		MARKEL CORP GRP					
		28932	Markel Amer Ins Co	6,837,613	0.5550%	6,874,346	1,158,625	16.85%
		38970	Markel Ins Co	35,206	0.0029%	50,427	16,355	32.43%
				6,872,819	**0.5579%**	**6,924,773**	**1,174,980**	**16.97%**
24	796		QBE INS GRP					
		25747	Unigard Ins Co	5,446,075	0.4421%	5,498,844	2,662,197	48.41%
		39217	QBE Ins Corp	398,077	0.0323%	409,824	1,759,688	429.38%
		37257	Praetorian Ins Co	396,568	0.0322%	704,597	356,186	50.55%
		16217	National Farmers Union Prop & Cas	316,709	0.0257%	313,490	2,382,130	759.87%
		25798	Unigard Ind Co	41,602	0.0034%	40,319	0	0.00%
		24414	General Cas Co Of WI	288	0.0000%	2,527	-490	-19.39%
				6,599,319	**0.5357%**	**6,969,601**	**7,159,711**	**102.73%**
25	91		HARTFORD FIRE & CAS GRP					
		19682	Hartford Fire In Co	5,013,408	0.4070%	5,224,959	14,336,536	274.39%
		30104	Hartford Underwriters Ins Co	1,171,527	0.0951%	1,092,409	14,983	1.37%
		29424	Hartford Cas Ins Co	286,968	0.0233%	296,942	0	0.00%
				6,471,903	**0.5253%**	**6,614,310**	**14,351,519**	**216.98%**
26	169		SENTRY INS GRP					
		24988	Sentry Ins A Mut Co	3,797,882	0.3083%	3,967,603	1,050,232	26.47%
		21180	Sentry Select Ins Co	1,786,298	0.1450%	1,768,589	98,491	5.57%
		23434	Middlesex Ins Co	1,848	0.0002%	1,928	279	14.47%
				5,586,028	**0.4534%**	**5,738,120**	**1,149,002**	**20.02%**
27	670		FIDELITY NATL FIN GRP					
		25180	Fidelity Natl Ins Co	5,329,042	0.4326%	5,764,635	1,686,388	29.25%
				5,329,042	**0.4326%**	**5,764,635**	**1,686,388**	**29.25%**
28	215		UNITRIN GRP					
		10914	Kemper Independence Ins Co	3,818,258	0.3099%	4,042,220	1,475,942	36.51%
		11142	United Cas Ins Co Of Amer	825,578	0.0670%	827,209	134,567	16.27%
		14133	Valley Ins Co	164,643	0.0134%	345,182	316,193	91.60%
		16063	Unitrin Auto & Home Ins Co	3,060	0.0002%	3,448	-172	-4.99%
				4,811,539	**0.3906%**	**5,218,059**	**1,926,530**	**36.92%**
29	181		SWISS RE GRP					
		39845	Westport Ins Corp	4,767,994	0.3870%	4,914,400	-1,169,529	-23.80%
				4,767,994	**0.3870%**	**4,914,400**	**-1,169,529**	**-23.80%**

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30	8		ALLSTATE INS GRP					
		10358	Encompass Ins Co	4,070,091	0.3304%	4,106,916	646,743	15.75%
		19232	Allstate Ins Co	94,086	0.0076%	97,436	-203,803	-209.17%
				4,164,177	**0.3380%**	**4,204,352**	**442,940**	**10.54%**
31	3416		AXIS Capital Grp					
		37273	Axis Ins Co	3,384,510	0.2747%	2,598,796	253,995	9.77%
		20370	AXIS Reins Co	696,995	0.0566%	1,458,563	-562,381	-38.56%
				4,081,505	**0.3313%**	**4,057,359**	**-308,386**	**-7.60%**
32	7		FEDERATED MUT GRP					
		13935	Federated Mut Ins Co	3,382,339	0.2746%	3,731,141	587,084	15.73%
		28304	Federated Serv Ins Co	278,211	0.0226%	328,890	12,593	3.83%
				3,660,550	**0.2971%**	**4,060,031**	**599,677**	**14.77%**
33	968		AXA INS GRP					
		33022	AXA Ins Co	3,591,099	0.2915%	3,512,630	28,951,539	824.21%
				3,591,099	**0.2915%**	**3,512,630**	**28,951,539**	**824.21%**
34	501		Alleghany Grp					
		22314	RSUI Ind Co	3,211,770	0.2607%	3,761,544	-19,757	-0.53%
		10472	Capitol Ind Corp	230,231	0.0187%	360,666	200,855	55.69%
				3,442,001	**0.2794%**	**4,122,210**	**181,098**	**4.39%**
35	84		American Financial Grp					
		22136	Great Amer Ins Co of NY	2,814,434	0.2285%	2,094,973	-6,289	-0.30%
		16691	Great Amer Ins Co	128,192	0.0104%	124,474	48,449	38.92%
		26344	Great Amer Assur Co	75,883	0.0062%	79,794	-61,863	-77.53%
		26832	Great Amer Alliance Ins Co	14,750	0.0012%	9,864	-12,111	-122.78%
				3,033,259	**0.2462%**	**2,309,105**	**-31,814**	**-1.38%**
36	1279		Arch Ins Grp					
		11150	Arch Ins Co	3,019,670	0.2451%	2,944,936	855,818	29.06%
				3,019,670	**0.2451%**	**2,944,936**	**855,818**	**29.06%**
37	517		HANNOVER GRP					
		41343	Gerling Amer Ins Co	2,822,654	0.2291%	2,386,749	362,632	15.19%
				2,822,654	**0.2291%**	**2,386,749**	**362,632**	**15.19%**
38	922		ICW GRP					
		27847	Insurance Co Of The West	2,289,759	0.1859%	2,371,486	375,140	15.82%
				2,289,759	**0.1859%**	**2,371,486**	**375,140**	**15.82%**
39	645		OREGON MUT GRP					
		14907	Oregon Mut Ins Co	2,171,186	0.1762%	2,180,056	1,021,809	46.87%
				2,171,186	**0.1762%**	**2,180,056**	**1,021,809**	**46.87%**
40	1129		WHITE MOUNTAINS GRP					
		20648	Employers Fire Ins Co	1,048,224	0.0851%	716,148	21,871	3.05%
		20621	OneBeacon Amer Ins Co	980,962	0.0796%	849,547	-6,033	-0.71%
				2,029,186	**0.1647%**	**1,565,695**	**15,838**	**1.01%**

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41	27073		Nipponkoa Ins Co Ltd US Br					
		27073	Nipponkoa Ins Co Ltd US Br	2,014,840	0.1635%	1,950,959	313,940	16.09%
				2,014,840	**0.1635%**	**1,950,959**	**313,940**	**16.09%**
42	98		WR Berkley Corp GRP					
		36684	Riverport Ins Co	1,978,040	0.1606%	2,335,809	584,479	25.02%
		25224	Great Divide Ins Co	1,247	0.0001%	4,068	-6,188	-152.11%
		23612	Midwest Employers Cas Co	379	0.0000%	829	-388	-46.80%
				1,979,666	**0.1607%**	**2,340,706**	**577,903**	**24.69%**
43	800		WESTERN MUT INS GRP					
		15776	Residence Mut Ins Co	1,597,702	0.1297%	1,535,708	652,858	42.51%
		13625	Western Mut Ins Co	96,533	0.0078%	102,431	17,705	17.28%
				1,694,235	**0.1375%**	**1,638,139**	**670,563**	**40.93%**
44	23108		Lumbermens Underwriting Alliance					
		23108	Lumbermens Underwriting Alliance	1,400,326	0.1137%	2,150,128	-158,201	-7.36%
				1,400,326	**0.1137%**	**2,150,128**	**-158,201**	**-7.36%**
45	62		EMC INS CO GRP					
		21415	Employers Mut Cas Co	1,366,245	0.1109%	1,426,470	19,081	1.34%
				1,366,245	**0.1109%**	**1,426,470**	**19,081**	**1.34%**
46	3219		Sompo Japan Ins Grp					
		11126	Sompo Japan Ins Co of Amer	1,352,696	0.1098%	1,463,961	1,266,472	86.51%
				1,352,696	**0.1098%**	**1,463,961**	**1,266,472**	**86.51%**
47	38		CHUBB & SON INC GRP					
		20281	Federal Ins Co	1,152,716	0.0936%	1,193,475	1,428,852	119.72%
		20397	Vigilant Ins Co	132,191	0.0107%	148,918	194,935	130.90%
		20303	Great Northern Ins Co	32,298	0.0026%	34,007	38,802	114.10%
		10052	Chubb Natl Ins Co	14,185	0.0012%	120,803	-98	-0.08%
		20346	Pacific Ind Co	9,358	0.0008%	11,139	12,586	112.99%
				1,340,748	**0.1088%**	**1,508,342**	**1,675,077**	**111.05%**
48	225		IAT Reins Co Grp					
		26433	Harco Natl Ins Co	1,031,851	0.0838%	1,161,365	111,269	9.58%
		28886	Transguard Ins Co Of Amer Inc	40	0.0000%	30	-19	-63.33%
				1,031,891	**0.0838%**	**1,161,395**	**111,250**	**9.58%**
49	31		BERKSHIRE HATHAWAY GRP					
		25895	United States Liability Ins Co	1,010,313	0.0820%	784,077	436,908	55.72%
		11673	Redwood Fire & Cas Ins Co	7,431	0.0006%	7,960	32	0.40%
				1,017,744	**0.0826%**	**792,037**	**436,940**	**55.17%**
50	161		TOPA EQUITIES LTD GRP					
		18031	Topa Ins Co	878,741	0.0713%	978,139	-9,993	-1.02%
				878,741	**0.0713%**	**978,139**	**-9,993**	**-1.02%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FIRE [01]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
51	3829	GeoVera Holdings Inc Grp						
		10799	Geovera Ins Co	659,607	0.0535%	741,831	1,246,804	168.07%
		10887	Pacific Select Prop Ins Co	136,265	0.0111%	151,665	295,306	194.71%
		10182	Geovera Specialty Ins Co	6,193	0.0005%	3,041	6,903	227.00%
				802,065	**0.0651%**	**896,537**	**1,549,013**	**172.78%**
52	83	GRANGE INS GRP						
		22101	Grange Ins Assn	782,180	0.0635%	749,235	184,248	24.59%
				782,180	**0.0635%**	**749,235**	**184,248**	**24.59%**
53	9	JPMorgan Chase & Co Grp						
		12832	Personal Express Ins Co	414,352	0.0336%	271,166	290,406	107.10%
		22985	Sequoia Ins Co	287,465	0.0233%	408,260	496,235	121.55%
				701,817	**0.0570%**	**679,426**	**786,641**	**115.78%**
54	39861	Golden Bear Ins Co						
		39861	Golden Bear Ins Co	665,620	0.0540%	776,208	152,933	19.70%
				665,620	**0.0540%**	**776,208**	**152,933**	**19.70%**
55	88	The Hanover Ins Grp						
		10815	Verlan Fire Ins Co MD	641,416	0.0521%	728,979	171,960	23.59%
		22292	Hanover Ins Co	11,579	0.0009%	6,882	5,628	81.78%
		42552	Nova Cas Co	6,845	0.0006%	5,218	771	14.78%
		22306	Massachusetts Bay Ins Co	2,595	0.0002%	4,366	287	6.57%
				662,435	**0.0538%**	**745,445**	**178,646**	**23.97%**
56	1169	GENERALI GRP						
		11231	Generali Us Branch	463,153	0.0376%	438,358	0	0.00%
				463,153	**0.0376%**	**438,358**	**0**	**0.00%**
57	300	HORACE MANN GRP						
		22578	Horace Mann Ins Co	338,303	0.0275%	307,633	362,233	117.75%
		22756	Horace Mann Prop & Cas Ins Co	90,745	0.0074%	84,104	66,967	79.62%
				429,048	**0.0348%**	**391,737**	**429,200**	**109.56%**
58	28	AMICA MUT GRP						
		19976	Amica Mut Ins Co	424,966	0.0345%	410,890	188,189	45.80%
				424,966	**0.0345%**	**410,890**	**188,189**	**45.80%**
59	2978	Mitsui Sumitomo Ins Grp						
		20362	Mitsui Sumitomo Ins Co of Amer	350,564	0.0285%	395,371	209,045	52.87%
		22551	Mitsui Sumitomo Ins USA Inc	37,707	0.0031%	19,606	33,401	170.36%
				388,271	**0.0315%**	**414,977**	**242,446**	**58.42%**
60	15768	Merced Mut Ins Co						
		15768	Merced Mut Ins Co	378,603	0.0307%	410,609	114,461	27.88%
				378,603	**0.0307%**	**410,609**	**114,461**	**27.88%**
61	626	Ace Ltd Grp						
		22713	Insurance Co of N Amer	364,903	0.0296%	293,616	354,565	120.76%
				364,903	**0.0296%**	**293,616**	**354,565**	**120.76%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FIRE [01]

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62	37540	Beazley Ins Co Inc						
		37540	Beazley Ins Co Inc	364,177	0.0296%	329,458	47,274	14.35%
				364,177	**0.0296%**	**329,458**	**47,274**	**14.35%**
63	32107	Sutter Ins Co						
		32107	Sutter Ins Co	357,262	0.0290%	384,847	68,794	17.88%
				357,262	**0.0290%**	**384,847**	**68,794**	**17.88%**
64	41459	Armed Forces Ins Exch						
		41459	Armed Forces Ins Exch	304,104	0.0247%	297,384	-14,372	-4.83%
				304,104	**0.0247%**	**297,384**	**-14,372**	**-4.83%**
65	303	GUIDEONE INS GRP						
		14559	Guideone Specialty Mut Ins Co	243,129	0.0197%	201,846	22,977	11.38%
		15032	Guideone Mut Ins Co	58,452	0.0047%	42,999	1,028	2.39%
				301,581	**0.0245%**	**244,845**	**24,005**	**9.80%**
66	218	CNA INS GRP						
		35289	Continental Ins Co	249,544	0.0203%	166,831	-45,513	-27.28%
		20427	American Cas Co Of Reading PA	19,246	0.0016%	21,465	-1,256	-5.85%
		20508	Valley Forge Ins Co	4,618	0.0004%	3,982	0	0.00%
		20494	Transportation Ins Co	3,736	0.0003%	3,123	-90,203	-2888.34%
		20443	Continental Cas Co	2,854	0.0002%	2,551	9,940	389.65%
		20478	National Fire Ins Co Of Hartford	718	0.0001%	6,223	-1,794	-28.83%
				280,716	**0.0228%**	**204,175**	**-128,826**	**-63.10%**
67	1331	Glencoe US Holdings Grp						
		10340	Stonington Ins Co	263,758	0.0214%	277,391	294,172	106.05%
				263,758	**0.0214%**	**277,391**	**294,172**	**106.05%**
68	27480	California Mut Ins Co						
		27480	California Mut Ins Co	234,639	0.0190%	245,891	73,414	29.86%
				234,639	**0.0190%**	**245,891**	**73,414**	**29.86%**
69	33	CALIFORNIA CAS MGMT GRP						
		20117	California Cas Ind Exch	174,403	0.0142%	108,169	99,520	92.00%
		20125	California Cas Ins Co	16,408	0.0013%	101,842	160,956	158.04%
				190,811	**0.0155%**	**210,011**	**260,476**	**124.03%**
70	241	METROPOLITAN GRP						
		25321	Metropolitan Drt Prop & Cas Ins Co	173,798	0.0141%	171,464	221,211	129.01%
				173,798	**0.0141%**	**171,464**	**221,211**	**129.01%**
71	2538	Amtrust Grp						
		19879	Security Natl Ins Co	165,192	0.0134%	41,385	19,165	46.31%
		25011	Wesco Ins Co	491	0.0000%	81	41	50.62%
				165,683	**0.0134%**	**41,466**	**19,206**	**46.32%**
72	920	UNITED NATL GRP						
		42048	Diamond State Ins Co	163,059	0.0132%	161,280	21,068	13.06%
				163,059	**0.0132%**	**161,280**	**21,068**	**13.06%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FIRE [01]

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73	10499		Chrysler Ins Co					
		10499	Chrysler Ins Co	160,406	0.0130%	105,036	6,524	6.21%
				160,406	**0.0130%**	**105,036**	**6,524**	**6.21%**
74	313		AEGIS GRP					
		33898	Aegis Security Ins Co	144,906	0.0118%	96,839	0	0.00%
				144,906	**0.0118%**	**96,839**	**0**	**0.00%**
75	14010		Crusader Ins Co					
		14010	Crusader Ins Co	131,230	0.0107%	156,224	176,363	112.89%
				131,230	**0.0107%**	**156,224**	**176,363**	**112.89%**
76	748		Meadowbrook Ins Grp					
		18023	Star Ins Co	115,577	0.0094%	147,067	-15,403	-10.47%
		25780	Williamsburg Natl Ins Co	157	0.0000%	2,312	-1,638	-70.85%
				115,734	**0.0094%**	**149,379**	**-17,041**	**-11.41%**
77	1218		PENN AMER GRP					
		32859	Penn Amer Ins Co	104,022	0.0084%	117,566	13,404	11.40%
				104,022	**0.0084%**	**117,566**	**13,404**	**11.40%**
78	1179		WAWANESA INS GRP					
		10683	Wawanesa General Ins Co	80,778	0.0066%	77,520	96,094	123.96%
		31526	Wawanesa Mut Ins Co Us Branch	17,307	0.0014%	17,184	21,484	125.02%
				98,085	**0.0080%**	**94,704**	**117,578**	**124.15%**
79	18767		Church Mut Ins Co					
		18767	Church Mut Ins Co	96,115	0.0078%	98,732	118,917	120.44%
				96,115	**0.0078%**	**98,732**	**118,917**	**120.44%**
80	853		PUBLIC SERV GRP					
		15059	Public Service Mut Ins Co	86,409	0.0070%	77,750	37,656	48.43%
				86,409	**0.0070%**	**77,750**	**37,656**	**48.43%**
81	273		WORKMENS GRP					
		13250	Workmens Auto Ins Co	63,685	0.0052%	56,255	97,579	173.46%
				63,685	**0.0052%**	**56,255**	**97,579**	**173.46%**
82	408		AMERICAN NATL FIN GRP					
		11048	Pacific Prop & Cas Co	50,159	0.0041%	51,245	45,708	89.20%
				50,159	**0.0041%**	**51,245**	**45,708**	**89.20%**
83	11118		Federated Rural Electric Ins Exch					
		11118	Federated Rural Electric Ins Exch	27,442	0.0022%	26,648	94	0.35%
				27,442	**0.0022%**	**26,648**	**94**	**0.35%**
84	291		MOTORISTS MUT					
		13331	American Hardware Mut Ins Co	18,529	0.0015%	18,529	24,138	130.27%
				18,529	**0.0015%**	**18,529**	**24,138**	**130.27%**
85	57		ELECTRIC INS GRP					
		21261	Electric Ins Co	16,857	0.0014%	15,141	75,754	500.32%
				16,857	**0.0014%**	**15,141**	**75,754**	**500.32%**

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86	349		FLORISTS MUT GRP					
		13978	Florists Mut Ins Co	15,850	0.0013%	15,855	21,074	132.92%
				15,850	**0.0013%**	**15,855**	**21,074**	**132.92%**
87	3703		Tower Grp					
		44300	Tower Ins Co Of NY	14,723	0.0012%	2,929	609	20.79%
				14,723	**0.0012%**	**2,929**	**609**	**20.79%**
88	1326		KINGSWAY GRP					
		33855	Lincoln Gen Ins Co	14,682	0.0012%	8,417	7,764	92.24%
				14,682	**0.0012%**	**8,417**	**7,764**	**92.24%**
89	244		CINCINNATI FIN GRP					
		10677	Cincinnati Ins Co	11,298	0.0009%	10,742	-66	-0.61%
				11,298	**0.0009%**	**10,742**	**-66**	**-0.61%**
90	677		Philadelphia Consolidated Holding Grp					
		18058	Philadelphia Ind Ins Co	10,270	0.0008%	-1,036	0	0.00%
				10,270	**0.0008%**	**-1,036**	**0**	**0.00%**
91	124		AMERISURE CO GRP					
		23396	Amerisure Mut Ins Co	8,291	0.0007%	7,854	-300	-3.82%
				8,291	**0.0007%**	**7,854**	**-300**	**-3.82%**
92	1120		EVEREST REINS HOLDINGS GRP					
		10120	Everest Natl Ins Co	7,878	0.0006%	6,894	0	0.00%
				7,878	**0.0006%**	**6,894**	**0**	**0.00%**
93	40134		SUA Ins Co					
		40134	SUA Ins Co	7,284	0.0006%	13,771	-16,731	-121.49%
				7,284	**0.0006%**	**13,771**	**-16,731**	**-121.49%**
94	14508		Michigan Millers Mut Ins Co					
		14508	Michigan Millers Mut Ins Co	6,473	0.0005%	6,473	9,956	153.81%
				6,473	**0.0005%**	**6,473**	**9,956**	**153.81%**
95	108		LUMBERMENS MUT CAS GRP					
		30562	American Manufacturers Mut Ins Co	3,202	0.0003%	2,366	-239	-10.10%
				3,202	**0.0003%**	**2,366**	**-239**	**-10.10%**
96	93		STATE NATL GRP					
		12831	State Natl Ins Co Inc	1,834	0.0001%	3,358	0	0.00%
				1,834	**0.0001%**	**3,358**	**0**	**0.00%**
97	38733		Alaska Natl Ins Co					
		38733	Alaska Natl Ins Co	1,463	0.0001%	1,954	-14	-0.72%
				1,463	**0.0001%**	**1,954**	**-14**	**-0.72%**
98	20613		Sparta Ins Co					
		20613	Sparta Ins Co	941	0.0001%	109	66	60.55%
				941	**0.0001%**	**109**	**66**	**60.55%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

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99	201	UTICA GRP						
		25976	Utica Mut Ins Co	613	0.0000%	709	411	57.97%
		25984	Graphic Arts Mut Ins Co	25	0.0000%	25	0	0.00%
				638	**0.0001%**	**734**	**411**	**55.99%**
100	767	Pennsylvania Manufacturers Grp						
		12262	Pennsylvania Manufacturers Assoc Ins	537	0.0000%	537	269	50.09%
				537	**0.0000%**	**537**	**269**	**50.09%**
101	37800	Leading Ins Grp Ins Co Ltd						
		37800	Leading Ins Grp Ins Co Ltd	474	0.0000%	474	432	91.14%
				474	**0.0000%**	**474**	**432**	**91.14%**
102	14974	Pennsylvania Lumbermens Mut Ins						
		14974	Pennsylvania Lumbermens Mut Ins	6	0.0000%	4	0	0.00%
				6	**0.0000%**	**4**	**0**	**0.00%**
			Line Total:	**1,231,946,639**	**100.0000%**	**1,159,452,076**	**787,755,168**	**67.94%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: ALLIED LINES [02.1]

Sorted by Market Share

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Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	1330	Balboa Ins Grp						
		24848	Newport Ins Co	203,850,560	27.1367%	186,615,413	73,355,188	39.31%
		24813	Balboa Ins Co	24,315,756	3.2369%	22,476,004	4,374,058	19.46%
		24821	Meritplan Ins Co	12,622,213	1.6803%	6,400,970	633,530	9.90%
				240,788,529	**32.0539%**	**215,492,387**	**78,362,776**	**36.36%**
2	212	ZURICH INS GRP						
		21660	Fire Ins Exch	28,502,337	3.7943%	27,241,972	23,070,076	84.69%
		26247	American Guar & Liab Ins	16,536,494	2.2014%	17,648,006	838,982	4.75%
		16535	Zurich American Ins Co	16,332,193	2.1742%	14,998,495	965,412	6.44%
		21652	Farmers Ins Exch	7,350,546	0.9785%	7,038,555	5,994,280	85.16%
		11185	Foremost Ins Co	6,857,163	0.9128%	6,629,204	248,261	3.74%
		10317	Neighborhood Spirit Prop & Cas Co	5,190,026	0.6909%	5,271,597	2,804,284	53.20%
		41181	Universal Underwriters Ins Co	3,579,483	0.4765%	3,834,248	436,195	11.38%
		39306	Fidelity & Deposit Co Of MD	2,124,495	0.2828%	2,191,215	-7,564,587	-345.22%
		10318	Exact Prop & Cas Co Inc	1,292,428	0.1720%	1,365,817	279,403	20.46%
		10315	Civic Prop & Cas Co	870,125	0.1158%	828,106	424,620	51.28%
		21709	Truck Ins Exch	605,723	0.0806%	565,178	328,714	58.16%
		21326	Empire Fire & Marine Ins Co	444,459	0.0592%	526,407	-727,936	-138.28%
		19356	Maryland Cas Co	113,671	0.0151%	163,345	34,375	21.04%
		21687	Mid Century Ins Co	11,188	0.0015%	21,126	12,204	57.77%
		40142	American Zurich Ins Co	8	0.0000%	11,613	-2,745	-23.64%
				89,810,339	**11.9556%**	**88,334,884**	**27,141,538**	**30.73%**
3	65	FM GLOBAL GRP						
		21482	Factory Mut Ins Co	60,997,672	8.1201%	61,669,281	-11,695,340	-18.96%
		10014	Affiliated Fm Ins Co	13,884,268	1.8483%	13,356,689	4,656,385	34.86%
				74,881,940	**9.9683%**	**75,025,970**	**-7,038,955**	**-9.38%**
4	19	Assurant Inc Grp						
		42978	American Security Ins Co	61,003,917	8.1209%	55,134,665	8,345,311	15.14%
		19615	American Reliable Ins Co	308,810	0.0411%	301,195	57,894	19.22%
		42986	Standard Guaranty Ins Co	70,401	0.0094%	70,858	30,052	42.41%
				61,383,128	**8.1714%**	**55,506,718**	**8,433,257**	**15.19%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

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5	111	LIBERTY MUT GRP						
		24740	Safeco Ins Co Of Amer	20,458,429	2.7234%	18,271,275	9,163,757	50.15%
		23035	Liberty Mut Fire Ins Co	13,312,633	1.7722%	13,111,774	2,080,632	15.87%
		24732	General Ins Co Of Amer	12,653,274	1.6844%	12,639,760	211,501	1.67%
		24198	Peerless Ins Co	6,531,533	0.8695%	6,523,915	2,076,026	31.82%
		19704	American States Ins Co	1,288,642	0.1715%	1,331,572	208,375	15.65%
		24724	First Natl Ins Co Of Amer	856,683	0.1140%	785,980	311,896	39.68%
		19690	American Economy Ins Co	503,737	0.0671%	504,201	466,347	92.49%
		10836	Golden Eagle Ins Corp	269,400	0.0359%	302,294	279,278	92.39%
		23043	Liberty Mut Ins Co	241,648	0.0322%	238,920	81,911	34.28%
		18333	Peerless Ind Ins Co	158,366	0.0211%	64,235	26,997	42.03%
		42404	Liberty Ins Corp	18,058	0.0024%	15,839	4,962	31.33%
		21458	Employers Ins of Wausau	6,909	0.0009%	11,841	259,355	2190.31%
		26069	Wausau Business Ins Co	6,385	0.0008%	5,090	263	5.17%
		24171	Netherlands Ins Co The	4,352	0.0006%	8,781	62	0.71%
		26042	Wausau Underwriters Ins Co	735	0.0001%	665	-387	-58.20%
		33588	First Liberty Ins Corp	180	0.0000%	180	72	40.00%
				56,310,964	**7.4962%**	**53,816,322**	**15,171,047**	**28.19%**
6	3548	Travelers Grp						
		25674	Travelers Property Cas Co Of Amer	25,303,567	3.3684%	24,931,688	1,579,638	6.34%
		36161	Travelers Prop Cas Ins Co	10,909,778	1.4523%	9,817,466	1,787,011	18.20%
		24767	St Paul Fire & Marine Ins Co	2,191,241	0.2917%	2,154,103	-467,275	-21.69%
		36463	Discover Prop & Cas Ins Co	948,300	0.1262%	902,617	2,025,340	224.39%
		25682	Travelers Ind Co Of CT	902,521	0.1201%	893,270	806,246	90.26%
		24791	St Paul Mercury Ins Co	777,652	0.1035%	608,302	222,801	36.63%
		19070	Standard Fire Ins Co	328,632	0.0437%	348,620	69,603	19.97%
		19038	Travelers Cas & Surety Co	249,651	0.0332%	295,110	69,470	23.54%
		24015	Northland Ins Co	58,759	0.0078%	64,383	25,141	39.05%
		24775	St Paul Guardian Ins Co	38,240	0.0051%	17,857	-17,433	-97.63%
				41,708,341	**5.5522%**	**40,033,416**	**6,100,542**	**15.24%**
7	218	CNA INS GRP						
		20443	Continental Cas Co	25,213,098	3.3564%	27,365,731	51,993,767	190.00%
		35289	Continental Ins Co	89,632	0.0119%	105,385	259,257	246.01%
		20427	American Cas Co Of Reading PA	15,559	0.0021%	18,107	8,157	45.05%
		20494	Transportation Ins Co	5,676	0.0008%	5,256	1,116	21.23%
		20478	National Fire Ins Co Of Hartford	2,879	0.0004%	6,789	-7,449	-109.72%
		20508	Valley Forge Ins Co	2,470	0.0003%	2,699	0	0.00%
				25,329,314	**3.3719%**	**27,503,967**	**52,254,848**	**189.99%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: ALLIED LINES [02.1]

Sorted by Market Share

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Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
8	140	NATIONWIDE CORP GRP						
		19100	Amco Ins Co	11,737,638	1.5625%	10,963,631	6,544,922	59.70%
		42579	Allied Prop & Cas Ins Co	4,407,059	0.5867%	4,116,598	3,388,879	82.32%
		23787	Nationwide Mut Ins Co	2,127,030	0.2832%	1,988,907	746,337	37.52%
		28223	Nationwide Agribusiness Ins Co	996,250	0.1326%	958,560	115,278	12.03%
		25453	Nationwide Ins Co Of Amer	647,102	0.0861%	530,356	355,270	66.99%
		23779	Nationwide Mut Fire Ins Co	166,329	0.0221%	172,356	174,651	101.33%
				20,081,408	**2.6733%**	**18,730,408**	**11,325,337**	**60.46%**
9	361	Munich Re Grp						
		23469	American Modern Home Ins Co	14,255,701	1.8977%	12,323,496	1,452,081	11.78%
		19720	American Alt Ins Corp	134,085	0.0178%	85,176	3,933	4.62%
		23450	American Family Home Ins Co	14,800	0.0020%	17,761	-1,008	-5.68%
				14,404,586	**1.9175%**	**12,426,433**	**1,455,006**	**11.71%**
10	761	ALLIANZ INS GRP						
		35300	Allianz Global Risks US Ins Co	9,375,459	1.2481%	9,313,130	-5,323,126	-57.16%
		21873	Firemans Fund Ins Co	2,728,251	0.3632%	2,920,638	1,226,612	42.00%
		21865	Associated Ind Corp	2,176,749	0.2898%	2,225,977	1,932,242	86.80%
		21881	National Surety Corp	2,041	0.0003%	1,592	0	0.00%
		21857	American Ins Co	49	0.0000%	791	-452	-57.14%
				14,282,549	**1.9013%**	**14,462,128**	**-2,164,724**	**-14.97%**
11	200	UNITED SERV AUTOMOBILE ASSN GRP						
		25941	USAA	8,745,376	1.1642%	8,554,392	4,914,572	57.45%
		25968	USAA Cas Ins Co	4,112,131	0.5474%	3,876,886	2,372,904	61.21%
		21253	Garrison Prop & Cas Ins Co	176,663	0.0235%	116,707	101,483	86.96%
		18600	USAA General Ind Co	18,462	0.0025%	10,360	25,444	245.60%
				13,052,632	**1.7376%**	**12,558,345**	**7,414,403**	**59.04%**
12	84	American Financial Grp						
		26344	Great Amer Assur Co	8,805,314	1.1722%	8,304,579	924,047	11.13%
		26832	Great Amer Alliance Ins Co	528,747	0.0704%	495,413	-43,726	-8.83%
		22136	Great Amer Ins Co of NY	234,360	0.0312%	234,739	113,592	48.39%
		16691	Great Amer Ins Co	130,727	0.0174%	161,365	-362,375	-224.57%
				9,699,148	**1.2912%**	**9,196,096**	**631,538**	**6.87%**
13	3098	Tokio Marine Holdings Inc GRP						
		12904	Tokio Marine & Nichido Fire Ins Co	6,993,727	0.9310%	7,706,334	-1,958,409	-25.41%
				6,993,727	**0.9310%**	**7,706,334**	**-1,958,409**	**-25.41%**
14	796	QBE INS GRP						
		25747	Unigard Ins Co	3,936,720	0.5241%	4,035,826	1,784,661	44.22%
		39217	QBE Ins Corp	2,449,669	0.3261%	2,546,504	-257	-0.01%
		16217	National Farmers Union Prop & Cas	325,709	0.0434%	322,490	24,669	7.65%
		37257	Praetorian Ins Co	111,823	0.0149%	110,560	-14,541	-13.15%
		25798	Unigard Ind Co	43,742	0.0058%	46,667	76,403	163.72%
		27740	North Pointe Ins Co	33,534	0.0045%	56,435	8,549	15.15%
		24414	General Cas Co Of WI	1,788	0.0002%	2,548	-1,060	-41.60%
				6,902,985	**0.9189%**	**7,121,030**	**1,878,424**	**26.38%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

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15	1285	XL AMER GRP						
		24554	XL Ins Amer Inc	5,509,761	0.7335%	5,513,735	1,094,812	19.86%
		22322	Greenwich Ins Co	666,785	0.0888%	500,988	-790,894	-157.87%
				6,176,546	**0.8222%**	**6,014,723**	**303,918**	**5.05%**
16	158	FAIRFAX FIN GRP						
		21113	United States Fire Ins Co	4,957,967	0.6600%	7,413,248	1,972,676	26.61%
		10936	Seneca Ins Co Inc	26,340	0.0035%	16,276	-1,178	-7.24%
		25054	Hudson Ins Co	9,367	0.0012%	27,150	-22,699	-83.61%
				4,993,674	**0.6648%**	**7,456,674**	**1,948,799**	**26.13%**
17	26905	Century Natl Ins Co						
		26905	Century Natl Ins Co	4,802,125	0.6393%	4,865,093	2,345,367	48.21%
				4,802,125	**0.6393%**	**4,865,093**	**2,345,367**	**48.21%**
18	12	AMERICAN INTL GRP						
		43761	American Intl Ins Co Of CA	3,304,605	0.4399%	3,334,047	17,334	0.52%
		23809	Granite State Ins Co	902,688	0.1202%	955,569	924,504	96.75%
		23841	New Hampshire Ins Co	139,004	0.0185%	137,645	675,091	490.46%
		19402	AIG Cas Co	64,567	0.0086%	50,520	4,042	8.00%
		19380	American Home Assur Co	51,736	0.0069%	58,827	-860,563	-1462.87%
				4,462,600	**0.5941%**	**4,536,608**	**760,408**	**16.76%**
19	169	SENTRY INS GRP						
		24988	Sentry Ins A Mut Co	3,158,232	0.4204%	3,289,197	375,394	11.41%
		21180	Sentry Select Ins Co	1,093,129	0.1455%	1,078,585	856,096	79.37%
		23434	Middlesex Ins Co	1,292	0.0002%	1,311	-54	-4.12%
				4,252,653	**0.5661%**	**4,369,093**	**1,231,436**	**28.19%**
20	802	Capital Ins Grp						
		13544	California Capital Ins Co	3,504,342	0.4665%	3,463,834	3,214,956	92.81%
		12890	Eagle W Ins Co	101,281	0.0135%	96,103	143,547	149.37%
		23540	Monterey Ins Co	37,083	0.0049%	56,242	6,517	11.59%
				3,642,706	**0.4849%**	**3,616,179**	**3,365,020**	**93.05%**
21	25240	NAU Country Ins Co						
		25240	NAU Country Ins Co	3,255,832	0.4334%	3,273,337	69,717	2.13%
				3,255,832	**0.4334%**	**3,273,337**	**69,717**	**2.13%**
22	7	FEDERATED MUT GRP						
		13935	Federated Mut Ins Co	2,716,386	0.3616%	2,823,168	1,527,486	54.11%
		28304	Federated Serv Ins Co	257,268	0.0342%	247,224	81,546	32.98%
				2,973,654	**0.3959%**	**3,070,392**	**1,609,032**	**52.40%**
23	501	Alleghany Grp						
		22314	RSUI Ind Co	2,641,905	0.3517%	3,108,603	4,923,853	158.39%
		10472	Capitol Ind Corp	108,716	0.0145%	157,320	97,906	62.23%
				2,750,621	**0.3662%**	**3,265,923**	**5,021,759**	**153.76%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

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24	323		CIVIL SERV EMPLOYEE GRP					
		10693	Civil Serv Employees Ins Co	2,054,016	0.2734%	2,120,962	103,711	4.89%
		18953	CSE Safeguard Ins Co	614,058	0.0817%	385,256	63,315	16.43%
				2,668,074	**0.3552%**	**2,506,218**	**167,026**	**6.66%**
25	181		SWISS RE GRP					
		39845	Westport Ins Corp	2,514,429	0.3347%	2,644,397	1,530,684	57.88%
		29874	North Amer Specialty Ins Co	65,773	0.0088%	49,292	0	0.00%
				2,580,202	**0.3435%**	**2,693,689**	**1,530,684**	**56.82%**
26	215		UNITRIN GRP					
		10914	Kemper Independence Ins Co	1,629,029	0.2169%	1,255,789	717,522	57.14%
		11142	United Cas Ins Co Of Amer	282,509	0.0376%	283,287	19,155	6.76%
		14133	Valley Ins Co	201,635	0.0268%	349,310	159,253	45.59%
		16063	Unitrin Auto & Home Ins Co	861	0.0001%	958	2,444	255.11%
				2,114,034	**0.2814%**	**1,889,344**	**898,374**	**47.55%**
27	91		HARTFORD FIRE & CAS GRP					
		19682	Hartford Fire In Co	1,559,817	0.2076%	1,662,953	700,602	42.13%
		30104	Hartford Underwriters Ins Co	429,006	0.0571%	402,030	191,111	47.54%
		29424	Hartford Cas Ins Co	110,324	0.0147%	114,303	169,218	148.04%
				2,099,147	**0.2794%**	**2,179,286**	**1,060,931**	**48.68%**
28	785		MARKEL CORP GRP					
		28932	Markel Amer Ins Co	1,924,958	0.2563%	1,960,336	1,180,009	60.19%
		38970	Markel Ins Co	146,800	0.0195%	199,169	35,687	17.92%
				2,071,758	**0.2758%**	**2,159,505**	**1,215,696**	**56.30%**
29	1129		WHITE MOUNTAINS GRP					
		20621	OneBeacon Amer Ins Co	1,332,580	0.1774%	1,200,144	479,337	39.94%
		20648	Employers Fire Ins Co	482,178	0.0642%	428,211	44,524	10.40%
		21970	OneBeacon Ins Co	253,899	0.0338%	226,181	223,581	98.85%
				2,068,657	**0.2754%**	**1,854,536**	**747,442**	**40.30%**
30	176		STATE FARM GRP					
		25151	State Farm General Ins Co	1,962,440	0.2612%	2,275,926	524,737	23.06%
		25143	State Farm Fire And Cas Co	8,643	0.0012%	8,664	7	0.08%
				1,971,083	**0.2624%**	**2,284,590**	**524,744**	**22.97%**
31	98		WR Berkley Corp GRP					
		36684	Riverport Ins Co	1,820,398	0.2423%	2,018,016	1,306,248	64.73%
		25224	Great Divide Ins Co	3,223	0.0004%	2,271	-2,528	-111.32%
		23612	Midwest Employers Cas Co	561	0.0001%	1,709	-306	-17.91%
				1,824,182	**0.2428%**	**2,021,996**	**1,303,414**	**64.46%**
32	800		WESTERN MUT INS GRP					
		15776	Residence Mut Ins Co	1,509,522	0.2009%	1,444,456	563,673	39.02%
		13625	Western Mut Ins Co	71,052	0.0095%	76,495	20,285	26.52%
				1,580,574	**0.2104%**	**1,520,951**	**583,958**	**38.39%**

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33	408		AMERICAN NATL FIN GRP					
		11048	Pacific Prop & Cas Co	1,325,417	0.1764%	1,306,441	568,263	43.50%
				1,325,417	**0.1764%**	**1,306,441**	**568,263**	**43.50%**
34	626		Ace Ltd Grp					
		20699	Ace Prop & Cas Ins Co	1,169,894	0.1557%	1,239,103	1,467,770	118.45%
		22713	Insurance Co of N Amer	98,379	0.0131%	74,618	28,911	38.75%
		22667	Ace Amer Ins Co	22,850	0.0030%	9,516	3,402	35.75%
				1,291,123	**0.1719%**	**1,323,237**	**1,500,083**	**113.36%**
35	225		IAT Reins Co Grp					
		26433	Harco Natl Ins Co	1,274,300	0.1696%	1,409,589	163,348	11.59%
		28886	Transguard Ins Co Of Amer Inc	539	0.0001%	385	-7	-1.82%
				1,274,839	**0.1697%**	**1,409,974**	**163,341**	**11.58%**
36	645		OREGON MUT GRP					
		14907	Oregon Mut Ins Co	1,234,703	0.1644%	1,213,064	220,355	18.17%
				1,234,703	**0.1644%**	**1,213,064**	**220,355**	**18.17%**
37	660		MERCURY GEN GRP					
		11908	Mercury Cas Co	1,209,459	0.1610%	1,203,437	60,650	5.04%
				1,209,459	**0.1610%**	**1,203,437**	**60,650**	**5.04%**
38	93		STATE NATL GRP					
		12831	State Natl Ins Co Inc	1,157,901	0.1541%	1,438,612	1,224,743	85.13%
				1,157,901	**0.1541%**	**1,438,612**	**1,224,743**	**85.13%**
39	62		EMC INS CO GRP					
		21415	Employers Mut Cas Co	1,145,887	0.1525%	1,200,840	418,055	34.81%
				1,145,887	**0.1525%**	**1,200,840**	**418,055**	**34.81%**
40	922		ICW GRP					
		27847	Insurance Co Of The West	846,204	0.1126%	902,110	437,846	48.54%
				846,204	**0.1126%**	**902,110**	**437,846**	**48.54%**
41	88		The Hanover Ins Grp					
		10815	Verlan Fire Ins Co MD	575,186	0.0766%	642,680	-29,145	-4.53%
		22292	Hanover Ins Co	246,114	0.0328%	228,855	52,986	23.15%
		22306	Massachusetts Bay Ins Co	3,182	0.0004%	4,465	32	0.72%
				824,482	**0.1098%**	**876,000**	**23,873**	**2.73%**
42	306		CUNA MUT GRP					
		10847	Cumis Ins Society Inc	817,410	0.1088%	816,229	192,239	23.55%
				817,410	**0.1088%**	**816,229**	**192,239**	**23.55%**
43	38		CHUBB & SON INC GRP					
		20281	Federal Ins Co	733,857	0.0977%	710,758	1,106,090	155.62%
		20397	Vigilant Ins Co	30,928	0.0041%	37,757	14,745	39.05%
		20303	Great Northern Ins Co	7,556	0.0010%	8,607	3,301	38.35%
		20346	Pacific Ind Co	2,189	0.0003%	2,835	1,058	37.32%
				774,530	**0.1031%**	**759,957**	**1,125,194**	**148.06%**

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44	303		GUIDEONE INS GRP					
		14559	Guideone Specialty Mut Ins Co	362,344	0.0482%	300,203	29,765	9.91%
		15032	Guideone Mut Ins Co	172,296	0.0229%	131,286	13,334	10.16%
				534,640	**0.0712%**	**431,489**	**43,099**	**9.99%**
45	1331		Glencoe US Holdings Grp					
		10340	Stonington Ins Co	507,633	0.0676%	438,518	4,434	1.01%
				507,633	**0.0676%**	**438,518**	**4,434**	**1.01%**
46	23108		Lumbermens Underwriting Alliance					
		23108	Lumbermens Underwriting Alliance	460,767	0.0613%	632,400	109,812	17.36%
				460,767	**0.0613%**	**632,400**	**109,812**	**17.36%**
47	28497		Usplate Glass Ins Co					
		28497	Usplate Glass Ins Co	459,556	0.0612%	465,404	37,164	7.99%
				459,556	**0.0612%**	**465,404**	**37,164**	**7.99%**
48	42757		Agri Gen Ins Co					
		42757	Agri Gen Ins Co	445,441	0.0593%	445,441	-22,185	-4.98%
				445,441	**0.0593%**	**445,441**	**-22,185**	**-4.98%**
49	1278		CALIFORNIA STATE AUTO GRP					
		15539	California State Auto Assn Inter Ins	407,617	0.0543%	447,455	109,692	24.51%
		10921	ACA Ins Co	20,950	0.0028%	10,323	2,808	27.20%
				428,567	**0.0571%**	**457,778**	**112,500**	**24.58%**
50	83		GRANGE INS GRP					
		22101	Grange Ins Assn	421,317	0.0561%	402,518	600,681	149.23%
				421,317	**0.0561%**	**402,518**	**600,681**	**149.23%**
51	8		ALLSTATE INS GRP					
		19232	Allstate Ins Co	371,905	0.0495%	384,350	53,645	13.96%
		10358	Encompass Ins Co	7,449	0.0010%	7,892	2,439,847	30915.45%
				379,354	**0.0505%**	**392,242**	**2,493,492**	**635.70%**
52	300		HORACE MANN GRP					
		22578	Horace Mann Ins Co	234,169	0.0312%	204,113	0	0.00%
		22756	Horace Mann Prop & Cas Ins Co	58,857	0.0078%	53,300	0	0.00%
				293,026	**0.0390%**	**257,413**	**0**	**0.00%**
53	2978		Mitsui Sumitomo Ins Grp					
		20362	Mitsui Sumitomo Ins Co of Amer	287,113	0.0382%	251,291	449,813	179.00%
				287,113	**0.0382%**	**251,291**	**449,813**	**179.00%**
54	3416		AXIS Capital Grp					
		20370	AXIS Reins Co	163,885	0.0218%	244,573	-327,842	-134.05%
		37273	Axis Ins Co	116,067	0.0155%	71,014	5,266	7.42%
				279,952	**0.0373%**	**315,587**	**-322,576**	**-102.21%**
55	37540		Beazley Ins Co Inc					
		37540	Beazley Ins Co Inc	275,235	0.0366%	245,038	2,118,785	864.68%
				275,235	**0.0366%**	**245,038**	**2,118,785**	**864.68%**

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56	28		AMICA MUT GRP					
		19976	Amica Mut Ins Co	256,797	0.0342%	245,001	147,656	60.27%
				256,797	**0.0342%**	**245,001**	**147,656**	**60.27%**
57	689		BANKERS INS GRP					
		33162	Bankers Ins Co	182,928	0.0244%	195,714	-6,589	-3.37%
				182,928	**0.0244%**	**195,714**	**-6,589**	**-3.37%**
58	1279		Arch Ins Grp					
		11150	Arch Ins Co	174,162	0.0232%	173,811	502,404	289.05%
				174,162	**0.0232%**	**173,811**	**502,404**	**289.05%**
59	41459		Armed Forces Ins Exch					
		41459	Armed Forces Ins Exch	173,184	0.0231%	168,273	135,012	80.23%
				173,184	**0.0231%**	**168,273**	**135,012**	**80.23%**
60	10499		Chrysler Ins Co					
		10499	Chrysler Ins Co	165,680	0.0221%	130,094	0	0.00%
				165,680	**0.0221%**	**130,094**	**0**	**0.00%**
61	3829		GeoVera Holdings Inc Grp					
		10799	Geovera Ins Co	120,752	0.0161%	134,260	32,883	24.49%
		10887	Pacific Select Prop Ins Co	31,812	0.0042%	37,110	9,013	24.29%
		10182	Geovera Specialty Ins Co	1,443	0.0002%	711	193	27.14%
				154,007	**0.0205%**	**172,081**	**42,089**	**24.46%**
62	2538		Amtrust Grp					
		19879	Security Natl Ins Co	144,783	0.0193%	39,433	754	1.91%
		25011	Wesco Ins Co	1,059	0.0001%	174	89	51.15%
				145,842	**0.0194%**	**39,607**	**843**	**2.13%**
63	15768		Merced Mut Ins Co					
		15768	Merced Mut Ins Co	116,070	0.0155%	125,539	54,301	43.25%
				116,070	**0.0155%**	**125,539**	**54,301**	**43.25%**
64	3219		Sompo Japan Ins Grp					
		11126	Sompo Japan Ins Co of Amer	108,067	0.0144%	100,673	17,871	17.75%
				108,067	**0.0144%**	**100,673**	**17,871**	**17.75%**
65	471		Wells Fargo Grp					
		39039	Rural Community Ins Co	104,544	0.0139%	104,544	694,262	664.09%
				104,544	**0.0139%**	**104,544**	**694,262**	**664.09%**
66	161		TOPA EQUITIES LTD GRP					
		18031	Topa Ins Co	97,189	0.0129%	109,996	10,692	9.72%
				97,189	**0.0129%**	**109,996**	**10,692**	**9.72%**
67	677		Philadelphia Consolidated Holding Grp					
		18058	Philadelphia Ind Ins Co	84,682	0.0113%	65,814	0	0.00%
				84,682	**0.0113%**	**65,814**	**0**	**0.00%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: ALLIED LINES [02.1]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
68	27073		Nipponkoa Ins Co Ltd US Br					
		27073	Nipponkoa Ins Co Ltd US Br	75,720	0.0101%	72,531	-28,801	-39.71%
				75,720	**0.0101%**	**72,531**	**-28,801**	**-39.71%**
69	9		JPMorgan Chase & Co Grp					
		22985	Sequoia Ins Co	67,587	0.0090%	74,018	18,871	25.50%
				67,587	**0.0090%**	**74,018**	**18,871**	**25.50%**
70	920		UNITED NATL GRP					
		42048	Diamond State Ins Co	67,428	0.0090%	67,892	-17,207	-25.34%
				67,428	**0.0090%**	**67,892**	**-17,207**	**-25.34%**
71	273		WORKMENS GRP					
		13250	Workmens Auto Ins Co	61,788	0.0082%	52,790	11,686	22.14%
				61,788	**0.0082%**	**52,790**	**11,686**	**22.14%**
72	748		Meadowbrook Ins Grp					
		18023	Star Ins Co	51,825	0.0069%	128,300	-10,193	-7.94%
		25780	Williamsburg Natl Ins Co	3,774	0.0005%	3,105	115	3.70%
				55,599	**0.0074%**	**131,405**	**-10,078**	**-7.67%**
73	11118		Federated Rural Electric Ins Exch					
		11118	Federated Rural Electric Ins Exch	48,116	0.0064%	46,827	8,468	18.08%
				48,116	**0.0064%**	**46,827**	**8,468**	**18.08%**
74	27480		California Mut Ins Co					
		27480	California Mut Ins Co	45,671	0.0061%	49,856	-3,000	-6.02%
				45,671	**0.0061%**	**49,856**	**-3,000**	**-6.02%**
75	33		CALIFORNIA CAS MGMT GRP					
		20117	California Cas Ind Exch	40,653	0.0054%	25,726	6,713	26.09%
		20125	California Cas Ins Co	3,892	0.0005%	25,642	5,812	22.67%
				44,545	**0.0059%**	**51,368**	**12,525**	**24.38%**
76	241		METROPOLITAN GRP					
		25321	Metropolitan Drt Prop & Cas Ins Co	42,931	0.0057%	42,542	22,262	52.33%
				42,931	**0.0057%**	**42,542**	**22,262**	**52.33%**
77	1218		PENN AMER GRP					
		32859	Penn Amer Ins Co	41,660	0.0055%	46,931	-59,860	-127.55%
				41,660	**0.0055%**	**46,931**	**-59,860**	**-127.55%**
78	32107		Sutter Ins Co					
		32107	Sutter Ins Co	40,685	0.0054%	43,694	-14,337	-32.81%
				40,685	**0.0054%**	**43,694**	**-14,337**	**-32.81%**
79	2898		Western Serv Contract Grp					
		37850	Pacific Specialty Ins Co	37,743	0.0050%	41,004	0	0.00%
				37,743	**0.0050%**	**41,004**	**0**	**0.00%**
80	124		AMERISURE CO GRP					
		23396	Amerisure Mut Ins Co	29,662	0.0039%	18,345	-180	-0.98%
				29,662	**0.0039%**	**18,345**	**-180**	**-0.98%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: ALLIED LINES [02.1]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
81	14010	Crusader Ins Co						
		14010	Crusader Ins Co	26,647	0.0035%	33,059	7,921	23.96%
				26,647	**0.0035%**	**33,059**	**7,921**	**23.96%**
82	18767	Church Mut Ins Co						
		18767	Church Mut Ins Co	23,047	0.0031%	25,457	18,777	73.76%
				23,047	**0.0031%**	**25,457**	**18,777**	**73.76%**
83	1179	WAWANESA INS GRP						
		10683	Wawanesa General Ins Co	18,844	0.0025%	18,895	4,896	25.91%
		31526	Wawanesa Mut Ins Co Us Branch	4,038	0.0005%	4,195	1,075	25.63%
				22,882	**0.0030%**	**23,090**	**5,971**	**25.86%**
84	853	PUBLIC SERV GRP						
		15059	Public Service Mut Ins Co	22,577	0.0030%	36,325	5,070	13.96%
				22,577	**0.0030%**	**36,325**	**5,070**	**13.96%**
85	670	FIDELITY NATL FIN GRP						
		25180	Fidelity Natl Ins Co	19,822	0.0026%	14,257	0	0.00%
				19,822	**0.0026%**	**14,257**	**0**	**0.00%**
86	40134	SUA Ins Co						
		40134	SUA Ins Co	13,049	0.0017%	27,303	41,804	153.11%
				13,049	**0.0017%**	**27,303**	**41,804**	**153.11%**
87	57	ELECTRIC INS GRP						
		21261	Electric Ins Co	12,784	0.0017%	11,341	0	0.00%
				12,784	**0.0017%**	**11,341**	**0**	**0.00%**
88	244	CINCINNATI FIN GRP						
		10677	Cincinnati Ins Co	9,383	0.0012%	7,876	61	0.77%
				9,383	**0.0012%**	**7,876**	**61**	**0.77%**
89	1120	EVEREST REINS HOLDINGS GRP						
		10120	Everest Natl Ins Co	9,002	0.0012%	7,643	0	0.00%
				9,002	**0.0012%**	**7,643**	**0**	**0.00%**
90	31	BERKSHIRE HATHAWAY GRP						
		11673	Redwood Fire & Cas Ins Co	5,016	0.0007%	4,103	5,016	122.25%
				5,016	**0.0007%**	**4,103**	**5,016**	**122.25%**
91	349	FLORISTS MUT GRP						
		13978	Florists Mut Ins Co	4,706	0.0006%	4,709	1,352	28.71%
				4,706	**0.0006%**	**4,709**	**1,352**	**28.71%**
92	291	MOTORISTS MUT						
		13331	American Hardware Mut Ins Co	4,544	0.0006%	4,544	1,148	25.26%
				4,544	**0.0006%**	**4,544**	**1,148**	**25.26%**
93	1326	KINGSWAY GRP						
		33855	Lincoln Gen Ins Co	3,421	0.0005%	1,995	551	27.62%
				3,421	**0.0005%**	**1,995**	**551**	**27.62%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: ALLIED LINES [02.1]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
94	38733	Alaska Natl Ins Co						
		38733	Alaska Natl Ins Co	2,345	0.0003%	2,282	3,486	152.76%
				2,345	**0.0003%**	**2,282**	**3,486**	**152.76%**
95	14508	Michigan Millers Mut Ins Co						
		14508	Michigan Millers Mut Ins Co	1,516	0.0002%	1,516	418	27.57%
				1,516	**0.0002%**	**1,516**	**418**	**27.57%**
96	20613	Sparta Ins Co						
		20613	Sparta Ins Co	927	0.0001%	80	47	58.75%
				927	**0.0001%**	**80**	**47**	**58.75%**
97	108	LUMBERMENS MUT CAS GRP						
		30562	American Manufacturers Mut Ins Co	879	0.0001%	650	-279	-42.92%
				879	**0.0001%**	**650**	**-279**	**-42.92%**
98	201	UTICA GRP						
		25976	Utica Mut Ins Co	290	0.0000%	1,003	-26	-2.59%
		25984	Graphic Arts Mut Ins Co	75	0.0000%	75	0	0.00%
				365	**0.0000%**	**1,078**	**-26**	**-2.41%**
99	767	Pennsylvania Manufacturers Grp						
		12262	Pennsylvania Manufacturers Assoc Ins	213	0.0000%	213	107	50.23%
				213	**0.0000%**	**213**	**107**	**50.23%**
100	37800	Leading Ins Grp Ins Co Ltd						
		37800	Leading Ins Grp Ins Co Ltd	145	0.0000%	145	123	84.83%
				145	**0.0000%**	**145**	**123**	**84.83%**
101	14974	Pennsylvania Lumbermens Mut Ins						
		14974	Pennsylvania Lumbermens Mut Ins	6	0.0000%	4	0	0.00%
				6	**0.0000%**	**4**	**0**	**0.00%**
			Line Total:	**751,197,831**	**100.0000%**	**717,255,615**	**236,884,451**	**33.03%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: MULTIPLE PERIL CROP [02.2]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	25240	NAU Country Ins Co						
		25240	NAU Country Ins Co	53,895,899	26.7059%	53,035,958	35,965,666	67.81%
				53,895,899	**26.7059%**	**53,035,958**	**35,965,666**	**67.81%**
2	471	Wells Fargo Grp						
		39039	Rural Community Ins Co	44,322,022	21.9620%	45,038,245	27,072,652	60.11%
				44,322,022	**21.9620%**	**45,038,245**	**27,072,652**	**60.11%**
3	626	Ace Ltd Grp						
		20699	Ace Prop & Cas Ins Co	40,506,469	20.0713%	41,620,298	2,522,979	6.06%
				40,506,469	**20.0713%**	**41,620,298**	**2,522,979**	**6.06%**
4	42757	Agri Gen Ins Co						
		42757	Agri Gen Ins Co	18,348,208	9.0917%	18,262,404	9,751,292	53.40%
				18,348,208	**9.0917%**	**18,262,404**	**9,751,292**	**53.40%**
5	306	CUNA MUT GRP						
		10847	Cumis Ins Society Inc	17,320,871	8.5827%	14,545,389	6,805,993	46.79%
				17,320,871	**8.5827%**	**14,545,389**	**6,805,993**	**46.79%**
6	84	American Financial Grp						
		22136	Great Amer Ins Co of NY	12,325,288	6.1073%	12,556,272	5,320,837	42.38%
				12,325,288	**6.1073%**	**12,556,272**	**5,320,837**	**42.38%**
7	303	GUIDEONE INS GRP						
		14559	Guideone Specialty Mut Ins Co	7,157,857	3.5468%	4,878,200	1,938,019	39.73%
				7,157,857	**3.5468%**	**4,878,200**	**1,938,019**	**39.73%**
8	1331	Glencoe US Holdings Grp						
		10340	Stonington Ins Co	2,449,206	1.2136%	2,411,088	2,249,618	93.30%
				2,449,206	**1.2136%**	**2,411,088**	**2,249,618**	**93.30%**
9	228	WESTFIELD Grp						
		24120	Westfield Natl Ins Co	1,614,837	0.8002%	3,879,521	-202,873	-5.23%
				1,614,837	**0.8002%**	**3,879,521**	**-202,873**	**-5.23%**
10	12	AMERICAN INTL GRP						
		19429	Insurance Co Of The State Of PA	1,575,718	0.7808%	393,929	31,514	8.00%
				1,575,718	**0.7808%**	**393,929**	**31,514**	**8.00%**
11	1285	XL AMER GRP						
		22322	Greenwich Ins Co	1,389,646	0.6886%	1,389,646	-2,697,406	-194.11%
				1,389,646	**0.6886%**	**1,389,646**	**-2,697,406**	**-194.11%**
12	176	STATE FARM GRP						
		25143	State Farm Fire And Cas Co	906,523	0.4492%	914,408	131,909	14.43%
				906,523	**0.4492%**	**914,408**	**131,909**	**14.43%**
			Line Total:	**201,812,544**	**100.0000%**	**198,925,358**	**88,890,200**	**44.69%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FEDERAL FLOOD INSURANCE [02.3]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	670		FIDELITY NATL FIN GRP					
		16578	Fidelity Natl Prop & Cas Ins Co	27,879,062	16.6078%	24,427,008	637,492	2.61%
		25180	Fidelity Natl Ins Co	2,115,918	1.2605%	4,351,376	-275	-0.01%
				29,994,980	**17.8683%**	**28,778,384**	**637,217**	**2.21%**
2	212		ZURICH INS GRP					
		21660	Fire Ins Exch	25,806,308	15.3730%	24,896,675	338,287	1.36%
		10315	Civic Prop & Cas Co	613,560	0.3655%	591,766	63,675	10.76%
		11185	Foremost Ins Co	294,304	0.1753%	267,215	0	0.00%
		34347	Colonial Amer Cas & Surety Co	62,619	0.0373%	60,002	10,644	17.74%
		39306	Fidelity & Deposit Co Of MD	34,176	0.0204%	36,725	855	2.33%
				26,810,967	**15.9715%**	**25,852,383**	**413,461**	**1.60%**
3	91		HARTFORD FIRE & CAS GRP					
		37478	Hartford Ins Co Of The Midwest	24,478,390	14.5820%	21,915,552	824,729	3.76%
		30104	Hartford Underwriters Ins Co	763,105	0.4546%	-4,009,539	8,354	-0.21%
				25,241,495	**15.0366%**	**17,906,013**	**833,083**	**4.65%**
4	176		STATE FARM GRP					
		25143	State Farm Fire And Cas Co	25,137,187	14.9744%	24,049,463	502,821	2.09%
				25,137,187	**14.9744%**	**24,049,463**	**502,821**	**2.09%**
5	8		ALLSTATE INS GRP					
		19232	Allstate Ins Co	17,713,235	10.5519%	15,541,097	344,832	2.22%
				17,713,235	**10.5519%**	**15,541,097**	**344,832**	**2.22%**
6	19		Assurant Inc Grp					
		10111	American Bankers Ins Co Of FL	10,466,176	6.2348%	9,451,377	265,591	2.81%
				10,466,176	**6.2348%**	**9,451,377**	**265,591**	**2.81%**
7	1278		CALIFORNIA STATE AUTO GRP					
		15539	California State Auto Assn Inter Ins	8,885,379	5.2931%	8,004,913	208,042	2.60%
				8,885,379	**5.2931%**	**8,004,913**	**208,042**	**2.60%**
8	3548		Travelers Grp					
		19070	Standard Fire Ins Co	6,443,399	3.8384%	6,078,089	109,671	1.80%
				6,443,399	**3.8384%**	**6,078,089**	**109,671**	**1.80%**
9	200		UNITED SERV AUTOMOBILE ASSN GRP					
		18600	USAA General Ind Co	5,283,209	3.1473%	4,888,581	85,261	1.74%
				5,283,209	**3.1473%**	**4,888,581**	**85,261**	**1.74%**
10	242		SELECTIVE INS GRP					
		12572	Selective Ins Co Of Amer	1,942,526	1.1572%	1,394,830	69,010	4.95%
				1,942,526	**1.1572%**	**1,394,830**	**69,010**	**4.95%**
11	677		Philadelphia Consolidated Holding Grp					
		18058	Philadelphia Ind Ins Co	1,780,842	1.0609%	1,637,033	138,633	8.47%
				1,780,842	**1.0609%**	**1,637,033**	**138,633**	**8.47%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FEDERAL FLOOD INSURANCE [02.3]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
12	140		NATIONWIDE CORP GRP					
		23779	Nationwide Mut Fire Ins Co	1,770,619	1.0548%	1,552,200	3,786	0.24%
				1,770,619	**1.0548%**	**1,552,200**	**3,786**	**0.24%**
13	111		LIBERTY MUT GRP					
		23035	Liberty Mut Fire Ins Co	1,767,740	1.0531%	1,659,253	17,601	1.06%
				1,767,740	**1.0531%**	**1,659,253**	**17,601**	**1.06%**
14	26905		Century Natl Ins Co					
		26905	Century Natl Ins Co	1,278,912	0.7619%	1,294,142	0	0.00%
				1,278,912	**0.7619%**	**1,294,142**	**0**	**0.00%**
15	12		AMERICAN INTL GRP					
		23841	New Hampshire Ins Co	1,171,072	0.6976%	1,171,072	-72,919	-6.23%
				1,171,072	**0.6976%**	**1,171,072**	**-72,919**	**-6.23%**
16	70		FIRST AMER TITLE GRP					
		37710	First Amer Prop & Cas Ins Co	1,055,234	0.6286%	1,045,296	637,079	60.95%
				1,055,234	**0.6286%**	**1,045,296**	**637,079**	**60.95%**
17	253		HARLEYSVILLE GRP					
		14168	Harleysville Mut Ins Co	521,644	0.3107%	485,557	0	0.00%
				521,644	**0.3107%**	**485,557**	**0**	**0.00%**
18	408		AMERICAN NATL FIN GRP					
		28401	American Natl Prop & Cas Co	266,882	0.1590%	253,380	0	0.00%
				266,882	**0.1590%**	**253,380**	**0**	**0.00%**
19	241		METROPOLITAN GRP					
		25321	Metropolitan Drt Prop & Cas Ins Co	231,377	0.1378%	169,256	0	0.00%
				231,377	**0.1378%**	**169,256**	**0**	**0.00%**
20	84		American Financial Grp					
		32620	National Interstate Ins Co	55,918	0.0333%	22,710	5,143	22.65%
				55,918	**0.0333%**	**22,710**	**5,143**	**22.65%**
21	796		QBE INS GRP					
		27740	North Pointe Ins Co	36,328	0.0216%	18,942	0	0.00%
				36,328	**0.0216%**	**18,942**	**0**	**0.00%**
22	225		IAT Reins Co Grp					
		23248	Occidental Fire & Cas Co Of NC	10,716	0.0064%	10,716	0	0.00%
				10,716	**0.0064%**	**10,716**	**0**	**0.00%**
23	36560		Service Ins Co					
		36560	Service Ins Co	1,113	0.0007%	1,113	0	0.00%
				1,113	**0.0007%**	**1,113**	**0**	**0.00%**
24	689		BANKERS INS GRP					
		33162	Bankers Ins Co	375	0.0002%	144	0	0.00%
				375	**0.0002%**	**144**	**0**	**0.00%**
			Line Total:	**167,867,325**	**100.0000%**	**151,265,944**	**4,198,312**	**2.78%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FARMOWNERS MULTIPLE PERIL [03]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	140		NATIONWIDE CORP GRP					
		23787	Nationwide Mut Ins Co	98,522,402	47.0065%	97,237,308	55,475,610	57.05%
		25453	Nationwide Ins Co Of Amer	154,518	0.0737%	128,783	100,977	78.41%
				98,676,920	**47.0802%**	**97,366,091**	**55,576,587**	**57.08%**
2	3548		Travelers Grp					
		25674	Travelers Property Cas Co Of Amer	16,007,530	7.6374%	14,786,535	5,598,058	37.86%
		25682	Travelers Ind Co Of CT	10,505,871	5.0125%	10,214,574	3,523,083	34.49%
				26,513,401	**12.6499%**	**25,001,109**	**9,121,141**	**36.48%**
3	1129		WHITE MOUNTAINS GRP					
		21970	OneBeacon Ins Co	19,316,973	9.2164%	18,943,621	14,001,713	73.91%
				19,316,973	**9.2164%**	**18,943,621**	**14,001,713**	**73.91%**
4	802		Capital Ins Grp					
		13544	California Capital Ins Co	12,905,759	6.1575%	12,929,365	6,084,056	47.06%
				12,905,759	**6.1575%**	**12,929,365**	**6,084,056**	**47.06%**
5	176		STATE FARM GRP					
		25151	State Farm General Ins Co	12,131,630	5.7882%	12,064,673	17,030,383	141.16%
				12,131,630	**5.7882%**	**12,064,673**	**17,030,383**	**141.16%**
6	761		ALLIANZ INS GRP					
		21857	American Ins Co	4,480,964	2.1379%	4,631,164	2,231,400	48.18%
		21881	National Surety Corp	1,936,769	0.9241%	1,958,192	1,856,046	94.78%
		21865	Associated Ind Corp	1,361,930	0.6498%	1,467,156	700,199	47.72%
		21873	Firemans Fund Ins Co	688,848	0.3287%	572,989	355,087	61.97%
				8,468,511	**4.0405%**	**8,629,501**	**5,142,732**	**59.59%**
7	9		JPMorgan Chase & Co Grp					
		22985	Sequoia Ins Co	7,338,452	3.5013%	7,738,471	5,372,493	69.43%
				7,338,452	**3.5013%**	**7,738,471**	**5,372,493**	**69.43%**
8	19		Assurant Inc Grp					
		19615	American Reliable Ins Co	2,637,689	1.2585%	2,610,107	3,576,961	137.04%
		10111	American Bankers Ins Co Of FL	2,112,604	1.0080%	2,081,437	1,504,125	72.26%
				4,750,293	**2.2664%**	**4,691,544**	**5,081,086**	**108.30%**
9	111		LIBERTY MUT GRP					
		24198	Peerless Ins Co	4,479,813	2.1374%	4,164,367	1,438,216	34.54%
		19704	American States Ins Co	43,278	0.0206%	45,152	23,177	51.33%
		10836	Golden Eagle Ins Corp	6,002	0.0029%	4,079	453	11.11%
				4,529,093	**2.1609%**	**4,213,598**	**1,461,846**	**34.69%**
10	83		GRANGE INS GRP					
		22101	Grange Ins Assn	4,293,628	2.0486%	4,159,945	2,940,384	70.68%
				4,293,628	**2.0486%**	**4,159,945**	**2,940,384**	**70.68%**
11	796		QBE INS GRP					
		25747	Unigard Ins Co	4,187,915	1.9981%	4,196,475	1,583,123	37.73%
				4,187,915	**1.9981%**	**4,196,475**	**1,583,123**	**37.73%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FARMOWNERS MULTIPLE PERIL [03]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
12	84	American Financial Grp						
		16691	Great Amer Ins Co	1,343,734	0.6411%	1,467,475	122,788	8.37%
		26832	Great Amer Alliance Ins Co	991,299	0.4730%	858,148	64,572	7.52%
		26344	Great Amer Assur Co	521,302	0.2487%	615,999	-57,963	-9.41%
		22136	Great Amer Ins Co of NY	408,544	0.1949%	396,190	-88,357	-22.30%
				3,264,879	**1.5577%**	**3,337,812**	**41,040**	**1.23%**
13	626	Ace Ltd Grp						
		43575	Indemnity Ins Co Of North Amer	1,665,678	0.7947%	1,669,837	1,170,011	70.07%
				1,665,678	**0.7947%**	**1,669,837**	**1,170,011**	**70.07%**
14	98	WR Berkley Corp GRP						
		40045	Starnet Ins Co	438,924	0.2094%	450,304	-141,083	-31.33%
				438,924	**0.2094%**	**450,304**	**-141,083**	**-31.33%**
15	645	OREGON MUT GRP						
		14907	Oregon Mut Ins Co	434,665	0.2074%	319,663	118,155	36.96%
				434,665	**0.2074%**	**319,663**	**118,155**	**36.96%**
16	15768	Merced Mut Ins Co						
		15768	Merced Mut Ins Co	274,149	0.1308%	288,468	342,236	118.64%
				274,149	**0.1308%**	**288,468**	**342,236**	**118.64%**
17	349	FLORISTS MUT GRP						
		13978	Florists Mut Ins Co	215,263	0.1027%	207,561	91,142	43.91%
				215,263	**0.1027%**	**207,561**	**91,142**	**43.91%**
18	785	MARKEL CORP GRP						
		38970	Markel Ins Co	159,211	0.0760%	162,899	36,242	22.25%
				159,211	**0.0760%**	**162,899**	**36,242**	**22.25%**
19	27480	California Mut Ins Co						
		27480	California Mut Ins Co	27,781	0.0133%	29,103	172	0.59%
				27,781	**0.0133%**	**29,103**	**172**	**0.59%**
			Line Total:	**209,593,125**	**100.0000%**	**206,400,040**	**125,053,459**	**60.59%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: HOMEOWNERS MULTIPLE PERIL [04]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	176	STATE FARM GRP						
		25151	State Farm General Ins Co	1,293,201,925	20.3462%	1,274,084,941	796,928,186	62.55%
				1,293,201,925	**20.3462%**	**1,274,084,941**	**796,928,186**	**62.55%**
2	212	ZURICH INS GRP						
		21660	Fire Ins Exch	665,086,943	10.4640%	709,736,084	295,663,678	41.66%
		21687	Mid Century Ins Co	328,964,432	5.1757%	268,471,256	183,087,664	68.20%
		11185	Foremost Ins Co	66,673,273	1.0490%	63,042,873	38,413,720	60.93%
		21326	Empire Fire & Marine Ins Co	16,297,325	0.2564%	16,173,446	2,382,098	14.73%
		21652	Farmers Ins Exch	15,030,444	0.2365%	15,425,140	4,690,548	30.41%
		11800	Foremost Prop & Cas Ins Co	9,459,167	0.1488%	9,274,574	8,853,993	95.47%
		10317	Neighborhood Spirit Prop & Cas Co	5,921,757	0.0932%	6,332,463	3,752,496	59.26%
		43699	American Federation Ins Co	5,532,537	0.0870%	5,623,463	3,069,728	54.59%
		10315	Civic Prop & Cas Co	2,548,442	0.0401%	2,720,033	1,421,417	52.26%
		39306	Fidelity & Deposit Co Of MD	1,638,289	0.0258%	1,703,348	352,105	20.67%
		10318	Exact Prop & Cas Co Inc	1,558,613	0.0245%	1,640,093	1,025,566	62.53%
				1,118,711,222	**17.6009%**	**1,100,142,773**	**542,713,013**	**49.33%**
3	8	ALLSTATE INS GRP						
		19232	Allstate Ins Co	685,323,962	10.7823%	772,667,666	418,259,510	54.13%
		10358	Encompass Ins Co	40,130,746	0.6314%	41,384,773	16,612,707	40.14%
		19240	Allstate Ind Co	3,537,794	0.0557%	4,648,528	660,956	14.22%
				728,992,502	**11.4694%**	**818,700,967**	**435,533,173**	**53.20%**
4	1278	CALIFORNIA STATE AUTO GRP						
		15539	California State Auto Assn Inter Ins	418,615,774	6.5862%	429,423,101	177,902,341	41.43%
				418,615,774	**6.5862%**	**429,423,101**	**177,902,341**	**41.43%**
5	111	LIBERTY MUT GRP						
		23035	Liberty Mut Fire Ins Co	138,822,448	2.1841%	136,910,236	64,635,204	47.21%
		24740	Safeco Ins Co Of Amer	70,081,862	1.1026%	68,867,452	23,036,892	33.45%
		39012	Safeco Ins Co Of IL	59,380,859	0.9343%	58,000,695	22,354,808	38.54%
		24724	First Natl Ins Co Of Amer	50,170,476	0.7893%	46,062,286	35,581,965	77.25%
				318,455,645	**5.0103%**	**309,840,669**	**145,608,869**	**46.99%**
6	1318	Auto Club Enterprises Ins Grp						
		15598	Interins Exch Of The Automobile Club	299,242,266	4.7080%	289,544,210	208,369,990	71.96%
				299,242,266	**4.7080%**	**289,544,210**	**208,369,990**	**71.96%**
7	200	UNITED SERV AUTOMOBILE ASSN GRP						
		25941	USAA	160,168,221	2.5200%	158,438,545	77,877,448	49.15%
		25968	USAA Cas Ins Co	121,835,470	1.9169%	119,371,531	56,003,755	46.92%
		21253	Garrison Prop & Cas Ins Co	4,532,202	0.0713%	3,091,134	1,882,767	60.91%
		18600	USAA General Ind Co	2,367,670	0.0373%	1,388,235	1,007,348	72.56%
				288,903,563	**4.5454%**	**282,289,445**	**136,771,318**	**48.45%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: HOMEOWNERS MULTIPLE PERIL [04]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
8	140		NATIONWIDE CORP GRP					
		19100	Amco Ins Co	150,029,214	2.3604%	146,280,498	81,579,009	55.77%
		42579	Allied Prop & Cas Ins Co	63,802,425	1.0038%	62,965,363	38,596,496	61.30%
		25453	Nationwide Ins Co Of Amer	14,016,977	0.2205%	11,873,667	9,062,805	76.33%
		23779	Nationwide Mut Fire Ins Co	10,491,608	0.1651%	10,974,148	4,619,629	42.10%
				238,340,224	**3.7499%**	**232,093,676**	**133,857,939**	**57.67%**
9	660		MERCURY GEN GRP					
		11908	Mercury Cas Co	196,542,677	3.0922%	201,284,110	108,156,640	53.73%
				196,542,677	**3.0922%**	**201,284,110**	**108,156,640**	**53.73%**
10	3548		Travelers Grp					
		36161	Travelers Prop Cas Ins Co	86,372,893	1.3589%	90,061,889	50,839,519	56.45%
		36137	Travelers Commercial Ins Co	62,125,090	0.9774%	39,136,287	21,841,871	55.81%
		19070	Standard Fire Ins Co	20,560,266	0.3235%	28,342,556	10,870,283	38.35%
				169,058,249	**2.6598%**	**157,540,732**	**83,551,673**	**53.03%**
11	761		ALLIANZ INS GRP					
		21873	Firemans Fund Ins Co	132,160,894	2.0793%	132,659,792	58,121,246	43.81%
		21865	Associated Ind Corp	24,121,546	0.3795%	32,545,152	16,196,797	49.77%
		21857	American Ins Co	87,084	0.0014%	101,193	8,883	8.78%
		21881	National Surety Corp	34,548	0.0005%	32,579	9,847	30.22%
				156,404,072	**2.4607%**	**165,338,716**	**74,336,773**	**44.96%**
12	12		AMERICAN INTL GRP					
		43761	American Intl Ins Co Of CA	105,290,475	1.6566%	98,779,803	92,633,056	93.78%
		23841	New Hampshire Ins Co	5,786,496	0.0910%	6,194,267	46,885,535	756.92%
				111,076,971	**1.7476%**	**104,974,070**	**139,518,591**	**132.91%**
13	91		HARTFORD FIRE & CAS GRP					
		30104	Hartford Underwriters Ins Co	61,471,634	0.9671%	61,501,645	33,719,025	54.83%
		29424	Hartford Cas Ins Co	46,761,330	0.7357%	46,936,823	36,552,386	77.88%
		37478	Hartford Ins Co Of The Midwest	122	0.0000%	122	95,423	78215.57%
				108,233,086	**1.7029%**	**108,438,590**	**70,366,834**	**64.89%**
14	1330		Balboa Ins Grp					
		24848	Newport Ins Co	29,354,033	0.4618%	28,549,309	8,193,883	28.70%
		24813	Balboa Ins Co	29,040,261	0.4569%	32,724,251	6,979,595	21.33%
		24821	Meritplan Ins Co	23,337,277	0.3672%	24,869,627	4,170,742	16.77%
				81,731,571	**1.2859%**	**86,143,187**	**19,344,220**	**22.46%**
15	2898		Western Serv Contract Grp					
		37850	Pacific Specialty Ins Co	76,717,131	1.2070%	74,216,914	30,741,193	41.42%
				76,717,131	**1.2070%**	**74,216,914**	**30,741,193**	**41.42%**
16	38		CHUBB & SON INC GRP					
		20281	Federal Ins Co	70,844,567	1.1146%	72,418,032	35,915,780	49.60%
		20397	Vigilant Ins Co	2,222,786	0.0350%	2,376,257	608,121	25.59%
		20346	Pacific Ind Co	803,549	0.0126%	833,140	77,263	9.27%
		20303	Great Northern Ins Co	10	0.0000%	10	1	10.00%
				73,870,912	**1.1622%**	**75,627,439**	**36,601,165**	**48.40%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: HOMEOWNERS MULTIPLE PERIL [04]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
17	70	FIRST AMER TITLE GRP						
		34525	First Amer Specilaty Ins Co	54,197,121	0.8527%	57,996,854	31,844,330	54.91%
		37710	First Amer Prop & Cas Ins Co	14,553,403	0.2290%	15,244,529	5,367,090	35.21%
				68,750,524	**1.0817%**	**73,241,383**	**37,211,420**	**50.81%**
18	26905	Century Natl Ins Co						
		26905	Century Natl Ins Co	67,294,021	1.0588%	71,387,479	30,046,415	42.09%
				67,294,021	**1.0588%**	**71,387,479**	**30,046,415**	**42.09%**
19	215	UNITRIN GRP						
		10914	Kemper Independence Ins Co	51,412,468	0.8089%	52,431,333	16,449,183	31.37%
		31968	Merastar Ins Co	561,855	0.0088%	581,002	327,132	56.30%
		16063	Unitrin Auto & Home Ins Co	340,440	0.0054%	363,823	79,349	21.81%
				52,314,763	**0.8231%**	**53,376,158**	**16,855,664**	**31.58%**
20	802	Capital Ins Grp						
		13544	California Capital Ins Co	44,338,440	0.6976%	45,467,015	25,933,463	57.04%
		12890	Eagle W Ins Co	2,162,421	0.0340%	2,147,623	983,824	45.81%
				46,500,861	**0.7316%**	**47,614,638**	**26,917,287**	**56.53%**
21	33	CALIFORNIA CAS MGMT GRP						
		20117	California Cas Ind Exch	43,715,935	0.6878%	44,001,728	13,657,949	31.04%
				43,715,935	**0.6878%**	**44,001,728**	**13,657,949**	**31.04%**
22	19	Assurant Inc Grp						
		42978	American Security Ins Co	16,522,717	0.2600%	17,197,890	8,418,565	48.95%
		19615	American Reliable Ins Co	13,879,345	0.2184%	13,865,108	12,570,967	90.67%
		10111	American Bankers Ins Co Of FL	10,319,029	0.1624%	9,394,777	2,573,424	27.39%
		42986	Standard Guaranty Ins Co	2,076,073	0.0327%	2,095,443	603,679	28.81%
				42,797,164	**0.6733%**	**42,553,218**	**24,166,635**	**56.79%**
23	361	Munich Re Grp						
		23469	American Modern Home Ins Co	29,216,224	0.4597%	27,635,790	12,934,406	46.80%
		23450	American Family Home Ins Co	11,941,209	0.1879%	5,417,226	3,896,451	71.93%
				41,157,433	**0.6475%**	**33,053,016**	**16,830,857**	**50.92%**
24	323	CIVIL SERV EMPLOYEE GRP						
		10693	Civil Serv Employees Ins Co	27,498,433	0.4326%	29,069,809	12,287,704	42.27%
		18953	CSE Safeguard Ins Co	9,529,680	0.1499%	8,548,813	5,610,349	65.63%
				37,028,113	**0.5826%**	**37,618,622**	**17,898,053**	**47.58%**
25	800	WESTERN MUT INS GRP						
		15776	Residence Mut Ins Co	33,489,715	0.5269%	33,307,538	12,682,317	38.08%
		13625	Western Mut Ins Co	3,483,147	0.0548%	3,615,614	1,156,995	32.00%
				36,972,862	**0.5817%**	**36,923,152**	**13,839,312**	**37.48%**
26	670	FIDELITY NATL FIN GRP						
		25180	Fidelity Natl Ins Co	26,227,892	0.4126%	29,659,870	16,806,016	56.66%
		16578	Fidelity Natl Prop & Cas Ins Co	2,088,297	0.0329%	703,983	1,211,278	172.06%
				28,316,189	**0.4455%**	**30,363,853**	**18,017,294**	**59.34%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: HOMEOWNERS MULTIPLE PERIL [04]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
27	4		Ameriprise Fin Grp					
		29068	IDS Prop Cas Ins Co	23,521,456	0.3701%	22,791,429	10,293,508	45.16%
				23,521,456	**0.3701%**	**22,791,429**	**10,293,508**	**45.16%**
28	1179		WAWANESA INS GRP					
		10683	Wawanesa General Ins Co	19,693,265	0.3098%	19,563,872	14,904,908	76.19%
		31526	Wawanesa Mut Ins Co Us Branch	3,542,057	0.0557%	3,596,187	3,590,676	99.85%
				23,235,322	**0.3656%**	**23,160,059**	**18,495,584**	**79.86%**
29	28		AMICA MUT GRP					
		19976	Amica Mut Ins Co	21,003,782	0.3305%	20,844,622	5,629,206	27.01%
				21,003,782	**0.3305%**	**20,844,622**	**5,629,206**	**27.01%**
30	501		Alleghany Grp					
		11005	Homesite Ins Co Of CA	19,571,322	0.3079%	18,947,527	7,736,411	40.83%
				19,571,322	**0.3079%**	**18,947,527**	**7,736,411**	**40.83%**
31	796		QBE INS GRP					
		25798	Unigard Ind Co	11,964,674	0.1882%	13,560,274	5,040,647	37.17%
		25747	Unigard Ins Co	5,068,132	0.0797%	4,970,707	1,639,525	32.98%
		39217	QBE Ins Corp	1,527,507	0.0240%	1,980,009	31,596	1.60%
				18,560,313	**0.2920%**	**20,510,990**	**6,711,768**	**32.72%**
32	300		HORACE MANN GRP					
		22578	Horace Mann Ins Co	9,536,733	0.1500%	9,159,991	5,109,103	55.78%
		22756	Horace Mann Prop & Cas Ins Co	6,478,002	0.1019%	6,777,279	4,411,908	65.10%
				16,014,735	**0.2520%**	**15,937,270**	**9,521,011**	**59.74%**
33	3098		Tokio Marine Holdings Inc GRP					
		12904	Tokio Marine & Nichido Fire Ins Co	9,906,499	0.1559%	9,898,852	2,305,558	23.29%
				9,906,499	**0.1559%**	**9,898,852**	**2,305,558**	**23.29%**
34	3703		Tower Grp					
		44300	Tower Ins Co Of NY	9,894,004	0.1557%	2,192,686	1,261,548	57.53%
				9,894,004	**0.1557%**	**2,192,686**	**1,261,548**	**57.53%**
35	241		METROPOLITAN GRP					
		25321	Metropolitan Drt Prop & Cas Ins Co	9,274,268	0.1459%	9,152,055	3,309,934	36.17%
				9,274,268	**0.1459%**	**9,152,055**	**3,309,934**	**36.17%**
36	83		GRANGE INS GRP					
		22101	Grange Ins Assn	8,277,295	0.1302%	8,272,036	5,449,612	65.88%
				8,277,295	**0.1302%**	**8,272,036**	**5,449,612**	**65.88%**
37	645		OREGON MUT GRP					
		14907	Oregon Mut Ins Co	6,719,873	0.1057%	6,966,245	3,542,705	50.86%
				6,719,873	**0.1057%**	**6,966,245**	**3,542,705**	**50.86%**
38	161		TOPA EQUITIES LTD GRP					
		18031	Topa Ins Co	6,234,628	0.0981%	6,891,400	3,181,192	46.16%
				6,234,628	**0.0981%**	**6,891,400**	**3,181,192**	**46.16%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: HOMEOWNERS MULTIPLE PERIL [04]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
39	9		JPMorgan Chase & Co Grp					
		12832	Personal Express Ins Co	5,880,766	0.0925%	4,062,074	1,914,641	47.13%
				5,880,766	**0.0925%**	**4,062,074**	**1,914,641**	**47.13%**
40	408		AMERICAN NATL FIN GRP					
		11048	Pacific Prop & Cas Co	5,784,800	0.0910%	6,468,737	5,563,040	86.00%
				5,784,800	**0.0910%**	**6,468,737**	**5,563,040**	**86.00%**
41	15768		Merced Mut Ins Co					
		15768	Merced Mut Ins Co	5,015,081	0.0789%	5,433,036	1,919,629	35.33%
				5,015,081	**0.0789%**	**5,433,036**	**1,919,629**	**35.33%**
42	313		AEGIS GRP					
		33898	Aegis Security Ins Co	4,947,189	0.0778%	5,418,880	2,008,461	37.06%
				4,947,189	**0.0778%**	**5,418,880**	**2,008,461**	**37.06%**
43	41459		Armed Forces Ins Exch					
		41459	Armed Forces Ins Exch	4,782,511	0.0752%	4,849,476	2,255,682	46.51%
				4,782,511	**0.0752%**	**4,849,476**	**2,255,682**	**46.51%**
44	273		WORKMENS GRP					
		13250	Workmens Auto Ins Co	3,127,262	0.0492%	3,276,150	1,575,819	48.10%
				3,127,262	**0.0492%**	**3,276,150**	**1,575,819**	**48.10%**
45	1326		KINGSWAY GRP					
		33855	Lincoln Gen Ins Co	2,912,816	0.0458%	2,985,572	1,505,566	50.43%
				2,912,816	**0.0458%**	**2,985,572**	**1,505,566**	**50.43%**
46	57		ELECTRIC INS GRP					
		21261	Electric Ins Co	1,779,161	0.0280%	1,753,318	551,047	31.43%
				1,779,161	**0.0280%**	**1,753,318**	**551,047**	**31.43%**
47	39861		Golden Bear Ins Co					
		39861	Golden Bear Ins Co	1,533,675	0.0241%	1,798,671	331,858	18.45%
				1,533,675	**0.0241%**	**1,798,671**	**331,858**	**18.45%**
48	93		STATE NATL GRP					
		12831	State Natl Ins Co Inc	1,372,609	0.0216%	1,115,605	262,301	23.51%
				1,372,609	**0.0216%**	**1,115,605**	**262,301**	**23.51%**
49	27480		California Mut Ins Co					
		27480	California Mut Ins Co	1,080,477	0.0170%	1,212,303	1,120,282	92.41%
				1,080,477	**0.0170%**	**1,212,303**	**1,120,282**	**92.41%**
50	3829		GeoVera Holdings Inc Grp					
		10182	Geovera Specialty Ins Co	653,471	0.0103%	796,859	191,326	24.01%
				653,471	**0.0103%**	**796,859**	**191,326**	**24.01%**
51	32107		Sutter Ins Co					
		32107	Sutter Ins Co	650,588	0.0102%	700,702	105,032	14.99%
				650,588	**0.0102%**	**700,702**	**105,032**	**14.99%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: HOMEOWNERS MULTIPLE PERIL [04]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
52	816		COMMERCE INC GRP					
		13161	Commerce W Ins Co	518,971	0.0082%	304,256	95,585	31.42%
				518,971	**0.0082%**	**304,256**	**95,585**	**31.42%**
53	517		HANNOVER GRP					
		20532	Clarendon Natl Ins Co	273,420	0.0043%	273,420	-299,351	-109.48%
				273,420	**0.0043%**	**273,420**	**-299,351**	**-109.48%**
54	65		FM GLOBAL GRP					
		10014	Affiliated Fm Ins Co	167,565	0.0026%	159,775	18,864	11.81%
				167,565	**0.0026%**	**159,775**	**18,864**	**11.81%**
55	626		Ace Ltd Grp					
		18279	Bankers Standard Ins Co	107,218	0.0017%	16,835	-2,329	-13.83%
				107,218	**0.0017%**	**16,835**	**-2,329**	**-13.83%**
56	4256		Anchor Ins Holdings Grp					
		40010	Anchor Gen Ins Co	105,491	0.0017%	108,155	43,846	40.54%
				105,491	**0.0017%**	**108,155**	**43,846**	**40.54%**
57	4381		Lightyear Delos Grp					
		35408	Delos Ins Co	53,648	0.0008%	60,883	69,168	113.61%
				53,648	**0.0008%**	**60,883**	**69,168**	**113.61%**
58	18767		Church Mut Ins Co					
		18767	Church Mut Ins Co	44,286	0.0007%	45,594	-63,249	-138.72%
				44,286	**0.0007%**	**45,594**	**-63,249**	**-138.72%**
59	27073		Nipponkoa Ins Co Ltd US Br					
		27073	Nipponkoa Ins Co Ltd US Br	10,925	0.0002%	13,874	0	0.00%
				10,925	**0.0002%**	**13,874**	**0**	**0.00%**
60	244		CINCINNATI FIN GRP					
		10677	Cincinnati Ins Co	7,537	0.0001%	3,735	242	6.48%
				7,537	**0.0001%**	**3,735**	**242**	**6.48%**
61	218		CNA INS GRP					
		35289	Continental Ins Co	6,807	0.0001%	6,839	547,225	8001.54%
				6,807	**0.0001%**	**6,839**	**547,225**	**8001.54%**
62	40550		Pacific Pioneer Ins Co					
		40550	Pacific Pioneer Ins Co	2,008	0.0000%	1,656	0	0.00%
				2,008	**0.0000%**	**1,656**	**0**	**0.00%**
63	88		The Hanover Ins Grp					
		22306	Massachusetts Bay Ins Co	1,961	0.0000%	1,939	0	0.00%
				1,961	**0.0000%**	**1,939**	**0**	**0.00%**
64	785		MARKEL CORP GRP					
		28932	Markel Amer Ins Co	1,474	0.0000%	1,474	2,502	169.74%
				1,474	**0.0000%**	**1,474**	**2,502**	**169.74%**
			Line Total:	**6,355,980,869**	**100.0000%**	**6,386,251,776**	**3,452,898,028**	**54.07%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL MULTIPLE PERIL(NON-LIABILITY) [05.1]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	212	ZURICH INS GRP						
		21652	Farmers Ins Exch	196,722,056	7.3105%	204,079,992	39,868,957	19.54%
		21660	Fire Ins Exch	135,954,778	5.0523%	129,260,194	59,706,114	46.19%
		21709	Truck Ins Exch	90,698,324	3.3705%	89,798,931	15,434,199	17.19%
		21326	Empire Fire & Marine Ins Co	87,815,788	3.2634%	79,974,001	3,552,298	4.44%
		21687	Mid Century Ins Co	34,621,903	1.2866%	28,561,414	8,734,099	30.58%
		19356	Maryland Cas Co	23,038,748	0.8562%	31,296,342	26,366,492	84.25%
		40142	American Zurich Ins Co	6,125,233	0.2276%	6,370,032	3,642,266	57.18%
		16535	Zurich American Ins Co	5,800,420	0.2156%	4,165,647	808,353	19.41%
		39306	Fidelity & Deposit Co Of MD	5,204,677	0.1934%	5,150,395	700,035	13.59%
		10318	Exact Prop & Cas Co Inc	3,547,350	0.1318%	3,698,131	263,798	7.13%
		19305	Assurance Co Of Amer	3,389,574	0.1260%	976,626	9,891,468	1012.82%
		26247	American Guar & Liab Ins	933,233	0.0347%	988,455	454,196	45.95%
		10315	Civic Prop & Cas Co	835,106	0.0310%	845,945	-27,614	-3.26%
		19372	Northern Ins Co Of NY	511,334	0.0190%	108,219	1,328,072	1227.21%
		10317	Neighborhood Spirit Prop & Cas Co	340,864	0.0127%	306,408	-4,165	-1.36%
		34347	Colonial Amer Cas & Surety Co	88,523	0.0033%	89,178	-1,888	-2.12%
		27855	Zurich American Ins Co Of IL	47,013	0.0017%	73,638	-16,044	-21.79%
				595,674,924	**22.1363%**	**585,743,548**	**170,700,636**	**29.14%**
2	91	HARTFORD FIRE & CAS GRP						
		29424	Hartford Cas Ins Co	209,272,194	7.7769%	212,111,543	34,742,062	16.38%
		19682	Hartford Fire In Co	27,022,038	1.0042%	27,528,582	16,431,210	59.69%
		29459	Twin City Fire Ins Co Co	1,363,615	0.0507%	1,516,229	288,800	19.05%
		30104	Hartford Underwriters Ins Co	1,261,931	0.0469%	1,219,713	635,578	52.11%
		34690	Property & Cas Ins Co Of Hartford	1,243,740	0.0462%	1,247,572	712,753	57.13%
		22357	Hartford Accident & Ind Co	680,576	0.0253%	744,057	-53,646	-7.21%
		37478	Hartford Ins Co Of The Midwest	543,252	0.0202%	625,045	166,422	26.63%
				241,387,346	**8.9704%**	**244,992,741**	**52,923,179**	**21.60%**
3	3548	Travelers Grp						
		25674	Travelers Property Cas Co Of Amer	141,066,464	5.2423%	141,639,749	79,087,233	55.84%
		25682	Travelers Ind Co Of CT	61,429,865	2.2828%	63,470,541	24,031,571	37.86%
		19046	Travelers Cas Ins Co Of Amer	12,565,233	0.4669%	4,353,365	1,139,826	26.18%
		24767	St Paul Fire & Marine Ins Co	2,231,962	0.0829%	2,383,221	899,791	37.76%
		24015	Northland Ins Co	637,713	0.0237%	686,739	-24,186	-3.52%
		36463	Discover Prop & Cas Ins Co	343,684	0.0128%	330,673	468,353	141.64%
		24791	St Paul Mercury Ins Co	171,142	0.0064%	159,177	29,811	18.73%
		19038	Travelers Cas & Surety Co	86,397	0.0032%	104,698	176,568	168.65%
		19070	Standard Fire Ins Co	72,567	0.0027%	72,567	926	1.28%
		35386	Fidelity & Guar Ins Co	269	0.0000%	24,186	-217,578	-899.60%
		24775	St Paul Guardian Ins Co	123	0.0000%	88	-76,574	-87015.91%
		25887	US Fidelity & Guaranty Co	93	0.0000%	168,065	-273,725	-162.87%
				218,605,512	**8.1238%**	**213,393,069**	**105,242,016**	**49.32%**
4	176	STATE FARM GRP						
		25151	State Farm General Ins Co	215,423,874	8.0055%	211,035,118	84,648,966	40.11%
				215,423,874	**8.0055%**	**211,035,118**	**84,648,966**	**40.11%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL MULTIPLE PERIL(NON-LIABILITY) [05.1]

Sorted by Market Share

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
5	111	LIBERTY MUT GRP						
		24198	Peerless Ins Co	54,104,726	2.0106%	55,483,659	19,027,736	34.29%
		10836	Golden Eagle Ins Corp	40,300,772	1.4976%	39,055,874	16,777,349	42.96%
		19690	American Economy Ins Co	38,378,846	1.4262%	40,000,239	12,730,281	31.83%
		24732	General Ins Co Of Amer	10,754,427	0.3997%	11,296,357	7,568,902	67.00%
		19704	American States Ins Co	9,020,065	0.3352%	9,066,962	1,685,744	18.59%
		23043	Liberty Mut Ins Co	6,944,786	0.2581%	6,150,546	3,510,681	57.08%
		24724	First Natl Ins Co Of Amer	4,905,189	0.1823%	4,854,212	2,860,390	58.93%
		24171	Netherlands Ins Co The	4,753,580	0.1767%	4,855,621	4,986,500	102.70%
		24740	Safeco Ins Co Of Amer	3,473,437	0.1291%	3,616,339	635,703	17.58%
		23035	Liberty Mut Fire Ins Co	2,603,138	0.0967%	3,716,047	165,394	4.45%
		26069	Wausau Business Ins Co	2,103,551	0.0782%	2,121,892	331,964	15.64%
		19917	Liberty Ins Underwriters Inc	1,576,680	0.0586%	1,932,383	965,563	49.97%
		18333	Peerless Ind Ins Co	1,293,200	0.0481%	776,503	53,715	6.92%
		26042	Wausau Underwriters Ins Co	1,183,588	0.0440%	1,085,458	31,698	2.92%
		42404	Liberty Ins Corp	512,048	0.0190%	654,466	232,878	35.58%
		21458	Employers Ins of Wausau	491,221	0.0183%	405,501	-158,809	-39.16%
		33600	LM Ins Corp	38,568	0.0014%	16,594	42	0.25%
		33588	First Liberty Ins Corp	4,893	0.0002%	2,480	0	0.00%
				182,442,715	**6.7799%**	**185,091,133**	**71,405,731**	**38.58%**
6	761	ALLIANZ INS GRP						
		21873	Firemans Fund Ins Co	53,405,766	1.9846%	50,037,387	17,773,258	35.52%
		21857	American Ins Co	49,247,309	1.8301%	54,479,556	23,871,379	43.82%
		21881	National Surety Corp	45,788,879	1.7016%	44,468,521	13,620,501	30.63%
		21849	American Automobile Ins Co	18,432,952	0.6850%	19,588,637	11,157,209	56.96%
		21865	Associated Ind Corp	10,975,952	0.4079%	12,057,551	8,769,432	72.73%
				177,850,858	**6.6092%**	**180,631,652**	**75,191,779**	**41.63%**
7	140	NATIONWIDE CORP GRP						
		19100	Amco Ins Co	100,972,839	3.7523%	97,609,085	72,359,892	74.13%
		23787	Nationwide Mut Ins Co	14,601,855	0.5426%	14,298,889	7,881,435	55.12%
		28223	Nationwide Agribusiness Ins Co	13,403,039	0.4981%	13,257,467	10,144,385	76.52%
		25453	Nationwide Ins Co Of Amer	1,375,351	0.0511%	1,111,830	510,790	45.94%
		15580	Scottsdale Ind Co	698,556	0.0260%	764,043	346,562	45.36%
		11991	National Cas Co	377,466	0.0140%	380,521	38,443	10.10%
		13838	Farmland Mut Ins Co	48,493	0.0018%	46,477	-10,481	-22.55%
				131,477,599	**4.8859%**	**127,468,312**	**91,271,026**	**71.60%**
8	38	CHUBB & SON INC GRP						
		20281	Federal Ins Co	103,593,788	3.8497%	107,926,138	30,236,376	28.02%
		20397	Vigilant Ins Co	17,323,581	0.6438%	17,204,183	4,638,709	26.96%
		20303	Great Northern Ins Co	7,164,621	0.2662%	6,442,078	2,322,746	36.06%
		20346	Pacific Ind Co	457,762	0.0170%	502,556	144,865	28.83%
		10052	Chubb Natl Ins Co	50	0.0000%	58	86	148.28%
				128,539,802	**4.7768%**	**132,075,013**	**37,342,782**	**28.27%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL MULTIPLE PERIL(NON-LIABILITY) [05.1]

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9	8	ALLSTATE INS GRP						
		19232	Allstate Ins Co	110,431,935	4.1038%	113,256,917	47,689,158	42.11%
		10358	Encompass Ins Co	107,227	0.0040%	103,494	368,878	356.42%
				110,539,162	**4.1078%**	**113,360,411**	**48,058,036**	**42.39%**
10	218	CNA INS GRP						
		20478	National Fire Ins Co Of Hartford	24,983,730	0.9284%	24,824,040	10,178,299	41.00%
		20508	Valley Forge Ins Co	21,934,839	0.8151%	21,670,707	8,515,715	39.30%
		20443	Continental Cas Co	13,196,058	0.4904%	13,241,585	7,238,151	54.66%
		20427	American Cas Co Of Reading PA	8,991,931	0.3342%	9,172,125	3,848,713	41.96%
		20494	Transportation Ins Co	8,238,410	0.3062%	8,861,276	6,084,890	68.67%
		35289	Continental Ins Co	4,088,730	0.1519%	4,463,432	326,926	7.32%
				81,433,698	**3.0262%**	**82,233,165**	**36,192,694**	**44.01%**
11	677	Philadelphia Consolidated Holding Grp						
		18058	Philadelphia Ind Ins Co	65,437,806	2.4318%	58,166,271	23,049,970	39.63%
				65,437,806	**2.4318%**	**58,166,271**	**23,049,970**	**39.63%**
12	802	Capital Ins Grp						
		13544	California Capital Ins Co	55,069,322	2.0465%	54,275,212	24,924,328	45.92%
		23540	Monterey Ins Co	4,355,474	0.1619%	3,968,919	3,234,215	81.49%
		12890	Eagle W Ins Co	11,967	0.0004%	7,940	53,175	669.71%
				59,436,763	**2.2088%**	**58,252,071**	**28,211,718**	**48.43%**
13	626	Ace Ltd Grp						
		22667	Ace Amer Ins Co	53,783,272	1.9987%	54,268,437	2,096,334	3.86%
		20702	Ace Fire Underwriters Ins Co	122,585	0.0046%	129,397	-191,562	-148.04%
		20699	Ace Prop & Cas Ins Co	70,676	0.0026%	133,033	72,538	54.53%
				53,976,533	**2.0059%**	**54,530,867**	**1,977,310**	**3.63%**
14	9	JPMorgan Chase & Co Grp						
		22985	Sequoia Ins Co	44,623,546	1.6583%	45,570,213	23,987,725	52.64%
				44,623,546	**1.6583%**	**45,570,213**	**23,987,725**	**52.64%**
15	796	QBE INS GRP						
		25747	Unigard Ins Co	16,758,328	0.6228%	17,064,067	14,917,005	87.42%
		37257	Praetorian Ins Co	13,112,766	0.4873%	12,907,507	8,992,025	69.67%
		39217	QBE Ins Corp	5,807,307	0.2158%	5,086,955	1,547,747	30.43%
		25798	Unigard Ind Co	554,097	0.0206%	588,240	183,747	31.24%
		24449	Regent Ins Co	146,899	0.0055%	130,453	-8,301	-6.36%
		24414	General Cas Co Of WI	18,967	0.0007%	26,827	2,667	9.94%
		37303	Redland Ins Co	17,312	0.0006%	10,932	3,890	35.58%
				36,415,676	**1.3533%**	**35,814,981**	**25,638,780**	**71.59%**
16	1129	WHITE MOUNTAINS GRP						
		20648	Employers Fire Ins Co	18,696,818	0.6948%	16,870,850	9,128,266	54.11%
		20621	OneBeacon Amer Ins Co	14,633,935	0.5438%	14,894,338	8,779,516	58.95%
		27154	Atlantic Specialty Ins Co	27,158	0.0010%	43,604	-49,654	-113.87%
				33,357,911	**1.2396%**	**31,808,792**	**17,858,128**	**56.14%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

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17	660	MERCURY GEN GRP						
		11908	Mercury Cas Co	27,851,576	1.0350%	26,739,905	13,614,655	50.92%
				27,851,576	**1.0350%**	**26,739,905**	**13,614,655**	**50.92%**
18	303	GUIDEONE INS GRP						
		14559	Guideone Specialty Mut Ins Co	13,234,215	0.4918%	14,105,711	7,874,723	55.83%
		15032	Guideone Mut Ins Co	8,640,688	0.3211%	9,429,811	2,768,283	29.36%
				21,874,903	**0.8129%**	**23,535,522**	**10,643,006**	**45.22%**
19	2978	Mitsui Sumitomo Ins Grp						
		20362	Mitsui Sumitomo Ins Co of Amer	17,952,323	0.6671%	19,288,282	7,236,237	37.52%
		22551	Mitsui Sumitomo Ins USA Inc	3,662,082	0.1361%	3,449,103	443,371	12.85%
				21,614,405	**0.8032%**	**22,737,385**	**7,679,608**	**33.78%**
20	14010	Crusader Ins Co						
		14010	Crusader Ins Co	17,461,250	0.6489%	18,179,998	7,749,256	42.63%
				17,461,250	**0.6489%**	**18,179,998**	**7,749,256**	**42.63%**
21	18767	Church Mut Ins Co						
		18767	Church Mut Ins Co	16,204,550	0.6022%	16,786,638	7,024,017	41.84%
				16,204,550	**0.6022%**	**16,786,638**	**7,024,017**	**41.84%**
22	84	American Financial Grp						
		22136	Great Amer Ins Co of NY	6,129,394	0.2278%	6,956,832	2,322,642	33.39%
		26344	Great Amer Assur Co	4,350,624	0.1617%	4,493,488	1,300,681	28.95%
		16691	Great Amer Ins Co	3,299,237	0.1226%	3,724,882	897,808	24.10%
		26832	Great Amer Alliance Ins Co	1,066,631	0.0396%	847,662	43,080	5.08%
				14,845,886	**0.5517%**	**16,022,864**	**4,564,211**	**28.49%**
23	853	PUBLIC SERV GRP						
		15059	Public Service Mut Ins Co	7,528,908	0.2798%	8,365,442	2,583,768	30.89%
		10830	Business Alliance Ins Co	4,900,215	0.1821%	4,111,168	1,511,746	36.77%
				12,429,123	**0.4619%**	**12,476,610**	**4,095,514**	**32.83%**
24	12	AMERICAN INTL GRP						
		23809	Granite State Ins Co	6,391,991	0.2375%	6,157,002	1,523,896	24.75%
		23841	New Hampshire Ins Co	2,564,944	0.0953%	2,292,086	164,626	7.18%
		19445	National Union Fire Ins Co Of Pitts	2,062,634	0.0767%	2,059,489	5,640,660	273.89%
		19380	American Home Assur Co	790,074	0.0294%	804,459	350,115	43.52%
		11452	Hartford Steam Boil Inspec & Ins Co	37,071	0.0014%	264,282	6,714,866	2540.80%
		19429	Insurance Co Of The State Of PA	6,830	0.0003%	6,793	720	10.60%
				11,853,544	**0.4405%**	**11,584,111**	**14,394,883**	**124.26%**
25	181	SWISS RE GRP						
		29700	North Amer Elite Ins Co	8,524,409	0.3168%	8,674,293	5,451,943	62.85%
		39845	Westport Ins Corp	1,181,584	0.0439%	1,374,357	374,231	27.23%
				9,705,993	**0.3607%**	**10,048,650**	**5,826,174**	**57.98%**
26	1285	XL AMER GRP						
		22322	Greenwich Ins Co	9,617,206	0.3574%	7,078,939	2,271,423	32.09%
				9,617,206	**0.3574%**	**7,078,939**	**2,271,423**	**32.09%**

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Sorted by Market Share

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Licensed companies only

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27	40975	Dentists Ins Co						
		40975	Dentists Ins Co	9,209,499	0.3422%	9,012,409	4,473,401	49.64%
				9,209,499	**0.3422%**	**9,012,409**	**4,473,401**	**49.64%**
28	93	STATE NATL GRP						
		12831	State Natl Ins Co Inc	8,879,163	0.3300%	8,920,342	1,685,043	18.89%
				8,879,163	**0.3300%**	**8,920,342**	**1,685,043**	**18.89%**
29	1114	MERCER INS GRP						
		31453	Financial Pacific Ins Co	8,633,635	0.3208%	8,813,819	3,221,633	36.55%
				8,633,635	**0.3208%**	**8,813,819**	**3,221,633**	**36.55%**
30	65	FM GLOBAL GRP						
		10014	Affiliated Fm Ins Co	7,855,799	0.2919%	8,440,055	4,134,524	48.99%
				7,855,799	**0.2919%**	**8,440,055**	**4,134,524**	**48.99%**
31	3219	Sompo Japan Ins Grp						
		11126	Sompo Japan Ins Co of Amer	7,515,472	0.2793%	7,110,672	7,381,390	103.81%
				7,515,472	**0.2793%**	**7,110,672**	**7,381,390**	**103.81%**
32	323	CIVIL SERV EMPLOYEE GRP						
		10693	Civil Serv Employees Ins Co	7,504,415	0.2789%	7,593,729	1,924,552	25.34%
		18953	CSE Safeguard Ins Co	4,298	0.0002%	2,309	-109,759	-4753.53%
				7,508,713	**0.2790%**	**7,596,038**	**1,814,793**	**23.89%**
33	645	OREGON MUT GRP						
		14907	Oregon Mut Ins Co	7,257,366	0.2697%	7,034,494	2,247,985	31.96%
				7,257,366	**0.2697%**	**7,034,494**	**2,247,985**	**31.96%**
34	748	Meadowbrook Ins Grp						
		18023	Star Ins Co	6,918,183	0.2571%	6,944,208	3,179,607	45.79%
		25780	Williamsburg Natl Ins Co	1,258	0.0000%	1,126	623	55.33%
				6,919,441	**0.2571%**	**6,945,334**	**3,180,230**	**45.79%**
35	1120	EVEREST REINS HOLDINGS GRP						
		10120	Everest Natl Ins Co	6,592,920	0.2450%	6,038,139	1,729,888	28.65%
				6,592,920	**0.2450%**	**6,038,139**	**1,729,888**	**28.65%**
36	785	MARKEL CORP GRP						
		38970	Markel Ins Co	6,086,254	0.2262%	6,053,581	3,520,973	58.16%
		28932	Markel Amer Ins Co	317,812	0.0118%	471,338	-122,808	-26.06%
				6,404,066	**0.2380%**	**6,524,919**	**3,398,165**	**52.08%**
37	37800	Leading Ins Grp Ins Co Ltd						
		37800	Leading Ins Grp Ins Co Ltd	5,594,112	0.2079%	4,900,042	3,296,119	67.27%
				5,594,112	**0.2079%**	**4,900,042**	**3,296,119**	**67.27%**

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38	98		WR Berkley Corp GRP					
		36684	Riverport Ins Co	3,647,150	0.1355%	3,604,527	1,261,584	35.00%
		25224	Great Divide Ins Co	1,116,904	0.0415%	726,941	913,495	125.66%
		40045	Starnet Ins Co	726,417	0.0270%	1,175,313	1,788,815	152.20%
		23612	Midwest Employers Cas Co	9,025	0.0003%	306,333	109,435	35.72%
				5,499,496	**0.2044%**	**5,813,114**	**4,073,329**	**70.07%**
39	457		ARGONAUT GRP					
		19860	Argonaut Great Central Ins Co	4,288,094	0.1594%	4,036,198	1,425,135	35.31%
		19828	Argonaut Midwest Ins Co	712,808	0.0265%	347,282	174,218	50.17%
		19801	Argonaut Ins Co	26,366	0.0010%	21,212	3,182	15.00%
				5,027,268	**0.1868%**	**4,404,692**	**1,602,535**	**36.38%**
40	306		CUNA MUT GRP					
		10847	Cumis Ins Society Inc	4,867,221	0.1809%	4,859,457	1,456,657	29.98%
				4,867,221	**0.1809%**	**4,859,457**	**1,456,657**	**29.98%**
41	7		FEDERATED MUT GRP					
		13935	Federated Mut Ins Co	4,523,177	0.1681%	4,583,076	778,950	17.00%
		28304	Federated Serv Ins Co	333,559	0.0124%	296,275	426,856	144.07%
				4,856,736	**0.1805%**	**4,879,351**	**1,205,806**	**24.71%**
42	361		Munich Re Grp					
		19720	American Alt Ins Corp	4,681,576	0.1740%	4,865,260	950,832	19.54%
				4,681,576	**0.1740%**	**4,865,260**	**950,832**	**19.54%**
43	3098		Tokio Marine Holdings Inc GRP					
		12904	Tokio Marine & Nichido Fire Ins Co	4,603,936	0.1711%	4,637,522	798,888	17.23%
				4,603,936	**0.1711%**	**4,637,522**	**798,888**	**17.23%**
44	4381		Lightyear Delos Grp					
		35408	Delos Ins Co	4,361,290	0.1621%	9,190,430	1,141,063	12.42%
				4,361,290	**0.1621%**	**9,190,430**	**1,141,063**	**12.42%**
45	1279		Arch Ins Grp					
		11150	Arch Ins Co	2,979,203	0.1107%	2,994,397	210,160	7.02%
				2,979,203	**0.1107%**	**2,994,397**	**210,160**	**7.02%**
46	291		MOTORISTS MUT					
		13331	American Hardware Mut Ins Co	2,898,002	0.1077%	2,733,528	2,977,285	108.92%
				2,898,002	**0.1077%**	**2,733,528**	**2,977,285**	**108.92%**
47	161		TOPA EQUITIES LTD GRP					
		18031	Topa Ins Co	2,881,818	0.1071%	3,196,443	2,044,812	63.97%
				2,881,818	**0.1071%**	**3,196,443**	**2,044,812**	**63.97%**

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48	158	FAIRFAX FIN GRP						
		25054	Hudson Ins Co	1,281,153	0.0476%	967,205	570,403	58.97%
		10936	Seneca Ins Co Inc	684,823	0.0254%	594,681	560,475	94.25%
		21113	United States Fire Ins Co	328,405	0.0122%	385,653	418,011	108.39%
		21105	North River Ins Co	242,552	0.0090%	227,013	45,613	20.09%
		10220	Commonwealth Ins Co Of Amer	221,838	0.0082%	169,752	-75,350	-44.39%
				2,758,771	**0.1025%**	**2,344,304**	**1,519,152**	**64.80%**
49	169	SENTRY INS GRP						
		24988	Sentry Ins A Mut Co	2,279,911	0.0847%	2,378,795	103,290	4.34%
				2,279,911	**0.0847%**	**2,378,795**	**103,290**	**4.34%**
50	349	FLORISTS MUT GRP						
		13978	Florists Mut Ins Co	2,177,313	0.0809%	2,248,612	191,940	8.54%
				2,177,313	**0.0809%**	**2,248,612**	**191,940**	**8.54%**
51	1218	PENN AMER GRP						
		32859	Penn Amer Ins Co	2,138,512	0.0795%	2,507,770	-290,587	-11.59%
				2,138,512	**0.0795%**	**2,507,770**	**-290,587**	**-11.59%**
52	27480	California Mut Ins Co						
		27480	California Mut Ins Co	2,022,294	0.0752%	2,078,327	131,361	6.32%
				2,022,294	**0.0752%**	**2,078,327**	**131,361**	**6.32%**
53	510	NAVIGATORS GRP						
		42307	Navigators Ins Co	1,588,589	0.0590%	1,814,193	354,571	19.54%
				1,588,589	**0.0590%**	**1,814,193**	**354,571**	**19.54%**
54	88	The Hanover Ins Grp						
		42552	Nova Cas Co	1,294,205	0.0481%	1,786,998	1,012,156	56.64%
		22306	Massachusetts Bay Ins Co	130,347	0.0048%	153,847	128,303	83.40%
		22292	Hanover Ins Co	78,428	0.0029%	85,295	-21,920	-25.70%
				1,502,980	**0.0559%**	**2,026,140**	**1,118,539**	**55.21%**
55	14354	Jewelers Mut Ins Co						
		14354	Jewelers Mut Ins Co	1,382,380	0.0514%	1,342,296	1,112,673	82.89%
				1,382,380	**0.0514%**	**1,342,296**	**1,112,673**	**82.89%**
56	225	IAT Reins Co Grp						
		20010	Acceptance Ind Ins Co	727,296	0.0270%	813,278	257,415	31.65%
		23248	Occidental Fire & Cas Co Of NC	382,341	0.0142%	230,795	31,904	13.82%
				1,109,637	**0.0412%**	**1,044,073**	**289,319**	**27.71%**
57	1331	Glencoe US Holdings Grp						
		10340	Stonington Ins Co	1,100,581	0.0409%	1,101,285	845,891	76.81%
				1,100,581	**0.0409%**	**1,101,285**	**845,891**	**76.81%**
58	984	HCC INS HOLDINGS GRP						
		29599	US Specialty Ins Co	1,053,912	0.0392%	950,955	611,083	64.26%
				1,053,912	**0.0392%**	**950,955**	**611,083**	**64.26%**

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59	920	UNITED NATL GRP						
		42048	Diamond State Ins Co	944,639	0.0351%	997,074	884,601	88.72%
		41335	United Natl Specialty Ins Co	364	0.0000%	224	1	0.45%
				945,003	**0.0351%**	**997,298**	**884,602**	**88.70%**
60	2898	Western Serv Contract Grp						
		37850	Pacific Specialty Ins Co	936,645	0.0348%	841,137	552,693	65.71%
				936,645	**0.0348%**	**841,137**	**552,693**	**65.71%**
61	783	RLI INS GRP						
		13056	RLI Ins Co	493,385	0.0183%	465,062	101,926	21.92%
				493,385	**0.0183%**	**465,062**	**101,926**	**21.92%**
62	246	INDIANA LUMBERMENS GRP						
		14265	Indiana Lumbermens Mut Ins Co	475,160	0.0177%	212,442	2,830	1.33%
				475,160	**0.0177%**	**212,442**	**2,830**	**1.33%**
63	18538	Bancinsure Inc						
		18538	Bancinsure Inc	455,384	0.0169%	402,984	308,779	76.62%
				455,384	**0.0169%**	**402,984**	**308,779**	**76.62%**
64	1321	American Farmers & Ranchers Grp						
		37931	American Farmers & Ranchers Ins Co	450,793	0.0168%	466,991	313,169	67.06%
				450,793	**0.0168%**	**466,991**	**313,169**	**67.06%**
65	670	FIDELITY NATL FIN GRP						
		25180	Fidelity Natl Ins Co	342,962	0.0127%	503,154	19,754	3.93%
				342,962	**0.0127%**	**503,154**	**19,754**	**3.93%**
66	19	Assurant Inc Grp						
		19615	American Reliable Ins Co	293,884	0.0109%	303,035	96,031	31.69%
				293,884	**0.0109%**	**303,035**	**96,031**	**31.69%**
67	62	EMC INS CO GRP						
		21415	Employers Mut Cas Co	281,926	0.0105%	187,356	298,985	159.58%
				281,926	**0.0105%**	**187,356**	**298,985**	**159.58%**
68	13528	Brotherhood Mut Ins Co						
		13528	Brotherhood Mut Ins Co	278,467	0.0103%	84,332	18,783	22.27%
				278,467	**0.0103%**	**84,332**	**18,783**	**22.27%**
69	36790	Springfield Ins Co Inc						
		36790	Springfield Ins Co Inc	269,562	0.0100%	236,298	52,902	22.39%
				269,562	**0.0100%**	**236,298**	**52,902**	**22.39%**
70	3703	Tower Grp						
		44300	Tower Ins Co Of NY	262,015	0.0097%	57,967	-7,329	-12.64%
				262,015	**0.0097%**	**57,967**	**-7,329**	**-12.64%**
71	83	GRANGE INS GRP						
		22101	Grange Ins Assn	227,234	0.0084%	225,794	10,725	4.75%
				227,234	**0.0084%**	**225,794**	**10,725**	**4.75%**

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72	244		CINCINNATI FIN GRP					
		10677	Cincinnati Ins Co	215,088	0.0080%	199,304	24,089	12.09%
				215,088	**0.0080%**	**199,304**	**24,089**	**12.09%**
73	37206		Contractors Bonding & Ins Co					
		37206	Contractors Bonding & Ins Co	156,974	0.0058%	161,717	-266,601	-164.86%
				156,974	**0.0058%**	**161,717**	**-266,601**	**-164.86%**
74	70		FIRST AMER TITLE GRP					
		37710	First Amer Prop & Cas Ins Co	128,539	0.0048%	149,062	84,069	56.40%
				128,539	**0.0048%**	**149,062**	**84,069**	**56.40%**
75	922		ICW GRP					
		27847	Insurance Co Of The West	101,122	0.0038%	348,350	-4,003	-1.15%
				101,122	**0.0038%**	**348,350**	**-4,003**	**-1.15%**
76	501		Alleghany Grp					
		10472	Capitol Ind Corp	85,542	0.0032%	114,870	1,914	1.67%
				85,542	**0.0032%**	**114,870**	**1,914**	**1.67%**
77	408		AMERICAN NATL FIN GRP					
		11048	Pacific Prop & Cas Co	76,513	0.0028%	92,952	7,500	8.07%
				76,513	**0.0028%**	**92,952**	**7,500**	**8.07%**
78	201		UTICA GRP					
		25984	Graphic Arts Mut Ins Co	60,039	0.0022%	59,870	-381	-0.64%
		25976	Utica Mut Ins Co	2,736	0.0001%	2,378	2,455	103.24%
				62,775	**0.0023%**	**62,248**	**2,074**	**3.33%**
79	767		Pennsylvania Manufacturers Grp					
		12262	Pennsylvania Manufacturers Assoc Ins	51,205	0.0019%	49,004	-648	-1.32%
				51,205	**0.0019%**	**49,004**	**-648**	**-1.32%**
80	20613		Sparta Ins Co					
		20613	Sparta Ins Co	42,790	0.0016%	3,897	2,220	56.97%
				42,790	**0.0016%**	**3,897**	**2,220**	**56.97%**
81	124		AMERISURE CO GRP					
		23396	Amerisure Mut Ins Co	32,674	0.0012%	23,676	63	0.27%
				32,674	**0.0012%**	**23,676**	**63**	**0.27%**
82	40134		SUA Ins Co					
		40134	SUA Ins Co	28,368	0.0011%	8,444	10,670	126.36%
				28,368	**0.0011%**	**8,444**	**10,670**	**126.36%**
83	775		PHARMACISTS MUT GRP					
		13714	Pharmacists Mut Ins Co	12,525	0.0005%	5,829	320	5.49%
				12,525	**0.0005%**	**5,829**	**320**	**5.49%**
84	781		UNION LABOR GRP					
		37893	Ullico Cas Co	4,823	0.0002%	3,538	9,950	281.23%
				4,823	**0.0002%**	**3,538**	**9,950**	**281.23%**

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85	38733	Alaska Natl Ins Co						
		38733	Alaska Natl Ins Co	3,867	0.0001%	2,731	0	0.00%
				3,867	**0.0001%**	**2,731**	**0**	**0.00%**
86	1330	Balboa Ins Grp						
		24813	Balboa Ins Co	2,061	0.0001%	1,870	150,010	8021.93%
				2,061	**0.0001%**	**1,870**	**150,010**	**8021.93%**
87	344	CHURCH PENSION FUND GRP						
		10669	Church Ins Co	458	0.0000%	6,503	6,240	95.96%
				458	**0.0000%**	**6,503**	**6,240**	**95.96%**
88	21172	Vanliner Ins Co						
		21172	Vanliner Ins Co	401	0.0000%	82	43	52.44%
				401	**0.0000%**	**82**	**43**	**52.44%**
			Line Total:	**2,690,941,918**	**100.0000%**	**2,680,323,113**	**1,033,256,753**	**38.55%**

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Line of Business: COMMERCIAL MULTIPLE PERIL(LIABILITY) [05.2]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	212	ZURICH INS GRP						
		21652	Farmers Ins Exch	65,302,494	3.8836%	67,531,665	22,665,076	33.56%
		21709	Truck Ins Exch	47,089,734	2.8005%	47,184,564	13,810,559	29.27%
		21660	Fire Ins Exch	23,729,845	1.4112%	23,793,487	7,746,145	32.56%
		16535	Zurich American Ins Co	20,768,909	1.2352%	20,175,436	5,018,604	24.87%
		21687	Mid Century Ins Co	17,380,342	1.0336%	14,272,604	5,222,293	36.59%
		40142	American Zurich Ins Co	11,303,456	0.6722%	13,828,089	3,085,608	22.31%
		26247	American Guar & Liab Ins	1,785,933	0.1062%	2,569,603	-1,092,021	-42.50%
		39306	Fidelity & Deposit Co Of MD	1,659,923	0.0987%	1,688,009	703,031	41.65%
		10318	Exact Prop & Cas Co Inc	1,142,061	0.0679%	1,210,941	1,157,408	95.58%
		19356	Maryland Cas Co	1,004,635	0.0597%	1,282,344	294,202	22.94%
		10315	Civic Prop & Cas Co	474,673	0.0282%	461,961	-6,975	-1.51%
		27855	Zurich American Ins Co Of IL	401,776	0.0239%	480,605	-159,746	-33.24%
		10317	Neighborhood Spirit Prop & Cas Co	182,475	0.0109%	156,569	121,880	77.84%
		19305	Assurance Co Of Amer	154,455	0.0092%	36,653	527,855	1440.14%
		34347	Colonial Amer Cas & Surety Co	61,544	0.0037%	63,302	23,035	36.39%
		19372	Northern Ins Co Of NY	15,241	0.0009%	4,084	2,439,782	59740.01%
				192,457,496	**11.4457%**	**194,739,916**	**61,556,736**	**31.61%**
2	111	LIBERTY MUT GRP						
		24198	Peerless Ins Co	70,238,134	4.1771%	75,189,287	16,161,426	21.49%
		10836	Golden Eagle Ins Corp	36,703,067	2.1828%	34,774,898	12,282,594	35.32%
		19690	American Economy Ins Co	28,023,485	1.6666%	29,425,939	13,873,857	47.15%
		19704	American States Ins Co	11,470,334	0.6822%	12,376,835	2,846,272	23.00%
		24732	General Ins Co Of Amer	7,981,892	0.4747%	8,288,015	4,865,686	58.71%
		24171	Netherlands Ins Co The	5,184,721	0.3083%	5,583,725	2,470,535	44.25%
		26069	Wausau Business Ins Co	4,051,644	0.2410%	3,936,598	2,345,526	59.58%
		26042	Wausau Underwriters Ins Co	2,434,152	0.1448%	2,279,956	1,085,302	47.60%
		24740	Safeco Ins Co Of Amer	2,119,172	0.1260%	2,207,396	387,487	17.55%
		24724	First Natl Ins Co Of Amer	2,097,618	0.1247%	2,135,470	1,371,925	64.24%
		18333	Peerless Ind Ins Co	1,346,829	0.0801%	702,048	274,702	39.13%
		23035	Liberty Mut Fire Ins Co	949,735	0.0565%	958,428	1,948,979	203.35%
		42404	Liberty Ins Corp	877,654	0.0522%	1,072,810	221,599	20.66%
		21458	Employers Ins of Wausau	631,115	0.0375%	544,853	-501,333	-92.01%
		33600	LM Ins Corp	83,898	0.0050%	28,122	24,951	88.72%
		33588	First Liberty Ins Corp	6,216	0.0004%	3,151	1,465	46.49%
				174,199,666	**10.3599%**	**179,507,531**	**59,660,973**	**33.24%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL MULTIPLE PERIL(LIABILITY) [05.2]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
3	3548	Travelers Grp						
		25674	Travelers Property Cas Co Of Amer	116,311,558	6.9172%	126,827,853	13,552,128	10.69%
		25682	Travelers Ind Co Of CT	42,336,726	2.5178%	47,378,938	8,603,161	18.16%
		19046	Travelers Cas Ins Co Of Amer	7,715,255	0.4588%	2,732,272	763,277	27.94%
		24767	St Paul Fire & Marine Ins Co	2,551,683	0.1518%	2,659,628	925,274	34.79%
		36463	Discover Prop & Cas Ins Co	270,771	0.0161%	273,841	250,711	91.55%
		24015	Northland Ins Co	99,667	0.0059%	99,651	34,055	34.17%
		19038	Travelers Cas & Surety Co	44,760	0.0027%	44,760	-3,252,931	-7267.50%
		19070	Standard Fire Ins Co	37,595	0.0022%	47,729	-301,933	-632.60%
		25887	US Fidelity & Guaranty Co	366	0.0000%	47,678	-3,421,260	-7175.76%
				169,368,381	**10.0725%**	**180,112,350**	**17,152,482**	**9.52%**
4	176	STATE FARM GRP						
		25151	State Farm General Ins Co	138,309,909	8.2255%	140,947,502	50,343,324	35.72%
				138,309,909	**8.2255%**	**140,947,502**	**50,343,324**	**35.72%**
5	761	ALLIANZ INS GRP						
		21857	American Ins Co	42,241,062	2.5121%	46,339,447	29,206,420	63.03%
		21881	National Surety Corp	34,241,523	2.0364%	35,847,987	27,828,246	77.63%
		21873	Firemans Fund Ins Co	23,560,701	1.4012%	22,749,997	30,646,526	134.71%
		21849	American Automobile Ins Co	13,620,510	0.8100%	16,016,822	12,946,325	80.83%
		21865	Associated Ind Corp	9,887,343	0.5880%	11,250,656	7,997,880	71.09%
				123,551,139	**7.3477%**	**132,204,909**	**108,625,397**	**82.16%**
6	140	NATIONWIDE CORP GRP						
		19100	Amco Ins Co	107,671,845	6.4034%	112,132,147	57,847,611	51.59%
		23787	Nationwide Mut Ins Co	10,175,028	0.6051%	10,869,498	3,055,202	28.11%
		25453	Nationwide Ins Co Of Amer	1,132,564	0.0674%	1,039,873	8,197	0.79%
		15580	Scottsdale Ind Co	823,961	0.0490%	697,697	267,755	38.38%
		11991	National Cas Co	156,159	0.0093%	141,650	33,349	23.54%
		13838	Farmland Mut Ins Co	54,561	0.0032%	55,539	484,552	872.45%
		28223	Nationwide Agribusiness Ins Co	36,188	0.0022%	498,464	-449,389	-90.15%
				120,050,306	**7.1395%**	**125,434,868**	**61,247,277**	**48.83%**
7	91	HARTFORD FIRE & CAS GRP						
		29424	Hartford Cas Ins Co	53,753,816	3.1968%	54,348,635	44,313,358	81.54%
		37478	Hartford Ins Co Of The Midwest	23,880,410	1.4202%	25,893,745	40,398,776	156.02%
		19682	Hartford Fire In Co	22,488,248	1.3374%	24,314,712	22,301,112	91.72%
		34690	Property & Cas Ins Co Of Hartford	4,558,341	0.2711%	4,512,609	2,499,232	55.38%
		30104	Hartford Underwriters Ins Co	3,787,536	0.2252%	3,759,820	423,087	11.25%
		29459	Twin City Fire Ins Co Co	2,203,104	0.1310%	3,001,281	290,142	9.67%
		22357	Hartford Accident & Ind Co	167,596	0.0100%	158,531	-156,858	-98.94%
				110,839,051	**6.5917%**	**115,989,333**	**110,068,849**	**94.90%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

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Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
8	38	CHUBB & SON INC GRP						
		20281	Federal Ins Co	72,329,124	4.3015%	74,690,162	19,085,032	25.55%
		20397	Vigilant Ins Co	8,205,542	0.4880%	8,551,920	2,859,844	33.44%
		20303	Great Northern Ins Co	2,468,238	0.1468%	2,536,613	-195,811	-7.72%
		20346	Pacific Ind Co	432,074	0.0257%	532,064	-284,210	-53.42%
		10052	Chubb Natl Ins Co	45	0.0000%	50	38	76.00%
				83,435,023	**4.9620%**	**86,310,809**	**21,464,893**	**24.87%**
9	218	CNA INS GRP						
		20478	National Fire Ins Co Of Hartford	22,826,930	1.3575%	22,241,107	15,760,469	70.86%
		20508	Valley Forge Ins Co	18,859,353	1.1216%	20,679,618	3,097,028	14.98%
		20443	Continental Cas Co	9,251,210	0.5502%	8,126,708	2,814,381	34.63%
		20427	American Cas Co Of Reading PA	5,699,872	0.3390%	5,785,171	13,311,985	230.11%
		20494	Transportation Ins Co	4,932,254	0.2933%	5,692,469	895,579	15.73%
		35289	Continental Ins Co	3,187,011	0.1895%	4,248,374	2,629,638	61.90%
				64,756,630	**3.8512%**	**66,773,447**	**38,509,080**	**57.67%**
10	1114	MERCER INS GRP						
		31453	Financial Pacific Ins Co	57,823,884	3.4389%	61,437,586	25,976,120	42.28%
				57,823,884	**3.4389%**	**61,437,586**	**25,976,120**	**42.28%**
11	677	Philadelphia Consolidated Holding Grp						
		18058	Philadelphia Ind Ins Co	49,396,574	2.9377%	47,194,559	22,940,810	48.61%
				49,396,574	**2.9377%**	**47,194,559**	**22,940,810**	**48.61%**
12	8	ALLSTATE INS GRP						
		19232	Allstate Ins Co	40,368,325	2.4008%	41,678,894	16,459,415	39.49%
		10358	Encompass Ins Co	26,798	0.0016%	25,866	-74,708	-288.83%
				40,395,123	**2.4023%**	**41,704,760**	**16,384,707**	**39.29%**
13	802	Capital Ins Grp						
		13544	California Capital Ins Co	35,506,550	2.1116%	35,575,468	9,695,394	27.25%
		23540	Monterey Ins Co	3,208,616	0.1908%	3,025,100	503,890	16.66%
		12890	Eagle W Ins Co	3,739	0.0002%	1,592	0	0.00%
				38,718,905	**2.3027%**	**38,602,160**	**10,199,284**	**26.42%**
14	1129	WHITE MOUNTAINS GRP						
		20648	Employers Fire Ins Co	14,126,713	0.8401%	13,469,387	5,828,821	43.27%
		20621	OneBeacon Amer Ins Co	12,720,636	0.7565%	13,264,756	252,000	1.90%
				26,847,349	**1.5966%**	**26,734,143**	**6,080,821**	**22.75%**
15	14010	Crusader Ins Co						
		14010	Crusader Ins Co	21,659,374	1.2881%	23,285,756	1,142,474	4.91%
				21,659,374	**1.2881%**	**23,285,756**	**1,142,474**	**4.91%**

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16	796	QBE INS GRP						
		25747	Unigard Ins Co	12,326,816	0.7331%	12,960,300	4,275,058	32.99%
		37257	Praetorian Ins Co	8,072,839	0.4801%	8,966,156	3,592,086	40.06%
		39217	QBE Ins Corp	605,871	0.0360%	780,182	499,576	64.03%
		25798	Unigard Ind Co	418,242	0.0249%	425,095	28,293	6.66%
		24449	Regent Ins Co	141,348	0.0084%	128,101	-66,504	-51.92%
		24414	General Cas Co Of WI	73,828	0.0044%	70,447	4,937	7.01%
				21,638,944	**1.2869%**	**23,330,281**	**8,333,446**	**35.72%**
17	9	JPMorgan Chase & Co Grp						
		22985	Sequoia Ins Co	21,535,774	1.2808%	21,775,718	4,545,571	20.87%
				21,535,774	**1.2808%**	**21,775,718**	**4,545,571**	**20.87%**
18	12	AMERICAN INTL GRP						
		23809	Granite State Ins Co	11,102,465	0.6603%	11,418,365	2,838,846	24.86%
		23841	New Hampshire Ins Co	6,717,938	0.3995%	5,746,546	2,847,222	49.55%
				17,820,403	**1.0598%**	**17,164,911**	**5,686,068**	**33.13%**
19	303	GUIDEONE INS GRP						
		14559	Guideone Specialty Mut Ins Co	10,494,862	0.6241%	11,014,604	5,320,896	48.31%
		15032	Guideone Mut Ins Co	7,167,977	0.4263%	7,782,185	-71,605	-0.92%
				17,662,839	**1.0504%**	**18,796,789**	**5,249,291**	**27.93%**
20	84	American Financial Grp						
		26344	Great Amer Assur Co	6,423,197	0.3820%	6,789,959	2,404,348	35.41%
		16691	Great Amer Ins Co	4,802,357	0.2856%	5,070,514	-835,316	-16.47%
		22136	Great Amer Ins Co of NY	2,896,440	0.1723%	3,013,127	-578,539	-19.20%
		26832	Great Amer Alliance Ins Co	680,561	0.0405%	658,447	-209,927	-31.88%
				14,802,555	**0.8803%**	**15,532,047**	**780,566**	**5.03%**
21	18767	Church Mut Ins Co						
		18767	Church Mut Ins Co	12,552,459	0.7465%	12,651,306	4,470,161	35.33%
				12,552,459	**0.7465%**	**12,651,306**	**4,470,161**	**35.33%**
22	1279	Arch Ins Grp						
		11150	Arch Ins Co	11,416,372	0.6789%	8,298,900	4,896,437	59.00%
				11,416,372	**0.6789%**	**8,298,900**	**4,896,437**	**59.00%**
23	2978	Mitsui Sumitomo Ins Grp						
		20362	Mitsui Sumitomo Ins Co of Amer	7,116,152	0.4232%	7,993,144	3,262,905	40.82%
		22551	Mitsui Sumitomo Ins USA Inc	3,230,248	0.1921%	2,788,763	1,357,768	48.69%
				10,346,400	**0.6153%**	**10,781,907**	**4,620,673**	**42.86%**
24	853	PUBLIC SERV GRP						
		15059	Public Service Mut Ins Co	6,054,986	0.3601%	6,530,982	2,850,366	43.64%
		10830	Business Alliance Ins Co	4,009,267	0.2384%	3,363,682	2,879,046	85.59%
				10,064,253	**0.5985%**	**9,894,664**	**5,729,412**	**57.90%**
25	1120	EVEREST REINS HOLDINGS GRP						
		10120	Everest Natl Ins Co	9,864,026	0.5866%	21,692,467	18,180,398	83.81%
				9,864,026	**0.5866%**	**21,692,467**	**18,180,398**	**83.81%**

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26	361		Munich Re Grp					
		19720	American Alt Ins Corp	9,456,103	0.5624%	9,317,927	6,262,135	67.21%
				9,456,103	**0.5624%**	**9,317,927**	**6,262,135**	**67.21%**
27	161		TOPA EQUITIES LTD GRP					
		18031	Topa Ins Co	9,150,556	0.5442%	9,680,486	194,960	2.01%
				9,150,556	**0.5442%**	**9,680,486**	**194,960**	**2.01%**
28	785		MARKEL CORP GRP					
		38970	Markel Ins Co	8,234,267	0.4897%	8,775,371	2,568,847	29.27%
		28932	Markel Amer Ins Co	443,563	0.0264%	631,356	-12,757	-2.02%
				8,677,830	**0.5161%**	**9,406,727**	**2,556,090**	**27.17%**
29	660		MERCURY GEN GRP					
		11908	Mercury Cas Co	8,168,789	0.4858%	7,885,074	2,915,895	36.98%
				8,168,789	**0.4858%**	**7,885,074**	**2,915,895**	**36.98%**
30	37206		Contractors Bonding & Ins Co					
		37206	Contractors Bonding & Ins Co	6,944,406	0.4130%	7,806,308	2,281,864	29.23%
				6,944,406	**0.4130%**	**7,806,308**	**2,281,864**	**29.23%**
31	748		Meadowbrook Ins Grp					
		18023	Star Ins Co	6,459,803	0.3842%	6,408,759	3,848,130	60.04%
				6,459,803	**0.3842%**	**6,408,759**	**3,848,130**	**60.04%**
32	3098		Tokio Marine Holdings Inc GRP					
		12904	Tokio Marine & Nichido Fire Ins Co	5,945,458	0.3536%	6,058,947	2,009,090	33.16%
				5,945,458	**0.3536%**	**6,058,947**	**2,009,090**	**33.16%**
33	457		ARGONAUT GRP					
		19860	Argonaut Great Central Ins Co	4,733,268	0.2815%	4,434,335	615,641	13.88%
		19828	Argonaut Midwest Ins Co	885,416	0.0527%	523,627	150,641	28.77%
		19801	Argonaut Ins Co	33,616	0.0020%	27,854	26,030	93.45%
				5,652,300	**0.3361%**	**4,985,816**	**792,312**	**15.89%**
34	93		STATE NATL GRP					
		12831	State Natl Ins Co Inc	5,445,104	0.3238%	5,201,654	13,558,874	260.66%
				5,445,104	**0.3238%**	**5,201,654**	**13,558,874**	**260.66%**
35	645		OREGON MUT GRP					
		14907	Oregon Mut Ins Co	4,839,168	0.2878%	4,690,766	1,439,122	30.68%
				4,839,168	**0.2878%**	**4,690,766**	**1,439,122**	**30.68%**
36	323		CIVIL SERV EMPLOYEE GRP					
		10693	Civil Serv Employees Ins Co	4,816,043	0.2864%	4,876,651	4,275,360	87.67%
		18953	CSE Safeguard Ins Co	3,839	0.0002%	1,734	-73,173	-4219.90%
				4,819,882	**0.2866%**	**4,878,385**	**4,202,187**	**86.14%**

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37	98	WR Berkley Corp GRP						
		40045	Starnet Ins Co	1,832,863	0.1090%	2,266,927	-396,255	-17.48%
		25224	Great Divide Ins Co	1,161,402	0.0691%	839,795	453,499	54.00%
		36684	Riverport Ins Co	998,999	0.0594%	1,002,814	376,525	37.55%
				3,993,264	**0.2375%**	**4,109,536**	**433,769**	**10.56%**
38	1285	XL AMER GRP						
		22322	Greenwich Ins Co	3,820,474	0.2272%	2,072,290	172,982	8.35%
				3,820,474	**0.2272%**	**2,072,290**	**172,982**	**8.35%**
39	7	FEDERATED MUT GRP						
		13935	Federated Mut Ins Co	3,808,195	0.2265%	4,197,574	680,716	16.22%
				3,808,195	**0.2265%**	**4,197,574**	**680,716**	**16.22%**
40	37800	Leading Ins Grp Ins Co Ltd						
		37800	Leading Ins Grp Ins Co Ltd	3,761,603	0.2237%	3,204,482	307,756	9.60%
				3,761,603	**0.2237%**	**3,204,482**	**307,756**	**9.60%**
41	88	The Hanover Ins Grp						
		42552	Nova Cas Co	2,775,536	0.1651%	1,886,978	1,596,008	84.58%
		22306	Massachusetts Bay Ins Co	100,118	0.0060%	130,133	39,990	30.73%
		22292	Hanover Ins Co	98,176	0.0058%	108,382	-465,551	-429.55%
				2,973,830	**0.1769%**	**2,125,493**	**1,170,447**	**55.07%**
42	626	Ace Ltd Grp						
		22667	Ace Amer Ins Co	2,011,992	0.1197%	2,080,300	-3,232,399	-155.38%
		20699	Ace Prop & Cas Ins Co	379,712	0.0226%	526,659	621,015	117.92%
		20702	Ace Fire Underwriters Ins Co	176,245	0.0105%	198,715	1,473,470	741.50%
				2,567,949	**0.1527%**	**2,805,674**	**-1,137,914**	**-40.56%**
43	158	FAIRFAX FIN GRP						
		21105	North River Ins Co	1,172,714	0.0697%	1,201,437	282,703	23.53%
		21113	United States Fire Ins Co	528,235	0.0314%	605,388	396,361	65.47%
		10936	Seneca Ins Co Inc	456,548	0.0272%	396,454	59,697	15.06%
		25054	Hudson Ins Co	393,309	0.0234%	436,023	401,264	92.03%
				2,550,806	**0.1517%**	**2,639,302**	**1,140,025**	**43.19%**
44	1331	Glencoe US Holdings Grp						
		10340	Stonington Ins Co	2,235,878	0.1330%	2,315,985	379,134	16.37%
				2,235,878	**0.1330%**	**2,315,985**	**379,134**	**16.37%**
45	4381	Lightyear Delos Grp						
		35408	Delos Ins Co	2,001,176	0.1190%	4,658,770	1,261,693	27.08%
				2,001,176	**0.1190%**	**4,658,770**	**1,261,693**	**27.08%**
46	3219	Sompo Japan Ins Grp						
		11126	Sompo Japan Ins Co of Amer	1,908,443	0.1135%	1,701,607	405,375	23.82%
				1,908,443	**0.1135%**	**1,701,607**	**405,375**	**23.82%**
47	306	CUNA MUT GRP						
		10847	Cumis Ins Society Inc	1,851,717	0.1101%	1,887,296	249,676	13.23%
				1,851,717	**0.1101%**	**1,887,296**	**249,676**	**13.23%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL MULTIPLE PERIL(LIABILITY) [05.2]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
48	2898		Western Serv Contract Grp					
		37850	Pacific Specialty Ins Co	1,652,900	0.0983%	1,603,789	-518,155	-32.31%
				1,652,900	**0.0983%**	**1,603,789**	**-518,155**	**-32.31%**
49	510		NAVIGATORS GRP					
		42307	Navigators Ins Co	1,485,931	0.0884%	1,551,434	618,045	39.84%
				1,485,931	**0.0884%**	**1,551,434**	**618,045**	**39.84%**
50	1218		PENN AMER GRP					
		32859	Penn Amer Ins Co	1,311,456	0.0780%	1,397,618	1,312,282	93.89%
				1,311,456	**0.0780%**	**1,397,618**	**1,312,282**	**93.89%**
51	349		FLORISTS MUT GRP					
		13978	Florists Mut Ins Co	1,086,465	0.0646%	1,032,437	98,392	9.53%
				1,086,465	**0.0646%**	**1,032,437**	**98,392**	**9.53%**
52	27480		California Mut Ins Co					
		27480	California Mut Ins Co	1,064,452	0.0633%	1,111,040	202,120	18.19%
				1,064,452	**0.0633%**	**1,111,040**	**202,120**	**18.19%**
53	225		IAT Reins Co Grp					
		20010	Acceptance Ind Ins Co	668,909	0.0398%	768,274	28,676	3.73%
		23248	Occidental Fire & Cas Co Of NC	278,032	0.0165%	250,246	294,331	117.62%
				946,941	**0.0563%**	**1,018,520**	**323,007**	**31.71%**
54	14354		Jewelers Mut Ins Co					
		14354	Jewelers Mut Ins Co	883,654	0.0526%	815,458	-146,837	-18.01%
				883,654	**0.0526%**	**815,458**	**-146,837**	**-18.01%**
55	169		SENTRY INS GRP					
		24988	Sentry Ins A Mut Co	812,023	0.0483%	983,656	47,077	4.79%
				812,023	**0.0483%**	**983,656**	**47,077**	**4.79%**
56	920		UNITED NATL GRP					
		42048	Diamond State Ins Co	687,883	0.0409%	1,394,524	4,541,231	325.65%
		41335	United Natl Specialty Ins Co	212	0.0000%	88	-99,975	13607.95%
				688,095	**0.0409%**	**1,394,612**	**4,441,256**	**318.46%**
57	70		FIRST AMER TITLE GRP					
		37710	First Amer Prop & Cas Ins Co	533,238	0.0317%	550,783	82,817	15.04%
				533,238	**0.0317%**	**550,783**	**82,817**	**15.04%**
58	181		SWISS RE GRP					
		39845	Westport Ins Corp	498,897	0.0297%	429,917	-409,152	-95.17%
				498,897	**0.0297%**	**429,917**	**-409,152**	**-95.17%**
59	984		HCC INS HOLDINGS GRP					
		29599	US Specialty Ins Co	451,676	0.0269%	407,553	261,893	64.26%
				451,676	**0.0269%**	**407,553**	**261,893**	**64.26%**
60	291		MOTORISTS MUT					
		13331	American Hardware Mut Ins Co	281,753	0.0168%	311,781	51,754	16.60%
				281,753	**0.0168%**	**311,781**	**51,754**	**16.60%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL MULTIPLE PERIL(LIABILITY) [05.2]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
61	10048		Hyundai Marine & Fire Ins Co Ltd					
		10048	Hyundai Marine & Fire Ins Co Ltd	277,500	0.0165%	276,287	-27,000	-9.77%
				277,500	**0.0165%**	**276,287**	**-27,000**	**-9.77%**
62	1321		American Farmers & Ranchers Grp					
		37931	American Farmers & Ranchers Ins Co	260,088	0.0155%	277,688	-151,311	-54.49%
				260,088	**0.0155%**	**277,688**	**-151,311**	**-54.49%**
63	13528		Brotherhood Mut Ins Co					
		13528	Brotherhood Mut Ins Co	257,032	0.0153%	77,940	58,290	74.79%
				257,032	**0.0153%**	**77,940**	**58,290**	**74.79%**
64	36790		Springfield Ins Co Inc					
		36790	Springfield Ins Co Inc	249,663	0.0148%	232,735	40,724	17.50%
				249,663	**0.0148%**	**232,735**	**40,724**	**17.50%**
65	783		RLI INS GRP					
		13056	RLI Ins Co	238,536	0.0142%	247,308	4,165	1.68%
				238,536	**0.0142%**	**247,308**	**4,165**	**1.68%**
66	18538		Bancinsure Inc					
		18538	Bancinsure Inc	231,670	0.0138%	223,488	129,000	57.72%
				231,670	**0.0138%**	**223,488**	**129,000**	**57.72%**
67	62		EMC INS CO GRP					
		21415	Employers Mut Cas Co	226,867	0.0135%	125,704	5,263	4.19%
				226,867	**0.0135%**	**125,704**	**5,263**	**4.19%**
68	244		CINCINNATI FIN GRP					
		10677	Cincinnati Ins Co	216,294	0.0129%	274,748	-75,258	-27.39%
				216,294	**0.0129%**	**274,748**	**-75,258**	**-27.39%**
69	246		INDIANA LUMBERMENS GRP					
		14265	Indiana Lumbermens Mut Ins Co	187,642	0.0112%	91,578	175,823	191.99%
				187,642	**0.0112%**	**91,578**	**175,823**	**191.99%**
70	3703		Tower Grp					
		44300	Tower Ins Co Of NY	186,925	0.0111%	44,473	100,201	225.31%
				186,925	**0.0111%**	**44,473**	**100,201**	**225.31%**
71	501		Alleghany Grp					
		10472	Capitol Ind Corp	181,338	0.0108%	246,136	191,554	77.82%
				181,338	**0.0108%**	**246,136**	**191,554**	**77.82%**
72	124		AMERISURE CO GRP					
		23396	Amerisure Mut Ins Co	152,652	0.0091%	129,269	31,859	24.65%
				152,652	**0.0091%**	**129,269**	**31,859**	**24.65%**
73	767		Pennsylvania Manufacturers Grp					
		12262	Pennsylvania Manufacturers Assoc Ins	131,782	0.0078%	116,796	27,302	23.38%
				131,782	**0.0078%**	**116,796**	**27,302**	**23.38%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL MULTIPLE PERIL(LIABILITY) [05.2]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
74	201	UTICA GRP						
		25984	Graphic Arts Mut Ins Co	87,334	0.0052%	87,119	19,754	22.67%
		25976	Utica Mut Ins Co	6,752	0.0004%	9,145	159,720	1746.53%
				94,086	**0.0056%**	**96,264**	**179,474**	**186.44%**
75	40134	SUA Ins Co						
		40134	SUA Ins Co	80,000	0.0048%	24,382	3,610	14.81%
				80,000	**0.0048%**	**24,382**	**3,610**	**14.81%**
76	19	Assurant Inc Grp						
		19615	American Reliable Ins Co	69,351	0.0041%	71,434	14,454	20.23%
				69,351	**0.0041%**	**71,434**	**14,454**	**20.23%**
77	408	AMERICAN NATL FIN GRP						
		11048	Pacific Prop & Cas Co	68,797	0.0041%	94,533	13,610	14.40%
				68,797	**0.0041%**	**94,533**	**13,610**	**14.40%**
78	20613	Sparta Ins Co						
		20613	Sparta Ins Co	37,021	0.0022%	1,984	1,188	59.88%
				37,021	**0.0022%**	**1,984**	**1,188**	**59.88%**
79	74	DELPHI FIN GRP						
		15105	Safety Natl Cas Corp	34,135	0.0020%	34,107	466,163	1366.77%
				34,135	**0.0020%**	**34,107**	**466,163**	**1366.77%**
80	38733	Alaska Natl Ins Co						
		38733	Alaska Natl Ins Co	23,919	0.0014%	19,414	12,035	61.99%
				23,919	**0.0014%**	**19,414**	**12,035**	**61.99%**
81	775	PHARMACISTS MUT GRP						
		13714	Pharmacists Mut Ins Co	16,059	0.0010%	7,047	2,850	40.44%
				16,059	**0.0010%**	**7,047**	**2,850**	**40.44%**
82	1326	KINGSWAY GRP						
		33855	Lincoln Gen Ins Co	15,708	0.0009%	3,766	165	4.38%
				15,708	**0.0009%**	**3,766**	**165**	**4.38%**
83	83	GRANGE INS GRP						
		22101	Grange Ins Assn	3,627	0.0002%	3,688	84,226	2283.79%
				3,627	**0.0002%**	**3,688**	**84,226**	**2283.79%**
84	781	UNION LABOR GRP						
		37893	Ullico Cas Co	1,742	0.0001%	1,199	-1,272,197	106104.84%
				1,742	**0.0001%**	**1,199**	**-1,272,197**	**106104.84%**
85	150	OLD REPUBLIC GRP						
		20095	Bituminous Cas Corp	1,395	0.0001%	1,395	-25,900	-1856.63%
				1,395	**0.0001%**	**1,395**	**-25,900**	**-1856.63%**
			Line Total:	**1,681,486,879**	**100.0000%**	**1,744,269,438**	**725,324,357**	**41.58%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: MORTGAGE GUARANTY [06]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	105	MGIC GRP						
		29858	Mortgage Guar Ins Corp	115,232,527	23.1468%	114,591,596	557,937,986	486.89%
		10682	MGIC Credit Assur Corp	75,597	0.0152%	75,597	-272,292	-360.19%
		18740	MGIC Ind Corp	6,055	0.0012%	6,729	8,946	132.95%
				115,314,179	**23.1632%**	**114,673,922**	**557,674,640**	**486.31%**
2	766	Radian Grp						
		33790	Radian Guaranty Inc	73,946,557	14.8537%	79,936,665	460,270,307	575.79%
		30872	Amerin Guar Corp	1,775,208	0.3566%	1,775,208	20,002,929	1126.79%
				75,721,765	**15.2102%**	**81,711,873**	**480,273,236**	**587.76%**
3	12	AMERICAN INTL GRP						
		15873	United Gty Residential Ins Co	41,403,469	8.3167%	39,756,454	261,636,851	658.10%
		26999	United Guaranty Mtg Indem Co	31,517,658	6.3310%	31,519,457	141,967,781	450.41%
				72,921,127	**14.6477%**	**71,275,911**	**403,604,632**	**566.26%**
4	4011	Genworth Fin Grp						
		38458	Genworth Mortgage Ins Corp	55,129,493	11.0739%	49,818,375	210,785,796	423.11%
		29823	Genworth Residential Mortgage Ins Co	4,921,604	0.9886%	4,929,605	17,173,332	348.37%
		18759	Verex Assure Inc	2,402	0.0005%	2,677	-66	-2.47%
		16675	Genworth Mortgage Ins Corp Of NC	65	0.0000%	65	0	0.00%
				60,053,564	**12.0630%**	**54,750,722**	**227,959,062**	**416.36%**
5	421	COLLATERAL HOLDINGS GRP						
		24350	Triad Guaranty Ins Corp	58,837,135	11.8186%	58,893,148	167,777,870	284.89%
				58,837,135	**11.8186%**	**58,893,148**	**167,777,870**	**284.89%**
6	1135	PMI GRP						
		27251	PMI Mortgage Ins Co	58,754,022	11.8019%	68,988,108	342,808,730	496.91%
				58,754,022	**11.8019%**	**68,988,108**	**342,808,730**	**496.91%**
7	150	OLD REPUBLIC GRP						
		28452	Republic Mortgage Ins Co	50,688,324	10.1818%	50,530,364	180,703,645	357.61%
				50,688,324	**10.1818%**	**50,530,364**	**180,703,645**	**357.61%**
8	306	CUNA MUT GRP						
		40266	CMG Mortgage Ins Co	5,516,198	1.1080%	4,761,330	5,872,834	123.34%
		29114	CMG Mortgage Assur Co	27,504	0.0055%	27,597	-43,582	-157.92%
				5,543,702	**1.1136%**	**4,788,927**	**5,829,252**	**121.72%**
			Line Total:	**497,833,818**	**100.0000%**	**505,612,975**	**2,366,631,067**	**468.07%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OCEAN MARINE [08]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	12		AMERICAN INTL GRP					
		19380	American Home Assur Co	26,617,155	9.3992%	26,652,949	46,219,712	173.41%
		19445	National Union Fire Ins Co Of Pitts	20,734,250	7.3218%	19,784,097	6,004,189	30.35%
		43761	American Intl Ins Co Of CA	5,208,620	1.8393%	5,607,470	32,903	0.59%
		23841	New Hampshire Ins Co	1,973,554	0.6969%	2,169,228	176,077	8.12%
				54,533,579	**19.2572%**	**54,213,744**	**52,432,881**	**96.72%**
2	3098		Tokio Marine Holdings Inc GRP					
		12904	Tokio Marine & Nichido Fire Ins Co	27,340,257	9.6546%	29,204,401	14,468,720	49.54%
				27,340,257	**9.6546%**	**29,204,401**	**14,468,720**	**49.54%**
3	3548		Travelers Grp					
		24767	St Paul Fire & Marine Ins Co	19,521,902	6.8937%	18,472,580	8,904,340	48.20%
		19070	Standard Fire Ins Co	7,659,611	2.7048%	7,806,373	3,407,823	43.65%
		25674	Travelers Property Cas Co Of Amer	13,162	0.0046%	12,248	7,687	62.76%
		36161	Travelers Prop Cas Ins Co	3,712	0.0013%	3,696	221	5.98%
		24791	St Paul Mercury Ins Co	2,600	0.0009%	2,609	-1,225	-46.95%
		36137	Travelers Commercial Ins Co	1,284	0.0005%	828	103	12.44%
				27,202,271	**9.6058%**	**26,298,334**	**12,318,949**	**46.84%**
4	761		ALLIANZ INS GRP					
		21873	Firemans Fund Ins Co	25,261,514	8.9205%	25,151,912	14,426,500	57.36%
		35300	Allianz Global Risks US Ins Co	49,901	0.0176%	42,537	-100,179	-235.51%
				25,311,415	**8.9381%**	**25,194,449**	**14,326,321**	**56.86%**
5	218		CNA INS GRP					
		35289	Continental Ins Co	17,287,313	6.1046%	18,625,873	10,150,390	54.50%
		20443	Continental Cas Co	188	0.0001%	197	423,228	214836.55%
				17,287,501	**6.1047%**	**18,626,070**	**10,573,618**	**56.77%**
6	212		ZURICH INS GRP					
		19372	Northern Ins Co Of NY	6,525,311	2.3043%	7,028,219	3,084,445	43.89%
		11185	Foremost Ins Co	4,947,655	1.7471%	5,093,211	1,909,244	37.49%
		16535	Zurich American Ins Co	4,501,010	1.5894%	4,161,791	2,875,155	69.08%
		21687	Mid Century Ins Co	937,881	0.3312%	922,737	210,041	22.76%
				16,911,857	**5.9720%**	**17,205,958**	**8,078,885**	**46.95%**
7	31		BERKSHIRE HATHAWAY GRP					
		20052	National Liab & Fire Ins Co	16,223,728	5.7290%	12,617,196	6,891,797	54.62%
				16,223,728	**5.7290%**	**12,617,196**	**6,891,797**	**54.62%**
8	510		NAVIGATORS GRP					
		42307	Navigators Ins Co	15,128,114	5.3421%	15,317,381	4,174,635	27.25%
				15,128,114	**5.3421%**	**15,317,381**	**4,174,635**	**27.25%**
9	1129		WHITE MOUNTAINS GRP					
		38369	Northern Assur Co Of Amer	12,308,821	4.3466%	12,823,538	6,160,390	48.04%
		21970	OneBeacon Ins Co	1,027,990	0.3630%	739,618	1,084,387	146.61%
		21946	Camden Fire Ins Assoc	249,670	0.0882%	272,382	27,302	10.02%
				13,586,481	**4.7977%**	**13,835,538**	**7,272,079**	**52.56%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OCEAN MARINE [08]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
10	38		CHUBB & SON INC GRP					
		20281	Federal Ins Co	10,006,731	3.5336%	10,533,731	2,910,337	27.63%
		20397	Vigilant Ins Co	855,416	0.3021%	922,641	617,835	66.96%
				10,862,147	**3.8357%**	**11,456,372**	**3,528,172**	**30.80%**
11	84		American Financial Grp					
		22136	Great Amer Ins Co of NY	6,470,857	2.2850%	6,450,727	192,474	2.98%
				6,470,857	**2.2850%**	**6,450,727**	**192,474**	**2.98%**
12	785		MARKEL CORP GRP					
		28932	Markel Amer Ins Co	6,093,895	2.1519%	5,994,400	1,588,705	26.50%
		38970	Markel Ins Co	211,545	0.0747%	149,806	136,893	91.38%
				6,305,440	**2.2266%**	**6,144,206**	**1,725,598**	**28.08%**
13	626		Ace Ltd Grp					
		43575	Indemnity Ins Co Of North Amer	4,082,058	1.4415%	4,185,576	2,554,515	61.03%
		22667	Ace Amer Ins Co	899,413	0.3176%	950,821	424,126	44.61%
		22713	Insurance Co of N Amer	4,337	0.0015%	9,141	125,042	1367.92%
				4,985,808	**1.7606%**	**5,145,538**	**3,103,683**	**60.32%**
14	256		New York MARINE & GEN GRP					
		16608	New York Marine & Gen Ins Co	4,550,018	1.6067%	5,741,608	722,464	12.58%
				4,550,018	**1.6067%**	**5,741,608**	**722,464**	**12.58%**
15	1285		XL AMER GRP					
		37885	XL Specialty Ins Co	4,296,902	1.5173%	4,876,772	3,120,245	63.98%
		22322	Greenwich Ins Co	35	0.0000%	35	0	0.00%
				4,296,937	**1.5174%**	**4,876,807**	**3,120,245**	**63.98%**
16	10048		Hyundai Marine & Fire Ins Co Ltd					
		10048	Hyundai Marine & Fire Ins Co Ltd	3,986,917	1.4079%	3,907,602	1,554,764	39.79%
				3,986,917	**1.4079%**	**3,907,602**	**1,554,764**	**39.79%**
17	91		HARTFORD FIRE & CAS GRP					
		19682	Hartford Fire In Co	3,708,466	1.3096%	3,701,650	41,777	1.13%
		30104	Hartford Underwriters Ins Co	153,211	0.0541%	154,094	58,517	37.97%
		29424	Hartford Cas Ins Co	84,833	0.0300%	91,380	11,697	12.80%
				3,946,510	**1.3936%**	**3,947,124**	**111,991**	**2.84%**
18	783		RLI INS GRP					
		13056	RLI Ins Co	3,859,958	1.3631%	3,619,664	1,607,287	44.40%
				3,859,958	**1.3631%**	**3,619,664**	**1,607,287**	**44.40%**
19	2978		Mitsui Sumitomo Ins Grp					
		20362	Mitsui Sumitomo Ins Co of Amer	2,536,141	0.8956%	2,413,782	1,134,747	47.01%
		22551	Mitsui Sumitomo Ins USA Inc	318,176	0.1124%	321,623	76,557	23.80%
				2,854,317	**1.0079%**	**2,735,405**	**1,211,304**	**44.28%**
20	111		LIBERTY MUT GRP					
		23043	Liberty Mut Ins Co	1,845,046	0.6515%	1,940,723	886,399	45.67%
		23035	Liberty Mut Fire Ins Co	246,746	0.0871%	247,303	129,655	52.43%
				2,091,792	**0.7387%**	**2,188,026**	**1,016,054**	**46.44%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OCEAN MARINE [08]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
21	3416		AXIS Capital Grp					
		20370	AXIS Reins Co	2,069,275	0.7307%	2,167,940	1,221,042	56.32%
				2,069,275	**0.7307%**	**2,167,940**	**1,221,042**	**56.32%**
22	93		STATE NATL GRP					
		12831	State Natl Ins Co Inc	1,942,303	0.6859%	1,480,754	1,931,814	130.46%
				1,942,303	**0.6859%**	**1,480,754**	**1,931,814**	**130.46%**
23	697		VAN ENT GRP					
		37060	Old United Cas Co	1,529,548	0.5401%	798,350	568,989	71.27%
				1,529,548	**0.5401%**	**798,350**	**568,989**	**71.27%**
24	19		Assurant Inc Grp					
		19615	American Reliable Ins Co	1,377,455	0.4864%	1,417,324	1,119,747	79.00%
		10111	American Bankers Ins Co Of FL	135,212	0.0477%	122,709	85,256	69.48%
				1,512,667	**0.5342%**	**1,540,033**	**1,205,003**	**78.25%**
25	200		UNITED SERV AUTOMOBILE ASSN GRP					
		25941	USAA	864,029	0.3051%	910,589	180,617	19.84%
		25968	USAA Cas Ins Co	584,213	0.2063%	624,025	171,223	27.44%
				1,448,242	**0.5114%**	**1,534,614**	**351,840**	**22.93%**
26	65		FM GLOBAL GRP					
		10014	Affiliated Fm Ins Co	1,359,015	0.4799%	1,420,080	654,878	46.12%
				1,359,015	**0.4799%**	**1,420,080**	**654,878**	**46.12%**
27	27073		Nipponkoa Ins Co Ltd US Br					
		27073	Nipponkoa Ins Co Ltd US Br	1,140,805	0.4028%	1,238,828	-48,484	-3.91%
				1,140,805	**0.4028%**	**1,238,828**	**-48,484**	**-3.91%**
28	1326		KINGSWAY GRP					
		33855	Lincoln Gen Ins Co	1,045,958	0.3694%	969,229	56,678	5.85%
				1,045,958	**0.3694%**	**969,229**	**56,678**	**5.85%**
29	140		NATIONWIDE CORP GRP					
		11991	National Cas Co	928,074	0.3277%	933,000	462,604	49.58%
				928,074	**0.3277%**	**933,000**	**462,604**	**49.58%**
30	158		FAIRFAX FIN GRP					
		10220	Commonwealth Ins Co Of Amer	644,177	0.2275%	626,540	235,534	37.59%
				644,177	**0.2275%**	**626,540**	**235,534**	**37.59%**
31	15563		SeaBright Ins Co					
		15563	SeaBright Ins Co	540,949	0.1910%	302,812	246,539	81.42%
				540,949	**0.1910%**	**302,812**	**246,539**	**81.42%**
32	3485		Rothschild Intl Grp					
		41580	Red Shield Ins Co	314,864	0.1112%	318,052	13,626	4.28%
				314,864	**0.1112%**	**318,052**	**13,626**	**4.28%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OCEAN MARINE [08]

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Licensed companies only

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33	215	UNITRIN GRP						
		10914	Kemper Independence Ins Co	247,059	0.0872%	249,203	3,928	1.58%
		16063	Unitrin Auto & Home Ins Co	3,143	0.0011%	2,024	-26	-1.28%
				250,202	**0.0884%**	**251,227**	**3,902**	**1.55%**
34	748	Meadowbrook Ins Grp						
		21903	Procentury Ins Co	222,029	0.0784%	172,216	131,701	76.47%
				222,029	**0.0784%**	**172,216**	**131,701**	**76.47%**
35	38300	Samsung Fire & Marine Ins Co Ltd						
		38300	Samsung Fire & Marine Ins Co Ltd	127,135	0.0449%	117,351	128,734	109.70%
				127,135	**0.0449%**	**117,351**	**128,734**	**109.70%**
36	88	The Hanover Ins Grp						
		22292	Hanover Ins Co	126,845	0.0448%	125,679	109,442	87.08%
				126,845	**0.0448%**	**125,679**	**109,442**	**87.08%**
37	28	AMICA MUT GRP						
		19976	Amica Mut Ins Co	78,973	0.0279%	80,777	146,327	181.15%
				78,973	**0.0279%**	**80,777**	**146,327**	**181.15%**
38	37800	Leading Ins Grp Ins Co Ltd						
		37800	Leading Ins Grp Ins Co Ltd	67,357	0.0238%	69,122	23,021	33.30%
				67,357	**0.0238%**	**69,122**	**23,021**	**33.30%**
39	968	AXA INS GRP						
		33022	AXA Ins Co	54,356	0.0192%	51,703	192,763	372.83%
				54,356	**0.0192%**	**51,703**	**192,763**	**372.83%**
40	4662	Ariel Holdings Group						
		26611	Valiant Ins Co	44,705	0.0158%	24,032	15,621	65.00%
				44,705	**0.0158%**	**24,032**	**15,621**	**65.00%**
41	57	ELECTRIC INS GRP						
		21261	Electric Ins Co	1,626	0.0006%	1,626	0	0.00%
				1,626	**0.0006%**	**1,626**	**0**	**0.00%**
			Line Total:	**283,185,009**	**100.0000%**	**282,950,115**	**156,083,495**	**55.16%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: INLAND MARINE [09]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	111	LIBERTY MUT GRP						
		23043	Liberty Mut Ins Co	246,400,802	15.7831%	246,371,247	166,573,196	67.61%
		24198	Peerless Ins Co	9,908,892	0.6347%	9,866,588	3,384,500	34.30%
		24740	Safeco Ins Co Of Amer	5,419,508	0.3471%	5,418,473	1,327,287	24.50%
		19704	American States Ins Co	4,003,044	0.2564%	4,232,392	1,288,107	30.43%
		23035	Liberty Mut Fire Ins Co	3,084,849	0.1976%	3,113,820	1,000,851	32.14%
		39012	Safeco Ins Co Of IL	2,437,943	0.1562%	2,424,976	749,570	30.91%
		24724	First Natl Ins Co Of Amer	1,682,694	0.1078%	1,604,488	1,180,001	73.54%
		19690	American Economy Ins Co	708,504	0.0454%	776,450	179,205	23.08%
		24732	General Ins Co Of Amer	401,607	0.0257%	390,158	41,895	10.74%
		10836	Golden Eagle Ins Corp	232,312	0.0149%	352,478	123,912	35.15%
		18333	Peerless Ind Ins Co	123,953	0.0079%	58,298	9,704	16.65%
		19917	Liberty Ins Underwriters Inc	4,550	0.0003%	379	-2,049	-540.63%
		24171	Netherlands Ins Co The	1,397	0.0001%	2,921	0	0.00%
		33600	LM Ins Corp	158	0.0000%	1,192	6,309	529.28%
				274,410,213	**17.5772%**	**274,613,860**	**175,862,488**	**64.04%**
2	65	FM GLOBAL GRP						
		21482	Factory Mut Ins Co	146,664,734	9.3945%	160,814,280	4,736,331	2.95%
		10014	Affiliated Fm Ins Co	36,954,050	2.3671%	35,328,001	7,214,422	20.42%
				183,618,784	**11.7616%**	**196,142,281**	**11,950,753**	**6.09%**
3	218	CNA INS GRP						
		20443	Continental Cas Co	138,197,511	8.8522%	139,014,843	89,079,369	64.08%
		35289	Continental Ins Co	4,142,813	0.2654%	3,506,178	4,557,397	129.98%
		20494	Transportation Ins Co	852,858	0.0546%	819,581	452,339	55.19%
		20508	Valley Forge Ins Co	46,599	0.0030%	55,675	2,858	5.13%
		20427	American Cas Co Of Reading PA	20,790	0.0013%	101,359	24,747	24.42%
		20478	National Fire Ins Co Of Hartford	15,858	0.0010%	25,705	14,503	56.42%
				143,276,429	**9.1775%**	**143,523,341**	**94,131,213**	**65.59%**
4	761	ALLIANZ INS GRP						
		21873	Firemans Fund Ins Co	103,512,223	6.6304%	120,450,998	56,615,232	47.00%
		11630	Jefferson Ins Co	17,488,700	1.1202%	15,443,733	6,267,821	40.58%
		35300	Allianz Global Risks US Ins Co	17,316,600	1.1092%	21,888,746	-330,465	-1.51%
		21857	American Ins Co	2,367,978	0.1517%	2,360,589	46,112	1.95%
		21865	Associated Ind Corp	1,198,805	0.0768%	1,581,115	518,016	32.76%
		21849	American Automobile Ins Co	65,940	0.0042%	59,156	-22,558	-38.13%
		21881	National Surety Corp	13,728	0.0009%	11,776	135	1.15%
				141,963,974	**9.0934%**	**161,796,113**	**63,094,293**	**39.00%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: INLAND MARINE [09]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
5	12	AMERICAN INTL GRP						
		43761	American Intl Ins Co Of CA	32,960,391	2.1113%	30,460,789	10,392,788	34.12%
		19445	National Union Fire Ins Co Of Pitts	29,954,506	1.9187%	31,029,209	32,653,950	105.24%
		19380	American Home Assur Co	22,916,896	1.4679%	27,188,892	7,953,447	29.25%
		23841	New Hampshire Ins Co	2,629,268	0.1684%	2,685,616	1,703,496	63.43%
		23809	Granite State Ins Co	2,078,378	0.1331%	1,889,409	197,983	10.48%
		19410	Commerce & Industry Ins Co	1,779,475	0.1140%	1,884,195	-241,624	-12.82%
		11452	Hartford Steam Boil Inspec & Ins Co	306,391	0.0196%	307,981	17,493	5.68%
		19402	AIG Cas Co	50,398	0.0032%	15,976	3,007,538	18825.35%
				92,675,703	**5.9363%**	**95,462,067**	**55,685,071**	**58.33%**
6	3548	Travelers Grp						
		25674	Travelers Property Cas Co Of Amer	45,269,939	2.8997%	44,634,990	8,793,731	19.70%
		36463	Discover Prop & Cas Ins Co	14,441,840	0.9251%	14,442,127	989,974	6.85%
		24767	St Paul Fire & Marine Ins Co	11,569,169	0.7411%	12,649,206	-773,217	-6.11%
		19070	Standard Fire Ins Co	3,615,531	0.2316%	3,444,068	939,540	27.28%
		24015	Northland Ins Co	2,705,520	0.1733%	2,714,057	1,619,605	59.67%
		24791	St Paul Mercury Ins Co	1,280,803	0.0820%	1,280,581	208,823	16.31%
		25682	Travelers Ind Co Of CT	1,159,406	0.0743%	1,120,639	862,927	77.00%
		36161	Travelers Prop Cas Ins Co	1,023,824	0.0656%	1,042,044	471,760	45.27%
		36137	Travelers Commercial Ins Co	948,034	0.0607%	573,666	273,128	47.61%
		25887	US Fidelity & Guaranty Co	440,850	0.0282%	453,526	-3,688,046	-813.19%
		24775	St Paul Guardian Ins Co	102,618	0.0066%	102,762	11,190	10.89%
				82,557,534	**5.2882%**	**82,457,666**	**9,709,415**	**11.78%**
7	212	ZURICH INS GRP						
		16535	Zurich American Ins Co	30,235,756	1.9367%	40,986,069	39,025,821	95.22%
		19305	Assurance Co Of Amer	26,148,808	1.6749%	33,461,234	9,050,740	27.05%
		21660	Fire Ins Exch	7,600,680	0.4869%	8,066,624	465,854	5.78%
		21326	Empire Fire & Marine Ins Co	6,062,647	0.3883%	6,310,452	3,540,095	56.10%
		11185	Foremost Ins Co	3,818,717	0.2446%	3,755,998	1,122,973	29.90%
		21687	Mid Century Ins Co	2,751,308	0.1762%	2,266,277	1,449,836	63.97%
		41181	Universal Underwriters Ins Co	818,039	0.0524%	703,268	426,826	60.69%
		21709	Truck Ins Exch	789,167	0.0505%	640,413	137,794	21.52%
		39306	Fidelity & Deposit Co Of MD	188,926	0.0121%	175,448	6,679	3.81%
		26247	American Guar & Liab Ins	167,130	0.0107%	159,402	14,063	8.82%
		21652	Farmers Ins Exch	141,175	0.0090%	118,742	2,940	2.48%
		40142	American Zurich Ins Co	122,834	0.0079%	200,098	-52,583	-26.28%
		19356	Maryland Cas Co	94,603	0.0061%	170,592	67,024	39.29%
		34347	Colonial Amer Cas & Surety Co	20,568	0.0013%	20,568	750	3.65%
		10317	Neighborhood Spirit Prop & Cas Co	9,187	0.0006%	10,549	0	0.00%
		27855	Zurich American Ins Co Of IL	3,944	0.0003%	3,499	-43	-1.23%
		10315	Civic Prop & Cas Co	3,119	0.0002%	4,181	0	0.00%
		19372	Northern Ins Co Of NY	1,896	0.0001%	4,516	1,493	33.06%
		10318	Exact Prop & Cas Co Inc	395	0.0000%	765	0	0.00%
				78,978,899	**5.0589%**	**97,058,695**	**55,260,262**	**56.93%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: INLAND MARINE [09]

Sorted by Market Share

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8	176	STATE FARM GRP						
		25151	State Farm General Ins Co	61,722,946	3.9536%	60,841,341	24,578,506	40.40%
				61,722,946	**3.9536%**	**60,841,341**	**24,578,506**	**40.40%**
9	38	CHUBB & SON INC GRP						
		20281	Federal Ins Co	36,984,769	2.3690%	34,930,800	20,808,261	59.57%
		10052	Chubb Natl Ins Co	5,735,962	0.3674%	2,894,044	730,567	25.24%
		20346	Pacific Ind Co	2,003,274	0.1283%	3,742,425	-490,026	-13.09%
		20397	Vigilant Ins Co	545,945	0.0350%	564,054	211,581	37.51%
				45,269,950	**2.8997%**	**42,131,323**	**21,260,383**	**50.46%**
10	796	QBE INS GRP						
		37303	Redland Ins Co	17,813,394	1.1410%	21,218,010	506,665	2.39%
		37257	Praetorian Ins Co	14,294,951	0.9157%	14,612,308	6,974,376	47.73%
		27740	North Pointe Ins Co	3,980,968	0.2550%	3,424,232	2,194,009	64.07%
		39217	QBE Ins Corp	3,030,265	0.1941%	3,002,352	730,105	24.32%
		25747	Unigard Ins Co	1,462,041	0.0937%	1,501,239	572,568	38.14%
		25798	Unigard Ind Co	293,518	0.0188%	313,832	32,829	10.46%
		16217	National Farmers Union Prop & Cas	156,273	0.0100%	167,268	18,072	10.80%
		24449	Regent Ins Co	78,757	0.0050%	81,306	-2,237	-2.75%
		24414	General Cas Co Of WI	1,319	0.0001%	1,869	0	0.00%
				41,111,486	**2.6334%**	**44,322,416**	**11,026,387**	**24.88%**
11	19	Assurant Inc Grp						
		10111	American Bankers Ins Co Of FL	26,905,114	1.7234%	26,880,164	6,767,860	25.18%
		19615	American Reliable Ins Co	5,745,452	0.3680%	6,267,261	106,217	1.69%
		42978	American Security Ins Co	1,548,458	0.0992%	1,548,458	28,659	1.85%
				34,199,024	**2.1906%**	**34,695,883**	**6,902,736**	**19.89%**
12	84	American Financial Grp						
		26344	Great Amer Assur Co	16,429,023	1.0524%	17,548,713	9,295,416	52.97%
		22136	Great Amer Ins Co of NY	10,618,883	0.6802%	11,701,799	3,084,094	26.36%
		32620	National Interstate Ins Co	1,887,389	0.1209%	1,880,913	406,063	21.59%
		16691	Great Amer Ins Co	1,716,120	0.1099%	1,418,533	873,128	61.55%
		33723	Great Amer Spirit Ins Co	95,031	0.0061%	77,237	-192,371	-249.07%
		26832	Great Amer Alliance Ins Co	71,806	0.0046%	49,030	24,935	50.86%
				30,818,252	**1.9740%**	**32,676,225**	**13,491,265**	**41.29%**
13	91	HARTFORD FIRE & CAS GRP						
		19682	Hartford Fire In Co	27,750,055	1.7775%	27,975,900	6,619,193	23.66%
		29424	Hartford Cas Ins Co	1,322,655	0.0847%	1,345,604	519,264	38.59%
		30104	Hartford Underwriters Ins Co	900,428	0.0577%	915,130	104,289	11.40%
		27120	Trumbull Ins Co	76,679	0.0049%	67,166	10,100	15.04%
		37478	Hartford Ins Co Of The Midwest	25,375	0.0016%	30,791	22,669	73.62%
		29459	Twin City Fire Ins Co Co	7,446	0.0005%	361,778	91,891	25.40%
				30,082,638	**1.9269%**	**30,696,369**	**7,367,406**	**24.00%**

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14	8		ALLSTATE INS GRP					
		19232	Allstate Ins Co	19,563,695	1.2531%	19,912,889	10,069,720	50.57%
		10358	Encompass Ins Co	1,950,364	0.1249%	2,386,521	783,526	32.83%
		36455	Northbrook Ind Co	769,399	0.0493%	929,281	186,961	20.12%
		19240	Allstate Ind Co	41,038	0.0026%	44,548	20,701	46.47%
				22,324,496	**1.4300%**	**23,273,239**	**11,060,908**	**47.53%**
15	27928		Amex Assur Co					
		27928	Amex Assur Co	19,938,104	1.2771%	19,910,383	10,536,815	52.92%
				19,938,104	**1.2771%**	**19,910,383**	**10,536,815**	**52.92%**
16	140		NATIONWIDE CORP GRP					
		23787	Nationwide Mut Ins Co	9,843,847	0.6305%	9,900,512	1,689,896	17.07%
		19100	Amco Ins Co	4,540,461	0.2908%	4,391,605	1,358,186	30.93%
		42579	Allied Prop & Cas Ins Co	1,495,098	0.0958%	1,468,620	348,595	23.74%
		11991	National Cas Co	1,361,538	0.0872%	1,431,367	171,074	11.95%
		25453	Nationwide Ins Co Of Amer	271,312	0.0174%	238,426	233,133	97.78%
		23779	Nationwide Mut Fire Ins Co	267,004	0.0171%	285,210	55,557	19.48%
		15580	Scottsdale Ind Co	75,456	0.0048%	34,624	34,785	100.46%
		28223	Nationwide Agribusiness Ins Co	23,641	0.0015%	22,142	-289	-1.31%
		13838	Farmland Mut Ins Co	4,000	0.0003%	500	-9	-1.80%
				17,882,357	**1.1454%**	**17,773,006**	**3,890,928**	**21.89%**
17	626		Ace Ltd Grp					
		22667	Ace Amer Ins Co	10,528,191	0.6744%	10,810,055	-45,027,280	-416.53%
		43575	Indemnity Ins Co Of North Amer	2,965,204	0.1899%	3,194,804	2,990,602	93.61%
		22713	Insurance Co of N Amer	1,848,143	0.1184%	2,073,891	1,978,603	95.41%
		20702	Ace Fire Underwriters Ins Co	1,460,420	0.0935%	994,423	282,840	28.44%
		21121	Westchester Fire Ins Co	83,248	0.0053%	8,606	34,921	405.78%
		18279	Bankers Standard Ins Co	4,975	0.0003%	832	-2,808	-337.50%
				16,890,181	**1.0819%**	**17,082,611**	**-39,743,122**	**-232.65%**
18	158		FAIRFAX FIN GRP					
		21113	United States Fire Ins Co	9,193,533	0.5889%	9,193,658	6,774,088	73.68%
		25054	Hudson Ins Co	5,485,584	0.3514%	5,429,744	3,687,931	67.92%
		21105	North River Ins Co	1,696,848	0.1087%	2,212,922	956,633	43.23%
		10220	Commonwealth Ins Co Of Amer	110,648	0.0071%	85,888	-62,838	-73.16%
				16,486,613	**1.0560%**	**16,922,212**	**11,355,814**	**67.11%**
19	150		OLD REPUBLIC GRP					
		24147	Old Republic Ins Co	12,182,984	0.7804%	12,183,084	6,977,369	57.27%
		11371	Great West Cas Co	3,397,739	0.2176%	3,159,766	2,612,078	82.67%
				15,580,723	**0.9980%**	**15,342,850**	**9,589,447**	**62.50%**
20	677		Philadelphia Consolidated Holding Grp					
		18058	Philadelphia Ind Ins Co	15,289,382	0.9794%	22,159,295	18,711,055	84.44%
				15,289,382	**0.9794%**	**22,159,295**	**18,711,055**	**84.44%**

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21	200		UNITED SERV AUTOMOBILE ASSN GRP					
		25941	USAA	7,654,973	0.4903%	7,359,494	2,729,329	37.09%
		25968	USAA Cas Ins Co	7,014,830	0.4493%	6,695,524	2,625,562	39.21%
		21253	Garrison Prop & Cas Ins Co	287,341	0.0184%	191,057	114,544	59.95%
		18600	USAA General Ind Co	80,871	0.0052%	48,694	88,818	182.40%
				15,038,015	**0.9633%**	**14,294,769**	**5,558,253**	**38.88%**
22	14354		Jewelers Mut Ins Co					
		14354	Jewelers Mut Ins Co	13,385,103	0.8574%	13,051,832	9,109,829	69.80%
				13,385,103	**0.8574%**	**13,051,832**	**9,109,829**	**69.80%**
23	468		Aegon US Holding Grp					
		10952	Stonebridge Casualty Ins Co	13,346,186	0.8549%	14,400,262	6,880,145	47.78%
				13,346,186	**0.8549%**	**14,400,262**	**6,880,145**	**47.78%**
24	98		WR Berkley Corp GRP					
		40045	Starnet Ins Co	6,761,164	0.4331%	6,620,251	2,647,893	40.00%
		10510	Carolina Cas Ins Co	4,795,276	0.3072%	5,583,075	3,060,801	54.82%
		25224	Great Divide Ins Co	677,791	0.0434%	461,764	211,217	45.74%
		36684	Riverport Ins Co	298,957	0.0191%	308,698	13,117	4.25%
		23612	Midwest Employers Cas Co	63,232	0.0041%	255,554	-54,162	-21.19%
				12,596,420	**0.8069%**	**13,229,342**	**5,878,866**	**44.44%**
25	155		PROGRESSIVE GRP					
		24260	Progressive Cas Ins Co	8,699,532	0.5572%	9,006,778	4,810,438	53.41%
		16322	Progressive Direct Ins Co	2,500,014	0.1601%	2,375,790	1,616,882	68.06%
		11770	United Fncl Cas Co	897,520	0.0575%	852,607	632,674	74.20%
		10193	Progressive Express Ins Co	64,323	0.0041%	63,881	12,466	19.51%
		27804	Progressive West Ins Co	9,568	0.0006%	16,068	3,206	19.95%
				12,170,957	**0.7796%**	**12,315,124**	**7,075,666**	**57.46%**
26	1278		CALIFORNIA STATE AUTO GRP					
		15539	California State Auto Assn Inter Ins	9,205,582	0.5897%	9,158,086	2,849,285	31.11%
				9,205,582	**0.5897%**	**9,158,086**	**2,849,285**	**31.11%**
27	1318		Auto Club Enterprises Ins Grp					
		15598	Interins Exch Of The Automobile Club	7,222,027	0.4626%	7,456,707	1,937,668	25.99%
				7,222,027	**0.4626%**	**7,456,707**	**1,937,668**	**25.99%**
28	88		The Hanover Ins Grp					
		22292	Hanover Ins Co	7,155,172	0.4583%	7,986,767	1,092,463	13.68%
		10815	Verlan Fire Ins Co MD	9,978	0.0006%	11,907	0	0.00%
		22306	Massachusetts Bay Ins Co	100	0.0000%	333	3	0.90%
				7,165,250	**0.4590%**	**7,999,007**	**1,092,466**	**13.66%**
29	3098		Tokio Marine Holdings Inc GRP					
		12904	Tokio Marine & Nichido Fire Ins Co	7,132,876	0.4569%	8,823,545	4,948,947	56.09%
				7,132,876	**0.4569%**	**8,823,545**	**4,948,947**	**56.09%**

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30	29530	AXA Art Ins Corp						
		29530	AXA Art Ins Corp	7,103,967	0.4550%	7,545,892	527,487	6.99%
				7,103,967	**0.4550%**	**7,545,892**	**527,487**	**6.99%**
31	697	VAN ENT GRP						
		37060	Old United Cas Co	6,517,400	0.4175%	7,292,008	4,248,215	58.26%
				6,517,400	**0.4175%**	**7,292,008**	**4,248,215**	**58.26%**
32	1285	XL AMER GRP						
		37885	XL Specialty Ins Co	3,604,704	0.2309%	4,274,865	-2,761,428	-64.60%
		24554	XL Ins Amer Inc	1,397,711	0.0895%	302,293	16,856	5.58%
		22322	Greenwich Ins Co	1,214,037	0.0778%	1,335,167	-266,366	-19.95%
				6,216,452	**0.3982%**	**5,912,325**	**-3,010,938**	**-50.93%**
33	225	IAT Reins Co Grp						
		13234	Wilshire Ins Co	2,074,730	0.1329%	2,099,527	1,128,128	53.73%
		28886	Transguard Ins Co Of Amer Inc	1,975,805	0.1266%	2,041,177	353,334	17.31%
		23248	Occidental Fire & Cas Co Of NC	1,357,306	0.0869%	1,357,306	231,633	17.07%
		26433	Harco Natl Ins Co	424,074	0.0272%	438,447	233,851	53.34%
				5,831,915	**0.3736%**	**5,936,457**	**1,946,946**	**32.80%**
34	1129	WHITE MOUNTAINS GRP						
		20621	OneBeacon Amer Ins Co	2,959,800	0.1896%	2,967,791	1,902,866	64.12%
		20648	Employers Fire Ins Co	1,802,084	0.1154%	688,928	836,197	121.38%
		37915	Essentia Ins Co	721,597	0.0462%	296,213	55,481	18.73%
		21970	OneBeacon Ins Co	220,741	0.0141%	147,807	29,672	20.07%
		38369	Northern Assur Co Of Amer	35,867	0.0023%	49,979	1,202	2.41%
				5,740,089	**0.3677%**	**4,150,718**	**2,825,418**	**68.07%**
35	281	JM FAMILY GRP						
		26492	Courtesy Ins Co	5,014,037	0.3212%	3,618,743	2,207,079	60.99%
				5,014,037	**0.3212%**	**3,618,743**	**2,207,079**	**60.99%**
36	802	Capital Ins Grp						
		13544	California Capital Ins Co	2,546,345	0.1631%	2,498,552	444,552	17.79%
		23540	Monterey Ins Co	2,033,741	0.1303%	1,946,731	181,485	9.32%
		12890	Eagle W Ins Co	55,282	0.0035%	53,866	2,894	5.37%
				4,635,368	**0.2969%**	**4,499,149**	**628,931**	**13.98%**
37	510	NAVIGATORS GRP						
		42307	Navigators Ins Co	4,465,618	0.2860%	3,425,800	388,537	11.34%
				4,465,618	**0.2860%**	**3,425,800**	**388,537**	**11.34%**
38	922	ICW GRP						
		27847	Insurance Co Of The West	4,165,844	0.2668%	3,052,928	66,124	2.17%
				4,165,844	**0.2668%**	**3,052,928**	**66,124**	**2.17%**
39	785	MARKEL CORP GRP						
		38970	Markel Ins Co	3,687,476	0.2362%	2,884,325	2,030,117	70.38%
		28932	Markel Amer Ins Co	352,148	0.0226%	358,123	159,005	44.40%
				4,039,624	**0.2588%**	**3,242,448**	**2,189,122**	**67.51%**

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40	361	Munich Re Grp						
		23469	American Modern Home Ins Co	3,028,724	0.1940%	3,656,899	2,402,927	65.71%
		19720	American Alt Ins Corp	687,128	0.0440%	424,147	5,158	1.22%
		23450	American Family Home Ins Co	4,859	0.0003%	3,959	3,435	86.76%
				3,720,711	**0.2383%**	**4,085,005**	**2,411,520**	**59.03%**
41	920	UNITED NATL GRP						
		42048	Diamond State Ins Co	2,964,969	0.1899%	3,264,678	1,695,150	51.92%
				2,964,969	**0.1899%**	**3,264,678**	**1,695,150**	**51.92%**
42	181	SWISS RE GRP						
		29874	North Amer Specialty Ins Co	2,758,672	0.1767%	2,689,981	4,978,942	185.09%
		39845	Westport Ins Corp	104,104	0.0067%	108,505	59,756	55.07%
				2,862,776	**0.1834%**	**2,798,486**	**5,038,698**	**180.05%**
43	169	SENTRY INS GRP						
		21180	Sentry Select Ins Co	1,098,652	0.0704%	1,371,951	1,191,767	86.87%
		24988	Sentry Ins A Mut Co	868,244	0.0556%	879,737	-358,430	-40.74%
				1,966,896	**0.1260%**	**2,251,688**	**833,337**	**37.01%**
44	215	UNITRIN GRP						
		10914	Kemper Independence Ins Co	1,713,705	0.1098%	1,741,603	460,929	26.47%
		14133	Valley Ins Co	160,897	0.0103%	249,809	34,779	13.92%
		16063	Unitrin Auto & Home Ins Co	18,279	0.0012%	18,400	1,577	8.57%
		31968	Merastar Ins Co	6,509	0.0004%	7,100	0	0.00%
				1,899,390	**0.1217%**	**2,016,912**	**497,285**	**24.66%**
45	2898	Western Serv Contract Grp						
		37850	Pacific Specialty Ins Co	1,824,516	0.1169%	1,978,101	290,982	14.71%
				1,824,516	**0.1169%**	**1,978,101**	**290,982**	**14.71%**
46	253	HARLEYSVILLE GRP						
		14168	Harleysville Mut Ins Co	1,794,075	0.1149%	1,105,014	108,489	9.82%
				1,794,075	**0.1149%**	**1,105,014**	**108,489**	**9.82%**
47	7	FEDERATED MUT GRP						
		13935	Federated Mut Ins Co	1,527,801	0.0979%	1,650,252	631,751	38.28%
		28304	Federated Serv Ins Co	235,509	0.0151%	235,799	-16,984	-7.20%
				1,763,310	**0.1129%**	**1,886,051**	**614,767**	**32.60%**
48	574	AMERCO CORP GRP						
		31089	Republic Western Ins Co	1,719,681	0.1102%	1,719,570	319,243	18.57%
				1,719,681	**0.1102%**	**1,719,570**	**319,243**	**18.57%**
49	501	Alleghany Grp						
		22314	RSUI Ind Co	1,417,287	0.0908%	945,373	-674,893	-71.39%
		10472	Capitol Ind Corp	109,356	0.0070%	86,957	21,522	24.75%
		18619	Platte River Ins Co	57,881	0.0037%	17,978	6,237	34.69%
				1,584,524	**0.1015%**	**1,050,308**	**-647,134**	**-61.61%**

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50	93	STATE NATL GRP						
		12831	State Natl Ins Co Inc	1,572,856	0.1007%	2,017,621	360,900	17.89%
				1,572,856	**0.1007%**	**2,017,621**	**360,900**	**17.89%**
51	2538	Amtrust Grp						
		25011	Wesco Ins Co	1,436,077	0.0920%	1,432,328	84,635	5.91%
		19879	Security Natl Ins Co	70,018	0.0045%	15,280	5,368	35.13%
				1,506,095	**0.0965%**	**1,447,608**	**90,003**	**6.22%**
52	408	AMERICAN NATL FIN GRP						
		28401	American Natl Prop & Cas Co	855,625	0.0548%	410,646	236,122	57.50%
		11048	Pacific Prop & Cas Co	135,818	0.0087%	130,085	23,325	17.93%
				991,443	**0.0635%**	**540,731**	**259,447**	**47.98%**
53	2978	Mitsui Sumitomo Ins Grp						
		20362	Mitsui Sumitomo Ins Co of Amer	958,968	0.0614%	1,225,080	-147,852	-12.07%
				958,968	**0.0614%**	**1,225,080**	**-147,852**	**-12.07%**
54	3219	Sompo Japan Ins Grp						
		11126	Sompo Japan Ins Co of Amer	866,736	0.0555%	805,694	1,758,407	218.25%
				866,736	**0.0555%**	**805,694**	**1,758,407**	**218.25%**
55	748	Meadowbrook Ins Grp						
		18023	Star Ins Co	568,980	0.0364%	459,525	81,918	17.83%
		25780	Williamsburg Natl Ins Co	257,891	0.0165%	266,464	93,380	35.04%
		21903	Procentury Ins Co	688	0.0000%	846	46	5.44%
				827,559	**0.0530%**	**726,835**	**175,344**	**24.12%**
56	457	ARGONAUT GRP						
		19801	Argonaut Ins Co	784,442	0.0502%	674,249	488,224	72.41%
		19828	Argonaut Midwest Ins Co	1,035	0.0001%	4,146	675	16.28%
				785,477	**0.0503%**	**678,395**	**488,899**	**72.07%**
57	456	LANCER FINANCIAL GRP						
		26077	Lancer Ins Co	782,041	0.0501%	815,315	488,153	59.87%
				782,041	**0.0501%**	**815,315**	**488,153**	**59.87%**
58	248	UNITED FIRE & CAS GRP						
		13021	United Fire & Cas Co	736,901	0.0472%	2,417,255	-400,000	-16.55%
				736,901	**0.0472%**	**2,417,255**	**-400,000**	**-16.55%**
59	3569	Caterpillar Grp						
		11255	Caterpillar Ins Co	702,052	0.0450%	2,177,410	431,006	19.79%
				702,052	**0.0450%**	**2,177,410**	**431,006**	**19.79%**
60	62	EMC INS CO GRP						
		21415	Employers Mut Cas Co	692,617	0.0444%	694,412	84,434	12.16%
				692,617	**0.0444%**	**694,412**	**84,434**	**12.16%**
61	40134	SUA Ins Co						
		40134	SUA Ins Co	674,984	0.0432%	765,247	220,762	28.85%
				674,984	**0.0432%**	**765,247**	**220,762**	**28.85%**

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62	41459		Armed Forces Ins Exch					
		41459	Armed Forces Ins Exch	670,549	0.0430%	685,286	114,763	16.75%
				670,549	**0.0430%**	**685,286**	**114,763**	**16.75%**
63	4256		Anchor Ins Holdings Grp					
		40010	Anchor Gen Ins Co	633,700	0.0406%	633,700	25,728	4.06%
				633,700	**0.0406%**	**633,700**	**25,728**	**4.06%**
64	4254		The Warranty Grp					
		40827	Virginia Surety Co Inc	625,027	0.0400%	625,027	202,752	32.44%
				625,027	**0.0400%**	**625,027**	**202,752**	**32.44%**
65	767		Pennsylvania Manufacturers Grp					
		12262	Pennsylvania Manufacturers Assoc Ins	572,010	0.0366%	200,880	101,940	50.75%
				572,010	**0.0366%**	**200,880**	**101,940**	**50.75%**
66	645		OREGON MUT GRP					
		14907	Oregon Mut Ins Co	538,316	0.0345%	495,979	87,840	17.71%
				538,316	**0.0345%**	**495,979**	**87,840**	**17.71%**
67	1330		Balboa Ins Grp					
		24813	Balboa Ins Co	465,602	0.0298%	891,584	-13,643	-1.53%
		24848	Newport Ins Co	29,167	0.0019%	27,376	3,632	13.27%
		24821	Meritplan Ins Co	21,554	0.0014%	21,285	11,008	51.72%
				516,323	**0.0331%**	**940,245**	**997**	**0.11%**
68	34711		Computer Ins Co					
		34711	Computer Ins Co	505,202	0.0324%	506,268	-4,449	-0.88%
				505,202	**0.0324%**	**506,268**	**-4,449**	**-0.88%**
69	33		CALIFORNIA CAS MGMT GRP					
		20117	California Cas Ind Exch	380,029	0.0243%	386,517	64,735	16.75%
		20125	California Cas Ins Co	99,955	0.0064%	105,617	4,459	4.22%
				479,984	**0.0307%**	**492,134**	**69,194**	**14.06%**
70	28		AMICA MUT GRP					
		19976	Amica Mut Ins Co	450,850	0.0289%	442,743	586,341	132.43%
				450,850	**0.0289%**	**442,743**	**586,341**	**132.43%**
71	4574		Catlin US Ins Grp					
		19518	Catlin Ins Co	444,426	0.0285%	132,286	38,550	29.14%
				444,426	**0.0285%**	**132,286**	**38,550**	**29.14%**
72	323		CIVIL SERV EMPLOYEE GRP					
		10693	Civil Serv Employees Ins Co	373,829	0.0239%	388,470	2,956	0.76%
		18953	CSE Safeguard Ins Co	63,311	0.0041%	52,178	-11,153	-21.37%
				437,140	**0.0280%**	**440,648**	**-8,197**	**-1.86%**
73	246		INDIANA LUMBERMENS GRP					
		14265	Indiana Lumbermens Mut Ins Co	436,391	0.0280%	340,982	4,610	1.35%
				436,391	**0.0280%**	**340,982**	**4,610**	**1.35%**

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74	241		METROPOLITAN GRP					
		25321	Metropolitan Drt Prop & Cas Ins Co	415,016	0.0266%	393,582	18,274	4.64%
				415,016	**0.0266%**	**393,582**	**18,274**	**4.64%**
75	31		BERKSHIRE HATHAWAY GRP					
		11673	Redwood Fire & Cas Ins Co	167,406	0.0107%	113,095	71,471	63.20%
		34274	Central States Ind Co Of Omaha	136,837	0.0088%	137,569	6,540	4.75%
		20052	National Liab & Fire Ins Co	99,997	0.0064%	106,593	10,210	9.58%
		27812	Columbia Ins Co	8,369	0.0005%	6,369	58	0.91%
		10391	American Centennial Ins Co	58	0.0000%	58	0	0.00%
				412,667	**0.0264%**	**363,684**	**88,279**	**24.27%**
76	306		CUNA MUT GRP					
		10847	Cumis Ins Society Inc	401,531	0.0257%	408,923	203,616	49.79%
				401,531	**0.0257%**	**408,923**	**203,616**	**49.79%**
77	1326		KINGSWAY GRP					
		42862	Universal Cas Co	215,185	0.0138%	50,768	67,694	133.34%
		33855	Lincoln Gen Ins Co	135,509	0.0087%	948,614	-1,174,171	-123.78%
				350,694	**0.0225%**	**999,382**	**-1,106,477**	**-110.72%**
78	291		MOTORISTS MUT					
		13331	American Hardware Mut Ins Co	338,778	0.0217%	372,038	157,772	42.41%
				338,778	**0.0217%**	**372,038**	**157,772**	**42.41%**
79	517		HANNOVER GRP					
		41343	Gerling Amer Ins Co	223,219	0.0143%	236,583	51,980	21.97%
		20532	Clarendon Natl Ins Co	114,865	0.0074%	97,006	899,462	927.22%
				338,084	**0.0217%**	**333,589**	**951,442**	**285.21%**
80	783		RLI INS GRP					
		13056	RLI Ins Co	331,212	0.0212%	250,269	-1,625,451	-649.48%
				331,212	**0.0212%**	**250,269**	**-1,625,451**	**-649.48%**
81	18		AMERICAN ROAD GRP					
		19631	American Road Ins Co	324,126	0.0208%	324,126	488,588	150.74%
				324,126	**0.0208%**	**324,126**	**488,588**	**150.74%**
82	70		FIRST AMER TITLE GRP					
		34525	First Amer Specilaty Ins Co	250,652	0.0161%	263,919	104,796	39.71%
		37710	First Amer Prop & Cas Ins Co	36,117	0.0023%	35,573	1,781	5.01%
				286,769	**0.0184%**	**299,492**	**106,577**	**35.59%**
83	1169		GENERALI GRP					
		11231	Generali Us Branch	274,778	0.0176%	276,205	0	0.00%
				274,778	**0.0176%**	**276,205**	**0**	**0.00%**
84	32107		Sutter Ins Co					
		32107	Sutter Ins Co	232,375	0.0149%	251,903	35,805	14.21%
				232,375	**0.0149%**	**251,903**	**35,805**	**14.21%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: INLAND MARINE [09]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
85	21172		Vanliner Ins Co					
		21172	Vanliner Ins Co	211,171	0.0135%	214,910	-303,451	-141.20%
				211,171	**0.0135%**	**214,910**	**-303,451**	**-141.20%**
86	669		ZALE CORP GRP					
		30325	Zale Ind Co	205,513	0.0132%	205,513	40,796	19.85%
				205,513	**0.0132%**	**205,513**	**40,796**	**19.85%**
87	4666		Hiscox Ins Grp					
		10200	Hiscox Ins Co Inc	136,641	0.0088%	161,049	93,344	57.96%
				136,641	**0.0088%**	**161,049**	**93,344**	**57.96%**
88	23108		Lumbermens Underwriting Alliance					
		23108	Lumbermens Underwriting Alliance	133,437	0.0085%	129,392	-9,194	-7.11%
				133,437	**0.0085%**	**129,392**	**-9,194**	**-7.11%**
89	866		WESTERN WORLD GRP					
		40436	Stratford Ins Co	130,736	0.0084%	124,441	11,131	8.94%
				130,736	**0.0084%**	**124,441**	**11,131**	**8.94%**
90	300		HORACE MANN GRP					
		22578	Horace Mann Ins Co	90,252	0.0058%	88,365	49,584	56.11%
		22756	Horace Mann Prop & Cas Ins Co	34,150	0.0022%	38,121	11,674	30.62%
				124,402	**0.0080%**	**126,486**	**61,258**	**48.43%**
91	867		Baldwin & Lyons Grp					
		40460	Sagamore Ins Co	113,089	0.0072%	151,619	77,362	51.02%
				113,089	**0.0072%**	**151,619**	**77,362**	**51.02%**
92	670		FIDELITY NATL FIN GRP					
		25180	Fidelity Natl Ins Co	90,828	0.0058%	100,626	117,418	116.69%
		16578	Fidelity Natl Prop & Cas Ins Co	3,042	0.0002%	1,170	0	0.00%
				93,870	**0.0060%**	**101,796**	**117,418**	**115.35%**
93	83		GRANGE INS GRP					
		22101	Grange Ins Assn	90,457	0.0058%	93,405	10,570	11.32%
				90,457	**0.0058%**	**93,405**	**10,570**	**11.32%**
94	458		PROTECTIVE LIFE INS GRP					
		35769	Lyndon Prop Ins Co	83,373	0.0053%	224,595	-406,137	-180.83%
				83,373	**0.0053%**	**224,595**	**-406,137**	**-180.83%**
95	1179		WAWANESA INS GRP					
		10683	Wawanesa General Ins Co	63,472	0.0041%	62,528	104	0.17%
		31526	Wawanesa Mut Ins Co Us Branch	19,300	0.0012%	19,498	-28	-0.14%
				82,772	**0.0053%**	**82,026**	**76**	**0.09%**
96	26905		Century Natl Ins Co					
		26905	Century Natl Ins Co	80,157	0.0051%	85,883	-56	-0.07%
				80,157	**0.0051%**	**85,883**	**-56**	**-0.07%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: INLAND MARINE [09]

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
97	15768		Merced Mut Ins Co					
		15768	Merced Mut Ins Co	66,547	0.0043%	71,873	0	0.00%
				66,547	**0.0043%**	**71,873**	**0**	**0.00%**
98	3416		AXIS Capital Grp					
		37273	Axis Ins Co	45,173	0.0029%	15,445	4,963	32.13%
		20370	AXIS Reins Co	21,159	0.0014%	46,112	-4,893	-10.61%
				66,332	**0.0042%**	**61,557**	**70**	**0.11%**
99	1120		EVEREST REINS HOLDINGS GRP					
		10120	Everest Natl Ins Co	66,045	0.0042%	60,961	243	0.40%
				66,045	**0.0042%**	**60,961**	**243**	**0.40%**
100	57		ELECTRIC INS GRP					
		21261	Electric Ins Co	38,683	0.0025%	37,276	21,997	59.01%
				38,683	**0.0025%**	**37,276**	**21,997**	**59.01%**
101	27073		Nipponkoa Ins Co Ltd US Br					
		27073	Nipponkoa Ins Co Ltd US Br	36,321	0.0023%	34,421	4,610	13.39%
				36,321	**0.0023%**	**34,421**	**4,610**	**13.39%**
102	350		General Electric Grp					
		32077	Heritage Cas Ins Co	34,401	0.0022%	34,401	924	2.69%
				34,401	**0.0022%**	**34,401**	**924**	**2.69%**
103	4381		Lightyear Delos Grp					
		35408	Delos Ins Co	30,310	0.0019%	5,812	735	12.65%
				30,310	**0.0019%**	**5,812**	**735**	**12.65%**
104	1218		PENN AMER GRP					
		32859	Penn Amer Ins Co	17,076	0.0011%	23,677	3,742	15.80%
				17,076	**0.0011%**	**23,677**	**3,742**	**15.80%**
105	201		UTICA GRP					
		25976	Utica Mut Ins Co	15,000	0.0010%	15,015	0	0.00%
				15,000	**0.0010%**	**15,015**	**0**	**0.00%**
106	12190		American Pet Ins Co					
		12190	American Pet Ins Co	9,097	0.0006%	7,203	6,647	92.28%
				9,097	**0.0006%**	**7,203**	**6,647**	**92.28%**
107	10499		Chrysler Ins Co					
		10499	Chrysler Ins Co	7,610	0.0005%	7,551	66,121	875.66%
				7,610	**0.0005%**	**7,551**	**66,121**	**875.66%**
108	244		CINCINNATI FIN GRP					
		10677	Cincinnati Ins Co	5,364	0.0003%	4,835	-38	-0.79%
				5,364	**0.0003%**	**4,835**	**-38**	**-0.79%**
109	1331		Glencoe US Holdings Grp					
		10340	Stonington Ins Co	2,475	0.0002%	2,499	-253	-10.12%
				2,475	**0.0002%**	**2,499**	**-253**	**-10.12%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: INLAND MARINE [09]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
110	256		New York MARINE & GEN GRP					
		16608	New York Marine & Gen Ins Co	1,611	0.0001%	8,044	-465,566	-5787.74%
				1,611	**0.0001%**	**8,044**	**-465,566**	**-5787.74%**
111	11118		Federated Rural Electric Ins Exch					
		11118	Federated Rural Electric Ins Exch	1,539	0.0001%	1,562	-8	-0.51%
				1,539	**0.0001%**	**1,562**	**-8**	**-0.51%**
112	20613		Sparta Ins Co					
		20613	Sparta Ins Co	1,470	0.0001%	121	72	59.50%
				1,470	**0.0001%**	**121**	**72**	**59.50%**
113	26565		Ohio Ind Co					
		26565	Ohio Ind Co	1,015	0.0001%	94	0	0.00%
				1,015	**0.0001%**	**94**	**0**	**0.00%**
114	689		BANKERS INS GRP					
		33162	Bankers Ins Co	563	0.0000%	298	43	14.43%
				563	**0.0000%**	**298**	**43**	**14.43%**
115	775		PHARMACISTS MUT GRP					
		13714	Pharmacists Mut Ins Co	545	0.0000%	166	10	6.02%
				545	**0.0000%**	**166**	**10**	**6.02%**
116	38733		Alaska Natl Ins Co					
		38733	Alaska Natl Ins Co	293	0.0000%	226	0	0.00%
				293	**0.0000%**	**226**	**0**	**0.00%**
117	18767		Church Mut Ins Co					
		18767	Church Mut Ins Co	70	0.0000%	70	1	1.43%
				70	**0.0000%**	**70**	**1**	**1.43%**
			Line Total:	**1,561,172,928**	**100.0000%**	**1,627,041,882**	**647,912,870**	**39.82%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FINANCIAL GUARANTY [10]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	194		Financial Security Assur Holdings Grp					
		18287	Financial Security Assur Inc	88,050,405	50.5085%	37,769,428	32,379,809	85.73%
				88,050,405	**50.5085%**	**37,769,428**	**32,379,809**	**85.73%**
2	626		Ace Ltd Grp					
		30180	Assured Guar Corp	40,337,500	23.1388%	2,768,257	0	0.00%
				40,337,500	**23.1388%**	**2,768,257**	**0**	**0.00%**
3	1248		AMBAC ASSUR CORP GRP					
		18708	Ambac Assur Corp	28,358,460	16.2673%	176,953,194	474,455,919	268.13%
				28,358,460	**16.2673%**	**176,953,194**	**474,455,919**	**268.13%**
4	528		MBIA GRP					
		12041	MBIA Ins Corp	12,566,640	7.2086%	81,704,388	1,530	0.00%
		20877	Capital Markets Assur Corp	12,158	0.0070%	24,911	0	0.00%
				12,578,798	**7.2156%**	**81,729,299**	**1,530**	**0.00%**
5	20311		Syncora Guarantee Inc					
		20311	Syncora Guarantee Inc	3,891,158	2.2321%	44,292,012	256,655,915	579.46%
				3,891,158	**2.2321%**	**44,292,012**	**256,655,915**	**579.46%**
6	766		Radian Grp					
		36250	Radian Asset Assur Inc	577,139	0.3311%	4,339,386	0	0.00%
				577,139	**0.3311%**	**4,339,386**	**0**	**0.00%**
7	1135		PMI GRP					
		12815	Financial Guar Ins Co	274,128	0.1572%	69,449,052	0	0.00%
				274,128	**0.1572%**	**69,449,052**	**0**	**0.00%**
8	25771		CIFG Assur N Amer Inc					
		25771	CIFG Assur N Amer Inc	260,444	0.1494%	2,399,828	0	0.00%
				260,444	**0.1494%**	**2,399,828**	**0**	**0.00%**
			Line Total:	**174,328,032**	**100.0000%**	**419,700,456**	**763,493,173**	**181.91%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: MEDICAL MALPRACTICE [11]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	831	DOCTORS CO GRP						
		34495	Doctors Co An Interins Exch	151,261,024	24.7788%	148,456,629	27,252,030	18.36%
		10352	Scpie Ind Co	87,751,988	14.3751%	87,885,453	17,140,297	19.50%
		39152	American Hlthcare Ind Co	25,983,208	4.2564%	28,228,538	4,790,121	16.97%
		34487	Professional Undrwtrs Liab Ins Co	10,799,148	1.7691%	11,745,711	3,846,982	32.75%
				275,795,368	**45.1793%**	**276,316,331**	**53,029,430**	**19.19%**
2	1282	Norcal GRP						
		33200	Norcal Mut Ins Co	163,314,374	26.7533%	164,523,202	30,028,405	18.25%
				163,314,374	**26.7533%**	**164,523,202**	**30,028,405**	**18.25%**
3	608	MEDICAL INS EXCH OF CA GRP						
		32433	Medical Ins Exch Of CA	37,864,332	6.2027%	38,053,520	-3,879,058	-10.19%
				37,864,332	**6.2027%**	**38,053,520**	**-3,879,058**	**-10.19%**
4	31	BERKSHIRE HATHAWAY GRP						
		11843	Medical Protective Co	28,123,839	4.6071%	26,836,143	8,345,453	31.10%
		11967	General Star Natl Ins Co	576,991	0.0945%	273,314	150,000	54.88%
				28,700,830	**4.7016%**	**27,109,457**	**8,495,453**	**31.34%**
5	40975	Dentists Ins Co						
		40975	Dentists Ins Co	28,532,495	4.6740%	27,811,584	5,949,167	21.39%
				28,532,495	**4.6740%**	**27,811,584**	**5,949,167**	**21.39%**
6	218	CNA INS GRP						
		20427	American Cas Co Of Reading PA	14,923,219	2.4446%	14,875,230	2,100,677	14.12%
		20443	Continental Cas Co	2,930,561	0.4801%	1,879,192	-4,570,473	-243.21%
				17,853,780	**2.9247%**	**16,754,422**	**-2,469,796**	**-14.74%**
7	12	AMERICAN INTL GRP						
		19445	National Union Fire Ins Co Of Pitts	16,378,872	2.6831%	10,260,471	6,722,314	65.52%
		23809	Granite State Ins Co	586,692	0.0961%	572,544	560,299	97.86%
		19380	American Home Assur Co	145,113	0.0238%	136,866	-38,444	-28.09%
				17,110,677	**2.8030%**	**10,969,881**	**7,244,169**	**66.04%**
8	761	ALLIANZ INS GRP						
		22810	Chicago Ins Co	5,829,712	0.9550%	5,833,807	188,725	3.24%
		21857	American Ins Co	3,880,647	0.6357%	13,473,594	-3,159,464	-23.45%
		21881	National Surety Corp	15,492	0.0025%	15,590	-21,738	-139.44%
				9,725,851	**1.5932%**	**19,322,991**	**-2,992,477**	**-15.49%**
9	2698	ProAssurance Corp Grp						
		14460	Podiatry Ins Co Of Amer	6,011,530	0.9848%	6,201,733	2,429,633	39.18%
		10222	PACO Assur Co Inc	2,070,429	0.3392%	2,085,558	1,049,045	50.30%
				8,081,959	**1.3239%**	**8,287,291**	**3,478,678**	**41.98%**
10	2638	NCMIC Grp						
		15865	NCMIC Ins Co	7,804,026	1.2784%	7,812,988	1,439,563	18.43%
				7,804,026	**1.2784%**	**7,812,988**	**1,439,563**	**18.43%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: MEDICAL MALPRACTICE [11]

Sorted by Market Share

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
11	626		Ace Ltd Grp					
		22667	Ace Amer Ins Co	7,775,806	1.2738%	7,762,547	2,159,915	27.82%
				7,775,806	**1.2738%**	**7,762,547**	**2,159,915**	**27.82%**
12	361		Munich Re Grp					
		19720	American Alt Ins Corp	2,383,299	0.3904%	2,244,662	1,572,494	70.05%
				2,383,299	**0.3904%**	**2,244,662**	**1,572,494**	**70.05%**
13	36234		Preferred Professional Ins Co					
		36234	Preferred Professional Ins Co	1,392,262	0.2281%	1,291,605	521,444	40.37%
				1,392,262	**0.2281%**	**1,291,605**	**521,444**	**40.37%**
14	501		Alleghany Grp					
		18619	Platte River Ins Co	1,301,701	0.2132%	1,039,103	189,808	18.27%
				1,301,701	**0.2132%**	**1,039,103**	**189,808**	**18.27%**
15	10232		American Assoc Of Othodontists RRG					
		10232	American Assoc Of Othodontists RRG	894,856	0.1466%	786,845	236,860	30.10%
				894,856	**0.1466%**	**786,845**	**236,860**	**30.10%**
16	176		STATE FARM GRP					
		25143	State Farm Fire And Cas Co	625,822	0.1025%	596,630	127,759	21.41%
		25151	State Farm General Ins Co	67,703	0.0111%	68,889	0	0.00%
				693,525	**0.1136%**	**665,519**	**127,759**	**19.20%**
17	677		Philadelphia Consolidated Holding Grp					
		18058	Philadelphia Ind Ins Co	562,490	0.0921%	100,458	31,718	31.57%
				562,490	**0.0921%**	**100,458**	**31,718**	**31.57%**
18	212		ZURICH INS GRP					
		16535	Zurich American Ins Co	303,846	0.0498%	270,617	-4,973,089	-1837.69%
				303,846	**0.0498%**	**270,617**	**-4,973,089**	**-1837.69%**
19	140		NATIONWIDE CORP GRP					
		11991	National Cas Co	142,839	0.0234%	112,767	93,186	82.64%
				142,839	**0.0234%**	**112,767**	**93,186**	**82.64%**
20	111		LIBERTY MUT GRP					
		24732	General Ins Co Of Amer	106,312	0.0174%	117,136	-73,249	-62.53%
				106,312	**0.0174%**	**117,136**	**-73,249**	**-62.53%**
21	1129		WHITE MOUNTAINS GRP					
		21970	OneBeacon Ins Co	76,279	0.0125%	83,385	-60,103	-72.08%
				76,279	**0.0125%**	**83,385**	**-60,103**	**-72.08%**
22	775		PHARMACISTS MUT GRP					
		13714	Pharmacists Mut Ins Co	10,931	0.0018%	5,193	1,750	33.70%
				10,931	**0.0018%**	**5,193**	**1,750**	**33.70%**
23	3239		Allied World Assur Holding Grp					
		16624	Darwin Natl Assur Co	10,000	0.0016%	329	130	39.51%
				10,000	**0.0016%**	**329**	**130**	**39.51%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: MEDICAL MALPRACTICE [11]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
24	18767	Church Mut Ins Co						
		18767	Church Mut Ins Co	6,315	0.0010%	6,274	-975	-15.54%
				6,315	**0.0010%**	**6,274**	**-975**	**-15.54%**
25	181	SWISS RE GRP						
		39845	Westport Ins Corp	2,232	0.0004%	862	334,142	38763.57%
				2,232	**0.0004%**	**862**	**334,142**	**38763.57%**
			Line Total:	**610,446,385**	**100.0000%**	**611,448,969**	**100,485,324**	**16.43%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: EARTHQUAKE [12]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	10779	CALIFORNIA EARTHQUAKE AUTHORITY						
		10779	CALIFORNIA EARTHQUAKE AUTHORITY	521,509,899	45.4998%	500,502,115	29,708	0.01%
				521,509,899	**45.4998%**	**500,502,115**	**29,708**	**0.01%**
2	3829	GeoVera Holdings Inc Grp						
		10799	Geovera Ins Co	95,289,143	8.3136%	93,548,591	16,671	0.02%
		10887	Pacific Select Prop Ins Co	20,960,084	1.8287%	21,321,587	13,779	0.06%
				116,249,227	**10.1423%**	**114,870,178**	**30,450**	**0.03%**
3	176	STATE FARM GRP						
		25151	State Farm General Ins Co	61,473,049	5.3633%	60,959,322	49,685	0.08%
				61,473,049	**5.3633%**	**60,959,322**	**49,685**	**0.08%**
4	922	ICW GRP						
		27847	Insurance Co Of The West	54,532,296	4.7577%	55,404,829	352,000	0.64%
				54,532,296	**4.7577%**	**55,404,829**	**352,000**	**0.64%**
5	12	AMERICAN INTL GRP						
		43761	American Intl Ins Co Of CA	51,676,084	4.5085%	47,757,612	416,547	0.87%
		23841	New Hampshire Ins Co	1,679,826	0.1466%	1,761,975	-268,792	-15.26%
		19380	American Home Assur Co	192,106	0.0168%	203,753	-27,260	-13.38%
		23809	Granite State Ins Co	10,500	0.0009%	20,253	-8,455	-41.75%
				53,558,516	**4.6728%**	**49,743,593**	**112,040**	**0.23%**
6	111	LIBERTY MUT GRP						
		39012	Safeco Ins Co Of IL	29,373,272	2.5627%	30,638,856	5,281	0.02%
		23035	Liberty Mut Fire Ins Co	16,790,613	1.4649%	16,414,077	57	0.00%
		24740	Safeco Ins Co Of Amer	1,598,205	0.1394%	1,609,779	-13	0.00%
		10836	Golden Eagle Ins Corp	1,030,050	0.0899%	971,526	0	0.00%
		24198	Peerless Ins Co	892,840	0.0779%	870,962	-65	-0.01%
		19690	American Economy Ins Co	327,990	0.0286%	334,694	-2,394	-0.72%
		24724	First Natl Ins Co Of Amer	319,940	0.0279%	313,567	-320	-0.10%
		24732	General Ins Co Of Amer	259,903	0.0227%	297,992	-3,007	-1.01%
		26069	Wausau Business Ins Co	188,673	0.0165%	199,357	0	0.00%
		19704	American States Ins Co	133,052	0.0116%	132,107	-2,209	-1.67%
		24171	Netherlands Ins Co The	95,532	0.0083%	78,939	0	0.00%
		26042	Wausau Underwriters Ins Co	51,781	0.0045%	41,178	0	0.00%
		18333	Peerless Ind Ins Co	34,588	0.0030%	18,816	0	0.00%
		42404	Liberty Ins Corp	12,620	0.0011%	12,279	0	0.00%
		21458	Employers Ins of Wausau	7,050	0.0006%	12,828	-13	-0.10%
				51,116,109	**4.4597%**	**51,946,957**	**-2,683**	**-0.01%**
7	3416	AXIS Capital Grp						
		20370	AXIS Reins Co	35,547,490	3.1014%	34,762,272	-5,711,546	-16.43%
		37273	Axis Ins Co	4,883,047	0.4260%	3,313,935	324,400	9.79%
				40,430,537	**3.5274%**	**38,076,207**	**-5,387,146**	**-14.15%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

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Sorted by Market Share

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
8	38	CHUBB & SON INC GRP						
		20281	Federal Ins Co	31,161,262	2.7187%	29,133,102	423	0.00%
		20397	Vigilant Ins Co	844,897	0.0737%	792,959	50	0.01%
		20346	Pacific Ind Co	399,988	0.0349%	356,300	17	0.00%
				32,406,147	**2.8273%**	**30,282,361**	**490**	**0.00%**
9	761	ALLIANZ INS GRP						
		21873	Firemans Fund Ins Co	22,328,977	1.9481%	21,430,652	39,504	0.18%
		35300	Allianz Global Risks US Ins Co	5,623,628	0.4906%	5,869,667	-13,854,860	-236.04%
		21865	Associated Ind Corp	3,907,850	0.3409%	4,707,269	-37,403	-0.79%
		21857	American Ins Co	37,696	0.0033%	40,312	-3,771	-9.35%
		21881	National Surety Corp	16,646	0.0015%	13,568	-3,970	-29.26%
				31,914,797	**2.7844%**	**32,061,468**	**-13,860,500**	**-43.23%**
10	212	ZURICH INS GRP						
		16535	Zurich American Ins Co	11,727,130	1.0231%	11,215,281	-525,842	-4.69%
		26247	American Guar & Liab Ins	7,167,501	0.6253%	9,055,058	-588,664	-6.50%
		39306	Fidelity & Deposit Co Of MD	3,243,364	0.2830%	2,747,984	-99,809	-3.63%
		40142	American Zurich Ins Co	1,113,519	0.0972%	903,085	-25,588	-2.83%
		21652	Farmers Ins Exch	373,179	0.0326%	378,400	-9,182	-2.43%
		41181	Universal Underwriters Ins Co	305,285	0.0266%	282,353	1,331	0.47%
		19356	Maryland Cas Co	16,660	0.0015%	24,132	-1,893	-7.84%
		21709	Truck Ins Exch	13,332	0.0012%	13,291	-42,284	-318.14%
		27855	Zurich American Ins Co Of IL	12,523	0.0011%	12,964	-406	-3.13%
		34347	Colonial Amer Cas & Surety Co	3,860	0.0003%	3,860	-867	-22.46%
		21687	Mid Century Ins Co	3,604	0.0003%	3,586	-43,223	-1205.33%
		19305	Assurance Co Of Amer	3,263	0.0003%	1,436	16	1.11%
		19372	Northern Ins Co Of NY	128	0.0000%	30	-47	-156.67%
				23,983,348	**2.0925%**	**24,641,460**	**-1,336,458**	**-5.42%**
11	140	NATIONWIDE CORP GRP						
		19100	Amco Ins Co	13,051,746	1.1387%	12,586,703	-33,046	-0.26%
		42579	Allied Prop & Cas Ins Co	3,929,679	0.3428%	3,829,411	-11,453	-0.30%
		23787	Nationwide Mut Ins Co	1,210,322	0.1056%	1,159,138	-128	-0.01%
		23779	Nationwide Mut Fire Ins Co	1,187,753	0.1036%	1,221,517	4,953	0.41%
		25453	Nationwide Ins Co Of Amer	560,369	0.0489%	467,632	2,885	0.62%
		28223	Nationwide Agribusiness Ins Co	66,568	0.0058%	38,060	94	0.25%
				20,006,437	**1.7455%**	**19,302,461**	**-36,695**	**-0.19%**

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12	3548	Travelers Grp						
		36161	Travelers Prop Cas Ins Co	6,721,022	0.5864%	6,310,932	-22,097	-0.35%
		25674	Travelers Property Cas Co Of Amer	4,285,792	0.3739%	4,223,504	-136,560	-3.23%
		36137	Travelers Commercial Ins Co	3,040,524	0.2653%	1,768,095	-6,312	-0.36%
		19070	Standard Fire Ins Co	1,993,883	0.1740%	2,643,821	-9,310	-0.35%
		36463	Discover Prop & Cas Ins Co	108,626	0.0095%	85,151	22,075	25.92%
		25682	Travelers Ind Co Of CT	25,437	0.0022%	25,850	14,141	54.70%
		24791	St Paul Mercury Ins Co	25,048	0.0022%	24,666	6,707	27.19%
		24767	St Paul Fire & Marine Ins Co	769	0.0001%	1,641	730	44.49%
		25887	US Fidelity & Guaranty Co	11	0.0000%	1,592	634	39.82%
				16,201,112	**1.4135%**	**15,085,252**	**-129,992**	**-0.86%**
13	181	SWISS RE GRP						
		39845	Westport Ins Corp	14,739,396	1.2860%	18,023,536	29	0.00%
				14,739,396	**1.2860%**	**18,023,536**	**29**	**0.00%**
14	91	HARTFORD FIRE & CAS GRP						
		30104	Hartford Underwriters Ins Co	10,060,326	0.8777%	10,046,013	25,907	0.26%
		29424	Hartford Cas Ins Co	4,046,017	0.3530%	4,071,551	22	0.00%
		19682	Hartford Fire In Co	519,689	0.0453%	525,524	1,900	0.36%
				14,626,032	**1.2761%**	**14,643,088**	**27,829**	**0.19%**
15	39861	Golden Bear Ins Co						
		39861	Golden Bear Ins Co	13,338,283	1.1637%	14,134,496	50,000	0.35%
				13,338,283	**1.1637%**	**14,134,496**	**50,000**	**0.35%**
16	28	AMICA MUT GRP						
		19976	Amica Mut Ins Co	11,932,560	1.0411%	11,776,596	-5,000	-0.04%
				11,932,560	**1.0411%**	**11,776,596**	**-5,000**	**-0.04%**
17	1285	XL AMER GRP						
		24554	XL Ins Amer Inc	9,831,941	0.8578%	8,534,342	-59,545	-0.70%
				9,831,941	**0.8578%**	**8,534,342**	**-59,545**	**-0.70%**
18	158	FAIRFAX FIN GRP						
		21113	United States Fire Ins Co	6,314,078	0.5509%	10,108,214	-207,617	-2.05%
				6,314,078	**0.5509%**	**10,108,214**	**-207,617**	**-2.05%**
19	785	MARKEL CORP GRP						
		38970	Markel Ins Co	6,205,724	0.5414%	6,689,754	71,387	1.07%
				6,205,724	**0.5414%**	**6,689,754**	**71,387**	**1.07%**
20	26905	Century Natl Ins Co						
		26905	Century Natl Ins Co	6,025,092	0.5257%	6,088,080	-2,147,918	-35.28%
				6,025,092	**0.5257%**	**6,088,080**	**-2,147,918**	**-35.28%**
21	2898	Western Serv Contract Grp						
		37850	Pacific Specialty Ins Co	5,339,184	0.4658%	5,020,308	0	0.00%
				5,339,184	**0.4658%**	**5,020,308**	**0**	**0.00%**

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22	802	Capital Ins Grp						
		13544	California Capital Ins Co	3,574,237	0.3118%	3,631,506	0	0.00%
		12890	Eagle W Ins Co	79,626	0.0069%	81,448	0	0.00%
		23540	Monterey Ins Co	27,283	0.0024%	33,251	0	0.00%
				3,681,146	**0.3212%**	**3,746,205**	**0**	**0.00%**
23	215	UNITRIN GRP						
		10914	Kemper Independence Ins Co	3,364,148	0.2935%	3,435,387	28,071	0.82%
		11142	United Cas Ins Co Of Amer	166,086	0.0145%	166,290	1,420	0.85%
		16063	Unitrin Auto & Home Ins Co	13,796	0.0012%	13,644	98	0.72%
				3,544,030	**0.3092%**	**3,615,321**	**29,589**	**0.82%**
24	1279	Arch Ins Grp						
		11150	Arch Ins Co	3,228,426	0.2817%	3,307,972	0	0.00%
				3,228,426	**0.2817%**	**3,307,972**	**0**	**0.00%**
25	1179	WAWANESA INS GRP						
		10683	Wawanesa General Ins Co	2,287,942	0.1996%	2,267,740	1,599	0.07%
		31526	Wawanesa Mut Ins Co Us Branch	590,346	0.0515%	598,046	-342	-0.06%
				2,878,288	**0.2511%**	**2,865,786**	**1,257**	**0.04%**
26	800	WESTERN MUT INS GRP						
		15776	Residence Mut Ins Co	2,270,552	0.1981%	2,230,662	0	0.00%
		13625	Western Mut Ins Co	269,902	0.0235%	272,142	0	0.00%
				2,540,454	**0.2216%**	**2,502,804**	**0**	**0.00%**
27	300	HORACE MANN GRP						
		22578	Horace Mann Ins Co	1,226,531	0.1070%	1,179,933	0	0.00%
		22756	Horace Mann Prop & Cas Ins Co	581,614	0.0507%	618,146	0	0.00%
				1,808,145	**0.1578%**	**1,798,079**	**0**	**0.00%**
28	501	Alleghany Grp						
		22314	RSUI Ind Co	1,704,394	0.1487%	1,840,569	0	0.00%
				1,704,394	**0.1487%**	**1,840,569**	**0**	**0.00%**
29	626	Ace Ltd Grp						
		20702	Ace Fire Underwriters Ins Co	1,454,481	0.1269%	442,095	2,875	0.65%
		22667	Ace Amer Ins Co	219,561	0.0192%	120,201	86,774	72.19%
		18279	Bankers Standard Ins Co	9,046	0.0008%	1,704	-983	-57.69%
		21121	Westchester Fire Ins Co	4,667	0.0004%	16,000	0	0.00%
				1,687,755	**0.1473%**	**580,000**	**88,666**	**15.29%**
30	33	CALIFORNIA CAS MGMT GRP						
		20117	California Cas Ind Exch	1,499,691	0.1308%	1,576,249	0	0.00%
				1,499,691	**0.1308%**	**1,576,249**	**0**	**0.00%**
31	225	IAT Reins Co Grp						
		26433	Harco Natl Ins Co	1,447,230	0.1263%	1,346,717	0	0.00%
				1,447,230	**0.1263%**	**1,346,717**	**0**	**0.00%**

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32	241		METROPOLITAN GRP					
		25321	Metropolitan Drt Prop & Cas Ins Co	1,336,137	0.1166%	1,322,155	-49,011	-3.71%
				1,336,137	**0.1166%**	**1,322,155**	**-49,011**	**-3.71%**
33	645		OREGON MUT GRP					
		14907	Oregon Mut Ins Co	1,299,454	0.1134%	1,298,767	0	0.00%
				1,299,454	**0.1134%**	**1,298,767**	**0**	**0.00%**
34	70		FIRST AMER TITLE GRP					
		34525	First Amer Specilaty Ins Co	1,013,274	0.0884%	985,266	0	0.00%
		37710	First Amer Prop & Cas Ins Co	155,014	0.0135%	163,624	0	0.00%
				1,168,288	**0.1019%**	**1,148,890**	**0**	**0.00%**
35	670		FIDELITY NATL FIN GRP					
		25180	Fidelity Natl Ins Co	986,767	0.0861%	913,273	5,400	0.59%
		16578	Fidelity Natl Prop & Cas Ins Co	1,403	0.0001%	793	0	0.00%
				988,170	**0.0862%**	**914,066**	**5,400**	**0.59%**
36	9		JPMorgan Chase & Co Grp					
		22985	Sequoia Ins Co	560,429	0.0489%	710,737	0	0.00%
		12832	Personal Express Ins Co	201,163	0.0176%	144,317	0	0.00%
				761,592	**0.0664%**	**855,054**	**0**	**0.00%**
37	7		FEDERATED MUT GRP					
		13935	Federated Mut Ins Co	427,573	0.0373%	410,270	0	0.00%
		28304	Federated Serv Ins Co	233,172	0.0203%	230,220	0	0.00%
				660,745	**0.0576%**	**640,490**	**0**	**0.00%**
38	37540		Beazley Ins Co Inc					
		37540	Beazley Ins Co Inc	630,461	0.0550%	371,277	55,294	14.89%
				630,461	**0.0550%**	**371,277**	**55,294**	**14.89%**
39	1129		WHITE MOUNTAINS GRP					
		20648	Employers Fire Ins Co	372,636	0.0325%	269,821	0	0.00%
		20621	OneBeacon Amer Ins Co	182,861	0.0160%	192,618	0	0.00%
				555,497	**0.0485%**	**462,439**	**0**	**0.00%**
40	796		QBE INS GRP					
		25747	Unigard Ins Co	520,788	0.0454%	540,253	0	0.00%
		39217	QBE Ins Corp	17,207	0.0015%	20,080	-1,884	-9.38%
		24449	Regent Ins Co	52	0.0000%	52	0	0.00%
		24414	General Cas Co Of WI	9	0.0000%	10	0	0.00%
				538,056	**0.0469%**	**560,395**	**-1,884**	**-0.34%**
41	660		MERCURY GEN GRP					
		11908	Mercury Cas Co	389,538	0.0340%	354,661	0	0.00%
				389,538	**0.0340%**	**354,661**	**0**	**0.00%**
42	408		AMERICAN NATL FIN GRP					
		11048	Pacific Prop & Cas Co	378,285	0.0330%	350,967	-7	0.00%
				378,285	**0.0330%**	**350,967**	**-7**	**0.00%**

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43	3219		Sompo Japan Ins Grp					
		11126	Sompo Japan Ins Co of Amer	357,603	0.0312%	390,601	0	0.00%
				357,603	**0.0312%**	**390,601**	**0**	**0.00%**
44	10935		Western Underwriters Ins Co					
		10935	Western Underwriters Ins Co	348,651	0.0304%	149,654	0	0.00%
				348,651	**0.0304%**	**149,654**	**0**	**0.00%**
45	1330		Balboa Ins Grp					
		24821	Meritplan Ins Co	176,109	0.0154%	180,894	8,326	4.60%
		24813	Balboa Ins Co	65,290	0.0057%	65,945	2,128	3.23%
				241,399	**0.0211%**	**246,839**	**10,454**	**4.24%**
46	291		MOTORISTS MUT					
		13331	American Hardware Mut Ins Co	208,886	0.0182%	229,165	0	0.00%
				208,886	**0.0182%**	**229,165**	**0**	**0.00%**
47	23108		Lumbermens Underwriting Alliance					
		23108	Lumbermens Underwriting Alliance	110,362	0.0096%	92,560	0	0.00%
				110,362	**0.0096%**	**92,560**	**0**	**0.00%**
48	200		UNITED SERV AUTOMOBILE ASSN GRP					
		25941	USAA	76,993	0.0067%	77,549	-2,771	-3.57%
		25968	USAA Cas Ins Co	32,382	0.0028%	32,092	5	0.02%
		21253	Garrison Prop & Cas Ins Co	599	0.0001%	402	0	0.00%
		18600	USAA General Ind Co	68	0.0000%	39	0	0.00%
				110,042	**0.0096%**	**110,082**	**-2,766**	**-2.51%**
49	84		American Financial Grp					
		16691	Great Amer Ins Co	35,736	0.0031%	34,652	2,883	8.32%
		26832	Great Amer Alliance Ins Co	32,662	0.0028%	23,543	3,402	14.45%
		22136	Great Amer Ins Co of NY	13,544	0.0012%	12,345	-910	-7.37%
		26344	Great Amer Assur Co	11,805	0.0010%	34,388	1,302	3.79%
				93,747	**0.0082%**	**104,928**	**6,677**	**6.36%**
50	323		CIVIL SERV EMPLOYEE GRP					
		10693	Civil Serv Employees Ins Co	54,491	0.0048%	53,009	0	0.00%
		18953	CSE Safeguard Ins Co	16,860	0.0015%	9,506	0	0.00%
				71,351	**0.0062%**	**62,515**	**0**	**0.00%**
51	15768		Merced Mut Ins Co					
		15768	Merced Mut Ins Co	71,172	0.0062%	74,125	0	0.00%
				71,172	**0.0062%**	**74,125**	**0**	**0.00%**
52	27480		California Mut Ins Co					
		27480	California Mut Ins Co	47,246	0.0041%	50,118	0	0.00%
				47,246	**0.0041%**	**50,118**	**0**	**0.00%**
53	19		Assurant Inc Grp					
		19615	American Reliable Ins Co	18,053	0.0016%	16,905	154	0.91%
		42986	Standard Guaranty Ins Co	3,615	0.0003%	2,927	376	12.85%
				21,668	**0.0019%**	**19,832**	**530**	**2.67%**

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54	10499		Chrysler Ins Co					
		10499	Chrysler Ins Co	18,425	0.0016%	18,864	0	0.00%
				18,425	**0.0016%**	**18,864**	**0**	**0.00%**
55	62		EMC INS CO GRP					
		21415	Employers Mut Cas Co	8,388	0.0007%	7,565	0	0.00%
				8,388	**0.0007%**	**7,565**	**0**	**0.00%**
56	27073		Nipponkoa Ins Co Ltd US Br					
		27073	Nipponkoa Ins Co Ltd US Br	5,563	0.0005%	4,976	-519	-10.43%
				5,563	**0.0005%**	**4,976**	**-519**	**-10.43%**
57	1331		Glencoe US Holdings Grp					
		10340	Stonington Ins Co	3,350	0.0003%	809	179	22.13%
				3,350	**0.0003%**	**809**	**179**	**22.13%**
58	108		LUMBERMENS MUT CAS GRP					
		30562	American Manufacturers Mut Ins Co	2,098	0.0002%	1,449	0	0.00%
				2,098	**0.0002%**	**1,449**	**0**	**0.00%**
59	161		TOPA EQUITIES LTD GRP					
		18031	Topa Ins Co	800	0.0001%	4,836	-127	-2.63%
				800	**0.0001%**	**4,836**	**-127**	**-2.63%**
60	218		CNA INS GRP					
		35289	Continental Ins Co	604	0.0001%	397	0	0.00%
				604	**0.0001%**	**397**	**0**	**0.00%**
61	244		CINCINNATI FIN GRP					
		10677	Cincinnati Ins Co	232	0.0000%	300	0	0.00%
				232	**0.0000%**	**300**	**0**	**0.00%**
62	88		The Hanover Ins Grp					
		22306	Massachusetts Bay Ins Co	63	0.0000%	63	0	0.00%
				63	**0.0000%**	**63**	**0**	**0.00%**
			Line Total:	**1,146,181,196**	**100.0000%**	**1,120,923,158**	**-22,306,204**	**-1.99%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: GROUP A AND H [13]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	12		AMERICAN INTL GRP					
		19445	National Union Fire Ins Co Of Pitts	49,077,833	20.0358%	47,705,667	33,102,962	69.39%
		19380	American Home Assur Co	3,486,579	1.4234%	3,534,423	2,463,821	69.71%
		19429	Insurance Co Of The State Of PA	672,209	0.2744%	439,050	430,569	98.07%
		20796	AIG Premier Ins Co	152,329	0.0622%	159,528	85,584	53.65%
				53,388,950	**21.7958%**	**51,838,668**	**36,082,936**	**69.61%**
2	626		Ace Ltd Grp					
		22667	Ace Amer Ins Co	32,046,645	13.0829%	31,533,495	21,173,911	67.15%
				32,046,645	**13.0829%**	**31,533,495**	**21,173,911**	**67.15%**
3	176		STATE FARM GRP					
		25178	State Farm Mut Auto Ins Co	30,168,863	12.3163%	30,168,863	26,539,636	87.97%
				30,168,863	**12.3163%**	**30,168,863**	**26,539,636**	**87.97%**
4	27928		Amex Assur Co					
		27928	Amex Assur Co	22,073,343	9.0113%	22,583,259	5,149,191	22.80%
				22,073,343	**9.0113%**	**22,583,259**	**5,149,191**	**22.80%**
5	218		CNA INS GRP					
		20443	Continental Cas Co	18,766,352	7.6613%	13,225,711	4,102,455	31.02%
				18,766,352	**7.6613%**	**13,225,711**	**4,102,455**	**31.02%**
6	38		CHUBB & SON INC GRP					
		20281	Federal Ins Co	12,184,192	4.9741%	10,860,378	4,572,520	42.10%
				12,184,192	**4.9741%**	**10,860,378**	**4,572,520**	**42.10%**
7	1279		Arch Ins Grp					
		11150	Arch Ins Co	11,461,710	4.6792%	10,780,701	5,854,551	54.31%
				11,461,710	**4.6792%**	**10,780,701**	**5,854,551**	**54.31%**
8	181		SWISS RE GRP					
		39845	Westport Ins Corp	10,215,358	4.1704%	10,215,358	7,585,380	74.25%
				10,215,358	**4.1704%**	**10,215,358**	**7,585,380**	**74.25%**
9	23		BCS INS GRP					
		38245	BCS Ins Co	8,699,674	3.5516%	8,961,455	3,495,811	39.01%
				8,699,674	**3.5516%**	**8,961,455**	**3,495,811**	**39.01%**
10	1129		WHITE MOUNTAINS GRP					
		20648	Employers Fire Ins Co	7,833,181	3.1979%	7,235,539	3,290,747	45.48%
		20621	OneBeacon Amer Ins Co	351,374	0.1434%	177,215	48,495	27.37%
				8,184,555	**3.3413%**	**7,412,754**	**3,339,242**	**45.05%**
11	796		QBE INS GRP					
		39217	QBE Ins Corp	7,615,067	3.1088%	7,615,067	4,924,629	64.67%
				7,615,067	**3.1088%**	**7,615,067**	**4,924,629**	**64.67%**
12	4381		Lightyear Delos Grp					
		35408	Delos Ins Co	7,504,338	3.0636%	3,867,451	3,980,111	102.91%
				7,504,338	**3.0636%**	**3,867,451**	**3,980,111**	**102.91%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: GROUP A AND H [13]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
13	212		ZURICH INS GRP					
		16535	Zurich American Ins Co	5,602,196	2.2871%	5,452,609	3,168,825	58.12%
				5,602,196	**2.2871%**	**5,452,609**	**3,168,825**	**58.12%**
14	158		FAIRFAX FIN GRP					
		21113	United States Fire Ins Co	5,489,406	2.2410%	5,489,406	3,762,531	68.54%
				5,489,406	**2.2410%**	**5,489,406**	**3,762,531**	**68.54%**
15	31		BERKSHIRE HATHAWAY GRP					
		38865	California Ins Co	3,447,655	1.4075%	3,447,655	-602,774	-17.48%
		34274	Central States Ind Co Of Omaha	809,858	0.3306%	821,881	169,849	20.67%
		22063	Government Employees Ins Co	604	0.0002%	592	5,108	862.84%
				4,258,117	**1.7384%**	**4,270,128**	**-427,817**	**-10.02%**
16	98		WR Berkley Corp GRP					
		40045	Starnet Ins Co	3,638,278	1.4853%	3,272,223	1,993,738	60.93%
				3,638,278	**1.4853%**	**3,272,223**	**1,993,738**	**60.93%**
17	84		American Financial Grp					
		16691	Great Amer Ins Co	1,451,675	0.5926%	1,916,410	-231,274	-12.07%
				1,451,675	**0.5926%**	**1,916,410**	**-231,274**	**-12.07%**
18	361		Munich Re Grp					
		19720	American Alt Ins Corp	921,163	0.3761%	921,163	344,253	37.37%
				921,163	**0.3761%**	**921,163**	**344,253**	**37.37%**
19	984		HCC INS HOLDINGS GRP					
		29599	US Specialty Ins Co	355,309	0.1451%	415,266	225,805	54.38%
		10367	Avemco Ins Co	7,474	0.0031%	7,474	-434,951	-5819.52%
				362,783	**0.1481%**	**422,740**	**-209,146**	**-49.47%**
20	19		Assurant Inc Grp					
		10111	American Bankers Ins Co Of FL	324,736	0.1326%	325,975	149,703	45.92%
				324,736	**0.1326%**	**325,975**	**149,703**	**45.92%**
21	169		SENTRY INS GRP					
		24988	Sentry Ins A Mut Co	184,614	0.0754%	70,195	-103,209	-147.03%
				184,614	**0.0754%**	**70,195**	**-103,209**	**-147.03%**
22	501		Alleghany Grp					
		18619	Platte River Ins Co	134,903	0.0551%	213,869	106,074	49.60%
				134,903	**0.0551%**	**213,869**	**106,074**	**49.60%**
23	140		NATIONWIDE CORP GRP					
		23787	Nationwide Mut Ins Co	54,283	0.0222%	62,332	155,820	249.98%
		11991	National Cas Co	44,515	0.0182%	54,473	188	0.35%
				98,798	**0.0403%**	**116,805**	**156,008**	**133.56%**
24	450		GENEVE HOLDINGS INC GRP					
		26581	Independence Amer Ins Co	56,648	0.0231%	56,648	40,531	71.55%
				56,648	**0.0231%**	**56,648**	**40,531**	**71.55%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: GROUP A AND H [13]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
25	313	AEGIS GRP						
		33898	Aegis Security Ins Co	50,767	0.0207%	87,846	65,523	74.59%
				50,767	**0.0207%**	**87,846**	**65,523**	**74.59%**
26	785	MARKEL CORP GRP						
		38970	Markel Ins Co	47,123	0.0192%	46,552	15,464	33.22%
				47,123	**0.0192%**	**46,552**	**15,464**	**33.22%**
27	468	Aegon US Holding Grp						
		10952	Stonebridge Casualty Ins Co	18,694	0.0076%	18,656	-421	-2.26%
				18,694	**0.0076%**	**18,656**	**-421**	**-2.26%**
28	91	HARTFORD FIRE & CAS GRP						
		19682	Hartford Fire In Co	1,520	0.0006%	1,954	-37,926	-1940.94%
				1,520	**0.0006%**	**1,954**	**-37,926**	**-1940.94%**
			Line Total:	**244,950,468**	**100.0000%**	**231,746,339**	**135,593,230**	**58.51%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: CREDIT A&H(GRP&IND) [14]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	19	Assurant Inc Grp						
		10111	American Bankers Ins Co Of FL	11,514,798	42.2319%	11,522,785	1,364,135	11.84%
		42978	American Security Ins Co	11,030,784	40.4567%	11,030,784	396,678	3.60%
		19615	American Reliable Ins Co	878,435	3.2218%	946,909	6,505	0.69%
		42986	Standard Guaranty Ins Co	29,695	0.1089%	107,302	4,040	3.77%
				23,453,712	**86.0193%**	**23,607,780**	**1,771,358**	**7.50%**
2	31	BERKSHIRE HATHAWAY GRP						
		34274	Central States Ind Co Of Omaha	2,924,850	10.7272%	2,924,850	995,412	34.03%
				2,924,850	**10.7272%**	**2,924,850**	**995,412**	**34.03%**
3	176	STATE FARM GRP						
		25178	State Farm Mut Auto Ins Co	887,069	3.2534%	445,809	216,576	48.58%
				887,069	**3.2534%**	**445,809**	**216,576**	**48.58%**
			Line Total:	**27,265,631**	**100.0000%**	**26,978,439**	**2,983,346**	**11.06%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COLLECTIVELY RENEWABLE A&H [15.1]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	140		NATIONWIDE CORP GRP					
		11991	National Cas Co	407,467	96.8354%	459,878	-282,569	-61.44%
				407,467	**96.8354%**	**459,878**	**-282,569**	**-61.44%**
2	31		BERKSHIRE HATHAWAY GRP					
		38962	Genesis Ins Co	12,587	2.9913%	12,804	0	0.00%
		22063	Government Employees Ins Co	690	0.1640%	763	-33	-4.33%
				13,277	**3.1553%**	**13,567**	**-33**	**-0.24%**
3	12		AMERICAN INTL GRP					
		20796	AIG Premier Ins Co	39	0.0093%	39	72	184.62%
				39	**0.0093%**	**39**	**72**	**184.62%**
			Line Total:	**420,783**	**100.0000%**	**473,484**	**-282,530**	**-59.67%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: NON-CANCELLABLE A&H [15.2]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	111	LIBERTY MUT GRP						
		23043	Liberty Mut Ins Co	3,096	97.0229%	3,096	1,076	34.75%
				3,096	**97.0229%**	**3,096**	**1,076**	**34.75%**
2	468	Aegon US Holding Grp						
		10952	Stonebridge Casualty Ins Co	95	2.9771%	95	0	0.00%
				95	**2.9771%**	**95**	**0**	**0.00%**
			Line Total:	**3,191**	**100.0000%**	**3,191**	**1,076**	**33.72%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: GUARANTEED RENEWABLE A&H [15.3]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	218	CNA INS GRP						
		20443	Continental Cas Co	45,865,904	54.4123%	4,878,446	42,686,141	874.99%
		20478	National Fire Ins Co Of Hartford	4,023	0.0048%	4,023	0	0.00%
				45,869,927	**54.4171%**	**4,882,469**	**42,686,141**	**874.27%**
2	176	STATE FARM GRP						
		25178	State Farm Mut Auto Ins Co	38,173,136	45.2861%	17,312,778	13,437,215	77.61%
				38,173,136	**45.2861%**	**17,312,778**	**13,437,215**	**77.61%**
3	111	LIBERTY MUT GRP						
		19704	American States Ins Co	132,699	0.1574%	179,813	57,141	31.78%
		23043	Liberty Mut Ins Co	146	0.0002%	194	9,632	4964.95%
				132,845	**0.1576%**	**180,007**	**66,773**	**37.09%**
4	12	AMERICAN INTL GRP						
		19445	National Union Fire Ins Co Of Pitts	110,566	0.1312%	110,566	4,910	4.44%
		20796	AIG Premier Ins Co	3,068	0.0036%	3,034	2,951	97.26%
		34789	AIG Centennial Ins Co	254	0.0003%	267	130	48.69%
				113,888	**0.1351%**	**113,867**	**7,991**	**7.02%**
5	140	NATIONWIDE CORP GRP						
		11991	National Cas Co	2,209	0.0026%	4,282	-4,312	-100.70%
				2,209	**0.0026%**	**4,282**	**-4,312**	**-100.70%**
6	27928	Amex Assur Co						
		27928	Amex Assur Co	1,264	0.0015%	1,264	0	0.00%
				1,264	**0.0015%**	**1,264**	**0**	**0.00%**
			Line Total:	**84,293,269**	**100.0000%**	**22,494,667**	**56,193,808**	**249.81%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: NON-RENEWABLE FOR STATED REASONS ONLY [15.4]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	176	STATE FARM GRP						
		25178	State Farm Mut Auto Ins Co	8,301,703	99.9906%	8,468,121	6,087,722	71.89%
				8,301,703	**99.9906%**	**8,468,121**	**6,087,722**	**71.89%**
2	218	CNA INS GRP						
		20443	Continental Cas Co	665	0.0080%	665	-3,872	-582.26%
		20427	American Cas Co Of Reading PA	119	0.0014%	119	0	0.00%
				784	**0.0094%**	**784**	**-3,872**	**-493.88%**
			Line Total:	**8,302,487**	**100.0000%**	**8,468,905**	**6,083,850**	**71.84%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OTHER ACCIDENT ONLY [15.5]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	150		OLD REPUBLIC GRP					
		24147	Old Republic Ins Co	8,487,748	84.0514%	9,431,972	5,147,151	54.57%
				8,487,748	**84.0514%**	**9,431,972**	**5,147,151**	**54.57%**
2	1278		CALIFORNIA STATE AUTO GRP					
		15539	California State Auto Assn Inter Ins	1,420,023	14.0620%	1,486,904	297,195	19.99%
				1,420,023	**14.0620%**	**1,486,904**	**297,195**	**19.99%**
3	12		AMERICAN INTL GRP					
		19380	American Home Assur Co	115,713	1.1459%	117,699	4	0.00%
				115,713	**1.1459%**	**117,699**	**4**	**0.00%**
4	38		CHUBB & SON INC GRP					
		20281	Federal Ins Co	57,704	0.5714%	54,166	9,240	17.06%
				57,704	**0.5714%**	**54,166**	**9,240**	**17.06%**
5	140		NATIONWIDE CORP GRP					
		11991	National Cas Co	15,989	0.1583%	22,920	3,172	13.84%
				15,989	**0.1583%**	**22,920**	**3,172**	**13.84%**
6	176		STATE FARM GRP					
		25178	State Farm Mut Auto Ins Co	821	0.0081%	752	1,179	156.78%
				821	**0.0081%**	**752**	**1,179**	**156.78%**
7	27928		Amex Assur Co					
		27928	Amex Assur Co	286	0.0028%	293	0	0.00%
				286	**0.0028%**	**293**	**0**	**0.00%**
			Line Total:	**10,098,284**	**100.0000%**	**11,114,706**	**5,457,941**	**49.11%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: ALL OTHER ACCIDENT AND HEALTH [15.7]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	176		STATE FARM GRP					
		25178	State Farm Mut Auto Ins Co	2,999,019	27.6634%	3,040,139	1,329,858	43.74%
				2,999,019	**27.6634%**	**3,040,139**	**1,329,858**	**43.74%**
2	785		MARKEL CORP GRP					
		38970	Markel Ins Co	2,380,996	21.9627%	2,316,764	354,808	15.31%
				2,380,996	**21.9627%**	**2,316,764**	**354,808**	**15.31%**
3	1279		Arch Ins Grp					
		11150	Arch Ins Co	2,208,091	20.3678%	2,208,090	4,131,274	187.10%
				2,208,091	**20.3678%**	**2,208,090**	**4,131,274**	**187.10%**
4	31		BERKSHIRE HATHAWAY GRP					
		34274	Central States Ind Co Of Omaha	930,220	8.5805%	936,226	87,220	9.32%
				930,220	**8.5805%**	**936,226**	**87,220**	**9.32%**
5	158		FAIRFAX FIN GRP					
		21113	United States Fire Ins Co	815,971	7.5266%	815,971	731,157	89.61%
		25518	Fairmont Premier Ins Co	7,010	0.0647%	7,010	-73,967	-1055.16%
				822,981	**7.5913%**	**822,981**	**657,190**	**79.85%**
6	361		Munich Re Grp					
		19720	American Alt Ins Corp	686,206	6.3297%	657,121	115,703	17.61%
				686,206	**6.3297%**	**657,121**	**115,703**	**17.61%**
7	574		AMERCO CORP GRP					
		31089	Republic Western Ins Co	430,277	3.9689%	430,277	19,925	4.63%
				430,277	**3.9689%**	**430,277**	**19,925**	**4.63%**
8	19		Assurant Inc Grp					
		10111	American Bankers Ins Co Of FL	234,093	2.1593%	235,553	82,313	34.94%
				234,093	**2.1593%**	**235,553**	**82,313**	**34.94%**
9	626		Ace Ltd Grp					
		22667	Ace Amer Ins Co	143,978	1.3281%	143,978	45,726	31.76%
				143,978	**1.3281%**	**143,978**	**45,726**	**31.76%**
10	291		MOTORISTS MUT					
		13331	American Hardware Mut Ins Co	5,216	0.0481%	5,226	3,914	74.89%
				5,216	**0.0481%**	**5,226**	**3,914**	**74.89%**
11	140		NATIONWIDE CORP GRP					
		11991	National Cas Co	35	0.0003%	-9	0	0.00%
				35	**0.0003%**	**-9**	**0**	**0.00%**
			Line Total:	**10,841,112**	**100.0000%**	**10,796,346**	**6,827,931**	**63.24%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: WORKERS' COMPENSATION [16]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	35076	State Compensation Ins Fund						
		35076	State Compensation Ins Fund	1,725,240,012	22.5628%	1,722,410,381	1,261,503,079	73.24%
				1,725,240,012	**22.5628%**	**1,722,410,381**	**1,261,503,079**	**73.24%**
2	12	AMERICAN INTL GRP						
		19445	National Union Fire Ins Co Of Pitts	218,602,703	2.8589%	157,322,719	173,584,684	110.34%
		23809	Granite State Ins Co	80,230,347	1.0493%	80,052,640	40,378,384	50.44%
		19380	American Home Assur Co	79,070,800	1.0341%	246,261,282	140,929,277	57.23%
		23841	New Hampshire Ins Co	71,359,582	0.9332%	59,415,270	34,145,962	57.47%
		19429	Insurance Co Of The State Of PA	67,301,248	0.8802%	60,722,975	32,224,125	53.07%
		19410	Commerce & Industry Ins Co	44,888,424	0.5871%	53,418,439	31,371,883	58.73%
		19402	AIG Cas Co	11,013,680	0.1440%	5,601,522	4,098,805	73.17%
		43761	American Intl Ins Co Of CA	3,000,456	0.0392%	2,833,687	78,663	2.78%
		19399	AIU Ins Co	50,762	0.0007%	58,055	51,258	88.29%
				575,518,002	**7.5267%**	**665,686,589**	**456,863,041**	**68.63%**
3	212	ZURICH INS GRP						
		16535	Zurich American Ins Co	193,368,550	2.5289%	188,752,312	159,902,123	84.72%
		21709	Truck Ins Exch	110,863,266	1.4499%	112,043,896	35,328,784	31.53%
		40142	American Zurich Ins Co	104,892,897	1.3718%	67,934,626	38,819,870	57.14%
		21687	Mid Century Ins Co	34,387,236	0.4497%	30,469,205	32,788,564	107.61%
		21652	Farmers Ins Exch	32,238,292	0.4216%	34,471,275	11,147,738	32.34%
		19372	Northern Ins Co Of NY	26,759,842	0.3500%	16,389,952	7,514,472	45.85%
		19305	Assurance Co Of Amer	24,282,257	0.3176%	13,310,588	6,010,385	45.15%
		26247	American Guar & Liab Ins	14,868,456	0.1945%	8,249,325	17,846,763	216.34%
		27855	Zurich American Ins Co Of IL	11,724,776	0.1533%	24,553,310	23,411,447	95.35%
		19356	Maryland Cas Co	9,934,094	0.1299%	7,182,267	2,750,705	38.30%
		10315	Civic Prop & Cas Co	1,773,056	0.0232%	1,913,041	1,079,626	56.44%
		10317	Neighborhood Spirit Prop & Cas Co	1,656,644	0.0217%	1,692,211	535,349	31.64%
		10318	Exact Prop & Cas Co Inc	728,978	0.0095%	695,281	358,971	51.63%
		41181	Universal Underwriters Ins Co	681,697	0.0089%	174,671	603,464	345.49%
		39306	Fidelity & Deposit Co Of MD	72,696	0.0010%	355,621	703,509	197.83%
				568,232,737	**7.4314%**	**508,187,581**	**338,801,770**	**66.67%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: WORKERS' COMPENSATION [16]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
4	111	LIBERTY MUT GRP						
		26042	Wausau Underwriters Ins Co	136,760,377	1.7886%	148,540,416	68,379,422	46.03%
		23035	Liberty Mut Fire Ins Co	127,443,576	1.6667%	143,546,783	124,122,418	86.47%
		42404	Liberty Ins Corp	96,922,456	1.2676%	88,379,767	68,122,739	77.08%
		26069	Wausau Business Ins Co	41,666,605	0.5449%	38,824,141	33,079,325	85.20%
		21458	Employers Ins of Wausau	40,694,783	0.5322%	43,488,389	21,480,495	49.39%
		41939	Liberty Northwest Ins Corp	13,278,854	0.1737%	13,316,330	7,195,788	54.04%
		19704	American States Ins Co	10,830,973	0.1416%	13,309,797	5,565,151	41.81%
		23043	Liberty Mut Ins Co	10,550,022	0.1380%	20,435,213	13,006,970	63.65%
		24724	First Natl Ins Co Of Amer	8,895,629	0.1163%	10,736,868	5,757,479	53.62%
		33588	First Liberty Ins Corp	7,842,794	0.1026%	6,839,364	4,159,452	60.82%
		33600	LM Ins Corp	5,825,048	0.0762%	5,031,373	4,223,357	83.94%
		19712	American States Ins Co Of TX	5,341,138	0.0699%	5,803,391	1,842,897	31.76%
		19690	American Economy Ins Co	2,821,449	0.0369%	2,809,047	1,770,479	63.03%
		24740	Safeco Ins Co Of Amer	552,013	0.0072%	610,605	-4,969,098	-813.80%
		39012	Safeco Ins Co Of IL	431,196	0.0056%	425,916	1,383,937	324.93%
		24732	General Ins Co Of Amer	307,095	0.0040%	330,753	2,541	0.77%
		24198	Peerless Ins Co	36,492	0.0005%	34,260	0	0.00%
		10836	Golden Eagle Ins Corp	66	0.0000%	60	519,435	865725.00%
				510,200,566	**6.6724%**	**542,462,473**	**355,642,787**	**65.56%**
5	3548	Travelers Grp						
		25682	Travelers Ind Co Of CT	175,042,947	2.2892%	162,744,856	86,860,000	53.37%
		19038	Travelers Cas & Surety Co	83,061,407	1.0863%	70,422,050	50,748,659	72.06%
		25674	Travelers Property Cas Co Of Amer	72,348,999	0.9462%	84,159,207	42,465,789	50.46%
		25887	US Fidelity & Guaranty Co	56,425,616	0.7379%	57,065,549	23,473,797	41.13%
		41483	Farmington Cas Co	32,100,175	0.4198%	27,775,229	14,813,696	53.33%
		19046	Travelers Cas Ins Co Of Amer	26,340,454	0.3445%	20,800,714	12,941,447	62.22%
		36170	Travelers Cas Co Of CT	17,239,688	0.2255%	15,752,962	8,300,002	52.69%
		35386	Fidelity & Guar Ins Co	6,014,974	0.0787%	6,856,739	14,760,867	215.28%
		36463	Discover Prop & Cas Ins Co	4,854,461	0.0635%	5,409,883	4,770,477	88.18%
		19070	Standard Fire Ins Co	4,693,764	0.0614%	4,950,583	-1,621,277	-32.75%
		24767	St Paul Fire & Marine Ins Co	1,847,381	0.0242%	1,809,997	6,659,756	367.94%
		25658	Travelers Ind Co	1,001,864	0.0131%	133,028	5,786,951	4350.18%
		36161	Travelers Prop Cas Ins Co	805,569	0.0105%	840,069	1,383,603	164.70%
		36137	Travelers Commercial Ins Co	722,325	0.0094%	454,160	242,091	53.31%
		24791	St Paul Mercury Ins Co	132,755	0.0017%	119,833	35,760	29.84%
		19224	St Paul Protective Ins Co	102,481	0.0013%	93,496	3,120,490	3337.57%
		41769	Athena Assur Co	1,215	0.0000%	-224	-18,644	8323.21%
				482,736,075	**6.3132%**	**459,388,131**	**274,723,464**	**59.80%**
6	31	BERKSHIRE HATHAWAY GRP						
		11673	Redwood Fire & Cas Ins Co	141,152,838	1.8460%	149,513,468	80,372,784	53.76%
		34630	Oak River Ins Co	118,316,063	1.5473%	128,224,850	77,272,771	60.26%
		10855	Cypress Ins Co	106,343,938	1.3908%	102,000,792	64,265,326	63.00%
		38865	California Ins Co	66,318,509	0.8673%	66,318,509	19,577,713	29.52%
		20052	National Liab & Fire Ins Co	6,467,323	0.0846%	6,467,323	-49,113,128	-759.40%
				438,598,671	**5.7360%**	**452,524,942**	**192,375,466**	**42.51%**

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7	336	ZENITH NATL INS GRP						
		13269	Zenith Ins Co	246,820,514	3.2279%	252,123,827	34,958,249	13.87%
		30120	Znat Ins Co	78,548,976	1.0273%	81,490,485	30,331,393	37.22%
				325,369,490	**4.2552%**	**333,614,312**	**65,289,642**	**19.57%**
8	91	HARTFORD FIRE & CAS GRP						
		29459	Twin City Fire Ins Co Co	88,043,335	1.1514%	76,154,682	27,377,043	35.95%
		37478	Hartford Ins Co Of The Midwest	84,754,334	1.1084%	75,755,817	55,132,006	72.78%
		19682	Hartford Fire In Co	56,488,650	0.7388%	62,637,837	10,796,582	17.24%
		30104	Hartford Underwriters Ins Co	30,113,013	0.3938%	29,401,939	1,985,035	6.75%
		29424	Hartford Cas Ins Co	8,072,310	0.1056%	12,153,318	10,202,061	83.94%
		22357	Hartford Accident & Ind Co	546,381	0.0071%	909,683	-1,083,454	-119.10%
				268,018,023	**3.5052%**	**257,013,276**	**104,409,273**	**40.62%**
9	3786	Endurance Grp						
		11551	Endurance Reins Corp of Amer	232,827,682	3.0449%	261,565,724	144,831,951	55.37%
				232,827,682	**3.0449%**	**261,565,724**	**144,831,951**	**55.37%**
10	3363	Employers Grp						
		11512	Employers Compensation Ins Co	222,408,061	2.9087%	221,330,741	81,711,786	36.92%
				222,408,061	**2.9087%**	**221,330,741**	**81,711,786**	**36.92%**
11	84	American Financial Grp						
		43753	Republic Ind Co of CA	96,708,514	1.2648%	98,188,028	1,379,855	1.41%
		22179	Republic Ind Co Of Amer	60,691,658	0.7937%	61,266,931	60,030,466	97.98%
		32620	National Interstate Ins Co	13,062,773	0.1708%	12,317,538	8,093,503	65.71%
		22136	Great Amer Ins Co of NY	3,234,051	0.0423%	3,519,789	-447,592	-12.72%
		26832	Great Amer Alliance Ins Co	1,038,124	0.0136%	680,040	-690,233	-101.50%
		26344	Great Amer Assur Co	123,808	0.0016%	75,462	-55,589	-73.66%
				174,858,928	**2.2868%**	**176,047,788**	**68,310,410**	**38.80%**
12	922	ICW GRP						
		27847	Insurance Co Of The West	114,795,625	1.5013%	114,091,094	49,955,896	43.79%
		40029	Explorer Ins Co	19,173,792	0.2508%	18,755,858	8,271,342	44.10%
				133,969,417	**1.7521%**	**132,846,952**	**58,227,238**	**43.83%**
13	626	Ace Ltd Grp						
		22667	Ace Amer Ins Co	75,512,609	0.9876%	95,499,288	25,262,971	26.45%
		20699	Ace Prop & Cas Ins Co	35,410,947	0.4631%	33,922,453	9,725,287	28.67%
		22748	Pacific Employers Ins Co	11,426,153	0.1494%	8,269,902	-827,327	-10.00%
		20702	Ace Fire Underwriters Ins Co	6,949,812	0.0909%	7,204,416	1,842,728	25.58%
		43575	Indemnity Ins Co Of North Amer	1,236,577	0.0162%	1,230,248	12,511,830	1017.02%
		18279	Bankers Standard Ins Co	867,159	0.0113%	1,082,238	1,478,044	136.57%
				131,403,257	**1.7185%**	**147,208,545**	**49,993,533**	**33.96%**
14	1120	EVEREST REINS HOLDINGS GRP						
		10120	Everest Natl Ins Co	125,981,378	1.6476%	125,430,210	51,169,770	40.80%
				125,981,378	**1.6476%**	**125,430,210**	**51,169,770**	**40.80%**

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15	38	CHUBB & SON INC GRP						
		20281	Federal Ins Co	91,896,752	1.2018%	86,217,700	14,733,078	17.09%
		20346	Pacific Ind Co	16,290,509	0.2130%	15,726,288	8,905,439	56.63%
		20397	Vigilant Ins Co	7,165,436	0.0937%	8,070,792	-2,138,826	-26.50%
		12777	Chubb Ind Ins Co	5,046,379	0.0660%	3,375,506	3,043,056	90.15%
		20303	Great Northern Ins Co	2,967,328	0.0388%	3,464,391	216,498	6.25%
		20338	Northwestern Pacific Ind Co	376	0.0000%	5,968	-1,454	-24.36%
				123,366,780	**1.6134%**	**116,860,645**	**24,757,791**	**21.19%**
16	572	BCBS OF MI GRP						
		12177	Compwest Ins Co	120,834,283	1.5803%	120,926,115	68,273,716	56.46%
				120,834,283	**1.5803%**	**120,926,115**	**68,273,716**	**56.46%**
17	42269	Majestic Ins Co						
		42269	Majestic Ins Co	103,896,484	1.3588%	100,923,342	51,704,504	51.23%
				103,896,484	**1.3588%**	**100,923,342**	**51,704,504**	**51.23%**
18	15563	SeaBright Ins Co						
		15563	SeaBright Ins Co	102,523,170	1.3408%	102,093,680	31,201,271	30.56%
				102,523,170	**1.3408%**	**102,093,680**	**31,201,271**	**30.56%**
19	4381	Lightyear Delos Grp						
		35408	Delos Ins Co	101,092,812	1.3221%	93,129,182	55,379,773	59.47%
				101,092,812	**1.3221%**	**93,129,182**	**55,379,773**	**59.47%**
20	3703	Tower Grp						
		44300	Tower Ins Co Of NY	94,982,558	1.2422%	46,454,429	21,113,309	45.45%
				94,982,558	**1.2422%**	**46,454,429**	**21,113,309**	**45.45%**
21	176	STATE FARM GRP						
		25143	State Farm Fire And Cas Co	79,705,328	1.0424%	85,804,150	29,230,670	34.07%
				79,705,328	**1.0424%**	**85,804,150**	**29,230,670**	**34.07%**
22	501	Alleghany Grp						
		11555	Employers Direct Ins Co	76,838,997	1.0049%	80,931,866	100,402,740	124.06%
				76,838,997	**1.0049%**	**80,931,866**	**100,402,740**	**124.06%**
23	150	OLD REPUBLIC GRP						
		24139	Old Republic Gen Ins Corp	51,077,047	0.6680%	52,735,674	40,180,890	76.19%
		24147	Old Republic Ins Co	24,648,831	0.3224%	24,839,707	15,314,154	61.65%
		11371	Great West Cas Co	303,224	0.0040%	394,302	741,130	187.96%
				76,029,102	**0.9943%**	**77,969,683**	**56,236,174**	**72.13%**
24	158	FAIRFAX FIN GRP						
		21113	United States Fire Ins Co	54,086,905	0.7074%	58,025,084	9,048,493	15.59%
		21105	North River Ins Co	11,601,120	0.1517%	12,741,228	7,395,837	58.05%
		25534	TIG Ins Co	9,262,368	0.1211%	12,032,785	26,190,280	217.66%
				74,950,393	**0.9802%**	**82,799,097**	**42,634,610**	**51.49%**

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25	98	WR Berkley Corp GRP						
		10900	Preferred Employers Ins Co	65,443,473	0.8559%	68,544,277	2,689,511	3.92%
		25224	Great Divide Ins Co	7,972,272	0.1043%	7,903,208	3,891,913	49.24%
		23612	Midwest Employers Cas Co	93,156	0.0012%	115,494	70,199	60.78%
				73,508,901	**0.9614%**	**76,562,979**	**6,651,623**	**8.69%**
26	218	CNA INS GRP						
		20508	Valley Forge Ins Co	21,911,942	0.2866%	30,537,563	24,805,202	81.23%
		20427	American Cas Co Of Reading PA	17,210,633	0.2251%	5,528,157	58,075,394	1050.54%
		20494	Transportation Ins Co	12,567,983	0.1644%	33,500,803	24,844,796	74.16%
		20478	National Fire Ins Co Of Hartford	8,922,656	0.1167%	9,361,467	26,532,291	283.42%
		20443	Continental Cas Co	6,998,154	0.0915%	-441,959	32,068,721	-7256.04%
		35289	Continental Ins Co	26,692	0.0003%	5,976,658	17,239,338	288.44%
				67,638,060	**0.8846%**	**84,462,689**	**183,565,742**	**217.33%**
27	796	QBE INS GRP						
		37257	Praetorian Ins Co	51,368,087	0.6718%	66,925,031	29,759,956	44.47%
		24449	Regent Ins Co	755,745	0.0099%	722,670	436,225	60.36%
		24414	General Cas Co Of WI	755,370	0.0099%	877,053	501,487	57.18%
		25747	Unigard Ins Co	4	0.0000%	4	-28,481	712025.00%
				52,879,206	**0.6916%**	**68,524,758**	**30,669,187**	**44.76%**
28	761	ALLIANZ INS GRP						
		21849	American Automobile Ins Co	21,011,669	0.2748%	25,104,237	14,101,822	56.17%
		21857	American Ins Co	15,711,195	0.2055%	15,954,801	22,297,791	139.76%
		21873	Firemans Fund Ins Co	7,672,964	0.1003%	7,616,315	15,209,459	199.70%
		21881	National Surety Corp	3,628,596	0.0475%	3,821,126	1,959,541	51.28%
		21865	Associated Ind Corp	1,448,334	0.0189%	1,593,887	1,600,967	100.44%
				49,472,758	**0.6470%**	**54,090,366**	**55,169,580**	**102.00%**
29	767	Pennsylvania Manufacturers Grp						
		12262	Pennsylvania Manufacturers Assoc Ins	33,897,183	0.4433%	42,107,466	24,683,319	58.62%
		36897	Manufacturers Alliance Ins Co	6,836,483	0.0894%	4,661,886	1,741,841	37.36%
		41424	Pennsylvania Manufacturers Ind Co	6,552,042	0.0857%	2,190,861	1,278,647	58.36%
				47,285,708	**0.6184%**	**48,960,213**	**27,703,807**	**56.58%**
30	10520	Care W Ins Co						
		10520	Care W Ins Co	44,658,532	0.5840%	38,813,579	25,882,305	66.68%
				44,658,532	**0.5840%**	**38,813,579**	**25,882,305**	**66.68%**
31	1279	Arch Ins Grp						
		11150	Arch Ins Co	40,554,889	0.5304%	44,391,308	12,115,712	27.29%
				40,554,889	**0.5304%**	**44,391,308**	**12,115,712**	**27.29%**
32	38733	Alaska Natl Ins Co						
		38733	Alaska Natl Ins Co	33,783,142	0.4418%	31,890,956	16,364,068	51.31%
				33,783,142	**0.4418%**	**31,890,956**	**16,364,068**	**51.31%**

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33	169	SENTRY INS GRP						
		24988	Sentry Ins A Mut Co	23,610,972	0.3088%	25,704,790	11,187,840	43.52%
		23434	Middlesex Ins Co	5,166,290	0.0676%	5,759,607	2,128,466	36.96%
		21180	Sentry Select Ins Co	1,888,811	0.0247%	2,283,592	17,257	0.76%
		28460	Sentry Cas Co	197,866	0.0026%	46,982	18,918	40.27%
				30,863,939	**0.4036%**	**33,794,971**	**13,352,481**	**39.51%**
34	40134	SUA Ins Co						
		40134	SUA Ins Co	26,008,303	0.3401%	24,024,334	11,684,345	48.64%
				26,008,303	**0.3401%**	**24,024,334**	**11,684,345**	**48.64%**
35	1129	WHITE MOUNTAINS GRP						
		20621	OneBeacon Amer Ins Co	21,075,043	0.2756%	18,680,774	7,503,124	40.16%
		20648	Employers Fire Ins Co	3,898,451	0.0510%	3,744,316	1,072,529	28.64%
		21970	OneBeacon Ins Co	90,213	0.0012%	31,216	2,463,163	7890.71%
		27154	Atlantic Specialty Ins Co	14,579	0.0002%	120,114	32,508	27.06%
				25,078,286	**0.3280%**	**22,576,420**	**11,071,324**	**49.04%**
36	3489	Delek Grp						
		19216	Southern Ins Co	23,188,876	0.3033%	5,748,735	2,864,294	49.82%
				23,188,876	**0.3033%**	**5,748,735**	**2,864,294**	**49.82%**
37	1285	XL AMER GRP						
		37885	XL Specialty Ins Co	20,883,562	0.2731%	23,444,818	-18,005,301	-76.80%
		24554	XL Ins Amer Inc	310,855	0.0041%	77,403	59,717	77.15%
		22322	Greenwich Ins Co	247,746	0.0032%	148,156	-2,590,661	-1748.60%
				21,442,163	**0.2804%**	**23,670,377**	**-20,536,245**	**-86.76%**
38	2978	Mitsui Sumitomo Ins Grp						
		20362	Mitsui Sumitomo Ins Co of Amer	14,458,228	0.1891%	13,084,792	3,812,397	29.14%
		22551	Mitsui Sumitomo Ins USA Inc	5,616,650	0.0735%	6,046,486	-480,894	-7.95%
				20,074,878	**0.2625%**	**19,131,278**	**3,331,503**	**17.41%**
39	828	GUARD INS CO GRP						
		31470	Norguard Ins Co	9,385,675	0.1227%	8,527,057	4,741,602	55.61%
		42390	Amguard Ins Co	8,888,317	0.1162%	6,756,796	3,189,960	47.21%
		14702	Eastguard Ins Co	1,596,917	0.0209%	1,199,727	579,971	48.34%
				19,870,909	**0.2599%**	**16,483,580**	**8,511,533**	**51.64%**
40	3098	Tokio Marine Holdings Inc GRP						
		12904	Tokio Marine & Nichido Fire Ins Co	9,840,746	0.1287%	9,955,893	-2,071,018	-20.80%
		41238	Trans Pacific Ins Co	9,117,747	0.1192%	9,368,487	5,204,750	55.56%
				18,958,493	**0.2479%**	**19,324,380**	**3,133,732**	**16.22%**
41	36790	Springfield Ins Co Inc						
		36790	Springfield Ins Co Inc	17,415,577	0.2278%	18,119,232	14,662,241	80.92%
				17,415,577	**0.2278%**	**18,119,232**	**14,662,241**	**80.92%**
42	303	GUIDEONE INS GRP						
		15032	Guideone Mut Ins Co	14,633,895	0.1914%	15,598,811	12,808,093	82.11%
				14,633,895	**0.1914%**	**15,598,811**	**12,808,093**	**82.11%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: WORKERS' COMPENSATION [16]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
43	88		The Hanover Ins Grp					
		42552	Nova Cas Co	13,882,374	0.1816%	8,611,329	9,646,619	112.02%
		22292	Hanover Ins Co	444,510	0.0058%	568,976	193,516	34.01%
				14,326,884	**0.1874%**	**9,180,305**	**9,840,135**	**107.19%**
44	1326		KINGSWAY GRP					
		33855	Lincoln Gen Ins Co	14,091,871	0.1843%	28,067,516	15,039,103	53.58%
				14,091,871	**0.1843%**	**28,067,516**	**15,039,103**	**53.58%**
45	18767		Church Mut Ins Co					
		18767	Church Mut Ins Co	13,523,007	0.1769%	13,402,418	5,317,173	39.67%
				13,523,007	**0.1769%**	**13,402,418**	**5,317,173**	**39.67%**
46	781		UNION LABOR GRP					
		37893	Ullico Cas Co	13,415,317	0.1754%	13,270,448	11,367,722	85.66%
				13,415,317	**0.1754%**	**13,270,448**	**11,367,722**	**85.66%**
47	57		ELECTRIC INS GRP					
		21261	Electric Ins Co	12,674,924	0.1658%	12,674,924	21,367,685	168.58%
				12,674,924	**0.1658%**	**12,674,924**	**21,367,685**	**168.58%**
48	20613		Sparta Ins Co					
		20613	Sparta Ins Co	10,968,310	0.1434%	4,956,906	2,765,922	55.80%
				10,968,310	**0.1434%**	**4,956,906**	**2,765,922**	**55.80%**
49	867		Baldwin & Lyons Grp					
		12416	Protective Ins Co	7,059,278	0.0923%	7,059,278	3,535,821	50.09%
				7,059,278	**0.0923%**	**7,059,278**	**3,535,821**	**50.09%**
50	40517		Advantage Workers Comp Ins Co					
		40517	Advantage Workers Comp Ins Co	6,156,409	0.0805%	5,522,582	3,001,059	54.34%
				6,156,409	**0.0805%**	**5,522,582**	**3,001,059**	**54.34%**
51	3219		Sompo Japan Ins Grp					
		11126	Sompo Japan Ins Co of Amer	5,646,685	0.0738%	5,943,987	-4,609,688	-77.55%
		38997	Sompo Japan Fire & Mar Ins Co Amer	282,499	0.0037%	168,360	107,474	63.84%
				5,929,184	**0.0775%**	**6,112,347**	**-4,502,214**	**-73.66%**
52	27073		Nipponkoa Ins Co Ltd US Br					
		27073	Nipponkoa Ins Co Ltd US Br	5,676,664	0.0742%	5,079,358	4,828,664	95.06%
				5,676,664	**0.0742%**	**5,079,358**	**4,828,664**	**95.06%**
53	74		DELPHI FIN GRP					
		15105	Safety Natl Cas Corp	5,672,992	0.0742%	5,734,425	243,561	4.25%
				5,672,992	**0.0742%**	**5,734,425**	**243,561**	**4.25%**
54	457		ARGONAUT GRP					
		19801	Argonaut Ins Co	4,271,042	0.0559%	4,530,397	2,627,630	58.00%
		19844	Argonaut SW Ins Co	1,177,402	0.0154%	524,979	522,538	99.54%
		19828	Argonaut Midwest Ins Co	7,969	0.0001%	14,368	5,612	39.06%
				5,456,413	**0.0714%**	**5,069,744**	**3,155,780**	**62.25%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: WORKERS' COMPENSATION [16]

Sorted by Market Share

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
55	21172		Vanliner Ins Co					
		21172	Vanliner Ins Co	5,403,539	0.0707%	5,799,248	1,860,766	32.09%
				5,403,539	**0.0707%**	**5,799,248**	**1,860,766**	**32.09%**
56	748		Meadowbrook Ins Grp					
		18023	Star Ins Co	4,281,333	0.0560%	1,643,032	1,869,378	113.78%
		25780	Williamsburg Natl Ins Co	372,636	0.0049%	122,324	-84,993	-69.48%
				4,653,969	**0.0609%**	**1,765,356**	**1,784,385**	**101.08%**
57	853		PUBLIC SERV GRP					
		15059	Public Service Mut Ins Co	4,197,481	0.0549%	3,909,255	1,835,517	46.95%
				4,197,481	**0.0549%**	**3,909,255**	**1,835,517**	**46.95%**
58	349		FLORISTS MUT GRP					
		13978	Florists Mut Ins Co	3,700,423	0.0484%	2,280,966	672,405	29.48%
				3,700,423	**0.0484%**	**2,280,966**	**672,405**	**29.48%**
59	161		TOPA EQUITIES LTD GRP					
		18031	Topa Ins Co	3,067,710	0.0401%	3,066,881	2,732,478	89.10%
				3,067,710	**0.0401%**	**3,066,881**	**2,732,478**	**89.10%**
60	361		Munich Re Grp					
		19720	American Alt Ins Corp	2,840,643	0.0372%	2,556,000	-230,010	-9.00%
				2,840,643	**0.0372%**	**2,556,000**	**-230,010**	**-9.00%**
61	225		IAT Reins Co Grp					
		28886	Transguard Ins Co Of Amer Inc	1,496,020	0.0196%	1,888,720	-41,272	-2.19%
		26433	Harco Natl Ins Co	625,147	0.0082%	936,427	-1,796,045	-191.80%
				2,121,167	**0.0277%**	**2,825,147**	**-1,837,317**	**-65.03%**
62	23108		Lumbermens Underwriting Alliance					
		23108	Lumbermens Underwriting Alliance	2,046,323	0.0268%	2,637,476	5,088,433	192.93%
				2,046,323	**0.0268%**	**2,637,476**	**5,088,433**	**192.93%**
63	18538		Bancinsure Inc					
		18538	Bancinsure Inc	894,317	0.0117%	1,076,240	606,354	56.34%
				894,317	**0.0117%**	**1,076,240**	**606,354**	**56.34%**
64	12297		Petroleum Cas Co					
		12297	Petroleum Cas Co	828,776	0.0108%	828,776	281,803	34.00%
				828,776	**0.0108%**	**828,776**	**281,803**	**34.00%**
65	124		AMERISURE CO GRP					
		23396	Amerisure Mut Ins Co	672,303	0.0088%	629,561	-662,443	-105.22%
				672,303	**0.0088%**	**629,561**	**-662,443**	**-105.22%**
66	24		ATLANTIC CO GRP					
		19895	Atlantic Mut Ins Co	538,388	0.0070%	538,388	1,938,338	360.03%
				538,388	**0.0070%**	**538,388**	**1,938,338**	**360.03%**
67	244		CINCINNATI FIN GRP					
		10677	Cincinnati Ins Co	534,474	0.0070%	522,187	-38,795	-7.43%
				534,474	**0.0070%**	**522,187**	**-38,795**	**-7.43%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: WORKERS' COMPENSATION [16]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
68	62	EMC INS CO GRP						
		21415	Employers Mut Cas Co	445,413	0.0058%	395,998	552,692	139.57%
				445,413	**0.0058%**	**395,998**	**552,692**	**139.57%**
69	181	SWISS RE GRP						
		39845	Westport Ins Corp	291,342	0.0038%	376,366	2,743,018	728.82%
		29874	North Amer Specialty Ins Co	112,434	0.0015%	77,519	-355,222	-458.24%
				403,776	**0.0053%**	**453,885**	**2,387,796**	**526.08%**
70	33	CALIFORNIA CAS MGMT GRP						
		20117	California Cas Ind Exch	400,673	0.0052%	398,644	-3,294,484	-826.42%
				400,673	**0.0052%**	**398,644**	**-3,294,484**	**-826.42%**
71	13528	Brotherhood Mut Ins Co						
		13528	Brotherhood Mut Ins Co	390,447	0.0051%	123,051	24,430	19.85%
				390,447	**0.0051%**	**123,051**	**24,430**	**19.85%**
72	594	AMERICAN CONTRACTORS INS GRP						
		19984	ACIG Ins Co	337,110	0.0044%	337,110	-39,727	-11.78%
				337,110	**0.0044%**	**337,110**	**-39,727**	**-11.78%**
73	108	LUMBERMENS MUT CAS GRP						
		22977	Lumbermens Mut Cas Co	215,740	0.0028%	215,740	32,273,341	14959.37%
		30562	American Manufacturers Mut Ins Co	111,363	0.0015%	111,357	15,814,302	14201.44%
				327,103	**0.0043%**	**327,097**	**48,087,643**	**14701.34%**
74	140	NATIONWIDE CORP GRP						
		28223	Nationwide Agribusiness Ins Co	147,928	0.0019%	128,409	8,085	6.30%
		23779	Nationwide Mut Fire Ins Co	35,194	0.0005%	37,741	-28,915	-76.61%
				183,122	**0.0024%**	**166,150**	**-20,830**	**-12.54%**
75	10499	Chrysler Ins Co						
		10499	Chrysler Ins Co	169,661	0.0022%	218,772	17,988	8.22%
				169,661	**0.0022%**	**218,772**	**17,988**	**8.22%**
76	291	MOTORISTS MUT						
		13331	American Hardware Mut Ins Co	113,987	0.0015%	113,825	113,167	99.42%
				113,987	**0.0015%**	**113,825**	**113,167**	**99.42%**
77	553	Arrowpoint Capital Grp						
		24678	Arrowood Ind Co	75,830	0.0010%	75,830	-16,518,212	-21783.22%
				75,830	**0.0010%**	**75,830**	**-16,518,212**	**-21783.22%**
78	41394	Benchmark Ins Co						
		41394	Benchmark Ins Co	61,317	0.0008%	68,118	274,553	403.05%
				61,317	**0.0008%**	**68,118**	**274,553**	**403.05%**
79	36234	Preferred Professional Ins Co						
		36234	Preferred Professional Ins Co	61,290	0.0008%	61,969	179,359	289.43%
				61,290	**0.0008%**	**61,969**	**179,359**	**289.43%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: WORKERS' COMPENSATION [16]

Sorted by Market Share

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Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
80	23663	National Amer Ins Co						
		23663	National Amer Ins Co	25,676	0.0003%	70,199	-4,833	-6.88%
				25,676	**0.0003%**	**70,199**	**-4,833**	**-6.88%**
81	11118	Federated Rural Electric Ins Exch						
		11118	Federated Rural Electric Ins Exch	24,868	0.0003%	24,935	1,159,407	4649.72%
				24,868	**0.0003%**	**24,935**	**1,159,407**	**4649.72%**
82	680	AMERISAFE GRP						
		31895	American Interstate Ins Co	16,805	0.0002%	12,045	44,222	367.14%
				16,805	**0.0002%**	**12,045**	**44,222**	**367.14%**
83	517	HANNOVER GRP						
		20532	Clarendon Natl Ins Co	9,439	0.0001%	17,165	18,123,444	105583.71%
				9,439	**0.0001%**	**17,165**	**18,123,444**	**105583.71%**
84	201	UTICA GRP						
		25984	Graphic Arts Mut Ins Co	4,973	0.0001%	5,660	-73,847	-1304.72%
				4,973	**0.0001%**	**5,660**	**-73,847**	**-1304.72%**
85	1332	MAINE EMPLOYERS MUT INS GRP						
		11030	Memic Ind Co	844	0.0000%	35	23	65.71%
				844	**0.0000%**	**35**	**23**	**65.71%**
			Line Total:	**7,646,401,821**	**100.0000%**	**7,707,215,020**	**4,544,798,209**	**58.97%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OTHER LIABILITY [17.1]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	12	AMERICAN INTL GRP						
		19445	National Union Fire Ins Co Of Pitts	428,990,376	10.4692%	456,364,240	282,510,328	61.90%
		19429	Insurance Co Of The State Of PA	53,784,107	1.3126%	98,105,491	243,287,923	247.99%
		19380	American Home Assur Co	26,449,848	0.6455%	46,057,486	18,832,740	40.89%
		19399	AIU Ins Co	21,320,128	0.5203%	20,221,347	9,964,791	49.28%
		23841	New Hampshire Ins Co	12,308,982	0.3004%	14,346,268	9,433,090	65.75%
		23809	Granite State Ins Co	4,457,180	0.1088%	4,267,880	-210,704	-4.94%
		19402	AIG Cas Co	1,288,567	0.0314%	1,262,270	-817,610	-64.77%
		20796	AIG Premier Ins Co	961,851	0.0235%	551,238	253,187	45.93%
		12963	21st Century Ins Co	512,759	0.0125%	2,742,434	3,240,209	118.15%
		19410	Commerce & Industry Ins Co	499,707	0.0122%	1,359,888	413,690	30.42%
		43761	American Intl Ins Co Of CA	66,366	0.0016%	65,830	5,922	9.00%
		11452	Hartford Steam Boil Inspec & Ins Co	28,515	0.0007%	44,048	3,120	7.08%
				550,668,386	**13.4387%**	**645,388,420**	**566,916,686**	**87.84%**
2	212	ZURICH INS GRP						
		16535	Zurich American Ins Co	182,463,487	4.4529%	179,506,748	129,722,333	72.27%
		21709	Truck Ins Exch	56,086,495	1.3688%	53,581,628	47,805,241	89.22%
		26247	American Guar & Liab Ins	44,585,670	1.0881%	44,453,482	31,477,281	70.81%
		41181	Universal Underwriters Ins Co	23,144,661	0.5648%	24,269,851	16,233,065	66.89%
		21326	Empire Fire & Marine Ins Co	5,883,329	0.1436%	6,895,988	2,267,127	32.88%
		21660	Fire Ins Exch	5,527,478	0.1349%	4,653,978	5,230,071	112.38%
		11185	Foremost Ins Co	5,363,166	0.1309%	5,261,243	2,009,885	38.20%
		21652	Farmers Ins Exch	3,259,556	0.0795%	1,465,296	2,777,752	189.57%
		40142	American Zurich Ins Co	2,261,141	0.0552%	2,345,789	-4,678,954	-199.46%
		10317	Neighborhood Spirit Prop & Cas Co	1,338,786	0.0327%	1,404,190	501,119	35.69%
		39306	Fidelity & Deposit Co Of MD	1,213,517	0.0296%	1,097,536	-405,270	-36.93%
		21687	Mid Century Ins Co	355,882	0.0087%	-48,690	104,292	-214.20%
		10315	Civic Prop & Cas Co	313,220	0.0076%	297,899	172,254	57.82%
		10318	Exact Prop & Cas Co Inc	296,991	0.0072%	316,957	261,193	82.41%
		19372	Northern Ins Co Of NY	134,888	0.0033%	131,912	-2,659,255	-2015.93%
		19356	Maryland Cas Co	50,416	0.0012%	72,224	11,576,909	16029.17%
		43699	American Federation Ins Co	36,164	0.0009%	42,753	8,919	20.86%
		27855	Zurich American Ins Co Of IL	19,850	0.0005%	3,837,147	3,118,128	81.26%
		19305	Assurance Co Of Amer	1,350	0.0000%	776	-272,917	-35169.72%
				332,336,047	**8.1104%**	**329,586,707**	**245,249,173**	**74.41%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OTHER LIABILITY [17.1]

Sorted by Market Share

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Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
3	3548	Travelers Grp						
		25674	Travelers Property Cas Co Of Amer	105,488,598	2.5744%	107,245,791	-8,639,149	-8.06%
		24767	St Paul Fire & Marine Ins Co	81,998,764	2.0011%	85,972,789	2,528,863	2.94%
		24791	St Paul Mercury Ins Co	63,742,987	1.5556%	61,263,022	31,529,754	51.47%
		31194	Travelers Cas & Surety Co Of Amer	37,192,759	0.9077%	37,819,775	34,411,826	90.99%
		36463	Discover Prop & Cas Ins Co	8,955,462	0.2186%	10,581,081	3,351,751	31.68%
		19070	Standard Fire Ins Co	4,260,836	0.1040%	4,003,588	684,463	17.10%
		25682	Travelers Ind Co Of CT	3,577,880	0.0873%	11,356,318	53,647,150	472.40%
		36161	Travelers Prop Cas Ins Co	1,070,396	0.0261%	981,519	809,786	82.50%
		36137	Travelers Commercial Ins Co	494,224	0.0121%	286,042	165,522	57.87%
		41483	Farmington Cas Co	411,817	0.0101%	506,787	-3,656	-0.72%
		24775	St Paul Guardian Ins Co	398,985	0.0097%	229,869	-937,616	-407.89%
		24015	Northland Ins Co	375,926	0.0092%	389,061	-665,041	-170.93%
		19038	Travelers Cas & Surety Co	293,390	0.0072%	7,213,042	5,168,450	71.65%
		22535	Seaboard Surety Co	6,116	0.0001%	19,077	-1,652,013	-8659.71%
		19224	St Paul Protective Ins Co	1,596	0.0000%	1,987	179,940	9055.86%
		25658	Travelers Ind Co	385	0.0000%	512	-35,753,860	83175.78%
				308,270,121	**7.5231%**	**327,870,260**	**84,826,170**	**25.87%**
4	38	CHUBB & SON INC GRP						
		20281	Federal Ins Co	250,342,377	6.1094%	253,605,660	126,435,268	49.86%
		35181	Executive Risk Ind Inc	42,964,207	1.0485%	47,399,745	10,370,499	21.88%
		20397	Vigilant Ins Co	934,432	0.0228%	860,019	16,089	1.87%
		20346	Pacific Ind Co	165,003	0.0040%	329,871	-12,584,937	-3815.11%
		20338	Northwestern Pacific Ind Co	100,501	0.0025%	367,862	906,135	246.32%
		20303	Great Northern Ins Co	31,561	0.0008%	62,196	34,694	55.78%
				294,538,081	**7.1880%**	**302,625,353**	**125,177,748**	**41.36%**
5	626	Ace Ltd Grp						
		22667	Ace Amer Ins Co	201,337,018	4.9135%	198,874,803	169,903,376	85.43%
		21121	Westchester Fire Ins Co	24,347,232	0.5942%	26,531,914	35,249,039	132.86%
		20699	Ace Prop & Cas Ins Co	8,041,349	0.1962%	5,856,558	40,644,844	694.01%
		43575	Indemnity Ins Co Of North Amer	115,538	0.0028%	111,798	-862,087	-771.11%
		18279	Bankers Standard Ins Co	4,622	0.0001%	744	-101,290	-13614.25%
		20702	Ace Fire Underwriters Ins Co	465	0.0000%	194	-773,612	98769.07%
				233,846,224	**5.7069%**	**231,376,011**	**244,060,270**	**105.48%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OTHER LIABILITY [17.1]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
6	111	LIBERTY MUT GRP						
		19917	Liberty Ins Underwriters Inc	39,570,647	0.9657%	37,903,554	19,011,918	50.16%
		23035	Liberty Mut Fire Ins Co	29,159,011	0.7116%	39,539,802	18,161,195	45.93%
		23043	Liberty Mut Ins Co	26,424,424	0.6449%	25,782,514	-11,304,262	-43.84%
		10836	Golden Eagle Ins Corp	23,004,716	0.5614%	23,023,507	15,993,127	69.46%
		19704	American States Ins Co	19,403,174	0.4735%	19,969,087	11,332,954	56.75%
		24198	Peerless Ins Co	16,858,135	0.4114%	16,962,003	11,217,901	66.14%
		24740	Safeco Ins Co Of Amer	16,391,896	0.4000%	15,820,114	13,362,164	84.46%
		24732	General Ins Co Of Amer	12,758,795	0.3114%	13,154,175	5,270,010	40.06%
		42404	Liberty Ins Corp	2,149,974	0.0525%	2,277,639	1,341,337	58.89%
		21458	Employers Ins of Wausau	2,048,024	0.0500%	1,669,686	-2,021,403	-121.06%
		26042	Wausau Underwriters Ins Co	1,671,683	0.0408%	1,499,007	435,145	29.03%
		26069	Wausau Business Ins Co	1,251,894	0.0306%	1,375,185	1,310,105	95.27%
		24724	First Natl Ins Co Of Amer	805,222	0.0197%	802,357	1,144,473	142.64%
		24066	American Fire & Cas Co	448,940	0.0110%	107,241	-1,199,507	-1118.52%
		18333	Peerless Ind Ins Co	403,929	0.0099%	117,908	73,514	62.35%
		19690	American Economy Ins Co	331,831	0.0081%	306,221	90,992	29.71%
		33600	LM Ins Corp	89,638	0.0022%	27,195	113,261	416.48%
		24171	Netherlands Ins Co The	52,188	0.0013%	54,650	-281	-0.51%
		33588	First Liberty Ins Corp	205	0.0000%	2,394	6,875	287.18%
				192,824,326	**4.7057%**	**200,394,239**	**84,339,518**	**42.09%**
7	1285	XL AMER GRP						
		37885	XL Specialty Ins Co	93,736,327	2.2876%	98,548,555	73,579,065	74.66%
		22322	Greenwich Ins Co	61,587,663	1.5030%	61,882,516	22,572,351	36.48%
		24554	XL Ins Amer Inc	15,391,025	0.3756%	10,349,549	15,729,758	151.98%
				170,715,015	**4.1662%**	**170,780,620**	**111,881,174**	**65.51%**
8	218	CNA INS GRP						
		20443	Continental Cas Co	125,527,249	3.0634%	132,751,891	161,091,731	121.35%
		20478	National Fire Ins Co Of Hartford	9,713,705	0.2371%	10,155,001	1,976,850	19.47%
		20508	Valley Forge Ins Co	6,113,485	0.1492%	11,280,962	-10,813,564	-95.86%
		20494	Transportation Ins Co	3,706,609	0.0905%	4,343,926	276,064	6.36%
		20427	American Cas Co Of Reading PA	2,246,540	0.0548%	2,344,513	4,733,986	201.92%
		35289	Continental Ins Co	675,953	0.0165%	1,025,994	-4,042,815	-394.04%
		13188	Western Surety Co	372,818	0.0091%	388,285	15,653	4.03%
		24047	Surety Bonding Co Of Amer	358,966	0.0088%	799,878	1,181,598	147.72%
				148,715,325	**3.6293%**	**163,090,450**	**154,419,503**	**94.68%**
9	176	STATE FARM GRP						
		25151	State Farm General Ins Co	133,747,765	3.2640%	129,967,200	111,991,199	86.17%
		25143	State Farm Fire And Cas Co	6,754,753	0.1648%	6,878,578	826,790	12.02%
		25178	State Farm Mut Auto Ins Co	452,195	0.0110%	476,876	0	0.00%
				140,954,713	**3.4399%**	**137,322,654**	**112,817,989**	**82.16%**

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Sorted by Market Share

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Licensed companies only

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10	91	HARTFORD FIRE & CAS GRP						
		29459	Twin City Fire Ins Co Co	59,334,550	1.4480%	62,608,342	49,078,262	78.39%
		29424	Hartford Cas Ins Co	33,488,420	0.8173%	33,668,617	4,827,728	14.34%
		19682	Hartford Fire In Co	16,217,056	0.3958%	17,949,608	-9,760,744	-54.38%
		30104	Hartford Underwriters Ins Co	2,209,234	0.0539%	2,100,986	2,740,707	130.45%
		37478	Hartford Ins Co Of The Midwest	1,563,493	0.0382%	1,854,742	3,342,262	180.20%
		22357	Hartford Accident & Ind Co	318,800	0.0078%	319,044	-778,720	-244.08%
		34690	Property & Cas Ins Co Of Hartford	21,534	0.0005%	11,067	-827	-7.47%
				113,153,087	**2.7614%**	**118,512,406**	**49,448,668**	**41.72%**
11	510	NAVIGATORS GRP						
		42307	Navigators Ins Co	107,125,905	2.6143%	94,509,811	60,253,904	63.75%
				107,125,905	**2.6143%**	**94,509,811**	**60,253,904**	**63.75%**
12	1279	Arch Ins Grp						
		11150	Arch Ins Co	102,681,164	2.5059%	102,166,547	45,542,060	44.58%
				102,681,164	**2.5059%**	**102,166,547**	**45,542,060**	**44.58%**
13	761	ALLIANZ INS GRP						
		21873	Firemans Fund Ins Co	71,121,092	1.7357%	75,130,366	57,730,567	76.84%
		21857	American Ins Co	10,655,498	0.2600%	10,301,519	9,603,549	93.22%
		21881	National Surety Corp	7,924,603	0.1934%	6,329,307	13,894,421	219.53%
		21849	American Automobile Ins Co	6,397,494	0.1561%	6,420,420	4,471,626	69.65%
		35300	Allianz Global Risks US Ins Co	2,703,215	0.0660%	2,212,562	1,109,525	50.15%
		21865	Associated Ind Corp	2,561,813	0.0625%	2,487,665	15,457	0.62%
		22810	Chicago Ins Co	910,249	0.0222%	1,032,484	-1,227,129	-118.85%
				102,273,964	**2.4959%**	**103,914,323**	**85,598,016**	**82.37%**
14	84	American Financial Grp						
		16691	Great Amer Ins Co	45,307,518	1.1057%	46,166,055	20,905,526	45.28%
		26344	Great Amer Assur Co	27,761,230	0.6775%	29,746,007	23,244,800	78.14%
		22136	Great Amer Ins Co of NY	13,660,229	0.3334%	13,858,203	8,255,758	59.57%
		26832	Great Amer Alliance Ins Co	2,990,400	0.0730%	3,076,379	-1,580,947	-51.39%
		32620	National Interstate Ins Co	2,371,418	0.0579%	2,417,331	289,236	11.97%
				92,090,795	**2.2474%**	**95,263,975**	**51,114,373**	**53.66%**
15	501	Alleghany Grp						
		22314	RSUI Ind Co	69,431,534	1.6944%	70,715,996	53,901,484	76.22%
		18619	Platte River Ins Co	10,534,832	0.2571%	10,444,154	11,491,703	110.03%
		10472	Capitol Ind Corp	2,789,995	0.0681%	3,217,168	9,364,972	291.09%
				82,756,361	**2.0196%**	**84,377,318**	**74,758,159**	**88.60%**

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16	140	NATIONWIDE CORP GRP						
		19100	Amco Ins Co	28,122,599	0.6863%	27,512,584	19,508,568	70.91%
		15580	Scottsdale Ind Co	17,273,541	0.4215%	16,043,752	5,486,909	34.20%
		23787	Nationwide Mut Ins Co	13,607,677	0.3321%	12,419,872	10,741,328	86.49%
		28223	Nationwide Agribusiness Ins Co	9,799,753	0.2392%	9,263,740	2,728,718	29.46%
		11991	National Cas Co	6,474,592	0.1580%	7,859,416	-715,426	-9.10%
		42579	Allied Prop & Cas Ins Co	3,684,096	0.0899%	3,388,619	1,114,241	32.88%
		25453	Nationwide Ins Co Of Amer	1,063,889	0.0260%	855,251	428,006	50.04%
		13838	Farmland Mut Ins Co	62,463	0.0015%	45,355	106,438	234.68%
		23779	Nationwide Mut Fire Ins Co	43,443	0.0011%	48,853	12,449	25.48%
		37877	Nationwide Prop & Cas Ins Co	1,012	0.0000%	1,012	-4,064	-401.58%
		42587	Depositors Ins Co	486	0.0000%	364	-103	-28.30%
				80,133,551	**1.9556%**	**77,438,818**	**39,407,064**	**50.89%**
17	677	Philadelphia Consolidated Holding Grp						
		18058	Philadelphia Ind Ins Co	71,315,093	1.7404%	67,200,643	37,824,041	56.29%
				71,315,093	**1.7404%**	**67,200,643**	**37,824,041**	**56.29%**
18	150	OLD REPUBLIC GRP						
		24147	Old Republic Ins Co	38,961,501	0.9508%	41,495,889	5,529,842	13.33%
		24139	Old Republic Gen Ins Corp	25,396,119	0.6198%	25,528,965	13,390,152	52.45%
		11371	Great West Cas Co	366,485	0.0089%	373,859	97,332	26.03%
		40444	Old Republic Surety Co	3,592	0.0001%	25,875	1,481	5.72%
				64,727,697	**1.5796%**	**67,424,588**	**19,018,807**	**28.21%**
19	3416	AXIS Capital Grp						
		37273	Axis Ins Co	49,231,975	1.2015%	30,809,130	15,517,351	50.37%
		20370	AXIS Reins Co	3,856,567	0.0941%	12,278,515	39,607,978	322.58%
				53,088,542	**1.2956%**	**43,087,645**	**55,125,329**	**127.94%**
20	984	HCC INS HOLDINGS GRP						
		29599	US Specialty Ins Co	50,644,378	1.2359%	46,116,891	55,290,339	119.89%
				50,644,378	**1.2359%**	**46,116,891**	**55,290,339**	**119.89%**
21	98	WR Berkley Corp GRP						
		10510	Carolina Cas Ins Co	36,172,479	0.8828%	33,588,113	27,195,426	80.97%
		36684	Riverport Ins Co	8,632,488	0.2107%	8,842,708	3,209,008	36.29%
		25224	Great Divide Ins Co	2,201,731	0.0537%	1,576,536	-52,264	-3.32%
		40045	Starnet Ins Co	1,800,714	0.0439%	1,827,786	487,269	26.66%
		23612	Midwest Employers Cas Co	58,210	0.0014%	622,522	-1,723	-0.28%
				48,865,622	**1.1925%**	**46,457,665**	**30,837,716**	**66.38%**
22	8	ALLSTATE INS GRP						
		19232	Allstate Ins Co	44,612,157	1.0887%	28,800,018	39,484,912	137.10%
		10358	Encompass Ins Co	2,950,752	0.0720%	2,255,617	2,449,549	108.60%
				47,562,909	**1.1607%**	**31,055,635**	**41,934,461**	**135.03%**
23	36706	Lawyers Mut Ins Co						
		36706	Lawyers Mut Ins Co	46,631,139	1.1380%	47,590,986	18,513,886	38.90%
				46,631,139	**1.1380%**	**47,590,986**	**18,513,886**	**38.90%**

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24	31		BERKSHIRE HATHAWAY GRP					
		25895	United States Liability Ins Co	21,784,087	0.5316%	20,553,204	4,488,642	21.84%
		11967	General Star Natl Ins Co	9,233,964	0.2253%	9,831,962	3,008,685	30.60%
		22063	Government Employees Ins Co	6,314,498	0.1541%	5,611,082	6,370,889	113.54%
		38962	Genesis Ins Co	5,255,801	0.1283%	6,229,891	-3,141,630	-50.43%
		38865	California Ins Co	1,876,123	0.0458%	2,043,331	303,538	14.86%
		20052	National Liab & Fire Ins Co	130,054	0.0032%	143,120	-9,618	-6.72%
		34274	Central States Ind Co Of Omaha	92,172	0.0022%	92,172	62,089	67.36%
		11673	Redwood Fire & Cas Ins Co	69,912	0.0017%	50,916	2,876	5.65%
		20087	National Ind Co	5,018	0.0001%	5,047	5,231	103.65%
				44,761,629	**1.0924%**	**44,560,725**	**11,090,702**	**24.89%**
25	37621		Toyota Motor Ins Co					
		37621	Toyota Motor Ins Co	39,507,519	0.9642%	29,274,785	18,606,438	63.56%
				39,507,519	**0.9642%**	**29,274,785**	**18,606,438**	**63.56%**
26	36340		Camico Mut Ins Co					
		36340	Camico Mut Ins Co	33,471,370	0.8168%	33,163,156	16,262,801	49.04%
				33,471,370	**0.8168%**	**33,163,156**	**16,262,801**	**49.04%**
27	158		FAIRFAX FIN GRP					
		25054	Hudson Ins Co	14,870,657	0.3629%	13,975,754	-997,137	-7.13%
		21113	United States Fire Ins Co	5,780,028	0.1411%	3,842,700	3,636,544	94.64%
		21105	North River Ins Co	5,053,868	0.1233%	5,447,709	5,226,353	95.94%
		25534	TIG Ins Co	3,435,754	0.0838%	4,240,697	5,255,232	123.92%
		10936	Seneca Ins Co Inc	349,019	0.0085%	315,769	-181,455	-57.46%
				29,489,326	**0.7197%**	**27,822,629**	**12,939,537**	**46.51%**
28	1129		WHITE MOUNTAINS GRP					
		20648	Employers Fire Ins Co	12,248,920	0.2989%	7,579,093	3,370,970	44.48%
		20621	OneBeacon Amer Ins Co	10,493,093	0.2561%	10,088,868	2,940,930	29.15%
		21970	OneBeacon Ins Co	5,392,474	0.1316%	5,672,957	4,044,697	71.30%
				28,134,487	**0.6866%**	**23,340,918**	**10,356,597**	**44.37%**
29	161		TOPA EQUITIES LTD GRP					
		18031	Topa Ins Co	26,232,009	0.6402%	27,809,239	7,404,516	26.63%
				26,232,009	**0.6402%**	**27,809,239**	**7,404,516**	**26.63%**
30	37540		Beazley Ins Co Inc					
		37540	Beazley Ins Co Inc	25,761,281	0.6287%	21,442,252	11,224,003	52.35%
				25,761,281	**0.6287%**	**21,442,252**	**11,224,003**	**52.35%**
31	7		FEDERATED MUT GRP					
		13935	Federated Mut Ins Co	20,404,590	0.4980%	22,353,008	-1,535,617	-6.87%
		28304	Federated Serv Ins Co	3,169,184	0.0773%	3,332,075	919,663	27.60%
				23,573,774	**0.5753%**	**25,685,083**	**-615,954**	**-2.40%**
32	93		STATE NATL GRP					
		12831	State Natl Ins Co Inc	22,446,972	0.5478%	16,715,251	5,825,158	34.85%
				22,446,972	**0.5478%**	**16,715,251**	**5,825,158**	**34.85%**

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33	1326	KINGSWAY GRP						
		33855	Lincoln Gen Ins Co	19,644,959	0.4794%	42,308,254	22,609,201	53.44%
		42862	Universal Cas Co	41,350	0.0010%	22,893	0	0.00%
				19,686,309	**0.4804%**	**42,331,147**	**22,609,201**	**53.41%**
34	796	QBE INS GRP						
		25747	Unigard Ins Co	9,108,783	0.2223%	9,235,241	4,404,828	47.70%
		37257	Praetorian Ins Co	7,464,986	0.1822%	9,191,605	-1,494,871	-16.26%
		39217	QBE Ins Corp	1,089,600	0.0266%	1,116,004	125,660	11.26%
		16217	National Farmers Union Prop & Cas	595,825	0.0145%	624,677	8,013	1.28%
		37303	Redland Ins Co	189,505	0.0046%	268,024	-143,859	-53.67%
		27740	North Pointe Ins Co	121,370	0.0030%	175,375	78,976	45.03%
		25798	Unigard Ind Co	81,063	0.0020%	94,971	306,303	322.52%
		24449	Regent Ins Co	17,896	0.0004%	18,101	-3,663	-20.24%
		24414	General Cas Co Of WI	5,004	0.0001%	7,383	-13,681	-185.30%
				18,674,032	**0.4557%**	**20,731,381**	**3,267,706**	**15.76%**
35	1278	CALIFORNIA STATE AUTO GRP						
		15539	California State Auto Assn Inter Ins	12,289,713	0.2999%	11,707,606	8,273,500	70.67%
		10921	ACA Ins Co	5,354,896	0.1307%	4,797,096	72,855	1.52%
				17,644,609	**0.4306%**	**16,504,702**	**8,346,355**	**50.57%**
36	200	UNITED SERV AUTOMOBILE ASSN GRP						
		25941	USAA	12,400,719	0.3026%	12,349,919	4,098,107	33.18%
		25968	USAA Cas Ins Co	4,721,072	0.1152%	4,517,473	2,253,464	49.88%
		21253	Garrison Prop & Cas Ins Co	84,741	0.0021%	57,440	33,795	58.84%
		18600	USAA General Ind Co	2,423	0.0001%	804	464	57.71%
				17,208,955	**0.4200%**	**16,925,636**	**6,385,830**	**37.73%**
37	783	RLI INS GRP						
		13056	RLI Ins Co	15,057,944	0.3675%	13,386,625	26,967,652	201.45%
				15,057,944	**0.3675%**	**13,386,625**	**26,967,652**	**201.45%**
38	1346	AMERICAN SAFETY HOLDING GRP						
		39969	American Safety Cas Ins Co	14,027,927	0.3423%	7,810,273	-4,321,298	-55.33%
				14,027,927	**0.3423%**	**7,810,273**	**-4,321,298**	**-55.33%**
39	3239	Allied World Assur Holding Grp						
		19489	Allied World Assur Co US Inc	13,879,128	0.3387%	8,310,273	5,511,345	66.32%
		16624	Darwin Natl Assur Co	47,411	0.0012%	2,295	910	39.65%
				13,926,539	**0.3399%**	**8,312,568**	**5,512,255**	**66.31%**
40	306	CUNA MUT GRP						
		10847	Cumis Ins Society Inc	13,431,356	0.3278%	13,199,029	4,789,320	36.29%
				13,431,356	**0.3278%**	**13,199,029**	**4,789,320**	**36.29%**
41	1318	Auto Club Enterprises Ins Grp						
		15598	Interins Exch Of The Automobile Club	12,287,710	0.2999%	12,021,587	5,785,506	48.13%
				12,287,710	**0.2999%**	**12,021,587**	**5,785,506**	**48.13%**

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42	3098		Tokio Marine Holdings Inc GRP					
		12904	Tokio Marine & Nichido Fire Ins Co	12,254,341	0.2991%	13,290,880	-5,269,846	-39.65%
				12,254,341	**0.2991%**	**13,290,880**	**-5,269,846**	**-39.65%**
43	361		Munich Re Grp					
		19720	American Alt Ins Corp	8,110,290	0.1979%	7,997,709	-2,042,546	-25.54%
		23469	American Modern Home Ins Co	3,769,183	0.0920%	3,786,562	-170,873	-4.51%
				11,879,473	**0.2899%**	**11,784,271**	**-2,213,419**	**-18.78%**
44	785		MARKEL CORP GRP					
		28932	Markel Amer Ins Co	6,062,812	0.1480%	6,029,574	3,110,985	51.60%
		38970	Markel Ins Co	4,985,627	0.1217%	5,525,362	342,014	6.19%
				11,048,439	**0.2696%**	**11,554,936**	**3,452,999**	**29.88%**
45	169		SENTRY INS GRP					
		21180	Sentry Select Ins Co	7,526,967	0.1837%	7,911,634	2,956,259	37.37%
		24988	Sentry Ins A Mut Co	3,255,018	0.0794%	3,968,066	2,632,282	66.34%
				10,781,985	**0.2631%**	**11,879,700**	**5,588,541**	**47.04%**
46	155		PROGRESSIVE GRP					
		24260	Progressive Cas Ins Co	8,438,052	0.2059%	8,979,929	4,282,289	47.69%
		16322	Progressive Direct Ins Co	1,591,492	0.0388%	1,477,652	836,423	56.60%
		11770	United Fncl Cas Co	154,056	0.0038%	116,465	1,218	1.05%
		27804	Progressive West Ins Co	35,511	0.0009%	64,671	-1,683	-2.60%
		10193	Progressive Express Ins Co	12,461	0.0003%	12,783	-321	-2.51%
				10,231,572	**0.2497%**	**10,651,500**	**5,117,926**	**48.05%**
47	802		Capital Ins Grp					
		13544	California Capital Ins Co	8,120,990	0.1982%	7,859,391	5,574,710	70.93%
		23540	Monterey Ins Co	1,197,994	0.0292%	1,327,771	258,939	19.50%
		12890	Eagle W Ins Co	80,122	0.0020%	68,555	38,992	56.88%
				9,399,106	**0.2294%**	**9,255,717**	**5,872,641**	**63.45%**
48	41394		Benchmark Ins Co					
		41394	Benchmark Ins Co	9,384,391	0.2290%	7,346,922	839,730	11.43%
				9,384,391	**0.2290%**	**7,346,922**	**839,730**	**11.43%**
49	256		New York MARINE & GEN GRP					
		16608	New York Marine & Gen Ins Co	8,641,780	0.2109%	8,302,937	4,432,700	53.39%
				8,641,780	**0.2109%**	**8,302,937**	**4,432,700**	**53.39%**
50	2978		Mitsui Sumitomo Ins Grp					
		20362	Mitsui Sumitomo Ins Co of Amer	5,069,960	0.1237%	5,657,835	1,804,875	31.90%
		22551	Mitsui Sumitomo Ins USA Inc	2,996,047	0.0731%	2,436,742	1,775,440	72.86%
				8,066,007	**0.1968%**	**8,094,577**	**3,580,315**	**44.23%**
51	40134		SUA Ins Co					
		40134	SUA Ins Co	7,590,251	0.1852%	11,742,380	-235,413	-2.00%
				7,590,251	**0.1852%**	**11,742,380**	**-235,413**	**-2.00%**

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52	3569	Caterpillar Grp						
		11255	Caterpillar Ins Co	6,598,236	0.1610%	8,942,346	5,557,291	62.15%
				6,598,236	**0.1610%**	**8,942,346**	**5,557,291**	**62.15%**
53	660	MERCURY GEN GRP						
		11908	Mercury Cas Co	6,231,518	0.1521%	6,298,756	1,306,159	20.74%
				6,231,518	**0.1521%**	**6,298,756**	**1,306,159**	**20.74%**
54	181	SWISS RE GRP						
		39845	Westport Ins Corp	5,769,634	0.1408%	6,311,988	-33,866,326	-536.54%
		29874	North Amer Specialty Ins Co	351,044	0.0086%	2,038,804	-11,076,707	-543.29%
				6,120,678	**0.1494%**	**8,350,792**	**-44,943,033**	**-538.19%**
55	4381	Lightyear Delos Grp						
		35408	Delos Ins Co	5,676,552	0.1385%	6,056,307	2,145,588	35.43%
				5,676,552	**0.1385%**	**6,056,307**	**2,145,588**	**35.43%**
56	1330	Balboa Ins Grp						
		24813	Balboa Ins Co	5,480,777	0.1338%	2,643,894	5,897,083	223.05%
		24821	Meritplan Ins Co	115,576	0.0028%	117,918	-3,420	-2.90%
		24848	Newport Ins Co	7,326	0.0002%	7,008	142	2.03%
				5,603,679	**0.1368%**	**2,768,820**	**5,893,805**	**212.86%**
57	39861	Golden Bear Ins Co						
		39861	Golden Bear Ins Co	5,386,962	0.1315%	7,623,418	3,768,308	49.43%
				5,386,962	**0.1315%**	**7,623,418**	**3,768,308**	**49.43%**
58	225	IAT Reins Co Grp						
		26433	Harco Natl Ins Co	4,152,988	0.1014%	4,368,101	-5,151,028	-117.92%
		28886	Transguard Ins Co Of Amer Inc	520,782	0.0127%	564,468	-204,215	-36.18%
		13234	Wilshire Ins Co	396,415	0.0097%	400,513	102,852	25.68%
		23248	Occidental Fire & Cas Co Of NC	1,050	0.0000%	847	-12,541	-1480.64%
				5,071,235	**0.1238%**	**5,333,929**	**-5,264,932**	**-98.71%**
59	2898	Western Serv Contract Grp						
		37850	Pacific Specialty Ins Co	4,602,368	0.1123%	4,581,836	-1,854,634	-40.48%
				4,602,368	**0.1123%**	**4,581,836**	**-1,854,634**	**-40.48%**
60	62	EMC INS CO GRP						
		21415	Employers Mut Cas Co	4,567,155	0.1115%	4,610,407	666,233	14.45%
				4,567,155	**0.1115%**	**4,610,407**	**666,233**	**14.45%**
61	215	UNITRIN GRP						
		10914	Kemper Independence Ins Co	3,294,499	0.0804%	3,176,883	1,934,675	60.90%
		14133	Valley Ins Co	1,193,473	0.0291%	1,797,565	1,374,698	76.48%
		16063	Unitrin Auto & Home Ins Co	27,557	0.0007%	28,462	2,640,789	9278.30%
		31968	Merastar Ins Co	4,692	0.0001%	5,767	-631	-10.94%
				4,520,221	**0.1103%**	**5,008,677**	**5,949,531**	**118.78%**

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62	9		JPMorgan Chase & Co Grp					
		22985	Sequoia Ins Co	4,406,239	0.1075%	4,496,449	-332,300	-7.39%
		12832	Personal Express Ins Co	79,660	0.0019%	53,279	17,598	33.03%
				4,485,899	**0.1095%**	**4,549,728**	**-314,702**	**-6.92%**
63	23		BCS INS GRP					
		38245	BCS Ins Co	3,858,533	0.0942%	3,658,476	3,544,744	96.89%
				3,858,533	**0.0942%**	**3,658,476**	**3,544,744**	**96.89%**
64	748		Meadowbrook Ins Grp					
		18023	Star Ins Co	2,778,301	0.0678%	2,385,447	1,139,701	47.78%
		25780	Williamsburg Natl Ins Co	1,008,791	0.0246%	2,014,461	841,595	41.78%
		21903	Procentury Ins Co	55,400	0.0014%	15,495	7,967	51.42%
				3,842,492	**0.0938%**	**4,415,403**	**1,989,263**	**45.05%**
65	303		GUIDEONE INS GRP					
		15032	Guideone Mut Ins Co	3,617,059	0.0883%	3,934,950	6,590,632	167.49%
		14559	Guideone Specialty Mut Ins Co	56,256	0.0014%	56,260	10,504	18.67%
				3,673,315	**0.0896%**	**3,991,210**	**6,601,136**	**165.39%**
66	479		IFG CO GRP					
		11177	First Fin Ins Co	3,622,456	0.0884%	3,936,493	4,446,308	112.95%
				3,622,456	**0.0884%**	**3,936,493**	**4,446,308**	**112.95%**
67	4254		The Warranty Grp					
		40827	Virginia Surety Co Inc	3,607,653	0.0880%	4,939,687	36,352,682	735.93%
				3,607,653	**0.0880%**	**4,939,687**	**36,352,682**	**735.93%**
68	689		BANKERS INS GRP					
		33162	Bankers Ins Co	2,973,416	0.0726%	4,057,385	-420,262	-10.36%
				2,973,416	**0.0726%**	**4,057,385**	**-420,262**	**-10.36%**
69	19		Assurant Inc Grp					
		10111	American Bankers Ins Co Of FL	2,466,119	0.0602%	2,164,958	2,133,485	98.55%
		19615	American Reliable Ins Co	480,308	0.0117%	514,078	214,885	41.80%
				2,946,427	**0.0719%**	**2,679,036**	**2,348,370**	**87.66%**
70	645		OREGON MUT GRP					
		14907	Oregon Mut Ins Co	2,747,781	0.0671%	2,655,244	1,104,292	41.59%
				2,747,781	**0.0671%**	**2,655,244**	**1,104,292**	**41.59%**
71	291		MOTORISTS MUT					
		13331	American Hardware Mut Ins Co	2,672,087	0.0652%	2,515,322	816,767	32.47%
				2,672,087	**0.0652%**	**2,515,322**	**816,767**	**32.47%**
72	3479		Merchants Bonding Co Grp					
		14494	Merchants Bonding Co a Mut	2,670,293	0.0652%	3,128,104	613,357	19.61%
				2,670,293	**0.0652%**	**3,128,104**	**613,357**	**19.61%**

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73	2698		ProAssurance Corp Grp					
		10222	PACO Assur Co Inc	2,618,482	0.0639%	2,478,068	1,736,549	70.08%
		14460	Podiatry Ins Co Of Amer	34,403	0.0008%	35,109	191,928	546.66%
				2,652,885	**0.0647%**	**2,513,177**	**1,928,477**	**76.73%**
74	21172		Vanliner Ins Co					
		21172	Vanliner Ins Co	2,549,673	0.0622%	2,684,518	291,437	10.86%
				2,549,673	**0.0622%**	**2,684,518**	**291,437**	**10.86%**
75	3786		Endurance Grp					
		43630	American Merchants Cas	2,533,688	0.0618%	1,269,424	812,141	63.98%
				2,533,688	**0.0618%**	**1,269,424**	**812,141**	**63.98%**
76	3219		Sompo Japan Ins Grp					
		11126	Sompo Japan Ins Co of Amer	2,525,242	0.0616%	2,627,902	-251,648	-9.58%
				2,525,242	**0.0616%**	**2,627,902**	**-251,648**	**-9.58%**
77	88		The Hanover Ins Grp					
		42552	Nova Cas Co	1,942,936	0.0474%	761,879	367,137	48.19%
		22292	Hanover Ins Co	462,861	0.0113%	415,289	920,924	221.75%
		22306	Massachusetts Bay Ins Co	21,745	0.0005%	17,461	-34,942	-200.11%
				2,427,542	**0.0592%**	**1,194,629**	**1,253,119**	**104.90%**
78	920		UNITED NATL GRP					
		42048	Diamond State Ins Co	2,209,240	0.0539%	2,837,044	484,012	17.06%
		41335	United Natl Specialty Ins Co	759	0.0000%	1,346	-1,071	-79.57%
				2,209,999	**0.0539%**	**2,838,390**	**482,941**	**17.01%**
79	4509		Ironshore Grp					
		23647	Ironshore Ind Inc	2,193,028	0.0535%	727,545	431,132	59.26%
				2,193,028	**0.0535%**	**727,545**	**431,132**	**59.26%**
80	323		CIVIL SERV EMPLOYEE GRP					
		10693	Civil Serv Employees Ins Co	1,671,619	0.0408%	1,719,064	625,008	36.36%
		18953	CSE Safeguard Ins Co	507,344	0.0124%	397,702	624,007	156.90%
				2,178,963	**0.0532%**	**2,116,766**	**1,249,015**	**59.01%**
81	18767		Church Mut Ins Co					
		18767	Church Mut Ins Co	2,175,287	0.0531%	2,114,439	484,944	22.93%
				2,175,287	**0.0531%**	**2,114,439**	**484,944**	**22.93%**
82	457		ARGONAUT GRP					
		19860	Argonaut Great Central Ins Co	1,129,053	0.0276%	1,067,090	149,678	14.03%
		19801	Argonaut Ins Co	881,689	0.0215%	817,368	-359,329	-43.96%
				2,010,742	**0.0491%**	**1,884,458**	**-209,651**	**-11.13%**
83	831		DOCTORS CO GRP					
		10352	Scpie Ind Co	1,413,105	0.0345%	1,834,503	694,608	37.86%
		39152	American Hlthcare Ind Co	253,672	0.0062%	456,917	260,885	57.10%
				1,666,777	**0.0407%**	**2,291,420**	**955,493**	**41.70%**

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84	28		AMICA MUT GRP					
		19976	Amica Mut Ins Co	1,601,516	0.0391%	1,550,428	-236,708	-15.27%
				1,601,516	**0.0391%**	**1,550,428**	**-236,708**	**-15.27%**
85	83		GRANGE INS GRP					
		22101	Grange Ins Assn	1,508,226	0.0368%	1,476,069	334,876	22.69%
				1,508,226	**0.0368%**	**1,476,069**	**334,876**	**22.69%**
86	1114		MERCER INS GRP					
		31453	Financial Pacific Ins Co	1,479,293	0.0361%	1,534,430	1,686	0.11%
				1,479,293	**0.0361%**	**1,534,430**	**1,686**	**0.11%**
87	27073		Nipponkoa Ins Co Ltd US Br					
		27073	Nipponkoa Ins Co Ltd US Br	1,425,298	0.0348%	1,381,571	1,132,599	81.98%
				1,425,298	**0.0348%**	**1,381,571**	**1,132,599**	**81.98%**
88	1218		PENN AMER GRP					
		32859	Penn Amer Ins Co	1,423,968	0.0348%	1,802,077	1,839,920	102.10%
				1,423,968	**0.0348%**	**1,802,077**	**1,839,920**	**102.10%**
89	70		FIRST AMER TITLE GRP					
		34525	First Amer Specilaty Ins Co	1,281,729	0.0313%	1,301,882	897,162	68.91%
				1,281,729	**0.0313%**	**1,301,882**	**897,162**	**68.91%**
90	456		LANCER FINANCIAL GRP					
		26077	Lancer Ins Co	1,275,236	0.0311%	1,374,962	803,336	58.43%
				1,275,236	**0.0311%**	**1,374,962**	**803,336**	**58.43%**
91	2538		Amtrust Grp					
		25011	Wesco Ins Co	870,665	0.0212%	386,816	184,875	47.79%
		19879	Security Natl Ins Co	389,730	0.0095%	96,141	10,249	10.66%
				1,260,395	**0.0308%**	**482,957**	**195,124**	**40.40%**
92	18538		Bancinsure Inc					
		18538	Bancinsure Inc	1,202,689	0.0294%	1,312,715	916,918	69.85%
				1,202,689	**0.0294%**	**1,312,715**	**916,918**	**69.85%**
93	349		FLORISTS MUT GRP					
		13978	Florists Mut Ins Co	1,140,299	0.0278%	1,195,727	-13,270	-1.11%
				1,140,299	**0.0278%**	**1,195,727**	**-13,270**	**-1.11%**
94	4662		Ariel Holdings Group					
		26611	Valiant Ins Co	1,050,010	0.0256%	90,265	58,672	65.00%
				1,050,010	**0.0256%**	**90,265**	**58,672**	**65.00%**
95	1331		Glencoe US Holdings Grp					
		10340	Stonington Ins Co	1,044,253	0.0255%	601,585	167,805	27.89%
				1,044,253	**0.0255%**	**601,585**	**167,805**	**27.89%**
96	517		HANNOVER GRP					
		20532	Clarendon Natl Ins Co	633,090	0.0155%	927,856	-2,129,961	-229.56%
		41343	Gerling Amer Ins Co	329,348	0.0080%	333,379	-12,882,653	-3864.27%
				962,438	**0.0235%**	**1,261,235**	**-15,012,614**	**-1190.31%**

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97	869		MINNESOTA MUT GRP					
		10054	Securian Cas Co	938,628	0.0229%	938,302	460,774	49.11%
				938,628	**0.0229%**	**938,302**	**460,774**	**49.11%**
98	36790		Springfield Ins Co Inc					
		36790	Springfield Ins Co Inc	854,264	0.0208%	799,297	246,512	30.84%
				854,264	**0.0208%**	**799,297**	**246,512**	**30.84%**
99	781		UNION LABOR GRP					
		37893	Ullico Cas Co	835,598	0.0204%	796,613	23,712	2.98%
				835,598	**0.0204%**	**796,613**	**23,712**	**2.98%**
100	670		FIDELITY NATL FIN GRP					
		25180	Fidelity Natl Ins Co	803,859	0.0196%	822,276	316,281	38.46%
		16578	Fidelity Natl Prop & Cas Ins Co	8,643	0.0002%	2,650	0	0.00%
				812,502	**0.0198%**	**824,926**	**316,281**	**38.34%**
101	3703		Tower Grp					
		44300	Tower Ins Co Of NY	726,183	0.0177%	109,682	284,393	259.29%
				726,183	**0.0177%**	**109,682**	**284,393**	**259.29%**
102	75		Insco Ins Services Grp					
		12718	Developers Surety & Ind Co	694,025	0.0169%	265,115	396,772	149.66%
				694,025	**0.0169%**	**265,115**	**396,772**	**149.66%**
103	4		Ameriprise Fin Grp					
		29068	IDS Prop Cas Ins Co	688,455	0.0168%	620,122	0	0.00%
				688,455	**0.0168%**	**620,122**	**0**	**0.00%**
104	14010		Crusader Ins Co					
		14010	Crusader Ins Co	661,769	0.0162%	1,065,727	1,601,783	150.30%
				661,769	**0.0162%**	**1,065,727**	**1,601,783**	**150.30%**
105	1		AETNA GRP					
		36153	Aetna Ins Co of CT	652,606	0.0159%	598,222	1,603,433	268.03%
				652,606	**0.0159%**	**598,222**	**1,603,433**	**268.03%**
106	350		General Electric Grp					
		32077	Heritage Cas Ins Co	599,242	0.0146%	599,242	297,659	49.67%
				599,242	**0.0146%**	**599,242**	**297,659**	**49.67%**
107	816		COMMERCE INC GRP					
		19941	American Commerce Ins Co	530,010	0.0129%	134,470	0	0.00%
		13161	Commerce W Ins Co	39,133	0.0010%	43,161	330	0.76%
				569,143	**0.0139%**	**177,631**	**330**	**0.19%**
108	408		AMERICAN NATL FIN GRP					
		11048	Pacific Prop & Cas Co	561,772	0.0137%	548,798	1,320,708	240.65%
				561,772	**0.0137%**	**548,798**	**1,320,708**	**240.65%**
109	458		PROTECTIVE LIFE INS GRP					
		35769	Lyndon Prop Ins Co	510,611	0.0125%	356,367	72,863	20.45%
				510,611	**0.0125%**	**356,367**	**72,863**	**20.45%**

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110	968	AXA INS GRP						
		33022	AXA Ins Co	476,798	0.0116%	476,375	5,742	1.21%
				476,798	**0.0116%**	**476,375**	**5,742**	**1.21%**
111	32107	Sutter Ins Co						
		32107	Sutter Ins Co	457,151	0.0112%	346,308	487,778	140.85%
				457,151	**0.0112%**	**346,308**	**487,778**	**140.85%**
112	853	PUBLIC SERV GRP						
		15059	Public Service Mut Ins Co	447,304	0.0109%	519,175	101,918	19.63%
				447,304	**0.0109%**	**519,175**	**101,918**	**19.63%**
113	57	ELECTRIC INS GRP						
		21261	Electric Ins Co	405,765	0.0099%	389,126	-58,981	-15.16%
				405,765	**0.0099%**	**389,126**	**-58,981**	**-15.16%**
114	608	MEDICAL INS EXCH OF CA GRP						
		32433	Medical Ins Exch Of CA	268,397	0.0066%	268,645	-40,793	-15.18%
				268,397	**0.0066%**	**268,645**	**-40,793**	**-15.18%**
115	201	UTICA GRP						
		25976	Utica Mut Ins Co	253,148	0.0062%	255,609	13,183	5.16%
		25984	Graphic Arts Mut Ins Co	1,629	0.0000%	1,277	-116	-9.08%
				254,777	**0.0062%**	**256,886**	**13,067**	**5.09%**
116	1169	GENERALI GRP						
		11231	Generali Us Branch	252,852	0.0062%	276,393	130,908	47.36%
				252,852	**0.0062%**	**276,393**	**130,908**	**47.36%**
117	16705	Dealers Assur Co						
		16705	Dealers Assur Co	230,695	0.0056%	254,905	0	0.00%
				230,695	**0.0056%**	**254,905**	**0**	**0.00%**
118	300	HORACE MANN GRP						
		22578	Horace Mann Ins Co	210,178	0.0051%	197,533	634,385	321.15%
		22756	Horace Mann Prop & Cas Ins Co	18,083	0.0004%	17,356	0	0.00%
				228,261	**0.0056%**	**214,889**	**634,385**	**295.22%**
119	41459	Armed Forces Ins Exch						
		41459	Armed Forces Ins Exch	217,673	0.0053%	202,420	-52,833	-26.10%
				217,673	**0.0053%**	**202,420**	**-52,833**	**-26.10%**
120	866	WESTERN WORLD GRP						
		40436	Stratford Ins Co	196,992	0.0048%	188,356	212,263	112.69%
				196,992	**0.0048%**	**188,356**	**212,263**	**112.69%**
121	767	Pennsylvania Manufacturers Grp						
		41424	Pennsylvania Manufacturers Ind Co	159,661	0.0039%	136,788	50,738	37.09%
		12262	Pennsylvania Manufacturers Assoc Ins	24,922	0.0006%	38,578	-22,052	-57.16%
				184,583	**0.0045%**	**175,366**	**28,686**	**16.36%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OTHER LIABILITY [17.1]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
122	241		METROPOLITAN GRP					
		25321	Metropolitan Drt Prop & Cas Ins Co	172,042	0.0042%	157,506	109,907	69.78%
				172,042	**0.0042%**	**157,506**	**109,907**	**69.78%**
123	11118		Federated Rural Electric Ins Exch					
		11118	Federated Rural Electric Ins Exch	149,912	0.0037%	150,731	30,294	20.10%
				149,912	**0.0037%**	**150,731**	**30,294**	**20.10%**
124	124		AMERISURE CO GRP					
		23396	Amerisure Mut Ins Co	129,433	0.0032%	133,216	11,908	8.94%
				129,433	**0.0032%**	**133,216**	**11,908**	**8.94%**
125	15768		Merced Mut Ins Co					
		15768	Merced Mut Ins Co	121,019	0.0030%	122,656	63,256	51.57%
				121,019	**0.0030%**	**122,656**	**63,256**	**51.57%**
126	20613		Sparta Ins Co					
		20613	Sparta Ins Co	115,472	0.0028%	9,885	5,813	58.81%
				115,472	**0.0028%**	**9,885**	**5,813**	**58.81%**
127	244		CINCINNATI FIN GRP					
		10677	Cincinnati Ins Co	114,944	0.0028%	159,109	-54,154	-34.04%
				114,944	**0.0028%**	**159,109**	**-54,154**	**-34.04%**
128	13528		Brotherhood Mut Ins Co					
		13528	Brotherhood Mut Ins Co	82,243	0.0020%	25,257	5,310	21.02%
				82,243	**0.0020%**	**25,257**	**5,310**	**21.02%**
129	38733		Alaska Natl Ins Co					
		38733	Alaska Natl Ins Co	80,003	0.0020%	58,301	14,521	24.91%
				80,003	**0.0020%**	**58,301**	**14,521**	**24.91%**
130	246		INDIANA LUMBERMENS GRP					
		14265	Indiana Lumbermens Mut Ins Co	58,960	0.0014%	28,173	6,000	21.30%
				58,960	**0.0014%**	**28,173**	**6,000**	**21.30%**
131	3764		Cardif Holdings Grp					
		21075	Cardif Prop & Cas Ins Co	39,363	0.0010%	39,363	-20,654,888	-52472.85%
				39,363	**0.0010%**	**39,363**	**-20,654,888**	**-52472.85%**
132	10499		Chrysler Ins Co					
		10499	Chrysler Ins Co	32,081	0.0008%	20,927	27,212	130.03%
				32,081	**0.0008%**	**20,927**	**27,212**	**130.03%**
133	27480		California Mut Ins Co					
		27480	California Mut Ins Co	21,631	0.0005%	21,004	31,000	147.59%
				21,631	**0.0005%**	**21,004**	**31,000**	**147.59%**
134	108		LUMBERMENS MUT CAS GRP					
		22977	Lumbermens Mut Cas Co	6,058	0.0001%	50,738	2,533,715	4993.72%
				6,058	**0.0001%**	**50,738**	**2,533,715**	**4993.72%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OTHER LIABILITY [17.1]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
135	40398		American Fuji Fire & Marine Ins Co					
		40398	American Fuji Fire & Marine Ins Co	4,872	0.0001%	4,872	-5,317	-109.13%
				4,872	**0.0001%**	**4,872**	**-5,317**	**-109.13%**
136	775		PHARMACISTS MUT GRP					
		13714	Pharmacists Mut Ins Co	2,340	0.0001%	983	200	20.35%
				2,340	**0.0001%**	**983**	**200**	**20.35%**
137	23663		National Amer Ins Co					
		23663	National Amer Ins Co	1,794	0.0000%	1,840	-6,937	-377.01%
				1,794	**0.0000%**	**1,840**	**-6,937**	**-377.01%**
138	37206		Contractors Bonding & Ins Co					
		37206	Contractors Bonding & Ins Co	1,247	0.0000%	1,304	-16,484	-1264.11%
				1,247	**0.0000%**	**1,304**	**-16,484**	**-1264.11%**
139	867		Baldwin & Lyons Grp					
		12416	Protective Ins Co	1	0.0000%	1	1	100.00%
				1	**0.0000%**	**1**	**1**	**100.00%**
			Line Total:	**4,097,637,131**	**100.0000%**	**4,188,477,472**	**2,606,965,447**	**62.24%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: EXCESS WORKERS' COMPENSATION [17.3]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	12		AMERICAN INTL GRP					
		19445	National Union Fire Ins Co Of Pitts	40,740,086	23.7608%	25,403,853	14,734,235	58.00%
		19380	American Home Assur Co	1,020,800	0.5954%	436,071	252,921	58.00%
				41,760,886	**24.3561%**	**25,839,924**	**14,987,156**	**58.00%**
2	626		Ace Ltd Grp					
		22667	Ace Amer Ins Co	27,586,327	16.0891%	23,958,921	8,338,314	34.80%
				27,586,327	**16.0891%**	**23,958,921**	**8,338,314**	**34.80%**
3	74		DELPHI FIN GRP					
		15105	Safety Natl Cas Corp	24,480,646	14.2778%	22,023,870	11,469,028	52.08%
				24,480,646	**14.2778%**	**22,023,870**	**11,469,028**	**52.08%**
4	111		LIBERTY MUT GRP					
		42404	Liberty Ins Corp	18,379,030	10.7192%	18,560,393	11,365,539	61.24%
				18,379,030	**10.7192%**	**18,560,393**	**11,365,539**	**61.24%**
5	1279		Arch Ins Grp					
		11150	Arch Ins Co	13,192,134	7.6940%	7,667,410	2,805,803	36.59%
				13,192,134	**7.6940%**	**7,667,410**	**2,805,803**	**36.59%**
6	84		American Financial Grp					
		22179	Republic Ind Co Of Amer	12,028,762	7.0155%	8,656,225	2,325,600	26.87%
				12,028,762	**7.0155%**	**8,656,225**	**2,325,600**	**26.87%**
7	256		New York MARINE & GEN GRP					
		16608	New York Marine & Gen Ins Co	8,017,624	4.6761%	7,996,157	3,290,299	41.15%
				8,017,624	**4.6761%**	**7,996,157**	**3,290,299**	**41.15%**
8	212		ZURICH INS GRP					
		16535	Zurich American Ins Co	6,517,559	3.8012%	4,699,230	24,865,834	529.15%
		26247	American Guar & Liab Ins	100,443	0.0586%	-2,225,700	2,477,886	-111.33%
				6,618,002	**3.8598%**	**2,473,530**	**27,343,720**	**1105.45%**
9	98		WR Berkley Corp GRP					
		23612	Midwest Employers Cas Co	5,404,427	3.1520%	6,040,615	10,719,168	177.45%
				5,404,427	**3.1520%**	**6,040,615**	**10,719,168**	**177.45%**
10	748		Meadowbrook Ins Grp					
		18023	Star Ins Co	3,950,660	2.3041%	2,830,291	643,700	22.74%
				3,950,660	**2.3041%**	**2,830,291**	**643,700**	**22.74%**
11	1285		XL AMER GRP					
		37885	XL Specialty Ins Co	2,189,868	1.2772%	824,864	5,314,726	644.32%
				2,189,868	**1.2772%**	**824,864**	**5,314,726**	**644.32%**
12	150		OLD REPUBLIC GRP					
		24147	Old Republic Ins Co	2,049,846	1.1955%	2,191,330	188,316	8.59%
				2,049,846	**1.1955%**	**2,191,330**	**188,316**	**8.59%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: EXCESS WORKERS' COMPENSATION [17.3]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
13	40134	SUA Ins Co						
		40134	SUA Ins Co	2,042,576	1.1913%	2,053,962	657,513	32.01%
				2,042,576	**1.1913%**	**2,053,962**	**657,513**	**32.01%**
14	3548	Travelers Grp						
		36463	Discover Prop & Cas Ins Co	1,584,140	0.9239%	1,954,044	7,420,378	379.74%
		25887	US Fidelity & Guaranty Co	320,506	0.1869%	50,352	7,344,602	14586.51%
		25674	Travelers Property Cas Co Of Amer	38,860	0.0227%	42,684	4,862,234	11391.23%
				1,943,506	**1.1335%**	**2,047,080**	**19,627,214**	**958.79%**
15	218	CNA INS GRP						
		20443	Continental Cas Co	968,090	0.5646%	968,090	-27,423,935	-2832.79%
				968,090	**0.5646%**	**968,090**	**-27,423,935**	**-2832.79%**
16	3098	Tokio Marine Holdings Inc GRP						
		12904	Tokio Marine & Nichido Fire Ins Co	268,601	0.1567%	272,392	2,038,321	748.30%
				268,601	**0.1567%**	**272,392**	**2,038,321**	**748.30%**
17	88	The Hanover Ins Grp						
		42552	Nova Cas Co	240,729	0.1404%	247,092	169,662	68.66%
				240,729	**0.1404%**	**247,092**	**169,662**	**68.66%**
18	796	QBE INS GRP						
		37257	Praetorian Ins Co	186,237	0.1086%	5,524,631	10,562,988	191.20%
				186,237	**0.1086%**	**5,524,631**	**10,562,988**	**191.20%**
19	306	CUNA MUT GRP						
		10847	Cumis Ins Society Inc	104,631	0.0610%	104,631	0	0.00%
				104,631	**0.0610%**	**104,631**	**0**	**0.00%**
20	91	HARTFORD FIRE & CAS GRP						
		29424	Hartford Cas Ins Co	24,355	0.0142%	64,589	-472,733	-731.91%
				24,355	**0.0142%**	**64,589**	**-472,733**	**-731.91%**
21	169	SENTRY INS GRP						
		24988	Sentry Ins A Mut Co	22,132	0.0129%	94,496	167,395	177.15%
				22,132	**0.0129%**	**94,496**	**167,395**	**177.15%**
22	1208	GRAY INS GRP						
		36307	Gray Ins Co	256	0.0001%	256	3,590	1402.34%
				256	**0.0001%**	**256**	**3,590**	**1402.34%**
			Line Total:	**171,459,325**	**100.0000%**	**140,440,749**	**104,121,384**	**74.14%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRODUCTS LIABILITY [18]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	38	CHUBB & SON INC GRP						
		20281	Federal Ins Co	44,113,287	20.0635%	45,091,993	8,109,365	17.98%
		20397	Vigilant Ins Co	307,885	0.1400%	376,023	784,326	208.58%
		20303	Great Northern Ins Co	246,880	0.1123%	242,872	390,712	160.87%
		20346	Pacific Ind Co	46,419	0.0211%	177,762	1,772,133	996.91%
				44,714,471	**20.3370%**	**45,888,650**	**11,056,536**	**24.09%**
2	57	ELECTRIC INS GRP						
		21261	Electric Ins Co	23,060,919	10.4885%	23,060,919	13,518,657	58.62%
				23,060,919	**10.4885%**	**23,060,919**	**13,518,657**	**58.62%**
3	91	HARTFORD FIRE & CAS GRP						
		19682	Hartford Fire In Co	18,695,390	8.5030%	19,140,018	4,144,243	21.65%
		29459	Twin City Fire Ins Co Co	1,465,189	0.6664%	1,443,123	600,314	41.60%
		37478	Hartford Ins Co Of The Midwest	348,848	0.1587%	460,271	1,314,585	285.61%
		29424	Hartford Cas Ins Co	245,799	0.1118%	234,486	7,310	3.12%
		30104	Hartford Underwriters Ins Co	78,568	0.0357%	44,808	11,956	26.68%
		34690	Property & Cas Ins Co Of Hartford	2,329	0.0011%	1,498	299	19.96%
				20,836,123	**9.4767%**	**21,324,204**	**6,078,707**	**28.51%**
4	212	ZURICH INS GRP						
		26247	American Guar & Liab Ins	8,406,867	3.8236%	9,008,459	59,312,060	658.40%
		16535	Zurich American Ins Co	5,895,083	2.6812%	7,219,305	1,345,049	18.63%
		41181	Universal Underwriters Ins Co	3,552,174	1.6156%	3,835,076	4,222,611	110.11%
		21326	Empire Fire & Marine Ins Co	685,253	0.3117%	695,210	161,277	23.20%
		40142	American Zurich Ins Co	462,341	0.2103%	472,593	-7,046	-1.49%
		21652	Farmers Ins Exch	32,189	0.0146%	35,100	60,814	173.26%
		21709	Truck Ins Exch	11,034	0.0050%	12,661	-63,497	-501.52%
				19,044,941	**8.6620%**	**21,278,404**	**65,031,268**	**305.62%**
5	3548	Travelers Grp						
		24767	St Paul Fire & Marine Ins Co	5,439,995	2.4742%	5,614,746	33,552,937	597.59%
		25674	Travelers Property Cas Co Of Amer	4,287,177	1.9499%	4,122,965	11,029,382	267.51%
		24791	St Paul Mercury Ins Co	3,454,713	1.5713%	3,337,411	1,770,001	53.04%
		36463	Discover Prop & Cas Ins Co	487,769	0.2218%	439,697	1,489,246	338.70%
		25682	Travelers Ind Co Of CT	240,398	0.1093%	131,021	885,713	676.01%
		24775	St Paul Guardian Ins Co	77,449	0.0352%	68,730	389,102	566.13%
		24015	Northland Ins Co	48,450	0.0220%	63,553	-1,378	-2.17%
		35386	Fidelity & Guar Ins Co	5,580	0.0025%	5,580	-51,474	-922.47%
				14,041,531	**6.3863%**	**13,783,703**	**49,063,529**	**355.95%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRODUCTS LIABILITY [18]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
6	111	LIBERTY MUT GRP						
		23035	Liberty Mut Fire Ins Co	7,997,289	3.6373%	7,648,720	946,145	12.37%
		42404	Liberty Ins Corp	1,310,429	0.5960%	1,355,557	642,573	47.40%
		24198	Peerless Ins Co	1,044,482	0.4750%	1,061,495	507,373	47.80%
		23043	Liberty Mut Ins Co	745,866	0.3392%	787,126	462,688	58.78%
		26069	Wausau Business Ins Co	591,667	0.2691%	646,955	264,752	40.92%
		19704	American States Ins Co	531,399	0.2417%	540,997	21,160	3.91%
		24724	First Natl Ins Co Of Amer	284,414	0.1294%	282,261	8,999	3.19%
		26042	Wausau Underwriters Ins Co	219,757	0.0999%	176,830	680,485	384.82%
		33600	LM Ins Corp	193,235	0.0879%	187,666	46,530	24.79%
		24732	General Ins Co Of Amer	183,080	0.0833%	157,721	1,046,742	663.67%
		24171	Netherlands Ins Co The	28,208	0.0128%	29,652	33,021	111.36%
		19690	American Economy Ins Co	27,671	0.0126%	31,924	50,321	157.63%
		18333	Peerless Ind Ins Co	24,712	0.0112%	5,490	2,980	54.28%
		21458	Employers Ins of Wausau	15,868	0.0072%	150,759	1,812,339	1202.14%
		10836	Golden Eagle Ins Corp	13,754	0.0063%	15,418	4,676	30.33%
		19917	Liberty Ins Underwriters Inc	13,379	0.0061%	789	394	49.94%
				13,225,210	**6.0151%**	**13,079,360**	**6,531,178**	**49.93%**
7	3098	Tokio Marine Holdings Inc GRP						
		12904	Tokio Marine & Nichido Fire Ins Co	11,766,024	5.3514%	9,729,769	3,383,351	34.77%
				11,766,024	**5.3514%**	**9,729,769**	**3,383,351**	**34.77%**
8	218	CNA INS GRP						
		20478	National Fire Ins Co Of Hartford	4,909,879	2.2331%	2,100,540	2,468,310	117.51%
		20508	Valley Forge Ins Co	2,525,777	1.1488%	1,125,583	1,887,706	167.71%
		20443	Continental Cas Co	1,843,160	0.8383%	1,393,561	4,373,876	313.86%
		20494	Transportation Ins Co	947,600	0.4310%	1,027,603	-1,525,351	-148.44%
		35289	Continental Ins Co	601,156	0.2734%	277,083	-416,937	-150.47%
		20427	American Cas Co Of Reading PA	32,942	0.0150%	53,314	405,030	759.71%
				10,860,514	**4.9396%**	**5,977,684**	**7,192,634**	**120.32%**
9	140	NATIONWIDE CORP GRP						
		28223	Nationwide Agribusiness Ins Co	5,110,265	2.3242%	4,955,549	2,689,379	54.27%
		19100	Amco Ins Co	2,108,208	0.9589%	2,036,027	1,914,641	94.04%
		23787	Nationwide Mut Ins Co	1,931,665	0.8786%	1,989,087	1,638,294	82.36%
		25453	Nationwide Ins Co Of Amer	35,697	0.0162%	29,416	8,757	29.77%
		13838	Farmland Mut Ins Co	24	0.0000%	3,147	-3,894	-123.74%
				9,185,859	**4.1779%**	**9,013,226**	**6,247,177**	**69.31%**
10	761	ALLIANZ INS GRP						
		21873	Firemans Fund Ins Co	4,969,865	2.2604%	5,913,186	-165,243,743	-2794.50%
		35300	Allianz Global Risks US Ins Co	1,927,725	0.8768%	2,380,331	-2,764,510	-116.14%
		21881	National Surety Corp	922,511	0.4196%	790,203	8,603	1.09%
		21857	American Ins Co	548,749	0.2496%	556,503	533,372	95.84%
		21865	Associated Ind Corp	129,887	0.0591%	108,124	-141,178	-130.57%
		21849	American Automobile Ins Co	19,832	0.0090%	24,509	-13,926	-56.82%
				8,518,569	**3.8744%**	**9,772,856**	**-167,621,382**	**-1715.17%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRODUCTS LIABILITY [18]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
11	1113		MEDMARK INS GRP					
		22241	Medmarc Cas Ins Co	5,998,301	2.7281%	5,645,416	1,642,730	29.10%
				5,998,301	**2.7281%**	**5,645,416**	**1,642,730**	**29.10%**
12	3219		Sompo Japan Ins Grp					
		11126	Sompo Japan Ins Co of Amer	5,149,583	2.3421%	4,903,312	-4,153,779	-84.71%
				5,149,583	**2.3421%**	**4,903,312**	**-4,153,779**	**-84.71%**
13	626		Ace Ltd Grp					
		21121	Westchester Fire Ins Co	4,004,339	1.8212%	4,895,834	76,053,290	1553.43%
		22667	Ace Amer Ins Co	1,143,435	0.5201%	1,014,236	14,069	1.39%
		43575	Indemnity Ins Co Of North Amer	352	0.0002%	518	911,001	175868.92%
		20699	Ace Prop & Cas Ins Co	2	0.0000%	2	-1,487,427	371350.00%
				5,148,128	**2.3415%**	**5,910,590**	**75,490,933**	**1277.21%**
14	1279		Arch Ins Grp					
		11150	Arch Ins Co	4,000,680	1.8196%	4,044,962	1,871,206	46.26%
				4,000,680	**1.8196%**	**4,044,962**	**1,871,206**	**46.26%**
15	7		FEDERATED MUT GRP					
		13935	Federated Mut Ins Co	3,620,377	1.6466%	4,046,908	1,039,953	25.70%
		28304	Federated Serv Ins Co	343,417	0.1562%	350,286	-105,764	-30.19%
				3,963,794	**1.8028%**	**4,397,194**	**934,189**	**21.25%**
16	169		SENTRY INS GRP					
		24988	Sentry Ins A Mut Co	3,283,231	1.4933%	3,433,071	2,502,450	72.89%
		21180	Sentry Select Ins Co	619,425	0.2817%	699,792	611,403	87.37%
				3,902,656	**1.7750%**	**4,132,863**	**3,113,853**	**75.34%**
17	150		OLD REPUBLIC GRP					
		24147	Old Republic Ins Co	3,003,476	1.3660%	3,088,612	264,601	8.57%
				3,003,476	**1.3660%**	**3,088,612**	**264,601**	**8.57%**
18	1120		EVEREST REINS HOLDINGS GRP					
		10120	Everest Natl Ins Co	1,298,264	0.5905%	1,078,098	-1	0.00%
				1,298,264	**0.5905%**	**1,078,098**	**-1**	**0.00%**
19	796		QBE INS GRP					
		37257	Praetorian Ins Co	1,052,577	0.4787%	626,844	1,136,323	181.28%
		25747	Unigard Ins Co	159,279	0.0724%	162,845	4,156	2.55%
		37303	Redland Ins Co	24,495	0.0111%	39,228	-4,942	-12.60%
		25798	Unigard Ind Co	7,650	0.0035%	7,633	-31,063	-406.96%
		24449	Regent Ins Co	6,207	0.0028%	6,207	76	1.22%
				1,250,208	**0.5686%**	**842,757**	**1,104,550**	**131.06%**
20	3786		Endurance Grp					
		43630	American Merchants Cas	1,241,748	0.5648%	628,805	402,799	64.06%
				1,241,748	**0.5648%**	**628,805**	**402,799**	**64.06%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRODUCTS LIABILITY [18]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
21	12		AMERICAN INTL GRP					
		23809	Granite State Ins Co	628,783	0.2860%	363,964	75,011	20.61%
		19380	American Home Assur Co	261,958	0.1191%	2,461,014	4,247,228	172.58%
		23841	New Hampshire Ins Co	193,267	0.0879%	-514,721	161,759	-31.43%
				1,084,008	**0.4930%**	**2,310,257**	**4,483,998**	**194.09%**
22	517		HANNOVER GRP					
		41343	Gerling Amer Ins Co	961,390	0.4373%	969,906	-7,674,213	-791.23%
				961,390	**0.4373%**	**969,906**	**-7,674,213**	**-791.23%**
23	2538		Amtrust Grp					
		25011	Wesco Ins Co	613,022	0.2788%	259,001	123,071	47.52%
		19879	Security Natl Ins Co	217,224	0.0988%	50,440	5,533	10.97%
				830,246	**0.3776%**	**309,441**	**128,604**	**41.56%**
24	3703		Tower Grp					
		44300	Tower Ins Co Of NY	624,003	0.2838%	87,793	0	0.00%
				624,003	**0.2838%**	**87,793**	**0**	**0.00%**
25	645		OREGON MUT GRP					
		14907	Oregon Mut Ins Co	596,445	0.2713%	589,679	158,851	26.94%
				596,445	**0.2713%**	**589,679**	**158,851**	**26.94%**
26	2978		Mitsui Sumitomo Ins Grp					
		22551	Mitsui Sumitomo Ins USA Inc	408,030	0.1856%	339,409	326,779	96.28%
		20362	Mitsui Sumitomo Ins Co of Amer	142,355	0.0647%	241,519	109,692	45.42%
				550,385	**0.2503%**	**580,928**	**436,471**	**75.13%**
27	27073		Nipponkoa Ins Co Ltd US Br					
		27073	Nipponkoa Ins Co Ltd US Br	548,648	0.2495%	483,512	61,857	12.79%
				548,648	**0.2495%**	**483,512**	**61,857**	**12.79%**
28	1285		XL AMER GRP					
		22322	Greenwich Ins Co	371,897	0.1691%	395,035	1,712,405	433.48%
		24554	XL Ins Amer Inc	175,131	0.0797%	568,680	-935,447	-164.49%
				547,028	**0.2488%**	**963,715**	**776,958**	**80.62%**
29	3239		Allied World Assur Holding Grp					
		19489	Allied World Assur Co US Inc	514,000	0.2338%	249,120	195,562	78.50%
				514,000	**0.2338%**	**249,120**	**195,562**	**78.50%**
30	36790		Springfield Ins Co Inc					
		36790	Springfield Ins Co Inc	475,552	0.2163%	447,276	-8,988	-2.01%
				475,552	**0.2163%**	**447,276**	**-8,988**	**-2.01%**
31	181		SWISS RE GRP					
		39845	Westport Ins Corp	274,999	0.1251%	293,935	145,965	49.66%
				274,999	**0.1251%**	**293,935**	**145,965**	**49.66%**
32	291		MOTORISTS MUT					
		13331	American Hardware Mut Ins Co	264,337	0.1202%	279,315	404,722	144.90%
				264,337	**0.1202%**	**279,315**	**404,722**	**144.90%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRODUCTS LIABILITY [18]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
33	62		EMC INS CO GRP					
		21415	Employers Mut Cas Co	235,885	0.1073%	246,729	11,749	4.76%
				235,885	**0.1073%**	**246,729**	**11,749**	**4.76%**
34	158		FAIRFAX FIN GRP					
		21113	United States Fire Ins Co	150,371	0.0684%	221,919	-4,396,944	-1981.33%
		21105	North River Ins Co	75,469	0.0343%	65,200	777,232	1192.07%
				225,840	**0.1027%**	**287,119**	**-3,619,712**	**-1260.70%**
35	1129		WHITE MOUNTAINS GRP					
		20621	OneBeacon Amer Ins Co	158,590	0.0721%	80,065	-1,071,968	-1338.87%
		20648	Employers Fire Ins Co	50,335	0.0229%	36,805	11,565	31.42%
				208,925	**0.0950%**	**116,870**	**-1,060,403**	**-907.34%**
36	8		ALLSTATE INS GRP					
		19232	Allstate Ins Co	202,705	0.0922%	188,262	1,861,442	988.75%
				202,705	**0.0922%**	**188,262**	**1,861,442**	**988.75%**
37	246		INDIANA LUMBERMENS GRP					
		14265	Indiana Lumbermens Mut Ins Co	193,269	0.0879%	96,447	134,058	139.00%
				193,269	**0.0879%**	**96,447**	**134,058**	**139.00%**
38	748		Meadowbrook Ins Grp					
		18023	Star Ins Co	187,688	0.0854%	159,000	58,956	37.08%
				187,688	**0.0854%**	**159,000**	**58,956**	**37.08%**
39	31		BERKSHIRE HATHAWAY GRP					
		25895	United States Liability Ins Co	109,439	0.0498%	83,399	34,768	41.69%
		20052	National Liab & Fire Ins Co	66,171	0.0301%	72,670	-54,172	-74.55%
				175,610	**0.0799%**	**156,069**	**-19,404**	**-12.43%**
40	215		UNITRIN GRP					
		14133	Valley Ins Co	159,261	0.0724%	250,143	-317,804	-127.05%
				159,261	**0.0724%**	**250,143**	**-317,804**	**-127.05%**
41	501		Alleghany Grp					
		10472	Capitol Ind Corp	155,457	0.0707%	262,146	35,714	13.62%
				155,457	**0.0707%**	**262,146**	**35,714**	**13.62%**
42	93		STATE NATL GRP					
		12831	State Natl Ins Co Inc	140,480	0.0639%	803,910	22,424	2.79%
				140,480	**0.0639%**	**803,910**	**22,424**	**2.79%**
43	1218		PENN AMER GRP					
		32859	Penn Amer Ins Co	134,243	0.0611%	187,598	-114,399	-60.98%
				134,243	**0.0611%**	**187,598**	**-114,399**	**-60.98%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

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44	84		American Financial Grp					
		16691	Great Amer Ins Co	101,681	0.0462%	89,587	127,284	142.08%
		26832	Great Amer Alliance Ins Co	8,600	0.0039%	4,461	-303,239	-6797.56%
		26344	Great Amer Assur Co	3,746	0.0017%	3,450	-4,682	-135.71%
		22136	Great Amer Ins Co of NY	3,714	0.0017%	3,714	-42,237	-1137.24%
				117,741	**0.0536%**	**101,212**	**-222,874**	**-220.21%**
45	866		WESTERN WORLD GRP					
		40436	Stratford Ins Co	47,101	0.0214%	44,727	5,158	11.53%
				47,101	**0.0214%**	**44,727**	**5,158**	**11.53%**
46	88		The Hanover Ins Grp					
		22292	Hanover Ins Co	26,447	0.0120%	18,920	-471,300	-2491.01%
		22306	Massachusetts Bay Ins Co	12,090	0.0055%	12,147	-5,000	-41.16%
				38,537	**0.0175%**	**31,067**	**-476,300**	**-1533.14%**
47	968		AXA INS GRP					
		33022	AXA Ins Co	36,350	0.0165%	36,265	3,350	9.24%
				36,350	**0.0165%**	**36,265**	**3,350**	**9.24%**
48	98		WR Berkley Corp GRP					
		36684	Riverport Ins Co	26,710	0.0121%	30,514	18,281	59.91%
		25224	Great Divide Ins Co	5,730	0.0026%	5,686	47,215	830.37%
		23612	Midwest Employers Cas Co	528	0.0002%	1,315	2,207	167.83%
				32,968	**0.0150%**	**37,515**	**67,703**	**180.47%**
49	244		CINCINNATI FIN GRP					
		10677	Cincinnati Ins Co	27,448	0.0125%	22,908	-121,070	-528.51%
				27,448	**0.0125%**	**22,908**	**-121,070**	**-528.51%**
50	785		MARKEL CORP GRP					
		28932	Markel Amer Ins Co	20,647	0.0094%	20,247	-24,097	-119.02%
		38970	Markel Ins Co	1,768	0.0008%	1,607	-4,148	-258.12%
				22,415	**0.0102%**	**21,854**	**-28,245**	**-129.24%**
51	783		RLI INS GRP					
		13056	RLI Ins Co	17,742	0.0081%	6,118	-224,009	-3661.47%
				17,742	**0.0081%**	**6,118**	**-224,009**	**-3661.47%**
52	124		AMERISURE CO GRP					
		23396	Amerisure Mut Ins Co	15,252	0.0069%	14,869	2,861	19.24%
				15,252	**0.0069%**	**14,869**	**2,861**	**19.24%**
53	38733		Alaska Natl Ins Co					
		38733	Alaska Natl Ins Co	9,074	0.0041%	8,019	3,143	39.19%
				9,074	**0.0041%**	**8,019**	**3,143**	**39.19%**
54	108		LUMBERMENS MUT CAS GRP					
		22977	Lumbermens Mut Cas Co	723	0.0003%	18,727	-291,792	-1558.14%
				723	**0.0003%**	**18,727**	**-291,792**	**-1558.14%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRODUCTS LIABILITY [18]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
55	40398	American Fuji Fire & Marine Ins Co						
		40398	American Fuji Fire & Marine Ins Co	505	0.0002%	505	-1,132	-224.16%
				505	**0.0002%**	**505**	**-1,132**	**-224.16%**
56	23663	National Amer Ins Co						
		23663	National Amer Ins Co	421	0.0002%	421	-173	-41.09%
				421	**0.0002%**	**421**	**-173**	**-41.09%**
57	225	IAT Reins Co Grp						
		26433	Harco Natl Ins Co	258	0.0001%	279	0	0.00%
				258	**0.0001%**	**279**	**0**	**0.00%**
			Line Total:	**219,867,938**	**100.0000%**	**218,245,040**	**75,971,764**	**34.81%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRIVATE PASSENGER AUTO NO-FAULT [19.1]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	11835	Paris Re Amer Ins Co						
		11835	Paris Re Amer Ins Co	838,813	65.7449%	1,190,634	582,367	48.91%
				838,813	**65.7449%**	**1,190,634**	**582,367**	**48.91%**
2	3702	Loya Grp						
		12589	Loya Cas Ins Co	146,080	11.4495%	107,065	531	0.50%
				146,080	**11.4495%**	**107,065**	**531**	**0.50%**
3	212	ZURICH INS GRP						
		34649	Centre Ins Co	123,881	9.7096%	127,506	104,119	81.66%
		25089	Coast Natl Ins Co	1,532	0.1201%	2,074	6,965	335.82%
				125,413	**9.8297%**	**129,580**	**111,084**	**85.73%**
4	169	SENTRY INS GRP						
		13137	Viking Ins Co Of WI	120,156	9.4176%	116,821	14,612	12.51%
				120,156	**9.4176%**	**116,821**	**14,612**	**12.51%**
5	4381	Lightyear Delos Grp						
		35408	Delos Ins Co	41,096	3.2210%	12,787	30,265	236.69%
				41,096	**3.2210%**	**12,787**	**30,265**	**236.69%**
6	91	HARTFORD FIRE & CAS GRP						
		30104	Hartford Underwriters Ins Co	3,468	0.2718%	861	29,279	3400.58%
				3,468	**0.2718%**	**861**	**29,279**	**3400.58%**
7	1129	WHITE MOUNTAINS GRP						
		37915	Essentia Ins Co	429	0.0336%	110	48	43.64%
				429	**0.0336%**	**110**	**48**	**43.64%**
8	517	HANNOVER GRP						
		20532	Clarendon Natl Ins Co	246	0.0193%	246	1,000	406.50%
		21806	Harbor Specialty Ins Co	85	0.0067%	85	-595	-700.00%
				331	**0.0259%**	**331**	**405**	**122.36%**
9	645	OREGON MUT GRP						
		14907	Oregon Mut Ins Co	74	0.0058%	15	-6	-40.00%
				74	**0.0058%**	**15**	**-6**	**-40.00%**
			Line Total:	**1,275,860**	**100.0000%**	**1,558,204**	**768,585**	**49.33%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRIVATE PASSENGER AUTO LIABILITY [19.2]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	176	STATE FARM GRP						
		25178	State Farm Mut Auto Ins Co	1,354,849,254	12.3043%	1,346,572,399	889,445,927	66.05%
				1,354,849,254	**12.3043%**	**1,346,572,399**	**889,445,927**	**66.05%**
2	212	ZURICH INS GRP						
		21687	Mid Century Ins Co	590,922,022	5.3666%	543,494,576	316,206,152	58.18%
		21652	Farmers Ins Exch	516,028,549	4.6864%	559,059,669	261,583,989	46.79%
		25089	Coast Natl Ins Co	130,647,179	1.1865%	137,175,215	68,300,316	49.79%
		11185	Foremost Ins Co	17,594,863	0.1598%	16,780,564	7,871,185	46.91%
		11800	Foremost Prop & Cas Ins Co	272,700	0.0025%	212,345	86,328	40.65%
		43699	American Federation Ins Co	99,749	0.0009%	101,216	185,553	183.32%
				1,255,565,062	**11.4026%**	**1,256,823,585**	**654,233,523**	**52.05%**
3	660	MERCURY GEN GRP						
		27553	Mercury Ins Co	754,828,661	6.8551%	763,669,143	411,364,859	53.87%
		11908	Mercury Cas Co	220,924,987	2.0064%	230,798,394	114,990,065	49.82%
		38342	California Automobile Ins Co	110,918,495	1.0073%	116,690,002	56,232,932	48.19%
				1,086,672,143	**9.8688%**	**1,111,157,539**	**582,587,856**	**52.43%**
4	8	ALLSTATE INS GRP						
		19240	Allstate Ind Co	717,444,798	6.5156%	714,643,190	428,424,693	59.95%
		19232	Allstate Ins Co	177,211,897	1.6094%	195,819,702	82,529,948	42.15%
		10358	Encompass Ins Co	25,564,341	0.2322%	28,182,044	14,034,549	49.80%
		17230	Allstate Prop & Cas Ins Co	4,547,247	0.0413%	5,297,238	2,778,487	52.45%
		37907	Deerbrook Ins Co	3,798,941	0.0345%	4,558,055	4,004,605	87.86%
				928,567,224	**8.4329%**	**948,500,229**	**531,772,282**	**56.06%**
5	1318	Auto Club Enterprises Ins Grp						
		15598	Interins Exch Of The Automobile Club	927,895,370	8.4268%	937,312,717	500,909,413	53.44%
				927,895,370	**8.4268%**	**937,312,717**	**500,909,413**	**53.44%**
6	1278	CALIFORNIA STATE AUTO GRP						
		15539	California State Auto Assn Inter Ins	713,710,518	6.4817%	752,781,295	379,350,683	50.39%
		37770	Western United Ins Co	46,673,724	0.4239%	49,616,595	24,465,881	49.31%
		10921	ACA Ins Co	31,108,439	0.2825%	30,437,693	19,353,068	63.58%
				791,492,681	**7.1881%**	**832,835,583**	**423,169,632**	**50.81%**
7	12	AMERICAN INTL GRP						
		12963	21st Century Ins Co	484,997,983	4.4046%	500,996,754	302,515,418	60.38%
		23809	Granite State Ins Co	149,930,569	1.3616%	176,148,101	151,552,023	86.04%
		43761	American Intl Ins Co Of CA	36,952,202	0.3356%	43,263,813	26,576,036	61.43%
		19429	Insurance Co Of The State Of PA	16,339,274	0.1484%	15,175,833	9,943,436	65.52%
		36404	21st Century Cas Co	7,341,788	0.0667%	7,820,773	3,866,193	49.43%
		34789	AIG Centennial Ins Co	28,539	0.0003%	486,163	697,238	143.42%
		23841	New Hampshire Ins Co	14,000	0.0001%	12	-1,735	-14458.33%
				695,604,355	**6.3173%**	**743,891,449**	**495,148,609**	**66.56%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRIVATE PASSENGER AUTO LIABILITY [19.2]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
8	31		BERKSHIRE HATHAWAY GRP					
		35882	Geico Gen Ins Co	199,754,901	1.8141%	193,482,174	115,024,111	59.45%
		22055	Geico Ind Co	103,723,543	0.9420%	96,130,485	55,520,943	57.76%
		22063	Government Employees Ins Co	91,149,945	0.8278%	89,697,136	51,372,216	57.27%
		41491	Geico Cas Co	81,167,771	0.7371%	75,388,107	39,337,395	52.18%
				475,796,160	**4.3210%**	**454,697,902**	**261,254,665**	**57.46%**
9	155		PROGRESSIVE GRP					
		44288	Progressive Choice Ins Co	241,072,315	2.1893%	243,148,438	139,800,928	57.50%
		27804	Progressive West Ins Co	174,173,195	1.5818%	183,430,907	112,135,585	61.13%
		24260	Progressive Cas Ins Co	21,561,767	0.1958%	20,608,933	9,264,925	44.96%
		16322	Progressive Direct Ins Co	9,718,682	0.0883%	8,609,031	4,995,988	58.03%
		11851	Progressive Advanced Ins Co	93,344	0.0008%	95,436	-23,766	-24.90%
				446,619,303	**4.0561%**	**455,892,745**	**266,173,660**	**58.39%**
10	200		UNITED SERV AUTOMOBILE ASSN GRP					
		25941	USAA	164,557,858	1.4945%	165,214,784	106,224,217	64.29%
		25968	USAA Cas Ins Co	162,092,920	1.4721%	162,060,079	103,291,065	63.74%
		18600	USAA General Ind Co	11,629,646	0.1056%	10,451,059	6,252,014	59.82%
		21253	Garrison Prop & Cas Ins Co	6,859,772	0.0623%	5,704,343	4,403,642	77.20%
				345,140,196	**3.1345%**	**343,430,265**	**220,170,938**	**64.11%**
11	111		LIBERTY MUT GRP					
		24740	Safeco Ins Co Of Amer	183,117,429	1.6630%	183,722,981	100,094,439	54.48%
		23035	Liberty Mut Fire Ins Co	138,203,895	1.2551%	136,954,262	85,442,474	62.39%
		37214	American States Preferred Ins Co	19,774,939	0.1796%	19,690,664	11,087,206	56.31%
		39012	Safeco Ins Co Of IL	1,487,887	0.0135%	1,207,209	357,005	29.57%
		24724	First Natl Ins Co Of Amer	1,056,375	0.0096%	1,083,813	241,813	22.31%
				343,640,525	**3.1208%**	**342,658,929**	**197,222,937**	**57.56%**
12	140		NATIONWIDE CORP GRP					
		19100	Amco Ins Co	120,100,537	1.0907%	110,810,290	78,958,706	71.26%
		42889	Victoria Fire & Cas Co	72,452,616	0.6580%	68,127,372	45,786,763	67.21%
		25453	Nationwide Ins Co Of Amer	59,915,399	0.5441%	53,574,166	35,429,224	66.13%
		42579	Allied Prop & Cas Ins Co	58,880,570	0.5347%	57,252,540	34,411,660	60.11%
		42587	Depositors Ins Co	6,076,861	0.0552%	6,604,045	4,390,055	66.48%
		13242	Titan Ind Co	139,279	0.0013%	-378,164	6,068	-1.60%
				317,565,262	**2.8840%**	**295,990,249**	**198,982,476**	**67.23%**
13	3495		Infinity Prop & Cas Ins Grp					
		22268	Infinity Ins Co	273,210,174	2.4812%	277,871,623	159,631,244	57.45%
		11738	Infinity Auto Ins Co	5,063,967	0.0460%	6,125,977	3,378,882	55.16%
		10068	Hillstar Ins Co	3,206,443	0.0291%	4,431,966	2,530,232	57.09%
		20260	Infinity Select Ins Co	377,271	0.0034%	288,701	150,390	52.09%
				281,857,855	**2.5597%**	**288,718,267**	**165,690,748**	**57.39%**

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14	215	UNITRIN GRP						
		19852	Financial Ind Co	113,432,959	1.0302%	96,686,721	63,887,466	66.08%
		10914	Kemper Independence Ins Co	32,140,678	0.2919%	32,894,819	19,334,948	58.78%
		10226	Unitrin Direct Ins Co	17,809,242	0.1617%	18,409,347	13,951,058	75.78%
		31968	Merastar Ins Co	3,189,913	0.0290%	3,309,125	1,741,462	52.63%
		16063	Unitrin Auto & Home Ins Co	403,836	0.0037%	432,755	296,619	68.54%
		10915	Unitrin Direct Property & Cas Co	3,525	0.0000%	3,525	184,356	5229.96%
				166,980,153	**1.5165%**	**151,736,292**	**99,395,909**	**65.51%**
15	1179	WAWANESA INS GRP						
		10683	Wawanesa General Ins Co	102,718,040	0.9329%	97,328,212	87,580,220	89.98%
		31526	Wawanesa Mut Ins Co Us Branch	24,090,105	0.2188%	24,039,154	20,639,346	85.86%
				126,808,145	**1.1516%**	**121,367,366**	**108,219,566**	**89.17%**
16	91	HARTFORD FIRE & CAS GRP						
		30104	Hartford Underwriters Ins Co	74,160,318	0.6735%	74,719,924	48,829,885	65.35%
		29424	Hartford Cas Ins Co	47,861,618	0.4347%	49,080,694	36,143,526	73.64%
		29459	Twin City Fire Ins Co Co	4,316,633	0.0392%	4,952,645	2,742,638	55.38%
		19682	Hartford Fire In Co	198	0.0000%	474	258,618	54560.76%
				126,338,767	**1.1474%**	**128,753,737**	**87,974,667**	**68.33%**
17	1129	WHITE MOUNTAINS GRP						
		30210	Esurance Prop & Cas Ins Co	109,827,463	0.9974%	109,061,533	60,859,367	55.80%
		34460	Autoone Ins Co	2,515,226	0.0228%	2,684,444	2,028,328	75.56%
		37915	Essentia Ins Co	1,191,517	0.0108%	436,162	200,661	46.01%
		20648	Employers Fire Ins Co	175,593	0.0016%	126,315	41,048	32.50%
		21962	Pennsylvania Gen Ins Co	963	0.0000%	963	-60,772	-6310.70%
		20621	OneBeacon Amer Ins Co	236	0.0000%	-153	0	0.00%
				113,710,998	**1.0327%**	**112,309,264**	**63,068,632**	**56.16%**
18	169	SENTRY INS GRP						
		13137	Viking Ins Co Of WI	111,588,056	1.0134%	110,474,326	55,673,878	50.40%
				111,588,056	**1.0134%**	**110,474,326**	**55,673,878**	**50.40%**
19	4	Ameriprise Fin Grp						
		29068	IDS Prop Cas Ins Co	104,365,265	0.9478%	103,016,400	79,040,240	76.73%
				104,365,265	**0.9478%**	**103,016,400**	**79,040,240**	**76.73%**
20	11711	Access Ins Co						
		11711	Access Ins Co	103,427,458	0.9393%	77,719,982	49,214,936	63.32%
				103,427,458	**0.9393%**	**77,719,982**	**49,214,936**	**63.32%**
21	3548	Travelers Grp						
		19070	Standard Fire Ins Co	80,382,195	0.7300%	75,747,153	35,640,847	47.05%
		24015	Northland Ins Co	13,328	0.0001%	17,437	35,926	206.03%
				80,395,523	**0.7301%**	**75,764,590**	**35,676,773**	**47.09%**

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22	79		GMAC INS HOLDING GRP					
		23728	National Gen Ins Co	47,145,151	0.4282%	46,901,005	32,857,042	70.06%
		31488	Integon Preferred Ins Co	16,288,662	0.1479%	17,778,638	12,043,758	67.74%
		38660	MIC Gen Ins Corp	7,953,334	0.0722%	8,495,799	5,208,890	61.31%
		29742	Integon Natl Ins Co	113,153	0.0010%	84,672	15,924	18.81%
		22004	CIM Ins Corp	12,310	0.0001%	19,313	-44,076	-228.22%
				71,512,610	**0.6495%**	**73,279,427**	**50,081,538**	**68.34%**
23	33		CALIFORNIA CAS MGMT GRP					
		20117	California Cas Ind Exch	59,718,419	0.5423%	61,145,617	34,622,366	56.62%
				59,718,419	**0.5423%**	**61,145,617**	**34,622,366**	**56.62%**
24	796		QBE INS GRP					
		39217	QBE Ins Corp	31,789,105	0.2887%	33,808,850	25,870,857	76.52%
		25747	Unigard Ins Co	8,470,681	0.0769%	8,631,520	3,727,949	43.19%
		37257	Praetorian Ins Co	5,243,751	0.0476%	4,556,904	1,057,220	23.20%
		37303	Redland Ins Co	2,375,669	0.0216%	3,901,167	2,280,309	58.45%
				47,879,206	**0.4348%**	**50,898,441**	**32,936,335**	**64.71%**
25	922		ICW GRP					
		40029	Explorer Ins Co	36,773,996	0.3340%	32,422,436	15,457,541	47.68%
		27847	Insurance Co Of The West	5,265,348	0.0478%	5,523,031	3,470,911	62.84%
				42,039,344	**0.3818%**	**37,945,467**	**18,928,452**	**49.88%**
26	816		COMMERCE INC GRP					
		13161	Commerce W Ins Co	38,674,449	0.3512%	30,901,046	16,788,254	54.33%
				38,674,449	**0.3512%**	**30,901,046**	**16,788,254**	**54.33%**
27	10920		Alliance United Ins Co					
		10920	Alliance United Ins Co	38,622,862	0.3508%	38,731,991	25,807,146	66.63%
				38,622,862	**0.3508%**	**38,731,991**	**25,807,146**	**66.63%**
28	3638		PGC Holding Corp Grp					
		37648	Permanent Gen Assur Corp	37,078,128	0.3367%	38,513,458	23,644,813	61.39%
				37,078,128	**0.3367%**	**38,513,458**	**23,644,813**	**61.39%**
29	241		METROPOLITAN GRP					
		25321	Metropolitan Drt Prop & Cas Ins Co	34,588,845	0.3141%	34,511,487	22,480,439	65.14%
				34,588,845	**0.3141%**	**34,511,487**	**22,480,439**	**65.14%**
30	4256		Anchor Ins Holdings Grp					
		40010	Anchor Gen Ins Co	29,716,160	0.2699%	29,680,825	18,159,827	61.18%
				29,716,160	**0.2699%**	**29,680,825**	**18,159,827**	**61.18%**
31	1330		Balboa Ins Grp					
		24813	Balboa Ins Co	14,994,636	0.1362%	17,879,267	12,737,100	71.24%
		24821	Meritplan Ins Co	13,270,625	0.1205%	15,542,691	11,240,355	72.32%
				28,265,261	**0.2567%**	**33,421,958**	**23,977,455**	**71.74%**
32	28		AMICA MUT GRP					
		19976	Amica Mut Ins Co	26,516,511	0.2408%	25,998,719	12,672,757	48.74%
				26,516,511	**0.2408%**	**25,998,719**	**12,672,757**	**48.74%**

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33	257		SAFEWAY INS GRP					
		12521	Safeway Ins Co	23,272,086	0.2113%	22,760,921	11,010,591	48.37%
		10939	Safeway Direct Ins Co	1,048,027	0.0095%	1,101,681	897,939	81.51%
				24,320,113	**0.2209%**	**23,862,602**	**11,908,530**	**49.90%**
34	3702		Loya Grp					
		12589	Loya Cas Ins Co	23,543,058	0.2138%	21,760,256	12,537,586	57.62%
				23,543,058	**0.2138%**	**21,760,256**	**12,537,586**	**57.62%**
35	3596		Affirmative Ins Grp					
		42609	Affirmative Ins Co	23,383,957	0.2124%	24,221,727	12,822,874	52.94%
				23,383,957	**0.2124%**	**24,221,727**	**12,822,874**	**52.94%**
36	802		Capital Ins Grp					
		13544	California Capital Ins Co	21,125,249	0.1919%	21,152,201	13,674,412	64.65%
		12890	Eagle W Ins Co	943,502	0.0086%	943,233	579,918	61.48%
				22,068,751	**0.2004%**	**22,095,434**	**14,254,330**	**64.51%**
37	1326		KINGSWAY GRP					
		33650	Mendota Ins Co	10,341,670	0.0939%	10,129,539	5,523,862	54.53%
		33855	Lincoln Gen Ins Co	8,353,017	0.0759%	14,929,964	10,759,435	72.07%
		42862	Universal Cas Co	1,857,060	0.0169%	1,103,308	761,222	68.99%
				20,551,747	**0.1866%**	**26,162,811**	**17,044,519**	**65.15%**
38	27502		Western General Ins Co					
		27502	Western General Ins Co	19,752,446	0.1794%	26,662,511	20,608,154	77.29%
				19,752,446	**0.1794%**	**26,662,511**	**20,608,154**	**77.29%**
39	158		FAIRFAX FIN GRP					
		25054	Hudson Ins Co	16,849,977	0.1530%	19,622,779	14,909,142	75.98%
				16,849,977	**0.1530%**	**19,622,779**	**14,909,142**	**75.98%**
40	323		CIVIL SERV EMPLOYEE GRP					
		10693	Civil Serv Employees Ins Co	9,531,319	0.0866%	9,784,032	4,033,342	41.22%
		18953	CSE Safeguard Ins Co	7,141,804	0.0649%	7,048,302	3,317,359	47.07%
				16,673,123	**0.1514%**	**16,832,334**	**7,350,701**	**43.67%**
41	273		WORKMENS GRP					
		13250	Workmens Auto Ins Co	16,569,177	0.1505%	18,110,202	10,038,095	55.43%
				16,569,177	**0.1505%**	**18,110,202**	**10,038,095**	**55.43%**
42	161		TOPA EQUITIES LTD GRP					
		18031	Topa Ins Co	16,537,936	0.1502%	16,995,403	12,046,127	70.88%
				16,537,936	**0.1502%**	**16,995,403**	**12,046,127**	**70.88%**
43	300		HORACE MANN GRP					
		22578	Horace Mann Ins Co	12,439,248	0.1130%	12,172,432	8,106,437	66.60%
		22756	Horace Mann Prop & Cas Ins Co	3,863,188	0.0351%	4,020,915	2,493,248	62.01%
				16,302,436	**0.1481%**	**16,193,347**	**10,599,685**	**65.46%**

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44	761		ALLIANZ INS GRP					
		21873	Firemans Fund Ins Co	15,665,085	0.1423%	15,830,021	20,914,014	132.12%
				15,665,085	**0.1423%**	**15,830,021**	**20,914,014**	**132.12%**
45	3489		Delek Grp					
		19216	Southern Ins Co	14,298,358	0.1299%	10,291,073	7,462,542	72.51%
				14,298,358	**0.1299%**	**10,291,073**	**7,462,542**	**72.51%**
46	12878		Sterling Cas Ins Co					
		12878	Sterling Cas Ins Co	12,655,669	0.1149%	15,045,585	7,867,281	52.29%
				12,655,669	**0.1149%**	**15,045,585**	**7,867,281**	**52.29%**
47	2898		Western Serv Contract Grp					
		37850	Pacific Specialty Ins Co	11,804,279	0.1072%	11,474,261	2,901,750	25.29%
				11,804,279	**0.1072%**	**11,474,261**	**2,901,750**	**25.29%**
48	225		IAT Reins Co Grp					
		23248	Occidental Fire & Cas Co Of NC	10,662,292	0.0968%	11,019,004	6,974,162	63.29%
				10,662,292	**0.0968%**	**11,019,004**	**6,974,162**	**63.29%**
49	408		AMERICAN NATL FIN GRP					
		11048	Pacific Prop & Cas Co	9,152,991	0.0831%	9,089,666	6,386,012	70.26%
				9,152,991	**0.0831%**	**9,089,666**	**6,386,012**	**70.26%**
50	4381		Lightyear Delos Grp					
		35408	Delos Ins Co	7,448,201	0.0676%	4,964,512	3,692,625	74.38%
				7,448,201	**0.0676%**	**4,964,512**	**3,692,625**	**74.38%**
51	38		CHUBB & SON INC GRP					
		20281	Federal Ins Co	7,026,642	0.0638%	3,463,284	1,158,645	33.46%
		35181	Executive Risk Ind Inc	71,906	0.0007%	107,684	51,597	47.92%
		20397	Vigilant Ins Co	97	0.0000%	97	-34	-35.05%
		20346	Pacific Ind Co	10	0.0000%	10	-8	-80.00%
				7,098,655	**0.0645%**	**3,571,075**	**1,210,200**	**33.89%**
52	10783		Cornerstone Natl Ins Co					
		10783	Cornerstone Natl Ins Co	6,886,422	0.0625%	3,615,055	2,712,693	75.04%
				6,886,422	**0.0625%**	**3,615,055**	**2,712,693**	**75.04%**
53	930		DHC GRP					
		23671	National Amer Ins Co of CA	3,585,622	0.0326%	3,563,687	1,586,893	44.53%
		19269	Danielson Natl Ins Co	2,364,842	0.0215%	2,335,511	1,537,755	65.84%
				5,950,464	**0.0540%**	**5,899,198**	**3,124,648**	**52.97%**
54	4051		Ocean Harbor Grp					
		12360	Ocean Harbor Cas Ins Co	5,634,647	0.0512%	5,960,233	5,598,379	93.93%
				5,634,647	**0.0512%**	**5,960,233**	**5,598,379**	**93.93%**
55	3098		Tokio Marine Holdings Inc GRP					
		12904	Tokio Marine & Nichido Fire Ins Co	5,589,639	0.0508%	5,695,535	3,748,946	65.82%
				5,589,639	**0.0508%**	**5,695,535**	**3,748,946**	**65.82%**

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56	83		GRANGE INS GRP					
		22101	Grange Ins Assn	5,569,820	0.0506%	5,599,066	3,226,370	57.62%
				5,569,820	**0.0506%**	**5,599,066**	**3,226,370**	**57.62%**
57	670		FIDELITY NATL FIN GRP					
		25180	Fidelity Natl Ins Co	4,993,116	0.0453%	4,881,395	2,978,673	61.02%
				4,993,116	**0.0453%**	**4,881,395**	**2,978,673**	**61.02%**
58	9		JPMorgan Chase & Co Grp					
		12832	Personal Express Ins Co	4,736,432	0.0430%	3,465,803	1,246,775	35.97%
		22985	Sequoia Ins Co	20,881	0.0002%	1,456,853	647,508	44.45%
				4,757,313	**0.0432%**	**4,922,656**	**1,894,283**	**38.48%**
59	93		STATE NATL GRP					
		12831	State Natl Ins Co Inc	4,410,049	0.0401%	5,706,987	3,106,705	54.44%
				4,410,049	**0.0401%**	**5,706,987**	**3,106,705**	**54.44%**
60	26905		Century Natl Ins Co					
		26905	Century Natl Ins Co	3,218,001	0.0292%	3,195,847	940,453	29.43%
				3,218,001	**0.0292%**	**3,195,847**	**940,453**	**29.43%**
61	1234		RESPONSE INS GRP					
		10970	Response Ind Co Of CA	930,346	0.0084%	903,526	669,588	74.11%
		26050	Response Worldwide Ins Co	863,176	0.0078%	941,004	520,103	55.27%
		43044	Response Ins Co	803,562	0.0073%	761,907	584,623	76.73%
				2,597,084	**0.0236%**	**2,606,437**	**1,774,314**	**68.07%**
62	13127		Nations Ins Co					
		13127	Nations Ins Co	2,306,425	0.0209%	942,207	640,701	68.00%
				2,306,425	**0.0209%**	**942,207**	**640,701**	**68.00%**
63	57		ELECTRIC INS GRP					
		21261	Electric Ins Co	2,228,984	0.0202%	2,291,961	1,209,891	52.79%
				2,228,984	**0.0202%**	**2,291,961**	**1,209,891**	**52.79%**
64	645		OREGON MUT GRP					
		14907	Oregon Mut Ins Co	1,926,261	0.0175%	1,664,434	561,562	33.74%
				1,926,261	**0.0175%**	**1,664,434**	**561,562**	**33.74%**
65	361		Munich Re Grp					
		23469	American Modern Home Ins Co	1,464,715	0.0133%	1,554,071	735,843	47.35%
		23450	American Family Home Ins Co	173,220	0.0016%	38,127	15,127	39.68%
				1,637,935	**0.0149%**	**1,592,198**	**750,970**	**47.17%**
66	40150		MGA Ins Co Inc					
		40150	MGA Ins Co Inc	1,434,131	0.0130%	2,087,526	950,370	45.53%
				1,434,131	**0.0130%**	**2,087,526**	**950,370**	**45.53%**
67	313		AEGIS GRP					
		33898	Aegis Security Ins Co	1,211,035	0.0110%	1,211,035	580,309	47.92%
				1,211,035	**0.0110%**	**1,211,035**	**580,309**	**47.92%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRIVATE PASSENGER AUTO LIABILITY [19.2]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
68	84		American Financial Grp					
		32620	National Interstate Ins Co	621,025	0.0056%	639,364	187,106	29.26%
		16691	Great Amer Ins Co	154,454	0.0014%	184,277	70,889	38.47%
		26832	Great Amer Alliance Ins Co	106,009	0.0010%	113,372	97,027	85.58%
		26344	Great Amer Assur Co	83,557	0.0008%	78,640	156,347	198.81%
		33723	Great Amer Spirit Ins Co	5,019	0.0000%	5,036	-16,963	-336.83%
				970,064	**0.0088%**	**1,020,689**	**494,406**	**48.44%**
69	785		MARKEL CORP GRP					
		28932	Markel Amer Ins Co	953,691	0.0087%	988,425	266,352	26.95%
				953,691	**0.0087%**	**988,425**	**266,352**	**26.95%**
70	517		HANNOVER GRP					
		20532	Clarendon Natl Ins Co	931,772	0.0085%	1,241,326	254,329	20.49%
		21806	Harbor Specialty Ins Co	387	0.0000%	387	-2,195,932	567424.29%
				932,159	**0.0085%**	**1,241,713**	**-1,941,603**	**-156.36%**
71	19		Assurant Inc Grp					
		10111	American Bankers Ins Co Of FL	489,950	0.0044%	484,830	100,999	20.83%
		19615	American Reliable Ins Co	101,786	0.0009%	106,861	1,418	1.33%
				591,736	**0.0054%**	**591,691**	**102,417**	**17.31%**
72	98		WR Berkley Corp GRP					
		40045	Starnet Ins Co	513,250	0.0047%	1,010,617	-41,778	-4.13%
				513,250	**0.0047%**	**1,010,617**	**-41,778**	**-4.13%**
73	3678		American Independent Ins Grp					
		39098	Omni Ins Co	349,459	0.0032%	514,032	121,884	23.71%
				349,459	**0.0032%**	**514,032**	**121,884**	**23.71%**
74	19119		National Unity Ins Co					
		19119	National Unity Ins Co	322,456	0.0029%	318,007	78,744	24.76%
				322,456	**0.0029%**	**318,007**	**78,744**	**24.76%**
75	677		Philadelphia Consolidated Holding Grp					
		18058	Philadelphia Ind Ins Co	320,022	0.0029%	289,253	311,740	107.77%
				320,022	**0.0029%**	**289,253**	**311,740**	**107.77%**
76	1285		XL AMER GRP					
		22322	Greenwich Ins Co	282,297	0.0026%	375,687	-1,572,575	-418.59%
				282,297	**0.0026%**	**375,687**	**-1,572,575**	**-418.59%**
77	40550		Pacific Pioneer Ins Co					
		40550	Pacific Pioneer Ins Co	237,796	0.0022%	259,436	200,735	77.37%
				237,796	**0.0022%**	**259,436**	**200,735**	**77.37%**
78	456		LANCER FINANCIAL GRP					
		26077	Lancer Ins Co	97,777	0.0009%	97,777	2,457	2.51%
				97,777	**0.0009%**	**97,777**	**2,457**	**2.51%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRIVATE PASSENGER AUTO LIABILITY [19.2]

Sorted by Market Share

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
79	24		ATLANTIC CO GRP					
		19909	Centennial Ins Co	48,542	0.0004%	52,249	548,010	1048.84%
		19895	Atlantic Mut Ins Co	28,618	0.0003%	33,423	3,605	10.79%
				77,160	**0.0007%**	**85,672**	**551,615**	**643.87%**
80	3239		Allied World Assur Holding Grp					
		22730	Allied World Reins Co	74,236	0.0007%	53,351	33,655	63.08%
				74,236	**0.0007%**	**53,351**	**33,655**	**63.08%**
81	70		FIRST AMER TITLE GRP					
		37710	First Amer Prop & Cas Ins Co	58,605	0.0005%	29,712	13,630	45.87%
				58,605	**0.0005%**	**29,712**	**13,630**	**45.87%**
82	1169		GENERALI GRP					
		11231	Generali Us Branch	58,452	0.0005%	65,523	-99,761	-152.25%
				58,452	**0.0005%**	**65,523**	**-99,761**	**-152.25%**
83	27073		Nipponkoa Ins Co Ltd US Br					
		27073	Nipponkoa Ins Co Ltd US Br	58,297	0.0005%	94,536	15,572	16.47%
				58,297	**0.0005%**	**94,536**	**15,572**	**16.47%**
84	831		DOCTORS CO GRP					
		34495	Doctors Co An Interins Exch	53,626	0.0005%	54,694	38,038	69.55%
				53,626	**0.0005%**	**54,694**	**38,038**	**69.55%**
85	88		The Hanover Ins Grp					
		22292	Hanover Ins Co	20,298	0.0002%	23,511	3,216	13.68%
				20,298	**0.0002%**	**23,511**	**3,216**	**13.68%**
86	303		GUIDEONE INS GRP					
		15032	Guideone Mut Ins Co	13,973	0.0001%	15,045	5,159	34.29%
				13,973	**0.0001%**	**15,045**	**5,159**	**34.29%**
87	1346		AMERICAN SAFETY HOLDING GRP					
		39969	American Safety Cas Ins Co	6,351	0.0001%	6,351	80,563	1268.51%
				6,351	**0.0001%**	**6,351**	**80,563**	**1268.51%**
88	1279		Arch Ins Grp					
		11150	Arch Ins Co	5,953	0.0001%	5,953	-16,416	-275.76%
				5,953	**0.0001%**	**5,953**	**-16,416**	**-275.76%**
89	3219		Sompo Japan Ins Grp					
		11126	Sompo Japan Ins Co of Amer	3,941	0.0000%	19,430	15,338	78.94%
				3,941	**0.0000%**	**19,430**	**15,338**	**78.94%**
			Line Total:	**11,011,182,726**	**100.0000%**	**11,073,489,729**	**6,479,117,633**	**58.51%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO NO-FAULT [19.3]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	212		ZURICH INS GRP					
		16535	Zurich American Ins Co	563,850	73.2394%	60,824	41,248	67.82%
				563,850	**73.2394%**	**60,824**	**41,248**	**67.82%**
2	1279		Arch Ins Grp					
		11150	Arch Ins Co	86,488	11.2341%	91,068	39,208	43.05%
				86,488	**11.2341%**	**91,068**	**39,208**	**43.05%**
3	796		QBE INS GRP					
		37303	Redland Ins Co	15,189	1.9729%	9,880	2,436	24.66%
		37257	Praetorian Ins Co	9,918	1.2883%	21,341	-3,823	-17.91%
				25,107	**3.2612%**	**31,221**	**-1,387**	**-4.44%**
4	21172		Vanliner Ins Co					
		21172	Vanliner Ins Co	20,123	2.6138%	14,424	389	2.70%
				20,123	**2.6138%**	**14,424**	**389**	**2.70%**
5	677		Philadelphia Consolidated Holding Grp					
		18058	Philadelphia Ind Ins Co	19,795	2.5712%	1,283	0	0.00%
				19,795	**2.5712%**	**1,283**	**0**	**0.00%**
6	748		Meadowbrook Ins Grp					
		21903	Procentury Ins Co	15,659	2.0340%	1,729	24,228	1401.27%
				15,659	**2.0340%**	**1,729**	**24,228**	**1401.27%**
7	158		FAIRFAX FIN GRP					
		21113	United States Fire Ins Co	13,409	1.7417%	13,409	-9,368	-69.86%
				13,409	**1.7417%**	**13,409**	**-9,368**	**-69.86%**
8	457		ARGONAUT GRP					
		19801	Argonaut Ins Co	9,135	1.1866%	9,135	5,481	60.00%
				9,135	**1.1866%**	**9,135**	**5,481**	**60.00%**
9	1129		WHITE MOUNTAINS GRP					
		20648	Employers Fire Ins Co	5,032	0.6536%	915	0	0.00%
				5,032	**0.6536%**	**915**	**0**	**0.00%**
10	93		STATE NATL GRP					
		12831	State Natl Ins Co Inc	3,580	0.4650%	3,964	-6,858	-173.01%
				3,580	**0.4650%**	**3,964**	**-6,858**	**-173.01%**
11	4254		The Warranty Grp					
		40827	Virginia Surety Co Inc	3,481	0.4522%	3,483	-466	-13.38%
				3,481	**0.4522%**	**3,483**	**-466**	**-13.38%**
12	111		LIBERTY MUT GRP					
		18333	Peerless Ind Ins Co	2,180	0.2832%	2,180	0	0.00%
				2,180	**0.2832%**	**2,180**	**0**	**0.00%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO NO-FAULT [19.3]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
13	12	AMERICAN INTL GRP						
		19410	Commerce & Industry Ins Co	857	0.1113%	873	79	9.05%
		19380	American Home Assur Co	1	0.0001%	1	-9	-900.00%
				858	**0.1114%**	**874**	**70**	**8.01%**
14	1326	KINGSWAY GRP						
		33855	Lincoln Gen Ins Co	647	0.0840%	1,046	0	0.00%
				647	**0.0840%**	**1,046**	**0**	**0.00%**
15	84	American Financial Grp						
		32620	National Interstate Ins Co	500	0.0649%	501	0	0.00%
				500	**0.0649%**	**501**	**0**	**0.00%**
16	361	Munich Re Grp						
		19720	American Alt Ins Corp	28	0.0036%	21	14	66.67%
				28	**0.0036%**	**21**	**14**	**66.67%**
			Line Total:	**769,872**	**100.0000%**	**236,077**	**92,559**	**39.21%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	212	ZURICH INS GRP						
		21326	Empire Fire & Marine Ins Co	85,545,125	4.1372%	89,752,075	23,386,117	26.06%
		16535	Zurich American Ins Co	42,489,529	2.0549%	43,573,093	25,538,222	58.61%
		21709	Truck Ins Exch	34,144,779	1.6513%	36,520,525	10,441,107	28.59%
		41181	Universal Underwriters Ins Co	16,018,071	0.7747%	16,218,671	14,151,520	87.25%
		21652	Farmers Ins Exch	15,234,773	0.7368%	14,730,327	2,236,119	15.18%
		21687	Mid Century Ins Co	14,893,831	0.7203%	14,099,566	3,852,382	27.32%
		26247	American Guar & Liab Ins	6,596,856	0.3190%	5,025,887	2,969,115	59.08%
		27855	Zurich American Ins Co Of IL	5,025,622	0.2431%	6,345,746	2,524,976	39.79%
		40142	American Zurich Ins Co	2,876,823	0.1391%	3,112,079	1,160,749	37.30%
		19356	Maryland Cas Co	1,717,142	0.0830%	2,365,401	1,149,755	48.61%
		10315	Civic Prop & Cas Co	184,635	0.0089%	181,901	13,904	7.64%
		19305	Assurance Co Of Amer	154,415	0.0075%	51,503	-62,639	-121.62%
		10318	Exact Prop & Cas Co Inc	146,255	0.0071%	165,526	194,362	117.42%
		10317	Neighborhood Spirit Prop & Cas Co	90,663	0.0044%	65,665	5,023	7.65%
		39306	Fidelity & Deposit Co Of MD	75,257	0.0036%	148,840	88,867	59.71%
		19372	Northern Ins Co Of NY	57,845	0.0028%	38,612	60,578	156.89%
				225,251,621	**10.8937%**	**232,395,417**	**87,710,157**	**37.74%**
2	111	LIBERTY MUT GRP						
		24198	Peerless Ins Co	55,118,567	2.6657%	56,620,378	27,341,302	48.29%
		24171	Netherlands Ins Co The	25,489,955	1.2328%	27,255,697	13,179,244	48.35%
		19704	American States Ins Co	25,148,146	1.2162%	25,765,977	15,337,380	59.53%
		23035	Liberty Mut Fire Ins Co	23,585,355	1.1406%	26,387,292	8,930,279	33.84%
		24732	General Ins Co Of Amer	20,390,206	0.9861%	22,864,904	13,401,276	58.61%
		10836	Golden Eagle Ins Corp	17,045,670	0.8244%	13,658,079	7,571,503	55.44%
		19690	American Economy Ins Co	10,770,046	0.5209%	13,158,022	8,185,744	62.21%
		24724	First Natl Ins Co Of Amer	10,519,468	0.5087%	10,607,304	8,136,963	76.71%
		26042	Wausau Underwriters Ins Co	4,498,580	0.2176%	5,189,804	1,558,692	30.03%
		42404	Liberty Ins Corp	3,125,110	0.1511%	3,327,417	629,471	18.92%
		26069	Wausau Business Ins Co	3,024,005	0.1462%	3,142,283	2,525,766	80.38%
		18333	Peerless Ind Ins Co	2,094,691	0.1013%	961,046	1,504,245	156.52%
		21458	Employers Ins of Wausau	1,681,945	0.0813%	1,857,972	2,752,895	148.17%
		23043	Liberty Mut Ins Co	594,880	0.0288%	610,497	381,605	62.51%
		33600	LM Ins Corp	220,086	0.0106%	1,238,619	502,419	40.56%
		33588	First Liberty Ins Corp	29,081	0.0014%	37,585	8,015	21.32%
		19917	Liberty Ins Underwriters Inc	27,934	0.0014%	2,328	1,543	66.28%
				203,363,725	**9.8352%**	**212,685,204**	**111,948,342**	**52.64%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
3	3548	Travelers Grp						
		25674	Travelers Property Cas Co Of Amer	81,077,024	3.9211%	84,491,382	18,029,718	21.34%
		25682	Travelers Ind Co Of CT	24,156,781	1.1683%	19,985,899	9,017,564	45.12%
		24015	Northland Ins Co	19,068,079	0.9222%	19,007,246	12,965,907	68.22%
		24767	St Paul Fire & Marine Ins Co	10,155,700	0.4912%	11,597,180	4,071,924	35.11%
		36463	Discover Prop & Cas Ins Co	9,141,061	0.4421%	8,571,518	27,174,209	317.03%
		24791	St Paul Mercury Ins Co	4,164,991	0.2014%	3,316,028	1,948,305	58.75%
		24775	St Paul Guardian Ins Co	87,220	0.0042%	715,163	321,415	44.94%
		10819	American Equity Specialty Ins Co	36,111	0.0017%	41,303	3,368	8.15%
		19038	Travelers Cas & Surety Co	15,670	0.0008%	15,670	-135,704	-866.01%
		25879	Fidelity & Guar Ins Underwriters Inc	984	0.0000%	24,608	69,936	284.20%
				147,903,621	**7.1530%**	**147,765,997**	**73,466,642**	**49.72%**
4	155	PROGRESSIVE GRP						
		11770	United Fncl Cas Co	128,195,435	6.1998%	142,198,815	96,247,888	67.69%
		10193	Progressive Express Ins Co	10,138,542	0.4903%	9,379,444	6,216,341	66.28%
		10243	National Continental Ins Co	8,625,147	0.4171%	13,082,726	10,911,291	83.40%
				146,959,124	**7.1073%**	**164,660,985**	**113,375,520**	**68.85%**
5	12	AMERICAN INTL GRP						
		19445	National Union Fire Ins Co Of Pitts	58,824,308	2.8449%	50,488,813	28,849,198	57.14%
		19429	Insurance Co Of The State Of PA	26,864,444	1.2992%	30,509,353	30,648,781	100.46%
		23841	New Hampshire Ins Co	21,469,630	1.0383%	26,076,655	17,327,284	66.45%
		20796	AIG Premier Ins Co	11,783,346	0.5699%	12,948,451	5,810,792	44.88%
		23809	Granite State Ins Co	11,717,330	0.5667%	9,167,917	4,639,282	50.60%
		19410	Commerce & Industry Ins Co	9,456,134	0.4573%	8,549,407	4,877,414	57.05%
		19402	AIG Cas Co	552,818	0.0267%	465,667	-40,852	-8.77%
				140,668,010	**6.8030%**	**138,206,263**	**92,111,899**	**66.65%**
6	140	NATIONWIDE CORP GRP						
		23787	Nationwide Mut Ins Co	90,478,975	4.3758%	91,945,518	49,055,319	53.35%
		28223	Nationwide Agribusiness Ins Co	11,960,896	0.5785%	11,344,334	10,437,259	92.00%
		13242	Titan Ind Co	9,503,242	0.4596%	8,196,507	4,349,904	53.07%
		15580	Scottsdale Ind Co	8,731,913	0.4223%	10,640,082	5,479,635	51.50%
		11991	National Cas Co	7,486,015	0.3620%	7,601,451	3,610,405	47.50%
		42889	Victoria Fire & Cas Co	712,836	0.0345%	978,593	187,853	19.20%
		25453	Nationwide Ins Co Of Amer	555,603	0.0269%	499,397	212,308	42.51%
		13838	Farmland Mut Ins Co	225,563	0.0109%	84,103	-12,707	-15.11%
		19100	Amco Ins Co	74,601	0.0036%	76,864	-2,588,997	-3368.28%
				129,729,644	**6.2740%**	**131,366,849**	**70,730,979**	**53.84%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

Sorted by Market Share

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
7	796	QBE INS GRP						
		37257	Praetorian Ins Co	36,320,539	1.7565%	36,095,227	375,718	1.04%
		25747	Unigard Ins Co	19,702,019	0.9528%	20,928,612	12,970,285	61.97%
		37303	Redland Ins Co	11,944,677	0.5777%	7,620,720	3,146,307	41.29%
		25798	Unigard Ind Co	492,884	0.0238%	558,166	98,827	17.71%
		16217	National Farmers Union Prop & Cas	98,955	0.0048%	100,086	64,228	64.17%
		24414	General Cas Co Of WI	83,377	0.0040%	82,425	-14,362	-17.42%
		24449	Regent Ins Co	74,182	0.0036%	74,643	-6,765	-9.06%
				68,716,633	**3.3233%**	**65,459,879**	**16,634,238**	**25.41%**
8	91	HARTFORD FIRE & CAS GRP						
		19682	Hartford Fire In Co	34,474,921	1.6673%	38,155,766	18,925,870	49.60%
		34690	Property & Cas Ins Co Of Hartford	14,879,886	0.7196%	14,887,627	13,056,044	87.70%
		30104	Hartford Underwriters Ins Co	4,576,056	0.2213%	4,962,382	1,092,121	22.01%
		29424	Hartford Cas Ins Co	4,300,658	0.2080%	4,434,276	1,490,342	33.61%
		29459	Twin City Fire Ins Co Co	2,095,977	0.1014%	2,289,127	2,402,142	104.94%
		22357	Hartford Accident & Ind Co	405,381	0.0196%	424,180	31,052	7.32%
				60,732,879	**2.9372%**	**65,153,358**	**36,997,571**	**56.79%**
9	660	MERCURY GEN GRP						
		11908	Mercury Cas Co	55,092,674	2.6644%	57,020,296	36,864,610	64.65%
				55,092,674	**2.6644%**	**57,020,296**	**36,864,610**	**64.65%**
10	176	STATE FARM GRP						
		25178	State Farm Mut Auto Ins Co	46,434,962	2.2457%	46,373,262	20,496,566	44.20%
		25143	State Farm Fire And Cas Co	3,327,163	0.1609%	3,658,479	4,543,785	124.20%
				49,762,125	**2.4066%**	**50,031,741**	**25,040,351**	**50.05%**
11	84	American Financial Grp						
		32620	National Interstate Ins Co	33,584,563	1.6242%	34,275,794	28,955,923	84.48%
		26344	Great Amer Assur Co	7,304,103	0.3532%	6,121,683	648,708	10.60%
		16691	Great Amer Ins Co	1,700,005	0.0822%	1,844,363	1,034,991	56.12%
		22136	Great Amer Ins Co of NY	1,281,261	0.0620%	1,292,587	870,774	67.37%
		26832	Great Amer Alliance Ins Co	475,939	0.0230%	394,320	72,278	18.33%
				44,345,871	**2.1447%**	**43,928,747**	**31,582,674**	**71.90%**
12	1120	EVEREST REINS HOLDINGS GRP						
		10120	Everest Natl Ins Co	43,022,622	2.0807%	34,191,688	24,302,637	71.08%
				43,022,622	**2.0807%**	**34,191,688**	**24,302,637**	**71.08%**
13	218	CNA INS GRP						
		20427	American Cas Co Of Reading PA	9,825,470	0.4752%	10,472,142	-3,863,313	-36.89%
		20443	Continental Cas Co	8,248,036	0.3989%	10,312,505	18,097,240	175.49%
		20508	Valley Forge Ins Co	8,153,782	0.3943%	10,514,679	8,057,355	76.63%
		35289	Continental Ins Co	6,293,302	0.3044%	5,890,620	2,628,094	44.61%
		20494	Transportation Ins Co	5,339,355	0.2582%	5,621,312	1,673,721	29.77%
		20478	National Fire Ins Co Of Hartford	5,134,865	0.2483%	2,935,953	2,965,097	100.99%
				42,994,810	**2.0793%**	**45,747,211**	**29,558,194**	**64.61%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

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Sorted by Market Share

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Licensed companies only

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14	748		Meadowbrook Ins Grp					
		25780	Williamsburg Natl Ins Co	23,779,272	1.1500%	25,809,907	11,894,286	46.08%
		18023	Star Ins Co	10,827,420	0.5236%	10,833,367	3,538,481	32.66%
		21903	Procentury Ins Co	2,943,596	0.1424%	1,856,296	1,127,395	60.73%
				37,550,288	**1.8160%**	**38,499,570**	**16,560,162**	**43.01%**
15	98		WR Berkley Corp GRP					
		10510	Carolina Cas Ins Co	32,449,899	1.5694%	36,316,416	15,849,906	43.64%
		36684	Riverport Ins Co	2,752,441	0.1331%	2,874,487	398,655	13.87%
		25224	Great Divide Ins Co	1,640,350	0.0793%	1,589,300	1,624,638	102.22%
		40045	Starnet Ins Co	103,000	0.0050%	83,851	-22,052	-26.30%
		23612	Midwest Employers Cas Co	51	0.0000%	56,863	-23,596	-41.50%
				36,945,741	**1.7868%**	**40,920,917**	**17,827,551**	**43.57%**
16	1326		KINGSWAY GRP					
		33855	Lincoln Gen Ins Co	22,481,760	1.0873%	37,540,443	40,802,621	108.69%
		42862	Universal Cas Co	13,093,371	0.6332%	10,741,530	5,662,544	52.72%
				35,575,131	**1.7205%**	**48,281,973**	**46,465,165**	**96.24%**
17	150		OLD REPUBLIC GRP					
		11371	Great West Cas Co	18,430,917	0.8914%	18,428,670	7,681,504	41.68%
		24139	Old Republic Gen Ins Corp	9,577,415	0.4632%	9,333,248	4,988,574	53.45%
		24147	Old Republic Ins Co	6,672,356	0.3227%	5,547,099	3,311,476	59.70%
				34,680,688	**1.6772%**	**33,309,017**	**15,981,554**	**47.98%**
18	225		IAT Reins Co Grp					
		13234	Wilshire Ins Co	17,830,350	0.8623%	18,038,636	8,793,130	48.75%
		26433	Harco Natl Ins Co	11,190,612	0.5412%	12,990,866	9,127,963	70.26%
		28886	Transguard Ins Co Of Amer Inc	4,065,579	0.1966%	4,225,584	2,103,828	49.79%
		20010	Acceptance Ind Ins Co	850,598	0.0411%	949,570	246,535	25.96%
		23248	Occidental Fire & Cas Co Of NC	910	0.0000%	734	543	73.98%
				33,938,049	**1.6413%**	**36,205,390**	**20,271,999**	**55.99%**
19	8		ALLSTATE INS GRP					
		19232	Allstate Ins Co	30,834,181	1.4912%	32,264,784	15,257,844	47.29%
		19240	Allstate Ind Co	2,872,185	0.1389%	2,896,503	1,973,656	68.14%
				33,706,366	**1.6301%**	**35,161,287**	**17,231,500**	**49.01%**
20	93		STATE NATL GRP					
		12831	State Natl Ins Co Inc	24,717,059	1.1954%	28,026,873	17,691,981	63.13%
		22608	National Specialty Ins Co	6,785,494	0.3282%	5,110,415	551,343	10.79%
				31,502,553	**1.5235%**	**33,137,288**	**18,243,324**	**55.05%**
21	26905		Century Natl Ins Co					
		26905	Century Natl Ins Co	29,405,554	1.4221%	31,832,825	7,784,997	24.46%
				29,405,554	**1.4221%**	**31,832,825**	**7,784,997**	**24.46%**
22	215		UNITRIN GRP					
		19852	Financial Ind Co	25,681,463	1.2420%	28,293,261	19,106,448	67.53%
		14133	Valley Ins Co	998,645	0.0483%	1,670,920	850,917	50.93%
				26,680,108	**1.2903%**	**29,964,181**	**19,957,365**	**66.60%**

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23	38		CHUBB & SON INC GRP					
		20281	Federal Ins Co	24,524,707	1.1861%	25,268,634	8,989,092	35.57%
		20303	Great Northern Ins Co	1,461,663	0.0707%	1,339,951	-34,307	-2.56%
		20346	Pacific Ind Co	104,803	0.0051%	107,612	-5,012	-4.66%
		20397	Vigilant Ins Co	54,551	0.0026%	55,891	-10,128	-18.12%
				26,145,724	**1.2645%**	**26,772,088**	**8,939,645**	**33.39%**
24	802		Capital Ins Grp					
		23540	Monterey Ins Co	14,381,619	0.6955%	14,705,995	7,397,639	50.30%
		13544	California Capital Ins Co	5,684,246	0.2749%	5,911,932	2,757,036	46.64%
		12890	Eagle W Ins Co	2,613,180	0.1264%	3,145,285	1,090,201	34.66%
				22,679,045	**1.0968%**	**23,763,212**	**11,244,876**	**47.32%**
25	677		Philadelphia Consolidated Holding Grp					
		18058	Philadelphia Ind Ins Co	21,439,152	1.0368%	19,407,637	7,760,245	39.99%
				21,439,152	**1.0368%**	**19,407,637**	**7,760,245**	**39.99%**
26	31		BERKSHIRE HATHAWAY GRP					
		11673	Redwood Fire & Cas Ins Co	10,789,920	0.5218%	9,506,129	5,544,840	58.33%
		20052	National Liab & Fire Ins Co	6,592,926	0.3188%	7,021,095	310,691	4.43%
		27812	Columbia Ins Co	2,067,045	0.1000%	1,883,046	182,878	9.71%
		20087	National Ind Co	18,828	0.0009%	18,914	210,138	1111.02%
				19,468,719	**0.9416%**	**18,429,184**	**6,248,547**	**33.91%**
27	169		SENTRY INS GRP					
		21180	Sentry Select Ins Co	13,080,352	0.6326%	13,661,806	7,094,404	51.93%
		24988	Sentry Ins A Mut Co	4,561,996	0.2206%	4,878,256	240,442	4.93%
		28460	Sentry Cas Co	61,270	0.0030%	41,301	23,455	56.79%
		23434	Middlesex Ins Co	14	0.0000%	14	-316	-2257.14%
				17,703,632	**0.8562%**	**18,581,377**	**7,357,985**	**39.60%**
28	456		LANCER FINANCIAL GRP					
		26077	Lancer Ins Co	17,490,847	0.8459%	16,966,920	285,031	1.68%
				17,490,847	**0.8459%**	**16,966,920**	**285,031**	**1.68%**
29	161		TOPA EQUITIES LTD GRP					
		18031	Topa Ins Co	17,115,646	0.8278%	16,559,745	10,948,110	66.11%
				17,115,646	**0.8278%**	**16,559,745**	**10,948,110**	**66.11%**
30	1129		WHITE MOUNTAINS GRP					
		20621	OneBeacon Amer Ins Co	10,379,696	0.5020%	10,353,528	6,661,611	64.34%
		20648	Employers Fire Ins Co	3,373,890	0.1632%	3,233,195	1,433,256	44.33%
		21962	Pennsylvania Gen Ins Co	2,504,655	0.1211%	1,280,030	769,992	60.15%
		21970	OneBeacon Ins Co	798,018	0.0386%	942,237	62,901	6.68%
		27154	Atlantic Specialty Ins Co	22,298	0.0011%	26,419	-306,701	-1160.91%
				17,078,557	**0.8260%**	**15,835,409**	**8,621,059**	**54.44%**
31	1279		Arch Ins Grp					
		11150	Arch Ins Co	16,471,501	0.7966%	14,354,696	7,328,875	51.06%
				16,471,501	**0.7966%**	**14,354,696**	**7,328,875**	**51.06%**

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32	7		FEDERATED MUT GRP					
		13935	Federated Mut Ins Co	14,404,344	0.6966%	15,550,786	1,898,592	12.21%
		28304	Federated Serv Ins Co	1,426,258	0.0690%	1,419,996	1,579,744	111.25%
				15,830,602	**0.7656%**	**16,970,782**	**3,478,336**	**20.50%**
33	158		FAIRFAX FIN GRP					
		21113	United States Fire Ins Co	8,960,646	0.4334%	11,879,427	5,482,685	46.15%
		25054	Hudson Ins Co	4,855,768	0.2348%	5,397,756	6,759,860	125.23%
		21105	North River Ins Co	1,251,472	0.0605%	1,363,703	618,860	45.38%
		10936	Seneca Ins Co Inc	2,050	0.0001%	1,452	484	33.33%
				15,069,936	**0.7288%**	**18,642,338**	**12,861,889**	**68.99%**
34	1114		MERCER INS GRP					
		31453	Financial Pacific Ins Co	13,457,806	0.6509%	13,937,323	7,100,846	50.95%
				13,457,806	**0.6509%**	**13,937,323**	**7,100,846**	**50.95%**
35	3098		Tokio Marine Holdings Inc GRP					
		12904	Tokio Marine & Nichido Fire Ins Co	12,931,843	0.6254%	12,699,977	7,998,997	62.98%
				12,931,843	**0.6254%**	**12,699,977**	**7,998,997**	**62.98%**
36	4381		Lightyear Delos Grp					
		35408	Delos Ins Co	12,832,688	0.6206%	10,950,067	2,852,969	26.05%
				12,832,688	**0.6206%**	**10,950,067**	**2,852,969**	**26.05%**
37	626		Ace Ltd Grp					
		22667	Ace Amer Ins Co	6,905,534	0.3340%	9,831,264	9,965,975	101.37%
		21121	Westchester Fire Ins Co	3,536,369	0.1710%	3,431,357	-693,542	-20.21%
		20702	Ace Fire Underwriters Ins Co	1,198,252	0.0580%	1,114,586	91,637	8.22%
		20699	Ace Prop & Cas Ins Co	292,574	0.0141%	301,662	-73,530	-24.37%
		43575	Indemnity Ins Co Of North Amer	249,382	0.0121%	264,521	103,599	39.16%
				12,182,111	**0.5892%**	**14,943,390**	**9,394,139**	**62.86%**
38	3495		Infinity Prop & Cas Ins Grp					
		20260	Infinity Select Ins Co	8,296,745	0.4013%	4,502,080	2,808,322	62.38%
		11738	Infinity Auto Ins Co	3,329,589	0.1610%	4,257,632	1,545,116	36.29%
				11,626,334	**0.5623%**	**8,759,712**	**4,353,438**	**49.70%**
39	761		ALLIANZ INS GRP					
		21857	American Ins Co	5,286,796	0.2557%	4,891,960	7,540,316	154.14%
		21881	National Surety Corp	1,607,205	0.0777%	1,689,591	1,493,943	88.42%
		21849	American Automobile Ins Co	1,587,372	0.0768%	1,931,663	700,655	36.27%
		21865	Associated Ind Corp	1,035,881	0.0501%	1,063,947	1,123,660	105.61%
		21873	Firemans Fund Ins Co	821,059	0.0397%	773,591	971,362	125.57%
		22837	AGCS Marine Ins Co	14,954	0.0007%	21,662	306,148	1413.30%
				10,353,267	**0.5007%**	**10,372,414**	**12,136,084**	**117.00%**
40	40134		SUA Ins Co					
		40134	SUA Ins Co	10,021,687	0.4847%	10,176,674	6,752,596	66.35%
				10,021,687	**0.4847%**	**10,176,674**	**6,752,596**	**66.35%**

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41	1285	XL AMER GRP						
		22322	Greenwich Ins Co	5,105,444	0.2469%	7,133,642	9,421,466	132.07%
		24554	XL Ins Amer Inc	2,872,613	0.1389%	1,649,981	1,104,079	66.91%
		37885	XL Specialty Ins Co	1,506,774	0.0729%	1,208,654	1,110,599	91.89%
				9,484,831	**0.4587%**	**9,992,277**	**11,636,144**	**116.45%**
42	457	ARGONAUT GRP						
		19828	Argonaut Midwest Ins Co	7,369,167	0.3564%	6,994,995	5,073,636	72.53%
		19860	Argonaut Great Central Ins Co	931,375	0.0450%	856,386	426,154	49.76%
		19801	Argonaut Ins Co	235	0.0000%	200	-394,069	197034.50%
				8,300,777	**0.4014%**	**7,851,581**	**5,105,721**	**65.03%**
43	291	MOTORISTS MUT						
		13331	American Hardware Mut Ins Co	7,083,040	0.3426%	6,915,523	3,391,035	49.04%
				7,083,040	**0.3426%**	**6,915,523**	**3,391,035**	**49.04%**
44	361	Munich Re Grp						
		19720	American Alt Ins Corp	5,651,722	0.2733%	5,751,736	2,384,974	41.47%
		23469	American Modern Home Ins Co	1,027,784	0.0497%	1,027,784	1,067,377	103.85%
				6,679,506	**0.3230%**	**6,779,520**	**3,452,351**	**50.92%**
45	21172	Vanliner Ins Co						
		21172	Vanliner Ins Co	6,471,137	0.3130%	5,369,705	2,315,674	43.12%
				6,471,137	**0.3130%**	**5,369,705**	**2,315,674**	**43.12%**
46	62	EMC INS CO GRP						
		21415	Employers Mut Cas Co	6,304,277	0.3049%	6,612,054	6,954,528	105.18%
				6,304,277	**0.3049%**	**6,612,054**	**6,954,528**	**105.18%**
47	783	RLI INS GRP						
		13056	RLI Ins Co	5,699,822	0.2757%	5,320,488	935,660	17.59%
				5,699,822	**0.2757%**	**5,320,488**	**935,660**	**17.59%**
48	816	COMMERCE INC GRP						
		13161	Commerce W Ins Co	5,506,996	0.2663%	5,544,941	1,584,745	28.58%
				5,506,996	**0.2663%**	**5,544,941**	**1,584,745**	**28.58%**
49	2978	Mitsui Sumitomo Ins Grp						
		20362	Mitsui Sumitomo Ins Co of Amer	3,239,728	0.1567%	3,679,361	1,748,491	47.52%
		22551	Mitsui Sumitomo Ins USA Inc	1,440,667	0.0697%	1,346,501	451,017	33.50%
				4,680,395	**0.2264%**	**5,025,862**	**2,199,508**	**43.76%**
50	32107	Sutter Ins Co						
		32107	Sutter Ins Co	4,465,948	0.2160%	4,822,440	1,645,717	34.13%
				4,465,948	**0.2160%**	**4,822,440**	**1,645,717**	**34.13%**
51	922	ICW GRP						
		40029	Explorer Ins Co	3,904,809	0.1888%	4,389,188	961,383	21.90%
				3,904,809	**0.1888%**	**4,389,188**	**961,383**	**21.90%**

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52	79		GMAC INS HOLDING GRP					
		31488	Integon Preferred Ins Co	3,776,438	0.1826%	4,007,139	1,655,858	41.32%
				3,776,438	**0.1826%**	**4,007,139**	**1,655,858**	**41.32%**
53	645		OREGON MUT GRP					
		14907	Oregon Mut Ins Co	3,206,315	0.1551%	2,695,687	1,315,273	48.79%
				3,206,315	**0.1551%**	**2,695,687**	**1,315,273**	**48.79%**
54	88		The Hanover Ins Grp					
		42552	Nova Cas Co	2,809,023	0.1359%	2,518,225	1,394,742	55.39%
		22306	Massachusetts Bay Ins Co	289,428	0.0140%	290,545	95,442	32.85%
		22292	Hanover Ins Co	83,932	0.0041%	74,848	22,418	29.95%
				3,182,383	**0.1539%**	**2,883,618**	**1,512,602**	**52.46%**
55	781		UNION LABOR GRP					
		37893	Ullico Cas Co	3,110,976	0.1505%	1,902,825	1,495,112	78.57%
				3,110,976	**0.1505%**	**1,902,825**	**1,495,112**	**78.57%**
56	303		GUIDEONE INS GRP					
		15032	Guideone Mut Ins Co	2,804,102	0.1356%	2,982,122	2,315,892	77.66%
				2,804,102	**0.1356%**	**2,982,122**	**2,315,892**	**77.66%**
57	27502		Western General Ins Co					
		27502	Western General Ins Co	2,700,685	0.1306%	2,800,732	1,190,693	42.51%
				2,700,685	**0.1306%**	**2,800,732**	**1,190,693**	**42.51%**
58	18767		Church Mut Ins Co					
		18767	Church Mut Ins Co	2,636,388	0.1275%	2,611,861	1,088,759	41.69%
				2,636,388	**0.1275%**	**2,611,861**	**1,088,759**	**41.69%**
59	9		JPMorgan Chase & Co Grp					
		22985	Sequoia Ins Co	2,523,775	0.1221%	2,754,382	2,132,131	77.41%
				2,523,775	**0.1221%**	**2,754,382**	**2,132,131**	**77.41%**
60	57		ELECTRIC INS GRP					
		21261	Electric Ins Co	2,414,786	0.1168%	2,414,786	2,222,848	92.05%
				2,414,786	**0.1168%**	**2,414,786**	**2,222,848**	**92.05%**
61	3219		Sompo Japan Ins Grp					
		11126	Sompo Japan Ins Co of Amer	2,333,177	0.1128%	2,336,149	-408,451	-17.48%
				2,333,177	**0.1128%**	**2,336,149**	**-408,451**	**-17.48%**
62	349		FLORISTS MUT GRP					
		13978	Florists Mut Ins Co	2,135,309	0.1033%	2,028,740	1,572,015	77.49%
				2,135,309	**0.1033%**	**2,028,740**	**1,572,015**	**77.49%**
63	785		MARKEL CORP GRP					
		38970	Markel Ins Co	1,856,560	0.0898%	2,345,430	2,355,990	100.45%
		28932	Markel Amer Ins Co	228,162	0.0110%	216,251	67,729	31.32%
				2,084,722	**0.1008%**	**2,561,681**	**2,423,719**	**94.61%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
64	39861		Golden Bear Ins Co					
		39861	Golden Bear Ins Co	1,780,120	0.0861%	1,770,111	1,825,408	103.12%
				1,780,120	**0.0861%**	**1,770,111**	**1,825,408**	**103.12%**
65	867		Baldwin & Lyons Grp					
		40460	Sagamore Ins Co	1,762,710	0.0852%	2,173,378	1,568,096	72.15%
				1,762,710	**0.0852%**	**2,173,378**	**1,568,096**	**72.15%**
66	36790		Springfield Ins Co Inc					
		36790	Springfield Ins Co Inc	1,543,538	0.0746%	1,577,362	-155,146	-9.84%
				1,543,538	**0.0746%**	**1,577,362**	**-155,146**	**-9.84%**
67	866		WESTERN WORLD GRP					
		40436	Stratford Ins Co	1,268,492	0.0613%	1,373,123	407,923	29.71%
				1,268,492	**0.0613%**	**1,373,123**	**407,923**	**29.71%**
68	408		AMERICAN NATL FIN GRP					
		28401	American Natl Prop & Cas Co	944,554	0.0457%	975,662	334,499	34.28%
		11048	Pacific Prop & Cas Co	63,549	0.0031%	57,022	8,671	15.21%
				1,008,103	**0.0488%**	**1,032,684**	**343,170**	**33.23%**
69	83		GRANGE INS GRP					
		22101	Grange Ins Assn	957,684	0.0463%	936,158	253,840	27.12%
				957,684	**0.0463%**	**936,158**	**253,840**	**27.12%**
70	2538		Amtrust Grp					
		25011	Wesco Ins Co	482,800	0.0233%	157,347	76,031	48.32%
		19879	Security Natl Ins Co	470,445	0.0228%	100,833	17,629	17.48%
				953,245	**0.0461%**	**258,180**	**93,660**	**36.28%**
71	10499		Chrysler Ins Co					
		10499	Chrysler Ins Co	787,584	0.0381%	719,037	-290,261	-40.37%
				787,584	**0.0381%**	**719,037**	**-290,261**	**-40.37%**
72	767		Pennsylvania Manufacturers Grp					
		12262	Pennsylvania Manufacturers Assoc Ins	651,871	0.0315%	257,553	1,290,571	501.09%
		36897	Manufacturers Alliance Ins Co	61,950	0.0030%	39,423	17,780	45.10%
		41424	Pennsylvania Manufacturers Ind Co	28,157	0.0014%	21,562	16,640	77.17%
				741,978	**0.0359%**	**318,538**	**1,324,991**	**415.96%**
73	27073		Nipponkoa Ins Co Ltd US Br					
		27073	Nipponkoa Ins Co Ltd US Br	735,471	0.0356%	745,592	1,343,077	180.14%
				735,471	**0.0356%**	**745,592**	**1,343,077**	**180.14%**
74	306		CUNA MUT GRP					
		10847	Cumis Ins Society Inc	674,213	0.0326%	657,323	239,722	36.47%
				674,213	**0.0326%**	**657,323**	**239,722**	**36.47%**
75	108		LUMBERMENS MUT CAS GRP					
		22918	American Motorists Ins Co	650,020	0.0314%	650,020	-67,136	-10.33%
		22977	Lumbermens Mut Cas Co	6,734	0.0003%	6,734	-2,060,488	-30598.28%
				656,754	**0.0318%**	**656,754**	**-2,127,624**	**-323.96%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
76	1321		American Farmers & Ranchers Grp					
		37931	American Farmers & Ranchers Ins Co	632,047	0.0306%	690,210	1,822,185	264.00%
				632,047	**0.0306%**	**690,210**	**1,822,185**	**264.00%**
77	1331		Glencoe US Holdings Grp					
		10340	Stonington Ins Co	619,740	0.0300%	962,108	582,353	60.53%
				619,740	**0.0300%**	**962,108**	**582,353**	**60.53%**
78	246		INDIANA LUMBERMENS GRP					
		14265	Indiana Lumbermens Mut Ins Co	603,438	0.0292%	322,125	229,421	71.22%
				603,438	**0.0292%**	**322,125**	**229,421**	**71.22%**
79	510		NAVIGATORS GRP					
		42307	Navigators Ins Co	567,983	0.0275%	543,678	431,525	79.37%
				567,983	**0.0275%**	**543,678**	**431,525**	**79.37%**
80	181		SWISS RE GRP					
		39845	Westport Ins Corp	513,176	0.0248%	743,624	-1,315,988	-176.97%
				513,176	**0.0248%**	**743,624**	**-1,315,988**	**-176.97%**
81	244		CINCINNATI FIN GRP					
		10677	Cincinnati Ins Co	408,890	0.0198%	466,424	87,506	18.76%
				408,890	**0.0198%**	**466,424**	**87,506**	**18.76%**
82	28339		Gateway Ins Co					
		28339	Gateway Ins Co	303,156	0.0147%	216,052	118,074	54.65%
				303,156	**0.0147%**	**216,052**	**118,074**	**54.65%**
83	19		Assurant Inc Grp					
		19615	American Reliable Ins Co	207,038	0.0100%	209,763	16,980	8.09%
				207,038	**0.0100%**	**209,763**	**16,980**	**8.09%**
84	36234		Preferred Professional Ins Co					
		36234	Preferred Professional Ins Co	201,472	0.0097%	105,686	75,213	71.17%
				201,472	**0.0097%**	**105,686**	**75,213**	**71.17%**
85	38733		Alaska Natl Ins Co					
		38733	Alaska Natl Ins Co	168,415	0.0081%	134,731	11,078	8.22%
				168,415	**0.0081%**	**134,731**	**11,078**	**8.22%**
86	20613		Sparta Ins Co					
		20613	Sparta Ins Co	157,957	0.0076%	38,283	23,242	60.71%
				157,957	**0.0076%**	**38,283**	**23,242**	**60.71%**
87	124		AMERISURE CO GRP					
		23396	Amerisure Mut Ins Co	128,789	0.0062%	125,614	8,234	6.56%
				128,789	**0.0062%**	**125,614**	**8,234**	**6.56%**
88	18538		Bancinsure Inc					
		18538	Bancinsure Inc	114,559	0.0055%	111,621	50,963	45.66%
				114,559	**0.0055%**	**111,621**	**50,963**	**45.66%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

Sorted by Market Share

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Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
89	3416	AXIS Capital Grp						
		37273	Axis Ins Co	110,475	0.0053%	24,967	8,232	32.97%
				110,475	**0.0053%**	**24,967**	**8,232**	**32.97%**
90	201	UTICA GRP						
		25976	Utica Mut Ins Co	61,868	0.0030%	60,349	103,072	170.79%
		25984	Graphic Arts Mut Ins Co	12,660	0.0006%	11,752	3,440	29.27%
				74,528	**0.0036%**	**72,101**	**106,512**	**147.73%**
91	13528	Brotherhood Mut Ins Co						
		13528	Brotherhood Mut Ins Co	45,808	0.0022%	11,653	7,060	60.59%
				45,808	**0.0022%**	**11,653**	**7,060**	**60.59%**
92	4254	The Warranty Grp						
		40827	Virginia Surety Co Inc	43,076	0.0021%	69,292	6,270,626	9049.57%
				43,076	**0.0021%**	**69,292**	**6,270,626**	**9049.57%**
93	11118	Federated Rural Electric Ins Exch						
		11118	Federated Rural Electric Ins Exch	32,394	0.0016%	32,642	-5,914	-18.12%
				32,394	**0.0016%**	**32,642**	**-5,914**	**-18.12%**
94	574	AMERCO CORP GRP						
		31089	Republic Western Ins Co	113	0.0000%	126	-67,774	-53788.89%
				113	**0.0000%**	**126**	**-67,774**	**-53788.89%**
95	37206	Contractors Bonding & Ins Co						
		37206	Contractors Bonding & Ins Co	106	0.0000%	106	-250,403	236229.25%
				106	**0.0000%**	**106**	**-250,403**	**236229.25%**
			Line Total:	**2,067,720,580**	**100.0000%**	**2,121,751,375**	**1,138,045,996**	**53.64%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRIVATE PASSENGER AUTO PHYSICAL DAMAGE [21.1]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	176	STATE FARM GRP						
		25178	State Farm Mut Auto Ins Co	1,182,062,419	13.5895%	1,167,292,276	677,448,437	58.04%
				1,182,062,419	**13.5895%**	**1,167,292,276**	**677,448,437**	**58.04%**
2	212	ZURICH INS GRP						
		21687	Mid Century Ins Co	464,109,054	5.3356%	429,182,704	273,776,502	63.79%
		21652	Farmers Ins Exch	352,276,018	4.0499%	378,916,466	192,388,940	50.77%
		25089	Coast Natl Ins Co	63,482,961	0.7298%	68,203,498	34,848,456	51.09%
		11185	Foremost Ins Co	22,249,186	0.2558%	22,283,064	12,855,705	57.69%
		43699	American Federation Ins Co	694,519	0.0080%	771,491	323,771	41.97%
		11800	Foremost Prop & Cas Ins Co	219,488	0.0025%	169,233	112,353	66.39%
		34649	Centre Ins Co	16,367	0.0002%	16,846	14,500	86.07%
		21326	Empire Fire & Marine Ins Co	5,362	0.0001%	28,167	-65,292	-231.80%
		10873	Farmers Reins Co	50	0.0000%	50	0	0.00%
				903,053,005	**10.3819%**	**899,571,519**	**514,254,935**	**57.17%**
3	1318	Auto Club Enterprises Ins Grp						
		15598	Interins Exch Of The Automobile Club	834,786,900	9.5971%	836,637,951	444,264,036	53.10%
				834,786,900	**9.5971%**	**836,637,951**	**444,264,036**	**53.10%**
4	660	MERCURY GEN GRP						
		27553	Mercury Ins Co	549,400,200	6.3161%	554,705,019	355,652,623	64.12%
		11908	Mercury Cas Co	139,306,087	1.6015%	141,494,354	98,187,883	69.39%
		38342	California Automobile Ins Co	66,750,954	0.7674%	68,503,546	56,990,657	83.19%
				755,457,241	**8.6851%**	**764,702,919**	**510,831,163**	**66.80%**
5	8	ALLSTATE INS GRP						
		19240	Allstate Ind Co	541,812,787	6.2289%	573,556,552	342,755,006	59.76%
		19232	Allstate Ins Co	145,653,214	1.6745%	158,459,082	67,397,229	42.53%
		10358	Encompass Ins Co	23,925,211	0.2751%	30,832,907	14,832,397	48.11%
		17230	Allstate Prop & Cas Ins Co	3,525,896	0.0405%	4,149,247	1,497,110	36.08%
		37907	Deerbrook Ins Co	3,398,975	0.0391%	4,080,388	2,932,619	71.87%
				718,316,083	**8.2581%**	**771,078,176**	**429,414,361**	**55.69%**
6	1278	CALIFORNIA STATE AUTO GRP						
		15539	California State Auto Assn Inter Ins	635,547,540	7.3065%	671,613,068	354,619,076	52.80%
		10921	ACA Ins Co	31,724,829	0.3647%	31,104,488	20,839,672	67.00%
		37770	Western United Ins Co	27,664,534	0.3180%	29,403,455	19,125,685	65.05%
				694,936,903	**7.9893%**	**732,121,011**	**394,584,433**	**53.90%**
7	12	AMERICAN INTL GRP						
		12963	21st Century Ins Co	409,841,937	4.7117%	425,642,986	244,880,902	57.53%
		23809	Granite State Ins Co	88,024,692	1.0120%	106,739,977	71,282,716	66.78%
		43761	American Intl Ins Co Of CA	30,370,205	0.3491%	35,415,479	18,389,633	51.93%
		19429	Insurance Co Of The State Of PA	23,305,080	0.2679%	21,753,219	11,995,653	55.14%
		36404	21st Century Cas Co	4,822,879	0.0554%	5,160,913	1,363,399	26.42%
				556,364,793	**6.3962%**	**594,712,574**	**347,912,303**	**58.50%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRIVATE PASSENGER AUTO PHYSICAL DAMAGE [21.1]

Sorted by Market Share

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Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
8	155	PROGRESSIVE GRP						
		44288	Progressive Choice Ins Co	178,884,506	2.0565%	180,023,080	103,437,106	57.46%
		27804	Progressive West Ins Co	135,918,761	1.5626%	146,206,337	74,345,444	50.85%
		24260	Progressive Cas Ins Co	32,846,282	0.3776%	29,871,633	20,107,482	67.31%
		16322	Progressive Direct Ins Co	9,083,079	0.1044%	8,090,755	5,918,205	73.15%
		11851	Progressive Advanced Ins Co	54,957	0.0006%	55,301	9,425	17.04%
				356,787,585	**4.1018%**	**364,247,106**	**203,817,662**	**55.96%**
9	200	UNITED SERV AUTOMOBILE ASSN GRP						
		25968	USAA Cas Ins Co	167,874,131	1.9300%	166,951,070	85,285,699	51.08%
		25941	USAA	160,658,657	1.8470%	160,194,084	90,771,926	56.66%
		18600	USAA General Ind Co	13,366,013	0.1537%	11,914,810	7,676,025	64.42%
		21253	Garrison Prop & Cas Ins Co	6,506,428	0.0748%	5,380,800	3,835,960	71.29%
				348,405,229	**4.0054%**	**344,440,764**	**187,569,610**	**54.46%**
10	31	BERKSHIRE HATHAWAY GRP						
		35882	Geico Gen Ins Co	153,669,159	1.7666%	147,915,822	93,444,054	63.17%
		22063	Government Employees Ins Co	72,848,946	0.8375%	71,148,862	42,831,907	60.20%
		22055	Geico Ind Co	71,862,034	0.8262%	65,874,569	51,626,777	78.37%
		41491	Geico Cas Co	48,159,745	0.5537%	44,191,700	31,295,905	70.82%
				346,539,884	**3.9840%**	**329,130,953**	**219,198,643**	**66.60%**
11	111	LIBERTY MUT GRP						
		24740	Safeco Ins Co Of Amer	141,316,978	1.6246%	142,021,515	80,049,133	56.36%
		23035	Liberty Mut Fire Ins Co	131,648,834	1.5135%	129,711,271	69,730,705	53.76%
		37214	American States Preferred Ins Co	17,735,546	0.2039%	17,810,013	9,664,842	54.27%
		39012	Safeco Ins Co Of IL	1,323,717	0.0152%	1,010,949	680,313	67.29%
		24724	First Natl Ins Co Of Amer	902,871	0.0104%	919,831	356,898	38.80%
				292,927,946	**3.3676%**	**291,473,579**	**160,481,891**	**55.06%**
12	140	NATIONWIDE CORP GRP						
		19100	Amco Ins Co	82,884,014	0.9529%	76,654,508	48,103,754	62.75%
		42889	Victoria Fire & Cas Co	45,997,553	0.5288%	46,309,268	27,900,964	60.25%
		42579	Allied Prop & Cas Ins Co	40,344,745	0.4638%	39,482,358	23,263,065	58.92%
		25453	Nationwide Ins Co Of Amer	39,982,193	0.4597%	35,537,960	22,853,612	64.31%
		42587	Depositors Ins Co	4,315,667	0.0496%	4,679,566	3,145,757	67.22%
				213,524,172	**2.4548%**	**202,663,660**	**125,267,152**	**61.81%**
13	3495	Infinity Prop & Cas Ins Grp						
		22268	Infinity Ins Co	170,183,295	1.9565%	177,564,909	101,039,923	56.90%
		20260	Infinity Select Ins Co	4,418,161	0.0508%	4,920,300	2,104,473	42.77%
		11738	Infinity Auto Ins Co	3,082,783	0.0354%	3,699,759	1,745,452	47.18%
		10068	Hillstar Ins Co	2,805,554	0.0323%	4,281,212	2,465,077	57.58%
				180,489,793	**2.0750%**	**190,466,180**	**107,354,925**	**56.36%**
14	1179	WAWANESA INS GRP						
		10683	Wawanesa General Ins Co	114,130,532	1.3121%	111,966,213	85,473,442	76.34%
		31526	Wawanesa Mut Ins Co Us Branch	28,298,543	0.3253%	29,082,693	16,700,698	57.42%
				142,429,075	**1.6374%**	**141,048,906**	**102,174,140**	**72.44%**

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15	215	UNITRIN GRP						
		19852	Financial Ind Co	72,203,773	0.8301%	59,904,908	39,346,047	65.68%
		10914	Kemper Independence Ins Co	28,064,504	0.3226%	28,441,650	12,420,894	43.67%
		10226	Unitrin Direct Ins Co	15,496,397	0.1782%	16,136,654	11,543,351	71.53%
		31968	Merastar Ins Co	2,330,013	0.0268%	2,411,990	1,460,770	60.56%
		16063	Unitrin Auto & Home Ins Co	342,537	0.0039%	370,943	136,888	36.90%
		10915	Unitrin Direct Property & Cas Co	2,984	0.0000%	2,984	22,912	767.83%
				118,440,208	**1.3616%**	**107,269,129**	**64,930,862**	**60.53%**
16	91	HARTFORD FIRE & CAS GRP						
		30104	Hartford Underwriters Ins Co	63,018,520	0.7245%	63,059,080	29,661,632	47.04%
		29424	Hartford Cas Ins Co	38,782,939	0.4459%	39,869,746	21,121,219	52.98%
		29459	Twin City Fire Ins Co Co	4,035,342	0.0464%	4,665,990	1,879,133	40.27%
		19682	Hartford Fire In Co	66	0.0000%	290	3,472	1197.24%
				105,836,867	**1.2167%**	**107,595,106**	**52,665,456**	**48.95%**
17	1129	WHITE MOUNTAINS GRP						
		30210	Esurance Prop & Cas Ins Co	82,797,254	0.9519%	82,247,873	51,361,322	62.45%
		37915	Essentia Ins Co	9,329,579	0.1073%	3,428,882	1,762,022	51.39%
		20648	Employers Fire Ins Co	1,338,081	0.0154%	965,967	394,015	40.79%
		21962	Pennsylvania Gen Ins Co	361	0.0000%	361	-2,612	-723.55%
				93,465,275	**1.0745%**	**86,643,083**	**53,514,747**	**61.76%**
18	79	GMAC INS HOLDING GRP						
		23728	National Gen Ins Co	60,831,075	0.6993%	62,067,840	27,752,060	44.71%
		31488	Integon Preferred Ins Co	15,374,229	0.1767%	16,692,559	11,341,582	67.94%
		38660	MIC Gen Ins Corp	6,991,364	0.0804%	7,443,103	4,095,759	55.03%
		29742	Integon Natl Ins Co	94,658	0.0011%	73,764	49,606	67.25%
		22004	CIM Ins Corp	2,276	0.0000%	3,389	8,741	257.92%
				83,293,602	**0.9576%**	**86,280,655**	**43,247,748**	**50.12%**
19	4	Ameriprise Fin Grp						
		29068	IDS Prop Cas Ins Co	81,780,175	0.9402%	80,356,428	55,552,094	69.13%
				81,780,175	**0.9402%**	**80,356,428**	**55,552,094**	**69.13%**
20	33	CALIFORNIA CAS MGMT GRP						
		20117	California Cas Ind Exch	55,792,740	0.6414%	56,431,351	27,671,775	49.04%
				55,792,740	**0.6414%**	**56,431,351**	**27,671,775**	**49.04%**
21	3548	Travelers Grp						
		19070	Standard Fire Ins Co	49,023,511	0.5636%	45,763,575	27,926,811	61.02%
		24015	Northland Ins Co	8,465	0.0001%	10,149	14,024	138.18%
				49,031,976	**0.5637%**	**45,773,724**	**27,940,835**	**61.04%**
22	241	METROPOLITAN GRP						
		25321	Metropolitan Drt Prop & Cas Ins Co	36,744,571	0.4224%	36,591,597	15,171,436	41.46%
				36,744,571	**0.4224%**	**36,591,597**	**15,171,436**	**41.46%**
23	169	SENTRY INS GRP						
		13137	Viking Ins Co Of WI	34,464,496	0.3962%	33,961,027	22,209,350	65.40%
				34,464,496	**0.3962%**	**33,961,027**	**22,209,350**	**65.40%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRIVATE PASSENGER AUTO PHYSICAL DAMAGE [21.1]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
24	11711	Access Ins Co						
		11711	Access Ins Co	31,563,979	0.3629%	22,262,549	12,155,860	54.60%
				31,563,979	**0.3629%**	**22,262,549**	**12,155,860**	**54.60%**
25	922	ICW GRP						
		40029	Explorer Ins Co	25,603,704	0.2944%	22,488,672	11,191,757	49.77%
		27847	Insurance Co Of The West	5,234,106	0.0602%	5,574,906	3,531,356	63.34%
				30,837,810	**0.3545%**	**28,063,578**	**14,723,113**	**52.46%**
26	4256	Anchor Ins Holdings Grp						
		40010	Anchor Gen Ins Co	29,811,225	0.3427%	29,784,219	16,029,160	53.82%
				29,811,225	**0.3427%**	**29,784,219**	**16,029,160**	**53.82%**
27	816	COMMERCE INC GRP						
		13161	Commerce W Ins Co	27,830,079	0.3199%	22,687,952	11,961,938	52.72%
				27,830,079	**0.3199%**	**22,687,952**	**11,961,938**	**52.72%**
28	1330	Balboa Ins Grp						
		24821	Meritplan Ins Co	12,255,007	0.1409%	14,230,585	6,886,762	48.39%
		24813	Balboa Ins Co	11,725,875	0.1348%	14,960,616	5,686,530	38.01%
				23,980,882	**0.2757%**	**29,191,201**	**12,573,292**	**43.07%**
29	796	QBE INS GRP						
		39217	QBE Ins Corp	14,393,235	0.1655%	14,811,856	9,036,242	61.01%
		25747	Unigard Ins Co	6,127,842	0.0704%	6,215,834	3,098,212	49.84%
		37257	Praetorian Ins Co	1,358,313	0.0156%	1,119,911	68,179	6.09%
		37303	Redland Ins Co	1,051,192	0.0121%	1,557,152	-136,912	-8.79%
				22,930,582	**0.2636%**	**23,704,753**	**12,065,721**	**50.90%**
30	27502	Western General Ins Co						
		27502	Western General Ins Co	22,385,321	0.2574%	29,018,672	15,016,966	51.75%
				22,385,321	**0.2574%**	**29,018,672**	**15,016,966**	**51.75%**
31	3638	PGC Holding Corp Grp						
		37648	Permanent Gen Assur Corp	21,544,847	0.2477%	23,818,387	11,542,137	48.46%
				21,544,847	**0.2477%**	**23,818,387**	**11,542,137**	**48.46%**
32	802	Capital Ins Grp						
		13544	California Capital Ins Co	18,311,714	0.2105%	18,467,324	8,606,089	46.60%
		12890	Eagle W Ins Co	806,096	0.0093%	817,901	468,085	57.23%
				19,117,810	**0.2198%**	**19,285,225**	**9,074,174**	**47.05%**
33	28	AMICA MUT GRP						
		19976	Amica Mut Ins Co	18,762,949	0.2157%	18,786,429	9,411,473	50.10%
				18,762,949	**0.2157%**	**18,786,429**	**9,411,473**	**50.10%**
34	1326	KINGSWAY GRP						
		33650	Mendota Ins Co	10,073,257	0.1158%	10,208,978	6,988,120	68.45%
		33855	Lincoln Gen Ins Co	6,465,967	0.0743%	12,816,936	6,974,163	54.41%
		42862	Universal Cas Co	1,895,706	0.0218%	1,099,257	920,553	83.74%
				18,434,930	**0.2119%**	**24,125,171**	**14,882,836**	**61.69%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRIVATE PASSENGER AUTO PHYSICAL DAMAGE [21.1]

Sorted by Market Share

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
35	257		SAFEWAY INS GRP					
		12521	Safeway Ins Co	16,677,224	0.1917%	16,033,356	11,175,898	69.70%
		10939	Safeway Direct Ins Co	827,811	0.0095%	897,285	695,437	77.50%
				17,505,035	**0.2012%**	**16,930,641**	**11,871,335**	**70.12%**
36	761		ALLIANZ INS GRP					
		21873	Firemans Fund Ins Co	17,205,846	0.1978%	16,935,147	8,890,437	52.50%
				17,205,846	**0.1978%**	**16,935,147**	**8,890,437**	**52.50%**
37	10920		Alliance United Ins Co					
		10920	Alliance United Ins Co	14,913,143	0.1714%	14,697,801	7,760,265	52.80%
				14,913,143	**0.1714%**	**14,697,801**	**7,760,265**	**52.80%**
38	300		HORACE MANN GRP					
		22578	Horace Mann Ins Co	11,224,599	0.1290%	10,824,350	6,566,293	60.66%
		22756	Horace Mann Prop & Cas Ins Co	3,623,316	0.0417%	3,778,804	1,447,939	38.32%
				14,847,915	**0.1707%**	**14,603,154**	**8,014,232**	**54.88%**
39	161		TOPA EQUITIES LTD GRP					
		18031	Topa Ins Co	12,919,074	0.1485%	13,193,839	11,325,103	85.84%
				12,919,074	**0.1485%**	**13,193,839**	**11,325,103**	**85.84%**
40	323		CIVIL SERV EMPLOYEE GRP					
		10693	Civil Serv Employees Ins Co	8,025,703	0.0923%	8,183,014	3,115,259	38.07%
		18953	CSE Safeguard Ins Co	4,873,022	0.0560%	4,779,309	2,656,589	55.59%
				12,898,725	**0.1483%**	**12,962,323**	**5,771,848**	**44.53%**
41	273		WORKMENS GRP					
		13250	Workmens Auto Ins Co	11,703,373	0.1345%	12,660,680	9,119,844	72.03%
				11,703,373	**0.1345%**	**12,660,680**	**9,119,844**	**72.03%**
42	3702		Loya Grp					
		12589	Loya Cas Ins Co	10,263,825	0.1180%	9,341,725	6,199,869	66.37%
				10,263,825	**0.1180%**	**9,341,725**	**6,199,869**	**66.37%**
43	12878		Sterling Cas Ins Co					
		12878	Sterling Cas Ins Co	9,216,997	0.1060%	12,131,802	6,031,241	49.71%
				9,216,997	**0.1060%**	**12,131,802**	**6,031,241**	**49.71%**
44	38		CHUBB & SON INC GRP					
		20281	Federal Ins Co	8,371,394	0.0962%	4,182,543	1,290,266	30.85%
				8,371,394	**0.0962%**	**4,182,543**	**1,290,266**	**30.85%**
45	158		FAIRFAX FIN GRP					
		25054	Hudson Ins Co	7,907,373	0.0909%	9,482,847	6,117,579	64.51%
				7,907,373	**0.0909%**	**9,482,847**	**6,117,579**	**64.51%**
46	3489		Delek Grp					
		19216	Southern Ins Co	7,288,506	0.0838%	5,193,090	3,247,707	62.54%
				7,288,506	**0.0838%**	**5,193,090**	**3,247,707**	**62.54%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRIVATE PASSENGER AUTO PHYSICAL DAMAGE [21.1]

Sorted by Market Share

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
47	361		Munich Re Grp					
		23469	American Modern Home Ins Co	7,201,225	0.0828%	8,132,378	4,373,171	53.77%
				7,201,225	**0.0828%**	**8,132,378**	**4,373,171**	**53.77%**
48	2898		Western Serv Contract Grp					
		37850	Pacific Specialty Ins Co	6,967,824	0.0801%	7,079,699	3,175,713	44.86%
				6,967,824	**0.0801%**	**7,079,699**	**3,175,713**	**44.86%**
49	4381		Lightyear Delos Grp					
		35408	Delos Ins Co	6,720,179	0.0773%	4,708,945	2,759,326	58.60%
				6,720,179	**0.0773%**	**4,708,945**	**2,759,326**	**58.60%**
50	3596		Affirmative Ins Grp					
		42609	Affirmative Ins Co	6,544,700	0.0752%	7,168,365	4,145,465	57.83%
				6,544,700	**0.0752%**	**7,168,365**	**4,145,465**	**57.83%**
51	408		AMERICAN NATL FIN GRP					
		11048	Pacific Prop & Cas Co	6,459,065	0.0743%	6,393,521	3,748,154	58.62%
				6,459,065	**0.0743%**	**6,393,521**	**3,748,154**	**58.62%**
52	3098		Tokio Marine Holdings Inc GRP					
		12904	Tokio Marine & Nichido Fire Ins Co	5,596,907	0.0643%	6,260,743	629,156	10.05%
				5,596,907	**0.0643%**	**6,260,743**	**629,156**	**10.05%**
53	10783		Cornerstone Natl Ins Co					
		10783	Cornerstone Natl Ins Co	5,161,811	0.0593%	3,104,038	2,069,856	66.68%
				5,161,811	**0.0593%**	**3,104,038**	**2,069,856**	**66.68%**
54	1279		Arch Ins Grp					
		11150	Arch Ins Co	4,884,558	0.0562%	5,347,474	2,076,688	38.83%
				4,884,558	**0.0562%**	**5,347,474**	**2,076,688**	**38.83%**
55	19		Assurant Inc Grp					
		10111	American Bankers Ins Co Of FL	3,458,999	0.0398%	3,406,673	1,441,530	42.31%
		19615	American Reliable Ins Co	1,171,408	0.0135%	1,210,513	560,776	46.33%
		42978	American Security Ins Co	312	0.0000%	145,152	-31,862	-21.95%
				4,630,719	**0.0532%**	**4,762,338**	**1,970,444**	**41.38%**
56	83		GRANGE INS GRP					
		22101	Grange Ins Assn	4,382,156	0.0504%	4,370,548	2,355,871	53.90%
				4,382,156	**0.0504%**	**4,370,548**	**2,355,871**	**53.90%**
57	677		Philadelphia Consolidated Holding Grp					
		18058	Philadelphia Ind Ins Co	4,273,812	0.0491%	4,004,835	2,635,442	65.81%
				4,273,812	**0.0491%**	**4,004,835**	**2,635,442**	**65.81%**
58	9		JPMorgan Chase & Co Grp					
		12832	Personal Express Ins Co	4,129,690	0.0475%	3,059,944	1,786,581	58.39%
		22985	Sequoia Ins Co	13,109	0.0002%	1,305,111	1,254,960	96.16%
				4,142,799	**0.0476%**	**4,365,055**	**3,041,541**	**69.68%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRIVATE PASSENGER AUTO PHYSICAL DAMAGE [21.1]

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59	670		FIDELITY NATL FIN GRP					
		25180	Fidelity Natl Ins Co	4,107,865	0.0472%	4,253,348	2,354,371	55.35%
				4,107,865	**0.0472%**	**4,253,348**	**2,354,371**	**55.35%**
60	225		IAT Reins Co Grp					
		23248	Occidental Fire & Cas Co Of NC	3,232,160	0.0372%	3,446,480	2,443,471	70.90%
				3,232,160	**0.0372%**	**3,446,480**	**2,443,471**	**70.90%**
61	4051		Ocean Harbor Grp					
		12360	Ocean Harbor Cas Ins Co	3,063,924	0.0352%	3,108,940	2,478,898	79.73%
				3,063,924	**0.0352%**	**3,108,940**	**2,478,898**	**79.73%**
62	13127		Nations Ins Co					
		13127	Nations Ins Co	2,852,326	0.0328%	1,237,422	711,599	57.51%
				2,852,326	**0.0328%**	**1,237,422**	**711,599**	**57.51%**
63	84		American Financial Grp					
		32620	National Interstate Ins Co	2,095,951	0.0241%	2,175,958	1,123,121	51.62%
		26344	Great Amer Assur Co	320,563	0.0037%	295,470	237,937	80.53%
		16691	Great Amer Ins Co	127,911	0.0015%	177,422	404,783	228.15%
		26832	Great Amer Alliance Ins Co	124,674	0.0014%	132,831	10,582	7.97%
		33723	Great Amer Spirit Ins Co	127	0.0000%	264	-120	-45.45%
				2,669,226	**0.0307%**	**2,781,945**	**1,776,303**	**63.85%**
64	26905		Century Natl Ins Co					
		26905	Century Natl Ins Co	2,591,655	0.0298%	2,526,646	1,140,788	45.15%
				2,591,655	**0.0298%**	**2,526,646**	**1,140,788**	**45.15%**
65	1234		RESPONSE INS GRP					
		10970	Response Ind Co Of CA	968,955	0.0111%	947,345	770,424	81.32%
		43044	Response Ins Co	859,734	0.0099%	814,746	448,729	55.08%
		26050	Response Worldwide Ins Co	698,934	0.0080%	748,598	400,697	53.53%
				2,527,623	**0.0291%**	**2,510,689**	**1,619,850**	**64.52%**
66	930		DHC GRP					
		23671	National Amer Ins Co of CA	956,073	0.0110%	938,602	334,971	35.69%
		19269	Danielson Natl Ins Co	945,784	0.0109%	921,707	690,147	74.88%
				1,901,857	**0.0219%**	**1,860,309**	**1,025,118**	**55.10%**
67	57		ELECTRIC INS GRP					
		21261	Electric Ins Co	1,857,210	0.0214%	1,901,548	893,526	46.99%
				1,857,210	**0.0214%**	**1,901,548**	**893,526**	**46.99%**
68	313		AEGIS GRP					
		33898	Aegis Security Ins Co	1,833,083	0.0211%	1,834,059	825,146	44.99%
				1,833,083	**0.0211%**	**1,834,059**	**825,146**	**44.99%**
69	4254		The Warranty Grp					
		40827	Virginia Surety Co Inc	1,725,103	0.0198%	1,483,548	896,435	60.43%
				1,725,103	**0.0198%**	**1,483,548**	**896,435**	**60.43%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRIVATE PASSENGER AUTO PHYSICAL DAMAGE [21.1]

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70	645		OREGON MUT GRP					
		14907	Oregon Mut Ins Co	1,375,778	0.0158%	1,270,745	784,378	61.73%
				1,375,778	**0.0158%**	**1,270,745**	**784,378**	**61.73%**
71	785		MARKEL CORP GRP					
		28932	Markel Amer Ins Co	1,125,313	0.0129%	1,168,496	832,229	71.22%
				1,125,313	**0.0129%**	**1,168,496**	**832,229**	**71.22%**
72	93		STATE NATL GRP					
		12831	State Natl Ins Co Inc	1,023,217	0.0118%	1,094,753	500,698	45.74%
				1,023,217	**0.0118%**	**1,094,753**	**500,698**	**45.74%**
73	40150		MGA Ins Co Inc					
		40150	MGA Ins Co Inc	729,544	0.0084%	994,528	555,394	55.84%
				729,544	**0.0084%**	**994,528**	**555,394**	**55.84%**
74	517		HANNOVER GRP					
		20532	Clarendon Natl Ins Co	609,422	0.0070%	855,477	357,224	41.76%
		21806	Harbor Specialty Ins Co	29	0.0000%	29	-176,436	608400.00%
				609,451	**0.0070%**	**855,506**	**180,788**	**21.13%**
75	11835		Paris Re Amer Ins Co					
		11835	Paris Re Amer Ins Co	273,652	0.0031%	388,430	468,373	120.58%
				273,652	**0.0031%**	**388,430**	**468,373**	**120.58%**
76	3678		American Independent Ins Grp					
		39098	Omni Ins Co	202,818	0.0023%	312,485	210,862	67.48%
				202,818	**0.0023%**	**312,485**	**210,862**	**67.48%**
77	1285		XL AMER GRP					
		22322	Greenwich Ins Co	133,326	0.0015%	177,412	-120,735	-68.05%
				133,326	**0.0015%**	**177,412**	**-120,735**	**-68.05%**
78	24		ATLANTIC CO GRP					
		19909	Centennial Ins Co	58,482	0.0007%	61,700	722	1.17%
		19895	Atlantic Mut Ins Co	21,278	0.0002%	26,776	5,970	22.30%
				79,760	**0.0009%**	**88,476**	**6,692**	**7.56%**
79	456		LANCER FINANCIAL GRP					
		26077	Lancer Ins Co	59,844	0.0007%	59,844	65,513	109.47%
				59,844	**0.0007%**	**59,844**	**65,513**	**109.47%**
80	3239		Allied World Assur Holding Grp					
		22730	Allied World Reins Co	56,800	0.0007%	40,792	32,231	79.01%
				56,800	**0.0007%**	**40,792**	**32,231**	**79.01%**
81	70		FIRST AMER TITLE GRP					
		37710	First Amer Prop & Cas Ins Co	47,564	0.0005%	25,647	17,062	66.53%
				47,564	**0.0005%**	**25,647**	**17,062**	**66.53%**
82	98		WR Berkley Corp GRP					
		40045	Starnet Ins Co	45,900	0.0005%	134,973	55,903	41.42%
				45,900	**0.0005%**	**134,973**	**55,903**	**41.42%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRIVATE PASSENGER AUTO PHYSICAL DAMAGE [21.1]

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83	27073		Nipponkoa Ins Co Ltd US Br					
		27073	Nipponkoa Ins Co Ltd US Br	40,216	0.0005%	66,309	36,045	54.36%
				40,216	**0.0005%**	**66,309**	**36,045**	**54.36%**
84	88		The Hanover Ins Grp					
		22292	Hanover Ins Co	19,362	0.0002%	22,020	4,779	21.70%
				19,362	**0.0002%**	**22,020**	**4,779**	**21.70%**
85	831		DOCTORS CO GRP					
		34495	Doctors Co An Interins Exch	15,849	0.0002%	17,037	0	0.00%
				15,849	**0.0002%**	**17,037**	**0**	**0.00%**
86	748		Meadowbrook Ins Grp					
		21903	Procentury Ins Co	9,787	0.0001%	1,370	-52,307	-3818.03%
				9,787	**0.0001%**	**1,370**	**-52,307**	**-3818.03%**
87	1169		GENERALI GRP					
		11231	Generali Us Branch	8,760	0.0001%	9,768	0	0.00%
				8,760	**0.0001%**	**9,768**	**0**	**0.00%**
88	303		GUIDEONE INS GRP					
		15032	Guideone Mut Ins Co	5,102	0.0001%	4,988	2,369	47.49%
				5,102	**0.0001%**	**4,988**	**2,369**	**47.49%**
89	3219		Sompo Japan Ins Grp					
		11126	Sompo Japan Ins Co of Amer	863	0.0000%	12,796	-10,081	-78.78%
				863	**0.0000%**	**12,796**	**-10,081**	**-78.78%**
90	1346		AMERICAN SAFETY HOLDING GRP					
		39969	American Safety Cas Ins Co	300	0.0000%	300	82	27.33%
				300	**0.0000%**	**300**	**82**	**27.33%**
91	201		UTICA GRP					
		25976	Utica Mut Ins Co	127	0.0000%	566	-38	-6.71%
				127	**0.0000%**	**566**	**-38**	**-6.71%**
			Line Total:	**8,698,363,678**	**100.0000%**	**8,782,923,516**	**5,065,270,959**	**57.67%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE [21.2]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	1330	Balboa Ins Grp						
		24821	Meritplan Ins Co	55,634,321	8.6996%	61,746,096	40,685,034	65.89%
		24813	Balboa Ins Co	18,535,282	2.8984%	20,598,695	11,330,693	55.01%
		24848	Newport Ins Co	822,336	0.1286%	735,424	554,657	75.42%
				74,991,939	**11.7266%**	**83,080,215**	**52,570,384**	**63.28%**
2	155	PROGRESSIVE GRP						
		11770	United Fncl Cas Co	50,246,865	7.8572%	56,622,151	38,935,474	68.76%
		10193	Progressive Express Ins Co	3,801,798	0.5945%	3,514,884	1,819,615	51.77%
				54,048,663	**8.4517%**	**60,137,035**	**40,755,089**	**67.77%**
3	111	LIBERTY MUT GRP						
		24198	Peerless Ins Co	15,509,446	2.4252%	15,929,104	7,077,998	44.43%
		24171	Netherlands Ins Co The	7,101,375	1.1105%	7,447,047	3,351,083	45.00%
		19704	American States Ins Co	5,902,115	0.9229%	6,116,508	2,794,772	45.69%
		10836	Golden Eagle Ins Corp	5,392,379	0.8432%	4,422,455	2,098,417	47.45%
		24732	General Ins Co Of Amer	4,595,056	0.7185%	5,251,061	2,429,398	46.26%
		24724	First Natl Ins Co Of Amer	2,701,564	0.4224%	2,733,650	1,392,000	50.92%
		23035	Liberty Mut Fire Ins Co	2,226,515	0.3482%	2,049,021	1,401,293	68.39%
		19690	American Economy Ins Co	2,166,643	0.3388%	2,606,713	1,332,155	51.10%
		26042	Wausau Underwriters Ins Co	908,149	0.1420%	1,012,085	1,107,509	109.43%
		26069	Wausau Business Ins Co	585,526	0.0916%	570,427	607,760	106.54%
		42404	Liberty Ins Corp	558,674	0.0874%	545,804	403,898	74.00%
		18333	Peerless Ind Ins Co	519,431	0.0812%	234,035	133,225	56.93%
		21458	Employers Ins of Wausau	334,934	0.0524%	321,981	234,603	72.86%
		23043	Liberty Mut Ins Co	174,293	0.0273%	162,869	76,033	46.68%
		33600	LM Ins Corp	39,433	0.0062%	81,822	147,233	179.94%
		33588	First Liberty Ins Corp	10,500	0.0016%	9,861	15,895	161.19%
				48,726,033	**7.6194%**	**49,494,443**	**24,603,272**	**49.71%**
4	212	ZURICH INS GRP						
		21326	Empire Fire & Marine Ins Co	12,464,759	1.9491%	14,288,073	7,506,205	52.53%
		41181	Universal Underwriters Ins Co	9,012,130	1.4092%	9,243,424	4,796,090	51.89%
		21709	Truck Ins Exch	8,770,581	1.3715%	8,815,489	1,452,225	16.47%
		16535	Zurich American Ins Co	5,951,955	0.9307%	6,002,925	3,486,945	58.09%
		21687	Mid Century Ins Co	4,585,150	0.7170%	4,817,657	3,693,451	76.66%
		21652	Farmers Ins Exch	2,768,521	0.4329%	2,931,186	2,271,816	77.51%
		26247	American Guar & Liab Ins	1,590,321	0.2487%	1,293,806	552,413	42.70%
		27855	Zurich American Ins Co Of IL	734,537	0.1149%	1,044,730	868,262	83.11%
		40142	American Zurich Ins Co	600,356	0.0939%	627,769	496,846	79.14%
		19356	Maryland Cas Co	283,646	0.0444%	481,529	139,084	28.88%
		10315	Civic Prop & Cas Co	39,307	0.0061%	42,600	16,571	38.90%
		39306	Fidelity & Deposit Co Of MD	38,090	0.0060%	65,595	57,052	86.98%
		10317	Neighborhood Spirit Prop & Cas Co	22,790	0.0036%	17,799	5,314	29.86%
		19305	Assurance Co Of Amer	21,170	0.0033%	7,690	2,273	29.56%
		10318	Exact Prop & Cas Co Inc	18,651	0.0029%	23,979	30,344	126.54%
		19372	Northern Ins Co Of NY	7,340	0.0011%	5,994	23,674	394.96%
				46,909,304	**7.3353%**	**49,710,245**	**25,398,565**	**51.09%**

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5	140	NATIONWIDE CORP GRP						
		23787	Nationwide Mut Ins Co	33,332,694	5.2123%	34,292,612	13,986,336	40.79%
		15580	Scottsdale Ind Co	3,664,523	0.5730%	4,116,801	2,500,740	60.74%
		13242	Titan Ind Co	2,719,169	0.4252%	2,392,820	1,832,438	76.58%
		28223	Nationwide Agribusiness Ins Co	2,463,335	0.3852%	2,309,189	1,303,536	56.45%
		11991	National Cas Co	420,160	0.0657%	420,492	283,903	67.52%
		25453	Nationwide Ins Co Of Amer	178,320	0.0279%	159,565	59,109	37.04%
		42889	Victoria Fire & Cas Co	176,880	0.0277%	232,696	146,049	62.76%
		13838	Farmland Mut Ins Co	35,991	0.0056%	17,492	272	1.55%
				42,991,072	**6.7226%**	**43,941,667**	**20,112,383**	**45.77%**
6	3548	Travelers Grp						
		25674	Travelers Property Cas Co Of Amer	17,149,389	2.6817%	17,365,723	7,685,941	44.26%
		24015	Northland Ins Co	7,896,681	1.2348%	7,877,395	4,404,880	55.92%
		25682	Travelers Ind Co Of CT	5,839,483	0.9131%	5,094,011	2,332,364	45.79%
		24767	St Paul Fire & Marine Ins Co	3,567,870	0.5579%	3,838,106	1,688,971	44.01%
		36463	Discover Prop & Cas Ins Co	1,217,103	0.1903%	1,280,489	2,591,483	202.38%
		24791	St Paul Mercury Ins Co	823,080	0.1287%	675,597	373,497	55.28%
		24775	St Paul Guardian Ins Co	23,103	0.0036%	115,378	64,497	55.90%
		10819	American Equity Specialty Ins Co	9,873	0.0015%	11,427	6,021	52.69%
		25879	Fidelity & Guar Ins Underwriters Inc	392	0.0001%	6,847	128,204	1872.41%
				36,526,974	**5.7118%**	**36,264,973**	**19,275,858**	**53.15%**
7	93	STATE NATL GRP						
		12831	State Natl Ins Co Inc	25,530,016	3.9922%	36,105,609	17,252,409	47.78%
		22608	National Specialty Ins Co	3,674,159	0.5745%	4,076,254	2,328,828	57.13%
				29,204,175	**4.5667%**	**40,181,863**	**19,581,237**	**48.73%**
8	660	MERCURY GEN GRP						
		11908	Mercury Cas Co	16,957,087	2.6516%	18,604,135	5,999,277	32.25%
				16,957,087	**2.6516%**	**18,604,135**	**5,999,277**	**32.25%**
9	8	ALLSTATE INS GRP						
		19232	Allstate Ins Co	14,215,833	2.2230%	15,093,830	4,890,109	32.40%
		19240	Allstate Ind Co	1,092,444	0.1708%	1,101,351	394,535	35.82%
		10358	Encompass Ins Co	1,895	0.0003%	9,349	0	0.00%
				15,310,172	**2.3941%**	**16,204,530**	**5,284,644**	**32.61%**
10	176	STATE FARM GRP						
		25178	State Farm Mut Auto Ins Co	14,211,519	2.2223%	14,261,533	8,391,344	58.84%
		25143	State Farm Fire And Cas Co	1,081,760	0.1692%	1,168,532	1,108,327	94.85%
				15,293,279	**2.3914%**	**15,430,065**	**9,499,671**	**61.57%**

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11	12	AMERICAN INTL GRP						
		20796	AIG Premier Ins Co	3,608,405	0.5643%	3,858,909	3,436,092	89.04%
		26220	Yosemite Ins Co	3,466,753	0.5421%	3,488,078	554,163	15.89%
		19410	Commerce & Industry Ins Co	1,662,821	0.2600%	1,548,691	844,963	54.56%
		23841	New Hampshire Ins Co	1,560,412	0.2440%	1,363,381	1,065,654	78.16%
		19445	National Union Fire Ins Co Of Pitts	1,323,098	0.2069%	1,245,365	1,712,602	137.52%
		19429	Insurance Co Of The State Of PA	1,220,427	0.1908%	1,350,012	995,739	73.76%
		23809	Granite State Ins Co	1,088,098	0.1701%	892,297	689,159	77.23%
		19380	American Home Assur Co	994,970	0.1556%	1,147,062	395,264	34.46%
				14,924,984	**2.3338%**	**14,893,795**	**9,693,636**	**65.09%**
12	796	QBE INS GRP						
		25747	Unigard Ins Co	6,333,406	0.9904%	6,671,042	3,480,414	52.17%
		37257	Praetorian Ins Co	5,711,163	0.8931%	6,581,044	3,643,779	55.37%
		37303	Redland Ins Co	1,951,208	0.3051%	1,454,716	402,523	27.67%
		25798	Unigard Ind Co	141,054	0.0221%	150,482	35,087	23.32%
		16217	National Farmers Union Prop & Cas	29,950	0.0047%	31,704	15,363	48.46%
		24414	General Cas Co Of WI	28,752	0.0045%	28,335	1,047	3.70%
				14,195,533	**2.2198%**	**14,917,323**	**7,578,213**	**50.80%**
13	306	CUNA MUT GRP						
		10847	Cumis Ins Society Inc	13,512,887	2.1130%	12,670,916	8,637,681	68.17%
				13,512,887	**2.1130%**	**12,670,916**	**8,637,681**	**68.17%**
14	27502	Western General Ins Co						
		27502	Western General Ins Co	12,536,426	1.9603%	15,352,577	5,804,002	37.80%
				12,536,426	**1.9603%**	**15,352,577**	**5,804,002**	**37.80%**
15	91	HARTFORD FIRE & CAS GRP						
		19682	Hartford Fire In Co	6,518,393	1.0193%	6,970,248	4,306,361	61.78%
		34690	Property & Cas Ins Co Of Hartford	3,284,260	0.5136%	3,273,262	2,301,926	70.33%
		30104	Hartford Underwriters Ins Co	1,010,093	0.1579%	1,086,299	716,775	65.98%
		29424	Hartford Cas Ins Co	795,762	0.1244%	828,768	571,906	69.01%
		29459	Twin City Fire Ins Co Co	350,569	0.0548%	366,144	136,840	37.37%
		22357	Hartford Accident & Ind Co	19,246	0.0030%	25,370	34,437	135.74%
		37478	Hartford Ins Co Of The Midwest	816	0.0001%	909	-121	-13.31%
				11,979,139	**1.8732%**	**12,551,000**	**8,068,124**	**64.28%**
16	84	American Financial Grp						
		32620	National Interstate Ins Co	5,100,195	0.7975%	5,049,258	3,184,087	63.06%
		26344	Great Amer Assur Co	4,483,658	0.7011%	4,430,711	2,977,472	67.20%
		16691	Great Amer Ins Co	568,275	0.0889%	901,037	374,854	41.60%
		22136	Great Amer Ins Co of NY	206,397	0.0323%	202,251	100,107	49.50%
		26832	Great Amer Alliance Ins Co	71,262	0.0111%	58,109	4,669	8.03%
				10,429,787	**1.6309%**	**10,641,366**	**6,641,189**	**62.41%**

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17	225	IAT Reins Co Grp						
		13234	Wilshire Ins Co	5,319,712	0.8319%	5,379,501	2,650,446	49.27%
		26433	Harco Natl Ins Co	3,282,370	0.5133%	4,064,911	3,097,772	76.21%
		28886	Transguard Ins Co Of Amer Inc	704,204	0.1101%	707,985	215,621	30.46%
		20010	Acceptance Ind Ins Co	48,437	0.0076%	57,247	-7,701	-13.45%
		23248	Occidental Fire & Cas Co Of NC	1,425	0.0002%	1,300	0	0.00%
				9,356,148	**1.4630%**	**10,210,944**	**5,956,138**	**58.33%**
18	150	OLD REPUBLIC GRP						
		11371	Great West Cas Co	7,163,071	1.1201%	6,988,095	5,114,417	73.19%
		24139	Old Republic Gen Ins Corp	1,412,331	0.2208%	1,251,371	1,990,091	159.03%
		24147	Old Republic Ins Co	660,047	0.1032%	617,716	330,728	53.54%
				9,235,449	**1.4442%**	**8,857,182**	**7,435,236**	**83.95%**
19	98	WR Berkley Corp GRP						
		10510	Carolina Cas Ins Co	7,987,441	1.2490%	8,813,066	5,614,878	63.71%
		25224	Great Divide Ins Co	500,210	0.0782%	444,456	60,717	13.66%
		36684	Riverport Ins Co	367,276	0.0574%	372,295	217,554	58.44%
		40045	Starnet Ins Co	36,002	0.0056%	31,449	29,217	92.90%
		23612	Midwest Employers Cas Co	1,214	0.0002%	51,872	-27,088	-52.22%
				8,892,143	**1.3905%**	**9,713,138**	**5,895,278**	**60.69%**
20	1326	KINGSWAY GRP						
		33855	Lincoln Gen Ins Co	5,198,823	0.8129%	8,277,549	8,466,133	102.28%
		42862	Universal Cas Co	3,530,984	0.5521%	2,943,770	1,790,992	60.84%
				8,729,807	**1.3651%**	**11,221,319**	**10,257,125**	**91.41%**
21	26905	Century Natl Ins Co						
		26905	Century Natl Ins Co	8,117,997	1.2694%	14,258,788	2,651,756	18.60%
				8,117,997	**1.2694%**	**14,258,788**	**2,651,756**	**18.60%**
22	215	UNITRIN GRP						
		19852	Financial Ind Co	7,327,796	1.1459%	8,053,914	3,037,178	37.71%
		14133	Valley Ins Co	223,645	0.0350%	382,323	268,467	70.22%
				7,551,441	**1.1808%**	**8,436,237**	**3,305,645**	**39.18%**
23	10499	Chrysler Ins Co						
		10499	Chrysler Ins Co	7,395,152	1.1564%	7,276,862	1,970,647	27.08%
				7,395,152	**1.1564%**	**7,276,862**	**1,970,647**	**27.08%**
24	218	CNA INS GRP						
		20427	American Cas Co Of Reading PA	1,754,962	0.2744%	2,049,210	1,082,604	52.83%
		20443	Continental Cas Co	1,478,625	0.2312%	1,457,821	1,760,233	120.74%
		35289	Continental Ins Co	1,091,225	0.1706%	999,713	677,531	67.77%
		20494	Transportation Ins Co	1,023,032	0.1600%	1,133,643	681,602	60.12%
		20508	Valley Forge Ins Co	1,001,978	0.1567%	768,128	464,774	60.51%
		20478	National Fire Ins Co Of Hartford	521,782	0.0816%	395,967	490,923	123.98%
				6,871,604	**1.0745%**	**6,804,482**	**5,157,667**	**75.80%**

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25	38		CHUBB & SON INC GRP					
		20281	Federal Ins Co	6,047,333	0.9456%	6,219,404	2,876,206	46.25%
		20303	Great Northern Ins Co	394,238	0.0616%	353,663	153,993	43.54%
		20397	Vigilant Ins Co	13,319	0.0021%	11,440	2,839	24.82%
		20346	Pacific Ind Co	12,004	0.0019%	14,728	49,000	332.70%
				6,466,894	**1.0112%**	**6,599,235**	**3,082,038**	**46.70%**
26	4381		Lightyear Delos Grp					
		35408	Delos Ins Co	6,105,919	0.9548%	5,217,335	1,732,539	33.21%
				6,105,919	**0.9548%**	**5,217,335**	**1,732,539**	**33.21%**
27	19		Assurant Inc Grp					
		42978	American Security Ins Co	5,831,768	0.9119%	6,436,200	3,725,161	57.88%
		19615	American Reliable Ins Co	46,722	0.0073%	46,727	19,274	41.25%
				5,878,490	**0.9192%**	**6,482,927**	**3,744,435**	**57.76%**
28	31		BERKSHIRE HATHAWAY GRP					
		11673	Redwood Fire & Cas Ins Co	3,200,148	0.5004%	2,627,935	1,734,637	66.01%
		20052	National Liab & Fire Ins Co	1,792,091	0.2802%	1,659,480	557,549	33.60%
		27812	Columbia Ins Co	475,333	0.0743%	386,747	144,371	37.33%
		20087	National Ind Co	3,787	0.0006%	3,811	-118	-3.10%
		22063	Government Employees Ins Co	374	0.0001%	359	16,425	4575.21%
		35882	Geico Gen Ins Co	82	0.0000%	14	7,843	56021.43%
				5,471,815	**0.8556%**	**4,678,346**	**2,460,707**	**52.60%**
29	169		SENTRY INS GRP					
		21180	Sentry Select Ins Co	4,190,533	0.6553%	4,421,867	3,611,967	81.68%
		24988	Sentry Ins A Mut Co	1,114,495	0.1743%	1,170,233	562,708	48.09%
		28460	Sentry Cas Co	6,631	0.0010%	5,058	1,916	37.88%
		23434	Middlesex Ins Co	5	0.0000%	5	-149	-2980.00%
				5,311,664	**0.8306%**	**5,597,163**	**4,176,442**	**74.62%**
30	677		Philadelphia Consolidated Holding Grp					
		18058	Philadelphia Ind Ins Co	5,111,233	0.7993%	4,585,927	1,864,565	40.66%
				5,111,233	**0.7993%**	**4,585,927**	**1,864,565**	**40.66%**
31	802		Capital Ins Grp					
		23540	Monterey Ins Co	2,194,727	0.3432%	2,246,467	1,107,473	49.30%
		13544	California Capital Ins Co	1,822,779	0.2850%	1,836,038	487,462	26.55%
		12890	Eagle W Ins Co	916,032	0.1432%	1,072,460	443,518	41.36%
				4,933,538	**0.7715%**	**5,154,965**	**2,038,453**	**39.54%**
32	7		FEDERATED MUT GRP					
		13935	Federated Mut Ins Co	4,130,879	0.6460%	4,481,769	2,581,991	57.61%
		28304	Federated Serv Ins Co	645,159	0.1009%	546,330	326,125	59.69%
				4,776,038	**0.7468%**	**5,028,099**	**2,908,116**	**57.84%**
33	456		LANCER FINANCIAL GRP					
		26077	Lancer Ins Co	4,440,393	0.6944%	4,523,495	3,132,396	69.25%
				4,440,393	**0.6944%**	**4,523,495**	**3,132,396**	**69.25%**

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34	1129	WHITE MOUNTAINS GRP						
		20621	OneBeacon Amer Ins Co	2,253,557	0.3524%	2,495,556	1,149,512	46.06%
		20648	Employers Fire Ins Co	1,067,145	0.1669%	780,875	462,136	59.18%
		21962	Pennsylvania Gen Ins Co	667,426	0.1044%	389,014	240,331	61.78%
		21970	OneBeacon Ins Co	355,230	0.0555%	357,185	57,355	16.06%
		27154	Atlantic Specialty Ins Co	5,158	0.0008%	7,578	45,291	597.66%
				4,348,516	**0.6800%**	**4,030,208**	**1,954,625**	**48.50%**
35	1114	MERCER INS GRP						
		31453	Financial Pacific Ins Co	4,042,962	0.6322%	4,360,106	1,149,742	26.37%
				4,042,962	**0.6322%**	**4,360,106**	**1,149,742**	**26.37%**
36	1279	Arch Ins Grp						
		11150	Arch Ins Co	3,974,950	0.6216%	3,504,517	2,926,323	83.50%
				3,974,950	**0.6216%**	**3,504,517**	**2,926,323**	**83.50%**
37	79	GMAC INS HOLDING GRP						
		22012	Motors Ins Corp	2,902,977	0.4539%	2,902,977	1,518,728	52.32%
		31488	Integon Preferred Ins Co	1,042,687	0.1630%	1,090,888	489,869	44.91%
				3,945,664	**0.6170%**	**3,993,865**	**2,008,597**	**50.29%**
38	748	Meadowbrook Ins Grp						
		18023	Star Ins Co	2,457,824	0.3843%	2,497,727	1,324,424	53.03%
		25780	Williamsburg Natl Ins Co	1,378,531	0.2156%	1,548,352	474,425	30.64%
				3,836,355	**0.5999%**	**4,046,079**	**1,798,849**	**44.46%**
39	3495	Infinity Prop & Cas Ins Grp						
		20260	Infinity Select Ins Co	2,439,518	0.3815%	1,322,477	805,064	60.88%
		11738	Infinity Auto Ins Co	852,719	0.1333%	1,072,289	182,849	17.05%
				3,292,237	**0.5148%**	**2,394,766**	**987,913**	**41.25%**
40	161	TOPA EQUITIES LTD GRP						
		18031	Topa Ins Co	3,076,140	0.4810%	2,349,730	1,167,324	49.68%
				3,076,140	**0.4810%**	**2,349,730**	**1,167,324**	**49.68%**
41	361	Munich Re Grp						
		19720	American Alt Ins Corp	1,572,384	0.2459%	1,479,343	669,447	45.25%
		23469	American Modern Home Ins Co	1,395,908	0.2183%	1,395,908	1,152,350	82.55%
				2,968,292	**0.4642%**	**2,875,251**	**1,821,797**	**63.36%**
42	291	MOTORISTS MUT						
		13331	American Hardware Mut Ins Co	2,752,367	0.4304%	2,632,297	1,710,964	65.00%
				2,752,367	**0.4304%**	**2,632,297**	**1,710,964**	**65.00%**
43	457	ARGONAUT GRP						
		19828	Argonaut Midwest Ins Co	2,272,831	0.3554%	2,020,052	1,389,533	68.79%
		19860	Argonaut Great Central Ins Co	172,575	0.0270%	159,647	136,287	85.37%
		19801	Argonaut Ins Co	1,454	0.0002%	1,454	-8,628	-593.40%
				2,446,860	**0.3826%**	**2,181,153**	**1,517,192**	**69.56%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE [21.2]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
44	3098		Tokio Marine Holdings Inc GRP					
		12904	Tokio Marine & Nichido Fire Ins Co	2,413,099	0.3773%	2,669,229	1,026,110	38.44%
				2,413,099	**0.3773%**	**2,669,229**	**1,026,110**	**38.44%**
45	158		FAIRFAX FIN GRP					
		21113	United States Fire Ins Co	1,154,558	0.1805%	1,379,057	1,251,193	90.73%
		25054	Hudson Ins Co	1,028,177	0.1608%	1,462,489	819,306	56.02%
		21105	North River Ins Co	205,953	0.0322%	218,993	272,254	124.32%
		10936	Seneca Ins Co Inc	558	0.0001%	395	14	3.54%
				2,389,246	**0.3736%**	**3,060,934**	**2,342,767**	**76.54%**
46	9		JPMorgan Chase & Co Grp					
		22985	Sequoia Ins Co	2,120,655	0.3316%	2,372,517	598,464	25.22%
				2,120,655	**0.3316%**	**2,372,517**	**598,464**	**25.22%**
47	761		ALLIANZ INS GRP					
		21857	American Ins Co	949,800	0.1485%	862,711	463,156	53.69%
		21881	National Surety Corp	459,836	0.0719%	464,835	181,689	39.09%
		21873	Firemans Fund Ins Co	249,234	0.0390%	244,977	-17,087	-6.97%
		21865	Associated Ind Corp	246,762	0.0386%	266,274	223,722	84.02%
		21849	American Automobile Ins Co	170,404	0.0266%	250,137	161,052	64.39%
		22837	AGCS Marine Ins Co	4,109	0.0006%	7,584	766	10.10%
				2,080,145	**0.3253%**	**2,096,518**	**1,013,298**	**48.33%**
48	816		COMMERCE INC GRP					
		13161	Commerce W Ins Co	1,745,902	0.2730%	1,861,224	876,743	47.11%
				1,745,902	**0.2730%**	**1,861,224**	**876,743**	**47.11%**
49	408		AMERICAN NATL FIN GRP					
		39942	American Natl Gen Ins Co	967,981	0.1514%	897,143	126,519	14.10%
		28401	American Natl Prop & Cas Co	599,049	0.0937%	618,334	518,329	83.83%
		11048	Pacific Prop & Cas Co	16,494	0.0026%	14,897	0	0.00%
				1,583,524	**0.2476%**	**1,530,374**	**644,848**	**42.14%**
50	62		EMC INS CO GRP					
		21415	Employers Mut Cas Co	1,514,269	0.2368%	1,583,632	675,736	42.67%
				1,514,269	**0.2368%**	**1,583,632**	**675,736**	**42.67%**
51	32107		Sutter Ins Co					
		32107	Sutter Ins Co	1,441,915	0.2255%	1,755,029	335,984	19.14%
				1,441,915	**0.2255%**	**1,755,029**	**335,984**	**19.14%**
52	3219		Sompo Japan Ins Grp					
		11126	Sompo Japan Ins Co of Amer	1,337,476	0.2091%	1,334,483	498,431	37.35%
				1,337,476	**0.2091%**	**1,334,483**	**498,431**	**37.35%**
53	922		ICW GRP					
		40029	Explorer Ins Co	1,288,372	0.2015%	1,458,479	556,166	38.13%
		27847	Insurance Co Of The West	24,428	0.0038%	61,413	17,533	28.55%
				1,312,800	**0.2053%**	**1,519,892**	**573,699**	**37.75%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE [21.2]

Sorted by Market Share

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
54	40134	SUA Ins Co						
		40134	SUA Ins Co	1,235,582	0.1932%	1,039,933	925,378	88.98%
				1,235,582	**0.1932%**	**1,039,933**	**925,378**	**88.98%**
55	645	OREGON MUT GRP						
		14907	Oregon Mut Ins Co	1,194,220	0.1867%	1,012,569	865,704	85.50%
				1,194,220	**0.1867%**	**1,012,569**	**865,704**	**85.50%**
56	1285	XL AMER GRP						
		22322	Greenwich Ins Co	438,388	0.0686%	699,108	199,789	28.58%
		24554	XL Ins Amer Inc	418,917	0.0655%	209,538	241,457	115.23%
		37885	XL Specialty Ins Co	227,929	0.0356%	199,438	41,162	20.64%
				1,085,234	**0.1697%**	**1,108,084**	**482,408**	**43.54%**
57	21172	Vanliner Ins Co						
		21172	Vanliner Ins Co	1,053,174	0.1647%	969,510	385,050	39.72%
				1,053,174	**0.1647%**	**969,510**	**385,050**	**39.72%**
58	2978	Mitsui Sumitomo Ins Grp						
		20362	Mitsui Sumitomo Ins Co of Amer	617,850	0.0966%	763,781	558,822	73.17%
		22551	Mitsui Sumitomo Ins USA Inc	410,842	0.0642%	331,676	224,499	67.69%
				1,028,692	**0.1609%**	**1,095,457**	**783,321**	**71.51%**
59	783	RLI INS GRP						
		13056	RLI Ins Co	745,531	0.1166%	736,407	307,976	41.82%
				745,531	**0.1166%**	**736,407**	**307,976**	**41.82%**
60	303	GUIDEONE INS GRP						
		15032	Guideone Mut Ins Co	686,650	0.1074%	730,868	291,731	39.92%
				686,650	**0.1074%**	**730,868**	**291,731**	**39.92%**
61	626	Ace Ltd Grp						
		22667	Ace Amer Ins Co	363,929	0.0569%	429,429	532,134	123.92%
		20702	Ace Fire Underwriters Ins Co	196,118	0.0307%	181,457	149,988	82.66%
		43575	Indemnity Ins Co Of North Amer	60,446	0.0095%	56,887	31,322	55.06%
		20699	Ace Prop & Cas Ins Co	34,079	0.0053%	41,081	27,517	66.98%
				654,572	**0.1024%**	**708,854**	**740,961**	**104.53%**
62	88	The Hanover Ins Grp						
		42552	Nova Cas Co	518,851	0.0811%	555,193	390,672	70.37%
		22292	Hanover Ins Co	48,121	0.0075%	46,390	6,218	13.40%
		22306	Massachusetts Bay Ins Co	44,685	0.0070%	44,755	19,651	43.91%
				611,657	**0.0956%**	**646,338**	**416,541**	**64.45%**
63	349	FLORISTS MUT GRP						
		13978	Florists Mut Ins Co	532,838	0.0833%	511,510	100,957	19.74%
				532,838	**0.0833%**	**511,510**	**100,957**	**19.74%**
64	1321	American Farmers & Ranchers Grp						
		37931	American Farmers & Ranchers Ins Co	510,148	0.0798%	545,875	82,482	15.11%
				510,148	**0.0798%**	**545,875**	**82,482**	**15.11%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE [21.2]

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65	866		WESTERN WORLD GRP					
		40436	Stratford Ins Co	500,086	0.0782%	539,353	209,901	38.92%
				500,086	**0.0782%**	**539,353**	**209,901**	**38.92%**
66	18767		Church Mut Ins Co					
		18767	Church Mut Ins Co	491,287	0.0768%	492,107	176,641	35.89%
				491,287	**0.0768%**	**492,107**	**176,641**	**35.89%**
67	785		MARKEL CORP GRP					
		38970	Markel Ins Co	420,307	0.0657%	536,559	256,793	47.86%
		28932	Markel Amer Ins Co	50,238	0.0079%	83,994	32,715	38.95%
				470,545	**0.0736%**	**620,553**	**289,508**	**46.65%**
68	510		NAVIGATORS GRP					
		42307	Navigators Ins Co	411,298	0.0643%	393,698	312,484	79.37%
				411,298	**0.0643%**	**393,698**	**312,484**	**79.37%**
69	83		GRANGE INS GRP					
		22101	Grange Ins Assn	400,209	0.0626%	384,818	181,344	47.12%
				400,209	**0.0626%**	**384,818**	**181,344**	**47.12%**
70	1120		EVEREST REINS HOLDINGS GRP					
		10120	Everest Natl Ins Co	373,021	0.0583%	429,294	434,392	101.19%
				373,021	**0.0583%**	**429,294**	**434,392**	**101.19%**
71	867		Baldwin & Lyons Grp					
		40460	Sagamore Ins Co	250,453	0.0392%	280,819	237,646	84.63%
				250,453	**0.0392%**	**280,819**	**237,646**	**84.63%**
72	27073		Nipponkoa Ins Co Ltd US Br					
		27073	Nipponkoa Ins Co Ltd US Br	211,407	0.0331%	216,708	137,158	63.29%
				211,407	**0.0331%**	**216,708**	**137,158**	**63.29%**
73	2538		Amtrust Grp					
		25011	Wesco Ins Co	116,913	0.0183%	33,363	14,004	41.97%
		19879	Security Natl Ins Co	90,732	0.0142%	19,520	6,786	34.76%
				207,645	**0.0325%**	**52,883**	**20,790**	**39.31%**
74	244		CINCINNATI FIN GRP					
		10677	Cincinnati Ins Co	169,497	0.0265%	220,383	61,942	28.11%
				169,497	**0.0265%**	**220,383**	**61,942**	**28.11%**
75	1331		Glencoe US Holdings Grp					
		10340	Stonington Ins Co	142,479	0.0223%	231,593	209,526	90.47%
				142,479	**0.0223%**	**231,593**	**209,526**	**90.47%**
76	26565		Ohio Ind Co					
		26565	Ohio Ind Co	134,287	0.0210%	183,230	122,442	66.82%
				134,287	**0.0210%**	**183,230**	**122,442**	**66.82%**

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77	181	SWISS RE GRP						
		39845	Westport Ins Corp	104,260	0.0163%	140,663	85,990	61.13%
		29700	North Amer Elite Ins Co	20,073	0.0031%	21,090	7,289	34.56%
				124,333	**0.0194%**	**161,753**	**93,279**	**57.67%**
78	767	Pennsylvania Manufacturers Grp						
		12262	Pennsylvania Manufacturers Assoc Ins	63,110	0.0099%	41,208	16,808	40.79%
		36897	Manufacturers Alliance Ins Co	22,415	0.0035%	14,471	162	1.12%
		41424	Pennsylvania Manufacturers Ind Co	9,440	0.0015%	7,812	12,888	164.98%
				94,965	**0.0148%**	**63,491**	**29,858**	**47.03%**
79	246	INDIANA LUMBERMENS GRP						
		14265	Indiana Lumbermens Mut Ins Co	74,896	0.0117%	41,200	15,476	37.56%
				74,896	**0.0117%**	**41,200**	**15,476**	**37.56%**
80	36790	Springfield Ins Co Inc						
		36790	Springfield Ins Co Inc	43,964	0.0069%	44,149	34,110	77.26%
				43,964	**0.0069%**	**44,149**	**34,110**	**77.26%**
81	18538	Bancinsure Inc						
		18538	Bancinsure Inc	38,355	0.0060%	37,870	39,832	105.18%
				38,355	**0.0060%**	**37,870**	**39,832**	**105.18%**
82	3416	AXIS Capital Grp						
		37273	Axis Ins Co	38,108	0.0060%	7,840	2,585	32.97%
				38,108	**0.0060%**	**7,840**	**2,585**	**32.97%**
83	201	UTICA GRP						
		25976	Utica Mut Ins Co	33,412	0.0052%	31,411	36,626	116.60%
		25984	Graphic Arts Mut Ins Co	3,557	0.0006%	3,419	12	0.35%
				36,969	**0.0058%**	**34,830**	**36,638**	**105.19%**
84	38733	Alaska Natl Ins Co						
		38733	Alaska Natl Ins Co	30,063	0.0047%	22,215	-1,936	-8.71%
				30,063	**0.0047%**	**22,215**	**-1,936**	**-8.71%**
85	36234	Preferred Professional Ins Co						
		36234	Preferred Professional Ins Co	28,335	0.0044%	15,448	26,030	168.50%
				28,335	**0.0044%**	**15,448**	**26,030**	**168.50%**
86	20613	Sparta Ins Co						
		20613	Sparta Ins Co	23,874	0.0037%	9,311	5,571	59.83%
				23,874	**0.0037%**	**9,311**	**5,571**	**59.83%**
87	124	AMERISURE CO GRP						
		23396	Amerisure Mut Ins Co	20,466	0.0032%	27,784	16,225	58.40%
				20,466	**0.0032%**	**27,784**	**16,225**	**58.40%**
88	4254	The Warranty Grp						
		40827	Virginia Surety Co Inc	20,076	0.0031%	22,155	-208,340	-940.37%
				20,076	**0.0031%**	**22,155**	**-208,340**	**-940.37%**

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Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE [21.2]

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89	13528	Brotherhood Mut Ins Co						
		13528	Brotherhood Mut Ins Co	16,345	0.0026%	4,481	995	22.20%
				16,345	**0.0026%**	**4,481**	**995**	**22.20%**
90	11118	Federated Rural Electric Ins Exch						
		11118	Federated Rural Electric Ins Exch	4,491	0.0007%	4,514	2,510	55.60%
				4,491	**0.0007%**	**4,514**	**2,510**	**55.60%**
91	781	UNION LABOR GRP						
		37893	Ullico Cas Co	642	0.0001%	559	10	1.79%
				642	**0.0001%**	**559**	**10**	**1.79%**
92	108	LUMBERMENS MUT CAS GRP						
		22918	American Motorists Ins Co	74	0.0000%	74	4,625	6250.00%
		22977	Lumbermens Mut Cas Co	22	0.0000%	22	-7,544	-34290.91%
				96	**0.0000%**	**96**	**-2,919**	**-3040.63%**
			Line Total:	**639,503,043**	**100.0000%**	**684,522,936**	**370,768,021**	**54.16%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: AIRCRAFT [22]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	12		AMERICAN INTL GRP					
		19445	National Union Fire Ins Co Of Pitts	38,877,782	19.9423%	21,514,841	57,141,797	265.59%
		19380	American Home Assur Co	5,511,052	2.8269%	25,028,632	16,403,645	65.54%
		19429	Insurance Co Of The State Of PA	1,238	0.0006%	1,238	-1,130,328	-91302.75%
				44,390,072	**22.7698%**	**46,544,711**	**72,415,114**	**155.58%**
2	1285		XL AMER GRP					
		37885	XL Specialty Ins Co	32,538,545	16.6906%	32,170,617	7,926,104	24.64%
		24554	XL Ins Amer Inc	383,065	0.1965%	336,674	0	0.00%
				32,921,610	**16.8871%**	**32,507,291**	**7,926,104**	**24.38%**
3	31		BERKSHIRE HATHAWAY GRP					
		20087	National Ind Co	8,830,611	4.5296%	10,192,537	1,518,611	14.90%
		22039	General Reins Corp	4,437,814	2.2764%	4,666,963	1,675,061	35.89%
		20052	National Liab & Fire Ins Co	4,437,806	2.2764%	4,666,749	1,888,419	40.47%
				17,706,231	**9.0824%**	**19,526,249**	**5,082,091**	**26.03%**
4	761		ALLIANZ INS GRP					
		35300	Allianz Global Risks US Ins Co	16,659,186	8.5453%	15,810,931	7,529,691	47.62%
				16,659,186	**8.5453%**	**15,810,931**	**7,529,691**	**47.62%**
5	984		HCC INS HOLDINGS GRP					
		29599	US Specialty Ins Co	9,262,169	4.7510%	10,352,344	5,030,948	48.60%
		10367	Avemco Ins Co	5,003,635	2.5666%	4,996,742	1,622,755	32.48%
				14,265,804	**7.3176%**	**15,349,086**	**6,653,703**	**43.35%**
6	626		Ace Ltd Grp					
		22667	Ace Amer Ins Co	8,856,799	4.5431%	8,856,799	2,346	0.03%
		20699	Ace Prop & Cas Ins Co	2,082,139	1.0680%	2,358,276	-315,029	-13.36%
		21121	Westchester Fire Ins Co	863,243	0.4428%	1,252,148	-298,327	-23.83%
				11,802,181	**6.0539%**	**12,467,223**	**-611,010**	**-4.90%**
7	361		Munich Re Grp					
		19720	American Alt Ins Corp	10,041,344	5.1507%	8,485,874	3,144,677	37.06%
				10,041,344	**5.1507%**	**8,485,874**	**3,144,677**	**37.06%**
8	150		OLD REPUBLIC GRP					
		24147	Old Republic Ins Co	10,031,472	5.1456%	10,661,705	6,916,558	64.87%
				10,031,472	**5.1456%**	**10,661,705**	**6,916,558**	**64.87%**
9	111		LIBERTY MUT GRP					
		23043	Liberty Mut Ins Co	8,870,939	4.5503%	9,380,111	3,017,834	32.17%
				8,870,939	**4.5503%**	**9,380,111**	**3,017,834**	**32.17%**
10	38		CHUBB & SON INC GRP					
		20281	Federal Ins Co	7,095,576	3.6397%	5,316,910	6,622,694	124.56%
				7,095,576	**3.6397%**	**5,316,910**	**6,622,694**	**124.56%**
11	1279		Arch Ins Grp					
		11150	Arch Ins Co	6,542,815	3.3561%	6,167,602	3,595,157	58.29%
				6,542,815	**3.3561%**	**6,167,602**	**3,595,157**	**58.29%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: AIRCRAFT [22]

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12	98		WR Berkley Corp GRP					
		40045	Starnet Ins Co	3,203,302	1.6431%	3,193,907	814,181	25.49%
				3,203,302	**1.6431%**	**3,193,907**	**814,181**	**25.49%**
13	3098		Tokio Marine Holdings Inc GRP					
		12904	Tokio Marine & Nichido Fire Ins Co	2,895,561	1.4853%	2,750,006	386,355	14.05%
				2,895,561	**1.4853%**	**2,750,006**	**386,355**	**14.05%**
14	181		SWISS RE GRP					
		29874	North Amer Specialty Ins Co	2,786,184	1.4292%	2,894,342	-63,173	-2.18%
				2,786,184	**1.4292%**	**2,894,342**	**-63,173**	**-2.18%**
15	2978		Mitsui Sumitomo Ins Grp					
		20362	Mitsui Sumitomo Ins Co of Amer	2,401,446	1.2318%	2,050,629	372,485	18.16%
				2,401,446	**1.2318%**	**2,050,629**	**372,485**	**18.16%**
16	408		AMERICAN NATL FIN GRP					
		28401	American Natl Prop & Cas Co	1,863,512	0.9559%	1,991,690	613,625	30.81%
				1,863,512	**0.9559%**	**1,991,690**	**613,625**	**30.81%**
17	697		VAN ENT GRP					
		37060	Old United Cas Co	907,672	0.4656%	911,457	250,348	27.47%
				907,672	**0.4656%**	**911,457**	**250,348**	**27.47%**
18	968		AXA INS GRP					
		33022	AXA Ins Co	408,976	0.2098%	234,776	-17,115	-7.29%
				408,976	**0.2098%**	**234,776**	**-17,115**	**-7.29%**
19	3548		Travelers Grp					
		24767	St Paul Fire & Marine Ins Co	124,325	0.0638%	727,156	-585,189	-80.48%
				124,325	**0.0638%**	**727,156**	**-585,189**	**-80.48%**
20	517		HANNOVER GRP					
		20532	Clarendon Natl Ins Co	31,516	0.0162%	376,241	54,780	14.56%
				31,516	**0.0162%**	**376,241**	**54,780**	**14.56%**
21	3239		Allied World Assur Holding Grp					
		22730	Allied World Reins Co	2,007	0.0010%	2,007	-476,055	-23719.73%
				2,007	**0.0010%**	**2,007**	**-476,055**	**-23719.73%**
22	553		Arrowpoint Capital Grp					
		24678	Arrowood Ind Co	36	0.0000%	36	191,326	531461.11%
				36	**0.0000%**	**36**	**191,326**	**531461.11%**
			Line Total:	**194,951,767**	**100.0000%**	**197,349,940**	**123,834,181**	**62.75%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FIDELITY [23]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	38	CHUBB & SON INC GRP						
		20281	Federal Ins Co	27,554,719	24.2862%	27,441,715	9,421,670	34.33%
		35181	Executive Risk Ind Inc	917,647	0.8088%	881,243	216,835	24.61%
		20397	Vigilant Ins Co	349,240	0.3078%	376,181	12,444	3.31%
		20303	Great Northern Ins Co	35,085	0.0309%	25,040	4,269	17.05%
		20346	Pacific Ind Co	11,972	0.0106%	11,580	-1,958	-16.91%
				28,868,663	**25.4442%**	**28,735,759**	**9,653,260**	**33.59%**
2	3548	Travelers Grp						
		31194	Travelers Cas & Surety Co Of Amer	8,143,064	7.1771%	8,170,863	-61,088	-0.75%
		24767	St Paul Fire & Marine Ins Co	3,034,808	2.6748%	3,123,229	2,434,440	77.95%
		24791	St Paul Mercury Ins Co	2,525,776	2.2262%	2,529,106	2,058,609	81.40%
		25674	Travelers Property Cas Co Of Amer	194,858	0.1717%	174,893	-78,155	-44.69%
		36463	Discover Prop & Cas Ins Co	60,126	0.0530%	54,042	7,697	14.24%
		24775	St Paul Guardian Ins Co	47,595	0.0419%	13,294	9,876	74.29%
		19038	Travelers Cas & Surety Co	34,425	0.0303%	28,991	-66,296	-228.68%
		25682	Travelers Ind Co Of CT	26,032	0.0229%	28,005	-8,416	-30.05%
				14,066,684	**12.3981%**	**14,122,423**	**4,296,667**	**30.42%**
3	12	AMERICAN INTL GRP						
		19445	National Union Fire Ins Co Of Pitts	12,776,110	11.2606%	14,985,043	8,389,692	55.99%
				12,776,110	**11.2606%**	**14,985,043**	**8,389,692**	**55.99%**
4	212	ZURICH INS GRP						
		39306	Fidelity & Deposit Co Of MD	4,285,824	3.7774%	4,618,222	3,633,563	78.68%
		16535	Zurich American Ins Co	4,071,276	3.5883%	3,955,767	273,716	6.92%
		41181	Universal Underwriters Ins Co	1,123,862	0.9905%	1,355,771	1,206,897	89.02%
		21709	Truck Ins Exch	1,068,562	0.9418%	1,067,550	-3,620	-0.34%
		40142	American Zurich Ins Co	536,441	0.4728%	573,067	156,437	27.30%
		34347	Colonial Amer Cas & Surety Co	300,339	0.2647%	334,160	-68,182	-20.40%
		26247	American Guar & Liab Ins	27,551	0.0243%	34,005	2,205	6.48%
		27855	Zurich American Ins Co Of IL	10,966	0.0097%	6,721	347	5.16%
		21652	Farmers Ins Exch	3,678	0.0032%	3,836	-455	-11.86%
		21687	Mid Century Ins Co	3,591	0.0032%	4,247	-192	-4.52%
				11,432,090	**10.0760%**	**11,953,346**	**5,200,716**	**43.51%**
5	306	CUNA MUT GRP						
		10847	Cumis Ins Society Inc	10,478,640	9.2357%	11,053,539	3,055,172	27.64%
				10,478,640	**9.2357%**	**11,053,539**	**3,055,172**	**27.64%**
6	91	HARTFORD FIRE & CAS GRP						
		19682	Hartford Fire In Co	8,424,003	7.4247%	8,814,798	155,132	1.76%
		29459	Twin City Fire Ins Co Co	649,348	0.5723%	550,898	61,861	11.23%
		29424	Hartford Cas Ins Co	123	0.0001%	321	-50	-15.58%
				9,073,474	**7.9972%**	**9,366,017**	**216,943**	**2.32%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FIDELITY [23]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
7	84	American Financial Grp						
		16691	Great Amer Ins Co	7,115,364	6.2713%	6,592,052	181,651	2.76%
		22136	Great Amer Ins Co of NY	76,274	0.0672%	90,573	-2,048	-2.26%
		26344	Great Amer Assur Co	38,429	0.0339%	41,634	-47,316	-113.65%
		26832	Great Amer Alliance Ins Co	10,196	0.0090%	11,086	527	4.75%
				7,240,263	**6.3814%**	**6,735,345**	**132,814**	**1.97%**
8	218	CNA INS GRP						
		35289	Continental Ins Co	2,323,049	2.0475%	1,868,125	97,890	5.24%
		13188	Western Surety Co	1,976,933	1.7424%	1,914,348	226,546	11.83%
		20443	Continental Cas Co	1,340,341	1.1813%	1,167,349	1,909,542	163.58%
		24047	Surety Bonding Co Of Amer	374,351	0.3299%	378,749	24,367	6.43%
		20508	Valley Forge Ins Co	4,097	0.0036%	4,263	-7,916	-185.69%
		20494	Transportation Ins Co	3,022	0.0027%	3,152	-3,403	-107.96%
		20478	National Fire Ins Co Of Hartford	1,168	0.0010%	1,191	0	0.00%
		20427	American Cas Co Of Reading PA	968	0.0009%	1,815	-1,073	-59.12%
				6,023,929	**5.3094%**	**5,338,992**	**2,245,953**	**42.07%**
9	158	FAIRFAX FIN GRP						
		21113	United States Fire Ins Co	3,521,831	3.1041%	2,629,738	842,463	32.04%
		21105	North River Ins Co	8,039	0.0071%	7,095	6,219	87.65%
				3,529,870	**3.1112%**	**2,636,833**	**848,682**	**32.19%**
10	626	Ace Ltd Grp						
		21121	Westchester Fire Ins Co	1,143,545	1.0079%	1,084,470	2,105,201	194.12%
		22667	Ace Amer Ins Co	128,555	0.1133%	182,462	671,528	368.04%
				1,272,100	**1.1212%**	**1,266,932**	**2,776,729**	**219.17%**
11	111	LIBERTY MUT GRP						
		23043	Liberty Mut Ins Co	788,783	0.6952%	774,515	-932,947	-120.46%
		19704	American States Ins Co	80,055	0.0706%	98,884	-152	-0.15%
		23035	Liberty Mut Fire Ins Co	59,713	0.0526%	46,959	363,324	773.70%
		24732	General Ins Co Of Amer	36,490	0.0322%	61,577	563	0.91%
		19690	American Economy Ins Co	23,125	0.0204%	24,949	9,514	38.13%
		24724	First Natl Ins Co Of Amer	11,511	0.0101%	12,704	-565	-4.45%
		42404	Liberty Ins Corp	3,186	0.0028%	1,488	0	0.00%
		21458	Employers Ins of Wausau	367	0.0003%	1,274	5,142	403.61%
				1,003,230	**0.8842%**	**1,022,350**	**-555,121**	**-54.30%**
12	155	PROGRESSIVE GRP						
		24260	Progressive Cas Ins Co	947,496	0.8351%	1,333,683	-33,523	-2.51%
				947,496	**0.8351%**	**1,333,683**	**-33,523**	**-2.51%**
13	176	STATE FARM GRP						
		25143	State Farm Fire And Cas Co	927,647	0.8176%	940,906	-6,106	-0.65%
				927,647	**0.8176%**	**940,906**	**-6,106**	**-0.65%**
14	10758	Colonial Surety Co						
		10758	Colonial Surety Co	853,849	0.7526%	696,051	305,530	43.89%
				853,849	**0.7526%**	**696,051**	**305,530**	**43.89%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FIDELITY [23]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
15	7		FEDERATED MUT GRP					
		13935	Federated Mut Ins Co	667,597	0.5884%	699,124	709,421	101.47%
		28304	Federated Serv Ins Co	94,854	0.0836%	94,826	52,565	55.43%
				762,451	**0.6720%**	**793,950**	**761,986**	**95.97%**
16	3416		AXIS Capital Grp					
		37273	Axis Ins Co	589,116	0.5192%	393,964	209,773	53.25%
		20370	AXIS Reins Co	61,581	0.0543%	240,724	51,243	21.29%
				650,697	**0.5735%**	**634,688**	**261,016**	**41.13%**
17	677		Philadelphia Consolidated Holding Grp					
		18058	Philadelphia Ind Ins Co	508,416	0.4481%	379,482	50,000	13.18%
				508,416	**0.4481%**	**379,482**	**50,000**	**13.18%**
18	169		SENTRY INS GRP					
		21180	Sentry Select Ins Co	346,556	0.3054%	343,831	844,205	245.53%
		24988	Sentry Ins A Mut Co	126,477	0.1115%	131,355	94,131	71.66%
		23434	Middlesex Ins Co	81	0.0001%	81	-6	-7.41%
				473,114	**0.4170%**	**475,267**	**938,330**	**197.43%**
19	140		NATIONWIDE CORP GRP					
		23787	Nationwide Mut Ins Co	373,181	0.3289%	404,200	-3,900	-0.96%
		19100	Amco Ins Co	5,660	0.0050%	4,872	-56	-1.15%
				378,841	**0.3339%**	**409,072**	**-3,956**	**-0.97%**
20	501		Alleghany Grp					
		18619	Platte River Ins Co	365,659	0.3223%	335,432	-12,006	-3.58%
		10472	Capitol Ind Corp	1,096	0.0010%	988	-7	-0.71%
				366,755	**0.3233%**	**336,420**	**-12,013**	**-3.57%**
21	984		HCC INS HOLDINGS GRP					
		29599	US Specialty Ins Co	332,252	0.2928%	112,932	32,172	28.49%
				332,252	**0.2928%**	**112,932**	**32,172**	**28.49%**
22	18538		Bancinsure Inc					
		18538	Bancinsure Inc	331,233	0.2919%	353,936	296,339	83.73%
				331,233	**0.2919%**	**353,936**	**296,339**	**83.73%**
23	150		OLD REPUBLIC GRP					
		40444	Old Republic Surety Co	244,237	0.2153%	244,001	8,950	3.67%
		24147	Old Republic Ins Co	2,448	0.0022%	84,858	-9,000	-10.61%
				246,685	**0.2174%**	**328,859**	**-50**	**-0.02%**
24	783		RLI INS GRP					
		13056	RLI Ins Co	164,282	0.1448%	75,737	3,014	3.98%
				164,282	**0.1448%**	**75,737**	**3,014**	**3.98%**
25	1129		WHITE MOUNTAINS GRP					
		20621	OneBeacon Amer Ins Co	64,556	0.0569%	58,525	26,108	44.61%
		20648	Employers Fire Ins Co	61,684	0.0544%	134,420	64,207	47.77%
				126,240	**0.1113%**	**192,945**	**90,315**	**46.81%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FIDELITY [23]

Sorted by Market Share

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
26	8		ALLSTATE INS GRP					
		19232	Allstate Ins Co	117,194	0.1033%	115,983	1,356	1.17%
				117,194	**0.1033%**	**115,983**	**1,356**	**1.17%**
27	11592		International Fidelity Ins Co					
		11592	International Fidelity Ins Co	90,945	0.0802%	93,469	522	0.56%
				90,945	**0.0802%**	**93,469**	**522**	**0.56%**
28	88		The Hanover Ins Grp					
		22292	Hanover Ins Co	85,706	0.0755%	73,864	1,464	1.98%
				85,706	**0.0755%**	**73,864**	**1,464**	**1.98%**
29	796		QBE INS GRP					
		37257	Praetorian Ins Co	46,132	0.0407%	48,557	-332,337	-684.43%
		25747	Unigard Ins Co	4,422	0.0039%	5,531	0	0.00%
		37303	Redland Ins Co	513	0.0005%	1,366	458	33.53%
				51,067	**0.0450%**	**55,454**	**-331,879**	**-598.48%**
30	3098		Tokio Marine Holdings Inc GRP					
		12904	Tokio Marine & Nichido Fire Ins Co	44,068	0.0388%	43,471	-36,924	-84.94%
				44,068	**0.0388%**	**43,471**	**-36,924**	**-84.94%**
31	27073		Nipponkoa Ins Co Ltd US Br					
		27073	Nipponkoa Ins Co Ltd US Br	42,670	0.0376%	43,733	42,323	96.78%
				42,670	**0.0376%**	**43,733**	**42,323**	**96.78%**
32	2978		Mitsui Sumitomo Ins Grp					
		20362	Mitsui Sumitomo Ins Co of Amer	37,496	0.0330%	44,052	0	0.00%
				37,496	**0.0330%**	**44,052**	**0**	**0.00%**
33	3488		J A Patterson Grp					
		27081	Bond Safeguard Ins Co	36,599	0.0323%	3,834	0	0.00%
				36,599	**0.0323%**	**3,834**	**0**	**0.00%**
34	62		EMC INS CO GRP					
		21415	Employers Mut Cas Co	23,972	0.0211%	25,181	-707	-2.81%
				23,972	**0.0211%**	**25,181**	**-707**	**-2.81%**
35	922		ICW GRP					
		27847	Insurance Co Of The West	14,797	0.0130%	8,388	0	0.00%
		40029	Explorer Ins Co	824	0.0007%	14,152	0	0.00%
				15,621	**0.0138%**	**22,540**	**0**	**0.00%**
36	181		SWISS RE GRP					
		39845	Westport Ins Corp	14,379	0.0127%	18,200	13,202	72.54%
				14,379	**0.0127%**	**18,200**	**13,202**	**72.54%**
37	10499		Chrysler Ins Co					
		10499	Chrysler Ins Co	12,202	0.0108%	11,989	93,115	776.67%
				12,202	**0.0108%**	**11,989**	**93,115**	**776.67%**

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38	225		IAT Reins Co Grp					
		28886	Transguard Ins Co Of Amer Inc	11,183	0.0099%	3,469	4,948	142.63%
				11,183	**0.0099%**	**3,469**	**4,948**	**142.63%**
39	645		OREGON MUT GRP					
		14907	Oregon Mut Ins Co	10,383	0.0092%	10,631	0	0.00%
				10,383	**0.0092%**	**10,631**	**0**	**0.00%**
40	1331		Glencoe US Holdings Grp					
		10340	Stonington Ins Co	10,153	0.0089%	9,321	-241	-2.59%
				10,153	**0.0089%**	**9,321**	**-241**	**-2.59%**
41	761		ALLIANZ INS GRP					
		21857	American Ins Co	5,343	0.0047%	1,302	-441	-33.87%
				5,343	**0.0047%**	**1,302**	**-441**	**-33.87%**
42	93		STATE NATL GRP					
		12831	State Natl Ins Co Inc	3,967	0.0035%	1,717	0	0.00%
				3,967	**0.0035%**	**1,717**	**0**	**0.00%**
43	215		UNITRIN GRP					
		14133	Valley Ins Co	3,640	0.0032%	4,527	-125	-2.76%
				3,640	**0.0032%**	**4,527**	**-125**	**-2.76%**
44	4071		RVI Grp					
		23132	RVI Natl Ins Co	2,745	0.0024%	2,745	0	0.00%
				2,745	**0.0024%**	**2,745**	**0**	**0.00%**
45	11118		Federated Rural Electric Ins Exch					
		11118	Federated Rural Electric Ins Exch	1,217	0.0011%	1,219	-9	-0.74%
				1,217	**0.0011%**	**1,219**	**-9**	**-0.74%**
46	1326		KINGSWAY GRP					
		33855	Lincoln Gen Ins Co	850	0.0007%	1,008	0	0.00%
				850	**0.0007%**	**1,008**	**0**	**0.00%**
47	26379		Accredited Surety & Cas Co Inc					
		26379	Accredited Surety & Cas Co Inc	822	0.0007%	1,540	-24	-1.56%
				822	**0.0007%**	**1,540**	**-24**	**-1.56%**
48	38733		Alaska Natl Ins Co					
		38733	Alaska Natl Ins Co	529	0.0005%	363	0	0.00%
				529	**0.0005%**	**363**	**0**	**0.00%**
49	36650		Guarantee Co Of N Amer USA					
		36650	Guarantee Co Of N Amer USA	394	0.0003%	153	0	0.00%
				394	**0.0003%**	**153**	**0**	**0.00%**
50	361		Munich Re Grp					
		19720	American Alt Ins Corp	296	0.0003%	296	-108	-36.49%
				296	**0.0003%**	**296**	**-108**	**-36.49%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FIDELITY [23]

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Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
51	1279		Arch Ins Grp					
		11150	Arch Ins Co	85	0.0001%	225	-190	-84.44%
				85	**0.0001%**	**225**	**-190**	**-84.44%**
			Line Total:	**113,458,537**	**100.0000%**	**114,870,793**	**38,730,843**	**33.72%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: SURETY [24]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	3548	Travelers Grp						
		31194	Travelers Cas & Surety Co Of Amer	93,496,770	13.1470%	93,637,642	26,367,366	28.16%
		19038	Travelers Cas & Surety Co	9,365,998	1.3170%	6,912,965	268,188	3.88%
		24767	St Paul Fire & Marine Ins Co	875,406	0.1231%	2,408,834	-5,059,862	-210.05%
		25658	Travelers Ind Co	676,104	0.0951%	884,069	247,739	28.02%
		22535	Seaboard Surety Co	514,211	0.0723%	134,994	1,037,304	768.41%
		41483	Farmington Cas Co	273,252	0.0384%	165,544	16,477	9.95%
		35386	Fidelity & Guar Ins Co	134,121	0.0189%	24,585	-3,987,577	-16219.55%
		25887	US Fidelity & Guaranty Co	91,445	0.0129%	-366,896	-7,042,246	1919.41%
		24775	St Paul Guardian Ins Co	2,911	0.0004%	-42,083	-85,708	203.66%
		24791	St Paul Mercury Ins Co	496	0.0001%	-67,654	-67,099	99.18%
		19070	Standard Fire Ins Co	491	0.0001%	1,064	-1,055	-99.15%
		25674	Travelers Property Cas Co Of Amer	100	0.0000%	100	-896	-896.00%
				105,431,305	**14.8251%**	**103,693,164**	**11,692,631**	**11.28%**
2	111	LIBERTY MUT GRP						
		24740	Safeco Ins Co Of Amer	66,990,632	9.4198%	61,753,427	-403	0.00%
		23043	Liberty Mut Ins Co	25,973,458	3.6522%	27,608,231	42,859,315	155.24%
		24724	First Natl Ins Co Of Amer	10,377,204	1.4592%	9,518,195	2,652,809	27.87%
		24066	American Fire & Cas Co	722,151	0.1015%	161,821	-1,374	-0.85%
		24732	General Ins Co Of Amer	416,432	0.0586%	410,642	-50,339	-12.26%
		19704	American States Ins Co	303,271	0.0426%	233,085	-11,069	-4.75%
		24198	Peerless Ins Co	5,663	0.0008%	6,353	18,410	289.78%
		23035	Liberty Mut Fire Ins Co	4,645	0.0007%	4,645	846	18.21%
		33600	LM Ins Corp	1,309	0.0002%	1,311	-454	-34.63%
				104,794,765	**14.7356%**	**99,697,710**	**45,467,741**	**45.61%**
3	212	ZURICH INS GRP						
		39306	Fidelity & Deposit Co Of MD	59,440,010	8.3581%	57,926,130	-2,036,102	-3.51%
		34347	Colonial Amer Cas & Surety Co	447,344	0.0629%	429,899	179,148	41.67%
		41181	Universal Underwriters Ins Co	293,137	0.0412%	347,222	319,818	92.11%
		26247	American Guar & Liab Ins	26,209	0.0037%	26,182	625	2.39%
		21709	Truck Ins Exch	2,643	0.0004%	2,344	355,205	15153.80%
				60,209,343	**8.4663%**	**58,731,777**	**-1,181,306**	**-2.01%**
4	984	HCC INS HOLDINGS GRP						
		10216	American Contractors Ind Co	50,530,966	7.1054%	51,843,050	7,623,904	14.71%
		29599	US Specialty Ins Co	7,986,999	1.1231%	8,840,582	885,470	10.02%
				58,517,965	**8.2284%**	**60,683,632**	**8,509,374**	**14.02%**
5	218	CNA INS GRP						
		13188	Western Surety Co	31,020,595	4.3619%	30,179,114	6,370,218	21.11%
		20443	Continental Cas Co	5,734,950	0.8064%	4,643,858	3,500,630	75.38%
		35289	Continental Ins Co	2,889,778	0.4063%	3,580,035	-1,874,283	-52.35%
		20478	National Fire Ins Co Of Hartford	384,515	0.0541%	590,220	-939,548	-159.19%
		20427	American Cas Co Of Reading PA	100,384	0.0141%	159,304	150,459	94.45%
		24047	Surety Bonding Co Of Amer	2,951	0.0004%	639,746	1,325,894	207.25%
				40,133,173	**5.6433%**	**39,792,277**	**8,533,370**	**21.44%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: SURETY [24]

Sorted by Market Share

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
6	38		CHUBB & SON INC GRP					
		20281	Federal Ins Co	38,139,567	5.3630%	35,970,262	-465,184	-1.29%
		20397	Vigilant Ins Co	1,810,303	0.2546%	1,906,204	39,613	2.08%
		20346	Pacific Ind Co	83,054	0.0117%	71,183	12,133	17.04%
				40,032,924	**5.6292%**	**37,947,649**	**-413,438**	**-1.09%**
7	1279		Arch Ins Grp					
		11150	Arch Ins Co	28,808,259	4.0508%	32,887,902	1,277,019	3.88%
		10348	Arch Reins Co	11,196	0.0016%	14,534	-29,752	-204.71%
				28,819,455	**4.0524%**	**32,902,436**	**1,247,267**	**3.79%**
8	11592		International Fidelity Ins Co					
		11592	International Fidelity Ins Co	23,191,414	3.2610%	23,224,838	-226,700	-0.98%
				23,191,414	**3.2610%**	**23,224,838**	**-226,700**	**-0.98%**
9	91		HARTFORD FIRE & CAS GRP					
		19682	Hartford Fire In Co	20,833,286	2.9295%	20,060,375	-136,460	-0.68%
		29424	Hartford Cas Ins Co	725,747	0.1021%	631,407	-11,846	-1.88%
		29459	Twin City Fire Ins Co Co	48,068	0.0068%	46,999	10,744	22.86%
		22357	Hartford Accident & Ind Co	31,087	0.0044%	32,833	-89,123	-271.44%
				21,638,188	**3.0426%**	**20,771,614**	**-226,685**	**-1.09%**
10	75		Insco Ins Services Grp					
		12718	Developers Surety & Ind Co	13,879,893	1.9517%	15,580,618	1,563,529	10.04%
		25550	Indemnity Co Of CA	5,305,515	0.7460%	5,489,117	443,643	8.08%
				19,185,408	**2.6977%**	**21,069,735**	**2,007,172**	**9.53%**
11	84		American Financial Grp					
		16691	Great Amer Ins Co	18,321,633	2.5763%	18,887,613	2,957,984	15.66%
		22136	Great Amer Ins Co of NY	44,712	0.0063%	30,091	-939,791	-3123.16%
		26344	Great Amer Assur Co	125	0.0000%	292	-10,788	-3694.52%
				18,366,470	**2.5826%**	**18,917,996**	**2,007,405**	**10.61%**
12	12793		Surety Co Of The Pacific					
		12793	Surety Co Of The Pacific	15,944,398	2.2420%	14,239,944	5,022,609	35.27%
				15,944,398	**2.2420%**	**14,239,944**	**5,022,609**	**35.27%**
13	922		ICW GRP					
		27847	Insurance Co Of The West	14,450,408	2.0319%	17,682,579	43,491,619	245.96%
		40029	Explorer Ins Co	216,725	0.0305%	267,789	-13,032	-4.87%
				14,667,133	**2.0624%**	**17,950,368**	**43,478,587**	**242.22%**
14	3488		J A Patterson Grp					
		27081	Bond Safeguard Ins Co	11,312,091	1.5906%	10,652,719	7,856,657	73.75%
		13307	Lexon Ins Co	372,093	0.0523%	112,684	367,591	326.21%
				11,684,184	**1.6430%**	**10,765,403**	**8,224,248**	**76.40%**
15	10916		Suretec Ins Co					
		10916	Suretec Ins Co	10,756,538	1.5125%	10,983,940	2,483,945	22.61%
				10,756,538	**1.5125%**	**10,983,940**	**2,483,945**	**22.61%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: SURETY [24]

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16	761	ALLIANZ INS GRP						
		21873	Firemans Fund Ins Co	9,169,908	1.2894%	17,249,419	6,595,896	38.24%
		21857	American Ins Co	212,121	0.0298%	247,773	-1,198,675	-483.78%
		21881	National Surety Corp	4,279	0.0006%	11,282	-354,853	-3145.30%
		21849	American Automobile Ins Co	1,675	0.0002%	8,316	-255,287	-3069.83%
				9,387,983	**1.3201%**	**17,516,790**	**4,787,081**	**27.33%**
17	626	Ace Ltd Grp						
		21121	Westchester Fire Ins Co	9,031,232	1.2699%	9,686,854	5,748,583	59.34%
		22713	Insurance Co of N Amer	12,550	0.0018%	35,800	276	0.77%
		22748	Pacific Employers Ins Co	10,770	0.0015%	12,716	1,721	13.53%
		43575	Indemnity Ins Co Of North Amer	9,730	0.0014%	9,293	4,533	48.78%
				9,064,282	**1.2746%**	**9,744,663**	**5,755,113**	**59.06%**
18	1326	KINGSWAY GRP						
		33855	Lincoln Gen Ins Co	8,695,684	1.2227%	9,716,895	2,563,325	26.38%
				8,695,684	**1.2227%**	**9,716,895**	**2,563,325**	**26.38%**
19	12	AMERICAN INTL GRP						
		19429	Insurance Co Of The State Of PA	5,361,867	0.7540%	4,450,071	-597,984	-13.44%
		19445	National Union Fire Ins Co Of Pitts	3,314,556	0.4661%	4,577,963	16,414,974	358.57%
				8,676,423	**1.2200%**	**9,028,034**	**15,816,990**	**175.20%**
20	13285	Allegheny Cas Co						
		13285	Allegheny Cas Co	8,593,504	1.2084%	8,737,446	28,393	0.32%
				8,593,504	**1.2084%**	**8,737,446**	**28,393**	**0.32%**
21	501	Alleghany Grp						
		18619	Platte River Ins Co	8,467,685	1.1907%	9,059,333	2,657,622	29.34%
		10472	Capitol Ind Corp	110	0.0000%	110	49	44.55%
				8,467,795	**1.1907%**	**9,059,443**	**2,657,671**	**29.34%**
22	181	SWISS RE GRP						
		29874	North Amer Specialty Ins Co	4,082,705	0.5741%	4,282,739	767,770	17.93%
		32778	Washington Intl Ins Co	3,945,972	0.5549%	4,011,438	-173,403	-4.32%
				8,028,677	**1.1289%**	**8,294,177**	**594,367**	**7.17%**
23	4641	D & J Rottman Grp						
		10008	Western Ins Co	6,317,908	0.8884%	6,758,810	624,656	9.24%
				6,317,908	**0.8884%**	**6,758,810**	**624,656**	**9.24%**
24	36650	Guarantee Co Of N Amer USA						
		36650	Guarantee Co Of N Amer USA	6,224,992	0.8753%	5,381,445	-59,987	-1.11%
				6,224,992	**0.8753%**	**5,381,445**	**-59,987**	**-1.11%**
25	689	BANKERS INS GRP						
		33162	Bankers Ins Co	5,416,817	0.7617%	5,255,001	377,699	7.19%
				5,416,817	**0.7617%**	**5,255,001**	**377,699**	**7.19%**
26	3479	Merchants Bonding Co Grp						
		14494	Merchants Bonding Co a Mut	5,397,762	0.7590%	5,298,199	628,211	11.86%
				5,397,762	**0.7590%**	**5,298,199**	**628,211**	**11.86%**

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27	37206		Contractors Bonding & Ins Co					
		37206	Contractors Bonding & Ins Co	4,876,404	0.6857%	5,277,103	-19,679	-0.37%
				4,876,404	**0.6857%**	**5,277,103**	**-19,679**	**-0.37%**
28	1346		AMERICAN SAFETY HOLDING GRP					
		39969	American Safety Cas Ins Co	4,540,983	0.6385%	3,236,492	33,385	1.03%
				4,540,983	**0.6385%**	**3,236,492**	**33,385**	**1.03%**
29	158		FAIRFAX FIN GRP					
		21105	North River Ins Co	1,882,582	0.2647%	1,882,582	239,531	12.72%
		21113	United States Fire Ins Co	1,361,297	0.1914%	1,346,183	777,731	57.77%
		10936	Seneca Ins Co Inc	961,693	0.1352%	980,004	0	0.00%
				4,205,572	**0.5914%**	**4,208,769**	**1,017,262**	**24.17%**
30	140		NATIONWIDE CORP GRP					
		23787	Nationwide Mut Ins Co	3,562,470	0.5009%	3,378,000	-1,935	-0.06%
		19100	Amco Ins Co	540,435	0.0760%	585,768	-53,304	-9.10%
		42579	Allied Prop & Cas Ins Co	400	0.0001%	899	-65	-7.23%
				4,103,305	**0.5770%**	**3,964,667**	**-55,304**	**-1.39%**
31	150		OLD REPUBLIC GRP					
		40444	Old Republic Surety Co	4,072,765	0.5727%	3,899,652	414,399	10.63%
		24147	Old Republic Ins Co	24,455	0.0034%	35,299	22,973	65.08%
		24139	Old Republic Gen Ins Corp	3,079	0.0004%	314,869	29,777	9.46%
		11371	Great West Cas Co	300	0.0000%	69	0	0.00%
				4,100,599	**0.5766%**	**4,249,889**	**467,149**	**10.99%**
32	783		RLI INS GRP					
		13056	RLI Ins Co	4,028,529	0.5665%	3,907,704	2,537,132	64.93%
		28860	RLI Ind Co	1,225	0.0002%	142	0	0.00%
				4,029,754	**0.5666%**	**3,907,846**	**2,537,132**	**64.92%**
33	1114		MERCER INS GRP					
		31453	Financial Pacific Ins Co	3,926,599	0.5521%	4,086,382	1,526,905	37.37%
				3,926,599	**0.5521%**	**4,086,382**	**1,526,905**	**37.37%**
34	37940		Lexington Natl Ins Corp					
		37940	Lexington Natl Ins Corp	2,935,840	0.4128%	2,987,116	-52,675	-1.76%
				2,935,840	**0.4128%**	**2,987,116**	**-52,675**	**-1.76%**
35	31380		American Surety Co					
		31380	American Surety Co	2,577,228	0.3624%	2,610,409	127,307	4.88%
				2,577,228	**0.3624%**	**2,610,409**	**127,307**	**4.88%**
36	26379		Accredited Surety & Cas Co Inc					
		26379	Accredited Surety & Cas Co Inc	2,476,157	0.3482%	2,567,533	384,519	14.98%
				2,476,157	**0.3482%**	**2,567,533**	**384,519**	**14.98%**
37	246		INDIANA LUMBERMENS GRP					
		14265	Indiana Lumbermens Mut Ins Co	2,112,555	0.2971%	1,951,982	0	0.00%
				2,112,555	**0.2971%**	**1,951,982**	**0**	**0.00%**

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38	3592	ProAlliance Grp						
		12750	Evergreen Natl Ind Co	1,508,049	0.2121%	1,277,212	97,263	7.62%
		39551	Continental Heritage Ins Co	510,035	0.0717%	532,968	-17,977	-3.37%
				2,018,084	**0.2838%**	**1,810,180**	**79,286**	**4.38%**
39	98	WR Berkley Corp GRP						
		10510	Carolina Cas Ins Co	1,720,514	0.2419%	1,445,477	305,780	21.15%
				1,720,514	**0.2419%**	**1,445,477**	**305,780**	**21.15%**
40	930	DHC GRP						
		19269	Danielson Natl Ins Co	1,178,123	0.1657%	1,143,542	1,823	0.16%
		23671	National Amer Ins Co of CA	136,494	0.0192%	169,971	35,726	21.02%
				1,314,617	**0.1849%**	**1,313,513**	**37,549**	**2.86%**
41	510	NAVIGATORS GRP						
		42307	Navigators Ins Co	973,709	0.1369%	988,532	684,790	69.27%
				973,709	**0.1369%**	**988,532**	**684,790**	**69.27%**
42	74	DELPHI FIN GRP						
		15105	Safety Natl Cas Corp	758,818	0.1067%	758,818	134,294	17.70%
		11123	Safety First Ins Co	63,799	0.0090%	63,799	7,807	12.24%
				822,617	**0.1157%**	**822,617**	**142,101**	**17.27%**
43	22950	Acstar Ins Co						
		22950	Acstar Ins Co	701,277	0.0986%	831,148	228,254	27.46%
				701,277	**0.0986%**	**831,148**	**228,254**	**27.46%**
44	108	LUMBERMENS MUT CAS GRP						
		22918	American Motorists Ins Co	542,797	0.0763%	687,590	1,377,792	200.38%
		22977	Lumbermens Mut Cas Co	56,158	0.0079%	68,048	1,958,989	2878.83%
		30562	American Manufacturers Mut Ins Co	54,551	0.0077%	61,805	-1,088,391	-1761.01%
				653,506	**0.0919%**	**817,443**	**2,248,390**	**275.05%**
45	176	STATE FARM GRP						
		25143	State Farm Fire And Cas Co	613,701	0.0863%	650,971	147,238	22.62%
		25151	State Farm General Ins Co	21,380	0.0030%	21,070	0	0.00%
				635,081	**0.0893%**	**672,041**	**147,238**	**21.91%**
46	88	The Hanover Ins Grp						
		42552	Nova Cas Co	406,203	0.0571%	168,586	227,834	135.14%
		22292	Hanover Ins Co	211,292	0.0297%	274,519	296,081	107.85%
		22306	Massachusetts Bay Ins Co	1,188	0.0002%	3,550	-648	-18.25%
				618,683	**0.0870%**	**446,655**	**523,267**	**117.15%**
47	313	AEGIS GRP						
		33898	Aegis Security Ins Co	616,520	0.0867%	586,909	175,904	29.97%
				616,520	**0.0867%**	**586,909**	**175,904**	**29.97%**
48	169	SENTRY INS GRP						
		21180	Sentry Select Ins Co	451,677	0.0635%	460,734	8,780	1.91%
		24988	Sentry Ins A Mut Co	2,500	0.0004%	19,775	458	2.32%
				454,177	**0.0639%**	**480,509**	**9,238**	**1.92%**

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49	3496		Quanta US Holdings Grp					
		23752	Quanta Ind Co	327,772	0.0461%	474,959	-38,808	-8.17%
				327,772	**0.0461%**	**474,959**	**-38,808**	**-8.17%**
50	1285		XL AMER GRP					
		37885	XL Specialty Ins Co	255,487	0.0359%	254,335	-466,927	-183.59%
		22322	Greenwich Ins Co	19,064	0.0027%	8,516	-33,685	-395.55%
				274,551	**0.0386%**	**262,851**	**-500,612**	**-190.45%**
51	35009		Financial Cas & Surety Inc					
		35009	Financial Cas & Surety Inc	268,293	0.0377%	268,293	9,102	3.39%
				268,293	**0.0377%**	**268,293**	**9,102**	**3.39%**
52	155		PROGRESSIVE GRP					
		24260	Progressive Cas Ins Co	243,677	0.0343%	172,429	8,137	4.72%
				243,677	**0.0343%**	**172,429**	**8,137**	**4.72%**
53	26565		Ohio Ind Co					
		26565	Ohio Ind Co	207,545	0.0292%	193,705	14,249	7.36%
				207,545	**0.0292%**	**193,705**	**14,249**	**7.36%**
54	18538		Bancinsure Inc					
		18538	Bancinsure Inc	186,680	0.0262%	171,922	20,640	12.01%
				186,680	**0.0262%**	**171,922**	**20,640**	**12.01%**
55	7		FEDERATED MUT GRP					
		13935	Federated Mut Ins Co	166,978	0.0235%	199,493	215,829	108.19%
		28304	Federated Serv Ins Co	1,208	0.0002%	1,218	76	6.24%
				168,186	**0.0236%**	**200,711**	**215,905**	**107.57%**
56	62		EMC INS CO GRP					
		21415	Employers Mut Cas Co	164,842	0.0232%	128,221	-11,286	-8.80%
				164,842	**0.0232%**	**128,221**	**-11,286**	**-8.80%**
57	18		AMERICAN ROAD GRP					
		19631	American Road Ins Co	150,000	0.0211%	150,000	0	0.00%
				150,000	**0.0211%**	**150,000**	**0**	**0.00%**
58	225		IAT Reins Co Grp					
		26433	Harco Natl Ins Co	137,469	0.0193%	133,945	-790,524	-590.19%
				137,469	**0.0193%**	**133,945**	**-790,524**	**-590.19%**
59	70		FIRST AMER TITLE GRP					
		34525	First Amer Specilaty Ins Co	133,085	0.0187%	112,678	0	0.00%
				133,085	**0.0187%**	**112,678**	**0**	**0.00%**
60	867		Baldwin & Lyons Grp					
		12416	Protective Ins Co	129,079	0.0182%	127,930	-14,400	-11.26%
				129,079	**0.0182%**	**127,930**	**-14,400**	**-11.26%**
61	228		WESTFIELD Grp					
		24120	Westfield Natl Ins Co	126,657	0.0178%	160,329	0	0.00%
				126,657	**0.0178%**	**160,329**	**0**	**0.00%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: SURETY [24]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
62	31		BERKSHIRE HATHAWAY GRP					
		20087	National Ind Co	62,455	0.0088%	71,703	14,436	20.13%
		20052	National Liab & Fire Ins Co	28,812	0.0041%	1,737	868	49.97%
				91,267	**0.0128%**	**73,440**	**15,304**	**20.84%**
63	291		MOTORISTS MUT					
		13331	American Hardware Mut Ins Co	91,021	0.0128%	80,853	51,718	63.97%
				91,021	**0.0128%**	**80,853**	**51,718**	**63.97%**
64	244		CINCINNATI FIN GRP					
		10677	Cincinnati Ins Co	69,867	0.0098%	65,641	-1,574	-2.40%
				69,867	**0.0098%**	**65,641**	**-1,574**	**-2.40%**
65	781		UNION LABOR GRP					
		37893	Ullico Cas Co	62,807	0.0088%	25,856	5,124	19.82%
				62,807	**0.0088%**	**25,856**	**5,124**	**19.82%**
66	660		MERCURY GEN GRP					
		16810	American Mercury Ins Co	57,103	0.0080%	22,586	0	0.00%
				57,103	**0.0080%**	**22,586**	**0**	**0.00%**
67	306		CUNA MUT GRP					
		10847	Cumis Ins Society Inc	44,615	0.0063%	44,615	0	0.00%
				44,615	**0.0063%**	**44,615**	**0**	**0.00%**
68	10499		Chrysler Ins Co					
		10499	Chrysler Ins Co	40,206	0.0057%	52,898	478,285	904.16%
				40,206	**0.0057%**	**52,898**	**478,285**	**904.16%**
69	10632		Armor Assur Co					
		10632	Armor Assur Co	36,269	0.0051%	126,269	0	0.00%
				36,269	**0.0051%**	**126,269**	**0**	**0.00%**
70	175		STATE AUTO MUT GRP					
		30945	Plaza Ins Co	24,073	0.0034%	4,105	1,013	24.68%
				24,073	**0.0034%**	**4,105**	**1,013**	**24.68%**
71	796		QBE INS GRP					
		16217	National Farmers Union Prop & Cas	16,208	0.0023%	13,733	1,779	12.95%
				16,208	**0.0023%**	**13,733**	**1,779**	**12.95%**
72	1228		BAR PLAN GRP					
		29513	The Bar Plan Mut Ins Co	10,368	0.0015%	5,961	0	0.00%
				10,368	**0.0015%**	**5,961**	**0**	**0.00%**
73	248		UNITED FIRE & CAS GRP					
		13021	United Fire & Cas Co	10,342	0.0015%	34,947	241,000	689.62%
				10,342	**0.0015%**	**34,947**	**241,000**	**689.62%**
74	79		GMAC INS HOLDING GRP					
		22012	Motors Ins Corp	8,266	0.0012%	8,239	-372	-4.52%
				8,266	**0.0012%**	**8,239**	**-372**	**-4.52%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: SURETY [24]

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Licensed companies only

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75	697	VAN ENT GRP						
		37060	Old United Cas Co	6,797	0.0010%	6,603	0	0.00%
				6,797	**0.0010%**	**6,603**	**0**	**0.00%**
76	748	Meadowbrook Ins Grp						
		18023	Star Ins Co	5,712	0.0008%	5,628	3,211,073	57055.31%
				5,712	**0.0008%**	**5,628**	**3,211,073**	**57055.31%**
77	19	Assurant Inc Grp						
		10111	American Bankers Ins Co Of FL	3,678	0.0005%	4,306	-5,924	-137.58%
				3,678	**0.0005%**	**4,306**	**-5,924**	**-137.58%**
78	24	ATLANTIC CO GRP						
		19895	Atlantic Mut Ins Co	1,974	0.0003%	2,481	3,066,000	123579.20%
				1,974	**0.0003%**	**2,481**	**3,066,000**	**123579.20%**
79	574	AMERCO CORP GRP						
		31089	Republic Western Ins Co	1,960	0.0003%	2,212	-306,022	-13834.63%
				1,960	**0.0003%**	**2,212**	**-306,022**	**-13834.63%**
80	57	ELECTRIC INS GRP						
		21261	Electric Ins Co	1,920	0.0003%	648	0	0.00%
				1,920	**0.0003%**	**648**	**0**	**0.00%**
81	201	UTICA GRP						
		25976	Utica Mut Ins Co	1,630	0.0002%	23,983	-6,444	-26.87%
				1,630	**0.0002%**	**23,983**	**-6,444**	**-26.87%**
82	29998	Upper Hudson Natl Ins Co						
		29998	Upper Hudson Natl Ins Co	1,500	0.0002%	750	31	4.13%
				1,500	**0.0002%**	**750**	**31**	**4.13%**
83	10758	Colonial Surety Co						
		10758	Colonial Surety Co	1,321	0.0002%	1,386	-14,178	-1022.94%
				1,321	**0.0002%**	**1,386**	**-14,178**	**-1022.94%**
84	23663	National Amer Ins Co						
		23663	National Amer Ins Co	1,000	0.0001%	583	-222,253	-38122.30%
				1,000	**0.0001%**	**583**	**-222,253**	**-38122.30%**
85	10642	Cherokee Ins Co						
		10642	Cherokee Ins Co	650	0.0001%	650	0	0.00%
				650	**0.0001%**	**650**	**0**	**0.00%**
86	1129	WHITE MOUNTAINS GRP						
		21970	OneBeacon Ins Co	2	0.0000%	2	0	0.00%
				2	**0.0000%**	**2**	**0**	**0.00%**
			Line Total:	**711,166,663**	**100.0000%**	**718,592,946**	**186,374,500**	**25.94%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: BURGLARY & THEFT [26]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	12		AMERICAN INTL GRP					
		19445	National Union Fire Ins Co Of Pitts	6,716,035	30.7800%	4,180,170	432,614	10.35%
				6,716,035	**30.7800%**	**4,180,170**	**432,614**	**10.35%**
2	38		CHUBB & SON INC GRP					
		20281	Federal Ins Co	4,033,249	18.4846%	4,033,309	30,612	0.76%
		35181	Executive Risk Ind Inc	102,938	0.4718%	90,389	1,620	1.79%
		20397	Vigilant Ins Co	5,837	0.0268%	6,080	-110	-1.81%
		20346	Pacific Ind Co	3,866	0.0177%	3,779	-21	-0.56%
				4,145,890	**19.0008%**	**4,133,557**	**32,101**	**0.78%**
3	3548		Travelers Grp					
		31194	Travelers Cas & Surety Co Of Amer	2,777,517	12.7295%	2,650,988	403,161	15.21%
		24767	St Paul Fire & Marine Ins Co	493,003	2.2595%	432,570	264,502	61.15%
		24791	St Paul Mercury Ins Co	42,171	0.1933%	39,967	24,228	60.62%
		25674	Travelers Property Cas Co Of Amer	9,917	0.0455%	29,489	68,991	233.96%
		36463	Discover Prop & Cas Ins Co	9,312	0.0427%	9,332	3,381	36.23%
		19038	Travelers Cas & Surety Co	5,014	0.0230%	3,367	-875	-25.99%
		25682	Travelers Ind Co Of CT	4,970	0.0228%	5,857	3,051	52.09%
		41483	Farmington Cas Co	2,000	0.0092%	2,291	-1,258	-54.91%
		36161	Travelers Prop Cas Ins Co	1,265	0.0058%	1,846	10	0.54%
		22535	Seaboard Surety Co	1,260	0.0058%	42,819	-159,054	-371.46%
		24015	Northland Ins Co	1,025	0.0047%	1,001	147	14.69%
		24775	St Paul Guardian Ins Co	554	0.0025%	253	110	43.48%
				3,348,008	**15.3441%**	**3,219,780**	**606,394**	**18.83%**
4	212		ZURICH INS GRP					
		41181	Universal Underwriters Ins Co	891,723	4.0868%	1,062,145	611,683	57.59%
		39306	Fidelity & Deposit Co Of MD	536,478	2.4587%	582,087	-21,173	-3.64%
		16535	Zurich American Ins Co	404,763	1.8551%	133,736	-4,769	-3.57%
		40142	American Zurich Ins Co	85,913	0.3937%	89,498	20,081	22.44%
		21326	Empire Fire & Marine Ins Co	25,439	0.1166%	41,802	4,856	11.62%
		21709	Truck Ins Exch	22,736	0.1042%	17,953	-24,773	-137.99%
		26247	American Guar & Liab Ins	4,595	0.0211%	4,789	-7,816	-163.21%
		27855	Zurich American Ins Co Of IL	1,995	0.0091%	1,355	-12	-0.89%
		21652	Farmers Ins Exch	515	0.0024%	480	-9	-1.88%
		21687	Mid Century Ins Co	27	0.0001%	27	-33	-122.22%
				1,974,184	**9.0478%**	**1,933,872**	**578,035**	**29.89%**
5	91		HARTFORD FIRE & CAS GRP					
		19682	Hartford Fire In Co	1,427,807	6.5437%	1,531,591	300,761	19.64%
		29459	Twin City Fire Ins Co Co	246,383	1.1292%	203,817	22,286	10.93%
				1,674,190	**7.6729%**	**1,735,408**	**323,047**	**18.62%**
6	140		NATIONWIDE CORP GRP					
		23787	Nationwide Mut Ins Co	513,574	2.3537%	562,020	52,412	9.33%
		28223	Nationwide Agribusiness Ins Co	261,249	1.1973%	235,452	92,201	39.16%
				774,823	**3.5511%**	**797,472**	**144,613**	**18.13%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: BURGLARY & THEFT [26]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
7	111	LIBERTY MUT GRP						
		19917	Liberty Ins Underwriters Inc	265,189	1.2154%	700,488	525,366	75.00%
		24740	Safeco Ins Co Of Amer	63,094	0.2892%	49,910	7,420	14.87%
		23035	Liberty Mut Fire Ins Co	58,951	0.2702%	44,698	33,888	75.82%
		24198	Peerless Ins Co	39,208	0.1797%	42,225	10,806	25.59%
		23043	Liberty Mut Ins Co	28,762	0.1318%	31,312	17,793	56.82%
		19704	American States Ins Co	18,722	0.0858%	36,818	-178	-0.48%
		24732	General Ins Co Of Amer	13,497	0.0619%	19,332	-415	-2.15%
		19690	American Economy Ins Co	2,546	0.0117%	2,176	25	1.15%
		18333	Peerless Ind Ins Co	2,192	0.0100%	666	0	0.00%
		10836	Golden Eagle Ins Corp	1,820	0.0083%	1,703	0	0.00%
		24724	First Natl Ins Co Of Amer	1,682	0.0077%	1,730	-9	-0.52%
		33600	LM Ins Corp	748	0.0034%	727	73	10.04%
		21458	Employers Ins of Wausau	176	0.0008%	1,510	8,486	561.99%
		42404	Liberty Ins Corp	127	0.0006%	133	36	27.07%
		26069	Wausau Business Ins Co	60	0.0003%	140	0	0.00%
				496,774	**2.2767%**	**933,568**	**603,291**	**64.62%**
8	215	UNITRIN GRP						
		11142	United Cas Ins Co Of Amer	416,005	1.9066%	416,600	35,715	8.57%
				416,005	**1.9066%**	**416,600**	**35,715**	**8.57%**
9	626	Ace Ltd Grp						
		21121	Westchester Fire Ins Co	322,010	1.4758%	345,451	213,228	61.72%
				322,010	**1.4758%**	**345,451**	**213,228**	**61.72%**
10	98	WR Berkley Corp GRP						
		40045	Starnet Ins Co	161,454	0.7400%	65,444	35,994	55.00%
		36684	Riverport Ins Co	111,605	0.5115%	116,208	81,594	70.21%
		25224	Great Divide Ins Co	9,571	0.0439%	7,037	303	4.31%
				282,630	**1.2953%**	**188,689**	**117,891**	**62.48%**
11	802	Capital Ins Grp						
		13544	California Capital Ins Co	128,715	0.5899%	142,771	11,213	7.85%
		23540	Monterey Ins Co	119,200	0.5463%	116,169	9,288	8.00%
				247,915	**1.1362%**	**258,940**	**20,501**	**7.92%**
12	225	IAT Reins Co Grp						
		26433	Harco Natl Ins Co	175,032	0.8022%	186,344	5,652	3.03%
		23248	Occidental Fire & Cas Co Of NC	61,652	0.2826%	56,133	1,588	2.83%
		28886	Transguard Ins Co Of Amer Inc	222	0.0010%	52	30	57.69%
				236,906	**1.0858%**	**242,529**	**7,270**	**3.00%**
13	218	CNA INS GRP						
		20443	Continental Cas Co	204,039	0.9351%	162,317	-59,111	-36.42%
		35289	Continental Ins Co	483	0.0022%	531	0	0.00%
		20494	Transportation Ins Co	423	0.0019%	424	0	0.00%
				204,945	**0.9393%**	**163,272**	**-59,111**	**-36.20%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: BURGLARY & THEFT [26]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
14	291	MOTORISTS MUT						
		13331	American Hardware Mut Ins Co	180,709	0.8282%	152,354	56,987	37.40%
				180,709	**0.8282%**	**152,354**	**56,987**	**37.40%**
15	1285	XL AMER GRP						
		24554	XL Ins Amer Inc	136,418	0.6252%	117,168	-6,492	-5.54%
		22322	Greenwich Ins Co	19,303	0.0885%	8,307	3,684	44.35%
				155,721	**0.7137%**	**125,475**	**-2,808**	**-2.24%**
16	169	SENTRY INS GRP						
		21180	Sentry Select Ins Co	106,301	0.4872%	104,366	-9,768	-9.36%
		24988	Sentry Ins A Mut Co	45,273	0.2075%	47,282	5,242	11.09%
		23434	Middlesex Ins Co	70	0.0003%	70	0	0.00%
				151,644	**0.6950%**	**151,718**	**-4,526**	**-2.98%**
17	84	American Financial Grp						
		16691	Great Amer Ins Co	71,693	0.3286%	40,429	13,965	34.54%
		26344	Great Amer Assur Co	29,859	0.1368%	31,212	403	1.29%
		22136	Great Amer Ins Co of NY	21,133	0.0969%	26,708	-39	-0.15%
		26832	Great Amer Alliance Ins Co	2,133	0.0098%	890	138	15.51%
				124,818	**0.5720%**	**99,239**	**14,467**	**14.58%**
18	7	FEDERATED MUT GRP						
		13935	Federated Mut Ins Co	98,534	0.4516%	102,473	-8,651	-8.44%
		28304	Federated Serv Ins Co	25,502	0.1169%	25,336	687	2.71%
				124,036	**0.5685%**	**127,809**	**-7,964**	**-6.23%**
19	677	Philadelphia Consolidated Holding Grp						
		18058	Philadelphia Ind Ins Co	61,971	0.2840%	47,989	0	0.00%
				61,971	**0.2840%**	**47,989**	**0**	**0.00%**
20	796	QBE INS GRP						
		37257	Praetorian Ins Co	34,792	0.1595%	25,331	6,104	24.10%
		16217	National Farmers Union Prop & Cas	17,419	0.0798%	17,191	22,236	129.35%
		25747	Unigard Ins Co	1,649	0.0076%	1,684	0	0.00%
		24449	Regent Ins Co	768	0.0035%	694	0	0.00%
		27740	North Pointe Ins Co	761	0.0035%	2,234	90	4.03%
		37303	Redland Ins Co	316	0.0014%	322	-362	-112.42%
		24414	General Cas Co Of WI	70	0.0003%	151	0	0.00%
				55,775	**0.2556%**	**47,607**	**28,068**	**58.96%**
21	1129	WHITE MOUNTAINS GRP						
		20621	OneBeacon Amer Ins Co	16,147	0.0740%	15,537	237	1.53%
		20648	Employers Fire Ins Co	14,964	0.0686%	2,022	3	0.15%
				31,111	**0.1426%**	**17,559**	**240**	**1.37%**
22	27073	Nipponkoa Ins Co Ltd US Br						
		27073	Nipponkoa Ins Co Ltd US Br	24,322	0.1115%	30,643	1,842	6.01%
				24,322	**0.1115%**	**30,643**	**1,842**	**6.01%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: BURGLARY & THEFT [26]

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23	8		ALLSTATE INS GRP					
		19232	Allstate Ins Co	20,250	0.0928%	19,175	9,666	50.41%
				20,250	**0.0928%**	**19,175**	**9,666**	**50.41%**
24	3098		Tokio Marine Holdings Inc GRP					
		12904	Tokio Marine & Nichido Fire Ins Co	10,629	0.0487%	10,776	-2,140	-19.86%
				10,629	**0.0487%**	**10,776**	**-2,140**	**-19.86%**
25	645		OREGON MUT GRP					
		14907	Oregon Mut Ins Co	9,455	0.0433%	10,300	-3,149	-30.57%
				9,455	**0.0433%**	**10,300**	**-3,149**	**-30.57%**
26	88		The Hanover Ins Grp					
		22292	Hanover Ins Co	5,848	0.0268%	1,038	0	0.00%
				5,848	**0.0268%**	**1,038**	**0**	**0.00%**
27	922		ICW GRP					
		27847	Insurance Co Of The West	5,009	0.0230%	5,648	-4,500	-79.67%
				5,009	**0.0230%**	**5,648**	**-4,500**	**-79.67%**
28	10499		Chrysler Ins Co					
		10499	Chrysler Ins Co	4,349	0.0199%	4,268	0	0.00%
				4,349	**0.0199%**	**4,268**	**0**	**0.00%**
29	761		ALLIANZ INS GRP					
		21857	American Ins Co	4,176	0.0191%	1,742	2,054	117.91%
		21865	Associated Ind Corp	103	0.0005%	103	312	302.91%
				4,279	**0.0196%**	**1,845**	**2,366**	**128.24%**
30	3219		Sompo Japan Ins Grp					
		11126	Sompo Japan Ins Co of Amer	3,445	0.0158%	3,040	0	0.00%
				3,445	**0.0158%**	**3,040**	**0**	**0.00%**
31	62		EMC INS CO GRP					
		21415	Employers Mut Cas Co	2,789	0.0128%	3,007	82	2.73%
				2,789	**0.0128%**	**3,007**	**82**	**2.73%**
32	2538		Amtrust Grp					
		19879	Security Natl Ins Co	1,045	0.0048%	263	0	0.00%
				1,045	**0.0048%**	**263**	**0**	**0.00%**
33	181		SWISS RE GRP					
		39845	Westport Ins Corp	1,030	0.0047%	1,216	1,579	129.85%
				1,030	**0.0047%**	**1,216**	**1,579**	**129.85%**
34	11118		Federated Rural Electric Ins Exch					
		11118	Federated Rural Electric Ins Exch	405	0.0019%	405	0	0.00%
				405	**0.0019%**	**405**	**0**	**0.00%**
35	15768		Merced Mut Ins Co					
		15768	Merced Mut Ins Co	306	0.0014%	306	685	223.86%
				306	**0.0014%**	**306**	**685**	**223.86%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: BURGLARY & THEFT [26]

Sorted by Market Share

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Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
36	18767	Church Mut Ins Co						
		18767	Church Mut Ins Co	210	0.0010%	204	-24	-11.76%
				210	**0.0010%**	**204**	**-24**	**-11.76%**
37	501	Alleghany Grp						
		10472	Capitol Ind Corp	28	0.0001%	51	6	11.76%
				28	**0.0001%**	**51**	**6**	**11.76%**
			Line Total:	**21,819,499**	**100.0000%**	**19,411,243**	**3,146,466**	**16.21%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: BOILER & MACHINERY [27]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	38	CHUBB & SON INC GRP						
		20281	Federal Ins Co	10,080,908	10.5872%	10,079,917	395,728	3.93%
		20346	Pacific Ind Co	4,432,416	4.6550%	4,403,957	3,295,847	74.84%
		20397	Vigilant Ins Co	1,173,226	1.2321%	1,152,808	-41,737	-3.62%
		20303	Great Northern Ins Co	332,635	0.3493%	310,306	-12,069	-3.89%
				16,019,185	**16.8237%**	**15,946,988**	**3,637,769**	**22.81%**
2	65	FM GLOBAL GRP						
		21482	Factory Mut Ins Co	12,559,547	13.1903%	12,856,503	-13,754,695	-106.99%
		10014	Affiliated Fm Ins Co	3,205,525	3.3665%	3,211,016	1,275,012	39.71%
				15,765,072	**16.5568%**	**16,067,519**	**-12,479,683**	**-77.67%**
3	212	ZURICH INS GRP						
		16535	Zurich American Ins Co	3,665,177	3.8493%	3,819,971	4,358,688	114.10%
		41181	Universal Underwriters Ins Co	3,662,133	3.8461%	3,970,085	58,244	1.47%
		21709	Truck Ins Exch	2,799,830	2.9404%	2,794,502	278,443	9.96%
		26247	American Guar & Liab Ins	2,148,426	2.2563%	2,263,945	589,319	26.03%
		39306	Fidelity & Deposit Co Of MD	265,317	0.2786%	230,911	40,622	17.59%
		40142	American Zurich Ins Co	15,294	0.0161%	55,386	32,752	59.13%
		27855	Zurich American Ins Co Of IL	3,731	0.0039%	3,288	679	20.65%
		21652	Farmers Ins Exch	1,235	0.0013%	1,171	-2	-0.17%
		21687	Mid Century Ins Co	15	0.0000%	15	0	0.00%
				12,561,158	**13.1920%**	**13,139,274**	**5,358,745**	**40.78%**
4	12	AMERICAN INTL GRP						
		11452	Hartford Steam Boil Inspec & Ins Co	6,295,785	6.6120%	6,718,771	1,005,810	14.97%
		19445	National Union Fire Ins Co Of Pitts	4,111,512	4.3180%	4,786,984	-83,537	-1.75%
		19402	AIG Cas Co	848,766	0.8914%	583,638	794	0.14%
		19429	Insurance Co Of The State Of PA	477,243	0.5012%	379,679	52,247	13.76%
		23809	Granite State Ins Co	413,206	0.4340%	396,797	15,806	3.98%
		23841	New Hampshire Ins Co	158,030	0.1660%	123,652	7,264	5.87%
		19380	American Home Assur Co	48,967	0.0514%	93,606	-111,202	-118.80%
				12,353,509	**12.9739%**	**13,083,127**	**887,182**	**6.78%**
5	3548	Travelers Grp						
		25674	Travelers Property Cas Co Of Amer	9,111,145	9.5687%	9,209,474	6,414,498	69.65%
		24791	St Paul Mercury Ins Co	1,105,207	1.1607%	979,515	170,664	17.42%
		24767	St Paul Fire & Marine Ins Co	837,145	0.8792%	851,045	188,178	22.11%
		25682	Travelers Ind Co Of CT	266,180	0.2795%	219,967	452	0.21%
		36463	Discover Prop & Cas Ins Co	77,971	0.0819%	81,781	-18,167	-22.21%
		24775	St Paul Guardian Ins Co	7,341	0.0077%	3,404	-273	-8.02%
		25887	US Fidelity & Guaranty Co	40	0.0000%	6,129	-79,398	-1295.45%
		35386	Fidelity & Guar Ins Co	13	0.0000%	1,045	-8,021	-767.56%
				11,405,042	**11.9778%**	**11,352,360**	**6,667,933**	**58.74%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: BOILER & MACHINERY [27]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
6	218	CNA INS GRP						
		20443	Continental Cas Co	6,873,271	7.2185%	7,224,282	1,788,762	24.76%
		35289	Continental Ins Co	7,452	0.0078%	3,144	0	0.00%
		20427	American Cas Co Of Reading PA	2,320	0.0024%	2,316	2,563	110.66%
		20494	Transportation Ins Co	1,088	0.0011%	1,044	5,203	498.37%
				6,884,131	**7.2299%**	**7,230,786**	**1,796,528**	**24.85%**
7	140	NATIONWIDE CORP GRP						
		19100	Amco Ins Co	3,851,433	4.0449%	3,463,643	1,375,503	39.71%
		23787	Nationwide Mut Ins Co	495,613	0.5205%	483,277	11,162	2.31%
		25453	Nationwide Ins Co Of Amer	79,717	0.0837%	63,515	11,006	17.33%
		15580	Scottsdale Ind Co	8,987	0.0094%	6,257	761	12.16%
		28223	Nationwide Agribusiness Ins Co	5,544	0.0058%	4,968	-91	-1.83%
				4,441,294	**4.6643%**	**4,021,660**	**1,398,341**	**34.77%**
8	802	Capital Ins Grp						
		13544	California Capital Ins Co	3,557,955	3.7366%	3,510,299	120,171	3.42%
		23540	Monterey Ins Co	133,660	0.1404%	122,246	0	0.00%
				3,691,615	**3.8770%**	**3,632,545**	**120,171**	**3.31%**
9	761	ALLIANZ INS GRP						
		35300	Allianz Global Risks US Ins Co	1,693,603	1.7787%	1,835,967	41,841	2.28%
		21873	Firemans Fund Ins Co	220,127	0.2312%	136,240	-30,583	-22.45%
		21881	National Surety Corp	88,376	0.0928%	87,209	0	0.00%
		21865	Associated Ind Corp	19,152	0.0201%	34,185	0	0.00%
		21857	American Ins Co	6,004	0.0063%	8,379	0	0.00%
		21849	American Automobile Ins Co	1,314	0.0014%	1,882	0	0.00%
				2,028,576	**2.1305%**	**2,103,862**	**11,258**	**0.54%**
10	1285	XL AMER GRP						
		24554	XL Ins Amer Inc	1,745,784	1.8335%	1,459,274	166,233	11.39%
		22322	Greenwich Ins Co	72,327	0.0760%	39,289	11,278	28.71%
				1,818,111	**1.9094%**	**1,498,563**	**177,511**	**11.85%**
11	3098	Tokio Marine Holdings Inc GRP						
		12904	Tokio Marine & Nichido Fire Ins Co	1,092,902	1.1478%	1,000,052	-86,538	-8.65%
				1,092,902	**1.1478%**	**1,000,052**	**-86,538**	**-8.65%**
12	111	LIBERTY MUT GRP						
		24198	Peerless Ins Co	589,909	0.6195%	584,750	58,973	10.09%
		24732	General Ins Co Of Amer	111,407	0.1170%	113,281	146	0.13%
		19704	American States Ins Co	72,905	0.0766%	75,036	1,961	2.61%
		19690	American Economy Ins Co	61,147	0.0642%	58,486	418	0.71%
		24724	First Natl Ins Co Of Amer	47,184	0.0496%	40,885	140	0.34%
		10836	Golden Eagle Ins Corp	21,813	0.0229%	21,861	699	3.20%
		18333	Peerless Ind Ins Co	16,694	0.0175%	6,364	314	4.93%
		23035	Liberty Mut Fire Ins Co	266	0.0003%	224	0	0.00%
		24171	Netherlands Ins Co The	31	0.0000%	263	0	0.00%
				921,356	**0.9676%**	**901,150**	**62,651**	**6.95%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: BOILER & MACHINERY [27]

Sorted by Market Share

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
13	91		HARTFORD FIRE & CAS GRP					
		19682	Hartford Fire In Co	891,454	0.9362%	850,471	149,837	17.62%
		30104	Hartford Underwriters Ins Co	10,430	0.0110%	10,877	0	0.00%
		29459	Twin City Fire Ins Co Co	8,511	0.0089%	8,918	-291	-3.26%
		29424	Hartford Cas Ins Co	4,999	0.0053%	5,114	112	2.19%
		34690	Property & Cas Ins Co Of Hartford	93	0.0001%	91	15	16.48%
				915,487	**0.9615%**	**875,471**	**149,673**	**17.10%**
14	7		FEDERATED MUT GRP					
		13935	Federated Mut Ins Co	675,178	0.7091%	698,925	37,868	5.42%
		28304	Federated Serv Ins Co	45,235	0.0475%	45,084	0	0.00%
				720,413	**0.7566%**	**744,009**	**37,868**	**5.09%**
15	84		American Financial Grp					
		22136	Great Amer Ins Co of NY	300,748	0.3159%	231,826	60,447	26.07%
		16691	Great Amer Ins Co	169,510	0.1780%	182,075	1,639	0.90%
		26832	Great Amer Alliance Ins Co	75,243	0.0790%	55,675	82,728	148.59%
		26344	Great Amer Assur Co	67,595	0.0710%	78,074	0	0.00%
				613,096	**0.6439%**	**547,650**	**144,814**	**26.44%**
16	645		OREGON MUT GRP					
		14907	Oregon Mut Ins Co	559,523	0.5876%	536,781	72,400	13.49%
				559,523	**0.5876%**	**536,781**	**72,400**	**13.49%**
17	1129		WHITE MOUNTAINS GRP					
		21970	OneBeacon Ins Co	369,070	0.3876%	307,489	3,228	1.05%
		20621	OneBeacon Amer Ins Co	138,279	0.1452%	121,450	2,007	1.65%
		20648	Employers Fire Ins Co	40,831	0.0429%	39,856	264	0.66%
				548,180	**0.5757%**	**468,795**	**5,499**	**1.17%**
18	181		SWISS RE GRP					
		39845	Westport Ins Corp	432,340	0.4541%	734,169	857,642	116.82%
				432,340	**0.4541%**	**734,169**	**857,642**	**116.82%**
19	62		EMC INS CO GRP					
		21415	Employers Mut Cas Co	348,778	0.3663%	347,240	308,252	88.77%
				348,778	**0.3663%**	**347,240**	**308,252**	**88.77%**
20	1114		MERCER INS GRP					
		31453	Financial Pacific Ins Co	265,311	0.2786%	273,680	-1,518	-0.55%
				265,311	**0.2786%**	**273,680**	**-1,518**	**-0.55%**
21	23108		Lumbermens Underwriting Alliance					
		23108	Lumbermens Underwriting Alliance	264,856	0.2782%	287,640	893,540	310.65%
				264,856	**0.2782%**	**287,640**	**893,540**	**310.65%**
22	8		ALLSTATE INS GRP					
		19232	Allstate Ins Co	234,639	0.2464%	301,880	32,185	10.66%
				234,639	**0.2464%**	**301,880**	**32,185**	**10.66%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: BOILER & MACHINERY [27]

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Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
23	349		FLORISTS MUT GRP					
		13978	Florists Mut Ins Co	222,724	0.2339%	230,902	36,991	16.02%
				222,724	**0.2339%**	**230,902**	**36,991**	**16.02%**
24	3219		Sompo Japan Ins Grp					
		11126	Sompo Japan Ins Co of Amer	156,279	0.1641%	203,760	50,815	24.94%
				156,279	**0.1641%**	**203,760**	**50,815**	**24.94%**
25	4381		Lightyear Delos Grp					
		35408	Delos Ins Co	133,863	0.1406%	294,495	239,417	81.30%
				133,863	**0.1406%**	**294,495**	**239,417**	**81.30%**
26	291		MOTORISTS MUT					
		13331	American Hardware Mut Ins Co	132,431	0.1391%	115,890	0	0.00%
				132,431	**0.1391%**	**115,890**	**0**	**0.00%**
27	3416		AXIS Capital Grp					
		37273	Axis Ins Co	115,621	0.1214%	67,559	7,421	10.98%
		20370	AXIS Reins Co	16,378	0.0172%	67,210	-28,686	-42.68%
				131,999	**0.1386%**	**134,769**	**-21,265**	**-15.78%**
28	796		QBE INS GRP					
		37257	Praetorian Ins Co	104,843	0.1101%	99,981	26,914	26.92%
		27740	North Pointe Ins Co	1,786	0.0019%	3,338	160	4.79%
				106,629	**0.1120%**	**103,319**	**27,074**	**26.20%**
29	88		The Hanover Ins Grp					
		22292	Hanover Ins Co	54,121	0.0568%	27,388	0	0.00%
		10815	Verlan Fire Ins Co MD	44,806	0.0471%	61,246	0	0.00%
				98,927	**0.1039%**	**88,634**	**0**	**0.00%**
30	626		Ace Ltd Grp					
		22667	Ace Amer Ins Co	47,916	0.0503%	40,093	-416,063	-1037.74%
		20702	Ace Fire Underwriters Ins Co	3,994	0.0042%	6,039	-1,831	-30.32%
		20699	Ace Prop & Cas Ins Co	3,829	0.0040%	8,191	3,444	42.05%
				55,739	**0.0585%**	**54,323**	**-414,450**	**-762.94%**
31	37540		Beazley Ins Co Inc					
		37540	Beazley Ins Co Inc	53,496	0.0562%	55,537	1,575	2.84%
				53,496	**0.0562%**	**55,537**	**1,575**	**2.84%**
32	922		ICW GRP					
		27847	Insurance Co Of The West	48,172	0.0506%	43,442	5,000	11.51%
				48,172	**0.0506%**	**43,442**	**5,000**	**11.51%**
33	1331		Glencoe US Holdings Grp					
		10340	Stonington Ins Co	47,160	0.0495%	23,818	-8,437	-35.42%
				47,160	**0.0495%**	**23,818**	**-8,437**	**-35.42%**
34	18538		Bancinsure Inc					
		18538	Bancinsure Inc	34,169	0.0359%	30,799	0	0.00%
				34,169	**0.0359%**	**30,799**	**0**	**0.00%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: BOILER & MACHINERY [27]

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
35	13528		Brotherhood Mut Ins Co					
		13528	Brotherhood Mut Ins Co	28,986	0.0304%	8,511	650	7.64%
				28,986	**0.0304%**	**8,511**	**650**	**7.64%**
36	27480		California Mut Ins Co					
		27480	California Mut Ins Co	20,640	0.0217%	16,200	0	0.00%
				20,640	**0.0217%**	**16,200**	**0**	**0.00%**
37	244		CINCINNATI FIN GRP					
		10677	Cincinnati Ins Co	19,189	0.0202%	26,687	-1,441	-5.40%
				19,189	**0.0202%**	**26,687**	**-1,441**	**-5.40%**
38	10499		Chrysler Ins Co					
		10499	Chrysler Ins Co	18,376	0.0193%	18,365	0	0.00%
				18,376	**0.0193%**	**18,365**	**0**	**0.00%**
39	517		HANNOVER GRP					
		41343	Gerling Amer Ins Co	12,649	0.0133%	10,211	10,761	105.39%
				12,649	**0.0133%**	**10,211**	**10,761**	**105.39%**
40	27073		Nipponkoa Ins Co Ltd US Br					
		27073	Nipponkoa Ins Co Ltd US Br	5,127	0.0054%	97,572	91,304	93.58%
				5,127	**0.0054%**	**97,572**	**91,304**	**93.58%**
41	225		IAT Reins Co Grp					
		20010	Acceptance Ind Ins Co	3,654	0.0038%	1,371	0	0.00%
				3,654	**0.0038%**	**1,371**	**0**	**0.00%**
42	98		WR Berkley Corp GRP					
		25224	Great Divide Ins Co	1,925	0.0020%	835	0	0.00%
				1,925	**0.0020%**	**835**	**0**	**0.00%**
43	783		RLI INS GRP					
		13056	RLI Ins Co	836	0.0009%	698	-396	-56.73%
				836	**0.0009%**	**698**	**-396**	**-56.73%**
44	38733		Alaska Natl Ins Co					
		38733	Alaska Natl Ins Co	340	0.0004%	268	0	0.00%
				340	**0.0004%**	**268**	**0**	**0.00%**
45	158		FAIRFAX FIN GRP					
		10936	Seneca Ins Co Inc	4	0.0000%	5	0	0.00%
				4	**0.0000%**	**5**	**0**	**0.00%**
			Line Total:	**95,217,888**	**100.0000%**	**96,655,612**	**10,069,821**	**10.42%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: CREDIT [28]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	150		OLD REPUBLIC GRP					
		24147	Old Republic Ins Co	36,619,049	32.7957%	34,414,930	61,139,099	177.65%
				36,619,049	**32.7957%**	**34,414,930**	**61,139,099**	**177.65%**
2	761		ALLIANZ INS GRP					
		20516	Euler Hermes Amer Credit Ind Co	26,161,220	23.4297%	24,777,922	21,695,895	87.56%
				26,161,220	**23.4297%**	**24,777,922**	**21,695,895**	**87.56%**
3	31887		Coface N Amer Ins Co					
		31887	Coface N Amer Ins Co	8,052,353	7.2116%	7,529,887	4,781,331	63.50%
				8,052,353	**7.2116%**	**7,529,887**	**4,781,331**	**63.50%**
4	408		AMERICAN NATL FIN GRP					
		28401	American Natl Prop & Cas Co	7,560,723	6.7713%	8,104,443	3,937,867	48.59%
		39942	American Natl Gen Ins Co	133,332	0.1194%	78,418	19,525	24.90%
				7,694,055	**6.8907%**	**8,182,861**	**3,957,392**	**48.36%**
5	8		ALLSTATE INS GRP					
		36455	Northbrook Ind Co	7,559,561	6.7703%	9,764,481	11,654,812	119.36%
				7,559,561	**6.7703%**	**9,764,481**	**11,654,812**	**119.36%**
6	181		SWISS RE GRP					
		25422	Atradius Trade Credit Ins Co	7,491,931	6.7097%	9,349,861	11,047,221	118.15%
				7,491,931	**6.7097%**	**9,349,861**	**11,047,221**	**118.15%**
7	84		American Financial Grp					
		16691	Great Amer Ins Co	5,028,508	4.5035%	5,154,249	5,016,368	97.32%
				5,028,508	**4.5035%**	**5,154,249**	**5,016,368**	**97.32%**
8	626		Ace Ltd Grp					
		22667	Ace Amer Ins Co	4,299,266	3.8504%	4,350,264	-72,742	-1.67%
		22713	Insurance Co of N Amer	73,724	0.0660%	74,272	11,377	15.32%
				4,372,990	**3.9164%**	**4,424,536**	**-61,365**	**-1.39%**
9	2538		Amtrust Grp					
		25011	Wesco Ins Co	3,674,315	3.2907%	4,941,386	981,591	19.86%
				3,674,315	**3.2907%**	**4,941,386**	**981,591**	**19.86%**
10	796		QBE INS GRP					
		39217	QBE Ins Corp	1,695,201	1.5182%	1,253,123	282,473	22.54%
				1,695,201	**1.5182%**	**1,253,123**	**282,473**	**22.54%**
11	468		Aegon US Holding Grp					
		10952	Stonebridge Casualty Ins Co	1,165,669	1.0440%	228,888	78,573	34.33%
				1,165,669	**1.0440%**	**228,888**	**78,573**	**34.33%**
12	18538		Bancinsure Inc					
		18538	Bancinsure Inc	876,846	0.7853%	866,229	541,871	62.56%
				876,846	**0.7853%**	**866,229**	**541,871**	**62.56%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: CREDIT [28]

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13	697	VAN ENT GRP						
		37060	Old United Cas Co	490,451	0.4392%	635,310	312,592	49.20%
				490,451	**0.4392%**	**635,310**	**312,592**	**49.20%**
14	12	AMERICAN INTL GRP						
		40525	United Guaranty Credit Ins Co	242,356	0.2171%	252,946	532,819	210.65%
		19445	National Union Fire Ins Co Of Pitts	133,040	0.1191%	132,315	26,463	20.00%
				375,396	**0.3362%**	**385,261**	**559,282**	**145.17%**
15	984	HCC INS HOLDINGS GRP						
		29599	US Specialty Ins Co	121,600	0.1089%	40,242	64,309	159.81%
				121,600	**0.1089%**	**40,242**	**64,309**	**159.81%**
16	669	ZALE CORP GRP						
		30325	Zale Ind Co	113,468	0.1016%	113,468	17,584	15.50%
				113,468	**0.1016%**	**113,468**	**17,584**	**15.50%**
17	26905	Century Natl Ins Co						
		26905	Century Natl Ins Co	99,903	0.0895%	113,784	8,968	7.88%
				99,903	**0.0895%**	**113,784**	**8,968**	**7.88%**
18	352	HSBC Grp						
		28657	HSBC Ins Co of DE	64,945	0.0582%	64,945	18,690	28.78%
				64,945	**0.0582%**	**64,945**	**18,690**	**28.78%**
19	218	CNA INS GRP						
		20443	Continental Cas Co	715	0.0006%	903	-965,418	106912.29%
				715	**0.0006%**	**903**	**-965,418**	**106912.29%**
			Line Total:	**111,658,176**	**100.0000%**	**112,242,266**	**121,131,268**	**107.92%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: WARRANTY [30]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	2538	Amtrust Grp						
		25011	Wesco Ins Co	25,108,853	22.4799%	17,070,150	13,842,073	81.09%
				25,108,853	**22.4799%**	**17,070,150**	**13,842,073**	**81.09%**
2	1285	XL AMER GRP						
		22322	Greenwich Ins Co	20,698,848	18.5316%	-33,503,155	29,204,638	-87.17%
				20,698,848	**18.5316%**	**-33,503,155**	**29,204,638**	**-87.17%**
3	4254	The Warranty Grp						
		40827	Virginia Surety Co Inc	12,337,153	11.0454%	4,572,733	2,663,293	58.24%
				12,337,153	**11.0454%**	**4,572,733**	**2,663,293**	**58.24%**
4	458	PROTECTIVE LIFE INS GRP						
		35769	Lyndon Prop Ins Co	9,143,795	8.1864%	12,456,032	11,696,441	93.90%
				9,143,795	**8.1864%**	**12,456,032**	**11,696,441**	**93.90%**
5	660	MERCURY GEN GRP						
		16810	American Mercury Ins Co	7,575,188	6.7820%	10,388,770	8,737,978	84.11%
				7,575,188	**6.7820%**	**10,388,770**	**8,737,978**	**84.11%**
6	39527	Heritage Ind Co						
		39527	Heritage Ind Co	7,438,767	6.6599%	8,368,074	5,389,689	64.41%
				7,438,767	**6.6599%**	**8,368,074**	**5,389,689**	**64.41%**
7	16705	Dealers Assur Co						
		16705	Dealers Assur Co	5,002,795	4.4790%	7,080,964	2,359,454	33.32%
				5,002,795	**4.4790%**	**7,080,964**	**2,359,454**	**33.32%**
8	32107	Sutter Ins Co						
		32107	Sutter Ins Co	4,831,058	4.3252%	7,096,705	5,193,369	73.18%
				4,831,058	**4.3252%**	**7,096,705**	**5,193,369**	**73.18%**
9	19	Assurant Inc Grp						
		10111	American Bankers Ins Co Of FL	2,952,881	2.6437%	6,134,659	2,672,066	43.56%
		42986	Standard Guaranty Ins Co	796,728	0.7133%	4,613,798	1,363,091	29.54%
		19615	American Reliable Ins Co	8,033	0.0072%	9,195	-624	-6.79%
				3,757,642	**3.3642%**	**10,757,652**	**4,034,533**	**37.50%**
10	8	ALLSTATE INS GRP						
		36455	Northbrook Ind Co	2,982,122	2.6699%	-3,026,355	1,206,904	-39.88%
				2,982,122	**2.6699%**	**-3,026,355**	**1,206,904**	**-39.88%**
11	84	American Financial Grp						
		26344	Great Amer Assur Co	2,404,657	2.1529%	731,411	178,382	24.39%
		16691	Great Amer Ins Co	28,775	0.0258%	9,382	64,327	685.64%
				2,433,432	**2.1786%**	**740,793**	**242,709**	**32.76%**
12	212	ZURICH INS GRP						
		41181	Universal Underwriters Ins Co	2,404,272	2.1525%	2,705,511	1,495,343	55.27%
				2,404,272	**2.1525%**	**2,705,511**	**1,495,343**	**55.27%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: WARRANTY [30]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
13	281		JM FAMILY GRP					
		26492	Courtesy Ins Co	1,768,247	1.5831%	214,471	99,133	46.22%
				1,768,247	**1.5831%**	**214,471**	**99,133**	**46.22%**
14	27502		Western General Ins Co					
		27502	Western General Ins Co	1,685,988	1.5095%	1,935,127	1,498,345	77.43%
				1,685,988	**1.5095%**	**1,935,127**	**1,498,345**	**77.43%**
15	140		NATIONWIDE CORP GRP					
		11991	National Cas Co	1,595,913	1.4288%	3,163,573	2,543,030	80.38%
				1,595,913	**1.4288%**	**3,163,573**	**2,543,030**	**80.38%**
16	12		AMERICAN INTL GRP					
		23841	New Hampshire Ins Co	1,107,419	0.9915%	1,066,318	1,459,239	136.85%
				1,107,419	**0.9915%**	**1,066,318**	**1,459,239**	**136.85%**
17	150		OLD REPUBLIC GRP					
		24147	Old Republic Ins Co	814,281	0.7290%	1,737,581	813,088	46.79%
				814,281	**0.7290%**	**1,737,581**	**813,088**	**46.79%**
18	26905		Century Natl Ins Co					
		26905	Century Natl Ins Co	442,631	0.3963%	619,919	92,078	14.85%
				442,631	**0.3963%**	**619,919**	**92,078**	**14.85%**
19	79		GMAC INS HOLDING GRP					
		38601	MIC Prop & Cas Ins Corp	352,344	0.3155%	367,684	64,753	17.61%
				352,344	**0.3155%**	**367,684**	**64,753**	**17.61%**
20	361		Munich Re Grp					
		23469	American Modern Home Ins Co	57,395	0.0514%	210	796	379.05%
				57,395	**0.0514%**	**210**	**796**	**379.05%**
21	18		AMERICAN ROAD GRP					
		19631	American Road Ins Co	53,210	0.0476%	57,901	50,469	87.16%
				53,210	**0.0476%**	**57,901**	**50,469**	**87.16%**
22	31		BERKSHIRE HATHAWAY GRP					
		38865	California Ins Co	52,000	0.0466%	52,000	-5,800	-11.15%
				52,000	**0.0466%**	**52,000**	**-5,800**	**-11.15%**
23	10499		Chrysler Ins Co					
		10499	Chrysler Ins Co	50,980	0.0456%	-220,347	0	0.00%
				50,980	**0.0456%**	**-220,347**	**0**	**0.00%**
24	26565		Ohio Ind Co					
		26565	Ohio Ind Co	528	0.0005%	101	0	0.00%
				528	**0.0005%**	**101**	**0**	**0.00%**
			Line Total:	**111,694,861**	**100.0000%**	**53,702,412**	**92,681,555**	**172.58%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: AGGREGATE WRITE-INS FOR OTHER LINES [34]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	140		NATIONWIDE CORP GRP					
		42285	Veterinary Pet Ins Co	37,648,784	31.5511%	36,089,194	19,419,402	53.81%
				37,648,784	**31.5511%**	**36,089,194**	**19,419,402**	**53.81%**
2	84		American Financial Grp					
		26344	Great Amer Assur Co	15,594,471	13.0688%	42,914,761	126,775,669	295.41%
		16691	Great Amer Ins Co	11,072,156	9.2789%	11,097,502	5,049,903	45.50%
		26832	Great Amer Alliance Ins Co	961,070	0.8054%	620,390	577,574	93.10%
		22136	Great Amer Ins Co of NY	35,064	0.0294%	1,949	-150,265	-7709.85%
		10646	Great Amer Contemporary Ins Co	20,066	0.0168%	6,140	10,962	178.53%
				27,682,827	**23.1993%**	**54,640,742**	**132,263,843**	**242.06%**
3	34738		Arag Ins Co					
		34738	Arag Ins Co	14,349,148	12.0251%	14,342,840	7,725,264	53.86%
				14,349,148	**12.0251%**	**14,342,840**	**7,725,264**	**53.86%**
4	31		BERKSHIRE HATHAWAY GRP					
		34274	Central States Ind Co Of Omaha	9,926,879	8.3191%	9,940,695	745,840	7.50%
				9,926,879	**8.3191%**	**9,940,695**	**745,840**	**7.50%**
5	18		AMERICAN ROAD GRP					
		19631	American Road Ins Co	4,883,585	4.0926%	4,883,585	1,051,818	21.54%
				4,883,585	**4.0926%**	**4,883,585**	**1,051,818**	**21.54%**
6	41		CITIGROUP GRP					
		41211	Triton Ins Co	4,586,483	3.8437%	2,452,996	1,003,219	40.90%
				4,586,483	**3.8437%**	**2,452,996**	**1,003,219**	**40.90%**
7	3702		Loya Grp					
		12589	Loya Cas Ins Co	4,155,692	3.4826%	4,155,692	0	0.00%
				4,155,692	**3.4826%**	**4,155,692**	**0**	**0.00%**
8	26565		Ohio Ind Co					
		26565	Ohio Ind Co	4,024,537	3.3727%	4,011,482	1,165,648	29.06%
				4,024,537	**3.3727%**	**4,011,482**	**1,165,648**	**29.06%**
9	12		AMERICAN INTL GRP					
		26220	Yosemite Ins Co	2,750,474	2.3050%	3,162,995	605,833	19.15%
				2,750,474	**2.3050%**	**3,162,995**	**605,833**	**19.15%**
10	1129		WHITE MOUNTAINS GRP					
		30210	Esurance Prop & Cas Ins Co	2,081,266	1.7442%	2,081,266	0	0.00%
				2,081,266	**1.7442%**	**2,081,266**	**0**	**0.00%**
11	1330		Balboa Ins Grp					
		24813	Balboa Ins Co	1,884,149	1.5790%	1,884,149	58,243	3.09%
				1,884,149	**1.5790%**	**1,884,149**	**58,243**	**3.09%**
12	1279		Arch Ins Grp					
		11150	Arch Ins Co	1,879,208	1.5748%	7,360,802	4,451,923	60.48%
				1,879,208	**1.5748%**	**7,360,802**	**4,451,923**	**60.48%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: AGGREGATE WRITE-INS FOR OTHER LINES [34]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
13	468		Aegon US Holding Grp					
		10952	Stonebridge Casualty Ins Co	1,768,128	1.4818%	1,619,430	184,824	11.41%
				1,768,128	**1.4818%**	**1,619,430**	**184,824**	**11.41%**
14	19		Assurant Inc Grp					
		10111	American Bankers Ins Co Of FL	598,760	0.5018%	894,515	174,299	19.49%
		42978	American Security Ins Co	348,109	0.2917%	634,896	114,150	17.98%
		19615	American Reliable Ins Co	37,178	0.0312%	36,429	661	1.81%
				984,047	**0.8247%**	**1,565,840**	**289,110**	**18.46%**
15	30082		CPA Ins Co					
		30082	CPA Ins Co	490,960	0.4114%	490,960	80,899	16.48%
				490,960	**0.4114%**	**490,960**	**80,899**	**16.48%**
16	4071		RVI Grp					
		23132	RVI Natl Ins Co	129,998	0.1089%	15,220	168,386	1106.35%
				129,998	**0.1089%**	**15,220**	**168,386**	**1106.35%**
17	785		MARKEL CORP GRP					
		38970	Markel Ins Co	76,812	0.0644%	58,452	36,669	62.73%
				76,812	**0.0644%**	**58,452**	**36,669**	**62.73%**
18	27502		Western General Ins Co					
		27502	Western General Ins Co	18,469	0.0155%	26,043	0	0.00%
				18,469	**0.0155%**	**26,043**	**0**	**0.00%**
19	1208		GRAY INS GRP					
		36307	Gray Ins Co	3,107	0.0026%	3,107	111,237	3580.21%
				3,107	**0.0026%**	**3,107**	**111,237**	**3580.21%**
20	303		GUIDEONE INS GRP					
		14559	Guideone Specialty Mut Ins Co	1,635	0.0014%	1,635	499	30.52%
				1,635	**0.0014%**	**1,635**	**499**	**30.52%**
			Line Total:	**119,326,188**	**100.0000%**	**148,787,125**	**169,362,657**	**113.83%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: TOTALS [35]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	212	ZURICH INS GRP						
		21687	Mid Century Ins Co	1,493,950,907	2.7693%	1,336,637,089	829,078,216	62.03%
		21652	Farmers Ins Exch	1,225,309,941	2.2714%	1,304,065,326	555,876,823	42.63%
		21660	Fire Ins Exch	965,308,338	1.7894%	997,495,239	433,352,238	43.44%
		16535	Zurich American Ins Co	559,140,975	1.0365%	557,815,144	397,070,014	71.18%
		21709	Truck Ins Exch	353,983,570	0.6562%	354,095,855	122,556,544	34.61%
		21326	Empire Fire & Marine Ins Co	215,723,822	0.3999%	215,294,367	41,740,728	19.39%
		25089	Coast Natl Ins Co	194,131,672	0.3599%	205,380,787	103,155,737	50.23%
		11185	Foremost Ins Co	136,781,202	0.2536%	131,363,360	72,228,817	54.98%
		40142	American Zurich Ins Co	130,396,274	0.2417%	96,548,531	47,681,402	49.39%
		26247	American Guar & Liab Ins	124,240,634	0.2303%	118,845,767	114,573,017	96.40%
		39306	Fidelity & Deposit Co Of MD	80,954,542	0.1501%	79,734,521	-3,630,834	-4.55%
		41181	Universal Underwriters Ins Co	68,209,469	0.1264%	70,923,998	45,020,515	63.48%
		19305	Assurance Co Of Amer	54,155,292	0.1004%	47,846,507	25,158,229	52.58%
		19356	Maryland Cas Co	36,739,917	0.0681%	43,709,457	42,249,179	96.66%
		19372	Northern Ins Co Of NY	34,013,825	0.0631%	23,711,578	11,301,453	47.66%
		10317	Neighborhood Spirit Prop & Cas Co	23,725,117	0.0440%	24,383,536	13,177,647	54.04%
		27855	Zurich American Ins Co Of IL	17,986,453	0.0333%	36,362,595	29,318,576	80.63%
		10318	Exact Prop & Cas Co Inc	11,172,811	0.0207%	11,702,531	4,436,800	37.91%
		11800	Foremost Prop & Cas Ins Co	9,951,355	0.0184%	9,656,152	9,052,674	93.75%
		10315	Civic Prop & Cas Co	9,016,126	0.0167%	9,179,374	3,339,521	36.38%
		43699	American Federation Ins Co	6,362,969	0.0118%	6,538,923	3,587,971	54.87%
		34347	Colonial Amer Cas & Surety Co	984,797	0.0018%	1,000,969	137,580	13.74%
		34649	Centre Ins Co	140,248	0.0003%	144,352	2,835,828	1964.52%
		10873	Farmers Reins Co	50	0.0000%	50	0	0.00%
				5,752,380,306	**10.6632%**	**5,682,436,008**	**2,903,298,675**	**51.09%**
2	176	STATE FARM GRP						
		25178	State Farm Mut Auto Ins Co	2,678,540,961	4.9652%	2,634,412,807	1,643,740,588	62.39%
		25151	State Farm General Ins Co	1,926,469,148	3.5711%	1,901,498,243	1,096,854,514	57.68%
		25143	State Farm Fire And Cas Co	119,072,313	0.2207%	124,654,406	39,053,839	31.33%
				4,724,082,422	**8.7571%**	**4,660,565,456**	**2,779,648,941**	**59.64%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: TOTALS [35]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
3	12		AMERICAN INTL GRP					
		19445	National Union Fire Ins Co Of Pitts	931,345,199	1.7264%	850,758,726	684,041,250	80.40%
		12963	21st Century Ins Co	895,352,679	1.6597%	929,382,174	551,023,191	59.29%
		23809	Granite State Ins Co	359,107,232	0.6657%	400,545,738	274,669,024	68.57%
		43761	American Intl Ins Co Of CA	268,829,404	0.4983%	267,518,530	148,540,567	55.53%
		19429	Insurance Co Of The State Of PA	210,712,509	0.3906%	249,125,818	334,033,332	134.08%
		19380	American Home Assur Co	168,910,310	0.3131%	397,648,963	234,663,665	59.01%
		23841	New Hampshire Ins Co	130,836,552	0.2425%	124,305,446	115,661,032	93.05%
		19410	Commerce & Industry Ins Co	58,243,680	0.1080%	66,718,951	37,389,285	56.04%
		15873	United Gty Residential Ins Co	41,403,469	0.0767%	39,756,454	261,636,851	658.10%
		26999	United Guaranty Mtg Indem Co	31,517,658	0.0584%	31,519,457	141,967,781	450.41%
		19399	AIU Ins Co	21,368,237	0.0396%	20,276,749	9,982,939	49.23%
		19402	AIG Cas Co	18,443,782	0.0342%	11,301,824	6,404,611	56.67%
		20796	AIG Premier Ins Co	16,253,840	0.0301%	17,310,641	9,375,565	54.16%
		36404	21st Century Cas Co	12,164,667	0.0225%	12,981,686	5,229,592	40.28%
		11452	Hartford Steam Boil Inspec & Ins Co	6,667,762	0.0124%	7,335,081	7,739,678	105.52%
		26220	Yosemite Ins Co	6,217,227	0.0115%	6,651,073	1,126,476	16.94%
		40525	United Guaranty Credit Ins Co	242,356	0.0004%	252,946	532,819	210.65%
		34789	AIG Centennial Ins Co	22,252	0.0000%	478,215	593,474	124.10%
				3,177,638,815	**5.8904%**	**3,433,868,472**	**2,824,611,132**	**82.26%**
4	111		LIBERTY MUT GRP					
		23035	Liberty Mut Fire Ins Co	671,811,306	1.2453%	693,725,818	388,700,232	56.03%
		24740	Safeco Ins Co Of Amer	542,038,159	1.0048%	531,313,801	238,182,404	44.83%
		23043	Liberty Mut Ins Co	330,595,774	0.6128%	341,298,724	219,422,339	64.29%
		24198	Peerless Ins Co	243,229,456	0.4509%	251,107,112	91,696,335	36.52%
		26042	Wausau Underwriters Ins Co	147,728,986	0.2738%	159,825,545	73,277,557	45.85%
		10836	Golden Eagle Ins Corp	124,137,090	0.2301%	116,746,475	55,757,482	47.76%
		42404	Liberty Ins Corp	123,894,750	0.2297%	116,229,067	82,960,282	71.38%
		24724	First Natl Ins Co Of Amer	96,391,066	0.1787%	93,199,249	63,734,179	68.38%
		39012	Safeco Ins Co Of IL	94,434,874	0.1751%	93,708,601	25,530,914	27.25%
		19704	American States Ins Co	89,615,917	0.1661%	94,815,920	41,397,459	43.66%
		19690	American Economy Ins Co	84,747,057	0.1571%	90,634,589	38,319,352	42.28%
		24732	General Ins Co Of Amer	72,185,538	0.1338%	76,613,547	35,182,100	45.92%
		26069	Wausau Business Ins Co	53,470,566	0.0991%	50,822,475	40,465,573	79.62%
		21458	Employers Ins of Wausau	45,920,527	0.0851%	48,495,498	27,221,261	56.13%
		19917	Liberty Ins Underwriters Inc	41,455,333	0.0768%	40,539,921	20,486,945	50.54%
		24171	Netherlands Ins Co The	41,263,608	0.0765%	43,872,139	24,020,164	54.75%
		37214	American States Preferred Ins Co	37,510,485	0.0695%	37,500,676	20,752,048	55.34%
		41939	Liberty Northwest Ins Corp	13,278,854	0.0246%	13,316,330	7,195,788	54.04%
		33588	First Liberty Ins Corp	7,893,848	0.0146%	6,895,869	4,200,480	60.91%
		33600	LM Ins Corp	6,492,121	0.0120%	6,614,621	5,063,721	76.55%
		18333	Peerless Ind Ins Co	6,207,877	0.0115%	3,019,812	2,085,643	69.07%
		19712	American States Ins Co Of TX	5,341,138	0.0099%	5,803,391	1,845,169	31.79%
		24066	American Fire & Cas Co	1,171,091	0.0022%	269,062	-902,363	-335.37%
				2,880,815,421	**5.3402%**	**2,916,368,242**	**1,506,595,064**	**51.66%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: TOTALS [35]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
5	8	ALLSTATE INS GRP						
		19232	Allstate Ins Co	1,286,967,643	2.3857%	1,394,654,182	706,439,908	50.65%
		19240	Allstate Ind Co	1,266,800,840	2.3483%	1,296,890,976	773,852,214	59.67%
		10358	Encompass Ins Co	98,734,874	0.1830%	109,295,380	52,093,489	47.66%
		36455	Northbrook Ind Co	11,311,082	0.0210%	12,279,666	15,320,554	124.76%
		17230	Allstate Prop & Cas Ins Co	8,073,143	0.0150%	9,446,484	4,275,597	45.26%
		37907	Deerbrook Ins Co	7,197,916	0.0133%	8,638,442	6,937,224	80.31%
				2,679,085,498	**4.9662%**	**2,831,205,130**	**1,558,918,986**	**55.06%**
6	660	MERCURY GEN GRP						
		27553	Mercury Ins Co	1,304,228,861	2.4177%	1,318,374,162	767,017,482	58.18%
		11908	Mercury Cas Co	680,174,299	1.2608%	699,054,875	385,914,752	55.21%
		38342	California Automobile Ins Co	177,669,449	0.3293%	185,193,548	113,223,589	61.14%
		16810	American Mercury Ins Co	7,632,291	0.0141%	10,411,356	8,737,978	83.93%
				2,169,704,900	**4.0220%**	**2,213,033,941**	**1,274,893,801**	**57.61%**
7	1318	Auto Club Enterprises Ins Grp						
		15598	Interins Exch Of The Automobile Club	2,088,719,227	3.8719%	2,089,317,295	1,164,756,855	55.75%
				2,088,719,227	**3.8719%**	**2,089,317,295**	**1,164,756,855**	**55.75%**
8	3548	Travelers Grp						
		25674	Travelers Property Cas Co Of Amer	672,470,612	1.2466%	697,503,103	203,185,791	29.13%
		25682	Travelers Ind Co Of CT	326,397,082	0.6050%	323,618,900	189,417,229	58.53%
		19070	Standard Fire Ins Co	180,205,600	0.3340%	180,435,418	79,423,774	44.02%
		24767	St Paul Fire & Marine Ins Co	155,273,601	0.2878%	164,202,946	59,412,246	36.18%
		31194	Travelers Cas & Surety Co Of Amer	141,604,089	0.2625%	142,273,246	61,080,199	42.93%
		36161	Travelers Prop Cas Ins Co	116,702,162	0.2163%	117,895,555	59,856,865	50.77%
		19038	Travelers Cas & Surety Co	94,463,385	0.1751%	86,472,508	58,720,076	67.91%
		24791	St Paul Mercury Ins Co	86,269,175	0.1599%	81,875,742	40,781,779	49.81%
		36137	Travelers Commercial Ins Co	67,331,481	0.1248%	42,219,079	22,511,561	53.32%
		25887	US Fidelity & Guaranty Co	55,893,870	0.1036%	56,126,887	-16,402,988	-29.22%
		19046	Travelers Cas Ins Co Of Amer	46,620,790	0.0864%	27,886,361	14,721,999	52.79%
		36463	Discover Prop & Cas Ins Co	40,287,945	0.0747%	42,173,157	59,387,530	140.82%
		41483	Farmington Cas Co	32,787,244	0.0608%	28,449,851	14,395,103	50.60%
		24015	Northland Ins Co	30,939,653	0.0574%	30,957,183	18,394,573	59.42%
		36170	Travelers Cas Co Of CT	17,239,688	0.0320%	15,752,962	8,314,723	52.78%
		35386	Fidelity & Guar Ins Co	6,147,718	0.0114%	6,947,158	12,429,342	178.91%
		25658	Travelers Ind Co	1,678,353	0.0031%	1,017,734	-29,677,525	-2916.04%
		24775	St Paul Guardian Ins Co	910,983	0.0017%	1,279,074	344,705	26.95%
		22535	Seaboard Surety Co	521,587	0.0010%	196,532	-784,899	-399.37%
		19224	St Paul Protective Ins Co	101,559	0.0002%	95,386	6,005,841	6296.35%
		10819	American Equity Specialty Ins Co	45,984	0.0001%	52,730	-30,507	-57.86%
		24031	Northland Cas Co	1,247	0.0000%	58,785	43,359	73.76%
		41769	Athena Assur Co	1,215	0.0000%	-224	-1,309,877	584766.52%
				2,073,895,023	**3.8444%**	**2,047,490,073**	**860,220,899**	**42.01%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: TOTALS [35]

Sorted by Market Share

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
9	1278		CALIFORNIA STATE AUTO GRP					
		15539	California State Auto Assn Inter Ins	1,801,651,330	3.3397%	1,886,325,697	925,851,863	49.08%
		10921	ACA Ins Co	91,137,514	0.1689%	86,868,301	51,961,325	59.82%
		37770	Western United Ins Co	74,338,258	0.1378%	79,020,050	43,591,566	55.17%
				1,967,127,102	**3.6465%**	**2,052,214,048**	**1,021,404,754**	**49.77%**
10	35076		State Compensation Ins Fund					
		35076	State Compensation Ins Fund	1,725,240,012	3.1981%	1,722,410,381	1,261,503,079	73.24%
				1,725,240,012	**3.1981%**	**1,722,410,381**	**1,261,503,079**	**73.24%**
11	140		NATIONWIDE CORP GRP					
		19100	Amco Ins Co	650,916,332	1.2066%	628,632,752	376,341,078	59.87%
		23787	Nationwide Mut Ins Co	283,304,409	0.5252%	288,504,047	150,396,330	52.13%
		42579	Allied Prop & Cas Ins Co	185,715,980	0.3443%	181,008,596	105,191,244	58.11%
		25453	Nationwide Ins Co Of Amer	121,183,169	0.2246%	107,108,991	70,724,375	66.03%
		42889	Victoria Fire & Cas Co	119,339,885	0.2212%	115,647,929	74,021,629	64.01%
		28223	Nationwide Agribusiness Ins Co	44,274,483	0.0821%	43,016,203	27,069,146	62.93%
		42285	Veterinary Pet Ins Co	37,648,784	0.0698%	36,089,194	19,419,402	53.81%
		15580	Scottsdale Ind Co	31,276,937	0.0580%	32,303,298	14,115,571	43.70%
		11991	National Cas Co	19,412,971	0.0360%	22,585,781	6,234,582	27.60%
		23779	Nationwide Mut Fire Ins Co	14,362,999	0.0266%	16,035,449	5,327,228	33.22%
		13242	Titan Ind Co	12,361,690	0.0229%	10,081,897	6,187,937	61.38%
		42587	Depositors Ins Co	10,393,014	0.0193%	11,283,975	7,537,378	66.80%
		13838	Farmland Mut Ins Co	429,804	0.0008%	251,808	563,466	223.77%
				1,530,620,457	**2.8373%**	**1,492,549,920**	**863,129,366**	**57.83%**
12	31		BERKSHIRE HATHAWAY GRP					
		35882	Geico Gen Ins Co	353,424,141	0.6551%	341,398,011	208,746,645	61.14%
		22055	Geico Ind Co	175,585,577	0.3255%	162,005,054	107,216,814	66.18%
		22063	Government Employees Ins Co	170,315,056	0.3157%	166,458,795	100,583,370	60.43%
		11673	Redwood Fire & Cas Ins Co	155,392,671	0.2881%	161,823,606	87,731,656	54.21%
		41491	Geico Cas Co	129,327,516	0.2397%	119,579,807	70,637,974	59.07%
		34630	Oak River Ins Co	118,316,063	0.2193%	128,224,850	77,272,771	60.26%
		10855	Cypress Ins Co	106,343,938	0.1971%	102,000,792	64,265,326	63.00%
		38865	California Ins Co	71,694,287	0.1329%	71,861,495	17,972,693	25.01%
		20052	National Liab & Fire Ins Co	35,838,908	0.0664%	32,755,963	-39,517,384	-120.64%
		11843	Medical Protective Co	28,123,839	0.0521%	26,987,593	9,475,453	35.11%
		25895	United States Liability Ins Co	22,903,839	0.0425%	21,420,680	4,960,318	23.16%
		34274	Central States Ind Co Of Omaha	14,820,815	0.0275%	14,853,393	2,066,950	13.92%
		11967	General Star Natl Ins Co	9,810,955	0.0182%	10,105,276	3,158,685	31.26%
		20087	National Ind Co	8,920,699	0.0165%	10,292,012	1,765,677	17.16%
		38962	Genesis Ins Co	5,268,388	0.0098%	6,242,695	-3,569,630	-57.18%
		22039	General Reins Corp	4,437,814	0.0082%	4,666,963	7,028,125	150.59%
		27812	Columbia Ins Co	2,550,747	0.0047%	2,276,162	295,585	12.99%
		10391	American Centennial Ins Co	58	0.0000%	383	128,505	33552.22%
				1,413,075,311	**2.6194%**	**1,382,953,530**	**720,219,533**	**52.08%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: TOTALS [35]

Sorted by Market Share

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Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
13	91		HARTFORD FIRE & CAS GRP					
		29424	Hartford Cas Ins Co	449,940,867	0.8341%	460,288,117	190,187,828	41.32%
		30104	Hartford Underwriters Ins Co	255,178,404	0.4730%	250,471,351	120,204,846	47.99%
		19682	Hartford Fire In Co	252,032,519	0.4672%	268,676,821	89,458,558	33.30%
		29459	Twin City Fire Ins Co Co	164,168,002	0.3043%	158,170,192	84,984,321	53.73%
		37478	Hartford Ins Co Of The Midwest	135,563,876	0.2513%	126,505,856	109,134,678	86.27%
		34690	Property & Cas Ins Co Of Hartford	23,989,326	0.0445%	23,933,385	18,591,433	77.68%
		22357	Hartford Accident & Ind Co	2,166,069	0.0040%	2,611,835	-1,901,417	-72.80%
		27120	Trumbull Ins Co	76,679	0.0001%	67,166	24,059	35.82%
				1,283,115,742	**2.3785%**	**1,290,724,723**	**610,684,306**	**47.31%**
14	200		UNITED SERV AUTOMOBILE ASSN GRP					
		25941	USAA	526,127,632	0.9753%	523,917,497	290,123,573	55.38%
		25968	USAA Cas Ins Co	473,594,899	0.8779%	469,142,756	252,552,446	53.83%
		18600	USAA General Ind Co	32,771,066	0.0607%	28,715,583	15,144,148	52.74%
		21253	Garrison Prop & Cas Ins Co	18,683,011	0.0346%	14,695,918	10,379,768	70.63%
				1,051,176,608	**1.9486%**	**1,036,471,754**	**568,199,935**	**54.82%**
15	155		PROGRESSIVE GRP					
		44288	Progressive Choice Ins Co	419,956,821	0.7785%	423,171,518	243,261,389	57.49%
		27804	Progressive West Ins Co	310,137,035	0.5749%	329,717,983	186,506,499	56.57%
		11770	United Fncl Cas Co	179,493,790	0.3327%	199,790,448	135,858,451	68.00%
		24260	Progressive Cas Ins Co	72,145,134	0.1337%	71,673,565	44,113,552	61.55%
		16322	Progressive Direct Ins Co	22,893,267	0.0424%	20,553,228	13,367,498	65.04%
		10193	Progressive Express Ins Co	14,017,124	0.0260%	12,970,992	8,048,101	62.05%
		10243	National Continental Ins Co	8,625,147	0.0160%	13,082,726	10,914,397	83.43%
		11851	Progressive Advanced Ins Co	148,301	0.0003%	150,737	-14,341	-9.51%
				1,027,416,619	**1.9045%**	**1,071,111,197**	**642,055,546**	**59.94%**
16	38		CHUBB & SON INC GRP					
		20281	Federal Ins Co	858,275,221	1.5910%	849,342,073	295,670,351	34.81%
		35181	Executive Risk Ind Inc	44,056,298	0.0817%	48,485,783	8,640,344	17.82%
		20397	Vigilant Ins Co	41,975,612	0.0778%	43,414,224	7,810,296	17.99%
		20346	Pacific Ind Co	25,258,250	0.0468%	26,827,229	904,169	3.37%
		20303	Great Northern Ins Co	15,142,113	0.0281%	14,819,734	2,922,862	19.72%
		10052	Chubb Natl Ins Co	5,750,242	0.0107%	3,014,955	730,593	24.23%
		12777	Chubb Ind Ins Co	5,046,379	0.0094%	3,375,506	3,043,056	90.15%
		20338	Northwestern Pacific Ind Co	9,180	0.0000%	6,774,340	4,245,343	62.67%
				995,513,295	**1.8454%**	**996,053,844**	**323,967,014**	**32.53%**

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17	761	ALLIANZ INS GRP						
		21873	Firemans Fund Ins Co	497,224,414	0.9217%	524,901,454	129,078,097	24.59%
		21857	American Ins Co	135,754,768	0.2516%	154,314,100	91,406,797	59.23%
		21881	National Surety Corp	96,692,517	0.1792%	95,563,612	60,482,901	63.29%
		35300	Allianz Global Risks US Ins Co	77,161,058	0.1430%	81,237,013	-16,962,569	-20.88%
		21865	Associated Ind Corp	64,092,420	0.1188%	76,568,355	38,750,921	50.61%
		21849	American Automobile Ins Co	61,305,410	0.1136%	69,404,712	43,219,698	62.27%
		20516	Euler Hermes Amer Credit Ind Co	26,161,220	0.0485%	24,777,922	21,695,895	87.56%
		11630	Jefferson Ins Co	17,152,017	0.0318%	15,970,449	8,215,764	51.44%
		22810	Chicago Ins Co	6,739,961	0.0125%	6,866,291	-1,124,413	-16.38%
		22837	AGCS Marine Ins Co	19,064	0.0000%	29,160	315,357	1081.47%
				982,302,849	**1.8209%**	**1,049,633,068**	**375,078,448**	**35.73%**
18	1330	Balboa Ins Grp						
		24848	Newport Ins Co	490,302,381	0.9089%	449,727,677	111,153,459	24.72%
		24813	Balboa Ins Co	134,618,071	0.2495%	140,409,308	55,206,913	39.32%
		24821	Meritplan Ins Co	130,054,894	0.2411%	129,511,035	64,465,570	49.78%
				754,975,346	**1.3995%**	**719,648,020**	**230,825,942**	**32.07%**
19	218	CNA INS GRP						
		20443	Continental Cas Co	412,639,601	0.7649%	367,374,817	390,238,320	106.22%
		20508	Valley Forge Ins Co	80,558,940	0.1493%	96,644,520	32,953,343	34.10%
		20478	National Fire Ins Co Of Hartford	77,422,148	0.1435%	72,658,571	54,280,359	74.71%
		20427	American Cas Co Of Reading PA	60,844,955	0.1128%	50,584,347	77,932,542	154.06%
		35289	Continental Ins Co	42,934,935	0.0796%	54,048,155	36,884,905	68.24%
		20494	Transportation Ins Co	37,622,046	0.0697%	61,013,612	32,112,605	52.63%
		13188	Western Surety Co	33,370,346	0.0619%	32,481,747	6,612,417	20.36%
		24047	Surety Bonding Co Of Amer	736,268	0.0014%	1,818,373	2,531,859	139.24%
				746,129,239	**1.3831%**	**736,624,142**	**633,546,350**	**86.01%**
20	626	Ace Ltd Grp						
		22667	Ace Amer Ins Co	433,613,096	0.8038%	450,717,039	208,174,507	46.19%
		20699	Ace Prop & Cas Ins Co	87,989,299	0.1631%	86,009,455	53,212,324	61.87%
		21121	Westchester Fire Ins Co	43,000,213	0.0797%	53,016,962	119,647,287	225.68%
		30180	Assured Guar Corp	40,337,500	0.0748%	2,768,257	0	0.00%
		20702	Ace Fire Underwriters Ins Co	11,562,372	0.0214%	10,271,322	1,812,612	17.65%
		22748	Pacific Employers Ins Co	11,436,923	0.0212%	8,282,549	-2,373,042	-28.65%
		43575	Indemnity Ins Co Of North Amer	10,374,845	0.0192%	10,713,362	19,224,309	179.44%
		22713	Insurance Co of N Amer	2,391,264	0.0044%	2,153,334	10,010,514	464.88%
		18279	Bankers Standard Ins Co	993,020	0.0018%	1,102,353	904,021	82.01%
				641,698,532	**1.1895%**	**625,034,633**	**410,612,532**	**65.69%**
21	10779	CALIFORNIA EARTHQUAKE AUTHORITY						
		10779	CALIFORNIA EARTHQUAKE AUTHORITY	521,509,899	0.9667%	500,502,115	29,708	0.01%
				521,509,899	**0.9667%**	**500,502,115**	**29,708**	**0.01%**

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22	84	American Financial Grp						
		16691	Great Amer Ins Co	102,674,996	0.1903%	105,238,257	35,161,593	33.41%
		43753	Republic Ind Co of CA	96,708,514	0.1793%	98,188,028	1,682,010	1.71%
		26344	Great Amer Assur Co	94,832,948	0.1758%	122,415,728	167,907,311	137.16%
		22179	Republic Ind Co Of Amer	72,720,420	0.1348%	69,923,156	62,256,163	89.04%
		22136	Great Amer Ins Co of NY	60,764,618	0.1126%	63,189,104	18,424,820	29.16%
		32620	National Interstate Ins Co	58,779,732	0.1090%	58,779,367	42,244,182	71.87%
		26832	Great Amer Alliance Ins Co	9,250,106	0.0171%	8,089,659	-1,831,854	-22.64%
		33723	Great Amer Spirit Ins Co	100,177	0.0002%	82,537	-346,294	-419.56%
		10646	Great Amer Contemporary Ins Co	20,066	0.0000%	6,140	10,962	178.53%
				495,851,577	**0.9192%**	**525,911,976**	**325,508,893**	**61.89%**
23	3495	Infinity Prop & Cas Ins Grp						
		22268	Infinity Ins Co	443,393,469	0.8219%	455,436,532	260,671,167	57.24%
		20260	Infinity Select Ins Co	15,531,695	0.0288%	11,033,558	5,868,249	53.19%
		11738	Infinity Auto Ins Co	12,329,058	0.0229%	15,155,657	6,852,299	45.21%
		10068	Hillstar Ins Co	6,011,997	0.0111%	8,713,178	4,995,309	57.33%
				477,266,219	**0.8847%**	**490,338,925**	**278,387,024**	**56.77%**
24	19	Assurant Inc Grp						
		42978	American Security Ins Co	308,227,374	0.5714%	282,687,694	45,407,982	16.06%
		10111	American Bankers Ins Co Of FL	71,976,225	0.1334%	73,098,795	19,335,478	26.45%
		19615	American Reliable Ins Co	29,598,939	0.0549%	31,396,197	19,609,406	62.46%
		42986	Standard Guaranty Ins Co	3,217,630	0.0060%	7,141,180	2,287,471	32.03%
				413,020,168	**0.7656%**	**394,323,866**	**86,640,337**	**21.97%**
25	1129	WHITE MOUNTAINS GRP						
		30210	Esurance Prop & Cas Ins Co	194,705,984	0.3609%	193,390,672	112,359,506	58.10%
		20621	OneBeacon Amer Ins Co	77,741,143	0.1441%	75,440,676	29,270,073	38.80%
		20648	Employers Fire Ins Co	66,636,760	0.1235%	56,322,663	26,346,407	46.78%
		21970	OneBeacon Ins Co	27,900,858	0.0517%	27,451,673	23,454,639	85.44%
		38369	Northern Assur Co Of Amer	12,344,688	0.0229%	12,873,517	6,086,897	47.28%
		37915	Essentia Ins Co	11,243,122	0.0208%	4,161,367	2,018,212	48.50%
		21962	Pennsylvania Gen Ins Co	3,173,405	0.0059%	1,670,368	14,898,824	891.95%
		34460	Autoone Ins Co	2,515,226	0.0047%	2,684,444	1,957,829	72.93%
		21946	Camden Fire Ins Assoc	249,670	0.0005%	272,752	31,740	11.64%
				396,510,856	**0.7350%**	**374,268,132**	**216,424,127**	**57.83%**
26	215	UNITRIN GRP						
		19852	Financial Ind Co	218,645,991	0.4053%	192,938,804	125,376,164	64.98%
		10914	Kemper Independence Ins Co	125,684,349	0.2330%	127,668,887	52,826,094	41.38%
		10226	Unitrin Direct Ins Co	33,305,639	0.0617%	34,546,001	25,494,409	73.80%
		31968	Merastar Ins Co	6,092,982	0.0113%	6,314,984	3,528,733	55.88%
		14133	Valley Ins Co	3,105,522	0.0058%	5,049,478	-3,327,817	-65.90%
		11142	United Cas Ins Co Of Amer	1,690,178	0.0031%	1,693,386	190,857	11.27%
		16063	Unitrin Auto & Home Ins Co	1,153,509	0.0021%	1,234,457	1,407,660	114.03%
		10915	Unitrin Direct Property & Cas Co	6,509	0.0000%	6,509	207,268	3184.33%
				389,684,679	**0.7224%**	**369,452,506**	**205,703,368**	**55.68%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: TOTALS [35]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
27	796	QBE INS GRP						
		37257	Praetorian Ins Co	144,890,284	0.2686%	168,117,536	64,411,817	38.31%
		25747	Unigard Ins Co	99,614,900	0.1847%	102,620,025	53,997,862	52.62%
		39217	QBE Ins Corp	70,418,111	0.1305%	72,430,274	45,047,546	62.19%
		37303	Redland Ins Co	34,603,027	0.0641%	35,816,572	13,187,091	36.82%
		25798	Unigard Ind Co	14,038,526	0.0260%	15,785,677	5,818,817	36.86%
		27740	North Pointe Ins Co	4,174,747	0.0077%	3,680,556	2,281,798	62.00%
		16217	National Farmers Union Prop & Cas	1,557,048	0.0029%	1,590,639	2,536,490	159.46%
		24449	Regent Ins Co	1,219,049	0.0023%	1,169,402	358,484	30.66%
		24414	General Cas Co Of WI	968,772	0.0018%	1,099,575	480,545	43.70%
				371,484,464	**0.6886%**	**402,310,256**	**188,120,450**	**46.76%**
28	65	FM GLOBAL GRP						
		21482	Factory Mut Ins Co	251,347,458	0.4659%	265,984,240	439,941,364	165.40%
		10014	Affiliated Fm Ins Co	90,283,518	0.1674%	87,805,848	24,938,471	28.40%
				341,630,976	**0.6333%**	**353,790,088**	**464,879,835**	**131.40%**
29	336	ZENITH NATL INS GRP						
		13269	Zenith Ins Co	246,820,514	0.4575%	252,123,827	34,930,079	13.85%
		30120	Znat Ins Co	78,548,976	0.1456%	81,490,485	30,331,393	37.22%
				325,369,490	**0.6031%**	**333,614,312**	**65,261,472**	**19.56%**
30	1285	XL AMER GRP						
		37885	XL Specialty Ins Co	159,240,098	0.2952%	165,802,918	69,818,245	42.11%
		22322	Greenwich Ins Co	106,953,980	0.1983%	106,547,920	55,041,051	51.66%
		24554	XL Ins Amer Inc	50,823,849	0.0942%	40,424,370	17,934,609	44.37%
				317,017,927	**0.5877%**	**312,775,208**	**142,793,905**	**45.65%**
31	150	OLD REPUBLIC GRP						
		24147	Old Republic Ins Co	144,158,494	0.2672%	146,329,782	105,946,355	72.40%
		24139	Old Republic Gen Ins Corp	87,465,991	0.1621%	89,164,127	60,579,484	67.94%
		28452	Republic Mortgage Ins Co	50,688,324	0.0940%	50,530,364	180,703,645	357.61%
		11371	Great West Cas Co	29,661,736	0.0550%	29,344,761	16,246,461	55.36%
		40444	Old Republic Surety Co	4,320,594	0.0080%	4,169,528	424,830	10.19%
				316,295,139	**0.5863%**	**319,538,562**	**363,900,775**	**113.88%**
32	1179	WAWANESA INS GRP						
		10683	Wawanesa General Ins Co	238,992,873	0.4430%	231,284,980	188,061,263	81.31%
		31526	Wawanesa Mut Ins Co Us Branch	56,561,696	0.1048%	57,356,957	40,952,909	71.40%
				295,554,569	**0.5479%**	**288,641,937**	**229,014,172**	**79.34%**
33	922	ICW GRP						
		27847	Insurance Co Of The West	201,773,116	0.3740%	205,070,204	101,399,755	49.45%
		40029	Explorer Ins Co	86,962,221	0.1612%	79,796,575	36,381,695	45.59%
				288,735,337	**0.5352%**	**284,866,779**	**137,781,450**	**48.37%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: TOTALS [35]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

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34	831		DOCTORS CO GRP					
		34495	Doctors Co An Interins Exch	151,330,499	0.2805%	148,528,360	27,290,068	18.37%
		10352	Scpie Ind Co	89,165,093	0.1653%	89,719,956	17,834,905	19.88%
		39152	American Hlthcare Ind Co	26,236,880	0.0486%	28,685,455	5,051,006	17.61%
		34487	Professional Undrwtrs Liab Ins Co	10,799,148	0.0200%	11,745,711	3,846,982	32.75%
				277,531,620	**0.5145%**	**278,679,482**	**54,022,961**	**19.39%**
35	802		Capital Ins Grp					
		13544	California Capital Ins Co	224,051,919	0.4153%	224,421,269	105,740,514	47.12%
		23540	Monterey Ins Co	27,722,815	0.0514%	27,598,973	12,708,939	46.05%
		12890	Eagle W Ins Co	8,011,586	0.0149%	8,663,050	3,832,846	44.24%
				259,786,320	**0.4816%**	**260,683,292**	**122,282,299**	**46.91%**
36	1279		Arch Ins Grp					
		11150	Arch Ins Co	249,513,933	0.4625%	251,615,518	98,250,328	39.05%
		10348	Arch Reins Co	11,196	0.0000%	14,534	-29,752	-204.71%
				249,525,129	**0.4625%**	**251,630,052**	**98,220,576**	**39.03%**
37	3786		Endurance Grp					
		11551	Endurance Reins Corp of Amer	232,827,682	0.4316%	261,565,724	144,831,951	55.37%
		43630	American Merchants Cas	3,775,436	0.0070%	1,898,229	1,214,940	64.00%
				236,603,118	**0.4386%**	**263,463,953**	**146,046,891**	**55.43%**
38	677		Philadelphia Consolidated Holding Grp					
		18058	Philadelphia Ind Ins Co	235,611,540	0.4368%	225,239,444	115,319,360	51.20%
				235,611,540	**0.4368%**	**225,239,444**	**115,319,360**	**51.20%**
39	169		SENTRY INS GRP					
		13137	Viking Ins Co Of WI	146,172,708	0.2710%	144,552,173	77,897,840	53.89%
		24988	Sentry Ins A Mut Co	47,123,000	0.0874%	51,016,509	18,501,789	36.27%
		21180	Sentry Select Ins Co	32,188,701	0.0597%	34,106,747	17,283,109	50.67%
		23434	Middlesex Ins Co	5,162,044	0.0096%	5,758,638	2,127,239	36.94%
		28460	Sentry Cas Co	265,767	0.0005%	93,341	44,289	47.45%
				230,912,220	**0.4280%**	**235,527,408**	**115,854,266**	**49.19%**
40	3363		Employers Grp					
		11512	Employers Compensation Ins Co	222,408,061	0.4123%	221,330,741	81,711,786	36.92%
				222,408,061	**0.4123%**	**221,330,741**	**81,711,786**	**36.92%**
41	4		Ameriprise Fin Grp					
		29068	IDS Prop Cas Ins Co	210,355,351	0.3899%	206,784,380	144,914,074	70.08%
				210,355,351	**0.3899%**	**206,784,380**	**144,914,074**	**70.08%**
42	98		WR Berkley Corp GRP					
		10510	Carolina Cas Ins Co	83,125,609	0.1541%	85,746,148	52,019,205	60.67%
		10900	Preferred Employers Ins Co	65,443,473	0.1213%	68,544,277	2,689,511	3.92%
		36684	Riverport Ins Co	20,634,064	0.0382%	21,506,076	7,467,044	34.72%
		40045	Starnet Ins Co	19,261,267	0.0357%	20,134,021	7,253,993	36.03%
		25224	Great Divide Ins Co	15,292,357	0.0283%	13,561,964	7,142,031	52.66%
		23612	Midwest Employers Cas Co	5,615,766	0.0104%	7,765,466	11,580,656	149.13%
				209,372,536	**0.3881%**	**217,257,952**	**88,152,440**	**40.58%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: TOTALS [35]

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Licensed companies only

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43	158	FAIRFAX FIN GRP						
		21113	United States Fire Ins Co	110,924,812	0.2056%	124,781,781	33,261,262	26.66%
		25054	Hudson Ins Co	52,747,679	0.0978%	56,880,888	32,812,157	57.69%
		21105	North River Ins Co	23,190,617	0.0430%	25,367,881	15,928,809	62.79%
		25534	TIG Ins Co	12,698,122	0.0235%	16,275,736	18,249,912	112.13%
		10936	Seneca Ins Co Inc	2,505,377	0.0046%	2,348,047	411,915	17.54%
		10220	Commonwealth Ins Co Of Amer	976,663	0.0018%	882,180	97,202	11.02%
				203,043,270	**0.3764%**	**226,536,513**	**100,761,257**	**44.48%**
44	501	Alleghany Grp						
		22314	RSUI Ind Co	78,406,890	0.1453%	80,372,085	58,130,687	72.33%
		11555	Employers Direct Ins Co	76,838,997	0.1424%	80,931,866	100,402,740	124.06%
		18619	Platte River Ins Co	20,862,661	0.0387%	21,109,869	14,439,438	68.40%
		11005	Homesite Ins Co Of CA	19,571,322	0.0363%	18,947,527	7,736,411	40.83%
		10472	Capitol Ind Corp	3,661,869	0.0068%	4,446,412	9,267,188	208.42%
				199,341,739	**0.3695%**	**205,807,759**	**189,976,464**	**92.31%**
45	1120	EVEREST REINS HOLDINGS GRP						
		10120	Everest Natl Ins Co	181,061,888	0.3356%	218,165,446	118,423,984	54.28%
				181,061,888	**0.3356%**	**218,165,446**	**118,423,984**	**54.28%**
46	1282	Norcal GRP						
		33200	Norcal Mut Ins Co	163,314,374	0.3027%	164,523,202	30,028,405	18.25%
				163,314,374	**0.3027%**	**164,523,202**	**30,028,405**	**18.25%**
47	79	GMAC INS HOLDING GRP						
		23728	National Gen Ins Co	107,976,226	0.2002%	108,968,845	60,602,149	55.61%
		31488	Integon Preferred Ins Co	36,482,016	0.0676%	39,569,224	25,531,067	64.52%
		38660	MIC Gen Ins Corp	14,944,698	0.0277%	15,938,902	9,280,445	58.23%
		22012	Motors Ins Corp	2,911,243	0.0054%	2,911,216	1,518,356	52.16%
		38601	MIC Prop & Cas Ins Corp	352,344	0.0007%	339,864	-247,436	-72.80%
		29742	Integon Natl Ins Co	207,811	0.0004%	158,436	65,530	41.36%
		22004	CIM Ins Corp	14,586	0.0000%	22,702	-35,335	-155.65%
				162,888,924	**0.3019%**	**167,909,189**	**96,714,776**	**57.60%**
48	33	CALIFORNIA CAS MGMT GRP						
		20117	California Cas Ind Exch	161,722,543	0.2998%	164,074,001	72,828,574	44.39%
		20125	California Cas Ins Co	117,909	0.0002%	230,755	215,962	93.59%
				161,840,452	**0.3000%**	**164,304,756**	**73,044,536**	**44.46%**
49	4381	Lightyear Delos Grp						
		35408	Delos Ins Co	154,001,352	0.2855%	143,119,059	75,280,816	52.60%
				154,001,352	**0.2855%**	**143,119,059**	**75,280,816**	**52.60%**
50	3098	Tokio Marine Holdings Inc GRP						
		12904	Tokio Marine & Nichido Fire Ins Co	136,670,720	0.2533%	140,146,974	32,364,574	23.09%
		41238	Trans Pacific Ins Co	9,117,747	0.0169%	9,368,487	5,204,750	55.56%
				145,788,467	**0.2702%**	**149,515,461**	**37,569,324**	**25.13%**

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51	361	Munich Re Grp						
		23469	American Modern Home Ins Co	83,450,327	0.1547%	78,271,059	30,310,546	38.73%
		19720	American Alt Ins Corp	47,415,974	0.0879%	44,973,695	13,209,879	29.37%
		23450	American Family Home Ins Co	12,100,368	0.0224%	11,237,760	7,367,477	65.56%
				142,966,669	**0.2650%**	**134,482,514**	**50,887,902**	**37.84%**
52	11711	Access Ins Co						
		11711	Access Ins Co	134,991,437	0.2502%	99,982,531	61,370,796	61.38%
				134,991,437	**0.2502%**	**99,982,531**	**61,370,796**	**61.38%**
53	26905	Century Natl Ins Co						
		26905	Century Natl Ins Co	132,707,064	0.2460%	145,693,580	43,135,979	29.61%
				132,707,064	**0.2460%**	**145,693,580**	**43,135,979**	**29.61%**
54	510	NAVIGATORS GRP						
		42307	Navigators Ins Co	131,747,146	0.2442%	118,544,527	67,218,493	56.70%
				131,747,146	**0.2442%**	**118,544,527**	**67,218,493**	**56.70%**
55	1326	KINGSWAY GRP						
		33855	Lincoln Gen Ins Co	89,007,024	0.1650%	158,640,257	107,622,203	67.84%
		42862	Universal Cas Co	20,633,624	0.0382%	15,961,496	9,203,005	57.66%
		33650	Mendota Ins Co	20,414,927	0.0378%	20,338,517	12,511,982	61.52%
				130,055,575	**0.2411%**	**194,940,270**	**129,337,190**	**66.35%**
56	984	HCC INS HOLDINGS GRP						
		29599	US Specialty Ins Co	70,208,295	0.1301%	69,143,859	57,811,878	83.61%
		10216	American Contractors Ind Co	50,530,966	0.0937%	51,843,050	7,623,904	14.71%
		10367	Avemco Ins Co	5,011,109	0.0093%	5,004,216	1,187,804	23.74%
				125,750,370	**0.2331%**	**125,991,125**	**66,623,586**	**52.88%**
57	572	BCBS OF MI GRP						
		12177	Compwest Ins Co	120,834,283	0.2240%	120,926,115	68,273,716	56.46%
				120,834,283	**0.2240%**	**120,926,115**	**68,273,716**	**56.46%**
58	3829	GeoVera Holdings Inc Grp						
		10799	Geovera Ins Co	96,069,502	0.1781%	94,424,681	1,296,358	1.37%
		10887	Pacific Select Prop Ins Co	21,128,160	0.0392%	21,510,362	318,098	1.48%
		10182	Geovera Specialty Ins Co	661,106	0.0012%	800,612	140,828	17.59%
				117,858,768	**0.2185%**	**116,735,655**	**1,755,284**	**1.50%**
59	105	MGIC GRP						
		29858	Mortgage Guar Ins Corp	115,232,527	0.2136%	114,591,596	557,937,986	486.89%
		10682	MGIC Credit Assur Corp	75,597	0.0001%	75,597	-272,292	-360.19%
		18740	MGIC Ind Corp	6,055	0.0000%	6,729	8,946	132.95%
				115,314,179	**0.2138%**	**114,673,922**	**557,674,640**	**486.31%**
60	2898	Western Serv Contract Grp						
		37850	Pacific Specialty Ins Co	109,882,589	0.2037%	106,837,049	35,289,544	33.03%
				109,882,589	**0.2037%**	**106,837,049**	**35,289,544**	**33.03%**

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61	93		STATE NATL GRP					
		12831	State Natl Ins Co Inc	98,647,111	0.1829%	108,637,123	63,357,233	58.32%
		22608	National Specialty Ins Co	10,459,653	0.0194%	9,186,669	2,880,171	31.35%
				109,106,764	**0.2023%**	**117,823,792**	**66,237,404**	**56.22%**
62	3703		Tower Grp					
		44300	Tower Ins Co Of NY	106,690,411	0.1978%	48,949,959	22,752,732	46.48%
				106,690,411	**0.1978%**	**48,949,959**	**22,752,732**	**46.48%**
63	42269		Majestic Ins Co					
		42269	Majestic Ins Co	103,896,484	0.1926%	100,923,342	51,704,504	51.23%
				103,896,484	**0.1926%**	**100,923,342**	**51,704,504**	**51.23%**
64	15563		SeaBright Ins Co					
		15563	SeaBright Ins Co	103,064,119	0.1911%	102,396,492	31,447,810	30.71%
				103,064,119	**0.1911%**	**102,396,492**	**31,447,810**	**30.71%**
65	3416		AXIS Capital Grp					
		37273	Axis Ins Co	58,514,092	0.1085%	37,302,650	16,333,986	43.79%
		20370	AXIS Reins Co	42,433,330	0.0787%	51,265,909	34,244,826	66.80%
				100,947,422	**0.1871%**	**88,568,559**	**50,578,812**	**57.11%**
66	9		JPMorgan Chase & Co Grp					
		22985	Sequoia Ins Co	83,455,004	0.1547%	90,487,687	40,083,369	44.30%
		12832	Personal Express Ins Co	15,442,063	0.0286%	11,056,583	5,256,001	47.54%
				98,897,067	**0.1833%**	**101,544,270**	**45,339,370**	**44.65%**
67	161		TOPA EQUITIES LTD GRP					
		18031	Topa Ins Co	98,192,247	0.1820%	100,836,137	51,012,316	50.59%
				98,192,247	**0.1820%**	**100,836,137**	**51,012,316**	**50.59%**
68	323		CIVIL SERV EMPLOYEE GRP					
		10693	Civil Serv Employees Ins Co	68,217,814	0.1265%	70,666,766	27,931,067	39.53%
		18953	CSE Safeguard Ins Co	24,135,751	0.0447%	22,224,617	12,458,000	56.05%
				92,353,565	**0.1712%**	**92,891,383**	**40,389,067**	**43.48%**
69	70		FIRST AMER TITLE GRP					
		34525	First Amer Specilaty Ins Co	73,583,750	0.1364%	77,459,042	39,671,602	51.22%
		37710	First Amer Prop & Cas Ins Co	16,567,714	0.0307%	17,244,227	6,195,687	35.93%
				90,151,464	**0.1671%**	**94,703,269**	**45,867,289**	**48.43%**
70	1114		MERCER INS GRP					
		31453	Financial Pacific Ins Co	89,629,490	0.1661%	94,443,326	38,975,414	41.27%
				89,629,490	**0.1661%**	**94,443,326**	**38,975,414**	**41.27%**
71	194		Financial Security Assur Holdings Grp					
		18287	Financial Security Assur Inc	88,050,405	0.1632%	37,769,428	32,379,809	85.73%
				88,050,405	**0.1632%**	**37,769,428**	**32,379,809**	**85.73%**
72	241		METROPOLITAN GRP					
		25321	Metropolitan Drt Prop & Cas Ins Co	82,978,985	0.1538%	82,511,644	41,284,452	50.03%
				82,978,985	**0.1538%**	**82,511,644**	**41,284,452**	**50.03%**

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Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
73	28		AMICA MUT GRP					
		19976	Amica Mut Ins Co	81,028,904	0.1502%	80,136,205	28,540,241	35.61%
				81,028,904	**0.1502%**	**80,136,205**	**28,540,241**	**35.61%**
74	225		IAT Reins Co Grp					
		13234	Wilshire Ins Co	25,621,207	0.0475%	25,918,177	12,662,511	48.86%
		26433	Harco Natl Ins Co	23,741,331	0.0440%	27,036,991	5,002,258	18.50%
		23248	Occidental Fire & Cas Co Of NC	15,987,884	0.0296%	16,373,561	9,981,356	60.96%
		28886	Transguard Ins Co Of Amer Inc	8,774,374	0.0163%	9,431,870	2,432,248	25.79%
		20010	Acceptance Ind Ins Co	2,298,894	0.0043%	2,589,740	957,326	36.97%
				76,423,690	**0.1417%**	**81,350,339**	**31,035,699**	**38.15%**
75	766		Radian Grp					
		33790	Radian Guaranty Inc	73,946,557	0.1371%	79,936,665	460,270,307	575.79%
		30872	Amerin Guar Corp	1,775,208	0.0033%	1,775,208	20,002,929	1126.79%
		36250	Radian Asset Assur Inc	577,139	0.0011%	4,339,386	0	0.00%
				76,298,904	**0.1414%**	**86,051,259**	**480,273,236**	**558.12%**
76	670		FIDELITY NATL FIN GRP					
		25180	Fidelity Natl Ins Co	45,018,071	0.0835%	51,264,210	24,284,026	47.37%
		16578	Fidelity Natl Prop & Cas Ins Co	29,969,946	0.0556%	25,127,653	1,847,570	7.35%
				74,988,017	**0.1390%**	**76,391,863**	**26,131,596**	**34.21%**
77	816		COMMERCE INC GRP					
		13161	Commerce W Ins Co	74,315,530	0.1378%	61,342,580	31,307,595	51.04%
		19941	American Commerce Ins Co	530,010	0.0010%	134,470	0	0.00%
				74,845,540	**0.1387%**	**61,477,050**	**31,307,595**	**50.93%**
78	2978		Mitsui Sumitomo Ins Grp					
		20362	Mitsui Sumitomo Ins Co of Amer	55,168,324	0.1023%	57,088,919	20,551,569	36.00%
		22551	Mitsui Sumitomo Ins USA Inc	18,120,449	0.0336%	17,079,909	4,181,630	24.48%
				73,288,773	**0.1359%**	**74,168,828**	**24,733,199**	**33.35%**
79	181		SWISS RE GRP					
		39845	Westport Ins Corp	41,425,154	0.0768%	46,321,051	45,489,626	98.21%
		29874	North Amer Specialty Ins Co	10,156,812	0.0188%	12,032,677	-3,281,848	-27.27%
		29700	North Amer Elite Ins Co	8,544,482	0.0158%	8,695,383	5,459,232	62.78%
		25422	Atradius Trade Credit Ins Co	7,491,931	0.0139%	9,349,861	11,047,221	118.15%
		32778	Washington Intl Ins Co	3,945,972	0.0073%	4,011,438	-183,444	-4.57%
				71,564,351	**0.1327%**	**80,410,410**	**58,530,787**	**72.79%**
80	303		GUIDEONE INS GRP					
		15032	Guideone Mut Ins Co	37,800,194	0.0701%	40,653,065	24,724,916	60.82%
		14559	Guideone Specialty Mut Ins Co	31,550,298	0.0585%	30,558,459	15,196,893	49.73%
				69,350,492	**0.1286%**	**71,211,524**	**39,921,809**	**56.06%**
81	306		CUNA MUT GRP					
		10847	Cumis Ins Society Inc	63,505,092	0.1177%	60,247,346	25,722,893	42.70%
		40266	CMG Mortgage Ins Co	5,516,198	0.0102%	4,761,330	5,872,834	123.34%
		29114	CMG Mortgage Assur Co	27,504	0.0001%	27,597	-43,582	-157.92%
				69,048,794	**0.1280%**	**65,036,273**	**31,552,145**	**48.51%**

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82	748		Meadowbrook Ins Grp					
		18023	Star Ins Co	38,603,306	0.0716%	34,442,351	18,869,762	54.79%
		25780	Williamsburg Natl Ins Co	26,802,310	0.0497%	29,768,052	13,127,775	44.10%
		21903	Procentury Ins Co	3,247,159	0.0060%	2,048,113	1,184,226	57.82%
				68,652,775	**0.1273%**	**66,258,516**	**33,181,763**	**50.08%**
83	7		FEDERATED MUT GRP					
		13935	Federated Mut Ins Co	60,553,948	0.1122%	65,527,967	9,184,928	14.02%
		28304	Federated Serv Ins Co	7,088,536	0.0131%	7,153,559	3,277,128	45.81%
				67,642,484	**0.1254%**	**72,681,526**	**12,462,056**	**17.15%**
84	4256		Anchor Ins Holdings Grp					
		40010	Anchor Gen Ins Co	60,266,576	0.1117%	60,206,899	34,258,561	56.90%
				60,266,576	**0.1117%**	**60,206,899**	**34,258,561**	**56.90%**
85	4011		Genworth Fin Grp					
		38458	Genworth Mortgage Ins Corp	55,129,493	0.1022%	49,818,375	210,785,796	423.11%
		29823	Genworth Residential Mortgage Ins Co	4,921,604	0.0091%	4,929,605	17,173,332	348.37%
		18759	Verex Assure Inc	2,402	0.0000%	2,677	-66	-2.47%
		16675	Genworth Mortgage Ins Corp Of NC	65	0.0000%	65	0	0.00%
				60,053,564	**0.1113%**	**54,750,722**	**227,959,062**	**416.36%**
86	27502		Western General Ins Co					
		27502	Western General Ins Co	59,079,335	0.1095%	75,795,662	44,118,160	58.21%
				59,079,335	**0.1095%**	**75,795,662**	**44,118,160**	**58.21%**
87	1135		PMI GRP					
		27251	PMI Mortgage Ins Co	58,754,022	0.1089%	68,988,108	342,808,730	496.91%
		12815	Financial Guar Ins Co	274,128	0.0005%	69,449,052	0	0.00%
				59,028,150	**0.1094%**	**138,437,160**	**342,808,730**	**247.63%**
88	785		MARKEL CORP GRP					
		38970	Markel Ins Co	34,535,676	0.0640%	35,796,058	11,773,783	32.89%
		28932	Markel Amer Ins Co	24,412,326	0.0453%	24,798,360	8,239,699	33.23%
				58,948,002	**0.1093%**	**60,594,418**	**20,013,482**	**33.03%**
89	421		COLLATERAL HOLDINGS GRP					
		24350	Triad Guaranty Ins Corp	58,837,135	0.1091%	58,893,148	167,777,870	284.89%
				58,837,135	**0.1091%**	**58,893,148**	**167,777,870**	**284.89%**
90	3638		PGC Holding Corp Grp					
		37648	Permanent Gen Assur Corp	58,622,975	0.1087%	62,331,845	35,186,950	56.45%
				58,622,975	**0.1087%**	**62,331,845**	**35,186,950**	**56.45%**
91	25240		NAU Country Ins Co					
		25240	NAU Country Ins Co	57,151,731	0.1059%	56,309,295	36,035,383	64.00%
				57,151,731	**0.1059%**	**56,309,295**	**36,035,383**	**64.00%**
92	10920		Alliance United Ins Co					
		10920	Alliance United Ins Co	53,536,005	0.0992%	53,429,792	33,567,411	62.83%
				53,536,005	**0.0992%**	**53,429,792**	**33,567,411**	**62.83%**

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93	300		HORACE MANN GRP					
		22578	Horace Mann Ins Co	35,300,013	0.0654%	34,134,350	20,830,844	61.03%
		22756	Horace Mann Prop & Cas Ins Co	14,747,955	0.0273%	15,388,025	8,431,736	54.79%
				50,047,968	**0.0928%**	**49,522,375**	**29,262,580**	**59.09%**
94	767		Pennsylvania Manufacturers Grp					
		12262	Pennsylvania Manufacturers Assoc Ins	35,392,833	0.0656%	42,813,588	26,137,426	61.05%
		36897	Manufacturers Alliance Ins Co	6,920,848	0.0128%	4,715,780	1,767,283	37.48%
		41424	Pennsylvania Manufacturers Ind Co	6,749,300	0.0125%	2,357,023	1,356,913	57.57%
				49,062,981	**0.0909%**	**49,886,391**	**29,261,622**	**58.66%**
95	18767		Church Mut Ins Co					
		18767	Church Mut Ins Co	47,753,021	0.0885%	48,235,099	18,635,144	38.63%
				47,753,021	**0.0885%**	**48,235,099**	**18,635,144**	**38.63%**
96	40134		SUA Ins Co					
		40134	SUA Ins Co	47,702,083	0.0884%	49,876,431	20,044,490	40.19%
				47,702,083	**0.0884%**	**49,876,431**	**20,044,490**	**40.19%**
97	36706		Lawyers Mut Ins Co					
		36706	Lawyers Mut Ins Co	46,631,139	0.0864%	47,590,986	18,513,886	38.90%
				46,631,139	**0.0864%**	**47,590,986**	**18,513,886**	**38.90%**
98	3489		Delek Grp					
		19216	Southern Ins Co	44,775,740	0.0830%	21,232,898	13,574,543	63.93%
				44,775,740	**0.0830%**	**21,232,898**	**13,574,543**	**63.93%**
99	10520		Care W Ins Co					
		10520	Care W Ins Co	44,658,532	0.0828%	38,813,579	25,882,305	66.68%
				44,658,532	**0.0828%**	**38,813,579**	**25,882,305**	**66.68%**
100	57		ELECTRIC INS GRP					
		21261	Electric Ins Co	44,493,619	0.0825%	44,552,614	39,802,424	89.34%
				44,493,619	**0.0825%**	**44,552,614**	**39,802,424**	**89.34%**
101	471		Wells Fargo Grp					
		39039	Rural Community Ins Co	44,426,566	0.0824%	45,142,789	27,766,914	61.51%
				44,426,566	**0.0824%**	**45,142,789**	**27,766,914**	**61.51%**
102	800		WESTERN MUT INS GRP					
		15776	Residence Mut Ins Co	38,867,491	0.0720%	38,518,364	13,898,848	36.08%
		13625	Western Mut Ins Co	3,920,634	0.0073%	4,066,682	1,194,985	29.38%
				42,788,125	**0.0793%**	**42,585,046**	**15,093,833**	**35.44%**
103	27928		Amex Assur Co					
		27928	Amex Assur Co	42,012,997	0.0779%	42,495,199	4,088,809	9.62%
				42,012,997	**0.0779%**	**42,495,199**	**4,088,809**	**9.62%**
104	257		SAFEWAY INS GRP					
		12521	Safeway Ins Co	39,949,310	0.0741%	38,794,277	22,186,489	57.19%
		10939	Safeway Direct Ins Co	1,875,838	0.0035%	1,998,966	1,593,376	79.71%
				41,825,148	**0.0775%**	**40,793,243**	**23,779,865**	**58.29%**

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105	14010	Crusader Ins Co						
		14010	Crusader Ins Co	39,940,270	0.0740%	42,720,764	10,677,797	24.99%
				39,940,270	**0.0740%**	**42,720,764**	**10,677,797**	**24.99%**
106	37621	Toyota Motor Ins Co						
		37621	Toyota Motor Ins Co	39,507,519	0.0732%	29,274,785	18,523,863	63.28%
				39,507,519	**0.0732%**	**29,274,785**	**18,523,863**	**63.28%**
107	608	MEDICAL INS EXCH OF CA GRP						
		32433	Medical Ins Exch Of CA	38,132,729	0.0707%	38,322,165	-3,919,851	-10.23%
				38,132,729	**0.0707%**	**38,322,165**	**-3,919,851**	**-10.23%**
108	3702	Loya Grp						
		12589	Loya Cas Ins Co	38,108,655	0.0706%	35,364,738	18,737,986	52.98%
				38,108,655	**0.0706%**	**35,364,738**	**18,737,986**	**52.98%**
109	40975	Dentists Ins Co						
		40975	Dentists Ins Co	37,741,994	0.0700%	36,823,993	10,422,568	28.30%
				37,741,994	**0.0700%**	**36,823,993**	**10,422,568**	**28.30%**
110	408	AMERICAN NATL FIN GRP						
		11048	Pacific Prop & Cas Co	24,073,660	0.0446%	24,598,864	17,684,984	71.89%
		28401	American Natl Prop & Cas Co	11,403,162	0.0211%	17,634,851	11,350,202	64.36%
		39942	American Natl Gen Ins Co	1,101,313	0.0020%	975,561	146,044	14.97%
				36,578,135	**0.0678%**	**43,209,276**	**29,181,230**	**67.53%**
111	645	OREGON MUT GRP						
		14907	Oregon Mut Ins Co	36,120,966	0.0670%	34,645,119	13,537,276	39.07%
				36,120,966	**0.0670%**	**34,645,119**	**13,537,276**	**39.07%**
112	88	The Hanover Ins Grp						
		42552	Nova Cas Co	23,876,702	0.0443%	16,541,498	14,805,601	89.51%
		22292	Hanover Ins Co	9,178,811	0.0170%	10,088,622	1,750,358	17.35%
		10815	Verlan Fire Ins Co MD	1,271,386	0.0024%	1,444,812	142,815	9.88%
		22306	Massachusetts Bay Ins Co	607,502	0.0011%	663,808	243,118	36.62%
				34,934,401	**0.0648%**	**28,738,740**	**16,941,892**	**58.95%**
113	38733	Alaska Natl Ins Co						
		38733	Alaska Natl Ins Co	34,103,453	0.0632%	32,141,460	16,450,323	51.18%
				34,103,453	**0.0632%**	**32,141,460**	**16,450,323**	**51.18%**
114	2538	Amtrust Grp						
		25011	Wesco Ins Co	32,304,195	0.0599%	24,280,646	15,306,410	63.04%
		19879	Security Natl Ins Co	1,549,169	0.0029%	363,296	65,486	18.03%
				33,853,364	**0.0628%**	**24,643,942**	**15,371,896**	**62.38%**
115	36340	Camico Mut Ins Co						
		36340	Camico Mut Ins Co	33,471,370	0.0620%	33,163,156	16,262,801	49.04%
				33,471,370	**0.0620%**	**33,163,156**	**16,262,801**	**49.04%**

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116	273		WORKMENS GRP					
		13250	Workmens Auto Ins Co	31,525,285	0.0584%	34,156,077	20,843,023	61.02%
				31,525,285	**0.0584%**	**34,156,077**	**20,843,023**	**61.02%**
117	74		DELPHI FIN GRP					
		15105	Safety Natl Cas Corp	30,946,591	0.0574%	28,551,220	12,355,369	43.27%
		11123	Safety First Ins Co	63,799	0.0001%	63,799	7,807	12.24%
				31,010,390	**0.0575%**	**28,615,019**	**12,363,176**	**43.21%**
118	783		RLI INS GRP					
		13056	RLI Ins Co	30,637,777	0.0568%	28,016,080	30,628,886	109.33%
		28860	RLI Ind Co	1,225	0.0000%	142	-4,177	-2941.55%
				30,639,002	**0.0568%**	**28,016,222**	**30,624,709**	**109.31%**
119	3596		Affirmative Ins Grp					
		42609	Affirmative Ins Co	29,928,657	0.0555%	31,390,092	16,983,749	54.11%
				29,928,657	**0.0555%**	**31,390,092**	**16,983,749**	**54.11%**
120	457		ARGONAUT GRP					
		19860	Argonaut Great Central Ins Co	11,254,365	0.0209%	10,553,656	2,753,317	26.09%
		19828	Argonaut Midwest Ins Co	11,249,226	0.0209%	9,904,470	3,249,969	32.81%
		19801	Argonaut Ins Co	5,999,323	0.0111%	6,073,213	2,348,034	38.66%
		19844	Argonaut SW Ins Co	1,177,402	0.0022%	524,979	522,538	99.54%
				29,680,316	**0.0550%**	**27,056,318**	**8,873,858**	**32.80%**
121	3219		Sompo Japan Ins Grp					
		11126	Sompo Japan Ins Co of Amer	29,265,708	0.0543%	28,959,214	1,947,732	6.73%
		38997	Sompo Japan Fire & Mar Ins Co Amer	282,499	0.0005%	168,360	107,474	63.84%
				29,548,207	**0.0548%**	**29,127,574**	**2,055,206**	**7.06%**
122	1248		AMBAC ASSUR CORP GRP					
		18708	Ambac Assur Corp	28,358,460	0.0526%	177,057,036	474,455,919	267.97%
				28,358,460	**0.0526%**	**177,057,036**	**474,455,919**	**267.97%**
123	853		PUBLIC SERV GRP					
		15059	Public Service Mut Ins Co	18,337,665	0.0340%	19,438,929	7,414,295	38.14%
		10830	Business Alliance Ins Co	8,909,482	0.0165%	9,087,762	5,749,394	63.27%
				27,247,147	**0.0505%**	**28,526,691**	**13,163,689**	**46.15%**
124	37540		Beazley Ins Co Inc					
		37540	Beazley Ins Co Inc	27,084,651	0.0502%	22,445,720	13,458,708	59.96%
				27,084,651	**0.0502%**	**22,445,720**	**13,458,708**	**59.96%**
125	83		GRANGE INS GRP					
		22101	Grange Ins Assn	26,913,833	0.0499%	26,673,279	15,632,746	58.61%
				26,913,833	**0.0499%**	**26,673,279**	**15,632,746**	**58.61%**
126	456		LANCER FINANCIAL GRP					
		26077	Lancer Ins Co	24,146,138	0.0448%	23,838,313	4,776,876	20.04%
				24,146,138	**0.0448%**	**23,838,313**	**4,776,876**	**20.04%**

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127	11592		International Fidelity Ins Co					
		11592	International Fidelity Ins Co	23,282,359	0.0432%	23,318,307	-226,178	-0.97%
				23,282,359	**0.0432%**	**23,318,307**	**-226,178**	**-0.97%**
128	39861		Golden Bear Ins Co					
		39861	Golden Bear Ins Co	22,704,660	0.0421%	26,102,904	6,128,507	23.48%
				22,704,660	**0.0421%**	**26,102,904**	**6,128,507**	**23.48%**
129	12878		Sterling Cas Ins Co					
		12878	Sterling Cas Ins Co	21,872,666	0.0405%	27,177,387	13,898,522	51.14%
				21,872,666	**0.0405%**	**27,177,387**	**13,898,522**	**51.14%**
130	256		New York MARINE & GEN GRP					
		16608	New York Marine & Gen Ins Co	21,210,429	0.0393%	22,048,570	7,959,890	36.10%
				21,210,429	**0.0393%**	**22,048,570**	**7,959,890**	**36.10%**
131	36790		Springfield Ins Co Inc					
		36790	Springfield Ins Co Inc	20,852,120	0.0387%	21,456,349	14,872,355	69.31%
				20,852,120	**0.0387%**	**21,456,349**	**14,872,355**	**69.31%**
132	75		Insco Ins Services Grp					
		12718	Developers Surety & Ind Co	14,573,918	0.0270%	15,845,733	1,960,301	12.37%
		25550	Indemnity Co Of CA	5,305,515	0.0098%	5,489,117	443,643	8.08%
				19,879,433	**0.0369%**	**21,334,850**	**2,403,944**	**11.27%**
133	828		GUARD INS CO GRP					
		31470	Norguard Ins Co	9,385,675	0.0174%	8,527,057	4,741,602	55.61%
		42390	Amguard Ins Co	8,888,317	0.0165%	6,756,796	3,189,960	47.21%
		14702	Eastguard Ins Co	1,596,917	0.0030%	1,199,727	579,971	48.34%
				19,870,909	**0.0368%**	**16,483,580**	**8,511,533**	**51.64%**
134	42757		Agri Gen Ins Co					
		42757	Agri Gen Ins Co	18,793,649	0.0348%	18,707,845	9,729,107	52.01%
				18,793,649	**0.0348%**	**18,707,845**	**9,729,107**	**52.01%**
135	1346		AMERICAN SAFETY HOLDING GRP					
		39969	American Safety Cas Ins Co	18,575,561	0.0344%	11,052,655	-3,074,863	-27.82%
				18,575,561	**0.0344%**	**11,052,655**	**-3,074,863**	**-27.82%**
136	4254		The Warranty Grp					
		40827	Virginia Surety Co Inc	17,567,125	0.0326%	11,253,214	-278,105	-2.47%
				17,567,125	**0.0326%**	**11,253,214**	**-278,105**	**-2.47%**
137	781		UNION LABOR GRP					
		37893	Ullico Cas Co	17,431,906	0.0323%	16,001,038	11,629,434	72.68%
				17,431,906	**0.0323%**	**16,001,038**	**11,629,434**	**72.68%**
138	62		EMC INS CO GRP					
		21415	Employers Mut Cas Co	17,329,310	0.0321%	17,594,816	9,983,097	56.74%
				17,329,310	**0.0321%**	**17,594,816**	**9,983,097**	**56.74%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: TOTALS [35]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
139	291		MOTORISTS MUT					
		13331	American Hardware Mut Ins Co	17,045,686	0.0316%	16,480,190	9,749,707	59.16%
				17,045,686	**0.0316%**	**16,480,190**	**9,749,707**	**59.16%**
140	468		Aegon US Holding Grp					
		10952	Stonebridge Casualty Ins Co	16,298,772	0.0302%	16,267,331	7,143,121	43.91%
				16,298,772	**0.0302%**	**16,267,331**	**7,143,121**	**43.91%**
141	12793		Surety Co Of The Pacific					
		12793	Surety Co Of The Pacific	15,944,398	0.0296%	14,239,944	5,022,609	35.27%
				15,944,398	**0.0296%**	**14,239,944**	**5,022,609**	**35.27%**
142	21172		Vanliner Ins Co					
		21172	Vanliner Ins Co	15,709,218	0.0291%	15,052,397	4,549,907	30.23%
				15,709,218	**0.0291%**	**15,052,397**	**4,549,907**	**30.23%**
143	14354		Jewelers Mut Ins Co					
		14354	Jewelers Mut Ins Co	15,651,137	0.0290%	15,209,586	10,075,665	66.25%
				15,651,137	**0.0290%**	**15,209,586**	**10,075,665**	**66.25%**
144	3239		Allied World Assur Holding Grp					
		19489	Allied World Assur Co US Inc	14,393,128	0.0267%	8,559,393	5,700,546	66.60%
		22730	Allied World Reins Co	133,043	0.0002%	96,150	-2,243,710	-2333.55%
		16624	Darwin Natl Assur Co	57,411	0.0001%	2,623	1,040	39.65%
				14,583,582	**0.0270%**	**8,658,166**	**3,457,876**	**39.94%**
145	34738		Arag Ins Co					
		34738	Arag Ins Co	14,349,148	0.0266%	14,342,840	7,725,264	53.86%
				14,349,148	**0.0266%**	**14,342,840**	**7,725,264**	**53.86%**
146	528		MBIA GRP					
		12041	MBIA Ins Corp	12,566,640	0.0233%	81,704,388	1,530	0.00%
		20877	Capital Markets Assur Corp	12,158	0.0000%	24,911	0	0.00%
				12,578,798	**0.0233%**	**81,729,299**	**1,530**	**0.00%**
147	23		BCS INS GRP					
		38245	BCS Ins Co	12,558,207	0.0233%	12,619,932	7,040,555	55.79%
				12,558,207	**0.0233%**	**12,619,932**	**7,040,555**	**55.79%**
148	32107		Sutter Ins Co					
		32107	Sutter Ins Co	12,476,982	0.0231%	15,401,628	7,859,142	51.03%
				12,476,982	**0.0231%**	**15,401,628**	**7,859,142**	**51.03%**
149	10783		Cornerstone Natl Ins Co					
		10783	Cornerstone Natl Ins Co	12,048,233	0.0223%	6,719,093	4,782,549	71.18%
				12,048,233	**0.0223%**	**6,719,093**	**4,782,549**	**71.18%**
150	27073		Nipponkoa Ins Co Ltd US Br					
		27073	Nipponkoa Ins Co Ltd US Br	12,047,434	0.0223%	11,550,265	7,933,032	68.68%
				12,047,434	**0.0223%**	**11,550,265**	**7,933,032**	**68.68%**

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Sorted by Market Share

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Licensed companies only

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151	37206		Contractors Bonding & Ins Co					
		37206	Contractors Bonding & Ins Co	11,979,137	0.0222%	13,246,538	1,646,075	12.43%
				11,979,137	**0.0222%**	**13,246,538**	**1,646,075**	**12.43%**
152	3488		J A Patterson Grp					
		27081	Bond Safeguard Ins Co	11,348,690	0.0210%	10,656,553	7,856,657	73.73%
		13307	Lexon Ins Co	372,093	0.0007%	112,684	367,591	326.21%
				11,720,783	**0.0217%**	**10,769,237**	**8,224,248**	**76.37%**
153	20613		Sparta Ins Co					
		20613	Sparta Ins Co	11,348,762	0.0210%	5,020,576	2,804,141	55.85%
				11,348,762	**0.0210%**	**5,020,576**	**2,804,141**	**55.85%**
154	349		FLORISTS MUT GRP					
		13978	Florists Mut Ins Co	11,231,190	0.0208%	9,757,019	2,772,998	28.42%
				11,231,190	**0.0208%**	**9,757,019**	**2,772,998**	**28.42%**
155	10916		Suretec Ins Co					
		10916	Suretec Ins Co	10,756,538	0.0199%	10,983,940	2,483,945	22.61%
				10,756,538	**0.0199%**	**10,983,940**	**2,483,945**	**22.61%**
156	2698		ProAssurance Corp Grp					
		14460	Podiatry Ins Co Of Amer	6,045,933	0.0112%	6,236,842	2,621,561	42.03%
		10222	PACO Assur Co Inc	4,688,911	0.0087%	4,563,626	2,785,594	61.04%
				10,734,844	**0.0199%**	**10,800,468**	**5,407,155**	**50.06%**
157	458		PROTECTIVE LIFE INS GRP					
		35769	Lyndon Prop Ins Co	9,735,449	0.0180%	13,059,091	11,414,550	87.41%
				9,735,449	**0.0180%**	**13,059,091**	**11,414,550**	**87.41%**
158	41394		Benchmark Ins Co					
		41394	Benchmark Ins Co	9,445,708	0.0175%	7,415,040	1,114,283	15.03%
				9,445,708	**0.0175%**	**7,415,040**	**1,114,283**	**15.03%**
159	37800		Leading Ins Grp Ins Co Ltd					
		37800	Leading Ins Grp Ins Co Ltd	9,423,691	0.0175%	8,174,265	3,627,451	44.38%
				9,423,691	**0.0175%**	**8,174,265**	**3,627,451**	**44.38%**
160	697		VAN ENT GRP					
		37060	Old United Cas Co	9,421,522	0.0175%	10,106,792	5,529,235	54.71%
				9,421,522	**0.0175%**	**10,106,792**	**5,529,235**	**54.71%**
161	867		Baldwin & Lyons Grp					
		12416	Protective Ins Co	7,188,358	0.0133%	7,187,209	3,460,422	48.15%
		40460	Sagamore Ins Co	2,126,252	0.0039%	2,605,816	1,883,104	72.27%
				9,314,610	**0.0173%**	**9,793,025**	**5,343,526**	**54.56%**
162	930		DHC GRP					
		23671	National Amer Ins Co of CA	4,678,189	0.0087%	4,672,260	3,778,563	80.87%
		19269	Danielson Natl Ins Co	4,488,749	0.0083%	4,400,760	2,316,954	52.65%
				9,166,938	**0.0170%**	**9,073,020**	**6,095,517**	**67.18%**

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163	10499		Chrysler Ins Co					
		10499	Chrysler Ins Co	8,862,712	0.0164%	8,364,316	2,369,697	28.33%
				8,862,712	**0.0164%**	**8,364,316**	**2,369,697**	**28.33%**
164	313		AEGIS GRP					
		33898	Aegis Security Ins Co	8,803,500	0.0163%	9,235,568	3,655,343	39.58%
				8,803,500	**0.0163%**	**9,235,568**	**3,655,343**	**39.58%**
165	4051		Ocean Harbor Grp					
		12360	Ocean Harbor Cas Ins Co	8,698,571	0.0161%	9,069,173	8,077,277	89.06%
				8,698,571	**0.0161%**	**9,069,173**	**8,077,277**	**89.06%**
166	13285		Allegheny Cas Co					
		13285	Allegheny Cas Co	8,593,504	0.0159%	8,737,446	28,393	0.32%
				8,593,504	**0.0159%**	**8,737,446**	**28,393**	**0.32%**
167	689		BANKERS INS GRP					
		33162	Bankers Ins Co	8,508,412	0.0158%	9,443,082	390,874	4.14%
				8,508,412	**0.0158%**	**9,443,082**	**390,874**	**4.14%**
168	1331		Glencoe US Holdings Grp					
		10340	Stonington Ins Co	8,426,667	0.0156%	8,377,907	4,433,821	52.92%
				8,426,667	**0.0156%**	**8,377,907**	**4,433,821**	**52.92%**
169	3479		Merchants Bonding Co Grp					
		14494	Merchants Bonding Co a Mut	8,068,055	0.0150%	8,426,303	1,241,568	14.73%
				8,068,055	**0.0150%**	**8,426,303**	**1,241,568**	**14.73%**
170	31887		Coface N Amer Ins Co					
		31887	Coface N Amer Ins Co	8,052,353	0.0149%	7,563,093	4,745,787	62.75%
				8,052,353	**0.0149%**	**7,563,093**	**4,745,787**	**62.75%**
171	2638		NCMIC Grp					
		15865	NCMIC Ins Co	7,804,026	0.0145%	7,812,988	101,110	1.29%
				7,804,026	**0.0145%**	**7,812,988**	**101,110**	**1.29%**
172	39527		Heritage Ind Co					
		39527	Heritage Ind Co	7,438,767	0.0138%	8,368,074	5,389,689	64.41%
				7,438,767	**0.0138%**	**8,368,074**	**5,389,689**	**64.41%**
173	3569		Caterpillar Grp					
		11255	Caterpillar Ins Co	7,300,288	0.0135%	11,119,756	5,988,297	53.85%
				7,300,288	**0.0135%**	**11,119,756**	**5,988,297**	**53.85%**
174	29530		AXA Art Ins Corp					
		29530	AXA Art Ins Corp	7,103,967	0.0132%	7,545,892	527,487	6.99%
				7,103,967	**0.0132%**	**7,545,892**	**527,487**	**6.99%**
175	920		UNITED NATL GRP					
		42048	Diamond State Ins Co	7,029,330	0.0130%	8,715,385	7,556,548	86.70%
		41335	United Natl Specialty Ins Co	1,335	0.0000%	1,659	-222,693	-13423.33%
				7,030,665	**0.0130%**	**8,717,044**	**7,333,855**	**84.13%**

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Sorted by Market Share

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176	281		JM FAMILY GRP					
		26492	Courtesy Ins Co	6,782,284	0.0126%	3,833,214	2,306,212	60.16%
				6,782,284	**0.0126%**	**3,833,214**	**2,306,212**	**60.16%**
177	517		HANNOVER GRP					
		41343	Gerling Amer Ins Co	4,349,260	0.0081%	3,936,828	-20,131,493	-511.36%
		20532	Clarendon Natl Ins Co	2,078,749	0.0039%	3,265,591	9,917,172	303.69%
		21806	Harbor Specialty Ins Co	501	0.0000%	501	-448,292	-89479.44%
				6,428,510	**0.0119%**	**7,202,920**	**-10,662,613**	**-148.03%**
178	4641		D & J Rottman Grp					
		10008	Western Ins Co	6,317,908	0.0117%	6,758,810	624,656	9.24%
				6,317,908	**0.0117%**	**6,758,810**	**624,656**	**9.24%**
179	36650		Guarantee Co Of N Amer USA					
		36650	Guarantee Co Of N Amer USA	6,225,386	0.0115%	5,381,598	-59,987	-1.11%
				6,225,386	**0.0115%**	**5,381,598**	**-59,987**	**-1.11%**
180	40517		Advantage Workers Comp Ins Co					
		40517	Advantage Workers Comp Ins Co	6,156,409	0.0114%	5,522,582	3,001,059	54.34%
				6,156,409	**0.0114%**	**5,522,582**	**3,001,059**	**54.34%**
181	41459		Armed Forces Ins Exch					
		41459	Armed Forces Ins Exch	6,148,021	0.0114%	6,202,839	2,438,252	39.31%
				6,148,021	**0.0114%**	**6,202,839**	**2,438,252**	**39.31%**
182	15768		Merced Mut Ins Co					
		15768	Merced Mut Ins Co	6,042,355	0.0112%	6,564,374	2,494,568	38.00%
				6,042,355	**0.0112%**	**6,564,374**	**2,494,568**	**38.00%**
183	1113		MEDMARK INS GRP					
		22241	Medmarc Cas Ins Co	5,998,301	0.0111%	5,645,416	1,642,730	29.10%
				5,998,301	**0.0111%**	**5,645,416**	**1,642,730**	**29.10%**
184	18		AMERICAN ROAD GRP					
		19631	American Road Ins Co	5,410,921	0.0100%	5,415,612	1,590,875	29.38%
				5,410,921	**0.0100%**	**5,415,612**	**1,590,875**	**29.38%**
185	16705		Dealers Assur Co					
		16705	Dealers Assur Co	5,233,490	0.0097%	7,335,869	2,359,454	32.16%
				5,233,490	**0.0097%**	**7,335,869**	**2,359,454**	**32.16%**
186	1218		PENN AMER GRP					
		32859	Penn Amer Ins Co	5,170,938	0.0096%	6,083,236	2,694,218	44.29%
				5,170,938	**0.0096%**	**6,083,236**	**2,694,218**	**44.29%**
187	13127		Nations Ins Co					
		13127	Nations Ins Co	5,158,751	0.0096%	2,179,629	1,352,300	62.04%
				5,158,751	**0.0096%**	**2,179,629**	**1,352,300**	**62.04%**

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188	1234	RESPONSE INS GRP						
		10970	Response Ind Co Of CA	1,899,301	0.0035%	1,850,871	1,440,437	77.82%
		43044	Response Ins Co	1,663,296	0.0031%	1,576,653	1,033,352	65.54%
		26050	Response Worldwide Ins Co	1,562,110	0.0029%	1,689,602	920,800	54.50%
				5,124,707	**0.0095%**	**5,117,126**	**3,394,589**	**66.34%**
189	41	CITIGROUP GRP						
		41211	Triton Ins Co	4,586,456	0.0085%	2,453,191	1,003,178	40.89%
				4,586,456	**0.0085%**	**2,453,191**	**1,003,178**	**40.89%**
190	968	AXA INS GRP						
		33022	AXA Ins Co	4,567,579	0.0085%	4,311,957	29,133,180	675.64%
				4,567,579	**0.0085%**	**4,311,957**	**29,133,180**	**675.64%**
191	27480	California Mut Ins Co						
		27480	California Mut Ins Co	4,564,831	0.0085%	4,813,842	1,555,349	32.31%
				4,564,831	**0.0085%**	**4,813,842**	**1,555,349**	**32.31%**
192	23108	Lumbermens Underwriting Alliance						
		23108	Lumbermens Underwriting Alliance	4,416,071	0.0082%	5,929,596	5,864,882	98.91%
				4,416,071	**0.0082%**	**5,929,596**	**5,864,882**	**98.91%**
193	26565	Ohio Ind Co						
		26565	Ohio Ind Co	4,367,912	0.0081%	4,388,612	1,302,339	29.68%
				4,367,912	**0.0081%**	**4,388,612**	**1,302,339**	**29.68%**
194	18538	Bancinsure Inc						
		18538	Bancinsure Inc	4,365,902	0.0081%	4,587,804	2,850,654	62.14%
				4,365,902	**0.0081%**	**4,587,804**	**2,850,654**	**62.14%**
195	10048	Hyundai Marine & Fire Ins Co Ltd						
		10048	Hyundai Marine & Fire Ins Co Ltd	4,264,417	0.0079%	4,183,889	1,493,764	35.70%
				4,264,417	**0.0079%**	**4,183,889**	**1,493,764**	**35.70%**
196	246	INDIANA LUMBERMENS GRP						
		14265	Indiana Lumbermens Mut Ins Co	4,142,311	0.0077%	3,084,928	568,219	18.42%
				4,142,311	**0.0077%**	**3,084,928**	**568,219**	**18.42%**
197	20311	Syncora Guarantee Inc						
		20311	Syncora Guarantee Inc	3,891,158	0.0072%	44,292,012	256,655,915	579.46%
				3,891,158	**0.0072%**	**44,292,012**	**256,655,915**	**579.46%**
198	479	IFG CO GRP						
		11177	First Fin Ins Co	3,622,456	0.0067%	3,936,658	4,747,034	120.59%
				3,622,456	**0.0067%**	**3,936,658**	**4,747,034**	**120.59%**
199	37940	Lexington Natl Ins Corp						
		37940	Lexington Natl Ins Corp	2,935,840	0.0054%	2,987,116	-52,675	-1.76%
				2,935,840	**0.0054%**	**2,987,116**	**-52,675**	**-1.76%**
200	31380	American Surety Co						
		31380	American Surety Co	2,577,228	0.0048%	2,610,409	127,307	4.88%
				2,577,228	**0.0048%**	**2,610,409**	**127,307**	**4.88%**

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201	26379		Accredited Surety & Cas Co Inc					
		26379	Accredited Surety & Cas Co Inc	2,476,979	0.0046%	2,569,073	384,495	14.97%
				2,476,979	**0.0046%**	**2,569,073**	**384,495**	**14.97%**
202	253		HARLEYSVILLE GRP					
		14168	Harleysville Mut Ins Co	2,315,719	0.0043%	1,590,571	117,772	7.40%
				2,315,719	**0.0043%**	**1,590,571**	**117,772**	**7.40%**
203	4509		Ironshore Grp					
		23647	Ironshore Ind Inc	2,193,028	0.0041%	727,545	431,132	59.26%
				2,193,028	**0.0041%**	**727,545**	**431,132**	**59.26%**
204	40150		MGA Ins Co Inc					
		40150	MGA Ins Co Inc	2,163,675	0.0040%	3,082,054	1,365,764	44.31%
				2,163,675	**0.0040%**	**3,082,054**	**1,365,764**	**44.31%**
205	574		AMERCO CORP GRP					
		31089	Republic Western Ins Co	2,152,031	0.0040%	2,152,185	781,149	36.30%
				2,152,031	**0.0040%**	**2,152,185**	**781,149**	**36.30%**
206	866		WESTERN WORLD GRP					
		40436	Stratford Ins Co	2,143,407	0.0040%	2,270,000	846,376	37.29%
				2,143,407	**0.0040%**	**2,270,000**	**846,376**	**37.29%**
207	3592		ProAlliance Grp					
		12750	Evergreen Natl Ind Co	1,508,049	0.0028%	1,277,212	97,263	7.62%
		39551	Continental Heritage Ins Co	510,035	0.0009%	532,968	-17,977	-3.37%
				2,018,084	**0.0037%**	**1,810,180**	**79,286**	**4.38%**
208	242		SELECTIVE INS GRP					
		12572	Selective Ins Co Of Amer	1,942,526	0.0036%	1,394,830	69,010	4.95%
				1,942,526	**0.0036%**	**1,394,830**	**69,010**	**4.95%**
209	1321		American Farmers & Ranchers Grp					
		37931	American Farmers & Ranchers Ins Co	1,852,543	0.0034%	1,980,327	2,028,928	102.45%
				1,852,543	**0.0034%**	**1,980,327**	**2,028,928**	**102.45%**
210	244		CINCINNATI FIN GRP					
		10677	Cincinnati Ins Co	1,809,505	0.0034%	2,064,515	72,263	3.50%
				1,809,505	**0.0034%**	**2,064,515**	**72,263**	**3.50%**
211	228		WESTFIELD Grp					
		24120	Westfield Natl Ins Co	1,741,494	0.0032%	4,077,609	-218,831	-5.37%
				1,741,494	**0.0032%**	**4,077,609**	**-218,831**	**-5.37%**
212	36234		Preferred Professional Ins Co					
		36234	Preferred Professional Ins Co	1,683,359	0.0031%	1,649,388	882,842	53.53%
				1,683,359	**0.0031%**	**1,649,388**	**882,842**	**53.53%**
213	124		AMERISURE CO GRP					
		23396	Amerisure Mut Ins Co	1,189,522	0.0022%	1,110,188	-591,775	-53.30%
				1,189,522	**0.0022%**	**1,110,188**	**-591,775**	**-53.30%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: TOTALS [35]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
214	11835		Paris Re Amer Ins Co					
		11835	Paris Re Amer Ins Co	1,112,465	0.0021%	1,579,064	1,050,740	66.54%
				1,112,465	**0.0021%**	**1,579,064**	**1,050,740**	**66.54%**
215	13528		Brotherhood Mut Ins Co					
		13528	Brotherhood Mut Ins Co	1,099,326	0.0020%	335,225	115,518	34.46%
				1,099,326	**0.0020%**	**335,225**	**115,518**	**34.46%**
216	4662		Ariel Holdings Group					
		26611	Valiant Ins Co	1,094,715	0.0020%	114,297	74,293	65.00%
				1,094,715	**0.0020%**	**114,297**	**74,293**	**65.00%**
217	1169		GENERALI GRP					
		11231	Generali Us Branch	1,057,995	0.0020%	1,090,562	165,747	15.20%
				1,057,995	**0.0020%**	**1,090,562**	**165,747**	**15.20%**
218	869		MINNESOTA MUT GRP					
		10054	Securian Cas Co	938,628	0.0017%	938,302	460,774	49.11%
				938,628	**0.0017%**	**938,302**	**460,774**	**49.11%**
219	10232		American Assoc Of Othodontists RRG					
		10232	American Assoc Of Othodontists RRG	894,856	0.0017%	786,845	236,860	30.10%
				894,856	**0.0017%**	**786,845**	**236,860**	**30.10%**
220	10758		Colonial Surety Co					
		10758	Colonial Surety Co	855,170	0.0016%	697,436	291,352	41.77%
				855,170	**0.0016%**	**697,436**	**291,352**	**41.77%**
221	12297		Petroleum Cas Co					
		12297	Petroleum Cas Co	828,776	0.0015%	828,776	281,803	34.00%
				828,776	**0.0015%**	**828,776**	**281,803**	**34.00%**
222	248		UNITED FIRE & CAS GRP					
		13021	United Fire & Cas Co	747,243	0.0014%	2,452,202	-159,000	-6.48%
				747,243	**0.0014%**	**2,452,202**	**-159,000**	**-6.48%**
223	22950		Acstar Ins Co					
		22950	Acstar Ins Co	701,277	0.0013%	831,148	346,697	41.71%
				701,277	**0.0013%**	**831,148**	**346,697**	**41.71%**
224	24		ATLANTIC CO GRP					
		19895	Atlantic Mut Ins Co	590,258	0.0011%	601,068	8,933,794	1486.32%
		19909	Centennial Ins Co	107,024	0.0002%	113,949	2,608,494	2289.18%
				697,282	**0.0013%**	**715,017**	**11,542,288**	**1614.27%**
225	1		AETNA GRP					
		36153	Aetna Ins Co of CT	652,606	0.0012%	598,222	1,603,433	268.03%
				652,606	**0.0012%**	**598,222**	**1,603,433**	**268.03%**
226	350		General Electric Grp					
		32077	Heritage Cas Ins Co	633,643	0.0012%	633,643	298,583	47.12%
				633,643	**0.0012%**	**633,643**	**298,583**	**47.12%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

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227	3678		American Independent Ins Grp					
		39098	Omni Ins Co	552,277	0.0010%	826,517	332,746	40.26%
				552,277	**0.0010%**	**826,517**	**332,746**	**40.26%**
228	34711		Computer Ins Co					
		34711	Computer Ins Co	505,202	0.0009%	506,268	-4,449	-0.88%
				505,202	**0.0009%**	**506,268**	**-4,449**	**-0.88%**
229	30082		CPA Ins Co					
		30082	CPA Ins Co	490,960	0.0009%	490,960	80,899	16.48%
				490,960	**0.0009%**	**490,960**	**80,899**	**16.48%**
230	28497		Usplate Glass Ins Co					
		28497	Usplate Glass Ins Co	459,556	0.0009%	465,404	37,164	7.99%
				459,556	**0.0009%**	**465,404**	**37,164**	**7.99%**
231	108		LUMBERMENS MUT CAS GRP					
		22977	Lumbermens Mut Cas Co	285,435	0.0005%	348,007	35,720,453	10264.29%
		30562	American Manufacturers Mut Ins Co	161,810	0.0003%	167,389	16,328,131	9754.60%
				447,245	**0.0008%**	**515,396**	**52,048,584**	**10098.76%**
232	4574		Catlin US Ins Grp					
		19518	Catlin Ins Co	444,426	0.0008%	132,286	38,550	29.14%
				444,426	**0.0008%**	**132,286**	**38,550**	**29.14%**
233	201		UTICA GRP					
		25976	Utica Mut Ins Co	205,765	0.0004%	229,502	1,003,422	437.22%
		25984	Graphic Arts Mut Ins Co	170,292	0.0003%	169,197	-51,138	-30.22%
				376,057	**0.0007%**	**398,699**	**952,284**	**238.85%**
234	10935		Western Underwriters Ins Co					
		10935	Western Underwriters Ins Co	348,651	0.0006%	149,654	0	0.00%
				348,651	**0.0006%**	**149,654**	**0**	**0.00%**
235	594		AMERICAN CONTRACTORS INS GRP					
		19984	ACIG Ins Co	337,110	0.0006%	337,110	-39,727	-11.78%
				337,110	**0.0006%**	**337,110**	**-39,727**	**-11.78%**
236	19119		National Unity Ins Co					
		19119	National Unity Ins Co	322,456	0.0006%	318,007	78,744	24.76%
				322,456	**0.0006%**	**318,007**	**78,744**	**24.76%**
237	3496		Quanta US Holdings Grp					
		23752	Quanta Ind Co	320,865	0.0006%	475,157	169,275	35.63%
				320,865	**0.0006%**	**475,157**	**169,275**	**35.63%**
238	669		ZALE CORP GRP					
		30325	Zale Ind Co	318,981	0.0006%	318,981	58,380	18.30%
				318,981	**0.0006%**	**318,981**	**58,380**	**18.30%**
239	3485		Rothschild Intl Grp					
		41580	Red Shield Ins Co	314,864	0.0006%	318,052	13,626	4.28%
				314,864	**0.0006%**	**318,052**	**13,626**	**4.28%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

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240	28339	Gateway Ins Co						
		28339	Gateway Ins Co	303,156	0.0006%	216,052	118,074	54.65%
				303,156	**0.0006%**	**216,052**	**118,074**	**54.65%**
241	11118	Federated Rural Electric Ins Exch						
		11118	Federated Rural Electric Ins Exch	290,384	0.0005%	289,483	1,194,841	412.75%
				290,384	**0.0005%**	**289,483**	**1,194,841**	**412.75%**
242	35009	Financial Cas & Surety Inc						
		35009	Financial Cas & Surety Inc	268,293	0.0005%	268,293	9,102	3.39%
				268,293	**0.0005%**	**268,293**	**9,102**	**3.39%**
243	25771	CIFG Assur N Amer Inc						
		25771	CIFG Assur N Amer Inc	260,444	0.0005%	2,399,828	0	0.00%
				260,444	**0.0005%**	**2,399,828**	**0**	**0.00%**
244	40550	Pacific Pioneer Ins Co						
		40550	Pacific Pioneer Ins Co	239,804	0.0004%	261,364	187,774	71.84%
				239,804	**0.0004%**	**261,364**	**187,774**	**71.84%**
245	4666	Hiscox Ins Grp						
		10200	Hiscox Ins Co Inc	136,641	0.0003%	161,049	93,344	57.96%
				136,641	**0.0003%**	**161,049**	**93,344**	**57.96%**
246	4071	RVI Grp						
		23132	RVI Natl Ins Co	132,743	0.0002%	17,965	168,386	937.30%
				132,743	**0.0002%**	**17,965**	**168,386**	**937.30%**
247	38300	Samsung Fire & Marine Ins Co Ltd						
		38300	Samsung Fire & Marine Ins Co Ltd	127,135	0.0002%	117,351	128,734	109.70%
				127,135	**0.0002%**	**117,351**	**128,734**	**109.70%**
248	352	HSBC Grp						
		28657	HSBC Ins Co of DE	64,945	0.0001%	64,945	18,690	28.78%
				64,945	**0.0001%**	**64,945**	**18,690**	**28.78%**
249	450	GENEVE HOLDINGS INC GRP						
		26581	Independence Amer Ins Co	56,648	0.0001%	56,648	40,531	71.55%
				56,648	**0.0001%**	**56,648**	**40,531**	**71.55%**
250	775	PHARMACISTS MUT GRP						
		13714	Pharmacists Mut Ins Co	42,400	0.0001%	19,218	5,130	26.69%
				42,400	**0.0001%**	**19,218**	**5,130**	**26.69%**
251	3764	Cardif Holdings Grp						
		21075	Cardif Prop & Cas Ins Co	39,363	0.0001%	39,363	2,710,173	6885.08%
				39,363	**0.0001%**	**39,363**	**2,710,173**	**6885.08%**
252	10632	Armor Assur Co						
		10632	Armor Assur Co	36,269	0.0001%	126,269	0	0.00%
				36,269	**0.0001%**	**126,269**	**0**	**0.00%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: TOTALS [35]

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253	23663		National Amer Ins Co					
		23663	National Amer Ins Co	28,891	0.0001%	73,043	-276,059	-377.94%
				28,891	**0.0001%**	**73,043**	**-276,059**	**-377.94%**
254	175		STATE AUTO MUT GRP					
		30945	Plaza Ins Co	24,073	0.0000%	4,105	4,319	105.21%
				24,073	**0.0000%**	**4,105**	**4,319**	**105.21%**
255	680		AMERISAFE GRP					
		31895	American Interstate Ins Co	16,805	0.0000%	12,045	44,222	367.14%
				16,805	**0.0000%**	**12,045**	**44,222**	**367.14%**
256	1228		BAR PLAN GRP					
		29513	The Bar Plan Mut Ins Co	10,368	0.0000%	5,961	0	0.00%
				10,368	**0.0000%**	**5,961**	**0**	**0.00%**
257	12190		American Pet Ins Co					
		12190	American Pet Ins Co	9,097	0.0000%	7,203	6,647	92.28%
				9,097	**0.0000%**	**7,203**	**6,647**	**92.28%**
258	14508		Michigan Millers Mut Ins Co					
		14508	Michigan Millers Mut Ins Co	7,990	0.0000%	7,990	37,235	466.02%
				7,990	**0.0000%**	**7,990**	**37,235**	**466.02%**
259	40398		American Fuji Fire & Marine Ins Co					
		40398	American Fuji Fire & Marine Ins Co	4,817	0.0000%	4,817	-323,037	-6706.19%
				4,817	**0.0000%**	**4,817**	**-323,037**	**-6706.19%**
260	1208		GRAY INS GRP					
		36307	Gray Ins Co	3,363	0.0000%	3,363	114,827	3414.42%
				3,363	**0.0000%**	**3,363**	**114,827**	**3414.42%**
261	29998		Upper Hudson Natl Ins Co					
		29998	Upper Hudson Natl Ins Co	1,500	0.0000%	750	31	4.13%
				1,500	**0.0000%**	**750**	**31**	**4.13%**
262	36560		Service Ins Co					
		36560	Service Ins Co	1,113	0.0000%	1,113	0	0.00%
				1,113	**0.0000%**	**1,113**	**0**	**0.00%**
263	1332		MAINE EMPLOYERS MUT INS GRP					
		11030	Memic Ind Co	844	0.0000%	35	23	65.71%
				844	**0.0000%**	**35**	**23**	**65.71%**
264	10642		Cherokee Ins Co					
		10642	Cherokee Ins Co	650	0.0000%	650	0	0.00%
				650	**0.0000%**	**650**	**0**	**0.00%**
265	14974		Pennsylvania Lumbermens Mut Ins					
		14974	Pennsylvania Lumbermens Mut Ins	12	0.0000%	8	0	0.00%
				12	**0.0000%**	**8**	**0**	**0.00%**
			Line Total:	**53,945,980,721**	**100.0000%**	**54,635,391,064**	**31,963,655,131**	**58.50%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: Combined PP Auto Liab & PP Auto PD [19.2 & 21.1]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	176	STATE FARM GRP						
		25178	State Farm Mut Auto Ins Co	2,536,911,673	12.8715%	2,513,864,675	1,566,894,364	62.33%
				2,536,911,673	**12.8715%**	**2,513,864,675**	**1,566,894,364**	**62.33%**
2	212	ZURICH INS GRP						
		21687	Mid Century Ins Co	1,055,031,076	5.3529%	972,677,280	589,982,654	60.66%
		21652	Farmers Ins Exch	868,304,567	4.4055%	937,976,135	453,972,929	48.40%
		25089	Coast Natl Ins Co	194,130,140	0.9850%	205,378,713	103,148,772	50.22%
		11185	Foremost Ins Co	39,844,049	0.2022%	39,063,628	20,726,890	53.06%
		43699	American Federation Ins Co	794,268	0.0040%	872,707	509,324	58.36%
		11800	Foremost Prop & Cas Ins Co	492,188	0.0025%	381,578	198,681	52.07%
		34649	Centre Ins Co	16,367	0.0001%	16,846	14,500	86.07%
		21326	Empire Fire & Marine Ins Co	5,362	0.0000%	28,167	-65,292	-231.80%
		10873	Farmers Reins Co	50	0.0000%	50	0	0.00%
				2,158,618,067	**10.9521%**	**2,156,395,104**	**1,168,488,458**	**54.19%**
3	660	MERCURY GEN GRP						
		27553	Mercury Ins Co	1,304,228,861	6.6172%	1,318,374,162	767,017,482	58.18%
		11908	Mercury Cas Co	360,231,074	1.8277%	372,292,748	213,177,948	57.26%
		38342	California Automobile Ins Co	177,669,449	0.9014%	185,193,548	113,223,589	61.14%
				1,842,129,384	**9.3464%**	**1,875,860,458**	**1,093,419,019**	**58.29%**
4	1318	Auto Club Enterprises Ins Grp						
		15598	Interins Exch Of The Automobile Club	1,762,682,270	8.9433%	1,773,950,668	945,173,449	53.28%
				1,762,682,270	**8.9433%**	**1,773,950,668**	**945,173,449**	**53.28%**
5	8	ALLSTATE INS GRP						
		19240	Allstate Ind Co	1,259,257,585	6.3891%	1,288,199,742	771,179,699	59.86%
		19232	Allstate Ins Co	322,865,111	1.6381%	354,278,784	149,927,177	42.32%
		10358	Encompass Ins Co	49,489,552	0.2511%	59,014,951	28,866,946	48.91%
		17230	Allstate Prop & Cas Ins Co	8,073,143	0.0410%	9,446,485	4,275,597	45.26%
		37907	Deerbrook Ins Co	7,197,916	0.0365%	8,638,443	6,937,224	80.31%
				1,646,883,307	**8.3558%**	**1,719,578,405**	**961,186,643**	**55.90%**
6	1278	CALIFORNIA STATE AUTO GRP						
		15539	California State Auto Assn Inter Ins	1,349,258,058	6.8457%	1,424,394,363	733,969,759	51.53%
		37770	Western United Ins Co	74,338,258	0.3772%	79,020,050	43,591,566	55.17%
		10921	ACA Ins Co	62,833,268	0.3188%	61,542,181	40,192,740	65.31%
				1,486,429,584	**7.5417%**	**1,564,956,594**	**817,754,065**	**52.25%**
7	12	AMERICAN INTL GRP						
		12963	21st Century Ins Co	894,839,920	4.5401%	926,639,740	547,396,320	59.07%
		23809	Granite State Ins Co	237,955,261	1.2073%	282,888,078	222,834,739	78.77%
		43761	American Intl Ins Co Of CA	67,322,407	0.3416%	78,679,292	44,965,669	57.15%
		19429	Insurance Co Of The State Of PA	39,644,354	0.2011%	36,929,052	21,939,089	59.41%
		36404	21st Century Cas Co	12,164,667	0.0617%	12,981,686	5,229,592	40.28%
		34789	AIG Centennial Ins Co	28,539	0.0001%	486,163	697,238	143.42%
		23841	New Hampshire Ins Co	14,000	0.0001%	12	-1,735	-14458.33%
				1,251,969,148	**6.3521%**	**1,338,604,023**	**843,060,912**	**62.98%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: Combined PP Auto Liab & PP Auto PD [19.2 & 21.1]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
8	31		BERKSHIRE HATHAWAY GRP					
		35882	Geico Gen Ins Co	353,424,060	1.7932%	341,397,996	208,468,165	61.06%
		22055	Geico Ind Co	175,585,577	0.8909%	162,005,054	107,147,720	66.14%
		22063	Government Employees Ins Co	163,998,891	0.8321%	160,845,998	94,204,123	58.57%
		41491	Geico Cas Co	129,327,516	0.6562%	119,579,807	70,633,300	59.07%
				822,336,044	**4.1723%**	**783,828,855**	**480,453,308**	**61.30%**
9	155		PROGRESSIVE GRP					
		44288	Progressive Choice Ins Co	419,956,821	2.1307%	423,171,518	243,238,034	57.48%
		27804	Progressive West Ins Co	310,091,956	1.5733%	329,637,244	186,481,029	56.57%
		24260	Progressive Cas Ins Co	54,408,049	0.2760%	50,480,566	29,372,407	58.19%
		16322	Progressive Direct Ins Co	18,801,761	0.0954%	16,699,786	10,914,193	65.36%
		11851	Progressive Advanced Ins Co	148,301	0.0008%	150,737	-14,341	-9.51%
				803,406,888	**4.0762%**	**820,139,851**	**469,991,322**	**57.31%**
10	200		UNITED SERV AUTOMOBILE ASSN GRP					
		25968	USAA Cas Ins Co	329,967,051	1.6741%	329,011,149	188,576,764	57.32%
		25941	USAA	325,216,515	1.6500%	325,408,868	196,996,143	60.54%
		18600	USAA General Ind Co	24,995,659	0.1268%	22,365,869	13,928,039	62.27%
		21253	Garrison Prop & Cas Ins Co	13,366,200	0.0678%	11,085,143	8,239,602	74.33%
				693,545,425	**3.5188%**	**687,871,029**	**407,740,548**	**59.28%**
11	111		LIBERTY MUT GRP					
		24740	Safeco Ins Co Of Amer	324,434,407	1.6461%	325,744,496	180,143,572	55.30%
		23035	Liberty Mut Fire Ins Co	269,852,729	1.3691%	266,665,533	155,173,179	58.19%
		37214	American States Preferred Ins Co	37,510,485	0.1903%	37,500,677	20,752,048	55.34%
		39012	Safeco Ins Co Of IL	2,811,604	0.0143%	2,218,158	1,037,318	46.76%
		24724	First Natl Ins Co Of Amer	1,959,246	0.0099%	2,003,644	598,711	29.88%
				636,568,471	**3.2297%**	**634,132,508**	**357,704,828**	**56.41%**
12	140		NATIONWIDE CORP GRP					
		19100	Amco Ins Co	202,984,551	1.0299%	187,464,798	127,062,460	67.78%
		42889	Victoria Fire & Cas Co	118,450,169	0.6010%	114,436,640	73,687,727	64.39%
		25453	Nationwide Ins Co Of Amer	99,897,592	0.5068%	89,112,126	58,282,836	65.40%
		42579	Allied Prop & Cas Ins Co	99,225,315	0.5034%	96,734,898	57,674,725	59.62%
		42587	Depositors Ins Co	10,392,528	0.0527%	11,283,611	7,535,812	66.79%
		13242	Titan Ind Co	139,279	0.0007%	-378,164	6,068	-1.60%
				531,089,434	**2.6946%**	**498,653,909**	**324,249,628**	**65.02%**
13	3495		Infinity Prop & Cas Ins Grp					
		22268	Infinity Ins Co	443,393,469	2.2496%	455,436,532	260,671,167	57.24%
		11738	Infinity Auto Ins Co	8,146,750	0.0413%	9,825,736	5,124,334	52.15%
		10068	Hillstar Ins Co	6,011,997	0.0305%	8,713,178	4,995,309	57.33%
		20260	Infinity Select Ins Co	4,795,432	0.0243%	5,209,001	2,254,863	43.29%
				462,347,648	**2.3458%**	**479,184,447**	**273,045,673**	**56.98%**

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14	215	UNITRIN GRP						
		19852	Financial Ind Co	185,636,732	0.9419%	156,591,629	103,233,513	65.93%
		10914	Kemper Independence Ins Co	60,205,182	0.3055%	61,336,469	31,755,842	51.77%
		10226	Unitrin Direct Ins Co	33,305,639	0.1690%	34,546,001	25,494,409	73.80%
		31968	Merastar Ins Co	5,519,926	0.0280%	5,721,115	3,202,232	55.97%
		16063	Unitrin Auto & Home Ins Co	746,373	0.0038%	803,698	433,507	53.94%
		10915	Unitrin Direct Property & Cas Co	6,509	0.0000%	6,509	207,268	3184.33%
				285,420,361	**1.4481%**	**259,005,421**	**164,326,771**	**63.45%**
15	1179	WAWANESA INS GRP						
		10683	Wawanesa General Ins Co	216,848,572	1.1002%	209,294,425	173,053,662	82.68%
		31526	Wawanesa Mut Ins Co Us Branch	52,388,648	0.2658%	53,121,847	37,340,044	70.29%
				269,237,220	**1.3660%**	**262,416,272**	**210,393,706**	**80.18%**
16	91	HARTFORD FIRE & CAS GRP						
		30104	Hartford Underwriters Ins Co	137,178,838	0.6960%	137,779,004	78,491,517	56.97%
		29424	Hartford Cas Ins Co	86,644,557	0.4396%	88,950,440	57,264,745	64.38%
		29459	Twin City Fire Ins Co Co	8,351,975	0.0424%	9,618,635	4,621,771	48.05%
		19682	Hartford Fire In Co	264	0.0000%	764	262,090	34304.97%
				232,175,634	**1.1780%**	**236,348,843**	**140,640,123**	**59.51%**
17	1129	WHITE MOUNTAINS GRP						
		30210	Esurance Prop & Cas Ins Co	192,624,717	0.9773%	191,309,406	112,220,689	58.66%
		37915	Essentia Ins Co	10,521,096	0.0534%	3,865,044	1,962,683	50.78%
		34460	Autoone Ins Co	2,515,226	0.0128%	2,684,444	2,028,328	75.56%
		20648	Employers Fire Ins Co	1,513,674	0.0077%	1,092,282	435,063	39.83%
		21962	Pennsylvania Gen Ins Co	1,324	0.0000%	1,324	-63,384	-4787.31%
		20621	OneBeacon Amer Ins Co	236	0.0000%	-153	0	0.00%
				207,176,273	**1.0511%**	**198,952,347**	**116,583,379**	**58.60%**
18	4	Ameriprise Fin Grp						
		29068	IDS Prop Cas Ins Co	186,145,440	0.9444%	183,372,828	134,592,334	73.40%
				186,145,440	**0.9444%**	**183,372,828**	**134,592,334**	**73.40%**
19	79	GMAC INS HOLDING GRP						
		23728	National Gen Ins Co	107,976,226	0.5478%	108,968,845	60,609,102	55.62%
		31488	Integon Preferred Ins Co	31,662,891	0.1606%	34,471,197	23,385,340	67.84%
		38660	MIC Gen Ins Corp	14,944,698	0.0758%	15,938,902	9,304,649	58.38%
		29742	Integon Natl Ins Co	207,811	0.0011%	158,436	65,530	41.36%
		22004	CIM Ins Corp	14,586	0.0001%	22,702	-35,335	-155.65%
				154,806,212	**0.7854%**	**159,560,082**	**93,329,286**	**58.49%**
20	169	SENTRY INS GRP						
		13137	Viking Ins Co Of WI	146,052,552	0.7410%	144,435,353	77,883,228	53.92%
				146,052,552	**0.7410%**	**144,435,353**	**77,883,228**	**53.92%**
21	11711	Access Ins Co						
		11711	Access Ins Co	134,991,437	0.6849%	99,982,531	61,370,796	61.38%
				134,991,437	**0.6849%**	**99,982,531**	**61,370,796**	**61.38%**

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22	3548	Travelers Grp						
		19070	Standard Fire Ins Co	129,405,706	0.6566%	121,510,728	63,567,658	52.31%
		24015	Northland Ins Co	21,793	0.0001%	27,586	49,950	181.07%
				129,427,499	**0.6567%**	**121,538,314**	**63,617,608**	**52.34%**
23	33	CALIFORNIA CAS MGMT GRP						
		20117	California Cas Ind Exch	115,511,159	0.5861%	117,576,968	62,294,141	52.98%
				115,511,159	**0.5861%**	**117,576,968**	**62,294,141**	**52.98%**
24	922	ICW GRP						
		40029	Explorer Ins Co	62,377,700	0.3165%	54,911,108	26,649,298	48.53%
		27847	Insurance Co Of The West	10,499,454	0.0533%	11,097,937	7,002,267	63.10%
				72,877,154	**0.3698%**	**66,009,045**	**33,651,565**	**50.98%**
25	241	METROPOLITAN GRP						
		25321	Metropolitan Drt Prop & Cas Ins Co	71,333,416	0.3619%	71,103,084	37,651,875	52.95%
				71,333,416	**0.3619%**	**71,103,084**	**37,651,875**	**52.95%**
26	796	QBE INS GRP						
		39217	QBE Ins Corp	46,182,340	0.2343%	48,620,706	34,907,099	71.79%
		25747	Unigard Ins Co	14,598,523	0.0741%	14,847,354	6,826,161	45.98%
		37257	Praetorian Ins Co	6,602,064	0.0335%	5,676,815	1,125,399	19.82%
		37303	Redland Ins Co	3,426,861	0.0174%	5,458,319	2,143,397	39.27%
				70,809,788	**0.3593%**	**74,603,194**	**45,002,056**	**60.32%**
27	816	COMMERCE INC GRP						
		13161	Commerce W Ins Co	66,504,528	0.3374%	53,588,998	28,750,192	53.65%
				66,504,528	**0.3374%**	**53,588,998**	**28,750,192**	**53.65%**
28	4256	Anchor Ins Holdings Grp						
		40010	Anchor Gen Ins Co	59,527,385	0.3020%	59,465,044	34,188,987	57.49%
				59,527,385	**0.3020%**	**59,465,044**	**34,188,987**	**57.49%**
29	3638	PGC Holding Corp Grp						
		37648	Permanent Gen Assur Corp	58,622,975	0.2974%	62,331,845	35,186,950	56.45%
				58,622,975	**0.2974%**	**62,331,845**	**35,186,950**	**56.45%**
30	10920	Alliance United Ins Co						
		10920	Alliance United Ins Co	53,536,005	0.2716%	53,429,792	33,567,411	62.83%
				53,536,005	**0.2716%**	**53,429,792**	**33,567,411**	**62.83%**
31	1330	Balboa Ins Grp						
		24813	Balboa Ins Co	26,720,511	0.1356%	32,839,883	18,423,630	56.10%
		24821	Meritplan Ins Co	25,525,632	0.1295%	29,773,276	18,127,117	60.88%
				52,246,143	**0.2651%**	**62,613,159**	**36,550,747**	**58.38%**
32	28	AMICA MUT GRP						
		19976	Amica Mut Ins Co	45,279,460	0.2297%	44,785,148	22,084,230	49.31%
				45,279,460	**0.2297%**	**44,785,148**	**22,084,230**	**49.31%**

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33	27502	Western General Ins Co						
		27502	Western General Ins Co	42,137,767	0.2138%	55,681,183	35,625,120	63.98%
				42,137,767	**0.2138%**	**55,681,183**	**35,625,120**	**63.98%**
34	257	SAFEWAY INS GRP						
		12521	Safeway Ins Co	39,949,310	0.2027%	38,794,277	22,186,489	57.19%
		10939	Safeway Direct Ins Co	1,875,838	0.0095%	1,998,966	1,593,376	79.71%
				41,825,148	**0.2122%**	**40,793,243**	**23,779,865**	**58.29%**
35	802	Capital Ins Grp						
		13544	California Capital Ins Co	39,436,963	0.2001%	39,619,525	22,280,501	56.24%
		12890	Eagle W Ins Co	1,749,598	0.0089%	1,761,134	1,048,003	59.51%
				41,186,561	**0.2090%**	**41,380,659**	**23,328,504**	**56.38%**
36	1326	KINGSWAY GRP						
		33650	Mendota Ins Co	20,414,927	0.1036%	20,338,517	12,511,982	61.52%
		33855	Lincoln Gen Ins Co	14,818,984	0.0752%	27,746,900	17,733,598	63.91%
		42862	Universal Cas Co	3,752,766	0.0190%	2,202,565	1,681,775	76.36%
				38,986,677	**0.1978%**	**50,287,982**	**31,927,355**	**63.49%**
37	3702	Loya Grp						
		12589	Loya Cas Ins Co	33,806,883	0.1715%	31,101,981	18,737,455	60.25%
				33,806,883	**0.1715%**	**31,101,981**	**18,737,455**	**60.25%**
38	761	ALLIANZ INS GRP						
		21873	Firemans Fund Ins Co	32,870,931	0.1668%	32,765,168	29,804,451	90.96%
				32,870,931	**0.1668%**	**32,765,168**	**29,804,451**	**90.96%**
39	300	HORACE MANN GRP						
		22578	Horace Mann Ins Co	23,663,847	0.1201%	22,996,782	14,672,730	63.80%
		22756	Horace Mann Prop & Cas Ins Co	7,486,504	0.0380%	7,799,719	3,941,187	50.53%
				31,150,351	**0.1580%**	**30,796,501**	**18,613,917**	**60.44%**
40	3596	Affirmative Ins Grp						
		42609	Affirmative Ins Co	29,928,657	0.1518%	31,390,092	16,968,339	54.06%
				29,928,657	**0.1518%**	**31,390,092**	**16,968,339**	**54.06%**
41	323	CIVIL SERV EMPLOYEE GRP						
		10693	Civil Serv Employees Ins Co	17,557,022	0.0891%	17,967,046	7,148,601	39.79%
		18953	CSE Safeguard Ins Co	12,014,826	0.0610%	11,827,611	5,973,948	50.51%
				29,571,848	**0.1500%**	**29,794,657**	**13,122,549**	**44.04%**
42	161	TOPA EQUITIES LTD GRP						
		18031	Topa Ins Co	29,457,010	0.1495%	30,189,242	23,371,230	77.42%
				29,457,010	**0.1495%**	**30,189,242**	**23,371,230**	**77.42%**
43	273	WORKMENS GRP						
		13250	Workmens Auto Ins Co	28,272,550	0.1434%	30,770,882	19,157,939	62.26%
				28,272,550	**0.1434%**	**30,770,882**	**19,157,939**	**62.26%**

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44	158	FAIRFAX FIN GRP						
		25054	Hudson Ins Co	24,757,350	0.1256%	29,105,626	21,026,721	72.24%
				24,757,350	**0.1256%**	**29,105,626**	**21,026,721**	**72.24%**
45	12878	Sterling Cas Ins Co						
		12878	Sterling Cas Ins Co	21,872,666	0.1110%	27,177,387	13,898,522	51.14%
				21,872,666	**0.1110%**	**27,177,387**	**13,898,522**	**51.14%**
46	3489	Delek Grp						
		19216	Southern Ins Co	21,586,864	0.1095%	15,484,163	10,710,249	69.17%
				21,586,864	**0.1095%**	**15,484,163**	**10,710,249**	**69.17%**
47	2898	Western Serv Contract Grp						
		37850	Pacific Specialty Ins Co	18,772,103	0.0952%	18,553,960	6,077,463	32.76%
				18,772,103	**0.0952%**	**18,553,960**	**6,077,463**	**32.76%**
48	408	AMERICAN NATL FIN GRP						
		11048	Pacific Prop & Cas Co	15,612,056	0.0792%	15,483,187	10,134,166	65.45%
				15,612,056	**0.0792%**	**15,483,187**	**10,134,166**	**65.45%**
49	38	CHUBB & SON INC GRP						
		20281	Federal Ins Co	15,398,036	0.0781%	7,645,827	2,448,911	32.03%
		35181	Executive Risk Ind Inc	71,906	0.0004%	107,684	51,597	47.92%
		20397	Vigilant Ins Co	97	0.0000%	97	-34	-35.05%
		20346	Pacific Ind Co	10	0.0000%	10	-8	-80.00%
				15,470,049	**0.0785%**	**7,753,618**	**2,500,466**	**32.25%**
50	4381	Lightyear Delos Grp						
		35408	Delos Ins Co	14,168,380	0.0719%	9,673,457	6,451,951	66.70%
				14,168,380	**0.0719%**	**9,673,457**	**6,451,951**	**66.70%**
51	225	IAT Reins Co Grp						
		23248	Occidental Fire & Cas Co Of NC	13,894,452	0.0705%	14,465,484	9,417,633	65.10%
				13,894,452	**0.0705%**	**14,465,484**	**9,417,633**	**65.10%**
52	10783	Cornerstone Natl Ins Co						
		10783	Cornerstone Natl Ins Co	12,048,233	0.0611%	6,719,093	4,782,549	71.18%
				12,048,233	**0.0611%**	**6,719,093**	**4,782,549**	**71.18%**
53	3098	Tokio Marine Holdings Inc GRP						
		12904	Tokio Marine & Nichido Fire Ins Co	11,186,546	0.0568%	11,956,278	4,378,102	36.62%
				11,186,546	**0.0568%**	**11,956,278**	**4,378,102**	**36.62%**
54	83	GRANGE INS GRP						
		22101	Grange Ins Assn	9,951,976	0.0505%	9,969,614	5,582,241	55.99%
				9,951,976	**0.0505%**	**9,969,614**	**5,582,241**	**55.99%**
55	670	FIDELITY NATL FIN GRP						
		25180	Fidelity Natl Ins Co	9,100,981	0.0462%	9,134,743	5,333,044	58.38%
				9,100,981	**0.0462%**	**9,134,743**	**5,333,044**	**58.38%**

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56	9		JPMorgan Chase & Co Grp					
		12832	Personal Express Ins Co	8,866,122	0.0450%	6,525,747	3,033,356	46.48%
		22985	Sequoia Ins Co	33,990	0.0002%	2,761,964	1,902,468	68.88%
				8,900,112	**0.0452%**	**9,287,711**	**4,935,824**	**53.14%**
57	361		Munich Re Grp					
		23469	American Modern Home Ins Co	8,665,940	0.0440%	9,686,449	5,109,014	52.74%
		23450	American Family Home Ins Co	173,220	0.0009%	38,127	15,127	39.68%
				8,839,160	**0.0448%**	**9,724,576**	**5,124,141**	**52.69%**
58	4051		Ocean Harbor Grp					
		12360	Ocean Harbor Cas Ins Co	8,698,571	0.0441%	9,069,173	8,077,277	89.06%
				8,698,571	**0.0441%**	**9,069,173**	**8,077,277**	**89.06%**
59	930		DHC GRP					
		23671	National Amer Ins Co of CA	4,541,695	0.0230%	4,502,289	1,921,864	42.69%
		19269	Danielson Natl Ins Co	3,310,626	0.0168%	3,257,218	2,227,902	68.40%
				7,852,321	**0.0398%**	**7,759,507**	**4,149,766**	**53.48%**
60	26905		Century Natl Ins Co					
		26905	Century Natl Ins Co	5,809,656	0.0295%	5,722,493	2,081,241	36.37%
				5,809,656	**0.0295%**	**5,722,493**	**2,081,241**	**36.37%**
61	93		STATE NATL GRP					
		12831	State Natl Ins Co Inc	5,433,266	0.0276%	6,801,740	3,607,403	53.04%
				5,433,266	**0.0276%**	**6,801,740**	**3,607,403**	**53.04%**
62	19		Assurant Inc Grp					
		10111	American Bankers Ins Co Of FL	3,948,949	0.0200%	3,891,503	1,542,529	39.64%
		19615	American Reliable Ins Co	1,273,194	0.0065%	1,317,374	562,194	42.68%
		42978	American Security Ins Co	312	0.0000%	145,152	-31,862	-21.95%
				5,222,455	**0.0265%**	**5,354,029**	**2,072,861**	**38.72%**
63	13127		Nations Ins Co					
		13127	Nations Ins Co	5,158,751	0.0262%	2,179,629	1,352,300	62.04%
				5,158,751	**0.0262%**	**2,179,629**	**1,352,300**	**62.04%**
64	1234		RESPONSE INS GRP					
		10970	Response Ind Co Of CA	1,899,301	0.0096%	1,850,871	1,440,012	77.80%
		43044	Response Ins Co	1,663,296	0.0084%	1,576,653	1,033,352	65.54%
		26050	Response Worldwide Ins Co	1,562,110	0.0079%	1,689,602	920,800	54.50%
				5,124,707	**0.0260%**	**5,117,126**	**3,394,164**	**66.33%**
65	1279		Arch Ins Grp					
		11150	Arch Ins Co	4,890,511	0.0248%	5,353,427	2,060,272	38.49%
				4,890,511	**0.0248%**	**5,353,427**	**2,060,272**	**38.49%**
66	677		Philadelphia Consolidated Holding Grp					
		18058	Philadelphia Ind Ins Co	4,593,834	0.0233%	4,294,088	2,947,182	68.63%
				4,593,834	**0.0233%**	**4,294,088**	**2,947,182**	**68.63%**

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67	57		ELECTRIC INS GRP					
		21261	Electric Ins Co	4,086,194	0.0207%	4,193,509	2,103,417	50.16%
				4,086,194	**0.0207%**	**4,193,509**	**2,103,417**	**50.16%**
68	84		American Financial Grp					
		32620	National Interstate Ins Co	2,716,976	0.0138%	2,815,322	1,310,227	46.54%
		26344	Great Amer Assur Co	404,120	0.0021%	374,110	394,284	105.39%
		16691	Great Amer Ins Co	282,365	0.0014%	361,699	475,672	131.51%
		26832	Great Amer Alliance Ins Co	230,683	0.0012%	246,203	107,609	43.71%
		33723	Great Amer Spirit Ins Co	5,146	0.0000%	5,300	-17,083	-322.32%
				3,639,290	**0.0185%**	**3,802,634**	**2,270,709**	**59.71%**
69	645		OREGON MUT GRP					
		14907	Oregon Mut Ins Co	3,302,039	0.0168%	2,935,179	1,345,940	45.86%
				3,302,039	**0.0168%**	**2,935,179**	**1,345,940**	**45.86%**
70	313		AEGIS GRP					
		33898	Aegis Security Ins Co	3,044,118	0.0154%	3,045,094	1,405,455	46.15%
				3,044,118	**0.0154%**	**3,045,094**	**1,405,455**	**46.15%**
71	40150		MGA Ins Co Inc					
		40150	MGA Ins Co Inc	2,163,675	0.0110%	3,082,054	1,505,764	48.86%
				2,163,675	**0.0110%**	**3,082,054**	**1,505,764**	**48.86%**
72	785		MARKEL CORP GRP					
		28932	Markel Amer Ins Co	2,079,004	0.0105%	2,156,921	1,098,581	50.93%
				2,079,004	**0.0105%**	**2,156,921**	**1,098,581**	**50.93%**
73	4254		The Warranty Grp					
		40827	Virginia Surety Co Inc	1,725,103	0.0088%	1,483,548	896,435	60.43%
				1,725,103	**0.0088%**	**1,483,548**	**896,435**	**60.43%**
74	517		HANNOVER GRP					
		20532	Clarendon Natl Ins Co	1,541,194	0.0078%	2,096,803	611,553	29.17%
		21806	Harbor Specialty Ins Co	416	0.0000%	416	-2,372,368	570280.77%
				1,541,610	**0.0078%**	**2,097,219**	**-1,760,815**	**-83.96%**
75	98		WR Berkley Corp GRP					
		40045	Starnet Ins Co	559,150	0.0028%	1,145,590	14,125	1.23%
				559,150	**0.0028%**	**1,145,590**	**14,125**	**1.23%**
76	3678		American Independent Ins Grp					
		39098	Omni Ins Co	552,277	0.0028%	826,517	332,746	40.26%
				552,277	**0.0028%**	**826,517**	**332,746**	**40.26%**
77	1285		XL AMER GRP					
		22322	Greenwich Ins Co	415,623	0.0021%	553,099	-1,693,310	-306.15%
				415,623	**0.0021%**	**553,099**	**-1,693,310**	**-306.15%**
78	19119		National Unity Ins Co					
		19119	National Unity Ins Co	322,456	0.0016%	318,007	78,744	24.76%
				322,456	**0.0016%**	**318,007**	**78,744**	**24.76%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: Combined PP Auto Liab & PP Auto PD [19.2 & 21.1]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
79	11835		Paris Re Amer Ins Co					
		11835	Paris Re Amer Ins Co	273,652	0.0014%	388,430	468,373	120.58%
				273,652	**0.0014%**	**388,430**	**468,373**	**120.58%**
80	40550		Pacific Pioneer Ins Co					
		40550	Pacific Pioneer Ins Co	237,796	0.0012%	259,436	200,735	77.37%
				237,796	**0.0012%**	**259,436**	**200,735**	**77.37%**
81	456		LANCER FINANCIAL GRP					
		26077	Lancer Ins Co	157,621	0.0008%	157,621	67,970	43.12%
				157,621	**0.0008%**	**157,621**	**67,970**	**43.12%**
82	24		ATLANTIC CO GRP					
		19909	Centennial Ins Co	107,024	0.0005%	113,949	548,732	481.56%
		19895	Atlantic Mut Ins Co	49,896	0.0003%	60,199	9,575	15.91%
				156,920	**0.0008%**	**174,148**	**558,307**	**320.59%**
83	3239		Allied World Assur Holding Grp					
		22730	Allied World Reins Co	131,036	0.0007%	94,143	65,886	69.99%
				131,036	**0.0007%**	**94,143**	**65,886**	**69.99%**
84	70		FIRST AMER TITLE GRP					
		37710	First Amer Prop & Cas Ins Co	106,169	0.0005%	55,359	30,692	55.44%
				106,169	**0.0005%**	**55,359**	**30,692**	**55.44%**
85	27073		Nipponkoa Ins Co Ltd US Br					
		27073	Nipponkoa Ins Co Ltd US Br	98,513	0.0005%	160,845	51,617	32.09%
				98,513	**0.0005%**	**160,845**	**51,617**	**32.09%**
86	831		DOCTORS CO GRP					
		34495	Doctors Co An Interins Exch	69,475	0.0004%	71,731	38,038	53.03%
				69,475	**0.0004%**	**71,731**	**38,038**	**53.03%**
87	1169		GENERALI GRP					
		11231	Generali Us Branch	67,212	0.0003%	75,291	-99,761	-132.50%
				67,212	**0.0003%**	**75,291**	**-99,761**	**-132.50%**
88	88		The Hanover Ins Grp					
		22292	Hanover Ins Co	39,660	0.0002%	45,531	7,995	17.56%
				39,660	**0.0002%**	**45,531**	**7,995**	**17.56%**
89	303		GUIDEONE INS GRP					
		15032	Guideone Mut Ins Co	19,075	0.0001%	20,033	7,528	37.58%
				19,075	**0.0001%**	**20,033**	**7,528**	**37.58%**
90	748		Meadowbrook Ins Grp					
		21903	Procentury Ins Co	9,787	0.0000%	1,370	-52,307	-3818.03%
				9,787	**0.0000%**	**1,370**	**-52,307**	**-3818.03%**
91	1346		AMERICAN SAFETY HOLDING GRP					
		39969	American Safety Cas Ins Co	6,651	0.0000%	6,651	80,645	1212.52%
				6,651	**0.0000%**	**6,651**	**80,645**	**1212.52%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: Combined PP Auto Liab & PP Auto PD [19.2 & 21.1]

Sorted by Market Share

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Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
92	3219		Sompo Japan Ins Grp					
		11126	Sompo Japan Ins Co of Amer	4,804	0.0000%	32,226	5,257	16.31%
				4,804	**0.0000%**	**32,226**	**5,257**	**16.31%**
93	201		UTICA GRP					
		25976	Utica Mut Ins Co	127	0.0000%	566	-38	-6.71%
				127	**0.0000%**	**566**	**-38**	**-6.71%**
			Line Total:	**19,709,546,404**	**100.0000%**	**19,856,413,245**	**11,544,388,592**	**58.14%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: Combined Cmcl Auto Liab & Cmcl Auto PD [19.4 + 21.2]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	212	ZURICH INS GRP						
		21326	Empire Fire & Marine Ins Co	98,009,884	3.6203%	104,040,148	30,892,322	29.69%
		16535	Zurich American Ins Co	48,441,484	1.7893%	49,576,018	29,025,167	58.55%
		21709	Truck Ins Exch	42,915,360	1.5852%	45,336,014	11,893,332	26.23%
		41181	Universal Underwriters Ins Co	25,030,201	0.9246%	25,462,095	18,947,610	74.41%
		21687	Mid Century Ins Co	19,478,981	0.7195%	18,917,223	7,545,833	39.89%
		21652	Farmers Ins Exch	18,003,294	0.6650%	17,661,513	4,507,935	25.52%
		26247	American Guar & Liab Ins	8,187,177	0.3024%	6,319,693	3,521,528	55.72%
		27855	Zurich American Ins Co Of IL	5,760,159	0.2128%	7,390,476	3,393,238	45.91%
		40142	American Zurich Ins Co	3,477,179	0.1284%	3,739,848	1,657,595	44.32%
		19356	Maryland Cas Co	2,000,788	0.0739%	2,846,930	1,288,839	45.27%
		10315	Civic Prop & Cas Co	223,942	0.0083%	224,501	30,475	13.57%
		19305	Assurance Co Of Amer	175,585	0.0065%	59,193	-60,366	-101.98%
		10318	Exact Prop & Cas Co Inc	164,906	0.0061%	189,505	224,706	118.58%
		10317	Neighborhood Spirit Prop & Cas Co	113,453	0.0042%	83,464	10,337	12.38%
		39306	Fidelity & Deposit Co Of MD	113,347	0.0042%	214,435	145,919	68.05%
		19372	Northern Ins Co Of NY	65,185	0.0024%	44,606	84,252	188.88%
				272,160,925	**10.0531%**	**282,105,662**	**113,108,722**	**40.09%**
2	111	LIBERTY MUT GRP						
		24198	Peerless Ins Co	70,628,013	2.6089%	72,549,482	34,419,300	47.44%
		24171	Netherlands Ins Co The	32,591,330	1.2039%	34,702,744	16,530,327	47.63%
		19704	American States Ins Co	31,050,261	1.1469%	31,882,485	18,132,152	56.87%
		23035	Liberty Mut Fire Ins Co	25,811,870	0.9534%	28,436,313	10,331,572	36.33%
		24732	General Ins Co Of Amer	24,985,262	0.9229%	28,115,965	15,830,674	56.30%
		10836	Golden Eagle Ins Corp	22,438,049	0.8288%	18,080,534	9,669,920	53.48%
		24724	First Natl Ins Co Of Amer	13,221,032	0.4884%	13,340,954	9,528,963	71.43%
		19690	American Economy Ins Co	12,936,689	0.4779%	15,764,735	9,517,899	60.37%
		26042	Wausau Underwriters Ins Co	5,406,729	0.1997%	6,201,889	2,666,201	42.99%
		42404	Liberty Ins Corp	3,683,784	0.1361%	3,873,221	1,033,369	26.68%
		26069	Wausau Business Ins Co	3,609,531	0.1333%	3,712,710	3,133,526	84.40%
		18333	Peerless Ind Ins Co	2,614,122	0.0966%	1,195,081	1,637,470	137.02%
		21458	Employers Ins of Wausau	2,016,879	0.0745%	2,179,953	2,987,498	137.04%
		23043	Liberty Mut Ins Co	769,173	0.0284%	773,366	457,638	59.17%
		33600	LM Ins Corp	259,519	0.0096%	1,320,441	649,652	49.20%
		33588	First Liberty Ins Corp	39,581	0.0015%	47,446	23,910	50.39%
		19917	Liberty Ins Underwriters Inc	27,934	0.0010%	2,328	1,543	66.28%
				252,089,758	**9.3117%**	**262,179,647**	**136,551,614**	**52.08%**
3	155	PROGRESSIVE GRP						
		11770	United Fncl Cas Co	178,442,300	6.5913%	198,820,966	135,183,362	67.99%
		10193	Progressive Express Ins Co	13,940,340	0.5149%	12,894,328	8,035,956	62.32%
		10243	National Continental Ins Co	8,625,147	0.3186%	13,082,726	10,911,291	83.40%
				201,007,787	**7.4249%**	**224,798,020**	**154,130,609**	**68.56%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

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Sorted by Market Share

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4	3548	Travelers Grp						
		25674	Travelers Property Cas Co Of Amer	98,226,413	3.6283%	101,857,105	25,715,659	25.25%
		25682	Travelers Ind Co Of CT	29,996,264	1.1080%	25,079,910	11,349,928	45.26%
		24015	Northland Ins Co	26,964,760	0.9960%	26,884,641	17,370,787	64.61%
		24767	St Paul Fire & Marine Ins Co	13,723,570	0.5069%	15,435,286	5,760,895	37.32%
		36463	Discover Prop & Cas Ins Co	10,358,164	0.3826%	9,852,007	29,765,692	302.13%
		24791	St Paul Mercury Ins Co	4,988,071	0.1843%	3,991,625	2,321,802	58.17%
		24775	St Paul Guardian Ins Co	110,323	0.0041%	830,541	385,912	46.47%
		10819	American Equity Specialty Ins Co	45,984	0.0017%	52,730	9,389	17.81%
		19038	Travelers Cas & Surety Co	15,670	0.0006%	15,670	-135,704	-866.01%
		25879	Fidelity & Guar Ins Underwriters Inc	1,376	0.0001%	31,455	198,140	629.92%
				184,430,595	**6.8125%**	**184,030,970**	**92,742,500**	**50.40%**
5	140	NATIONWIDE CORP GRP						
		23787	Nationwide Mut Ins Co	123,811,669	4.5734%	126,238,130	63,041,655	49.94%
		28223	Nationwide Agribusiness Ins Co	14,424,231	0.5328%	13,653,523	11,740,795	85.99%
		15580	Scottsdale Ind Co	12,396,436	0.4579%	14,756,883	7,980,375	54.08%
		13242	Titan Ind Co	12,222,411	0.4515%	10,589,327	6,182,342	58.38%
		11991	National Cas Co	7,906,175	0.2920%	8,021,943	3,894,308	48.55%
		42889	Victoria Fire & Cas Co	889,716	0.0329%	1,211,289	333,902	27.57%
		25453	Nationwide Ins Co Of Amer	733,923	0.0271%	658,962	271,417	41.19%
		13838	Farmland Mut Ins Co	261,554	0.0097%	101,595	-12,435	-12.24%
		19100	Amco Ins Co	74,601	0.0028%	76,864	-2,588,997	-3368.28%
				172,720,716	**6.3800%**	**175,308,516**	**90,843,362**	**51.82%**
6	12	AMERICAN INTL GRP						
		19445	National Union Fire Ins Co Of Pitts	60,147,406	2.2217%	51,734,178	30,561,800	59.07%
		19429	Insurance Co Of The State Of PA	28,084,871	1.0374%	31,859,365	31,644,520	99.33%
		23841	New Hampshire Ins Co	23,030,042	0.8507%	27,440,036	18,392,938	67.03%
		20796	AIG Premier Ins Co	15,391,751	0.5685%	16,807,360	9,246,884	55.02%
		23809	Granite State Ins Co	12,805,428	0.4730%	10,060,214	5,328,441	52.97%
		19410	Commerce & Industry Ins Co	11,118,955	0.4107%	10,098,098	5,722,377	56.67%
		26220	Yosemite Ins Co	3,466,753	0.1281%	3,488,078	554,163	15.89%
		19380	American Home Assur Co	994,970	0.0368%	1,147,062	395,264	34.46%
		19402	AIG Cas Co	552,818	0.0204%	465,667	-40,852	-8.77%
				155,592,994	**5.7473%**	**153,100,058**	**101,805,535**	**66.50%**
7	796	QBE INS GRP						
		37257	Praetorian Ins Co	42,031,702	1.5526%	42,676,271	4,019,497	9.42%
		25747	Unigard Ins Co	26,035,425	0.9617%	27,599,654	16,450,699	59.60%
		37303	Redland Ins Co	13,895,885	0.5133%	9,075,436	3,548,830	39.10%
		25798	Unigard Ind Co	633,938	0.0234%	708,648	133,914	18.90%
		16217	National Farmers Union Prop & Cas	128,905	0.0048%	131,790	79,591	60.39%
		24414	General Cas Co Of WI	112,129	0.0041%	110,760	-13,315	-12.02%
		24449	Regent Ins Co	74,182	0.0027%	74,643	-6,765	-9.06%
				82,912,166	**3.0626%**	**80,377,202**	**24,212,451**	**30.12%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

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8	1330	Balboa Ins Grp						
		24821	Meritplan Ins Co	55,634,321	2.0550%	61,746,096	40,685,034	65.89%
		24813	Balboa Ins Co	18,535,282	0.6847%	20,598,695	11,330,693	55.01%
		24848	Newport Ins Co	822,336	0.0304%	735,424	554,657	75.42%
				74,991,939	**2.7701%**	**83,080,215**	**52,570,384**	**63.28%**
9	91	HARTFORD FIRE & CAS GRP						
		19682	Hartford Fire In Co	40,993,314	1.5142%	45,126,014	23,232,231	51.48%
		34690	Property & Cas Ins Co Of Hartford	18,164,146	0.6710%	18,160,889	15,357,970	84.57%
		30104	Hartford Underwriters Ins Co	5,586,149	0.2063%	6,048,681	1,808,896	29.91%
		29424	Hartford Cas Ins Co	5,096,420	0.1883%	5,263,044	2,062,248	39.18%
		29459	Twin City Fire Ins Co Co	2,446,546	0.0904%	2,655,271	2,538,982	95.62%
		22357	Hartford Accident & Ind Co	424,627	0.0157%	449,550	65,489	14.57%
		37478	Hartford Ins Co Of The Midwest	816	0.0000%	909	-121	-13.31%
				72,712,018	**2.6859%**	**77,704,358**	**45,065,695**	**58.00%**
10	660	MERCURY GEN GRP						
		11908	Mercury Cas Co	72,049,761	2.6614%	75,624,431	42,863,887	56.68%
				72,049,761	**2.6614%**	**75,624,431**	**42,863,887**	**56.68%**
11	176	STATE FARM GRP						
		25178	State Farm Mut Auto Ins Co	60,646,481	2.2402%	60,634,795	28,887,910	47.64%
		25143	State Farm Fire And Cas Co	4,408,923	0.1629%	4,827,011	5,652,112	117.09%
				65,055,404	**2.4030%**	**65,461,806**	**34,540,022**	**52.76%**
12	93	STATE NATL GRP						
		12831	State Natl Ins Co Inc	50,247,075	1.8560%	64,132,482	34,944,390	54.49%
		22608	National Specialty Ins Co	10,459,653	0.3864%	9,186,669	2,880,171	31.35%
				60,706,728	**2.2424%**	**73,319,151**	**37,824,561**	**51.59%**
13	84	American Financial Grp						
		32620	National Interstate Ins Co	38,684,758	1.4289%	39,325,052	32,140,010	81.73%
		26344	Great Amer Assur Co	11,787,761	0.4354%	10,552,394	3,626,180	34.36%
		16691	Great Amer Ins Co	2,268,280	0.0838%	2,745,400	1,409,845	51.35%
		22136	Great Amer Ins Co of NY	1,487,658	0.0550%	1,494,838	970,881	64.95%
		26832	Great Amer Alliance Ins Co	547,201	0.0202%	452,429	76,947	17.01%
				54,775,658	**2.0233%**	**54,570,113**	**38,223,863**	**70.05%**
14	218	CNA INS GRP						
		20427	American Cas Co Of Reading PA	11,580,432	0.4278%	12,521,352	-2,780,709	-22.21%
		20443	Continental Cas Co	9,726,661	0.3593%	11,770,326	19,857,473	168.71%
		20508	Valley Forge Ins Co	9,155,760	0.3382%	11,282,807	8,522,129	75.53%
		35289	Continental Ins Co	7,384,527	0.2728%	6,890,333	3,305,625	47.97%
		20494	Transportation Ins Co	6,362,387	0.2350%	6,754,955	2,355,323	34.87%
		20478	National Fire Ins Co Of Hartford	5,656,647	0.2089%	3,331,920	3,456,020	103.72%
				49,866,414	**1.8420%**	**52,551,693**	**34,715,861**	**66.06%**

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15	8	ALLSTATE INS GRP						
		19232	Allstate Ins Co	45,050,014	1.6641%	47,358,614	20,147,953	42.54%
		19240	Allstate Ind Co	3,964,629	0.1464%	3,997,854	2,368,191	59.24%
		10358	Encompass Ins Co	1,895	0.0001%	9,349	0	0.00%
				49,016,538	**1.8106%**	**51,365,817**	**22,516,144**	**43.83%**
16	98	WR Berkley Corp GRP						
		10510	Carolina Cas Ins Co	40,437,340	1.4937%	45,129,482	21,464,784	47.56%
		36684	Riverport Ins Co	3,119,717	0.1152%	3,246,782	616,209	18.98%
		25224	Great Divide Ins Co	2,140,560	0.0791%	2,033,756	1,685,355	82.87%
		40045	Starnet Ins Co	139,002	0.0051%	115,300	7,165	6.21%
		23612	Midwest Employers Cas Co	1,265	0.0000%	108,735	-50,684	-46.61%
				45,837,884	**1.6932%**	**50,634,055**	**23,722,829**	**46.85%**
17	1326	KINGSWAY GRP						
		33855	Lincoln Gen Ins Co	27,680,583	1.0225%	45,817,992	49,268,754	107.53%
		42862	Universal Cas Co	16,624,355	0.6141%	13,685,300	7,453,536	54.46%
				44,304,938	**1.6365%**	**59,503,292**	**56,722,290**	**95.33%**
18	150	OLD REPUBLIC GRP						
		11371	Great West Cas Co	25,593,988	0.9454%	25,416,765	12,795,921	50.34%
		24139	Old Republic Gen Ins Corp	10,989,746	0.4059%	10,584,619	6,978,665	65.93%
		24147	Old Republic Ins Co	7,332,403	0.2708%	6,164,815	3,642,204	59.08%
				43,916,137	**1.6222%**	**42,166,199**	**23,416,790**	**55.53%**
19	1120	EVEREST REINS HOLDINGS GRP						
		10120	Everest Natl Ins Co	43,395,643	1.6030%	34,620,982	24,737,029	71.45%
				43,395,643	**1.6030%**	**34,620,982**	**24,737,029**	**71.45%**
20	225	IAT Reins Co Grp						
		13234	Wilshire Ins Co	23,150,062	0.8551%	23,418,137	11,443,576	48.87%
		26433	Harco Natl Ins Co	14,472,982	0.5346%	17,055,777	12,225,735	71.68%
		28886	Transguard Ins Co Of Amer Inc	4,769,783	0.1762%	4,933,569	2,319,449	47.01%
		20010	Acceptance Ind Ins Co	899,035	0.0332%	1,006,817	238,834	23.72%
		23248	Occidental Fire & Cas Co Of NC	2,335	0.0001%	2,034	543	26.70%
				43,294,197	**1.5992%**	**46,416,334**	**26,228,137**	**56.51%**
21	748	Meadowbrook Ins Grp						
		25780	Williamsburg Natl Ins Co	25,157,803	0.9293%	27,358,259	12,368,711	45.21%
		18023	Star Ins Co	13,285,244	0.4907%	13,331,094	4,862,905	36.48%
		21903	Procentury Ins Co	2,943,596	0.1087%	1,856,296	1,127,395	60.73%
				41,386,643	**1.5287%**	**42,545,649**	**18,359,011**	**43.15%**
22	26905	Century Natl Ins Co						
		26905	Century Natl Ins Co	37,523,551	1.3861%	46,091,613	10,436,753	22.64%
				37,523,551	**1.3861%**	**46,091,613**	**10,436,753**	**22.64%**
23	215	UNITRIN GRP						
		19852	Financial Ind Co	33,009,259	1.2193%	36,347,175	22,143,626	60.92%
		14133	Valley Ins Co	1,222,290	0.0451%	2,053,243	1,119,384	54.52%
				34,231,549	**1.2645%**	**38,400,418**	**23,263,010**	**60.58%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

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Sorted by Market Share

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Licensed companies only

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24	38	CHUBB & SON INC GRP						
		20281	Federal Ins Co	30,572,040	1.1293%	31,488,038	11,865,298	37.68%
		20303	Great Northern Ins Co	1,855,901	0.0686%	1,693,614	119,686	7.07%
		20346	Pacific Ind Co	116,807	0.0043%	122,340	43,988	35.96%
		20397	Vigilant Ins Co	67,870	0.0025%	67,331	-7,289	-10.83%
				32,612,618	**1.2047%**	**33,371,323**	**12,021,683**	**36.02%**
25	802	Capital Ins Grp						
		23540	Monterey Ins Co	16,576,346	0.6123%	16,952,462	8,505,112	50.17%
		13544	California Capital Ins Co	7,507,025	0.2773%	7,747,970	3,244,498	41.88%
		12890	Eagle W Ins Co	3,529,212	0.1304%	4,217,745	1,533,719	36.36%
				27,612,583	**1.0200%**	**28,918,177**	**13,283,329**	**45.93%**
26	677	Philadelphia Consolidated Holding Grp						
		18058	Philadelphia Ind Ins Co	26,550,385	0.9807%	23,993,564	9,624,810	40.11%
				26,550,385	**0.9807%**	**23,993,564**	**9,624,810**	**40.11%**
27	31	BERKSHIRE HATHAWAY GRP						
		11673	Redwood Fire & Cas Ins Co	13,990,068	0.5168%	12,134,064	7,279,477	59.99%
		20052	National Liab & Fire Ins Co	8,385,017	0.3097%	8,680,575	868,240	10.00%
		27812	Columbia Ins Co	2,542,378	0.0939%	2,269,793	327,249	14.42%
		20087	National Ind Co	22,615	0.0008%	22,725	210,020	924.18%
		22063	Government Employees Ins Co	374	0.0000%	359	16,425	4575.21%
		35882	Geico Gen Ins Co	82	0.0000%	14	7,843	56021.43%
				24,940,534	**0.9213%**	**23,107,530**	**8,709,254**	**37.69%**
28	169	SENTRY INS GRP						
		21180	Sentry Select Ins Co	17,270,885	0.6380%	18,083,673	10,706,371	59.20%
		24988	Sentry Ins A Mut Co	5,676,491	0.2097%	6,048,489	803,150	13.28%
		28460	Sentry Cas Co	67,901	0.0025%	46,359	25,371	54.73%
		23434	Middlesex Ins Co	19	0.0000%	19	-465	-2447.37%
				23,015,296	**0.8501%**	**24,178,540**	**11,534,427**	**47.71%**
29	456	LANCER FINANCIAL GRP						
		26077	Lancer Ins Co	21,931,240	0.8101%	21,490,415	3,417,427	15.90%
				21,931,240	**0.8101%**	**21,490,415**	**3,417,427**	**15.90%**
30	1129	WHITE MOUNTAINS GRP						
		20621	OneBeacon Amer Ins Co	12,633,253	0.4666%	12,849,084	7,811,123	60.79%
		20648	Employers Fire Ins Co	4,441,035	0.1640%	4,014,070	1,895,392	47.22%
		21962	Pennsylvania Gen Ins Co	3,172,081	0.1172%	1,669,044	1,010,323	60.53%
		21970	OneBeacon Ins Co	1,153,248	0.0426%	1,299,422	120,256	9.25%
		27154	Atlantic Specialty Ins Co	27,456	0.0010%	33,997	-261,410	-768.92%
				21,427,073	**0.7915%**	**19,865,617**	**10,575,684**	**53.24%**
31	7	FEDERATED MUT GRP						
		13935	Federated Mut Ins Co	18,535,223	0.6847%	20,032,555	4,480,583	22.37%
		28304	Federated Serv Ins Co	2,071,417	0.0765%	1,966,326	1,905,869	96.93%
				20,606,640	**0.7612%**	**21,998,881**	**6,386,452**	**29.03%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

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Sorted by Market Share

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Licensed companies only

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32	1279	Arch Ins Grp						
		11150	Arch Ins Co	20,446,451	0.7553%	17,859,213	10,255,198	57.42%
				20,446,451	**0.7553%**	**17,859,213**	**10,255,198**	**57.42%**
33	161	TOPA EQUITIES LTD GRP						
		18031	Topa Ins Co	20,191,786	0.7458%	18,909,475	12,115,434	64.07%
				20,191,786	**0.7458%**	**18,909,475**	**12,115,434**	**64.07%**
34	4381	Lightyear Delos Grp						
		35408	Delos Ins Co	18,938,607	0.6996%	16,167,402	4,585,508	28.36%
				18,938,607	**0.6996%**	**16,167,402**	**4,585,508**	**28.36%**
35	1114	MERCER INS GRP						
		31453	Financial Pacific Ins Co	17,500,768	0.6464%	18,297,429	8,250,588	45.09%
				17,500,768	**0.6464%**	**18,297,429**	**8,250,588**	**45.09%**
36	158	FAIRFAX FIN GRP						
		21113	United States Fire Ins Co	10,115,204	0.3736%	13,258,484	6,733,878	50.79%
		25054	Hudson Ins Co	5,883,945	0.2173%	6,860,245	7,579,166	110.48%
		21105	North River Ins Co	1,457,425	0.0538%	1,582,696	891,114	56.30%
		10936	Seneca Ins Co Inc	2,608	0.0001%	1,847	498	26.96%
				17,459,182	**0.6449%**	**21,703,272**	**15,204,656**	**70.06%**
37	3098	Tokio Marine Holdings Inc GRP						
		12904	Tokio Marine & Nichido Fire Ins Co	15,344,942	0.5668%	15,369,206	9,025,107	58.72%
				15,344,942	**0.5668%**	**15,369,206**	**9,025,107**	**58.72%**
38	27502	Western General Ins Co						
		27502	Western General Ins Co	15,237,111	0.5628%	18,153,309	6,994,695	38.53%
				15,237,111	**0.5628%**	**18,153,309**	**6,994,695**	**38.53%**
39	3495	Infinity Prop & Cas Ins Grp						
		20260	Infinity Select Ins Co	10,736,263	0.3966%	5,824,557	3,613,386	62.04%
		11738	Infinity Auto Ins Co	4,182,308	0.1545%	5,329,921	1,727,965	32.42%
				14,918,571	**0.5511%**	**11,154,478**	**5,341,351**	**47.89%**
40	306	CUNA MUT GRP						
		10847	Cumis Ins Society Inc	14,187,100	0.5240%	13,328,239	8,877,403	66.61%
				14,187,100	**0.5240%**	**13,328,239**	**8,877,403**	**66.61%**
41	626	Ace Ltd Grp						
		22667	Ace Amer Ins Co	7,269,463	0.2685%	10,260,693	10,498,109	102.31%
		21121	Westchester Fire Ins Co	3,536,369	0.1306%	3,431,357	-693,542	-20.21%
		20702	Ace Fire Underwriters Ins Co	1,394,370	0.0515%	1,296,043	241,625	18.64%
		20699	Ace Prop & Cas Ins Co	326,653	0.0121%	342,743	-46,013	-13.42%
		43575	Indemnity Ins Co Of North Amer	309,828	0.0114%	321,408	134,921	41.98%
				12,836,683	**0.4742%**	**15,652,244**	**10,135,100**	**64.75%**

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42	761	ALLIANZ INS GRP						
		21857	American Ins Co	6,236,596	0.2304%	5,754,671	8,003,472	139.08%
		21881	National Surety Corp	2,067,041	0.0764%	2,154,426	1,675,632	77.78%
		21849	American Automobile Ins Co	1,757,776	0.0649%	2,181,800	861,707	39.50%
		21865	Associated Ind Corp	1,282,643	0.0474%	1,330,221	1,347,382	101.29%
		21873	Firemans Fund Ins Co	1,070,293	0.0395%	1,018,568	954,275	93.69%
		22837	AGCS Marine Ins Co	19,063	0.0007%	29,246	306,914	1049.42%
				12,433,412	**0.4593%**	**12,468,932**	**13,149,382**	**105.46%**
43	40134	SUA Ins Co						
		40134	SUA Ins Co	11,257,269	0.4158%	11,216,607	7,677,974	68.45%
				11,257,269	**0.4158%**	**11,216,607**	**7,677,974**	**68.45%**
44	457	ARGONAUT GRP						
		19828	Argonaut Midwest Ins Co	9,641,998	0.3562%	9,015,047	6,463,169	71.69%
		19860	Argonaut Great Central Ins Co	1,103,950	0.0408%	1,016,033	562,441	55.36%
		19801	Argonaut Ins Co	1,689	0.0001%	1,654	-402,697	-24346.86%
				10,747,637	**0.3970%**	**10,032,734**	**6,622,913**	**66.01%**
45	1285	XL AMER GRP						
		22322	Greenwich Ins Co	5,543,832	0.2048%	7,832,750	9,621,255	122.83%
		24554	XL Ins Amer Inc	3,291,530	0.1216%	1,859,519	1,345,536	72.36%
		37885	XL Specialty Ins Co	1,734,703	0.0641%	1,408,092	1,151,761	81.80%
				10,570,065	**0.3904%**	**11,100,361**	**12,118,552**	**109.17%**
46	291	MOTORISTS MUT						
		13331	American Hardware Mut Ins Co	9,835,407	0.3633%	9,547,820	5,101,999	53.44%
				9,835,407	**0.3633%**	**9,547,820**	**5,101,999**	**53.44%**
47	361	Munich Re Grp						
		19720	American Alt Ins Corp	7,224,106	0.2668%	7,231,079	3,054,421	42.24%
		23469	American Modern Home Ins Co	2,423,692	0.0895%	2,423,692	2,219,727	91.58%
				9,647,798	**0.3564%**	**9,654,771**	**5,274,148**	**54.63%**
48	10499	Chrysler Ins Co						
		10499	Chrysler Ins Co	8,182,736	0.3023%	7,995,899	1,680,386	21.02%
				8,182,736	**0.3023%**	**7,995,899**	**1,680,386**	**21.02%**
49	62	EMC INS CO GRP						
		21415	Employers Mut Cas Co	7,818,546	0.2888%	8,195,686	7,630,264	93.10%
				7,818,546	**0.2888%**	**8,195,686**	**7,630,264**	**93.10%**
50	79	GMAC INS HOLDING GRP						
		31488	Integon Preferred Ins Co	4,819,125	0.1780%	5,098,027	2,145,727	42.09%
		22012	Motors Ins Corp	2,902,977	0.1072%	2,902,977	1,518,728	52.32%
				7,722,102	**0.2852%**	**8,001,004**	**3,664,455**	**45.80%**
51	21172	Vanliner Ins Co						
		21172	Vanliner Ins Co	7,524,311	0.2779%	6,339,215	2,700,724	42.60%
				7,524,311	**0.2779%**	**6,339,215**	**2,700,724**	**42.60%**

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52	816		COMMERCE INC GRP					
		13161	Commerce W Ins Co	7,252,898	0.2679%	7,406,165	2,461,488	33.24%
				7,252,898	**0.2679%**	**7,406,165**	**2,461,488**	**33.24%**
53	783		RLI INS GRP					
		13056	RLI Ins Co	6,445,353	0.2381%	6,056,895	1,243,636	20.53%
				6,445,353	**0.2381%**	**6,056,895**	**1,243,636**	**20.53%**
54	19		Assurant Inc Grp					
		42978	American Security Ins Co	5,831,768	0.2154%	6,436,200	3,725,161	57.88%
		19615	American Reliable Ins Co	253,760	0.0094%	256,490	36,254	14.13%
				6,085,528	**0.2248%**	**6,692,690**	**3,761,415**	**56.20%**
55	32107		Sutter Ins Co					
		32107	Sutter Ins Co	5,907,863	0.2182%	6,577,469	1,981,701	30.13%
				5,907,863	**0.2182%**	**6,577,469**	**1,981,701**	**30.13%**
56	2978		Mitsui Sumitomo Ins Grp					
		20362	Mitsui Sumitomo Ins Co of Amer	3,857,578	0.1425%	4,443,142	2,307,313	51.93%
		22551	Mitsui Sumitomo Ins USA Inc	1,851,509	0.0684%	1,678,177	675,516	40.25%
				5,709,087	**0.2109%**	**6,121,319**	**2,982,829**	**48.73%**
57	922		ICW GRP					
		40029	Explorer Ins Co	5,193,181	0.1918%	5,847,667	1,517,549	25.95%
		27847	Insurance Co Of The West	24,428	0.0009%	61,413	17,533	28.55%
				5,217,609	**0.1927%**	**5,909,080**	**1,535,082**	**25.98%**
58	9		JPMorgan Chase & Co Grp					
		22985	Sequoia Ins Co	4,644,430	0.1716%	5,126,899	2,730,595	53.26%
				4,644,430	**0.1716%**	**5,126,899**	**2,730,595**	**53.26%**
59	645		OREGON MUT GRP					
		14907	Oregon Mut Ins Co	4,400,535	0.1625%	3,708,256	2,180,977	58.81%
				4,400,535	**0.1625%**	**3,708,256**	**2,180,977**	**58.81%**
60	88		The Hanover Ins Grp					
		42552	Nova Cas Co	3,327,874	0.1229%	3,073,418	1,785,414	58.09%
		22306	Massachusetts Bay Ins Co	334,113	0.0123%	335,300	115,093	34.33%
		22292	Hanover Ins Co	132,053	0.0049%	121,238	28,636	23.62%
				3,794,040	**0.1401%**	**3,529,956**	**1,929,143**	**54.65%**
61	3219		Sompo Japan Ins Grp					
		11126	Sompo Japan Ins Co of Amer	3,670,653	0.1356%	3,670,632	89,980	2.45%
				3,670,653	**0.1356%**	**3,670,632**	**89,980**	**2.45%**
62	303		GUIDEONE INS GRP					
		15032	Guideone Mut Ins Co	3,490,752	0.1289%	3,712,990	2,607,623	70.23%
				3,490,752	**0.1289%**	**3,712,990**	**2,607,623**	**70.23%**
63	18767		Church Mut Ins Co					
		18767	Church Mut Ins Co	3,127,675	0.1155%	3,103,968	1,265,400	40.77%
				3,127,675	**0.1155%**	**3,103,968**	**1,265,400**	**40.77%**

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64	781		UNION LABOR GRP					
		37893	Ullico Cas Co	3,111,618	0.1149%	1,903,384	1,495,122	78.55%
				3,111,618	**0.1149%**	**1,903,384**	**1,495,122**	**78.55%**
65	349		FLORISTS MUT GRP					
		13978	Florists Mut Ins Co	2,668,147	0.0986%	2,540,250	1,672,972	65.86%
				2,668,147	**0.0986%**	**2,540,250**	**1,672,972**	**65.86%**
66	408		AMERICAN NATL FIN GRP					
		28401	American Natl Prop & Cas Co	1,543,603	0.0570%	1,593,996	852,828	53.50%
		39942	American Natl Gen Ins Co	967,981	0.0358%	897,143	126,519	14.10%
		11048	Pacific Prop & Cas Co	80,043	0.0030%	71,919	8,671	12.06%
				2,591,627	**0.0957%**	**2,563,058**	**988,018**	**38.55%**
67	785		MARKEL CORP GRP					
		38970	Markel Ins Co	2,276,867	0.0841%	2,881,989	2,612,783	90.66%
		28932	Markel Amer Ins Co	278,400	0.0103%	300,245	100,444	33.45%
				2,555,267	**0.0944%**	**3,182,234**	**2,713,227**	**85.26%**
68	57		ELECTRIC INS GRP					
		21261	Electric Ins Co	2,414,786	0.0892%	2,414,786	2,222,848	92.05%
				2,414,786	**0.0892%**	**2,414,786**	**2,222,848**	**92.05%**
69	867		Baldwin & Lyons Grp					
		40460	Sagamore Ins Co	2,013,163	0.0744%	2,454,197	1,805,742	73.58%
				2,013,163	**0.0744%**	**2,454,197**	**1,805,742**	**73.58%**
70	39861		Golden Bear Ins Co					
		39861	Golden Bear Ins Co	1,780,120	0.0658%	1,770,111	1,825,408	103.12%
				1,780,120	**0.0658%**	**1,770,111**	**1,825,408**	**103.12%**
71	866		WESTERN WORLD GRP					
		40436	Stratford Ins Co	1,768,578	0.0653%	1,912,476	617,824	32.30%
				1,768,578	**0.0653%**	**1,912,476**	**617,824**	**32.30%**
72	36790		Springfield Ins Co Inc					
		36790	Springfield Ins Co Inc	1,587,502	0.0586%	1,621,511	-121,036	-7.46%
				1,587,502	**0.0586%**	**1,621,511**	**-121,036**	**-7.46%**
73	83		GRANGE INS GRP					
		22101	Grange Ins Assn	1,357,893	0.0502%	1,320,976	435,184	32.94%
				1,357,893	**0.0502%**	**1,320,976**	**435,184**	**32.94%**
74	2538		Amtrust Grp					
		25011	Wesco Ins Co	599,713	0.0222%	190,710	90,035	47.21%
		19879	Security Natl Ins Co	561,177	0.0207%	120,353	24,415	20.29%
				1,160,890	**0.0429%**	**311,063**	**114,450**	**36.79%**
75	1321		American Farmers & Ranchers Grp					
		37931	American Farmers & Ranchers Ins Co	1,142,195	0.0422%	1,236,085	1,904,667	154.09%
				1,142,195	**0.0422%**	**1,236,085**	**1,904,667**	**154.09%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: Combined Cmcl Auto Liab & Cmcl Auto PD [19.4 + 21.2]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
76	510		NAVIGATORS GRP					
		42307	Navigators Ins Co	979,281	0.0362%	937,376	744,009	79.37%
				979,281	**0.0362%**	**937,376**	**744,009**	**79.37%**
77	27073		Nipponkoa Ins Co Ltd US Br					
		27073	Nipponkoa Ins Co Ltd US Br	946,878	0.0350%	962,300	1,480,235	153.82%
				946,878	**0.0350%**	**962,300**	**1,480,235**	**153.82%**
78	767		Pennsylvania Manufacturers Grp					
		12262	Pennsylvania Manufacturers Assoc Ins	714,981	0.0264%	298,761	1,307,379	437.60%
		36897	Manufacturers Alliance Ins Co	84,365	0.0031%	53,894	17,942	33.29%
		41424	Pennsylvania Manufacturers Ind Co	37,597	0.0014%	29,374	29,528	100.52%
				836,943	**0.0309%**	**382,029**	**1,354,849**	**354.65%**
79	1331		Glencoe US Holdings Grp					
		10340	Stonington Ins Co	762,219	0.0282%	1,193,701	791,879	66.34%
				762,219	**0.0282%**	**1,193,701**	**791,879**	**66.34%**
80	246		INDIANA LUMBERMENS GRP					
		14265	Indiana Lumbermens Mut Ins Co	678,334	0.0251%	363,325	244,897	67.40%
				678,334	**0.0251%**	**363,325**	**244,897**	**67.40%**
81	108		LUMBERMENS MUT CAS GRP					
		22918	American Motorists Ins Co	650,094	0.0240%	650,094	-62,511	-9.62%
		22977	Lumbermens Mut Cas Co	6,756	0.0002%	6,756	-2,068,032	-30610.30%
				656,850	**0.0243%**	**656,850**	**-2,130,543**	**-324.36%**
82	181		SWISS RE GRP					
		39845	Westport Ins Corp	617,436	0.0228%	884,287	-1,229,998	-139.09%
		29700	North Amer Elite Ins Co	20,073	0.0007%	21,090	7,289	34.56%
				637,509	**0.0235%**	**905,377**	**-1,222,709**	**-135.05%**
83	244		CINCINNATI FIN GRP					
		10677	Cincinnati Ins Co	578,387	0.0214%	686,807	149,448	21.76%
				578,387	**0.0214%**	**686,807**	**149,448**	**21.76%**
84	28339		Gateway Ins Co					
		28339	Gateway Ins Co	303,156	0.0112%	216,052	118,074	54.65%
				303,156	**0.0112%**	**216,052**	**118,074**	**54.65%**
85	36234		Preferred Professional Ins Co					
		36234	Preferred Professional Ins Co	229,807	0.0085%	121,134	101,243	83.58%
				229,807	**0.0085%**	**121,134**	**101,243**	**83.58%**
86	38733		Alaska Natl Ins Co					
		38733	Alaska Natl Ins Co	198,478	0.0073%	156,946	9,142	5.82%
				198,478	**0.0073%**	**156,946**	**9,142**	**5.82%**
87	20613		Sparta Ins Co					
		20613	Sparta Ins Co	181,831	0.0067%	47,594	28,813	60.54%
				181,831	**0.0067%**	**47,594**	**28,813**	**60.54%**

2008 CALIFORNIA P & C MARKET SHARE REPORT

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Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
88	18538	Bancinsure Inc						
		18538	Bancinsure Inc	152,914	0.0056%	149,491	90,795	60.74%
				152,914	**0.0056%**	**149,491**	**90,795**	**60.74%**
89	124	AMERISURE CO GRP						
		23396	Amerisure Mut Ins Co	149,255	0.0055%	153,398	24,459	15.94%
				149,255	**0.0055%**	**153,398**	**24,459**	**15.94%**
90	3416	AXIS Capital Grp						
		37273	Axis Ins Co	148,583	0.0055%	32,807	10,817	32.97%
				148,583	**0.0055%**	**32,807**	**10,817**	**32.97%**
91	26565	Ohio Ind Co						
		26565	Ohio Ind Co	134,287	0.0050%	183,230	122,442	66.82%
				134,287	**0.0050%**	**183,230**	**122,442**	**66.82%**
92	201	UTICA GRP						
		25976	Utica Mut Ins Co	95,280	0.0035%	91,760	139,698	152.24%
		25984	Graphic Arts Mut Ins Co	16,217	0.0006%	15,171	3,452	22.75%
				111,497	**0.0041%**	**106,931**	**143,150**	**133.87%**
93	4254	The Warranty Grp						
		40827	Virginia Surety Co Inc	63,152	0.0023%	91,447	6,062,286	6629.29%
				63,152	**0.0023%**	**91,447**	**6,062,286**	**6629.29%**
94	13528	Brotherhood Mut Ins Co						
		13528	Brotherhood Mut Ins Co	62,153	0.0023%	16,134	8,055	49.93%
				62,153	**0.0023%**	**16,134**	**8,055**	**49.93%**
95	11118	Federated Rural Electric Ins Exch						
		11118	Federated Rural Electric Ins Exch	36,885	0.0014%	37,156	-3,404	-9.16%
				36,885	**0.0014%**	**37,156**	**-3,404**	**-9.16%**
96	574	AMERCO CORP GRP						
		31089	Republic Western Ins Co	113	0.0000%	126	-67,774	-53788.89%
				113	**0.0000%**	**126**	**-67,774**	**-53788.89%**
97	37206	Contractors Bonding & Ins Co						
		37206	Contractors Bonding & Ins Co	106	0.0000%	106	-250,403	236229.25%
				106	**0.0000%**	**106**	**-250,403**	**236229.25%**
			Line Total:	**2,707,223,623**	**100.0000%**	**2,806,274,311**	**1,508,814,017**	**53.77%**