# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: FIRE [01]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 626 | Ace Ltd Grp | | | | | | |
| | | 21121 | Westchester Fire Ins Co | 6,811,518 | 0.5853% | 3,451,414 | -1,029,384 | -29.82% |
| | | 22713 | Insurance Co of N Amer | 395,982 | 0.0340% | 393,176 | 2,016,439 | 512.86% |
| | | 22667 | Ace Amer Ins Co | 21,115 | 0.0018% | 13,769 | 28,183 | 204.68% |
| | | 22748 | Pacific Employers Ins Co | 4,562 | 0.0004% | 2,768 | 1,365 | 49.31% |
| | | 43575 | Indemnity Ins Co Of North Amer | 1,918 | 0.0002% | 1,061 | 528 | 49.76% |
| | | | | **7,235,095** | **0.6217%** | **3,862,188** | **1,017,131** | **26.34%** |
| 2 | 313 | AEGIS GRP | | | | | | |
| | | 33898 | Aegis Security Ins Co | 299,064 | 0.0257% | 241,995 | 9,281 | 3.84% |
| | | | | **299,064** | **0.0257%** | **241,995** | **9,281** | **3.84%** |
| 3 | 38733 | Alaska Natl Ins Co | | | | | | |
| | | 38733 | Alaska Natl Ins Co | 33,379 | 0.0029% | 25,564 | 3,697 | 14.46% |
| | | | | **33,379** | **0.0029%** | **25,564** | **3,697** | **14.46%** |
| 4 | 501 | Alleghany Grp | | | | | | |
| | | 22314 | RSUI Ind Co | 2,685,216 | 0.2307% | 3,078,917 | 15,894 | 0.52% |
| | | | | **2,685,216** | **0.2307%** | **3,078,917** | **15,894** | **0.52%** |
| 5 | 761 | ALLIANZ INS GRP | | | | | | |
| | | 35300 | Allianz Global Risks US Ins Co | 24,453,134 | 2.1013% | 22,824,697 | 229,423 | 1.01% |
| | | 21873 | Firemans Fund Ins Co | 5,867,699 | 0.5042% | 6,122,992 | 5,229,029 | 85.40% |
| | | 21865 | Associated Ind Corp | 4,911,098 | 0.4220% | 4,950,744 | 1,376,623 | 27.81% |
| | | 21857 | American Ins Co | 227,674 | 0.0196% | 146,528 | 43,284 | 29.54% |
| | | 21881 | National Surety Corp | 2,990 | 0.0003% | 3,636 | 10,090 | 277.50% |
| | | | | **35,462,595** | **3.0474%** | **34,048,597** | **6,888,449** | **20.23%** |
| 6 | 8 | ALLSTATE INS GRP | | | | | | |
| | | 10358 | Encompass Ins Co | 4,109,278 | 0.3531% | 4,112,908 | 1,718,722 | 41.79% |
| | | 19232 | Allstate Ins Co | 89,319 | 0.0077% | 91,949 | -14,702 | -15.99% |
| | | | | **4,198,597** | **0.3608%** | **4,204,857** | **1,704,020** | **40.53%** |
| 7 | 84 | American Financial Grp | | | | | | |
| | | 22136 | Great Amer Ins Co of NY | 3,667,180 | 0.3151% | 3,294,417 | 4,280 | 0.13% |
| | | 16691 | Great Amer Ins Co | 107,612 | 0.0092% | 113,048 | 11,155 | 9.87% |
| | | 26344 | Great Amer Assur Co | 72,805 | 0.0063% | 74,018 | 26,710 | 36.09% |
| | | 26832 | Great Amer Alliance Ins Co | 30,063 | 0.0026% | 23,915 | 9,488 | 39.67% |
| | | | | **3,877,660** | **0.3332%** | **3,505,398** | **51,633** | **1.47%** |
| 8 | 12 | AMERICAN INTL GRP | | | | | | |
| | | 19429 | Insurance Co Of The State Of PA | 16,549,499 | 1.4221% | 15,453,486 | 12,745,413 | 82.48% |
| | | 19380 | American Home Assur Co | 11,094,467 | 0.9534% | 12,301,381 | -561,143 | -4.56% |
| | | 19445 | National Union Fire Ins Co Of Pitts | 4,355,937 | 0.3743% | 3,318,484 | 358,314 | 10.80% |
| | | 23809 | Granite State Ins Co | 1,597,616 | 0.1373% | 1,661,610 | 1,765,923 | 106.28% |
| | | 23841 | New Hampshire Ins Co | 18,794 | 0.0016% | 11,459 | -6,721 | -58.65% |
| | | | | **33,616,313** | **2.8887%** | **32,746,420** | **14,301,786** | **43.67%** |

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|---|---|---|---|---|---|---|---|---|
| 9 | 408 | | AMERICAN NATL FIN GRP | | | | | |
| | | 11048 | Pacific Prop & Cas Co | 67,274 | 0.0058% | 59,060 | 64,427 | 109.09% |
| | | | | **67,274** | **0.0058%** | **59,060** | **64,427** | **109.09%** |
| 10 | 124 | | AMERISURE CO GRP | | | | | |
| | | 23396 | Amerisure Mut Ins Co | 6,581 | 0.0006% | 7,540 | 204 | 2.71% |
| | | | | **6,581** | **0.0006%** | **7,540** | **204** | **2.71%** |
| 11 | 28 | | AMICA MUT GRP | | | | | |
| | | 19976 | Amica Mut Ins Co | 483,931 | 0.0416% | 451,564 | 476,438 | 105.51% |
| | | | | **483,931** | **0.0416%** | **451,564** | **476,438** | **105.51%** |
| 12 | 2538 | | Amtrust Grp | | | | | |
| | | 19879 | Security Natl Ins Co | 279,922 | 0.0241% | 283,156 | -2,588 | -0.91% |
| | | 25011 | Wesco Ins Co | 13,827 | 0.0012% | 6,790 | 3,617 | 53.27% |
| | | | | **293,749** | **0.0252%** | **289,946** | **1,029** | **0.35%** |
| 13 | 1279 | | Arch Ins Grp | | | | | |
| | | 11150 | Arch Ins Co | 2,759,489 | 0.2371% | 2,850,602 | 1,793,032 | 62.90% |
| | | | | **2,759,489** | **0.2371%** | **2,850,602** | **1,793,032** | **62.90%** |
| 14 | 41459 | | Armed Forces Ins Exch | | | | | |
| | | 41459 | Armed Forces Ins Exch | 314,330 | 0.0270% | 306,277 | 323,260 | 105.54% |
| | | | | **314,330** | **0.0270%** | **306,277** | **323,260** | **105.54%** |
| 15 | 19 | | Assurant Inc Grp | | | | | |
| | | 42978 | American Security Ins Co | 182,995,410 | 15.7252% | 187,764,344 | 28,564,405 | 15.21% |
| | | 19615 | American Reliable Ins Co | 2,613,891 | 0.2246% | 2,770,986 | 987,206 | 35.63% |
| | | 42986 | Standard Guar Ins Co | 244,157 | 0.0210% | 245,958 | 52,407 | 21.31% |
| | | | | **185,853,458** | **15.9708%** | **190,781,288** | **29,604,018** | **15.52%** |
| 16 | 1318 | | Auto Club Enterprises Ins Grp | | | | | |
| | | 15598 | Interins Exch Of The Automobile Club | 9,320,029 | 0.8009% | 8,250,576 | 3,434,411 | 41.63% |
| | | | | **9,320,029** | **0.8009%** | **8,250,576** | **3,434,411** | **41.63%** |
| 17 | 968 | | AXA INS GRP | | | | | |
| | | 33022 | AXA Ins Co | 2,342,045 | 0.2013% | 2,402,735 | 7,413,808 | 308.56% |
| | | | | **2,342,045** | **0.2013%** | **2,402,735** | **7,413,808** | **308.56%** |
| 18 | 3416 | | AXIS Capital Grp | | | | | |
| | | 37273 | Axis Ins Co | 5,031,330 | 0.4324% | 4,068,125 | 70,718 | 1.74% |
| | | 20370 | AXIS Reins Co | 752,469 | 0.0647% | 820,298 | 501,470 | 61.13% |
| | | | | **5,783,799** | **0.4970%** | **4,888,423** | **572,188** | **11.70%** |
| 19 | 1281 | | BANKAMERICA CORP GRP | | | | | |
| | | 24848 | Newport Ins Co | 106,512,215 | 9.1528% | 140,581,225 | 11,560,285 | 8.22% |
| | | 24821 | Meritplan Ins Co | 83,049,641 | 7.1366% | 57,156,993 | 7,228,419 | 12.65% |
| | | 24813 | Balboa Ins Co | 26,496,166 | 2.2769% | 30,467,440 | 6,788,209 | 22.28% |
| | | | | **216,058,022** | **18.5663%** | **228,205,658** | **25,576,913** | **11.21%** |

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|---|---|---|---|---|---|---|---|---|
| 20 | 37540 | Beazley Ins Co Inc | | | | | | |
| | | 37540 | Beazley Ins Co Inc | 993,734 | 0.0854% | 663,877 | 251,602 | 37.90% |
| | | | | **993,734** | **0.0854%** | **663,877** | **251,602** | **37.90%** |
| 21 | 31 | BERKSHIRE HATHAWAY GRP | | | | | | |
| | | 25895 | United States Liab Ins Co | 1,307,650 | 0.1124% | 1,161,047 | 419,584 | 36.14% |
| | | 11673 | Redwood Fire & Cas Ins Co | 4,778 | 0.0004% | 5,612 | -10 | -0.18% |
| | | | | **1,312,428** | **0.1128%** | **1,166,659** | **419,574** | **35.96%** |
| 22 | 33 | CALIFORNIA CAS MGMT GRP | | | | | | |
| | | 20117 | California Cas Ind Exch | 161,667 | 0.0139% | 166,114 | 301,263 | 181.36% |
| | | 20125 | California Cas Ins Co | 19,840 | 0.0017% | 20,387 | 28,492 | 139.76% |
| | | | | **181,507** | **0.0156%** | **186,501** | **329,755** | **176.81%** |
| 23 | 27480 | California Mut Ins Co | | | | | | |
| | | 27480 | California Mut Ins Co | 210,823 | 0.0181% | 225,648 | 40,310 | 17.86% |
| | | | | **210,823** | **0.0181%** | **225,648** | **40,310** | **17.86%** |
| 24 | 1278 | CALIFORNIA STATE AUTO GRP | | | | | | |
| | | 10921 | ACA Ins Co | 28,683,853 | 2.4649% | 25,818,995 | 13,831,579 | 53.57% |
| | | 15539 | California State Auto Assn Inter Ins | 1,671,674 | 0.1437% | 1,709,543 | 3,029,235 | 177.20% |
| | | | | **30,355,527** | **2.6085%** | **27,528,538** | **16,860,814** | **61.25%** |
| 25 | 802 | Capital Ins Grp | | | | | | |
| | | 13544 | California Capital Ins Co | 8,426,711 | 0.7241% | 8,079,062 | 2,721,063 | 33.68% |
| | | 12890 | Eagle W Ins Co | 257,490 | 0.0221% | 246,036 | 14,219 | 5.78% |
| | | 23540 | Monterey Ins Co | 19,613 | 0.0017% | 26,066 | 35,250 | 135.23% |
| | | | | **8,703,814** | **0.7479%** | **8,351,164** | **2,770,532** | **33.18%** |
| 26 | 40134 | Castlepoint Natl Ins Co | | | | | | |
| | | 40134 | Castlepoint Natl Ins Co | 83 | 0.0000% | 2,094 | -3,346 | -159.79% |
| | | | | **83** | **0.0000%** | **2,094** | **-3,346** | **-159.79%** |
| 27 | 26905 | Century Natl Ins Co | | | | | | |
| | | 26905 | Century Natl Ins Co | 8,839,219 | 0.7596% | 9,048,065 | 2,953,710 | 32.64% |
| | | | | **8,839,219** | **0.7596%** | **9,048,065** | **2,953,710** | **32.64%** |
| 28 | 38 | CHUBB & SON INC GRP | | | | | | |
| | | 20281 | Federal Ins Co | 1,051,596 | 0.0904% | 1,106,762 | 1,628,256 | 147.12% |
| | | 20397 | Vigilant Ins Co | 112,548 | 0.0097% | 121,295 | 181,229 | 149.41% |
| | | 20303 | Great Northern Ins Co | 31,962 | 0.0027% | 31,813 | 47,825 | 150.33% |
| | | 10052 | Chubb Natl Ins Co | 21,936 | 0.0019% | 22,030 | 246,365 | 1118.32% |
| | | 20346 | Pacific Ind Co | 7,661 | 0.0007% | 8,351 | 12,361 | 148.02% |
| | | | | **1,225,703** | **0.1053%** | **1,290,251** | **2,116,036** | **164.00%** |
| 29 | 18767 | Church Mut Ins Co | | | | | | |
| | | 18767 | Church Mut Ins Co | 91,251 | 0.0078% | 93,569 | 149,230 | 159.49% |
| | | | | **91,251** | **0.0078%** | **93,569** | **149,230** | **159.49%** |
| 30 | 244 | CINCINNATI FIN GRP | | | | | | |
| | | 10677 | Cincinnati Ins Co | 15,367 | 0.0013% | 13,510 | -31 | -0.23% |
| | | | | **15,367** | **0.0013%** | **13,510** | **-31** | **-0.23%** |

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|---|---|---|---|---|---|---|---|---|
| 31 | 323 | CIVIL SERV EMPLOYEE GRP | | | | | | |
| | | 10693 | Civil Serv Employees Ins Co | 6,396,594 | 0.5497% | 6,571,727 | 3,573,594 | 54.38% |
| | | 18953 | CSE Safeguard Ins Co | 2,550,760 | 0.2192% | 1,989,245 | 1,399,488 | 70.35% |
| | | | | **8,947,354** | **0.7689%** | **8,560,972** | **4,973,082** | **58.09%** |
| 32 | 218 | CNA INS GRP | | | | | | |
| | | 20443 | Continental Cas Co | 1,066,381 | 0.0916% | 143,588 | 143,993 | 100.28% |
| | | 35289 | Continental Ins Co | 96,052 | 0.0083% | 91,146 | -1,023,214 | -1122.61% |
| | | 20508 | Valley Forge Ins Co | 50,965 | 0.0044% | 34,841 | 15,355 | 44.07% |
| | | 20478 | National Fire Ins Co Of Hartford | 45,209 | 0.0039% | 20,070 | 8,257 | 41.14% |
| | | 20427 | American Cas Co Of Reading PA | 16,659 | 0.0014% | 18,235 | -3,328 | -18.25% |
| | | 20494 | Transportation Ins Co | 2,592 | 0.0002% | 2,741 | 0 | 0.00% |
| | | | | **1,277,858** | **0.1098%** | **310,621** | **-858,937** | **-276.52%** |
| 33 | 14010 | Crusader Ins Co | | | | | | |
| | | 14010 | Crusader Ins Co | 112,372 | 0.0097% | 118,086 | 198,347 | 167.97% |
| | | | | **112,372** | **0.0097%** | **118,086** | **198,347** | **167.97%** |
| 34 | 306 | CUNA MUT GRP | | | | | | |
| | | 10847 | Cumis Ins Society Inc | 19,191 | 0.0016% | 8,388 | 0 | 0.00% |
| | | | | **19,191** | **0.0016%** | **8,388** | **0** | **0.00%** |
| 35 | 33499 | Dorinco Reins Co | | | | | | |
| | | 33499 | Dorinco Reins Co | 841,348 | 0.0723% | 801,750 | 0 | 0.00% |
| | | | | **841,348** | **0.0723%** | **801,750** | **0** | **0.00%** |
| 36 | 57 | ELECTRIC INS GRP | | | | | | |
| | | 21261 | Electric Ins Co | 19,280 | 0.0017% | 17,138 | -71,834 | -419.15% |
| | | | | **19,280** | **0.0017%** | **17,138** | **-71,834** | **-419.15%** |
| 37 | 62 | EMC INS CO GRP | | | | | | |
| | | 21415 | Employers Mut Cas Co | 1,033,111 | 0.0888% | 1,207,855 | 433,381 | 35.88% |
| | | | | **1,033,111** | **0.0888%** | **1,207,855** | **433,381** | **35.88%** |
| 38 | 1120 | EVEREST REINS HOLDINGS GRP | | | | | | |
| | | 10120 | Everest Natl Ins Co | 4,328 | 0.0004% | 5,125 | 0 | 0.00% |
| | | | | **4,328** | **0.0004%** | **5,125** | **0** | **0.00%** |
| 39 | 158 | FAIRFAX FIN GRP | | | | | | |
| | | 21113 | United States Fire Ins Co | 2,176,313 | 0.1870% | 4,145,609 | 3,563,644 | 85.96% |
| | | 10936 | Seneca Ins Co Inc | 304,615 | 0.0262% | 202,592 | 4,182 | 2.06% |
| | | 25054 | Hudson Ins Co | 82,587 | 0.0071% | 76,170 | 26,185 | 34.38% |
| | | | | **2,563,515** | **0.2203%** | **4,424,371** | **3,594,011** | **81.23%** |
| 40 | 7 | FEDERATED MUT GRP | | | | | | |
| | | 13935 | Federated Mut Ins Co | 2,303,419 | 0.1979% | 2,818,161 | 662,993 | 23.53% |
| | | 28304 | Federated Serv Ins Co | 261,912 | 0.0225% | 264,722 | -4,538 | -1.71% |
| | | | | **2,565,331** | **0.2204%** | **3,082,883** | **658,455** | **21.36%** |
| 41 | 11118 | Federated Rural Electric Ins Exch | | | | | | |
| | | 11118 | Federated Rural Electric Ins Exch | 28,031 | 0.0024% | 27,881 | -56 | -0.20% |
| | | | | **28,031** | **0.0024%** | **27,881** | **-56** | **-0.20%** |

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|---|---|---|---|---|---|---|---|---|
| 42 | 670 | | FIDELITY NATL FIN GRP | | | | | |
| | | 25180 | Fidelity Natl Ins Co | 4,764,841 | 0.4095% | 4,971,992 | 1,662,112 | 33.43% |
| | | | | **4,764,841** | **0.4095%** | **4,971,992** | **1,662,112** | **33.43%** |
| 43 | 70 | | FIRST AMER TITLE GRP | | | | | |
| | | 34525 | First Amer Specilaty Ins Co | 16,210,745 | 1.3930% | 16,431,735 | 4,874,002 | 29.66% |
| | | | | **16,210,745** | **1.3930%** | **16,431,735** | **4,874,002** | **29.66%** |
| 44 | 349 | | FLORISTS MUT GRP | | | | | |
| | | 13978 | Florists Mut Ins Co | 10,839 | 0.0009% | 10,853 | 21,347 | 196.69% |
| | | | | **10,839** | **0.0009%** | **10,853** | **21,347** | **196.69%** |
| 45 | 65 | | FM GLOBAL GRP | | | | | |
| | | 21482 | Factory Mut Ins Co | 36,973,178 | 3.1772% | 36,099,184 | 1,841,526 | 5.10% |
| | | 10014 | Affiliated Fm Ins Co | 24,977,425 | 2.1464% | 24,751,663 | -1,152,179 | -4.65% |
| | | | | **61,950,603** | **5.3235%** | **60,850,847** | **689,347** | **1.13%** |
| 46 | 1169 | | GENERALI GRP | | | | | |
| | | 11231 | Generali Us Branch | 2,558,612 | 0.2199% | 1,879,102 | 201,452 | 10.72% |
| | | | | **2,558,612** | **0.2199%** | **1,879,102** | **201,452** | **10.72%** |
| 47 | 3829 | | GeoVera Holdings Inc Grp | | | | | |
| | | 10799 | Geovera Ins Co | 557,773 | 0.0479% | 615,460 | 1,760,283 | 286.01% |
| | | 10887 | Pacific Select Prop Ins Co | 122,226 | 0.0105% | 129,631 | 123,096 | 94.96% |
| | | 10182 | Geovera Specialty Ins Co | 3,317 | 0.0003% | 4,695 | 4,215 | 89.78% |
| | | | | **683,316** | **0.0587%** | **749,786** | **1,887,594** | **251.75%** |
| 48 | 1331 | | Glencoe US Holdings Grp | | | | | |
| | | 10340 | Stonington Ins Co | 6,003 | 0.0005% | 101,778 | 80,542 | 79.13% |
| | | | | **6,003** | **0.0005%** | **101,778** | **80,542** | **79.13%** |
| 49 | 39861 | | Golden Bear Ins Co | | | | | |
| | | 39861 | Golden Bear Ins Co | 939,972 | 0.0808% | 896,430 | 686,850 | 76.62% |
| | | | | **939,972** | **0.0808%** | **896,430** | **686,850** | **76.62%** |
| 50 | 83 | | GRANGE INS GRP | | | | | |
| | | 22101 | Grange Ins Assn | 838,328 | 0.0720% | 811,809 | 533,696 | 65.74% |
| | | | | **838,328** | **0.0720%** | **811,809** | **533,696** | **65.74%** |
| 51 | 303 | | GUIDEONE INS GRP | | | | | |
| | | 14559 | Guideone Specialty Mut Ins Co | 278,767 | 0.0240% | 248,556 | 249,652 | 100.44% |
| | | 15032 | Guideone Mut Ins Co | 50,416 | 0.0043% | 62,693 | 129 | 0.21% |
| | | | | **329,183** | **0.0283%** | **311,249** | **249,781** | **80.25%** |
| 52 | 517 | | HANNOVER GRP | | | | | |
| | | 41343 | HDI Gerling Amer Ins Co | 3,483,176 | 0.2993% | 3,192,118 | 202,837 | 6.35% |
| | | | | **3,483,176** | **0.2993%** | **3,192,118** | **202,837** | **6.35%** |

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|---|---|---|---|---|---|---|---|---|
| 53 | 91 | HARTFORD FIRE & CAS GRP | | | | | | |
| | | 19682 | Hartford Fire In Co | 5,110,479 | 0.4392% | 5,166,870 | -157,146 | -3.04% |
| | | 30104 | Hartford Underwriters Ins Co | 1,309,874 | 0.1126% | 1,246,449 | 570,300 | 45.75% |
| | | 29424 | Hartford Cas Ins Co | 290,508 | 0.0250% | 289,702 | 48,569 | 16.77% |
| | | 11000 | Sentinel Ins Co Ltd | 2,755 | 0.0002% | 5,024 | 0 | 0.00% |
| | | | | **6,713,616** | **0.5769%** | **6,708,045** | **461,723** | **6.88%** |
| 54 | 300 | HORACE MANN GRP | | | | | | |
| | | 22578 | Horace Mann Ins Co | 408,384 | 0.0351% | 374,700 | 654,414 | 174.65% |
| | | 22756 | Horace Mann Prop & Cas Ins Co | 103,312 | 0.0089% | 96,529 | 168,106 | 174.15% |
| | | | | **511,696** | **0.0440%** | **471,229** | **822,520** | **174.55%** |
| 55 | 225 | IAT Reins Co Grp | | | | | | |
| | | 26433 | Harco Natl Ins Co | 747,353 | 0.0642% | 842,091 | 58,959 | 7.00% |
| | | 28886 | Transguard Ins Co Of Amer Inc | 50,865 | 0.0044% | 19,777 | 50,061 | 253.13% |
| | | | | **798,218** | **0.0686%** | **861,868** | **109,020** | **12.65%** |
| 56 | 922 | ICW GRP | | | | | | |
| | | 27847 | Insurance Co Of The West | 1,085,380 | 0.0933% | 1,956,845 | 154,473 | 7.89% |
| | | | | **1,085,380** | **0.0933%** | **1,956,845** | **154,473** | **7.89%** |
| 57 | 9 | JPMorgan Chase & Co Grp | | | | | | |
| | | 12832 | Personal Express Ins Co | 491,533 | 0.0422% | 456,806 | 449,166 | 98.33% |
| | | 22985 | Sequoia Ins Co | 274,610 | 0.0236% | 283,547 | 523,580 | 184.65% |
| | | | | **766,143** | **0.0658%** | **740,353** | **972,746** | **131.39%** |
| 58 | 1326 | KINGSWAY GRP | | | | | | |
| | | 33855 | Lincoln Gen Ins Co | 12,818 | 0.0011% | 13,498 | 25,514 | 189.02% |
| | | | | **12,818** | **0.0011%** | **13,498** | **25,514** | **189.02%** |
| 59 | 37800 | Leading Ins Grp Ins Co Ltd | | | | | | |
| | | 37800 | Leading Ins Grp Ins Co Ltd | 24,186 | 0.0021% | 12,138 | 46,630 | 384.17% |
| | | | | **24,186** | **0.0021%** | **12,138** | **46,630** | **384.17%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: FIRE [01]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 60 | 111 | LIBERTY MUT GRP | | | | | | |
| | | 24740 | Safeco Ins Co Of Amer | 36,641,436 | 3.1487% | 33,312,787 | 9,619,250 | 28.88% |
| | | 23035 | Liberty Mut Fire Ins Co | 27,145,923 | 2.3327% | 31,337,693 | 13,610,744 | 43.43% |
| | | 24198 | Peerless Ins Co | 13,452,076 | 1.1560% | 12,687,443 | 5,875,837 | 46.31% |
| | | 19704 | American States Ins Co | 1,054,207 | 0.0906% | 1,169,494 | 47,094 | 4.03% |
| | | 24732 | General Ins Co Of Amer | 1,049,434 | 0.0902% | 1,136,896 | 30,368 | 2.67% |
| | | 23043 | Liberty Mut Ins Co | 988,971 | 0.0850% | 482,867 | 1,576,574 | 326.50% |
| | | 19690 | American Economy Ins Co | 497,757 | 0.0428% | 568,403 | 25,234 | 4.44% |
| | | 24724 | First Natl Ins Co Of Amer | 372,656 | 0.0320% | 574,770 | 107,510 | 18.70% |
| | | 18333 | Peerless Ind Ins Co | 259,526 | 0.0223% | 230,460 | 23,531 | 10.21% |
| | | 10836 | Golden Eagle Ins Corp | 250,417 | 0.0215% | 272,013 | -4,367 | -1.61% |
| | | 21458 | Employers Ins of Wausau | 15,509 | 0.0013% | 15,504 | -38,256 | -246.75% |
| | | 42404 | Liberty Ins Corp | 13,450 | 0.0012% | 16,749 | -1,541 | -9.20% |
| | | 24171 | Netherlands Ins Co The | 5,736 | 0.0005% | 5,435 | 0 | 0.00% |
| | | 26042 | Wausau Underwriters Ins Co | 3,732 | 0.0003% | 1,088 | 61,090 | 5614.89% |
| | | 26069 | Wausau Business Ins Co | 3,664 | 0.0003% | 1,819 | 384 | 21.11% |
| | | | | **81,754,494** | **7.0253%** | **81,813,421** | **30,933,452** | **37.81%** |
| 61 | 4381 | Lightyear Delos Grp | | | | | | |
| | | 35408 | Delos Ins Co | 833 | 0.0001% | 833 | 1,595 | 191.48% |
| | | | | **833** | **0.0001%** | **833** | **1,595** | **191.48%** |
| 62 | 23108 | Lumbermens Underwriting Alliance | | | | | | |
| | | 23108 | Lumbermens Underwriting Alliance | 2,716,991 | 0.2335% | 1,827,731 | 208,111 | 11.39% |
| | | | | **2,716,991** | **0.2335%** | **1,827,731** | **208,111** | **11.39%** |
| 63 | 785 | MARKEL CORP GRP | | | | | | |
| | | 28932 | Markel Amer Ins Co | 1,814,847 | 0.1560% | 1,809,215 | 322,747 | 17.84% |
| | | 38970 | Markel Ins Co | 28,982 | 0.0025% | 36,631 | 29,855 | 81.50% |
| | | | | **1,843,829** | **0.1584%** | **1,845,846** | **352,602** | **19.10%** |
| 64 | 4636 | Max Capital Grp | | | | | | |
| | | 21296 | Max Amer Ins Co | 37,200 | 0.0032% | 11,055 | 1,446 | 13.08% |
| | | | | **37,200** | **0.0032%** | **11,055** | **1,446** | **13.08%** |
| 65 | 748 | Meadowbrook Ins Grp | | | | | | |
| | | 18023 | Star Ins Co | 110,306 | 0.0095% | 112,626 | -1,111 | -0.99% |
| | | | | **110,306** | **0.0095%** | **112,626** | **-1,111** | **-0.99%** |
| 66 | 15768 | Merced Mut Ins Co | | | | | | |
| | | 15768 | Merced Mut Ins Co | 357,709 | 0.0307% | 366,818 | 52,169 | 14.22% |
| | | | | **357,709** | **0.0307%** | **366,818** | **52,169** | **14.22%** |
| 67 | 660 | MERCURY GEN GRP | | | | | | |
| | | 11908 | Mercury Cas Co | 8,035,931 | 0.6905% | 7,742,483 | 3,659,256 | 47.26% |
| | | | | **8,035,931** | **0.6905%** | **7,742,483** | **3,659,256** | **47.26%** |
| 68 | 241 | METROPOLITAN GRP | | | | | | |
| | | 25321 | Metropolitan Drt Prop & Cas Ins Co | 49,655 | 0.0043% | 116,394 | 51,752 | 44.46% |
| | | | | **49,655** | **0.0043%** | **116,394** | **51,752** | **44.46%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: FIRE [01]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 69 | 14508 | | Michigan Millers Mut Ins Co | | | | | |
| | | 14508 | Michigan Millers Mut Ins Co | 183 | 0.0000% | 183 | -113 | -61.75% |
| | | | | **183** | **0.0000%** | **183** | **-113** | **-61.75%** |
| 70 | 2978 | | Mitsui Sumitomo Ins Grp | | | | | |
| | | 20362 | Mitsui Sumitomo Ins Co of Amer | 213,151 | 0.0183% | 253,481 | 75,236 | 29.68% |
| | | 22551 | Mitsui Sumitomo Ins USA Inc | 32,952 | 0.0028% | 54,069 | -7,948 | -14.70% |
| | | | | **246,103** | **0.0211%** | **307,550** | **67,288** | **21.88%** |
| 71 | 291 | | MOTORISTS MUT | | | | | |
| | | 13331 | American Hardware Mut Ins Co | 16,237 | 0.0014% | 16,237 | 29,961 | 184.52% |
| | | | | **16,237** | **0.0014%** | **16,237** | **29,961** | **184.52%** |
| 72 | 361 | | Munich Re Grp | | | | | |
| | | 23469 | American Modern Home Ins Co | 26,408,211 | 2.2693% | 26,369,648 | 4,572,241 | 17.34% |
| | | 19720 | American Alt Ins Corp | 233,126 | 0.0200% | 250,206 | 432,579 | 172.89% |
| | | 23450 | American Family Home Ins Co | 41,384 | 0.0036% | 48,106 | 0 | 0.00% |
| | | | | **26,682,721** | **2.2929%** | **26,667,960** | **5,004,820** | **18.77%** |
| 73 | 140 | | NATIONWIDE CORP GRP | | | | | |
| | | 19100 | Amco Ins Co | 27,821,075 | 2.3907% | 26,318,935 | 12,074,606 | 45.88% |
| | | 42579 | Allied Prop & Cas Ins Co | 10,250,698 | 0.8809% | 9,763,074 | 2,996,649 | 30.69% |
| | | 23787 | Nationwide Mut Ins Co | 3,005,213 | 0.2582% | 2,989,925 | 804,810 | 26.92% |
| | | 25453 | Nationwide Ins Co Of Amer | 1,556,920 | 0.1338% | 1,401,840 | 315,769 | 22.53% |
| | | 23779 | Nationwide Mut Fire Ins Co | 410,950 | 0.0353% | 426,440 | 56,967 | 13.36% |
| | | 15580 | Scottsdale Ind Co | 1,797 | 0.0002% | 824 | 0 | 0.00% |
| | | | | **43,046,653** | **3.6991%** | **40,901,038** | **16,248,801** | **39.73%** |
| 74 | 27073 | | Nipponkoa Ins Co Ltd US Br | | | | | |
| | | 27073 | Nipponkoa Ins Co Ltd US Br | 2,129,314 | 0.1830% | 2,020,176 | 250,305 | 12.39% |
| | | | | **2,129,314** | **0.1830%** | **2,020,176** | **250,305** | **12.39%** |
| 75 | 645 | | OREGON MUT GRP | | | | | |
| | | 14907 | Oregon Mut Ins Co | 2,047,746 | 0.1760% | 2,124,391 | 1,314,311 | 61.87% |
| | | | | **2,047,746** | **0.1760%** | **2,124,391** | **1,314,311** | **61.87%** |
| 76 | 14974 | | Pennsylvania Lumbermens Mut Ins | | | | | |
| | | 14974 | Pennsylvania Lumbermens Mut Ins | 37,644 | 0.0032% | 12,049 | 0 | 0.00% |
| | | | | **37,644** | **0.0032%** | **12,049** | **0** | **0.00%** |
| 77 | 767 | | Pennsylvania Manufacturers Grp | | | | | |
| | | 12262 | Pennsylvania Manufacturers Assoc Ins | 924 | 0.0001% | 888 | 175 | 19.71% |
| | | | | **924** | **0.0001%** | **888** | **175** | **19.71%** |
| 78 | 677 | | Philadelphia Consolidated Holding Grp | | | | | |
| | | 18058 | Philadelphia Ind Ins Co | 22,563 | 0.0019% | 25,616 | 2,612 | 10.20% |
| | | | | **22,563** | **0.0019%** | **25,616** | **2,612** | **10.20%** |
| 79 | 853 | | PUBLIC SERV GRP | | | | | |
| | | 15059 | Public Serv Mut Ins Co | 60,820 | 0.0052% | 74,165 | 94,857 | 127.90% |
| | | | | **60,820** | **0.0052%** | **74,165** | **94,857** | **127.90%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: FIRE [01]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 80 | 796 | QBE INS GRP | | | | | | |
| | | 25747 | Unigard Ins Co | 5,238,435 | 0.4501% | 5,366,238 | 565,537 | 10.54% |
| | | 39217 | QBE Ins Corp | 1,359,836 | 0.1169% | 966,769 | 1,618,390 | 167.40% |
| | | 16217 | National Farmers Union Prop & Cas | 181,640 | 0.0156% | 222,684 | -54,285 | -24.38% |
| | | 25798 | Unigard Ind Co | 36,589 | 0.0031% | 39,786 | 0 | 0.00% |
| | | 24414 | General Cas Co Of WI | 8,773 | 0.0008% | 3,031 | 1,159 | 38.24% |
| | | 24449 | Regent Ins Co | 720 | 0.0001% | 483 | 1,491 | 308.70% |
| | | 37303 | Redland Ins Co | 340 | 0.0000% | -2,513 | -22,145 | 881.22% |
| | | | | **6,826,333** | **0.5866%** | **6,596,478** | **2,110,147** | **31.99%** |
| 81 | 169 | SENTRY INS GRP | | | | | | |
| | | 24988 | Sentry Ins A Mut Co | 3,735,731 | 0.3210% | 3,718,430 | 1,557,295 | 41.88% |
| | | 21180 | Sentry Select Ins Co | 477,162 | 0.0410% | 416,890 | -4,588 | -1.10% |
| | | 23434 | Middlesex Ins Co | 1,483 | 0.0001% | 1,884 | 143 | 7.59% |
| | | | | **4,214,376** | **0.3622%** | **4,137,204** | **1,552,850** | **37.53%** |
| 82 | 3219 | Sompo Japan Ins Grp | | | | | | |
| | | 11126 | Sompo Japan Ins Co of Amer | 1,564,545 | 0.1344% | 1,484,637 | 253,399 | 17.07% |
| | | | | **1,564,545** | **0.1344%** | **1,484,637** | **253,399** | **17.07%** |
| 83 | 20613 | Sparta Ins Co | | | | | | |
| | | 20613 | Sparta Ins Co | 4,220 | 0.0004% | 3,080 | 372 | 12.08% |
| | | | | **4,220** | **0.0004%** | **3,080** | **372** | **12.08%** |
| 84 | 176 | STATE FARM GRP | | | | | | |
| | | 25151 | State Farm Gen Ins Co | 7,764,547 | 0.6672% | 8,135,554 | 15,187,434 | 186.68% |
| | | | | **7,764,547** | **0.6672%** | **8,135,554** | **15,187,434** | **186.68%** |
| 85 | 93 | STATE NATL GRP | | | | | | |
| | | 12831 | State Natl Ins Co Inc | 68,142 | 0.0059% | 40,226 | 0 | 0.00% |
| | | | | **68,142** | **0.0059%** | **40,226** | **0** | **0.00%** |
| 86 | 32107 | Sutter Ins Co | | | | | | |
| | | 32107 | Sutter Ins Co | 302,287 | 0.0260% | 315,953 | 88,368 | 27.97% |
| | | | | **302,287** | **0.0260%** | **315,953** | **88,368** | **27.97%** |
| 87 | 181 | SWISS RE GRP | | | | | | |
| | | 39845 | Westport Ins Corp | 6,331,764 | 0.5441% | 5,862,620 | 665,281 | 11.35% |
| | | | | **6,331,764** | **0.5441%** | **5,862,620** | **665,281** | **11.35%** |
| 88 | 88 | The Hanover Ins Grp | | | | | | |
| | | 10815 | Verlan Fire Ins Co MD | 723,154 | 0.0621% | 686,864 | 237,470 | 34.57% |
| | | 42552 | Nova Cas Co | 195,721 | 0.0168% | 114,307 | 47,381 | 41.45% |
| | | 22292 | Hanover Ins Co | 5,023 | 0.0004% | 7,974 | 12,834 | 160.95% |
| | | 22306 | Massachusetts Bay Ins Co | 1,639 | 0.0001% | 1,887 | -982 | -52.04% |
| | | | | **925,537** | **0.0795%** | **811,032** | **296,703** | **36.58%** |
| 89 | 3098 | Tokio Marine Holdings Inc GRP | | | | | | |
| | | 12904 | Tokio Marine & Nichido Fire Ins Co | 8,857,778 | 0.7612% | 9,143,641 | 2,046,766 | 22.38% |
| | | | | **8,857,778** | **0.7612%** | **9,143,641** | **2,046,766** | **22.38%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: FIRE [01]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 90 | 161 | TOPA EQUITIES LTD GRP | | | | | | |
| | | 18031 | Topa Ins Co | 633,167 | 0.0544% | 759,461 | -53,397 | -7.03% |
| | | | | **633,167** | **0.0544%** | **759,461** | **-53,397** | **-7.03%** |
| 91 | 3703 | Tower Grp | | | | | | |
| | | 44300 | Tower Ins Co Of NY | 134,675 | 0.0116% | 69,399 | 3,561 | 5.13% |
| | | | | **134,675** | **0.0116%** | **69,399** | **3,561** | **5.13%** |
| 92 | 3548 | Travelers Grp | | | | | | |
| | | 25674 | Travelers Prop Cas Co Of Amer | 37,980,249 | 3.2637% | 37,511,391 | 9,766,079 | 26.03% |
| | | 36161 | Travelers Prop Cas Ins Co | 11,773,526 | 1.0117% | 10,773,361 | 3,652,465 | 33.90% |
| | | 24791 | St Paul Mercury Ins Co | 5,343,340 | 0.4592% | 7,389,170 | 1,668,512 | 22.58% |
| | | 24767 | St Paul Fire & Marine Ins Co | 4,884,292 | 0.4197% | 6,933,055 | 4,506,128 | 64.99% |
| | | 36463 | Discover Prop & Cas Ins Co | 2,990,204 | 0.2570% | 3,235,450 | 4,289,052 | 132.56% |
| | | 19038 | Travelers Cas & Surety Co | 1,226,927 | 0.1054% | 1,285,196 | 1,899,174 | 147.77% |
| | | 19070 | Standard Fire Ins Co | 1,116,325 | 0.0959% | 1,120,121 | 1,761,217 | 157.23% |
| | | 25682 | Travelers Ind Co Of CT | 896,683 | 0.0771% | 886,087 | -662,137 | -74.73% |
| | | 24775 | St Paul Guardian Ins Co | 213,083 | 0.0183% | 188,083 | 13,530 | 7.19% |
| | | 25887 | United States Fidelity & Guar Co | 163,902 | 0.0141% | 163,902 | 254,917 | 155.53% |
| | | 24015 | Northland Ins Co | 16,130 | 0.0014% | 24,563 | 9,152 | 37.26% |
| | | 19224 | St Paul Protective Ins Co | 2,268 | 0.0002% | 2,051 | -331 | -16.14% |
| | | | | **66,606,929** | **5.7237%** | **69,512,430** | **27,157,758** | **39.07%** |
| 93 | 920 | UNITED NATL GRP | | | | | | |
| | | 42048 | Diamond State Ins Co | 136,695 | 0.0117% | 167,828 | 25,718 | 15.32% |
| | | 32859 | Penn Amer Ins Co | 74,020 | 0.0064% | 85,814 | 10,558 | 12.30% |
| | | | | **210,715** | **0.0181%** | **253,642** | **36,276** | **14.30%** |
| 94 | 200 | UNITED SERV AUTOMOBILE ASSN GRP | | | | | | |
| | | 25941 | USAA | 13,223,908 | 1.1364% | 12,583,515 | 3,152,381 | 25.05% |
| | | 25968 | USAA Cas Ins Co | 6,044,128 | 0.5194% | 5,664,428 | 290,416 | 5.13% |
| | | 21253 | Garrison Prop & Cas Ins Co | 427,452 | 0.0367% | 324,671 | 16,685 | 5.14% |
| | | 18600 | USAA Gen Ind Co | 58,657 | 0.0050% | 36,807 | 11,793 | 32.04% |
| | | | | **19,754,145** | **1.6975%** | **18,609,421** | **3,471,275** | **18.65%** |
| 95 | 215 | UNITRIN GRP | | | | | | |
| | | 10914 | Kemper Independence Ins Co | 3,289,875 | 0.2827% | 3,473,025 | 776,883 | 22.37% |
| | | 11142 | United Cas Ins Co Of Amer | 795,204 | 0.0683% | 788,995 | 128,261 | 16.26% |
| | | | | **4,085,079** | **0.3510%** | **4,262,020** | **905,144** | **21.24%** |
| 96 | 71 | UNIVERSAL INS CO GRP | | | | | | |
| | | 10759 | Universal N Amer Ins Co | 1,734,209 | 0.1490% | 244,334 | 96,659 | 39.56% |
| | | | | **1,734,209** | **0.1490%** | **244,334** | **96,659** | **39.56%** |
| 97 | 201 | UTICA GRP | | | | | | |
| | | 25976 | Utica Mut Ins Co | 502 | 0.0000% | 585 | 779 | 133.16% |
| | | 25984 | Graphic Arts Mut Ins Co | 46 | 0.0000% | 46 | 0 | 0.00% |
| | | | | **548** | **0.0000%** | **631** | **779** | **123.45%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: FIRE [01]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 98 | 1179 | WAWANESA INS GRP | | | | | | |
| | | 10683 | Wawanesa Gen Ins Co | 77,468 | 0.0067% | 79,070 | 147,052 | 185.98% |
| | | 31526 | Wawanesa Mut Ins Co Us Branch | 15,483 | 0.0013% | 16,441 | 30,645 | 186.39% |
| | | | | **92,951** | **0.0080%** | **95,511** | **177,697** | **186.05%** |
| 99 | 800 | WESTERN MUT INS GRP | | | | | | |
| | | 15776 | Residence Mut Ins Co | 1,656,943 | 0.1424% | 1,615,834 | 521,062 | 32.25% |
| | | 13625 | Western Mut Ins Co | 91,902 | 0.0079% | 94,709 | 24,704 | 26.08% |
| | | | | **1,748,845** | **0.1503%** | **1,710,543** | **545,766** | **31.91%** |
| 100 | 1129 | WHITE MOUNTAINS GRP | | | | | | |
| | | 20621 | OneBeacon Amer Ins Co | 1,290,665 | 0.1109% | 1,121,055 | -252,522 | -22.53% |
| | | 20648 | Employers Fire Ins Co | 814,793 | 0.0700% | 969,878 | 2,683 | 0.28% |
| | | 27154 | Atlantic Specialty Ins Co | 609 | 0.0001% | 158 | 885 | 560.13% |
| | | | | **2,106,067** | **0.1810%** | **2,091,091** | **-248,954** | **-11.91%** |
| 101 | 273 | WORKMENS GRP | | | | | | |
| | | 13250 | Workmens Auto Ins Co | 98,882 | 0.0085% | 84,458 | 28,217 | 33.41% |
| | | | | **98,882** | **0.0085%** | **84,458** | **28,217** | **33.41%** |
| 102 | 98 | WR Berkley Corp GRP | | | | | | |
| | | 36684 | Riverport Ins Co | 1,875,035 | 0.1611% | 1,892,712 | 274,827 | 14.52% |
| | | 25224 | Great Divide Ins Co | 1,462 | 0.0001% | 1,280 | -11 | -0.86% |
| | | 32603 | Berkley Ins Co | 450 | 0.0000% | 450 | 1,805 | 401.11% |
| | | | | **1,876,947** | **0.1613%** | **1,894,442** | **276,621** | **14.60%** |
| 103 | 1285 | XL AMER GRP | | | | | | |
| | | 22322 | Greenwich Ins Co | 7,575,558 | 0.6510% | 6,994,360 | 2,757,620 | 39.43% |
| | | 24554 | XL Ins Amer Inc | 7,567,145 | 0.6503% | 9,698,847 | 1,425,174 | 14.69% |
| | | 37885 | XL Specialty Ins Co | 4,372 | 0.0004% | 1,365 | 320 | 23.44% |
| | | | | **15,147,075** | **1.3016%** | **16,694,572** | **4,183,114** | **25.06%** |
| 104 | 212 | ZURICH INS GRP | | | | | | |
| | | 21660 | Fire Ins Exch | 79,684,438 | 6.8475% | 76,874,481 | 27,059,927 | 35.20% |
| | | 21652 | Farmers Ins Exch | 20,080,067 | 1.7255% | 19,020,816 | 6,254,609 | 32.88% |
| | | 26247 | American Guar & Liab Ins | 15,898,206 | 1.3662% | 18,376,754 | 53,713,180 | 292.29% |
| | | 16535 | Zurich Amer Ins Co | 15,322,456 | 1.3167% | 17,247,734 | 5,101,817 | 29.58% |
| | | 11185 | Foremost Ins Co Grand Rapids MI | 13,630,349 | 1.1713% | 10,897,691 | 6,541,752 | 60.03% |
| | | 10317 | Neighborhood Spirit Prop & Cas Co | 9,065,479 | 0.7790% | 9,051,295 | 2,480,316 | 27.40% |
| | | 10318 | Exact Prop & Cas Co Inc | 2,175,628 | 0.1870% | 2,341,552 | 585,000 | 24.98% |
| | | 41181 | Universal Underwriters Ins Co | 2,053,320 | 0.1764% | 2,289,615 | 2,561,324 | 111.87% |
| | | 10315 | Civic Prop & Cas Co | 1,604,058 | 0.1378% | 1,471,779 | 560,598 | 38.09% |
| | | 39306 | Fidelity & Deposit Co Of MD | 1,017,431 | 0.0874% | 937,136 | 390,445 | 41.66% |
| | | 21709 | Truck Ins Exch | 746,315 | 0.0641% | 901,078 | 989,643 | 109.83% |
| | | 19356 | Maryland Cas Co | 260,474 | 0.0224% | 267,973 | 485,023 | 181.00% |
| | | 21326 | Empire Fire & Marine Ins Co | 122,412 | 0.0105% | 286,370 | -111,326 | -38.87% |
| | | 40142 | American Zurich Ins Co | 31,244 | 0.0027% | 28,233 | 1,471 | 5.21% |
| | | 21687 | Mid Century Ins Co | 10,043 | 0.0009% | 15,559 | 13,343 | 85.76% |
| | | | | **161,701,920** | **13.8954%** | **160,008,066** | **106,627,122** | **66.64%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: FIRE [01]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| | | | **Line Total:** | **1,163,709,015** | **100.0000%** | **1,167,122,132** | **365,429,687** | **31.31%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: ALLIED LINES [02.1]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 626 | Ace Ltd Grp | | | | | | |
| | | 21121 | Westchester Fire Ins Co | 2,919,221 | 0.4012% | 1,479,176 | 689,503 | 46.61% |
| | | 20699 | Ace Prop & Cas Ins Co | 1,104,371 | 0.1518% | 1,167,581 | 795,296 | 68.11% |
| | | 22667 | Ace Amer Ins Co | 347,500 | 0.0478% | 190,806 | 11,183 | 5.86% |
| | | 22713 | Insurance Co of N Amer | 105,025 | 0.0144% | 104,088 | 370,279 | 355.74% |
| | | 22748 | Pacific Employers Ins Co | 6,967 | 0.0010% | 3,452 | 1,694 | 49.07% |
| | | 43575 | Indemnity Ins Co Of North Amer | 1,515 | 0.0002% | 892 | 443 | 49.66% |
| | | | | **4,484,599** | **0.6163%** | **2,945,995** | **1,868,398** | **63.42%** |
| 2 | 42757 | Agri Gen Ins Co | | | | | | |
| | | 42757 | Agri Gen Ins Co | 168,630 | 0.0232% | 168,630 | 34,854 | 20.67% |
| | | | | **168,630** | **0.0232%** | **168,630** | **34,854** | **20.67%** |
| 3 | 38733 | Alaska Natl Ins Co | | | | | | |
| | | 38733 | Alaska Natl Ins Co | 55,331 | 0.0076% | 29,446 | 1,598 | 5.43% |
| | | | | **55,331** | **0.0076%** | **29,446** | **1,598** | **5.43%** |
| 4 | 501 | Alleghany Grp | | | | | | |
| | | 22314 | RSUI Ind Co | 3,109,543 | 0.4273% | 3,159,879 | -54,635 | -1.73% |
| | | | | **3,109,543** | **0.4273%** | **3,159,879** | **-54,635** | **-1.73%** |
| 5 | 761 | ALLIANZ INS GRP | | | | | | |
| | | 35300 | Allianz Global Risks US Ins Co | 10,922,873 | 1.5011% | 9,736,920 | 2,190,947 | 22.50% |
| | | 21873 | Firemans Fund Ins Co | 2,519,048 | 0.3462% | 2,392,188 | 1,318,356 | 55.11% |
| | | 21865 | Associated Ind Corp | 2,228,202 | 0.3062% | 2,188,957 | 1,892,603 | 86.46% |
| | | 21881 | National Surety Corp | 1,054 | 0.0001% | 1,301 | 159 | 12.22% |
| | | 21849 | American Automobile Ins Co | 439 | 0.0001% | 389 | 1,096 | 281.75% |
| | | 21857 | American Ins Co | 166 | 0.0000% | 85 | 589 | 692.94% |
| | | | | **15,671,782** | **2.1538%** | **14,319,840** | **5,403,750** | **37.74%** |
| 6 | 8 | ALLSTATE INS GRP | | | | | | |
| | | 19232 | Allstate Ins Co | 390,875 | 0.0537% | 384,059 | -44,154 | -11.50% |
| | | 10358 | Encompass Ins Co | 7,217 | 0.0010% | 7,352 | 529,223 | 7198.35% |
| | | | | **398,092** | **0.0547%** | **391,411** | **485,069** | **123.93%** |
| 7 | 84 | American Financial Grp | | | | | | |
| | | 26344 | Great Amer Assur Co | 11,883,889 | 1.6332% | 11,031,594 | 786,620 | 7.13% |
| | | 26832 | Great Amer Alliance Ins Co | 214,273 | 0.0294% | 191,515 | 104,440 | 54.53% |
| | | 16691 | Great Amer Ins Co | 155,387 | 0.0214% | 141,798 | 54,801 | 38.65% |
| | | 22136 | Great Amer Ins Co of NY | 154,114 | 0.0212% | 148,831 | 11,203 | 7.53% |
| | | | | **12,407,663** | **1.7052%** | **11,513,738** | **957,064** | **8.31%** |
| 8 | 12 | AMERICAN INTL GRP | | | | | | |
| | | 19380 | American Home Assur Co | 5,160,951 | 0.7093% | 5,089,171 | 579,995 | 11.40% |
| | | 19445 | National Union Fire Ins Co Of Pitts | 1,981,043 | 0.2723% | 1,509,675 | 188,547 | 12.49% |
| | | 23809 | Granite State Ins Co | 967,376 | 0.1329% | 923,770 | 9,061,327 | 980.91% |
| | | 19402 | Chartis Prop Cas Co | 716,614 | 0.0985% | 123,803 | 10,815 | 8.74% |
| | | 23841 | New Hampshire Ins Co | 112,823 | 0.0155% | 125,086 | 4,556,867 | 3642.99% |
| | | | | **8,938,807** | **1.2285%** | **7,771,505** | **14,397,551** | **185.26%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: ALLIED LINES [02.1]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 9 | 408 | | AMERICAN NATL FIN GRP | | | | | |
| | | 11048 | Pacific Prop & Cas Co | 1,594,230 | 0.2191% | 1,452,442 | 418,501 | 28.81% |
| | | | | **1,594,230** | **0.2191%** | **1,452,442** | **418,501** | **28.81%** |
| 10 | 124 | | AMERISURE CO GRP | | | | | |
| | | 23396 | Amerisure Mut Ins Co | 6,798 | 0.0009% | 16,980 | 44 | 0.26% |
| | | | | **6,798** | **0.0009%** | **16,980** | **44** | **0.26%** |
| 11 | 28 | | AMICA MUT GRP | | | | | |
| | | 19976 | Amica Mut Ins Co | 300,947 | 0.0414% | 277,039 | 78,520 | 28.34% |
| | | | | **300,947** | **0.0414%** | **277,039** | **78,520** | **28.34%** |
| 12 | 2538 | | Amtrust Grp | | | | | |
| | | 19879 | Security Natl Ins Co | 254,444 | 0.0350% | 249,285 | 63,414 | 25.44% |
| | | 25011 | Wesco Ins Co | 12,729 | 0.0017% | 7,865 | 3,922 | 49.87% |
| | | | | **267,173** | **0.0367%** | **257,150** | **67,336** | **26.19%** |
| 13 | 1279 | | Arch Ins Grp | | | | | |
| | | 11150 | Arch Ins Co | 242,586 | 0.0333% | 209,200 | -8,945 | -4.28% |
| | | | | **242,586** | **0.0333%** | **209,200** | **-8,945** | **-4.28%** |
| 14 | 41459 | | Armed Forces Ins Exch | | | | | |
| | | 41459 | Armed Forces Ins Exch | 182,397 | 0.0251% | 176,791 | 218,431 | 123.55% |
| | | | | **182,397** | **0.0251%** | **176,791** | **218,431** | **123.55%** |
| 15 | 19 | | Assurant Inc Grp | | | | | |
| | | 42978 | American Security Ins Co | 57,967,295 | 7.9664% | 57,066,226 | 8,977,522 | 15.73% |
| | | 42986 | Standard Guar Ins Co | 581,303 | 0.0799% | 539,304 | 19,859 | 3.68% |
| | | 19615 | American Reliable Ins Co | 213,570 | 0.0294% | 233,281 | 160,897 | 68.97% |
| | | | | **58,762,168** | **8.0757%** | **57,838,811** | **9,158,278** | **15.83%** |
| 16 | 968 | | AXA INS GRP | | | | | |
| | | 33022 | AXA Ins Co | 586 | 0.0001% | 147 | 0 | 0.00% |
| | | | | **586** | **0.0001%** | **147** | **0** | **0.00%** |
| 17 | 3416 | | AXIS Capital Grp | | | | | |
| | | 37273 | Axis Ins Co | 469,018 | 0.0645% | 307,115 | 784,651 | 255.49% |
| | | 20370 | AXIS Reins Co | 221,281 | 0.0304% | 232,499 | 1,339,252 | 576.02% |
| | | | | **690,299** | **0.0949%** | **539,614** | **2,123,903** | **393.60%** |
| 18 | 1281 | | BANKAMERICA CORP GRP | | | | | |
| | | 24848 | Newport Ins Co | 105,413,497 | 14.4869% | 123,761,889 | 24,627,389 | 19.90% |
| | | 24821 | Meritplan Ins Co | 82,999,796 | 11.4066% | 57,141,407 | 5,916,498 | 10.35% |
| | | 24813 | Balboa Ins Co | 20,605,201 | 2.8318% | 22,452,709 | 2,411,942 | 10.74% |
| | | | | **209,018,494** | **28.7253%** | **203,356,005** | **32,955,829** | **16.21%** |
| 19 | 689 | | BANKERS INS GRP | | | | | |
| | | 33162 | Bankers Ins Co | 154,193 | 0.0212% | 165,191 | -5,048 | -3.06% |
| | | | | **154,193** | **0.0212%** | **165,191** | **-5,048** | **-3.06%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: ALLIED LINES [02.1]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 20 | 37540 | Beazley Ins Co Inc | | | | | | |
| | | 37540 | Beazley Ins Co Inc | 762,410 | 0.1048% | 506,212 | -343,991 | -67.95% |
| | | | | **762,410** | **0.1048%** | **506,212** | **-343,991** | **-67.95%** |
| 21 | 31 | BERKSHIRE HATHAWAY GRP | | | | | | |
| | | 11673 | Redwood Fire & Cas Ins Co | 3,640 | 0.0005% | 4,290 | 10,535 | 245.57% |
| | | | | **3,640** | **0.0005%** | **4,290** | **10,535** | **245.57%** |
| 22 | 33 | CALIFORNIA CAS MGMT GRP | | | | | | |
| | | 20117 | California Cas Ind Exch | 37,757 | 0.0052% | 38,844 | 4,568 | 11.76% |
| | | 20125 | California Cas Ins Co | 4,634 | 0.0006% | 4,767 | -233 | -4.89% |
| | | | | **42,391** | **0.0058%** | **43,611** | **4,335** | **9.94%** |
| 23 | 27480 | California Mut Ins Co | | | | | | |
| | | 27480 | California Mut Ins Co | 37,091 | 0.0051% | 40,699 | 0 | 0.00% |
| | | | | **37,091** | **0.0051%** | **40,699** | **0** | **0.00%** |
| 24 | 1278 | CALIFORNIA STATE AUTO GRP | | | | | | |
| | | 15539 | California State Auto Assn Inter Ins | 390,410 | 0.0537% | 399,761 | 40,500 | 10.13% |
| | | 10921 | ACA Ins Co | 24,969 | 0.0034% | 22,650 | 2,697 | 11.91% |
| | | | | **415,379** | **0.0571%** | **422,411** | **43,197** | **10.23%** |
| 25 | 802 | Capital Ins Grp | | | | | | |
| | | 13544 | California Capital Ins Co | 3,657,292 | 0.5026% | 3,535,175 | 1,353,755 | 38.29% |
| | | 12890 | Eagle W Ins Co | 105,538 | 0.0145% | 103,136 | 162,995 | 158.04% |
| | | 23540 | Monterey Ins Co | 4,056 | 0.0006% | 12,626 | -17,108 | -135.50% |
| | | | | **3,766,886** | **0.5177%** | **3,650,937** | **1,499,642** | **41.08%** |
| 26 | 40134 | Castlepoint Natl Ins Co | | | | | | |
| | | 40134 | Castlepoint Natl Ins Co | 216 | 0.0000% | 3,292 | -4,115 | -125.00% |
| | | | | **216** | **0.0000%** | **3,292** | **-4,115** | **-125.00%** |
| 27 | 26905 | Century Natl Ins Co | | | | | | |
| | | 26905 | Century Natl Ins Co | 4,652,749 | 0.6394% | 4,743,874 | 1,810,636 | 38.17% |
| | | | | **4,652,749** | **0.6394%** | **4,743,874** | **1,810,636** | **38.17%** |
| 28 | 10499 | Chrysler Ins Co | | | | | | |
| | | 10499 | Chrysler Ins Co | 15,207 | 0.0021% | 15,105 | -34 | -0.23% |
| | | | | **15,207** | **0.0021%** | **15,105** | **-34** | **-0.23%** |
| 29 | 38 | CHUBB & SON INC GRP | | | | | | |
| | | 20281 | Federal Ins Co | 811,762 | 0.1116% | 756,791 | -102,132 | -13.50% |
| | | 20397 | Vigilant Ins Co | 26,203 | 0.0036% | 28,304 | 11,845 | 41.85% |
| | | 20303 | Great Northern Ins Co | 7,445 | 0.0010% | 7,428 | 3,147 | 42.37% |
| | | 20346 | Pacific Ind Co | 1,786 | 0.0002% | 1,951 | 794 | 40.70% |
| | | 10052 | Chubb Natl Ins Co | 255 | 0.0000% | 94 | 40 | 42.55% |
| | | | | **847,451** | **0.1165%** | **794,568** | **-86,306** | **-10.86%** |
| 30 | 18767 | Church Mut Ins Co | | | | | | |
| | | 18767 | Church Mut Ins Co | 21,325 | 0.0029% | 22,049 | -112,373 | -509.65% |
| | | | | **21,325** | **0.0029%** | **22,049** | **-112,373** | **-509.65%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: ALLIED LINES [02.1]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 31 | 244 | CINCINNATI FIN GRP | | | | | | |
| | | 10677 | Cincinnati Ins Co | 14,099 | 0.0019% | 12,662 | 398 | 3.14% |
| | | | | **14,099** | **0.0019%** | **12,662** | **398** | **3.14%** |
| 32 | 323 | CIVIL SERV EMPLOYEE GRP | | | | | | |
| | | 10693 | Civil Serv Employees Ins Co | 1,970,351 | 0.2708% | 2,023,431 | 224,215 | 11.08% |
| | | 18953 | CSE Safeguard Ins Co | 1,347,720 | 0.1852% | 976,469 | 120,053 | 12.29% |
| | | | | **3,318,071** | **0.4560%** | **2,999,900** | **344,268** | **11.48%** |
| 33 | 218 | CNA INS GRP | | | | | | |
| | | 20443 | Continental Cas Co | 17,344,353 | 2.3836% | 22,545,395 | -20,411,154 | -90.53% |
| | | 35289 | Continental Ins Co | 65,157 | 0.0090% | 67,173 | -367,088 | -546.48% |
| | | 20508 | Valley Forge Ins Co | 33,055 | 0.0045% | 23,247 | 3,973 | 17.09% |
| | | 20478 | National Fire Ins Co Of Hartford | 20,246 | 0.0028% | 12,070 | -16,548 | -137.10% |
| | | 20427 | American Cas Co Of Reading PA | 12,511 | 0.0017% | 13,925 | -2,943 | -21.13% |
| | | 20494 | Transportation Ins Co | 3,288 | 0.0005% | 4,191 | -4 | -0.10% |
| | | | | **17,478,610** | **2.4021%** | **22,666,001** | **-20,793,764** | **-91.74%** |
| 34 | 14010 | Crusader Ins Co | | | | | | |
| | | 14010 | Crusader Ins Co | 20,112 | 0.0028% | 23,573 | 2,270 | 9.63% |
| | | | | **20,112** | **0.0028%** | **23,573** | **2,270** | **9.63%** |
| 35 | 306 | CUNA MUT GRP | | | | | | |
| | | 10847 | Cumis Ins Society Inc | 2,284,694 | 0.3140% | 1,669,019 | 256,454 | 15.37% |
| | | | | **2,284,694** | **0.3140%** | **1,669,019** | **256,454** | **15.37%** |
| 36 | 57 | ELECTRIC INS GRP | | | | | | |
| | | 21261 | Electric Ins Co | 14,367 | 0.0020% | 12,697 | 0 | 0.00% |
| | | | | **14,367** | **0.0020%** | **12,697** | **0** | **0.00%** |
| 37 | 62 | EMC INS CO GRP | | | | | | |
| | | 21415 | Employers Mut Cas Co | 1,058,513 | 0.1455% | 1,108,129 | 369,825 | 33.37% |
| | | | | **1,058,513** | **0.1455%** | **1,108,129** | **369,825** | **33.37%** |
| 38 | 1120 | EVEREST REINS HOLDINGS GRP | | | | | | |
| | | 10120 | Everest Natl Ins Co | 7,076 | 0.0010% | 7,883 | 0 | 0.00% |
| | | | | **7,076** | **0.0010%** | **7,883** | **0** | **0.00%** |
| 39 | 158 | FAIRFAX FIN GRP | | | | | | |
| | | 21113 | United States Fire Ins Co | 2,258,294 | 0.3104% | 3,177,724 | -38,604 | -1.21% |
| | | 10936 | Seneca Ins Co Inc | 84,627 | 0.0116% | 59,876 | 46,751 | 78.08% |
| | | 25054 | Hudson Ins Co | 12,166 | 0.0017% | 9,723 | 799 | 8.22% |
| | | | | **2,355,087** | **0.3237%** | **3,247,323** | **8,946** | **0.28%** |
| 40 | 7 | FEDERATED MUT GRP | | | | | | |
| | | 13935 | Federated Mut Ins Co | 2,082,805 | 0.2862% | 2,409,147 | -88,378 | -3.67% |
| | | 28304 | Federated Serv Ins Co | 269,593 | 0.0371% | 262,190 | -6,624 | -2.53% |
| | | | | **2,352,398** | **0.3233%** | **2,671,337** | **-95,002** | **-3.56%** |
| 41 | 11118 | Federated Rural Electric Ins Exch | | | | | | |
| | | 11118 | Federated Rural Electric Ins Exch | 49,073 | 0.0067% | 48,830 | 22,967 | 47.03% |
| | | | | **49,073** | **0.0067%** | **48,830** | **22,967** | **47.03%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: ALLIED LINES [02.1]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 42 | 670 | | FIDELITY NATL FIN GRP | | | | | |
| | | 25180 | Fidelity Natl Ins Co | 24,859 | 0.0034% | 23,788 | 0 | 0.00% |
| | | | | **24,859** | **0.0034%** | **23,788** | **0** | **0.00%** |
| 43 | 349 | | FLORISTS MUT GRP | | | | | |
| | | 13978 | Florists Mut Ins Co | 3,034 | 0.0004% | 3,039 | 373 | 12.27% |
| | | | | **3,034** | **0.0004%** | **3,039** | **373** | **12.27%** |
| 44 | 65 | | FM GLOBAL GRP | | | | | |
| | | 21482 | Factory Mut Ins Co | 64,177,677 | 8.8199% | 66,834,481 | 4,840,429 | 7.24% |
| | | 10014 | Affiliated Fm Ins Co | 12,971,575 | 1.7827% | 12,841,537 | 6,679,456 | 52.01% |
| | | | | **77,149,252** | **10.6026%** | **79,676,018** | **11,519,885** | **14.46%** |
| 45 | 3829 | | GeoVera Holdings Inc Grp | | | | | |
| | | 10799 | Geovera Ins Co | 121,546 | 0.0167% | 121,353 | 12,215 | 10.07% |
| | | 10887 | Pacific Select Prop Ins Co | 28,549 | 0.0039% | 30,310 | 3,000 | 9.90% |
| | | 10182 | Geovera Specialty Ins Co | 776 | 0.0001% | 1,097 | 143 | 13.04% |
| | | | | **150,871** | **0.0207%** | **152,760** | **15,358** | **10.05%** |
| 46 | 1331 | | Glencoe US Holdings Grp | | | | | |
| | | 10340 | Stonington Ins Co | 22,970 | 0.0032% | 172,353 | -36,170 | -20.99% |
| | | | | **22,970** | **0.0032%** | **172,353** | **-36,170** | **-20.99%** |
| 47 | 83 | | GRANGE INS GRP | | | | | |
| | | 22101 | Grange Ins Assn | 461,802 | 0.0635% | 443,997 | 204,172 | 45.98% |
| | | | | **461,802** | **0.0635%** | **443,997** | **204,172** | **45.98%** |
| 48 | 303 | | GUIDEONE INS GRP | | | | | |
| | | 14559 | Guideone Specialty Mut Ins Co | 463,513 | 0.0637% | 398,348 | 31,614 | 7.94% |
| | | 15032 | Guideone Mut Ins Co | 143,728 | 0.0198% | 183,081 | 2,985 | 1.63% |
| | | | | **607,241** | **0.0835%** | **581,429** | **34,599** | **5.95%** |
| 49 | 253 | | HARLEYSVILLE GRP | | | | | |
| | | 14168 | Harleysville Mut Ins Co | 901 | 0.0001% | 681 | 56 | 8.22% |
| | | | | **901** | **0.0001%** | **681** | **56** | **8.22%** |
| 50 | 91 | | HARTFORD FIRE & CAS GRP | | | | | |
| | | 19682 | Hartford Fire In Co | 1,545,635 | 0.2124% | 1,587,434 | 950,138 | 59.85% |
| | | 30104 | Hartford Underwriters Ins Co | 480,350 | 0.0660% | 456,496 | 483,729 | 105.97% |
| | | 29424 | Hartford Cas Ins Co | 110,853 | 0.0152% | 110,979 | 443,273 | 399.42% |
| | | 11000 | Sentinel Ins Co Ltd | 1,113 | 0.0002% | 5,980 | 0 | 0.00% |
| | | | | **2,137,951** | **0.2938%** | **2,160,889** | **1,877,140** | **86.87%** |
| 51 | 300 | | HORACE MANN GRP | | | | | |
| | | 22578 | Horace Mann Ins Co | 287,821 | 0.0396% | 261,638 | 0 | 0.00% |
| | | 22756 | Horace Mann Prop & Cas Ins Co | 69,192 | 0.0095% | 64,728 | 0 | 0.00% |
| | | | | **357,013** | **0.0491%** | **326,366** | **0** | **0.00%** |
| 52 | 225 | | IAT Reins Co Grp | | | | | |
| | | 26433 | Harco Natl Ins Co | 1,228,782 | 0.1689% | 1,262,406 | 17,408 | 1.38% |
| | | 28886 | Transguard Ins Co Of Amer Inc | 114,204 | 0.0157% | 45,143 | 33,116 | 73.36% |
| | | | | **1,342,986** | **0.1846%** | **1,307,549** | **50,524** | **3.86%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: ALLIED LINES [02.1]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 53 | 922 | ICW GRP | | | | | | |
| | | 27847 | Insurance Co Of The West | 279,897 | 0.0385% | 633,115 | -28,051 | -4.43% |
| | | | | **279,897** | **0.0385%** | **633,115** | **-28,051** | **-4.43%** |
| 54 | 9 | JPMorgan Chase & Co Grp | | | | | | |
| | | 22985 | Sequoia Ins Co | 64,129 | 0.0088% | 66,223 | 7,011 | 10.59% |
| | | 12832 | Personal Express Ins Co | 1,318 | 0.0002% | 628 | 62 | 9.87% |
| | | | | **65,447** | **0.0090%** | **66,851** | **7,073** | **10.58%** |
| 55 | 1326 | KINGSWAY GRP | | | | | | |
| | | 33855 | Lincoln Gen Ins Co | 2,993 | 0.0004% | 3,156 | 395 | 12.52% |
| | | | | **2,993** | **0.0004%** | **3,156** | **395** | **12.52%** |
| 56 | 37800 | Leading Ins Grp Ins Co Ltd | | | | | | |
| | | 37800 | Leading Ins Grp Ins Co Ltd | 6,857 | 0.0009% | 2,360 | 1,092 | 46.27% |
| | | | | **6,857** | **0.0009%** | **2,360** | **1,092** | **46.27%** |
| 57 | 111 | LIBERTY MUT GRP | | | | | | |
| | | 24740 | Safeco Ins Co Of Amer | 25,520,051 | 3.5072% | 22,949,587 | 11,684,443 | 50.91% |
| | | 23035 | Liberty Mut Fire Ins Co | 12,879,364 | 1.7700% | 13,742,675 | 3,500,703 | 25.47% |
| | | 24198 | Peerless Ins Co | 6,761,257 | 0.9292% | 6,554,139 | 1,284,060 | 19.59% |
| | | 24732 | General Ins Co Of Amer | 1,601,635 | 0.2201% | 1,735,908 | 89,849 | 5.18% |
| | | 19704 | American States Ins Co | 1,304,142 | 0.1792% | 1,285,824 | 555,854 | 43.23% |
| | | 19690 | American Economy Ins Co | 516,956 | 0.0710% | 510,392 | 209,991 | 41.14% |
| | | 24724 | First Natl Ins Co Of Amer | 492,286 | 0.0677% | 669,722 | 335,068 | 50.03% |
| | | 23043 | Liberty Mut Ins Co | 232,569 | 0.0320% | 115,859 | 19,656 | 16.97% |
| | | 18333 | Peerless Ind Ins Co | 229,613 | 0.0316% | 199,923 | 47,653 | 23.84% |
| | | 10836 | Golden Eagle Ins Corp | 225,873 | 0.0310% | 245,047 | 19,841 | 8.10% |
| | | 42404 | Liberty Ins Corp | 10,891 | 0.0015% | 14,445 | -1,365 | -9.45% |
| | | 24171 | Netherlands Ins Co The | 8,949 | 0.0012% | 7,609 | -148 | -1.95% |
| | | 26042 | Wausau Underwriters Ins Co | 7,700 | 0.0011% | 2,249 | 1,508 | 67.05% |
| | | 21458 | Employers Ins of Wausau | 4,322 | 0.0006% | 4,235 | 1,440 | 34.00% |
| | | 26069 | Wausau Business Ins Co | 3,833 | 0.0005% | 3,981 | 1,254 | 31.50% |
| | | | | **49,799,441** | **6.8439%** | **48,041,595** | **17,749,807** | **36.95%** |
| 58 | 4381 | Lightyear Delos Grp | | | | | | |
| | | 35408 | Delos Ins Co | 4,613 | 0.0006% | 2,083 | 46 | 2.21% |
| | | | | **4,613** | **0.0006%** | **2,083** | **46** | **2.21%** |
| 59 | 23108 | Lumbermens Underwriting Alliance | | | | | | |
| | | 23108 | Lumbermens Underwriting Alliance | 942,359 | 0.1295% | 599,564 | -18,040 | -3.01% |
| | | | | **942,359** | **0.1295%** | **599,564** | **-18,040** | **-3.01%** |
| 60 | 785 | MARKEL CORP GRP | | | | | | |
| | | 28932 | Markel Amer Ins Co | 541,946 | 0.0745% | 536,588 | 13,460 | 2.51% |
| | | 38970 | Markel Ins Co | 27,662 | 0.0038% | 81,725 | -39,453 | -48.28% |
| | | | | **569,608** | **0.0783%** | **618,313** | **-25,993** | **-4.20%** |
| 61 | 4636 | Max Capital Grp | | | | | | |
| | | 21296 | Max Amer Ins Co | 102,955 | 0.0141% | 29,649 | 44,208 | 149.10% |
| | | | | **102,955** | **0.0141%** | **29,649** | **44,208** | **149.10%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: ALLIED LINES [02.1]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 62 | 748 | | Meadowbrook Ins Grp | | | | | |
| | | 18023 | Star Ins Co | 56,635 | 0.0078% | 52,781 | -4,490 | -8.51% |
| | | 25780 | Williamsburg Natl Ins Co | 1,732 | 0.0002% | 1,634 | -58 | -3.55% |
| | | | | **58,367** | **0.0080%** | **54,415** | **-4,548** | **-8.36%** |
| 63 | 15768 | | Merced Mut Ins Co | | | | | |
| | | 15768 | Merced Mut Ins Co | 109,784 | 0.0151% | 112,582 | 58,227 | 51.72% |
| | | | | **109,784** | **0.0151%** | **112,582** | **58,227** | **51.72%** |
| 64 | 660 | | MERCURY GEN GRP | | | | | |
| | | 11908 | Mercury Cas Co | 1,279,493 | 0.1758% | 1,241,026 | 24,370 | 1.96% |
| | | | | **1,279,493** | **0.1758%** | **1,241,026** | **24,370** | **1.96%** |
| 65 | 14508 | | Michigan Millers Mut Ins Co | | | | | |
| | | 14508 | Michigan Millers Mut Ins Co | 43 | 0.0000% | 43 | -38 | -88.37% |
| | | | | **43** | **0.0000%** | **43** | **-38** | **-88.37%** |
| 66 | 2978 | | Mitsui Sumitomo Ins Grp | | | | | |
| | | 20362 | Mitsui Sumitomo Ins Co of Amer | 274,801 | 0.0378% | 252,099 | -23,541 | -9.34% |
| | | 22551 | Mitsui Sumitomo Ins USA Inc | 1,764 | 0.0002% | 1,119 | 28 | 2.50% |
| | | | | **276,565** | **0.0380%** | **253,218** | **-23,513** | **-9.29%** |
| 67 | 291 | | MOTORISTS MUT | | | | | |
| | | 13331 | American Hardware Mut Ins Co | 3,796 | 0.0005% | 3,796 | 390 | 10.27% |
| | | | | **3,796** | **0.0005%** | **3,796** | **390** | **10.27%** |
| 68 | 361 | | Munich Re Grp | | | | | |
| | | 23469 | American Modern Home Ins Co | 17,006,523 | 2.3372% | 17,046,173 | 3,382,529 | 19.84% |
| | | 19720 | American Alt Ins Corp | 122,077 | 0.0168% | 152,536 | 23,116 | 15.15% |
| | | 23450 | American Family Home Ins Co | 11,917 | 0.0016% | 13,940 | 0 | 0.00% |
| | | | | **17,140,517** | **2.3556%** | **17,212,649** | **3,405,645** | **19.79%** |
| 69 | 140 | | NATIONWIDE CORP GRP | | | | | |
| | | 19100 | Amco Ins Co | 13,046,045 | 1.7929% | 12,340,885 | 6,926,118 | 56.12% |
| | | 42579 | Allied Prop & Cas Ins Co | 4,868,063 | 0.6690% | 4,664,171 | 2,586,538 | 55.46% |
| | | 23787 | Nationwide Mut Ins Co | 2,428,941 | 0.3338% | 2,229,945 | 722,011 | 32.38% |
| | | 28223 | Nationwide Agribusiness Ins Co | 1,011,527 | 0.1390% | 976,557 | 244,704 | 25.06% |
| | | 25453 | Nationwide Ins Co Of Amer | 820,880 | 0.1128% | 745,099 | 519,454 | 69.72% |
| | | 23779 | Nationwide Mut Fire Ins Co | 153,614 | 0.0211% | 159,027 | 121,077 | 76.14% |
| | | 15580 | Scottsdale Ind Co | 1,328 | 0.0002% | 609 | -642 | -105.42% |
| | | | | **22,330,398** | **3.0689%** | **21,116,293** | **11,119,260** | **52.66%** |
| 70 | 25240 | | NAU Country Ins Co | | | | | |
| | | 25240 | NAU Country Ins Co | 3,435,928 | 0.4722% | 3,425,333 | 3,218,860 | 93.97% |
| | | | | **3,435,928** | **0.4722%** | **3,425,333** | **3,218,860** | **93.97%** |
| 71 | 27073 | | Nipponkoa Ins Co Ltd US Br | | | | | |
| | | 27073 | Nipponkoa Ins Co Ltd US Br | 73,856 | 0.0101% | 69,486 | -7,891 | -11.36% |
| | | | | **73,856** | **0.0101%** | **69,486** | **-7,891** | **-11.36%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: ALLIED LINES [02.1]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 72 | 645 | OREGON MUT GRP | | | | | | |
| | | 14907 | Oregon Mut Ins Co | 1,182,254 | 0.1625% | 1,211,141 | 453,677 | 37.46% |
| | | | | **1,182,254** | **0.1625%** | **1,211,141** | **453,677** | **37.46%** |
| 73 | 14974 | Pennsylvania Lumbermens Mut Ins | | | | | | |
| | | 14974 | Pennsylvania Lumbermens Mut Ins | 31,953 | 0.0044% | 14,616 | 0 | 0.00% |
| | | | | **31,953** | **0.0044%** | **14,616** | **0** | **0.00%** |
| 74 | 767 | Pennsylvania Manufacturers Grp | | | | | | |
| | | 12262 | Pennsylvania Manufacturers Assoc Ins | 608 | 0.0001% | 578 | 182 | 31.49% |
| | | | | **608** | **0.0001%** | **578** | **182** | **31.49%** |
| 75 | 677 | Philadelphia Consolidated Holding Grp | | | | | | |
| | | 18058 | Philadelphia Ind Ins Co | 113,865 | 0.0156% | 117,065 | 6,756 | 5.77% |
| | | | | **113,865** | **0.0156%** | **117,065** | **6,756** | **5.77%** |
| 76 | 853 | PUBLIC SERV GRP | | | | | | |
| | | 15059 | Public Serv Mut Ins Co | 14,203 | 0.0020% | 18,203 | 4,387 | 24.10% |
| | | | | **14,203** | **0.0020%** | **18,203** | **4,387** | **24.10%** |
| 77 | 796 | QBE INS GRP | | | | | | |
| | | 25747 | Unigard Ins Co | 3,664,198 | 0.5036% | 3,778,641 | 1,294,488 | 34.26% |
| | | 39217 | QBE Ins Corp | 2,199,900 | 0.3023% | 2,277,003 | 9,049 | 0.40% |
| | | 16217 | National Farmers Union Prop & Cas | 181,640 | 0.0250% | 222,684 | 32,991 | 14.82% |
| | | 25798 | Unigard Ind Co | 38,118 | 0.0052% | 40,492 | -87,769 | -216.76% |
| | | 24414 | General Cas Co Of WI | 17,943 | 0.0025% | 6,969 | 2,069 | 29.69% |
| | | 27740 | North Pointe Ins Co | 13,249 | 0.0018% | 24,561 | -7,179 | -29.23% |
| | | 24449 | Regent Ins Co | 1,404 | 0.0002% | 942 | 0 | 0.00% |
| | | 37303 | Redland Ins Co | 1,128 | 0.0002% | 438 | -3,567 | -814.38% |
| | | | | **6,117,580** | **0.8407%** | **6,351,730** | **1,240,082** | **19.52%** |
| 78 | 169 | SENTRY INS GRP | | | | | | |
| | | 24988 | Sentry Ins A Mut Co | 3,007,504 | 0.4133% | 3,088,381 | 603,014 | 19.53% |
| | | 23434 | Middlesex Ins Co | 3,785 | 0.0005% | 2,505 | 144 | 5.75% |
| | | | | **3,011,289** | **0.4138%** | **3,090,886** | **603,158** | **19.51%** |
| 79 | 3219 | Sompo Japan Ins Grp | | | | | | |
| | | 11126 | Sompo Japan Ins Co of Amer | 118,310 | 0.0163% | 101,989 | -48,317 | -47.37% |
| | | | | **118,310** | **0.0163%** | **101,989** | **-48,317** | **-47.37%** |
| 80 | 20613 | Sparta Ins Co | | | | | | |
| | | 20613 | Sparta Ins Co | 3,028 | 0.0004% | 2,243 | 2,275 | 101.43% |
| | | | | **3,028** | **0.0004%** | **2,243** | **2,275** | **101.43%** |
| 81 | 176 | STATE FARM GRP | | | | | | |
| | | 25151 | State Farm Gen Ins Co | 2,016,055 | 0.2771% | 2,101,240 | 1,623,599 | 77.27% |
| | | | | **2,016,055** | **0.2771%** | **2,101,240** | **1,623,599** | **77.27%** |
| 82 | 93 | STATE NATL GRP | | | | | | |
| | | 12831 | State Natl Ins Co Inc | 1,358,724 | 0.1867% | 1,280,006 | 30,247 | 2.36% |
| | | | | **1,358,724** | **0.1867%** | **1,280,006** | **30,247** | **2.36%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: ALLIED LINES [02.1]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| 83 | 32107 | Sutter Ins Co | | | | | | |
| | | 32107 | Sutter Ins Co | 32,538 | 0.0045% | 35,318 | 3,400 | 9.63% |
| | | | | **32,538** | **0.0045%** | **35,318** | **3,400** | **9.63%** |
| 84 | 181 | SWISS RE GRP | | | | | | |
| | | 39845 | Westport Ins Corp | 2,644,252 | 0.3634% | 2,778,608 | -303,077 | -10.91% |
| | | 29874 | North Amer Specialty Ins Co | 141,335 | 0.0194% | 81,047 | 0 | 0.00% |
| | | | | **2,785,587** | **0.3828%** | **2,859,655** | **-303,077** | **-10.60%** |
| 85 | 88 | The Hanover Ins Grp | | | | | | |
| | | 10815 | Verlan Fire Ins Co MD | 626,812 | 0.0861% | 605,985 | -87,320 | -14.41% |
| | | 22292 | Hanover Ins Co | 457,426 | 0.0629% | 305,222 | 13,679 | 4.48% |
| | | 42552 | Nova Cas Co | 78,268 | 0.0108% | 27,686 | 11,511 | 41.58% |
| | | 22306 | Massachusetts Bay Ins Co | 1,762 | 0.0002% | 1,926 | -293 | -15.21% |
| | | | | **1,164,268** | **0.1600%** | **940,819** | **-62,423** | **-6.63%** |
| 86 | 3098 | Tokio Marine Holdings Inc GRP | | | | | | |
| | | 12904 | Tokio Marine & Nichido Fire Ins Co | 7,789,763 | 1.0705% | 7,366,183 | 5,599,469 | 76.02% |
| | | | | **7,789,763** | **1.0705%** | **7,366,183** | **5,599,469** | **76.02%** |
| 87 | 161 | TOPA EQUITIES LTD GRP | | | | | | |
| | | 18031 | Topa Ins Co | 69,240 | 0.0095% | 83,581 | -40,235 | -48.14% |
| | | | | **69,240** | **0.0095%** | **83,581** | **-40,235** | **-48.14%** |
| 88 | 3548 | Travelers Grp | | | | | | |
| | | 25674 | Travelers Prop Cas Co Of Amer | 27,002,931 | 3.7110% | 27,345,267 | 8,025,277 | 29.35% |
| | | 36161 | Travelers Prop Cas Ins Co | 13,189,689 | 1.8127% | 12,043,896 | 3,861,573 | 32.06% |
| | | 24767 | St Paul Fire & Marine Ins Co | 1,394,841 | 0.1917% | 1,674,506 | 1,599,240 | 95.51% |
| | | 25682 | Travelers Ind Co Of CT | 840,095 | 0.1155% | 861,400 | -313,820 | -36.43% |
| | | 24791 | St Paul Mercury Ins Co | 586,348 | 0.0806% | 740,849 | 288,266 | 38.91% |
| | | 36463 | Discover Prop & Cas Ins Co | 334,171 | 0.0459% | 483,691 | -73,369 | -15.17% |
| | | 19038 | Travelers Cas & Surety Co | 286,548 | 0.0394% | 300,489 | 36,550 | 12.16% |
| | | 19070 | Standard Fire Ins Co | 276,120 | 0.0379% | 277,466 | 29,554 | 10.65% |
| | | 24775 | St Paul Guardian Ins Co | 158,732 | 0.0218% | 119,484 | 33,234 | 27.81% |
| | | 24015 | Northland Ins Co | 31,607 | 0.0043% | 39,879 | 45,202 | 113.35% |
| | | 19224 | St Paul Protective Ins Co | 8,929 | 0.0012% | 4,907 | -137 | -2.79% |
| | | | | **44,110,011** | **6.0620%** | **43,891,834** | **13,531,570** | **30.83%** |
| 89 | 920 | UNITED NATL GRP | | | | | | |
| | | 42048 | Diamond State Ins Co | 32,883 | 0.0045% | 46,931 | 8,497 | 18.11% |
| | | 32859 | Penn Amer Ins Co | 28,828 | 0.0040% | 33,988 | -7,670 | -22.57% |
| | | | | **61,711** | **0.0085%** | **80,919** | **827** | **1.02%** |
| 90 | 200 | UNITED SERV AUTOMOBILE ASSN GRP | | | | | | |
| | | 25941 | USAA | 9,807,800 | 1.3479% | 9,326,150 | 5,379,255 | 57.68% |
| | | 25968 | USAA Cas Ins Co | 4,622,626 | 0.6353% | 4,351,499 | 2,357,277 | 54.17% |
| | | 21253 | Garrison Prop & Cas Ins Co | 321,419 | 0.0442% | 243,934 | 129,184 | 52.96% |
| | | 18600 | USAA Gen Ind Co | 46,184 | 0.0063% | 30,079 | 7,391 | 24.57% |
| | | | | **14,798,029** | **2.0337%** | **13,951,662** | **7,873,107** | **56.43%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: ALLIED LINES [02.1]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 91 | 215 | UNITRIN GRP | | | | | | |
| | | 10914 | Kemper Independence Ins Co | 2,008,339 | 0.2760% | 1,930,924 | 1,213,859 | 62.86% |
| | | 11142 | United Cas Ins Co Of Amer | 272,818 | 0.0375% | 272,340 | 3,933 | 1.44% |
| | | | | **2,281,157** | **0.3135%** | **2,203,264** | **1,217,792** | **55.27%** |
| 92 | 28497 | Usplate Glass Ins Co | | | | | | |
| | | 28497 | Usplate Glass Ins Co | 434,071 | 0.0597% | 389,377 | 37,917 | 9.74% |
| | | | | **434,071** | **0.0597%** | **389,377** | **37,917** | **9.74%** |
| 93 | 201 | UTICA GRP | | | | | | |
| | | 25976 | Utica Mut Ins Co | 253 | 0.0000% | 253 | 2 | 0.79% |
| | | 25984 | Graphic Arts Mut Ins Co | 113 | 0.0000% | 113 | 0 | 0.00% |
| | | | | **366** | **0.0001%** | **366** | **2** | **0.55%** |
| 94 | 1179 | WAWANESA INS GRP | | | | | | |
| | | 10683 | Wawanesa Gen Ins Co | 18,089 | 0.0025% | 18,488 | 2,020 | 10.93% |
| | | 31526 | Wawanesa Mut Ins Co Us Branch | 3,615 | 0.0005% | 3,843 | 415 | 10.80% |
| | | | | **21,704** | **0.0030%** | **22,331** | **2,435** | **10.90%** |
| 95 | 471 | Wells Fargo Grp | | | | | | |
| | | 39039 | Rural Comm Ins Co | 186,613 | 0.0256% | 186,613 | 165,695 | 88.79% |
| | | | | **186,613** | **0.0256%** | **186,613** | **165,695** | **88.79%** |
| 96 | 800 | WESTERN MUT INS GRP | | | | | | |
| | | 15776 | Residence Mut Ins Co | 1,594,337 | 0.2191% | 1,548,729 | 432,952 | 27.96% |
| | | 13625 | Western Mut Ins Co | 68,659 | 0.0094% | 71,149 | 51,828 | 72.84% |
| | | | | **1,662,996** | **0.2285%** | **1,619,878** | **484,780** | **29.93%** |
| 97 | 2898 | Western Serv Contract Grp | | | | | | |
| | | 37850 | Pacific Specialty Ins Co | 35,178 | 0.0048% | 35,890 | 0 | 0.00% |
| | | | | **35,178** | **0.0048%** | **35,890** | **0** | **0.00%** |
| 98 | 1129 | WHITE MOUNTAINS GRP | | | | | | |
| | | 20621 | OneBeacon Amer Ins Co | 1,974,194 | 0.2713% | 1,644,718 | 144,432 | 8.78% |
| | | 20648 | Employers Fire Ins Co | 625,447 | 0.0860% | 592,940 | 647,302 | 109.17% |
| | | 21970 | OneBeacon Ins Co | 317,990 | 0.0437% | 290,302 | 332,299 | 114.47% |
| | | 27154 | Atlantic Specialty Ins Co | 1,507 | 0.0002% | 563 | 1,997 | 354.71% |
| | | | | **2,919,138** | **0.4012%** | **2,528,523** | **1,126,030** | **44.53%** |
| 99 | 273 | WORKMENS GRP | | | | | | |
| | | 13250 | Workmens Auto Ins Co | 100,552 | 0.0138% | 83,613 | 18,027 | 21.56% |
| | | | | **100,552** | **0.0138%** | **83,613** | **18,027** | **21.56%** |
| 100 | 98 | WR Berkley Corp GRP | | | | | | |
| | | 36684 | Riverport Ins Co | 1,609,448 | 0.2212% | 1,679,363 | -188,747 | -11.24% |
| | | 25224 | Great Divide Ins Co | 4,673 | 0.0006% | 3,944 | 377 | 9.56% |
| | | | | **1,614,121** | **0.2218%** | **1,683,307** | **-188,370** | **-11.19%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: ALLIED LINES [02.1]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| 101 | 1285 | XL AMER GRP | | | | | | |
| | | 24554 | XL Ins Amer Inc | 4,843,721 | 0.6657% | 4,927,371 | 683,985 | 13.88% |
| | | 22322 | Greenwich Ins Co | 2,284,431 | 0.3139% | 2,119,145 | -5,087,630 | -240.08% |
| | | 37885 | XL Specialty Ins Co | 200 | 0.0000% | 25 | 6 | 24.00% |
| | | | | **7,128,352** | **0.9796%** | **7,046,541** | **-4,403,639** | **-62.49%** |
| 102 | 212 | ZURICH INS GRP | | | | | | |
| | | 21660 | Fire Ins Exch | 32,964,963 | 4.5304% | 31,133,682 | 27,395,962 | 87.99% |
| | | 26247 | American Guar & Liab Ins | 13,728,935 | 1.8868% | 15,482,635 | 3,910,082 | 25.25% |
| | | 16535 | Zurich Amer Ins Co | 11,734,709 | 1.6127% | 14,197,369 | 96,653 | 0.68% |
| | | 21652 | Farmers Ins Exch | 8,508,450 | 1.1693% | 7,827,474 | 4,301,842 | 54.96% |
| | | 11185 | Foremost Ins Co Grand Rapids MI | 8,346,761 | 1.1471% | 7,440,052 | 78,464 | 1.05% |
| | | 10317 | Neighborhood Spirit Prop & Cas Co | 5,292,825 | 0.7274% | 5,265,056 | 2,724,773 | 51.75% |
| | | 41181 | Universal Underwriters Ins Co | 2,532,681 | 0.3481% | 2,917,613 | 599,795 | 20.56% |
| | | 43761 | 21st Century Superior Ins Co | 2,352,108 | 0.3232% | 3,089,253 | -110,368 | -3.57% |
| | | 21326 | Empire Fire & Marine Ins Co | 2,338,182 | 0.3213% | 2,502,737 | 1,766,117 | 70.57% |
| | | 10318 | Exact Prop & Cas Co Inc | 1,167,389 | 0.1604% | 1,246,808 | 215,838 | 17.31% |
| | | 39306 | Fidelity & Deposit Co Of MD | 1,036,331 | 0.1424% | 1,018,423 | -94,228 | -9.25% |
| | | 10315 | Civic Prop & Cas Co | 1,033,555 | 0.1420% | 945,982 | 478,805 | 50.61% |
| | | 21709 | Truck Ins Exch | 653,859 | 0.0899% | 663,754 | -317,992 | -47.91% |
| | | 19356 | Maryland Cas Co | 60,822 | 0.0084% | 62,654 | -5,024 | -8.02% |
| | | 40142 | American Zurich Ins Co | 12,845 | 0.0018% | 11,472 | 525 | 4.58% |
| | | 21687 | Mid Century Ins Co | 5,228 | 0.0007% | 7,529 | 11,806 | 156.81% |
| | | | | **91,769,643** | **12.6119%** | **93,812,493** | **41,053,050** | **43.76%** |
| | | | **Line Total:** | **727,645,867** | **100.0000%** | **720,750,476** | **170,258,025** | **23.62%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: MULTIPLE PERIL CROP [02.2]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 626 | Ace Ltd Grp | | | | | | |
| | | 20699 | Ace Prop & Cas Ins Co | 49,910,808 | 19.6164% | 46,181,489 | 40,385,841 | 87.45% |
| | | | | **49,910,808** | **19.6164%** | **46,181,489** | **40,385,841** | **87.45%** |
| 2 | 42757 | Agri Gen Ins Co | | | | | | |
| | | 42757 | Agri Gen Ins Co | 20,221,277 | 7.9475% | 20,089,254 | 7,776,658 | 38.71% |
| | | | | **20,221,277** | **7.9475%** | **20,089,254** | **7,776,658** | **38.71%** |
| 3 | 84 | American Financial Grp | | | | | | |
| | | 22136 | Great Amer Ins Co of NY | 15,268,868 | 6.0011% | 16,403,265 | 39,423,016 | 240.34% |
| | | 16691 | Great Amer Ins Co | 1,844,583 | 0.7250% | 576,433 | 85,000 | 14.75% |
| | | | | **17,113,451** | **6.7261%** | **16,979,698** | **39,508,016** | **232.68%** |
| 4 | 12 | AMERICAN INTL GRP | | | | | | |
| | | 19429 | Insurance Co Of The State Of PA | 8,826,359 | 3.4690% | 6,306,300 | 4,571,944 | 72.50% |
| | | | | **8,826,359** | **3.4690%** | **6,306,300** | **4,571,944** | **72.50%** |
| 5 | 306 | CUNA MUT GRP | | | | | | |
| | | 10847 | Cumis Ins Society Inc | 23,896,659 | 9.3921% | 22,529,736 | 12,733,551 | 56.52% |
| | | | | **23,896,659** | **9.3921%** | **22,529,736** | **12,733,551** | **56.52%** |
| 6 | 1331 | Glencoe US Holdings Grp | | | | | | |
| | | 10340 | Stonington Ins Co | 2,237,886 | 0.8796% | 2,311,824 | 4,195,001 | 181.46% |
| | | | | **2,237,886** | **0.8796%** | **2,311,824** | **4,195,001** | **181.46%** |
| 7 | 303 | GUIDEONE INS GRP | | | | | | |
| | | 14559 | Guideone Specialty Mut Ins Co | 9,072,596 | 3.5658% | 8,898,733 | 7,641,293 | 85.87% |
| | | | | **9,072,596** | **3.5658%** | **8,898,733** | **7,641,293** | **85.87%** |
| 8 | 25240 | NAU Country Ins Co | | | | | | |
| | | 25240 | NAU Country Ins Co | 68,283,308 | 26.8373% | 66,938,498 | 41,717,694 | 62.32% |
| | | | | **68,283,308** | **26.8373%** | **66,938,498** | **41,717,694** | **62.32%** |
| 9 | 176 | STATE FARM GRP | | | | | | |
| | | 25143 | State Farm Fire & Cas Co | 781,285 | 0.3071% | 855,105 | 93,689 | 10.96% |
| | | | | **781,285** | **0.3071%** | **855,105** | **93,689** | **10.96%** |
| 10 | 471 | Wells Fargo Grp | | | | | | |
| | | 39039 | Rural Comm Ins Co | 53,991,985 | 21.2204% | 52,878,377 | 54,411,346 | 102.90% |
| | | | | **53,991,985** | **21.2204%** | **52,878,377** | **54,411,346** | **102.90%** |
| 11 | 1285 | XL AMER GRP | | | | | | |
| | | 22322 | Greenwich Ins Co | 98,903 | 0.0389% | 98,903 | -480,626 | -485.96% |
| | | | | **98,903** | **0.0389%** | **98,903** | **-480,626** | **-485.96%** |
| | | | **Line Total:** | **254,434,517** | **100.0000%** | **244,067,917** | **212,554,407** | **87.09%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: FEDERAL FLOOD INSURANCE [02.3]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 8 | | ALLSTATE INS GRP | | | | | |
| | | 19232 | Allstate Ins Co | 18,849,928 | 10.5035% | 18,202,574 | 38,665 | 0.21% |
| | | | | **18,849,928** | **10.5035%** | **18,202,574** | **38,665** | **0.21%** |
| 2 | 84 | | American Financial Grp | | | | | |
| | | 32620 | National Interstate Ins Co | 186,093 | 0.1037% | 118,052 | 4,072 | 3.45% |
| | | | | **186,093** | **0.1037%** | **118,052** | **4,072** | **3.45%** |
| 3 | 12 | | AMERICAN INTL GRP | | | | | |
| | | 23841 | New Hampshire Ins Co | 912,594 | 0.5085% | 912,594 | 15,826 | 1.73% |
| | | | | **912,594** | **0.5085%** | **912,594** | **15,826** | **1.73%** |
| 4 | 408 | | AMERICAN NATL FIN GRP | | | | | |
| | | 28401 | American Natl Prop & Cas Co | 294,893 | 0.1643% | 269,026 | 0 | 0.00% |
| | | | | **294,893** | **0.1643%** | **269,026** | **0** | **0.00%** |
| 5 | 19 | | Assurant Inc Grp | | | | | |
| | | 10111 | American Bankers Ins Co Of FL | 10,138,777 | 5.6495% | 9,835,007 | 90,810 | 0.92% |
| | | | | **10,138,777** | **5.6495%** | **9,835,007** | **90,810** | **0.92%** |
| 6 | 689 | | BANKERS INS GRP | | | | | |
| | | 33162 | Bankers Ins Co | 3,131 | 0.0017% | 1,086 | 46 | 4.24% |
| | | | | **3,131** | **0.0017%** | **1,086** | **46** | **4.24%** |
| 7 | 1278 | | CALIFORNIA STATE AUTO GRP | | | | | |
| | | 15539 | California State Auto Assn Inter Ins | 9,694,113 | 5.4017% | 9,251,042 | 2,751 | 0.03% |
| | | | | **9,694,113** | **5.4017%** | **9,251,042** | **2,751** | **0.03%** |
| 8 | 26905 | | Century Natl Ins Co | | | | | |
| | | 26905 | Century Natl Ins Co | 1,321,742 | 0.7365% | 1,317,827 | 0 | 0.00% |
| | | | | **1,321,742** | **0.7365%** | **1,317,827** | **0** | **0.00%** |
| 9 | 670 | | FIDELITY NATL FIN GRP | | | | | |
| | | 16578 | Fidelity Natl Prop & Cas Ins Co | 31,283,350 | 17.4316% | 30,532,452 | 400,183 | 1.31% |
| | | | | **31,283,350** | **17.4316%** | **30,532,452** | **400,183** | **1.31%** |
| 10 | 70 | | FIRST AMER TITLE GRP | | | | | |
| | | 37710 | First Amer Prop & Cas Ins Co | 961,595 | 0.5358% | 981,588 | -221,746 | -22.59% |
| | | | | **961,595** | **0.5358%** | **981,588** | **-221,746** | **-22.59%** |
| 11 | 253 | | HARLEYSVILLE GRP | | | | | |
| | | 14168 | Harleysville Mut Ins Co | 538,295 | 0.2999% | 530,876 | 0 | 0.00% |
| | | | | **538,295** | **0.2999%** | **530,876** | **0** | **0.00%** |
| 12 | 91 | | HARTFORD FIRE & CAS GRP | | | | | |
| | | 37478 | Hartford Ins Co Of The Midwest | 25,213,828 | 14.0495% | 25,004,601 | 282,492 | 1.13% |
| | | 30104 | Hartford Underwriters Ins Co | 811,149 | 0.4520% | 4,408,793 | 0 | 0.00% |
| | | | | **26,024,977** | **14.5015%** | **29,413,394** | **282,492** | **0.96%** |
| 13 | 225 | | IAT Reins Co Grp | | | | | |
| | | 23248 | Occidental Fire & Cas Co Of NC | 48,525 | 0.0270% | 48,525 | 0 | 0.00% |
| | | | | **48,525** | **0.0270%** | **48,525** | **0** | **0.00%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: FEDERAL FLOOD INSURANCE [02.3]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 14 | 111 | | LIBERTY MUT GRP | | | | | |
| | | 23035 | Liberty Mut Fire Ins Co | 2,044,752 | 1.1394% | 1,968,948 | 0 | 0.00% |
| | | | | **2,044,752** | **1.1394%** | **1,968,948** | **0** | **0.00%** |
| 15 | 241 | | METROPOLITAN GRP | | | | | |
| | | 25321 | Metropolitan Drt Prop & Cas Ins Co | 121,066 | 0.0675% | 116,749 | 0 | 0.00% |
| | | | | **121,066** | **0.0675%** | **116,749** | **0** | **0.00%** |
| 16 | 140 | | NATIONWIDE CORP GRP | | | | | |
| | | 23779 | Nationwide Mut Fire Ins Co | 2,088,594 | 1.1638% | 1,907,963 | -15,000 | -0.79% |
| | | | | **2,088,594** | **1.1638%** | **1,907,963** | **-15,000** | **-0.79%** |
| 17 | 677 | | Philadelphia Consolidated Holding Grp | | | | | |
| | | 18058 | Philadelphia Ind Ins Co | 2,035,119 | 1.1340% | 2,060,409 | 52,362 | 2.54% |
| | | | | **2,035,119** | **1.1340%** | **2,060,409** | **52,362** | **2.54%** |
| 18 | 796 | | QBE INS GRP | | | | | |
| | | 27740 | North Pointe Ins Co | 12,658 | 0.0071% | 30,044 | 0 | 0.00% |
| | | | | **12,658** | **0.0071%** | **30,044** | **0** | **0.00%** |
| 19 | 242 | | SELECTIVE INS GRP | | | | | |
| | | 12572 | Selective Ins Co Of Amer | 2,441,988 | 1.3607% | 2,117,022 | 50,498 | 2.39% |
| | | | | **2,441,988** | **1.3607%** | **2,117,022** | **50,498** | **2.39%** |
| 20 | 36560 | | Service Ins Co | | | | | |
| | | 36560 | Service Ins Co | 7,544 | 0.0042% | 7,544 | 0 | 0.00% |
| | | | | **7,544** | **0.0042%** | **7,544** | **0** | **0.00%** |
| 21 | 176 | | STATE FARM GRP | | | | | |
| | | 25143 | State Farm Fire & Cas Co | 27,075,817 | 15.0871% | 26,043,650 | 142 | 0.00% |
| | | | | **27,075,817** | **15.0871%** | **26,043,650** | **142** | **0.00%** |
| 22 | 3548 | | Travelers Grp | | | | | |
| | | 19070 | Standard Fire Ins Co | 7,256,201 | 4.0433% | 6,822,158 | 69,125 | 1.01% |
| | | | | **7,256,201** | **4.0433%** | **6,822,158** | **69,125** | **1.01%** |
| 23 | 200 | | UNITED SERV AUTOMOBILE ASSN GRP | | | | | |
| | | 18600 | USAA Gen Ind Co | 5,774,061 | 3.2174% | 5,538,121 | 87,026 | 1.57% |
| | | | | **5,774,061** | **3.2174%** | **5,538,121** | **87,026** | **1.57%** |
| 24 | 471 | | Wells Fargo Grp | | | | | |
| | | 39039 | Rural Comm Ins Co | 1,117 | 0.0006% | 1,117 | 0 | 0.00% |
| | | | | **1,117** | **0.0006%** | **1,117** | **0** | **0.00%** |
| 25 | 212 | | ZURICH INS GRP | | | | | |
| | | 21660 | Fire Ins Exch | 28,895,104 | 16.1008% | 27,366,508 | 7,007,487 | 25.61% |
| | | 10315 | Civic Prop & Cas Co | 615,185 | 0.3428% | 578,534 | 162,185 | 28.03% |
| | | 20796 | 21st Century Premier Ins Co | 424,287 | 0.2364% | 139,356 | 0 | 0.00% |
| | | 11185 | Foremost Ins Co Grand Rapids MI | 374,336 | 0.2086% | 337,887 | 73,236 | 21.67% |
| | | 39306 | Fidelity & Deposit Co Of MD | 34,630 | 0.0193% | 30,103 | -512 | -1.70% |
| | | 34347 | Colonial Amer Cas & Surety Co | 3,192 | 0.0018% | 31,250 | -24,363 | -77.96% |
| | | | | **30,346,734** | **16.9097%** | **28,483,638** | **7,218,033** | **25.34%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: FEDERAL FLOOD INSURANCE [02.3]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| | | | **Line Total:** | **179,463,664** | **100.0000%** | **176,511,406** | **8,075,285** | **4.57%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: FARMOWNERS MULTIPLE PERIL [03]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| 1 | 626 | Ace Ltd Grp | | | | | | |
| | | 43575 | Indemnity Ins Co Of North Amer | 2,400,624 | 1.1185% | 2,056,157 | 1,141,277 | 55.51% |
| | | | | **2,400,624** | **1.1185%** | **2,056,157** | **1,141,277** | **55.51%** |
| 2 | 761 | ALLIANZ INS GRP | | | | | | |
| | | 21857 | American Ins Co | 4,867,492 | 2.2678% | 4,676,349 | 2,010,954 | 43.00% |
| | | 21881 | National Surety Corp | 2,624,043 | 1.2226% | 2,359,762 | 517,953 | 21.95% |
| | | 21865 | Associated Ind Corp | 1,378,934 | 0.6425% | 1,370,186 | 431,686 | 31.51% |
| | | 21873 | Firemans Fund Ins Co | 822,500 | 0.3832% | 803,387 | 226,047 | 28.14% |
| | | | | **9,692,969** | **4.5161%** | **9,209,684** | **3,186,640** | **34.60%** |
| 3 | 84 | American Financial Grp | | | | | | |
| | | 16691 | Great Amer Ins Co | 1,611,795 | 0.7510% | 1,451,109 | 182,880 | 12.60% |
| | | 26832 | Great Amer Alliance Ins Co | 752,223 | 0.3505% | 892,961 | 222,278 | 24.89% |
| | | 26344 | Great Amer Assur Co | 438,250 | 0.2042% | 460,099 | 102,616 | 22.30% |
| | | 22136 | Great Amer Ins Co of NY | 413,623 | 0.1927% | 421,294 | 51,429 | 12.21% |
| | | | | **3,215,891** | **1.4983%** | **3,225,463** | **559,203** | **17.34%** |
| 4 | 19 | Assurant Inc Grp | | | | | | |
| | | 19615 | American Reliable Ins Co | 2,289,824 | 1.0669% | 2,436,858 | 37,691 | 1.55% |
| | | 10111 | American Bankers Ins Co Of FL | 1,979,118 | 0.9221% | 2,034,556 | 265,425 | 13.05% |
| | | | | **4,268,942** | **1.9890%** | **4,471,414** | **303,116** | **6.78%** |
| 5 | 27480 | California Mut Ins Co | | | | | | |
| | | 27480 | California Mut Ins Co | 30,272 | 0.0141% | 29,012 | 0 | 0.00% |
| | | | | **30,272** | **0.0141%** | **29,012** | **0** | **0.00%** |
| 6 | 802 | Capital Ins Grp | | | | | | |
| | | 13544 | California Capital Ins Co | 12,804,576 | 5.9658% | 12,811,175 | 6,121,817 | 47.78% |
| | | | | **12,804,576** | **5.9658%** | **12,811,175** | **6,121,817** | **47.78%** |
| 7 | 349 | FLORISTS MUT GRP | | | | | | |
| | | 13978 | Florists Mut Ins Co | 201,557 | 0.0939% | 203,012 | -54,240 | -26.72% |
| | | | | **201,557** | **0.0939%** | **203,012** | **-54,240** | **-26.72%** |
| 8 | 83 | GRANGE INS GRP | | | | | | |
| | | 22101 | Grange Ins Assn | 4,679,504 | 2.1802% | 4,496,005 | 1,640,312 | 36.48% |
| | | | | **4,679,504** | **2.1802%** | **4,496,005** | **1,640,312** | **36.48%** |
| 9 | 9 | JPMorgan Chase & Co Grp | | | | | | |
| | | 22985 | Sequoia Ins Co | 5,415,043 | 2.5229% | 6,285,489 | 1,797,868 | 28.60% |
| | | | | **5,415,043** | **2.5229%** | **6,285,489** | **1,797,868** | **28.60%** |
| 10 | 111 | LIBERTY MUT GRP | | | | | | |
| | | 24198 | Peerless Ins Co | 5,023,901 | 2.3407% | 4,787,736 | 2,550,069 | 53.26% |
| | | 19704 | American States Ins Co | 31,082 | 0.0145% | 39,251 | -11,927 | -30.39% |
| | | 10836 | Golden Eagle Ins Corp | 5,295 | 0.0025% | 5,265 | -387 | -7.35% |
| | | | | **5,060,278** | **2.3576%** | **4,832,252** | **2,537,755** | **52.52%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: FARMOWNERS MULTIPLE PERIL [03]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 11 | 785 | MARKEL CORP GRP | | | | | | |
| | | 38970 | Markel Ins Co | 219,427 | 0.1022% | 194,471 | 143,110 | 73.59% |
| | | | | **219,427** | **0.1022%** | **194,471** | **143,110** | **73.59%** |
| 12 | 15768 | Merced Mut Ins Co | | | | | | |
| | | 15768 | Merced Mut Ins Co | 233,302 | 0.1087% | 254,400 | -6,769 | -2.66% |
| | | | | **233,302** | **0.1087%** | **254,400** | **-6,769** | **-2.66%** |
| 13 | 140 | NATIONWIDE CORP GRP | | | | | | |
| | | 23787 | Nationwide Mut Ins Co | 97,566,212 | 45.4573% | 97,966,842 | 20,860,947 | 21.29% |
| | | 25453 | Nationwide Ins Co Of Amer | 197,839 | 0.0922% | 177,331 | 21,880 | 12.34% |
| | | | | **97,764,051** | **45.5494%** | **98,144,173** | **20,882,827** | **21.28%** |
| 14 | 645 | OREGON MUT GRP | | | | | | |
| | | 14907 | Oregon Mut Ins Co | 646,869 | 0.3014% | 581,227 | 900,125 | 154.87% |
| | | | | **646,869** | **0.3014%** | **581,227** | **900,125** | **154.87%** |
| 15 | 796 | QBE INS GRP | | | | | | |
| | | 39217 | QBE Ins Corp | 20,247,311 | 9.4335% | 11,149,356 | 4,726,153 | 42.39% |
| | | 25747 | Unigard Ins Co | 4,235,983 | 1.9736% | 4,180,874 | 2,184,878 | 52.26% |
| | | | | **24,483,294** | **11.4071%** | **15,330,230** | **6,911,031** | **45.08%** |
| 16 | 176 | STATE FARM GRP | | | | | | |
| | | 25151 | State Farm Gen Ins Co | 12,045,822 | 5.6123% | 12,049,326 | -856,051 | -7.10% |
| | | | | **12,045,822** | **5.6123%** | **12,049,326** | **-856,051** | **-7.10%** |
| 17 | 3548 | Travelers Grp | | | | | | |
| | | 25674 | Travelers Prop Cas Co Of Amer | 17,965,473 | 8.3703% | 16,827,465 | 5,862,830 | 34.84% |
| | | 25682 | Travelers Ind Co Of CT | 10,902,312 | 5.0795% | 10,650,141 | 4,755,077 | 44.65% |
| | | | | **28,867,785** | **13.4498%** | **27,477,606** | **10,617,907** | **38.64%** |
| 18 | 1129 | WHITE MOUNTAINS GRP | | | | | | |
| | | 21970 | OneBeacon Ins Co | 2,198,656 | 1.0244% | 11,086,167 | 525,010 | 4.74% |
| | | | | **2,198,656** | **1.0244%** | **11,086,167** | **525,010** | **4.74%** |
| 19 | 98 | WR Berkley Corp GRP | | | | | | |
| | | 40045 | Starnet Ins Co | 403,987 | 0.1882% | 409,607 | 224,634 | 54.84% |
| | | | | **403,987** | **0.1882%** | **409,607** | **224,634** | **54.84%** |
| | | | **Line Total:** | **214,632,849** | **100.0000%** | **213,146,870** | **56,575,572** | **26.54%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: HOMEOWNERS MULTIPLE PERIL [04]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| 1 | 626 | Ace Ltd Grp | | | | | | |
| | | 18279 | Bankers Standard Ins Co | 5,317,645 | 0.0816% | 2,131,751 | 742,970 | 34.85% |
| | | | | **5,317,645** | **0.0816%** | **2,131,751** | **742,970** | **34.85%** |
| 2 | 313 | AEGIS GRP | | | | | | |
| | | 33898 | Aegis Security Ins Co | 4,571,797 | 0.0702% | 4,730,502 | 2,381,881 | 50.35% |
| | | | | **4,571,797** | **0.0702%** | **4,730,502** | **2,381,881** | **50.35%** |
| 3 | 501 | Alleghany Grp | | | | | | |
| | | 11005 | Homesite Ins Co Of CA | 22,098,546 | 0.3393% | 21,213,639 | 7,998,974 | 37.71% |
| | | | | **22,098,546** | **0.3393%** | **21,213,639** | **7,998,974** | **37.71%** |
| 4 | 761 | ALLIANZ INS GRP | | | | | | |
| | | 21873 | Firemans Fund Ins Co | 135,940,970 | 2.0871% | 133,485,289 | 44,863,988 | 33.61% |
| | | 21865 | Associated Ind Corp | 9,791,308 | 0.1503% | 14,756,727 | 4,058,752 | 27.50% |
| | | 21857 | American Ins Co | 60,110 | 0.0009% | 71,252 | -8,222 | -11.54% |
| | | 21881 | National Surety Corp | 53,462 | 0.0008% | 36,593 | 37,828 | 103.37% |
| | | | | **145,845,850** | **2.2392%** | **148,349,861** | **48,952,346** | **33.00%** |
| 5 | 8 | ALLSTATE INS GRP | | | | | | |
| | | 19232 | Allstate Ins Co | 579,023,668 | 8.8898% | 608,264,780 | 210,467,370 | 34.60% |
| | | 10358 | Encompass Ins Co | 36,372,316 | 0.5584% | 38,328,013 | 2,160,510 | 5.64% |
| | | 19240 | Allstate Ind Co | 2,722,758 | 0.0418% | 2,828,563 | -904,604 | -31.98% |
| | | | | **618,118,742** | **9.4900%** | **649,421,356** | **211,723,276** | **32.60%** |
| 6 | 12 | AMERICAN INTL GRP | | | | | | |
| | | 19402 | Chartis Prop Cas Co | 40,470,907 | 0.6214% | 8,506,012 | 3,289,432 | 38.67% |
| | | 23841 | New Hampshire Ins Co | 3,516,378 | 0.0540% | 4,800,194 | 46,241,883 | 963.33% |
| | | | | **43,987,285** | **0.6753%** | **13,306,206** | **49,531,315** | **372.24%** |
| 7 | 408 | AMERICAN NATL FIN GRP | | | | | | |
| | | 11048 | Pacific Prop & Cas Co | 6,913,568 | 0.1061% | 6,321,207 | 1,975,808 | 31.26% |
| | | | | **6,913,568** | **0.1061%** | **6,321,207** | **1,975,808** | **31.26%** |
| 8 | 4 | Ameriprise Fin Grp | | | | | | |
| | | 29068 | IDS Prop Cas Ins Co | 26,122,874 | 0.4011% | 24,286,554 | 8,236,435 | 33.91% |
| | | | | **26,122,874** | **0.4011%** | **24,286,554** | **8,236,435** | **33.91%** |
| 9 | 28 | AMICA MUT GRP | | | | | | |
| | | 19976 | Amica Mut Ins Co | 22,981,799 | 0.3528% | 22,395,335 | 5,309,956 | 23.71% |
| | | | | **22,981,799** | **0.3528%** | **22,395,335** | **5,309,956** | **23.71%** |
| 10 | 41459 | Armed Forces Ins Exch | | | | | | |
| | | 41459 | Armed Forces Ins Exch | 4,633,766 | 0.0711% | 4,716,100 | 576,929 | 12.23% |
| | | | | **4,633,766** | **0.0711%** | **4,716,100** | **576,929** | **12.23%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: HOMEOWNERS MULTIPLE PERIL [04]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 11 | 19 | Assurant Inc Grp | | | | | | |
| | | 19615 | American Reliable Ins Co | 14,965,262 | 0.2298% | 14,281,044 | 8,823,129 | 61.78% |
| | | 42978 | American Security Ins Co | 14,424,839 | 0.2215% | 15,450,814 | 4,641,899 | 30.04% |
| | | 10111 | American Bankers Ins Co Of FL | 11,294,785 | 0.1734% | 11,283,282 | 3,394,899 | 30.09% |
| | | 42986 | Standard Guar Ins Co | 2,239,936 | 0.0344% | 2,142,141 | 1,009,251 | 47.11% |
| | | | | **42,924,822** | **0.6590%** | **43,157,281** | **17,869,178** | **41.40%** |
| 12 | 1318 | Auto Club Enterprises Ins Grp | | | | | | |
| | | 15598 | Interins Exch Of The Automobile Club | 317,512,083 | 4.8748% | 308,725,195 | 124,967,106 | 40.48% |
| | | | | **317,512,083** | **4.8748%** | **308,725,195** | **124,967,106** | **40.48%** |
| 13 | 1281 | BANKAMERICA CORP GRP | | | | | | |
| | | 24848 | Newport Ins Co | 30,086,618 | 0.4619% | 29,683,098 | 14,601,809 | 49.19% |
| | | 24821 | Meritplan Ins Co | 17,766,327 | 0.2728% | 20,843,511 | 5,948,421 | 28.54% |
| | | 24813 | Balboa Ins Co | 16,106,194 | 0.2473% | 20,379,790 | 4,468,694 | 21.93% |
| | | | | **63,959,139** | **0.9820%** | **70,906,399** | **25,018,924** | **35.28%** |
| 14 | 33 | CALIFORNIA CAS MGMT GRP | | | | | | |
| | | 20117 | California Cas Ind Exch | 43,110,667 | 0.6619% | 43,456,706 | 13,948,383 | 32.10% |
| | | | | **43,110,667** | **0.6619%** | **43,456,706** | **13,948,383** | **32.10%** |
| 15 | 27480 | California Mut Ins Co | | | | | | |
| | | 27480 | California Mut Ins Co | 959,133 | 0.0147% | 1,014,091 | 200,609 | 19.78% |
| | | | | **959,133** | **0.0147%** | **1,014,091** | **200,609** | **19.78%** |
| 16 | 1278 | CALIFORNIA STATE AUTO GRP | | | | | | |
| | | 15539 | California State Auto Assn Inter Ins | 418,122,380 | 6.4194% | 413,206,981 | 181,160,305 | 43.84% |
| | | | | **418,122,380** | **6.4194%** | **413,206,981** | **181,160,305** | **43.84%** |
| 17 | 802 | Capital Ins Grp | | | | | | |
| | | 13544 | California Capital Ins Co | 45,368,638 | 0.6965% | 44,789,105 | 20,325,124 | 45.38% |
| | | 12890 | Eagle W Ins Co | 2,154,716 | 0.0331% | 2,118,695 | 1,577,061 | 74.44% |
| | | | | **47,523,354** | **0.7296%** | **46,907,800** | **21,902,185** | **46.69%** |
| 18 | 26905 | Century Natl Ins Co | | | | | | |
| | | 26905 | Century Natl Ins Co | 61,807,646 | 0.9489% | 64,643,715 | 13,924,411 | 21.54% |
| | | | | **61,807,646** | **0.9489%** | **64,643,715** | **13,924,411** | **21.54%** |
| 19 | 38 | CHUBB & SON INC GRP | | | | | | |
| | | 20281 | Federal Ins Co | 75,081,835 | 1.1527% | 73,570,400 | 16,305,249 | 22.16% |
| | | 20397 | Vigilant Ins Co | 2,100,209 | 0.0322% | 2,153,886 | -3,499,300 | -162.46% |
| | | 20346 | Pacific Ind Co | 783,542 | 0.0120% | 811,077 | 101,614 | 12.53% |
| | | | | **77,965,586** | **1.1970%** | **76,535,363** | **12,907,563** | **16.86%** |
| 20 | 18767 | Church Mut Ins Co | | | | | | |
| | | 18767 | Church Mut Ins Co | 36,649 | 0.0006% | 40,022 | -6,753 | -16.87% |
| | | | | **36,649** | **0.0006%** | **40,022** | **-6,753** | **-16.87%** |
| 21 | 244 | CINCINNATI FIN GRP | | | | | | |
| | | 10677 | Cincinnati Ins Co | 14,215 | 0.0002% | 9,208 | 614 | 6.67% |
| | | | | **14,215** | **0.0002%** | **9,208** | **614** | **6.67%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: HOMEOWNERS MULTIPLE PERIL [04]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 22 | 323 | CIVIL SERV EMPLOYEE GRP | | | | | | |
| | | 10693 | Civil Serv Employees Ins Co | 25,575,512 | 0.3927% | 26,573,949 | 7,696,624 | 28.96% |
| | | 18953 | CSE Safeguard Ins Co | 14,575,206 | 0.2238% | 12,100,191 | 7,820,385 | 64.63% |
| | | | | **40,150,718** | **0.6164%** | **38,674,140** | **15,517,009** | **40.12%** |
| 23 | 218 | CNA INS GRP | | | | | | |
| | | 35289 | Continental Ins Co | 8,898 | 0.0001% | 9,298 | 3,644,957 | 39201.52% |
| | | | | **8,898** | **0.0001%** | **9,298** | **3,644,957** | **39201.52%** |
| 24 | 816 | COMMERCE INC GRP | | | | | | |
| | | 13161 | Commerce W Ins Co | 1,007,419 | 0.0155% | 739,433 | 277,836 | 37.57% |
| | | | | **1,007,419** | **0.0155%** | **739,433** | **277,836** | **37.57%** |
| 25 | 57 | ELECTRIC INS GRP | | | | | | |
| | | 21261 | Electric Ins Co | 1,822,017 | 0.0280% | 1,796,967 | 288,374 | 16.05% |
| | | | | **1,822,017** | **0.0280%** | **1,796,967** | **288,374** | **16.05%** |
| 26 | 670 | FIDELITY NATL FIN GRP | | | | | | |
| | | 25180 | Fidelity Natl Ins Co | 21,176,337 | 0.3251% | 23,357,707 | 11,382,476 | 48.73% |
| | | 16578 | Fidelity Natl Prop & Cas Ins Co | 5,124,229 | 0.0787% | 3,645,427 | 1,736,154 | 47.63% |
| | | | | **26,300,566** | **0.4038%** | **27,003,134** | **13,118,630** | **48.58%** |
| 27 | 70 | FIRST AMER TITLE GRP | | | | | | |
| | | 34525 | First Amer Specilaty Ins Co | 47,970,546 | 0.7365% | 50,970,194 | 17,843,270 | 35.01% |
| | | 37710 | First Amer Prop & Cas Ins Co | 13,035,165 | 0.2001% | 13,797,816 | 3,737,526 | 27.09% |
| | | | | **61,005,711** | **0.9366%** | **64,768,010** | **21,580,796** | **33.32%** |
| 28 | 65 | FM GLOBAL GRP | | | | | | |
| | | 10014 | Affiliated Fm Ins Co | 177,136 | 0.0027% | 169,331 | 26,803 | 15.83% |
| | | | | **177,136** | **0.0027%** | **169,331** | **26,803** | **15.83%** |
| 29 | 3829 | GeoVera Holdings Inc Grp | | | | | | |
| | | 10182 | Geovera Specialty Ins Co | 479,318 | 0.0074% | 564,542 | 1,066,445 | 188.90% |
| | | | | **479,318** | **0.0074%** | **564,542** | **1,066,445** | **188.90%** |
| 30 | 39861 | Golden Bear Ins Co | | | | | | |
| | | 39861 | Golden Bear Ins Co | 1,297,892 | 0.0199% | 1,391,004 | 208,756 | 15.01% |
| | | | | **1,297,892** | **0.0199%** | **1,391,004** | **208,756** | **15.01%** |
| 31 | 83 | GRANGE INS GRP | | | | | | |
| | | 22101 | Grange Ins Assn | 8,258,130 | 0.1268% | 8,273,010 | 5,358,409 | 64.77% |
| | | | | **8,258,130** | **0.1268%** | **8,273,010** | **5,358,409** | **64.77%** |
| 32 | 91 | HARTFORD FIRE & CAS GRP | | | | | | |
| | | 30104 | Hartford Underwriters Ins Co | 62,217,771 | 0.9552% | 61,871,429 | 26,053,783 | 42.11% |
| | | 29424 | Hartford Cas Ins Co | 44,059,697 | 0.6764% | 45,792,238 | 7,636,272 | 16.68% |
| | | 34690 | Property & Cas Ins Co Of Hartford | 3,882 | 0.0001% | 2,829 | 362 | 12.80% |
| | | | | **106,281,350** | **1.6317%** | **107,666,496** | **33,690,417** | **31.29%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: HOMEOWNERS MULTIPLE PERIL [04]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 33 | 300 | HORACE MANN GRP | | | | | | |
| | | 22578 | Horace Mann Ins Co | 10,170,528 | 0.1561% | 9,814,529 | 3,297,292 | 33.60% |
| | | 22756 | Horace Mann Prop & Cas Ins Co | 6,070,937 | 0.0932% | 6,269,769 | 1,305,195 | 20.82% |
| | | | | **16,241,465** | **0.2494%** | **16,084,298** | **4,602,487** | **28.61%** |
| 34 | 9 | JPMorgan Chase & Co Grp | | | | | | |
| | | 12832 | Personal Express Ins Co | 5,647,577 | 0.0867% | 5,754,712 | 2,099,809 | 36.49% |
| | | 22985 | Sequoia Ins Co | 439 | 0.0000% | 1,947 | 71,188 | 3656.29% |
| | | | | **5,648,016** | **0.0867%** | **5,756,659** | **2,170,997** | **37.71%** |
| 35 | 1326 | KINGSWAY GRP | | | | | | |
| | | 33855 | Lincoln Gen Ins Co | 1,255,655 | 0.0193% | 2,173,745 | 2,482,535 | 114.21% |
| | | | | **1,255,655** | **0.0193%** | **2,173,745** | **2,482,535** | **114.21%** |
| 36 | 111 | LIBERTY MUT GRP | | | | | | |
| | | 23035 | Liberty Mut Fire Ins Co | 145,521,738 | 2.2342% | 141,785,923 | 13,764,216 | 9.71% |
| | | 24740 | Safeco Ins Co Of Amer | 73,295,453 | 1.1253% | 71,259,698 | 18,528,924 | 26.00% |
| | | 39012 | Safeco Ins Co Of IL | 62,727,301 | 0.9631% | 60,761,916 | 27,801,263 | 45.75% |
| | | 24724 | First Natl Ins Co Of Amer | 57,567,368 | 0.8838% | 53,794,275 | 26,297,136 | 48.88% |
| | | | | **339,111,860** | **5.2064%** | **327,601,812** | **86,391,539** | **26.37%** |
| 37 | 4381 | Lightyear Delos Grp | | | | | | |
| | | 35408 | Delos Ins Co | 31,552 | 0.0005% | 48,877 | -41,568 | -85.05% |
| | | | | **31,552** | **0.0005%** | **48,877** | **-41,568** | **-85.05%** |
| 38 | 785 | MARKEL CORP GRP | | | | | | |
| | | 28932 | Markel Amer Ins Co | 51,765 | 0.0008% | 51,765 | 40,010 | 77.29% |
| | | | | **51,765** | **0.0008%** | **51,765** | **40,010** | **77.29%** |
| 39 | 15768 | Merced Mut Ins Co | | | | | | |
| | | 15768 | Merced Mut Ins Co | 4,399,649 | 0.0675% | 4,722,269 | 1,238,258 | 26.22% |
| | | | | **4,399,649** | **0.0675%** | **4,722,269** | **1,238,258** | **26.22%** |
| 40 | 660 | MERCURY GEN GRP | | | | | | |
| | | 11908 | Mercury Cas Co | 196,090,764 | 3.0106% | 193,267,382 | 82,267,134 | 42.57% |
| | | | | **196,090,764** | **3.0106%** | **193,267,382** | **82,267,134** | **42.57%** |
| 41 | 241 | METROPOLITAN GRP | | | | | | |
| | | 25321 | Metropolitan Drt Prop & Cas Ins Co | 9,352,139 | 0.1436% | 9,299,595 | 2,722,627 | 29.28% |
| | | | | **9,352,139** | **0.1436%** | **9,299,595** | **2,722,627** | **29.28%** |
| 42 | 361 | Munich Re Grp | | | | | | |
| | | 23469 | American Modern Home Ins Co | 29,962,439 | 0.4600% | 29,087,506 | 6,383,799 | 21.95% |
| | | 23450 | American Family Home Ins Co | 11,575,708 | 0.1777% | 11,118,759 | 3,681,149 | 33.11% |
| | | | | **41,538,147** | **0.6377%** | **40,206,265** | **10,064,948** | **25.03%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: HOMEOWNERS MULTIPLE PERIL [04]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 43 | 140 | NATIONWIDE CORP GRP | | | | | | |
| | | 19100 | Amco Ins Co | 155,207,492 | 2.3829% | 152,904,167 | 54,855,030 | 35.88% |
| | | 42579 | Allied Prop & Cas Ins Co | 65,738,242 | 1.0093% | 64,971,416 | 20,211,436 | 31.11% |
| | | 25453 | Nationwide Ins Co Of Amer | 17,220,938 | 0.2644% | 15,635,422 | 9,438,465 | 60.37% |
| | | 23779 | Nationwide Mut Fire Ins Co | 9,579,066 | 0.1471% | 9,952,354 | 2,118,938 | 21.29% |
| | | 18961 | Crestbrook Ins Co | 67,530 | 0.0010% | 11,493 | 1,564 | 13.61% |
| | | | | **247,813,268** | **3.8047%** | **243,474,852** | **86,625,433** | **35.58%** |
| 44 | 645 | OREGON MUT GRP | | | | | | |
| | | 14907 | Oregon Mut Ins Co | 6,492,909 | 0.0997% | 6,638,896 | 2,811,456 | 42.35% |
| | | | | **6,492,909** | **0.0997%** | **6,638,896** | **2,811,456** | **42.35%** |
| 45 | 40550 | Pacific Pioneer Ins Co | | | | | | |
| | | 40550 | Pacific Pioneer Ins Co | 2,014 | 0.0000% | 2,148 | 8,000 | 372.44% |
| | | | | **2,014** | **0.0000%** | **2,148** | **8,000** | **372.44%** |
| 46 | 796 | QBE INS GRP | | | | | | |
| | | 25798 | Unigard Ind Co | 10,049,135 | 0.1543% | 10,970,763 | 5,066,562 | 46.18% |
| | | 25747 | Unigard Ins Co | 6,095,850 | 0.0936% | 5,607,888 | 2,414,226 | 43.05% |
| | | 37257 | Praetorian Ins Co | 1,364,241 | 0.0209% | 289,285 | 140,649 | 48.62% |
| | | 39217 | QBE Ins Corp | 905,353 | 0.0139% | 1,221,364 | -13,568 | -1.11% |
| | | | | **18,414,579** | **0.2827%** | **18,089,300** | **7,607,869** | **42.06%** |
| 47 | 176 | STATE FARM GRP | | | | | | |
| | | 25151 | State Farm Gen Ins Co | 1,421,167,735 | 21.8192% | 1,358,179,309 | 586,453,350 | 43.18% |
| | | | | **1,421,167,735** | **21.8192%** | **1,358,179,309** | **586,453,350** | **43.18%** |
| 48 | 93 | STATE NATL GRP | | | | | | |
| | | 12831 | State Natl Ins Co Inc | 1,092,002 | 0.0168% | 1,229,002 | 2,525,597 | 205.50% |
| | | | | **1,092,002** | **0.0168%** | **1,229,002** | **2,525,597** | **205.50%** |
| 49 | 32107 | Sutter Ins Co | | | | | | |
| | | 32107 | Sutter Ins Co | 570,612 | 0.0088% | 574,479 | 57,322 | 9.98% |
| | | | | **570,612** | **0.0088%** | **574,479** | **57,322** | **9.98%** |
| 50 | 88 | The Hanover Ins Grp | | | | | | |
| | | 22306 | Massachusetts Bay Ins Co | 2,042 | 0.0000% | 2,020 | 3,742 | 185.25% |
| | | | | **2,042** | **0.0000%** | **2,020** | **3,742** | **185.25%** |
| 51 | 3098 | Tokio Marine Holdings Inc GRP | | | | | | |
| | | 12904 | Tokio Marine & Nichido Fire Ins Co | 9,930,361 | 0.1525% | 9,938,522 | 1,396,032 | 14.05% |
| | | | | **9,930,361** | **0.1525%** | **9,938,522** | **1,396,032** | **14.05%** |
| 52 | 161 | TOPA EQUITIES LTD GRP | | | | | | |
| | | 18031 | Topa Ins Co | 5,478,261 | 0.0841% | 5,729,365 | 1,899,889 | 33.16% |
| | | | | **5,478,261** | **0.0841%** | **5,729,365** | **1,899,889** | **33.16%** |
| 53 | 3703 | Tower Grp | | | | | | |
| | | 44300 | Tower Ins Co Of NY | 34,363,333 | 0.5276% | 21,236,793 | 12,962,296 | 61.04% |
| | | | | **34,363,333** | **0.5276%** | **21,236,793** | **12,962,296** | **61.04%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: HOMEOWNERS MULTIPLE PERIL [04]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 54 | 3548 | Travelers Grp | | | | | | |
| | | 36137 | Travelers Commercial Ins Co | 106,703,261 | 1.6382% | 83,356,890 | 36,486,299 | 43.77% |
| | | 36161 | Travelers Prop Cas Ins Co | 79,427,782 | 1.2195% | 83,896,368 | 30,527,541 | 36.39% |
| | | 19070 | Standard Fire Ins Co | 9,068,965 | 0.1392% | 13,042,365 | 1,730,468 | 13.27% |
| | | | | **195,200,008** | **2.9969%** | **180,295,623** | **68,744,308** | **38.13%** |
| 55 | 200 | UNITED SERV AUTOMOBILE ASSN GRP | | | | | | |
| | | 25941 | USAA | 171,617,383 | 2.6348% | 165,370,682 | 22,457,223 | 13.58% |
| | | 25968 | USAA Cas Ins Co | 132,927,591 | 2.0408% | 126,553,848 | 29,868,164 | 23.60% |
| | | 21253 | Garrison Prop & Cas Ins Co | 7,851,961 | 0.1206% | 6,062,403 | 2,596,975 | 42.84% |
| | | 18600 | USAA Gen Ind Co | 4,408,107 | 0.0677% | 3,263,128 | 1,428,778 | 43.79% |
| | | | | **316,805,042** | **4.8639%** | **301,250,061** | **56,351,140** | **18.71%** |
| 56 | 215 | UNITRIN GRP | | | | | | |
| | | 10914 | Kemper Independence Ins Co | 47,024,642 | 0.7220% | 48,953,999 | 13,217,105 | 27.00% |
| | | 31968 | Merastar Ins Co | 547,775 | 0.0084% | 553,726 | 262,998 | 47.50% |
| | | 16063 | Unitrin Auto & Home Ins Co | 317,716 | 0.0049% | 331,678 | 183,502 | 55.33% |
| | | 10915 | Unitrin Direct Prop & Cas Co | 65,463 | 0.0010% | 26,330 | 11,368 | 43.18% |
| | | | | **47,955,596** | **0.7363%** | **49,865,733** | **13,674,973** | **27.42%** |
| 57 | 71 | UNIVERSAL INS CO GRP | | | | | | |
| | | 10759 | Universal N Amer Ins Co | 4,985,127 | 0.0765% | 1,027,288 | 269,704 | 26.25% |
| | | | | **4,985,127** | **0.0765%** | **1,027,288** | **269,704** | **26.25%** |
| 58 | 1179 | WAWANESA INS GRP | | | | | | |
| | | 10683 | Wawanesa Gen Ins Co | 20,384,963 | 0.3130% | 19,993,494 | 11,576,754 | 57.90% |
| | | 31526 | Wawanesa Mut Ins Co Us Branch | 3,510,855 | 0.0539% | 3,528,696 | 610,940 | 17.31% |
| | | | | **23,895,818** | **0.3669%** | **23,522,190** | **12,187,694** | **51.81%** |
| 59 | 800 | WESTERN MUT INS GRP | | | | | | |
| | | 15776 | Residence Mut Ins Co | 34,866,879 | 0.5353% | 34,233,795 | 9,840,130 | 28.74% |
| | | 13625 | Western Mut Ins Co | 3,253,194 | 0.0499% | 3,362,944 | 1,152,511 | 34.27% |
| | | | | **38,120,073** | **0.5853%** | **37,596,739** | **10,992,641** | **29.24%** |
| 60 | 2898 | Western Serv Contract Grp | | | | | | |
| | | 37850 | Pacific Specialty Ins Co | 82,922,453 | 1.2731% | 79,671,833 | 27,963,248 | 35.10% |
| | | | | **82,922,453** | **1.2731%** | **79,671,833** | **27,963,248** | **35.10%** |
| 61 | 273 | WORKMENS GRP | | | | | | |
| | | 13250 | Workmens Auto Ins Co | 3,120,129 | 0.0479% | 3,146,861 | 809,720 | 25.73% |
| | | | | **3,120,129** | **0.0479%** | **3,146,861** | **809,720** | **25.73%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: HOMEOWNERS MULTIPLE PERIL [04]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| 62 | 212 | ZURICH INS GRP | | | | | | |
| | | 21660 | Fire Ins Exch | 593,881,563 | 9.1179% | 630,846,644 | 77,850,714 | 12.34% |
| | | 21687 | Mid Century Ins Co | 434,840,252 | 6.6761% | 381,875,327 | 169,682,615 | 44.43% |
| | | 11185 | Foremost Ins Co Grand Rapids MI | 73,736,978 | 1.1321% | 68,599,163 | 23,448,550 | 34.18% |
| | | 43761 | 21st Century Superior Ins Co | 63,204,138 | 0.9704% | 96,100,979 | -5,589,555 | -5.82% |
| | | 21652 | Farmers Ins Exch | 16,022,236 | 0.2460% | 15,573,771 | 4,312,729 | 27.69% |
| | | 21326 | Empire Fire & Marine Ins Co | 14,454,003 | 0.2219% | 15,207,248 | -481,060 | -3.16% |
| | | 11800 | Foremost Prop & Cas Ins Co | 9,745,437 | 0.1496% | 9,595,575 | 4,240,715 | 44.19% |
| | | 10317 | Neighborhood Spirit Prop & Cas Co | 5,638,487 | 0.0866% | 5,785,211 | 2,591,409 | 44.79% |
| | | 43699 | American Federation Ins Co | 3,254,440 | 0.0500% | 4,947,611 | 1,205,544 | 24.37% |
| | | 10315 | Civic Prop & Cas Co | 2,409,816 | 0.0370% | 2,499,129 | 1,377,672 | 55.13% |
| | | 39306 | Fidelity & Deposit Co Of MD | 1,615,522 | 0.0248% | 1,440,332 | 1,148,659 | 79.75% |
| | | 10318 | Exact Prop & Cas Co Inc | 1,199,739 | 0.0184% | 1,411,131 | 619,735 | 43.92% |
| | | | | **1,220,002,611** | **18.7307%** | **1,233,882,121** | **280,407,727** | **22.73%** |
| | | | **Line Total:** | **6,513,371,686** | **100.0000%** | **6,391,096,439** | **2,209,791,955** | **34.58%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 626 | Ace Ltd Grp | | | | | | |
| | | 22667 | Ace Amer Ins Co | 47,293,028 | 1.7962% | 50,568,492 | 9,571,325 | 18.93% |
| | | 43575 | Indemnity Ins Co Of North Amer | 1,824,889 | 0.0693% | 827,397 | 156,278 | 18.89% |
| | | 20702 | Ace Fire Underwriters Ins Co | 151,915 | 0.0058% | 150,941 | -6,238 | -4.13% |
| | | 20699 | Ace Prop & Cas Ins Co | 38,846 | 0.0015% | 76,098 | 25,905 | 34.04% |
| | | | | **49,308,678** | **1.8727%** | **51,622,928** | **9,747,270** | **18.88%** |
| 2 | 38733 | Alaska Natl Ins Co | | | | | | |
| | | 38733 | Alaska Natl Ins Co | 26,485 | 0.0010% | 17,953 | 0 | 0.00% |
| | | | | **26,485** | **0.0010%** | **17,953** | **0** | **0.00%** |
| 3 | 761 | ALLIANZ INS GRP | | | | | | |
| | | 21873 | Firemans Fund Ins Co | 59,398,889 | 2.2559% | 56,666,742 | 18,356,915 | 32.39% |
| | | 21881 | National Surety Corp | 45,700,977 | 1.7357% | 46,231,498 | 18,603,346 | 40.24% |
| | | 21857 | American Ins Co | 44,227,441 | 1.6797% | 46,695,209 | 25,782,032 | 55.21% |
| | | 21849 | American Automobile Ins Co | 16,663,896 | 0.6329% | 17,089,578 | 4,490,677 | 26.28% |
| | | 21865 | Associated Ind Corp | 9,163,970 | 0.3480% | 9,731,534 | 2,433,854 | 25.01% |
| | | 22837 | AGCS Marine Ins Co | 43,059 | 0.0016% | 5,350 | 0 | 0.00% |
| | | | | **175,198,232** | **6.6539%** | **176,419,911** | **69,666,824** | **39.49%** |
| 4 | 8 | ALLSTATE INS GRP | | | | | | |
| | | 19232 | Allstate Ins Co | 100,974,628 | 3.8349% | 105,627,455 | 35,023,146 | 33.16% |
| | | | | **100,974,628** | **3.8349%** | **105,627,455** | **35,023,146** | **33.16%** |
| 5 | 1321 | American Farmers & Ranchers Grp | | | | | | |
| | | 37931 | American Farmers & Ranchers Ins Co | 340,192 | 0.0129% | 444,316 | 1,233 | 0.28% |
| | | | | **340,192** | **0.0129%** | **444,316** | **1,233** | **0.28%** |
| 6 | 84 | American Financial Grp | | | | | | |
| | | 22136 | Great Amer Ins Co of NY | 5,707,799 | 0.2168% | 5,733,290 | 4,047,461 | 70.60% |
| | | 26344 | Great Amer Assur Co | 3,718,384 | 0.1412% | 4,148,735 | 378,955 | 9.13% |
| | | 16691 | Great Amer Ins Co | 2,739,764 | 0.1041% | 3,140,433 | 1,449,543 | 46.16% |
| | | 26832 | Great Amer Alliance Ins Co | 1,309,320 | 0.0497% | 1,190,673 | 430,563 | 36.16% |
| | | | | **13,475,267** | **0.5118%** | **14,213,131** | **6,306,522** | **44.37%** |
| 7 | 12 | AMERICAN INTL GRP | | | | | | |
| | | 19445 | National Union Fire Ins Co Of Pitts | 13,828,069 | 0.5252% | 5,316,278 | 2,057,616 | 38.70% |
| | | 23809 | Granite State Ins Co | 5,316,195 | 0.2019% | 5,853,407 | 1,084,890 | 18.53% |
| | | 23841 | New Hampshire Ins Co | 2,439,751 | 0.0927% | 2,458,779 | 394,351 | 16.04% |
| | | 19380 | American Home Assur Co | 674,207 | 0.0256% | 759,868 | -84,374 | -11.10% |
| | | 19429 | Insurance Co Of The State Of PA | 1,897 | 0.0001% | 1,934 | -146 | -7.55% |
| | | 19402 | Chartis Prop Cas Co | 431 | 0.0000% | 431 | 43 | 9.98% |
| | | | | **22,260,550** | **0.8454%** | **14,390,697** | **3,452,380** | **23.99%** |
| 8 | 408 | AMERICAN NATL FIN GRP | | | | | | |
| | | 11048 | Pacific Prop & Cas Co | 96,812 | 0.0037% | 82,176 | -1,393 | -1.70% |
| | | | | **96,812** | **0.0037%** | **82,176** | **-1,393** | **-1.70%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 9 | 124 | AMERISURE CO GRP | | | | | | |
| | | 23396 | Amerisure Mut Ins Co | 38,100 | 0.0014% | 42,468 | 2,750 | 6.48% |
| | | | | **38,100** | **0.0014%** | **42,468** | **2,750** | **6.48%** |
| 10 | 1279 | Arch Ins Grp | | | | | | |
| | | 11150 | Arch Ins Co | 2,064,909 | 0.0784% | 2,321,823 | 1,432,748 | 61.71% |
| | | | | **2,064,909** | **0.0784%** | **2,321,823** | **1,432,748** | **61.71%** |
| 11 | 457 | ARGONAUT GRP | | | | | | |
| | | 19860 | Argonaut Great Central Ins Co | 4,414,899 | 0.1677% | 4,409,605 | 789,444 | 17.90% |
| | | 19828 | Argonaut Midwest Ins Co | 845,757 | 0.0321% | 799,509 | 481,331 | 60.20% |
| | | 19801 | Argonaut Ins Co | 28,566 | 0.0011% | 15,972 | 1,700 | 10.64% |
| | | | | **5,289,222** | **0.2009%** | **5,225,086** | **1,272,475** | **24.35%** |
| 12 | 19 | Assurant Inc Grp | | | | | | |
| | | 19615 | American Reliable Ins Co | 925,201 | 0.0351% | 624,578 | 88,970 | 14.24% |
| | | | | **925,201** | **0.0351%** | **624,578** | **88,970** | **14.24%** |
| 13 | 18538 | Bancinsure Inc | | | | | | |
| | | 18538 | Bancinsure Inc | 311,776 | 0.0118% | 365,445 | 85,061 | 23.28% |
| | | | | **311,776** | **0.0118%** | **365,445** | **85,061** | **23.28%** |
| 14 | 1281 | BANKAMERICA CORP GRP | | | | | | |
| | | 24813 | Balboa Ins Co | 922 | 0.0000% | 1,207 | -56 | -4.64% |
| | | | | **922** | **0.0000%** | **1,207** | **-56** | **-4.64%** |
| 15 | 13528 | Brotherhood Mut Ins Co | | | | | | |
| | | 13528 | Brotherhood Mut Ins Co | 1,771,403 | 0.0673% | 1,099,509 | 267,404 | 24.32% |
| | | | | **1,771,403** | **0.0673%** | **1,099,509** | **267,404** | **24.32%** |
| 16 | 27480 | California Mut Ins Co | | | | | | |
| | | 27480 | California Mut Ins Co | 1,875,812 | 0.0712% | 1,950,039 | 564,264 | 28.94% |
| | | | | **1,875,812** | **0.0712%** | **1,950,039** | **564,264** | **28.94%** |
| 17 | 802 | Capital Ins Grp | | | | | | |
| | | 13544 | California Capital Ins Co | 56,479,648 | 2.1451% | 55,968,635 | 26,986,963 | 48.22% |
| | | 23540 | Monterey Ins Co | 5,310,886 | 0.2017% | 4,796,255 | 2,512,888 | 52.39% |
| | | 12890 | Eagle W Ins Co | 6,523 | 0.0002% | 11,071 | 255,391 | 2306.85% |
| | | | | **61,797,057** | **2.3470%** | **60,775,961** | **29,755,242** | **48.96%** |
| 18 | 40134 | Castlepoint Natl Ins Co | | | | | | |
| | | 40134 | Castlepoint Natl Ins Co | 35,047 | 0.0013% | 38,083 | 1,539 | 4.04% |
| | | | | **35,047** | **0.0013%** | **38,083** | **1,539** | **4.04%** |
| 19 | 38 | CHUBB & SON INC GRP | | | | | | |
| | | 20281 | Federal Ins Co | 105,008,917 | 3.9882% | 105,511,082 | 20,312,364 | 19.25% |
| | | 20397 | Vigilant Ins Co | 16,874,029 | 0.6409% | 17,079,650 | 8,941,927 | 52.35% |
| | | 20303 | Great Northern Ins Co | 6,719,599 | 0.2552% | 7,031,028 | 1,395,431 | 19.85% |
| | | 20346 | Pacific Ind Co | 346,658 | 0.0132% | 358,699 | -14,747 | -4.11% |
| | | 10052 | Chubb Natl Ins Co | 16 | 0.0000% | 37 | 18 | 48.65% |
| | | | | **128,949,219** | **4.8974%** | **129,980,496** | **30,634,993** | **23.57%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 20 | 18767 | Church Mut Ins Co | | | | | | |
| | | 18767 | Church Mut Ins Co | 15,362,547 | 0.5835% | 15,484,056 | 10,039,737 | 64.84% |
| | | | | **15,362,547** | **0.5835%** | **15,484,056** | **10,039,737** | **64.84%** |
| 21 | 244 | CINCINNATI FIN GRP | | | | | | |
| | | 10677 | Cincinnati Ins Co | 157,017 | 0.0060% | 174,762 | 222 | 0.13% |
| | | | | **157,017** | **0.0060%** | **174,762** | **222** | **0.13%** |
| 22 | 323 | CIVIL SERV EMPLOYEE GRP | | | | | | |
| | | 18953 | CSE Safeguard Ins Co | 7,601,184 | 0.2887% | 4,005,844 | 1,344,478 | 33.56% |
| | | | | **7,601,184** | **0.2887%** | **4,005,844** | **1,344,478** | **33.56%** |
| 23 | 218 | CNA INS GRP | | | | | | |
| | | 20478 | National Fire Ins Co Of Hartford | 22,410,971 | 0.8512% | 24,030,148 | 13,381,411 | 55.69% |
| | | 20508 | Valley Forge Ins Co | 17,050,353 | 0.6476% | 18,975,804 | 6,848,992 | 36.09% |
| | | 20443 | Continental Cas Co | 11,845,705 | 0.4499% | 12,396,680 | 8,487,419 | 68.47% |
| | | 20427 | American Cas Co Of Reading PA | 9,257,850 | 0.3516% | 8,960,215 | 5,713,281 | 63.76% |
| | | 20494 | Transportation Ins Co | 6,109,475 | 0.2320% | 7,161,655 | 4,369,753 | 61.02% |
| | | 35289 | Continental Ins Co | 3,154,834 | 0.1198% | 3,427,237 | 2,614,235 | 76.28% |
| | | | | **69,829,188** | **2.6521%** | **74,951,739** | **41,415,091** | **55.26%** |
| 24 | 37206 | Contractors Bonding & Ins Co | | | | | | |
| | | 37206 | Contractors Bonding & Ins Co | 140,964 | 0.0054% | 150,673 | -279,774 | -185.68% |
| | | | | **140,964** | **0.0054%** | **150,673** | **-279,774** | **-185.68%** |
| 25 | 14010 | Crusader Ins Co | | | | | | |
| | | 14010 | Crusader Ins Co | 16,730,993 | 0.6354% | 17,323,421 | 4,225,220 | 24.39% |
| | | | | **16,730,993** | **0.6354%** | **17,323,421** | **4,225,220** | **24.39%** |
| 26 | 306 | CUNA MUT GRP | | | | | | |
| | | 10847 | Cumis Ins Society Inc | 4,868,658 | 0.1849% | 4,861,574 | 691,656 | 14.23% |
| | | | | **4,868,658** | **0.1849%** | **4,861,574** | **691,656** | **14.23%** |
| 27 | 40975 | Dentists Ins Co | | | | | | |
| | | 40975 | Dentists Ins Co | 9,683,945 | 0.3678% | 9,453,861 | 3,835,240 | 40.57% |
| | | | | **9,683,945** | **0.3678%** | **9,453,861** | **3,835,240** | **40.57%** |
| 28 | 4672 | Dongbu Ins Grp | | | | | | |
| | | 12502 | Dongbu Ins Co Ltd | 30,243 | 0.0011% | 1,260 | 0 | 0.00% |
| | | | | **30,243** | **0.0011%** | **1,260** | **0** | **0.00%** |
| 29 | 62 | EMC INS CO GRP | | | | | | |
| | | 21415 | Employers Mut Cas Co | 646,717 | 0.0246% | 474,267 | 51,082 | 10.77% |
| | | | | **646,717** | **0.0246%** | **474,267** | **51,082** | **10.77%** |
| 30 | 1120 | EVEREST REINS HOLDINGS GRP | | | | | | |
| | | 10120 | Everest Natl Ins Co | 2,096,990 | 0.0796% | 2,988,870 | 883,634 | 29.56% |
| | | | | **2,096,990** | **0.0796%** | **2,988,870** | **883,634** | **29.56%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 31 | 158 | FAIRFAX FIN GRP | | | | | | |
| | | 25054 | Hudson Ins Co | 2,677,810 | 0.1017% | 1,967,375 | 1,128,361 | 57.35% |
| | | 10936 | Seneca Ins Co Inc | 1,173,937 | 0.0446% | 875,197 | 1,141,088 | 130.38% |
| | | 21113 | United States Fire Ins Co | 433,999 | 0.0165% | 332,880 | -132,038 | -39.67% |
| | | 10220 | Commonwealth Ins Co Of Amer | 314,990 | 0.0120% | 265,576 | 859 | 0.32% |
| | | 21105 | North River Ins Co | 176,836 | 0.0067% | 179,239 | 65,067 | 36.30% |
| | | | | **4,777,572** | **0.1814%** | **3,620,267** | **2,203,337** | **60.86%** |
| 32 | 7 | FEDERATED MUT GRP | | | | | | |
| | | 13935 | Federated Mut Ins Co | 3,901,319 | 0.1482% | 4,137,549 | 1,015,941 | 24.55% |
| | | 28304 | Federated Serv Ins Co | 328,829 | 0.0125% | 331,583 | 302,289 | 91.17% |
| | | | | **4,230,148** | **0.1607%** | **4,469,132** | **1,318,230** | **29.50%** |
| 33 | 670 | FIDELITY NATL FIN GRP | | | | | | |
| | | 25180 | Fidelity Natl Ins Co | 255,014 | 0.0097% | 287,915 | 70,215 | 24.39% |
| | | | | **255,014** | **0.0097%** | **287,915** | **70,215** | **24.39%** |
| 34 | 70 | FIRST AMER TITLE GRP | | | | | | |
| | | 37710 | First Amer Prop & Cas Ins Co | 34,563 | 0.0013% | 64,342 | 16,613 | 25.82% |
| | | | | **34,563** | **0.0013%** | **64,342** | **16,613** | **25.82%** |
| 35 | 349 | FLORISTS MUT GRP | | | | | | |
| | | 13978 | Florists Mut Ins Co | 2,275,244 | 0.0864% | 2,217,642 | 231,737 | 10.45% |
| | | | | **2,275,244** | **0.0864%** | **2,217,642** | **231,737** | **10.45%** |
| 36 | 65 | FM GLOBAL GRP | | | | | | |
| | | 10014 | Affiliated Fm Ins Co | 8,948,170 | 0.3398% | 8,592,200 | 2,256,664 | 26.26% |
| | | | | **8,948,170** | **0.3398%** | **8,592,200** | **2,256,664** | **26.26%** |
| 37 | 1331 | Glencoe US Holdings Grp | | | | | | |
| | | 10340 | Stonington Ins Co | 1,898,618 | 0.0721% | 1,417,675 | 481,230 | 33.95% |
| | | | | **1,898,618** | **0.0721%** | **1,417,675** | **481,230** | **33.95%** |
| 38 | 83 | GRANGE INS GRP | | | | | | |
| | | 22101 | Grange Ins Assn | 226,194 | 0.0086% | 223,132 | 88,641 | 39.73% |
| | | | | **226,194** | **0.0086%** | **223,132** | **88,641** | **39.73%** |
| 39 | 303 | GUIDEONE INS GRP | | | | | | |
| | | 14559 | Guideone Specialty Mut Ins Co | 10,380,598 | 0.3942% | 11,536,587 | 11,505,320 | 99.73% |
| | | 15032 | Guideone Mut Ins Co | 7,052,817 | 0.2679% | 7,743,972 | 2,444,807 | 31.57% |
| | | | | **17,433,415** | **0.6621%** | **19,280,559** | **13,950,127** | **72.35%** |
| 40 | 91 | HARTFORD FIRE & CAS GRP | | | | | | |
| | | 29424 | Hartford Cas Ins Co | 190,055,056 | 7.2182% | 200,016,396 | 77,921,640 | 38.96% |
| | | 19682 | Hartford Fire In Co | 23,941,970 | 0.9093% | 25,133,774 | 4,513,267 | 17.96% |
| | | 30104 | Hartford Underwriters Ins Co | 1,607,492 | 0.0611% | 1,495,413 | 23,484 | 1.57% |
| | | 29459 | Twin City Fire Ins Co Co | 1,244,785 | 0.0473% | 1,276,099 | 649,828 | 50.92% |
| | | 34690 | Property & Cas Ins Co Of Hartford | 1,067,031 | 0.0405% | 1,188,683 | 415,915 | 34.99% |
| | | 22357 | Hartford Accident & Ind Co | 615,407 | 0.0234% | 651,788 | 132,382 | 20.31% |
| | | 37478 | Hartford Ins Co Of The Midwest | 562,292 | 0.0214% | 585,591 | 348,689 | 59.54% |
| | | | | **219,094,033** | **8.3210%** | **230,347,744** | **84,005,205** | **36.47%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 41 | 984 | HCC INS HOLDINGS GRP | | | | | | |
| | | 29599 | US Specialty Ins Co | 1,195,590 | 0.0454% | 1,113,961 | -121,566 | -10.91% |
| | | | | **1,195,590** | **0.0454%** | **1,113,961** | **-121,566** | **-10.91%** |
| 42 | 225 | IAT Reins Co Grp | | | | | | |
| | | 20010 | Acceptance Ind Ins Co | 591,209 | 0.0225% | 638,978 | -33,865 | -5.30% |
| | | | | **591,209** | **0.0225%** | **638,978** | **-33,865** | **-5.30%** |
| 43 | 922 | ICW GRP | | | | | | |
| | | 27847 | Insurance Co Of The West | 40,000 | 0.0015% | 60,684 | -122,750 | -202.28% |
| | | | | **40,000** | **0.0015%** | **60,684** | **-122,750** | **-202.28%** |
| 44 | 246 | INDIANA LUMBERMENS GRP | | | | | | |
| | | 14265 | Indiana Lumbermens Mut Ins Co | 1,046,806 | 0.0398% | 816,448 | 213,784 | 26.18% |
| | | | | **1,046,806** | **0.0398%** | **816,448** | **213,784** | **26.18%** |
| 45 | 14354 | Jewelers Mut Ins Co | | | | | | |
| | | 14354 | Jewelers Mut Ins Co | 1,274,133 | 0.0484% | 1,317,575 | 633,412 | 48.07% |
| | | | | **1,274,133** | **0.0484%** | **1,317,575** | **633,412** | **48.07%** |
| 46 | 9 | JPMorgan Chase & Co Grp | | | | | | |
| | | 22985 | Sequoia Ins Co | 42,037,798 | 1.5966% | 43,201,383 | 18,208,098 | 42.15% |
| | | | | **42,037,798** | **1.5966%** | **43,201,383** | **18,208,098** | **42.15%** |
| 47 | 1326 | KINGSWAY GRP | | | | | | |
| | | 33855 | Lincoln Gen Ins Co | 8,243 | 0.0003% | -12,309 | 527,660 | -4286.78% |
| | | | | **8,243** | **0.0003%** | **-12,309** | **527,660** | **-4286.78%** |
| 48 | 37800 | Leading Ins Grp Ins Co Ltd | | | | | | |
| | | 37800 | Leading Ins Grp Ins Co Ltd | 6,829,095 | 0.2594% | 6,141,730 | 2,940,560 | 47.88% |
| | | | | **6,829,095** | **0.2594%** | **6,141,730** | **2,940,560** | **47.88%** |
| 49 | 111 | LIBERTY MUT GRP | | | | | | |
| | | 10836 | Golden Eagle Ins Corp | 49,739,453 | 1.8891% | 44,061,773 | 15,304,762 | 34.73% |
| | | 24198 | Peerless Ins Co | 43,273,245 | 1.6435% | 48,753,758 | 23,410,591 | 48.02% |
| | | 19690 | American Economy Ins Co | 35,808,251 | 1.3600% | 37,114,131 | 17,542,378 | 47.27% |
| | | 24732 | General Ins Co Of Amer | 9,632,677 | 0.3658% | 10,160,578 | 5,503,671 | 54.17% |
| | | 19704 | American States Ins Co | 7,906,976 | 0.3003% | 8,519,461 | 3,738,343 | 43.88% |
| | | 23043 | Liberty Mut Ins Co | 7,447,866 | 0.2829% | 7,065,677 | 3,796,492 | 53.73% |
| | | 24171 | Netherlands Ins Co The | 4,718,912 | 0.1792% | 4,692,682 | 2,767,196 | 58.97% |
| | | 24740 | Safeco Ins Co Of Amer | 3,487,103 | 0.1324% | 3,565,267 | 421,585 | 11.82% |
| | | 23035 | Liberty Mut Fire Ins Co | 2,989,492 | 0.1135% | 2,996,198 | 18,404 | 0.61% |
| | | 24724 | First Natl Ins Co Of Amer | 2,262,092 | 0.0859% | 3,591,809 | 1,581,375 | 44.03% |
| | | 18333 | Peerless Ind Ins Co | 1,907,322 | 0.0724% | 1,740,901 | 306,829 | 17.62% |
| | | 26042 | Wausau Underwriters Ins Co | 1,503,540 | 0.0571% | 1,316,543 | 385,954 | 29.32% |
| | | 26069 | Wausau Business Ins Co | 1,328,788 | 0.0505% | 1,560,802 | 502,581 | 32.20% |
| | | 21458 | Employers Ins of Wausau | 567,340 | 0.0215% | 560,769 | 52,348 | 9.34% |
| | | 19917 | Liberty Ins Underwriters Inc | 172,545 | 0.0066% | 1,061,401 | -1,777,604 | -167.48% |
| | | 42404 | Liberty Ins Corp | 168,991 | 0.0064% | 265,767 | -273,168 | -102.78% |
| | | 33600 | LM Ins Corp | 88,859 | 0.0034% | 90,397 | 67,801 | 75.00% |
| | | | | **173,003,452** | **6.5706%** | **177,117,914** | **73,349,538** | **41.41%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 50 | 4381 | Lightyear Delos Grp | | | | | | |
| | | 35408 | Delos Ins Co | 76,709 | 0.0029% | 714,011 | -4,011,735 | -561.86% |
| | | | | **76,709** | **0.0029%** | **714,011** | **-4,011,735** | **-561.86%** |
| 51 | 785 | MARKEL CORP GRP | | | | | | |
| | | 38970 | Markel Ins Co | 5,525,348 | 0.2098% | 5,801,667 | 1,576,227 | 27.17% |
| | | 28932 | Markel Amer Ins Co | 164,498 | 0.0062% | 190,708 | 109,324 | 57.33% |
| | | | | **5,689,846** | **0.2161%** | **5,992,375** | **1,685,551** | **28.13%** |
| 52 | 748 | Meadowbrook Ins Grp | | | | | | |
| | | 18023 | Star Ins Co | 6,291,573 | 0.2389% | 6,553,721 | 2,604,733 | 39.74% |
| | | 25780 | Williamsburg Natl Ins Co | 43 | 0.0000% | 147 | 166 | 112.93% |
| | | | | **6,291,616** | **0.2390%** | **6,553,868** | **2,604,899** | **39.75%** |
| 53 | 1114 | MERCER INS GRP | | | | | | |
| | | 31453 | Financial Pacific Ins Co | 8,570,113 | 0.3255% | 8,474,433 | 3,317,873 | 39.15% |
| | | | | **8,570,113** | **0.3255%** | **8,474,433** | **3,317,873** | **39.15%** |
| 54 | 660 | MERCURY GEN GRP | | | | | | |
| | | 11908 | Mercury Cas Co | 29,383,674 | 1.1160% | 28,591,277 | 13,289,432 | 46.48% |
| | | | | **29,383,674** | **1.1160%** | **28,591,277** | **13,289,432** | **46.48%** |
| 55 | 2978 | Mitsui Sumitomo Ins Grp | | | | | | |
| | | 20362 | Mitsui Sumitomo Ins Co of Amer | 14,989,080 | 0.5693% | 15,903,504 | 3,448,908 | 21.69% |
| | | 22551 | Mitsui Sumitomo Ins USA Inc | 3,302,396 | 0.1254% | 3,562,473 | 2,519,287 | 70.72% |
| | | | | **18,291,476** | **0.6947%** | **19,465,977** | **5,968,195** | **30.66%** |
| 56 | 291 | MOTORISTS MUT | | | | | | |
| | | 13331 | American Hardware Mut Ins Co | 2,996,583 | 0.1138% | 2,986,636 | 597,275 | 20.00% |
| | | | | **2,996,583** | **0.1138%** | **2,986,636** | **597,275** | **20.00%** |
| 57 | 361 | Munich Re Grp | | | | | | |
| | | 19720 | American Alt Ins Corp | 6,300,390 | 0.2393% | 5,515,620 | 1,873,645 | 33.97% |
| | | 11452 | Hartford Steam Boil Inspec & Ins Co | 2,369,968 | 0.0900% | 2,258,054 | -517,299 | -22.91% |
| | | | | **8,670,358** | **0.3293%** | **7,773,674** | **1,356,346** | **17.45%** |
| 58 | 140 | NATIONWIDE CORP GRP | | | | | | |
| | | 19100 | Amco Ins Co | 100,988,272 | 3.8355% | 101,590,695 | 43,114,536 | 42.44% |
| | | 23787 | Nationwide Mut Ins Co | 14,407,503 | 0.5472% | 14,465,464 | 1,518,747 | 10.50% |
| | | 28223 | Nationwide Agribusiness Ins Co | 13,099,336 | 0.4975% | 13,158,655 | 645,615 | 4.91% |
| | | 25453 | Nationwide Ins Co Of Amer | 1,575,968 | 0.0599% | 1,443,762 | 978,323 | 67.76% |
| | | 11991 | National Cas Co | 627,102 | 0.0238% | 457,947 | 16,238 | 3.55% |
| | | 15580 | Scottsdale Ind Co | 435,987 | 0.0166% | 477,546 | -140,877 | -29.50% |
| | | 13838 | Farmland Mut Ins Co | 60,309 | 0.0023% | 53,290 | 2,674 | 5.02% |
| | | | | **131,194,477** | **4.9827%** | **131,647,359** | **46,135,256** | **35.04%** |
| 59 | 510 | NAVIGATORS GRP | | | | | | |
| | | 42307 | Navigators Ins Co | 390,512 | 0.0148% | 660,321 | 959,086 | 145.25% |
| | | | | **390,512** | **0.0148%** | **660,321** | **959,086** | **145.25%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 60 | 645 | OREGON MUT GRP | | | | | | |
| | | 14907 | Oregon Mut Ins Co | 7,471,382 | 0.2838% | 7,364,429 | 3,428,126 | 46.55% |
| | | | | **7,471,382** | **0.2838%** | **7,364,429** | **3,428,126** | **46.55%** |
| 61 | 767 | Pennsylvania Manufacturers Grp | | | | | | |
| | | 12262 | Pennsylvania Manufacturers Assoc Ins | 169,876 | 0.0065% | 137,433 | 22,145 | 16.11% |
| | | | | **169,876** | **0.0065%** | **137,433** | **22,145** | **16.11%** |
| 62 | 775 | PHARMACISTS MUT GRP | | | | | | |
| | | 13714 | Pharmacists Mut Ins Co | 42,268 | 0.0016% | 25,164 | 46,283 | 183.93% |
| | | | | **42,268** | **0.0016%** | **25,164** | **46,283** | **183.93%** |
| 63 | 677 | Philadelphia Consolidated Holding Grp | | | | | | |
| | | 18058 | Philadelphia Ind Ins Co | 78,672,321 | 2.9879% | 72,954,788 | 21,767,888 | 29.84% |
| | | | | **78,672,321** | **2.9879%** | **72,954,788** | **21,767,888** | **29.84%** |
| 64 | 853 | PUBLIC SERV GRP | | | | | | |
| | | 15059 | Public Serv Mut Ins Co | 5,990,524 | 0.2275% | 6,639,258 | -301,395 | -4.54% |
| | | 10830 | Business Alliance Ins Co | 4,374,547 | 0.1661% | 6,420,012 | 10,368,325 | 161.50% |
| | | | | **10,365,071** | **0.3937%** | **13,059,270** | **10,066,930** | **77.09%** |
| 65 | 796 | QBE INS GRP | | | | | | |
| | | 39217 | QBE Ins Corp | 19,611,243 | 0.7448% | 13,751,263 | 4,688,979 | 34.10% |
| | | 25747 | Unigard Ins Co | 16,563,135 | 0.6291% | 16,489,498 | 7,404,292 | 44.90% |
| | | 37257 | Praetorian Ins Co | 6,146,115 | 0.2334% | 8,006,752 | 4,457,449 | 55.67% |
| | | 25798 | Unigard Ind Co | 197,125 | 0.0075% | 439,279 | -4,614 | -1.05% |
| | | 24449 | Regent Ins Co | 106,170 | 0.0040% | 116,876 | 62,726 | 53.67% |
| | | 24414 | General Cas Co Of WI | 23,384 | 0.0009% | 23,077 | 1,465 | 6.35% |
| | | | | **42,647,172** | **1.6197%** | **38,826,745** | **16,610,297** | **42.78%** |
| 66 | 783 | RLI INS GRP | | | | | | |
| | | 13056 | RLI Ins Co | 471,145 | 0.0179% | 490,979 | 367,339 | 74.82% |
| | | | | **471,145** | **0.0179%** | **490,979** | **367,339** | **74.82%** |
| 67 | 169 | SENTRY INS GRP | | | | | | |
| | | 24988 | Sentry Ins A Mut Co | 1,856,702 | 0.0705% | 2,035,038 | 412,505 | 20.27% |
| | | | | **1,856,702** | **0.0705%** | **2,035,038** | **412,505** | **20.27%** |
| 68 | 3219 | Sompo Japan Ins Grp | | | | | | |
| | | 11126 | Sompo Japan Ins Co of Amer | 6,895,513 | 0.2619% | 7,714,868 | 54,092 | 0.70% |
| | | | | **6,895,513** | **0.2619%** | **7,714,868** | **54,092** | **0.70%** |
| 69 | 20613 | Sparta Ins Co | | | | | | |
| | | 20613 | Sparta Ins Co | 233,570 | 0.0089% | 151,165 | 86,170 | 57.00% |
| | | | | **233,570** | **0.0089%** | **151,165** | **86,170** | **57.00%** |
| 70 | 36790 | Springfield Ins Co Inc | | | | | | |
| | | 36790 | Springfield Ins Co Inc | 484,005 | 0.0184% | 400,335 | 252,355 | 63.04% |
| | | | | **484,005** | **0.0184%** | **400,335** | **252,355** | **63.04%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 71 | 175 | | STATE AUTO MUT GRP | | | | | |
| | | 30945 | Plaza Ins Co | 22,720 | 0.0009% | 6,025 | 7,569 | 125.63% |
| | | | | **22,720** | **0.0009%** | **6,025** | **7,569** | **125.63%** |
| 72 | 176 | | STATE FARM GRP | | | | | |
| | | 25151 | State Farm Gen Ins Co | 252,799,206 | 9.6011% | 234,229,075 | 70,160,056 | 29.95% |
| | | | | **252,799,206** | **9.6011%** | **234,229,075** | **70,160,056** | **29.95%** |
| 73 | 93 | | STATE NATL GRP | | | | | |
| | | 12831 | State Natl Ins Co Inc | 9,173,768 | 0.3484% | 9,117,979 | 1,553,651 | 17.04% |
| | | | | **9,173,768** | **0.3484%** | **9,117,979** | **1,553,651** | **17.04%** |
| 74 | 181 | | SWISS RE GRP | | | | | |
| | | 29700 | North Amer Elite Ins Co | 8,525,498 | 0.3238% | 8,481,030 | 12,123,810 | 142.95% |
| | | 39845 | Westport Ins Corp | 813,408 | 0.0309% | 964,388 | 192,937 | 20.01% |
| | | | | **9,338,906** | **0.3547%** | **9,445,418** | **12,316,747** | **130.40%** |
| 75 | 88 | | The Hanover Ins Grp | | | | | |
| | | 42552 | Nova Cas Co | 2,474,645 | 0.0940% | 1,652,807 | 1,034,503 | 62.59% |
| | | 22292 | Hanover Ins Co | 54,553 | 0.0021% | 61,052 | -19,083 | -31.26% |
| | | 22306 | Massachusetts Bay Ins Co | 49,687 | 0.0019% | 68,759 | -1,967 | -2.86% |
| | | | | **2,578,885** | **0.0979%** | **1,782,618** | **1,013,453** | **56.85%** |
| 76 | 3098 | | Tokio Marine Holdings Inc GRP | | | | | |
| | | 12904 | Tokio Marine & Nichido Fire Ins Co | 4,010,395 | 0.1523% | 4,365,491 | -907,157 | -20.78% |
| | | | | **4,010,395** | **0.1523%** | **4,365,491** | **-907,157** | **-20.78%** |
| 77 | 161 | | TOPA EQUITIES LTD GRP | | | | | |
| | | 18031 | Topa Ins Co | 2,113,111 | 0.0803% | 2,462,993 | 2,525,732 | 102.55% |
| | | | | **2,113,111** | **0.0803%** | **2,462,993** | **2,525,732** | **102.55%** |
| 78 | 3703 | | Tower Grp | | | | | |
| | | 44300 | Tower Ins Co Of NY | 1,809,152 | 0.0687% | 1,092,112 | 342,060 | 31.32% |
| | | | | **1,809,152** | **0.0687%** | **1,092,112** | **342,060** | **31.32%** |
| 79 | 3548 | | Travelers Grp | | | | | |
| | | 25674 | Travelers Prop Cas Co Of Amer | 139,285,258 | 5.2900% | 138,709,132 | 38,461,214 | 27.73% |
| | | 25682 | Travelers Ind Co Of CT | 59,662,172 | 2.2659% | 60,127,448 | 15,129,235 | 25.16% |
| | | 19046 | Travelers Cas Ins Co Of Amer | 35,994,416 | 1.3670% | 24,058,190 | 14,324,710 | 59.54% |
| | | 24767 | St Paul Fire & Marine Ins Co | 2,155,603 | 0.0819% | 2,346,590 | 6,711 | 0.29% |
| | | 24015 | Northland Ins Co | 779,479 | 0.0296% | 708,041 | 244,558 | 34.54% |
| | | 36463 | Discover Prop & Cas Ins Co | 276,073 | 0.0105% | 294,565 | 343,231 | 116.52% |
| | | 24791 | St Paul Mercury Ins Co | 226,346 | 0.0086% | 220,843 | 65,762 | 29.78% |
| | | 19038 | Travelers Cas & Surety Co | 103,547 | 0.0039% | 115,379 | -20,490 | -17.76% |
| | | 24775 | St Paul Guardian Ins Co | 6,656 | 0.0003% | 5,492 | 26,405 | 480.79% |
| | | 19224 | St Paul Protective Ins Co | 93 | 0.0000% | 93 | 204 | 219.35% |
| | | | | **238,489,643** | **9.0577%** | **226,585,773** | **68,581,540** | **30.27%** |
| 80 | 781 | | UNION LABOR GRP | | | | | |
| | | 37893 | Ullico Cas Co | 15,767 | 0.0006% | 11,606 | 5,403 | 46.55% |
| | | | | **15,767** | **0.0006%** | **11,606** | **5,403** | **46.55%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 81 | 920 | UNITED NATL GRP | | | | | | |
| | | 32859 | Penn Amer Ins Co | 1,925,207 | 0.0731% | 2,056,685 | 1,040,845 | 50.61% |
| | | 42048 | Diamond State Ins Co | 576,764 | 0.0219% | 731,805 | -22,592 | -3.09% |
| | | 41335 | United Natl Specialty Ins Co | 9,253 | 0.0004% | -1,324 | 2 | -0.15% |
| | | | | **2,511,224** | **0.0954%** | **2,787,166** | **1,018,255** | **36.53%** |
| 82 | 201 | UTICA GRP | | | | | | |
| | | 25976 | Utica Mut Ins Co | 4,759 | 0.0002% | 3,326 | -2,273 | -68.34% |
| | | 25984 | Graphic Arts Mut Ins Co | 2,897 | 0.0001% | 3,011 | -2,268 | -75.32% |
| | | | | **7,656** | **0.0003%** | **6,337** | **-4,541** | **-71.66%** |
| 83 | 21172 | Vanliner Ins Co | | | | | | |
| | | 21172 | Vanliner Ins Co | 135,652 | 0.0052% | 68,282 | 15,863 | 23.23% |
| | | | | **135,652** | **0.0052%** | **68,282** | **15,863** | **23.23%** |
| 84 | 2898 | Western Serv Contract Grp | | | | | | |
| | | 37850 | Pacific Specialty Ins Co | 1,144,271 | 0.0435% | 1,000,885 | 354,644 | 35.43% |
| | | | | **1,144,271** | **0.0435%** | **1,000,885** | **354,644** | **35.43%** |
| 85 | 1129 | WHITE MOUNTAINS GRP | | | | | | |
| | | 20621 | OneBeacon Amer Ins Co | 18,491,387 | 0.7023% | 17,134,263 | 11,953,191 | 69.76% |
| | | 20648 | Employers Fire Ins Co | 18,421,079 | 0.6996% | 18,585,824 | 5,561,150 | 29.92% |
| | | 27154 | Atlantic Specialty Ins Co | 23,444 | 0.0009% | 32,138 | -66,029 | -205.45% |
| | | | | **36,935,910** | **1.4028%** | **35,752,225** | **17,448,312** | **48.80%** |
| 86 | 98 | WR Berkley Corp GRP | | | | | | |
| | | 36684 | Riverport Ins Co | 3,145,559 | 0.1195% | 3,371,504 | 1,180,026 | 35.00% |
| | | 25224 | Great Divide Ins Co | 1,060,009 | 0.0403% | 1,107,283 | 167,871 | 15.16% |
| | | 40045 | Starnet Ins Co | 531,329 | 0.0202% | 624,204 | 251,805 | 40.34% |
| | | 32603 | Berkley Ins Co | 3 | 0.0000% | 3 | 163 | 5433.33% |
| | | | | **4,736,900** | **0.1799%** | **5,102,994** | **1,599,865** | **31.35%** |
| 87 | 1285 | XL AMER GRP | | | | | | |
| | | 22322 | Greenwich Ins Co | 5,211,966 | 0.1979% | 7,145,812 | 2,193,741 | 30.70% |
| | | 37885 | XL Specialty Ins Co | 3,186,868 | 0.1210% | 841,214 | 197,139 | 23.44% |
| | | | | **8,398,834** | **0.3190%** | **7,987,026** | **2,390,880** | **29.93%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| 88 | 212 | ZURICH INS GRP | | | | | | |
| | | 21652 | Farmers Ins Exch | 182,706,606 | 6.9391% | 187,660,670 | 40,973,015 | 21.83% |
| | | 21660 | Fire Ins Exch | 141,758,456 | 5.3839% | 139,520,106 | 35,198,100 | 25.23% |
| | | 21709 | Truck Ins Exch | 87,610,217 | 3.3274% | 87,545,259 | 18,607,916 | 21.26% |
| | | 21687 | Mid Century Ins Co | 47,006,581 | 1.7853% | 41,711,030 | 15,504,148 | 37.17% |
| | | 21326 | Empire Fire & Marine Ins Co | 22,582,600 | 0.8577% | 36,900,278 | 397,715 | 1.08% |
| | | 19356 | Maryland Cas Co | 14,552,140 | 0.5527% | 19,280,895 | 15,891,373 | 82.42% |
| | | 16535 | Zurich Amer Ins Co | 7,090,405 | 0.2693% | 6,069,415 | 1,441,409 | 23.75% |
| | | 19305 | Assurance Co Of Amer | 5,010,998 | 0.1903% | 4,739,573 | 25,934,171 | 547.18% |
| | | 39306 | Fidelity & Deposit Co Of MD | 3,855,276 | 0.1464% | 3,975,518 | 1,157,352 | 29.11% |
| | | 10318 | Exact Prop & Cas Co Inc | 3,050,806 | 0.1159% | 3,315,832 | 986,081 | 29.74% |
| | | 40142 | American Zurich Ins Co | 1,974,120 | 0.0750% | 4,418,896 | 539,970 | 12.22% |
| | | 26247 | American Guar & Liab Ins | 1,683,011 | 0.0639% | 1,307,944 | -42,991 | -3.29% |
| | | 19372 | Northern Ins Co Of NY | 727,223 | 0.0276% | 731,441 | 2,868,872 | 392.22% |
| | | 10315 | Civic Prop & Cas Co | 611,359 | 0.0232% | 694,461 | 193,111 | 27.81% |
| | | 10317 | Neighborhood Spirit Prop & Cas Co | 576,150 | 0.0219% | 371,319 | 29,570 | 7.96% |
| | | 27855 | Zurich Amer Ins Co Of IL | 42,261 | 0.0016% | 39,223 | -4,921 | -12.55% |
| | | | | **520,838,209** | **19.7811%** | **538,281,860** | **159,674,891** | **29.66%** |
| | | | **Line Total:** | **2,633,011,853** | **100.0000%** | **2,632,136,571** | **913,838,359** | **34.72%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 626 | Ace Ltd Grp | | | | | | |
| | | 43575 | Indemnity Ins Co Of North Amer | 1,722,418 | 0.1154% | 851,017 | 177,007 | 20.80% |
| | | 22667 | Ace Amer Ins Co | 519,062 | 0.0348% | 1,274,947 | -643,463 | -50.47% |
| | | 20702 | Ace Fire Underwriters Ins Co | 155,536 | 0.0104% | 188,458 | 362,563 | 192.38% |
| | | 20699 | Ace Prop & Cas Ins Co | 147,594 | 0.0099% | 166,933 | -2,302,284 | -1379.17% |
| | | | | **2,544,610** | **0.1704%** | **2,481,355** | **-2,406,177** | **-96.97%** |
| 2 | 38733 | Alaska Natl Ins Co | | | | | | |
| | | 38733 | Alaska Natl Ins Co | 104,148 | 0.0070% | 75,675 | 51,274 | 67.76% |
| | | | | **104,148** | **0.0070%** | **75,675** | **51,274** | **67.76%** |
| 3 | 501 | Alleghany Grp | | | | | | |
| | | 10472 | Capitol Ind Corp | 6,726 | 0.0005% | 33,819 | 2,956 | 8.74% |
| | | | | **6,726** | **0.0005%** | **33,819** | **2,956** | **8.74%** |
| 4 | 761 | ALLIANZ INS GRP | | | | | | |
| | | 21857 | American Ins Co | 32,232,634 | 2.1588% | 36,932,605 | 13,456,206 | 36.43% |
| | | 21881 | National Surety Corp | 31,714,623 | 2.1241% | 32,982,079 | 12,229,726 | 37.08% |
| | | 21873 | Firemans Fund Ins Co | 24,304,938 | 1.6278% | 24,213,830 | 10,267,349 | 42.40% |
| | | 21849 | American Automobile Ins Co | 11,113,837 | 0.7443% | 12,362,593 | 1,220,983 | 9.88% |
| | | 21865 | Associated Ind Corp | 7,722,312 | 0.5172% | 8,328,691 | 3,169,940 | 38.06% |
| | | | | **107,088,344** | **7.1722%** | **114,819,798** | **40,344,204** | **35.14%** |
| 5 | 8 | ALLSTATE INS GRP | | | | | | |
| | | 19232 | Allstate Ins Co | 37,006,925 | 2.4785% | 38,599,630 | 10,084,035 | 26.12% |
| | | | | **37,006,925** | **2.4785%** | **38,599,630** | **10,084,035** | **26.12%** |
| 6 | 1321 | American Farmers & Ranchers Grp | | | | | | |
| | | 37931 | American Farmers & Ranchers Ins Co | 169,762 | 0.0114% | 225,084 | -601,646 | -267.30% |
| | | | | **169,762** | **0.0114%** | **225,084** | **-601,646** | **-267.30%** |
| 7 | 84 | American Financial Grp | | | | | | |
| | | 26344 | Great Amer Assur Co | 5,866,397 | 0.3929% | 6,174,166 | 761,884 | 12.34% |
| | | 16691 | Great Amer Ins Co | 4,194,687 | 0.2809% | 4,490,348 | -1,495,664 | -33.31% |
| | | 22136 | Great Amer Ins Co of NY | 2,190,026 | 0.1467% | 2,339,208 | 356,682 | 15.25% |
| | | 26832 | Great Amer Alliance Ins Co | 917,855 | 0.0615% | 811,167 | -334,972 | -41.30% |
| | | | | **13,168,965** | **0.8820%** | **13,814,889** | **-712,070** | **-5.15%** |
| 8 | 12 | AMERICAN INTL GRP | | | | | | |
| | | 23809 | Granite State Ins Co | 8,865,433 | 0.5938% | 9,943,923 | 825,591 | 8.30% |
| | | 23841 | New Hampshire Ins Co | 5,261,411 | 0.3524% | 5,959,225 | 1,505,672 | 25.27% |
| | | | | **14,126,844** | **0.9461%** | **15,903,148** | **2,331,263** | **14.66%** |
| 9 | 408 | AMERICAN NATL FIN GRP | | | | | | |
| | | 11048 | Pacific Prop & Cas Co | 89,342 | 0.0060% | 79,699 | -652 | -0.82% |
| | | | | **89,342** | **0.0060%** | **79,699** | **-652** | **-0.82%** |
| 10 | 124 | AMERISURE CO GRP | | | | | | |
| | | 23396 | Amerisure Mut Ins Co | 132,312 | 0.0089% | 167,429 | 30,312 | 18.10% |
| | | | | **132,312** | **0.0089%** | **167,429** | **30,312** | **18.10%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 11 | 1279 | Arch Ins Grp | | | | | | |
| | | 11150 | Arch Ins Co | 11,270,828 | 0.7549% | 11,850,244 | 8,004,930 | 67.55% |
| | | | | **11,270,828** | **0.7549%** | **11,850,244** | **8,004,930** | **67.55%** |
| 12 | 457 | ARGONAUT GRP | | | | | | |
| | | 19860 | Argonaut Great Central Ins Co | 4,778,037 | 0.3200% | 4,910,229 | 1,542,559 | 31.42% |
| | | 19828 | Argonaut Midwest Ins Co | 761,298 | 0.0510% | 829,509 | 631,268 | 76.10% |
| | | 19801 | Argonaut Ins Co | 3,869 | 0.0003% | 9,802 | 20,576 | 209.92% |
| | | | | **5,543,204** | **0.3713%** | **5,749,540** | **2,194,403** | **38.17%** |
| 13 | 19 | Assurant Inc Grp | | | | | | |
| | | 19615 | American Reliable Ins Co | 1,033,949 | 0.0692% | 542,465 | 336,993 | 62.12% |
| | | | | **1,033,949** | **0.0692%** | **542,465** | **336,993** | **62.12%** |
| 14 | 18538 | Bancinsure Inc | | | | | | |
| | | 18538 | Bancinsure Inc | 156,832 | 0.0105% | 183,512 | -4,038 | -2.20% |
| | | | | **156,832** | **0.0105%** | **183,512** | **-4,038** | **-2.20%** |
| 15 | 13528 | Brotherhood Mut Ins Co | | | | | | |
| | | 13528 | Brotherhood Mut Ins Co | 1,530,351 | 0.1025% | 959,207 | 404,477 | 42.17% |
| | | | | **1,530,351** | **0.1025%** | **959,207** | **404,477** | **42.17%** |
| 16 | 27480 | California Mut Ins Co | | | | | | |
| | | 27480 | California Mut Ins Co | 1,002,598 | 0.0671% | 1,032,544 | 176,763 | 17.12% |
| | | | | **1,002,598** | **0.0671%** | **1,032,544** | **176,763** | **17.12%** |
| 17 | 802 | Capital Ins Grp | | | | | | |
| | | 13544 | California Capital Ins Co | 35,838,509 | 2.4003% | 35,693,380 | 12,143,563 | 34.02% |
| | | 23540 | Monterey Ins Co | 3,915,038 | 0.2622% | 3,573,387 | 5,225,419 | 146.23% |
| | | 12890 | Eagle W Ins Co | 9,633 | 0.0006% | 9,801 | 0 | 0.00% |
| | | | | **39,763,180** | **2.6631%** | **39,276,568** | **17,368,982** | **44.22%** |
| 18 | 40134 | Castlepoint Natl Ins Co | | | | | | |
| | | 40134 | Castlepoint Natl Ins Co | 86,284 | 0.0058% | 97,681 | 47,737 | 48.87% |
| | | | | **86,284** | **0.0058%** | **97,681** | **47,737** | **48.87%** |
| 19 | 38 | CHUBB & SON INC GRP | | | | | | |
| | | 20281 | Federal Ins Co | 71,176,993 | 4.7670% | 72,250,933 | 43,857,804 | 60.70% |
| | | 20397 | Vigilant Ins Co | 7,248,301 | 0.4855% | 7,657,294 | 709,807 | 9.27% |
| | | 20303 | Great Northern Ins Co | 2,545,601 | 0.1705% | 2,409,324 | 938,860 | 38.97% |
| | | 20346 | Pacific Ind Co | 632,524 | 0.0424% | 623,701 | 1,578,715 | 253.12% |
| | | | | **81,603,419** | **5.4654%** | **82,941,252** | **47,085,186** | **56.77%** |
| 20 | 18767 | Church Mut Ins Co | | | | | | |
| | | 18767 | Church Mut Ins Co | 12,505,543 | 0.8376% | 12,562,544 | 3,294,270 | 26.22% |
| | | | | **12,505,543** | **0.8376%** | **12,562,544** | **3,294,270** | **26.22%** |
| 21 | 244 | CINCINNATI FIN GRP | | | | | | |
| | | 10677 | Cincinnati Ins Co | 219,820 | 0.0147% | 178,685 | -60,223 | -33.70% |
| | | | | **219,820** | **0.0147%** | **178,685** | **-60,223** | **-33.70%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 22 | 323 | CIVIL SERV EMPLOYEE GRP | | | | | | |
| | | 18953 | CSE Safeguard Ins Co | 5,364,821 | 0.3593% | 2,759,299 | 1,439,320 | 52.16% |
| | | | | **5,364,821** | **0.3593%** | **2,759,299** | **1,439,320** | **52.16%** |
| 23 | 218 | CNA INS GRP | | | | | | |
| | | 20478 | National Fire Ins Co Of Hartford | 16,865,379 | 1.1296% | 17,985,160 | 8,071,210 | 44.88% |
| | | 20508 | Valley Forge Ins Co | 13,126,590 | 0.8791% | 14,407,393 | 6,815,668 | 47.31% |
| | | 20443 | Continental Cas Co | 5,926,164 | 0.3969% | 6,436,603 | 2,686,081 | 41.73% |
| | | 20427 | American Cas Co Of Reading PA | 5,421,020 | 0.3631% | 5,055,783 | -3,336,312 | -65.99% |
| | | 20494 | Transportation Ins Co | 3,814,078 | 0.2554% | 4,261,360 | 1,415,910 | 33.23% |
| | | 35289 | Continental Ins Co | 1,818,501 | 0.1218% | 2,123,701 | 2,178,952 | 102.60% |
| | | | | **46,971,732** | **3.1459%** | **50,270,000** | **17,831,509** | **35.47%** |
| 24 | 37206 | Contractors Bonding & Ins Co | | | | | | |
| | | 37206 | Contractors Bonding & Ins Co | 4,647,067 | 0.3112% | 5,694,694 | 1,855,953 | 32.59% |
| | | | | **4,647,067** | **0.3112%** | **5,694,694** | **1,855,953** | **32.59%** |
| 25 | 14010 | Crusader Ins Co | | | | | | |
| | | 14010 | Crusader Ins Co | 21,437,667 | 1.4358% | 21,938,169 | 6,300,860 | 28.72% |
| | | | | **21,437,667** | **1.4358%** | **21,938,169** | **6,300,860** | **28.72%** |
| 26 | 306 | CUNA MUT GRP | | | | | | |
| | | 10847 | Cumis Ins Society Inc | 1,786,106 | 0.1196% | 1,826,340 | -128,361 | -7.03% |
| | | | | **1,786,106** | **0.1196%** | **1,826,340** | **-128,361** | **-7.03%** |
| 27 | 74 | DELPHI FIN GRP | | | | | | |
| | | 15105 | Safety Natl Cas Corp | 37,550 | 0.0025% | 37,093 | -290,287 | -782.59% |
| | | | | **37,550** | **0.0025%** | **37,093** | **-290,287** | **-782.59%** |
| 28 | 4672 | Dongbu Ins Grp | | | | | | |
| | | 12502 | Dongbu Ins Co Ltd | 13,854 | 0.0009% | 577 | 0 | 0.00% |
| | | | | **13,854** | **0.0009%** | **577** | **0** | **0.00%** |
| 29 | 62 | EMC INS CO GRP | | | | | | |
| | | 21415 | Employers Mut Cas Co | 635,461 | 0.0426% | 440,547 | 120,230 | 27.29% |
| | | | | **635,461** | **0.0426%** | **440,547** | **120,230** | **27.29%** |
| 30 | 1120 | EVEREST REINS HOLDINGS GRP | | | | | | |
| | | 10120 | Everest Natl Ins Co | 703,570 | 0.0471% | 4,359,815 | 13,420,462 | 307.82% |
| | | | | **703,570** | **0.0471%** | **4,359,815** | **13,420,462** | **307.82%** |
| 31 | 158 | FAIRFAX FIN GRP | | | | | | |
| | | 21113 | United States Fire Ins Co | 1,064,128 | 0.0713% | 829,512 | 3,211,499 | 387.16% |
| | | 21105 | North River Ins Co | 838,295 | 0.0561% | 902,958 | -157,367 | -17.43% |
| | | 25054 | Hudson Ins Co | 822,081 | 0.0551% | 608,821 | 93,655 | 15.38% |
| | | 10936 | Seneca Ins Co Inc | 660,340 | 0.0442% | 524,450 | 68,003 | 12.97% |
| | | | | **3,384,844** | **0.2267%** | **2,865,741** | **3,215,790** | **112.21%** |
| 32 | 7 | FEDERATED MUT GRP | | | | | | |
| | | 13935 | Federated Mut Ins Co | 3,014,025 | 0.2019% | 3,450,346 | 1,479,750 | 42.89% |
| | | | | **3,014,025** | **0.2019%** | **3,450,346** | **1,479,750** | **42.89%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 33 | 70 | FIRST AMER TITLE GRP | | | | | | |
| | | 37710 | First Amer Prop & Cas Ins Co | 303,107 | 0.0203% | 483,913 | 19,475 | 4.02% |
| | | | | **303,107** | **0.0203%** | **483,913** | **19,475** | **4.02%** |
| 34 | 349 | FLORISTS MUT GRP | | | | | | |
| | | 13978 | Florists Mut Ins Co | 1,330,583 | 0.0891% | 1,206,711 | 474,877 | 39.35% |
| | | | | **1,330,583** | **0.0891%** | **1,206,711** | **474,877** | **39.35%** |
| 35 | 1331 | Glencoe US Holdings Grp | | | | | | |
| | | 10340 | Stonington Ins Co | 2,017,335 | 0.1351% | 2,123,130 | 405,218 | 19.09% |
| | | | | **2,017,335** | **0.1351%** | **2,123,130** | **405,218** | **19.09%** |
| 36 | 83 | GRANGE INS GRP | | | | | | |
| | | 22101 | Grange Ins Assn | 3,766 | 0.0003% | 3,765 | -55,718 | -1479.89% |
| | | | | **3,766** | **0.0003%** | **3,765** | **-55,718** | **-1479.89%** |
| 37 | 303 | GUIDEONE INS GRP | | | | | | |
| | | 14559 | Guideone Specialty Mut Ins Co | 7,555,463 | 0.5060% | 8,856,443 | 1,155,669 | 13.05% |
| | | 15032 | Guideone Mut Ins Co | 6,004,978 | 0.4022% | 6,512,418 | -1,308,114 | -20.09% |
| | | | | **13,560,441** | **0.9082%** | **15,368,861** | **-152,445** | **-0.99%** |
| 38 | 91 | HARTFORD FIRE & CAS GRP | | | | | | |
| | | 29424 | Hartford Cas Ins Co | 47,682,924 | 3.1935% | 50,228,666 | 5,334,863 | 10.62% |
| | | 19682 | Hartford Fire In Co | 19,045,791 | 1.2756% | 20,332,822 | 19,459,358 | 95.70% |
| | | 37478 | Hartford Ins Co Of The Midwest | 17,578,186 | 1.1773% | 20,458,126 | 3,447,712 | 16.85% |
| | | 30104 | Hartford Underwriters Ins Co | 3,738,574 | 0.2504% | 3,611,277 | -349,994 | -9.69% |
| | | 34690 | Property & Cas Ins Co Of Hartford | 3,732,528 | 0.2500% | 4,344,556 | 1,310,740 | 30.17% |
| | | 29459 | Twin City Fire Ins Co Co | 1,462,946 | 0.0980% | 1,765,272 | -694,562 | -39.35% |
| | | 22357 | Hartford Accident & Ind Co | 221,278 | 0.0148% | 201,326 | -1,439,844 | -715.18% |
| | | | | **93,462,227** | **6.2596%** | **100,942,045** | **27,068,273** | **26.82%** |
| 39 | 984 | HCC INS HOLDINGS GRP | | | | | | |
| | | 29599 | US Specialty Ins Co | 512,396 | 0.0343% | 477,412 | 1,052,020 | 220.36% |
| | | | | **512,396** | **0.0343%** | **477,412** | **1,052,020** | **220.36%** |
| 40 | 10048 | Hyundai Marine & Fire Ins Co Ltd | | | | | | |
| | | 10048 | Hyundai Marine & Fire Ins Co Ltd | 308,000 | 0.0206% | 294,541 | -31,488 | -10.69% |
| | | | | **308,000** | **0.0206%** | **294,541** | **-31,488** | **-10.69%** |
| 41 | 225 | IAT Reins Co Grp | | | | | | |
| | | 20010 | Acceptance Ind Ins Co | 472,126 | 0.0316% | 554,172 | 159,936 | 28.86% |
| | | 23248 | Occidental Fire & Cas Co Of NC | 380,199 | 0.0255% | 321,246 | 76,701 | 23.88% |
| | | | | **852,325** | **0.0571%** | **875,418** | **236,637** | **27.03%** |
| 42 | 246 | INDIANA LUMBERMENS GRP | | | | | | |
| | | 14265 | Indiana Lumbermens Mut Ins Co | 298,451 | 0.0200% | 248,385 | 208,339 | 83.88% |
| | | | | **298,451** | **0.0200%** | **248,385** | **208,339** | **83.88%** |
| 43 | 14354 | Jewelers Mut Ins Co | | | | | | |
| | | 14354 | Jewelers Mut Ins Co | 883,135 | 0.0591% | 876,058 | -14,841 | -1.69% |
| | | | | **883,135** | **0.0591%** | **876,058** | **-14,841** | **-1.69%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 44 | 9 | JPMorgan Chase & Co Grp | | | | | | |
| | | 22985 | Sequoia Ins Co | 19,703,914 | 1.3197% | 20,716,351 | 6,182,379 | 29.84% |
| | | | | **19,703,914** | **1.3197%** | **20,716,351** | **6,182,379** | **29.84%** |
| 45 | 1326 | KINGSWAY GRP | | | | | | |
| | | 33855 | Lincoln Gen Ins Co | 397 | 0.0000% | 12,342 | 7,106 | 57.58% |
| | | | | **397** | **0.0000%** | **12,342** | **7,106** | **57.58%** |
| 46 | 37800 | Leading Ins Grp Ins Co Ltd | | | | | | |
| | | 37800 | Leading Ins Grp Ins Co Ltd | 4,273,155 | 0.2862% | 3,985,663 | 1,035,227 | 25.97% |
| | | | | **4,273,155** | **0.2862%** | **3,985,663** | **1,035,227** | **25.97%** |
| 47 | 111 | LIBERTY MUT GRP | | | | | | |
| | | 10836 | Golden Eagle Ins Corp | 45,278,906 | 3.0325% | 36,109,059 | 8,250,093 | 22.85% |
| | | 24198 | Peerless Ins Co | 43,714,979 | 2.9278% | 47,843,691 | 8,102,178 | 16.93% |
| | | 19690 | American Economy Ins Co | 25,222,757 | 1.6893% | 26,743,536 | 12,728,990 | 47.60% |
| | | 19704 | American States Ins Co | 7,556,798 | 0.5061% | 9,276,719 | 2,680,441 | 28.89% |
| | | 24732 | General Ins Co Of Amer | 5,695,685 | 0.3815% | 6,635,174 | -2,041,927 | -30.77% |
| | | 24171 | Netherlands Ins Co The | 4,033,597 | 0.2701% | 3,883,296 | 1,740,530 | 44.82% |
| | | 26042 | Wausau Underwriters Ins Co | 3,386,109 | 0.2268% | 2,851,561 | 1,941,705 | 68.09% |
| | | 26069 | Wausau Business Ins Co | 2,151,782 | 0.1441% | 2,699,265 | 1,735,751 | 64.30% |
| | | 18333 | Peerless Ind Ins Co | 2,132,397 | 0.1428% | 1,624,615 | 307,736 | 18.94% |
| | | 24740 | Safeco Ins Co Of Amer | 2,124,574 | 0.1423% | 2,172,134 | 1,407,732 | 64.81% |
| | | 24724 | First Natl Ins Co Of Amer | 1,592,871 | 0.1067% | 1,745,495 | -241,287 | -13.82% |
| | | 21458 | Employers Ins of Wausau | 614,553 | 0.0412% | 562,572 | 328,542 | 58.40% |
| | | 23035 | Liberty Mut Fire Ins Co | 413,561 | 0.0277% | 624,204 | 154,060 | 24.68% |
| | | 42404 | Liberty Ins Corp | 248,174 | 0.0166% | 370,606 | 1,164 | 0.31% |
| | | 33600 | LM Ins Corp | 160,510 | 0.0108% | 196,862 | 78,802 | 40.03% |
| | | 23043 | Liberty Mut Ins Co | 9,298 | 0.0006% | 227 | 15,998 | 7047.58% |
| | | 33588 | First Liberty Ins Corp | 1,042 | 0.0001% | 4,107 | 1,165 | 28.37% |
| | | | | **144,337,593** | **9.6669%** | **143,343,123** | **37,191,673** | **25.95%** |
| 48 | 4381 | Lightyear Delos Grp | | | | | | |
| | | 35408 | Delos Ins Co | 101,878 | 0.0068% | 491,096 | 267,769 | 54.52% |
| | | | | **101,878** | **0.0068%** | **491,096** | **267,769** | **54.52%** |
| 49 | 785 | MARKEL CORP GRP | | | | | | |
| | | 38970 | Markel Ins Co | 7,529,281 | 0.5043% | 7,766,723 | 2,493,910 | 32.11% |
| | | 28932 | Markel Amer Ins Co | 318,493 | 0.0213% | 369,390 | -3,346 | -0.91% |
| | | | | **7,847,774** | **0.5256%** | **8,136,113** | **2,490,564** | **30.61%** |
| 50 | 748 | Meadowbrook Ins Grp | | | | | | |
| | | 18023 | Star Ins Co | 5,537,138 | 0.3708% | 6,006,586 | 4,515,996 | 75.18% |
| | | | | **5,537,138** | **0.3708%** | **6,006,586** | **4,515,996** | **75.18%** |
| 51 | 1114 | MERCER INS GRP | | | | | | |
| | | 31453 | Financial Pacific Ins Co | 49,270,361 | 3.2999% | 52,153,730 | 18,306,277 | 35.10% |
| | | | | **49,270,361** | **3.2999%** | **52,153,730** | **18,306,277** | **35.10%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 52 | 660 | | MERCURY GEN GRP | | | | | |
| | | 11908 | Mercury Cas Co | 8,249,909 | 0.5525% | 8,204,957 | 3,409,342 | 41.55% |
| | | | | **8,249,909** | **0.5525%** | **8,204,957** | **3,409,342** | **41.55%** |
| 53 | 2978 | | Mitsui Sumitomo Ins Grp | | | | | |
| | | 20362 | Mitsui Sumitomo Ins Co of Amer | 5,780,010 | 0.3871% | 6,171,861 | 96,590 | 1.57% |
| | | 22551 | Mitsui Sumitomo Ins USA Inc | 3,767,020 | 0.2523% | 3,615,620 | 2,345,642 | 64.88% |
| | | | | **9,547,030** | **0.6394%** | **9,787,481** | **2,442,232** | **24.95%** |
| 54 | 291 | | MOTORISTS MUT | | | | | |
| | | 13331 | American Hardware Mut Ins Co | 225,730 | 0.0151% | 238,867 | 44,033 | 18.43% |
| | | | | **225,730** | **0.0151%** | **238,867** | **44,033** | **18.43%** |
| 55 | 361 | | Munich Re Grp | | | | | |
| | | 19720 | American Alt Ins Corp | 11,017,410 | 0.7379% | 10,581,477 | 5,321,653 | 50.29% |
| | | | | **11,017,410** | **0.7379%** | **10,581,477** | **5,321,653** | **50.29%** |
| 56 | 140 | | NATIONWIDE CORP GRP | | | | | |
| | | 19100 | Amco Ins Co | 94,085,877 | 6.3014% | 99,412,242 | 47,909,754 | 48.19% |
| | | 23787 | Nationwide Mut Ins Co | 7,813,046 | 0.5233% | 8,684,688 | 6,253,494 | 72.01% |
| | | 25453 | Nationwide Ins Co Of Amer | 1,210,065 | 0.0810% | 1,160,322 | 582,070 | 50.16% |
| | | 15580 | Scottsdale Ind Co | 800,063 | 0.0536% | 707,519 | -304,252 | -43.00% |
| | | 11991 | National Cas Co | 374,646 | 0.0251% | 337,489 | 334,305 | 99.06% |
| | | 13838 | Farmland Mut Ins Co | 58,346 | 0.0039% | 52,068 | 122,656 | 235.57% |
| | | 28223 | Nationwide Agribusiness Ins Co | 18,791 | 0.0013% | 17,032 | -399,078 | -2343.11% |
| | | | | **104,360,834** | **6.9895%** | **110,371,360** | **54,498,949** | **49.38%** |
| 57 | 510 | | NAVIGATORS GRP | | | | | |
| | | 42307 | Navigators Ins Co | 1,579,240 | 0.1058% | 1,404,465 | 106,345 | 7.57% |
| | | | | **1,579,240** | **0.1058%** | **1,404,465** | **106,345** | **7.57%** |
| 58 | 150 | | OLD REPUBLIC GRP | | | | | |
| | | 20095 | Bituminous Cas Corp | 3,920 | 0.0003% | 3,430 | 700 | 20.41% |
| | | | | **3,920** | **0.0003%** | **3,430** | **700** | **20.41%** |
| 59 | 645 | | OREGON MUT GRP | | | | | |
| | | 14907 | Oregon Mut Ins Co | 4,981,660 | 0.3336% | 4,907,728 | 2,896,326 | 59.02% |
| | | | | **4,981,660** | **0.3336%** | **4,907,728** | **2,896,326** | **59.02%** |
| 60 | 767 | | Pennsylvania Manufacturers Grp | | | | | |
| | | 12262 | Pennsylvania Manufacturers Assoc Ins | 210,797 | 0.0141% | 174,573 | 4,835 | 2.77% |
| | | | | **210,797** | **0.0141%** | **174,573** | **4,835** | **2.77%** |
| 61 | 775 | | PHARMACISTS MUT GRP | | | | | |
| | | 13714 | Pharmacists Mut Ins Co | 72,246 | 0.0048% | 45,436 | 123,410 | 271.61% |
| | | | | **72,246** | **0.0048%** | **45,436** | **123,410** | **271.61%** |
| 62 | 677 | | Philadelphia Consolidated Holding Grp | | | | | |
| | | 18058 | Philadelphia Ind Ins Co | 56,064,025 | 3.7549% | 53,394,319 | 8,635,670 | 16.17% |
| | | | | **56,064,025** | **3.7549%** | **53,394,319** | **8,635,670** | **16.17%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 63 | 853 | PUBLIC SERV GRP | | | | | | |
| | | 15059 | Public Serv Mut Ins Co | 4,909,866 | 0.3288% | 5,418,311 | 1,997,814 | 36.87% |
| | | 10830 | Business Alliance Ins Co | 3,506,649 | 0.2349% | 1,844,038 | -3,848,640 | -208.71% |
| | | | | **8,416,515** | **0.5637%** | **7,262,349** | **-1,850,826** | **-25.49%** |
| 64 | 796 | QBE INS GRP | | | | | | |
| | | 37257 | Praetorian Ins Co | 11,801,304 | 0.7904% | 11,696,213 | 11,776,277 | 100.68% |
| | | 25747 | Unigard Ins Co | 11,608,786 | 0.7775% | 11,613,902 | 4,618,750 | 39.77% |
| | | 39217 | QBE Ins Corp | 2,652,248 | 0.1776% | 2,460,292 | 556,130 | 22.60% |
| | | 25798 | Unigard Ind Co | 225,897 | 0.0151% | 301,870 | 2,127,021 | 704.61% |
| | | 24449 | Regent Ins Co | 51,654 | 0.0035% | 74,548 | -6,901 | -9.26% |
| | | 24414 | General Cas Co Of WI | 39,568 | 0.0027% | 56,562 | -12,357 | -21.85% |
| | | | | **26,379,457** | **1.7668%** | **26,203,387** | **19,058,920** | **72.73%** |
| 65 | 783 | RLI INS GRP | | | | | | |
| | | 13056 | RLI Ins Co | 211,101 | 0.0141% | 225,496 | 171,956 | 76.26% |
| | | | | **211,101** | **0.0141%** | **225,496** | **171,956** | **76.26%** |
| 66 | 169 | SENTRY INS GRP | | | | | | |
| | | 24988 | Sentry Ins A Mut Co | 643,512 | 0.0431% | 710,476 | 299,401 | 42.14% |
| | | | | **643,512** | **0.0431%** | **710,476** | **299,401** | **42.14%** |
| 67 | 3219 | Sompo Japan Ins Grp | | | | | | |
| | | 11126 | Sompo Japan Ins Co of Amer | 1,499,743 | 0.1004% | 1,533,122 | 689,917 | 45.00% |
| | | | | **1,499,743** | **0.1004%** | **1,533,122** | **689,917** | **45.00%** |
| 68 | 20613 | Sparta Ins Co | | | | | | |
| | | 20613 | Sparta Ins Co | 812,177 | 0.0544% | 432,531 | 262,180 | 60.62% |
| | | | | **812,177** | **0.0544%** | **432,531** | **262,180** | **60.62%** |
| 69 | 36790 | Springfield Ins Co Inc | | | | | | |
| | | 36790 | Springfield Ins Co Inc | 485,703 | 0.0325% | 403,128 | 147,088 | 36.49% |
| | | | | **485,703** | **0.0325%** | **403,128** | **147,088** | **36.49%** |
| 70 | 175 | STATE AUTO MUT GRP | | | | | | |
| | | 30945 | Plaza Ins Co | 17,879 | 0.0012% | 3,846 | 1,542 | 40.09% |
| | | | | **17,879** | **0.0012%** | **3,846** | **1,542** | **40.09%** |
| 71 | 176 | STATE FARM GRP | | | | | | |
| | | 25151 | State Farm Gen Ins Co | 100,766,117 | 6.7488% | 119,546,620 | 25,560,258 | 21.38% |
| | | | | **100,766,117** | **6.7488%** | **119,546,620** | **25,560,258** | **21.38%** |
| 72 | 93 | STATE NATL GRP | | | | | | |
| | | 12831 | State Natl Ins Co Inc | 5,055,440 | 0.3386% | 5,770,551 | -11,763,568 | -203.86% |
| | | | | **5,055,440** | **0.3386%** | **5,770,551** | **-11,763,568** | **-203.86%** |
| 73 | 181 | SWISS RE GRP | | | | | | |
| | | 39845 | Westport Ins Corp | 363,096 | 0.0243% | 428,747 | 147,901 | 34.50% |
| | | | | **363,096** | **0.0243%** | **428,747** | **147,901** | **34.50%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 74 | 88 | | The Hanover Ins Grp | | | | | |
| | | 42552 | Nova Cas Co | 3,335,748 | 0.2234% | 2,871,642 | -524,210 | -18.25% |
| | | 22306 | Massachusetts Bay Ins Co | 121,704 | 0.0082% | 118,463 | -20,282 | -17.12% |
| | | 22292 | Hanover Ins Co | 113,210 | 0.0076% | 130,433 | -64,909 | -49.76% |
| | | | | **3,570,662** | **0.2391%** | **3,120,538** | **-609,401** | **-19.53%** |
| 75 | 3098 | | Tokio Marine Holdings Inc GRP | | | | | |
| | | 12904 | Tokio Marine & Nichido Fire Ins Co | 5,255,494 | 0.3520% | 5,550,834 | -1,529,333 | -27.55% |
| | | | | **5,255,494** | **0.3520%** | **5,550,834** | **-1,529,333** | **-27.55%** |
| 76 | 161 | | TOPA EQUITIES LTD GRP | | | | | |
| | | 18031 | Topa Ins Co | 7,638,434 | 0.5116% | 8,261,976 | 217,740 | 2.64% |
| | | | | **7,638,434** | **0.5116%** | **8,261,976** | **217,740** | **2.64%** |
| 77 | 3703 | | Tower Grp | | | | | |
| | | 44300 | Tower Ins Co Of NY | 1,712,508 | 0.1147% | 797,311 | -302,783 | -37.98% |
| | | | | **1,712,508** | **0.1147%** | **797,311** | **-302,783** | **-37.98%** |
| 78 | 3548 | | Travelers Grp | | | | | |
| | | 25674 | Travelers Prop Cas Co Of Amer | 102,609,081 | 6.8722% | 104,423,989 | 229,443 | 0.22% |
| | | 25682 | Travelers Ind Co Of CT | 39,725,488 | 2.6606% | 40,319,575 | 4,055,107 | 10.06% |
| | | 19046 | Travelers Cas Ins Co Of Amer | 22,927,213 | 1.5355% | 15,295,700 | 7,676,676 | 50.19% |
| | | 24767 | St Paul Fire & Marine Ins Co | 2,140,425 | 0.1434% | 2,336,700 | -129,393 | -5.54% |
| | | 36463 | Discover Prop & Cas Ins Co | 202,015 | 0.0135% | 223,650 | 248,822 | 111.26% |
| | | 24015 | Northland Ins Co | 116,510 | 0.0078% | 104,905 | -42,519 | -40.53% |
| | | 19070 | Standard Fire Ins Co | 94,213 | 0.0063% | 100,511 | 182,177 | 181.25% |
| | | | | **167,814,945** | **11.2393%** | **162,805,030** | **12,220,313** | **7.51%** |
| 79 | 781 | | UNION LABOR GRP | | | | | |
| | | 37893 | Ullico Cas Co | 5,787 | 0.0004% | 4,059 | -1,302,961 | -32100.54% |
| | | | | **5,787** | **0.0004%** | **4,059** | **-1,302,961** | **-32100.54%** |
| 80 | 920 | | UNITED NATL GRP | | | | | |
| | | 32859 | Penn Amer Ins Co | 1,275,136 | 0.0854% | 1,379,779 | -208,374 | -15.10% |
| | | 42048 | Diamond State Ins Co | 631,368 | 0.0423% | 1,142,075 | 3,423,976 | 299.80% |
| | | | | **1,906,504** | **0.1277%** | **2,521,854** | **3,215,602** | **127.51%** |
| 81 | 201 | | UTICA GRP | | | | | |
| | | 25976 | Utica Mut Ins Co | 212,559 | 0.0142% | 174,040 | 77,664 | 44.62% |
| | | | | **212,559** | **0.0142%** | **174,040** | **77,664** | **44.62%** |
| 82 | 21172 | | Vanliner Ins Co | | | | | |
| | | 21172 | Vanliner Ins Co | 158,173 | 0.0106% | 87,714 | 58,437 | 66.62% |
| | | | | **158,173** | **0.0106%** | **87,714** | **58,437** | **66.62%** |
| 83 | 2898 | | Western Serv Contract Grp | | | | | |
| | | 37850 | Pacific Specialty Ins Co | 1,754,111 | 0.1175% | 1,670,266 | 276,068 | 16.53% |
| | | | | **1,754,111** | **0.1175%** | **1,670,266** | **276,068** | **16.53%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 84 | 1129 | WHITE MOUNTAINS GRP | | | | | | |
| | | 20648 | Employers Fire Ins Co | 13,478,050 | 0.9027% | 13,770,693 | 4,585,285 | 33.30% |
| | | 20621 | OneBeacon Amer Ins Co | 12,190,539 | 0.8165% | 12,269,737 | 2,465,475 | 20.09% |
| | | 27154 | Atlantic Specialty Ins Co | 4,578 | 0.0003% | 2,990 | -3,406,857 | -113941.71% |
| | | | | **25,673,167** | **1.7194%** | **26,043,420** | **3,643,903** | **13.99%** |
| 85 | 98 | WR Berkley Corp GRP | | | | | | |
| | | 40045 | Starnet Ins Co | 1,435,079 | 0.0961% | 1,677,643 | -1,657,819 | -98.82% |
| | | 25224 | Great Divide Ins Co | 1,047,730 | 0.0702% | 1,132,041 | 268,959 | 23.76% |
| | | 36684 | Riverport Ins Co | 850,325 | 0.0570% | 907,063 | 331,805 | 36.58% |
| | | 32603 | Berkley Ins Co | 3 | 0.0000% | 3 | 1,716 | 57200.00% |
| | | | | **3,333,137** | **0.2232%** | **3,716,750** | **-1,055,339** | **-28.39%** |
| 86 | 1285 | XL AMER GRP | | | | | | |
| | | 37885 | XL Specialty Ins Co | 1,850,964 | 0.1240% | 462,747 | 108,445 | 23.44% |
| | | | | **1,850,964** | **0.1240%** | **462,747** | **108,445** | **23.44%** |
| 87 | 212 | ZURICH INS GRP | | | | | | |
| | | 21652 | Farmers Ins Exch | 59,439,035 | 3.9809% | 60,990,180 | 27,922,808 | 45.78% |
| | | 21709 | Truck Ins Exch | 46,782,403 | 3.1332% | 47,940,579 | 12,282,526 | 25.62% |
| | | 21660 | Fire Ins Exch | 21,597,490 | 1.4465% | 22,888,692 | 5,533,718 | 24.18% |
| | | 21687 | Mid Century Ins Co | 21,188,268 | 1.4191% | 19,475,046 | -3,532,773 | -18.14% |
| | | 16535 | Zurich Amer Ins Co | 10,048,761 | 0.6730% | 14,411,634 | 8,141,966 | 56.50% |
| | | 40142 | American Zurich Ins Co | 3,587,772 | 0.2403% | 6,549,365 | 4,372,810 | 66.77% |
| | | 26247 | American Guar & Liab Ins | 2,662,595 | 0.1783% | 2,368,904 | -166,883 | -7.04% |
| | | 39306 | Fidelity & Deposit Co Of MD | 1,148,547 | 0.0769% | 1,200,630 | -525,140 | -43.74% |
| | | 10318 | Exact Prop & Cas Co Inc | 951,782 | 0.0637% | 1,036,456 | 513,528 | 49.55% |
| | | 19356 | Maryland Cas Co | 700,791 | 0.0469% | 877,741 | 2,020,380 | 230.18% |
| | | 27855 | Zurich Amer Ins Co Of IL | 448,978 | 0.0301% | 456,919 | -143,167 | -31.33% |
| | | 10315 | Civic Prop & Cas Co | 407,019 | 0.0273% | 448,508 | 223,696 | 49.88% |
| | | 19305 | Assurance Co Of Amer | 269,701 | 0.0181% | 243,583 | 217,790 | 89.41% |
| | | 10317 | Neighborhood Spirit Prop & Cas Co | 240,608 | 0.0161% | 171,013 | 13,201 | 7.72% |
| | | 19372 | Northern Ins Co Of NY | 26,323 | 0.0018% | 20,088 | 4,458,499 | 22194.84% |
| | | | | **169,500,073** | **11.3522%** | **179,079,338** | **61,332,959** | **34.25%** |
| | | | **Line Total:** | **1,493,104,718** | **100.0000%** | **1,548,892,855** | **458,985,121** | **29.63%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: MORTGAGE GUARANTY [06]

***Sorted by Group Name***

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 | | | | | | |
| | | 15873 | United Guar Residential Ins Co | 36,717,344 | 9.6142% | 36,887,252 | 209,827,373 | 568.83% |
| | | 26999 | United Guar Mortgage Ind Co | 27,494,777 | 7.1993% | 27,476,144 | 21,687,564 | 78.93% |
| | | | | **64,212,121** | **16.8135%** | **64,363,396** | **231,514,937** | **359.70%** |
| 2 | 421 | COLLATERAL HOLDINGS GRP | | | | | | |
| | | 24350 | Triad Guar Ins Corp | 45,211,271 | 11.8383% | 45,334,275 | 155,131,864 | 342.20% |
| | | | | **45,211,271** | **11.8383%** | **45,334,275** | **155,131,864** | **342.20%** |
| 3 | 306 | CUNA MUT GRP | | | | | | |
| | | 40266 | CMG Mortgage Ins Co | 4,713,193 | 1.2341% | 5,637,352 | 14,530,449 | 257.75% |
| | | 29114 | CMG Mortgage Assur Co | 14,250 | 0.0037% | 14,382 | 32,600 | 226.67% |
| | | | | **4,727,443** | **1.2378%** | **5,651,734** | **14,563,049** | **257.67%** |
| 4 | 4011 | Genworth Fin Grp | | | | | | |
| | | 38458 | Genworth Mortgage Ins Corp | 25,965,416 | 6.7989% | 26,322,070 | 140,068,323 | 532.13% |
| | | 29823 | Genworth Residential Mortgage Ins Co | 2,246,227 | 0.5882% | 2,168,798 | 54,002,931 | 2489.99% |
| | | 18759 | Genworth Residential Mortgage Assur | 2,059 | 0.0005% | 2,175 | 4,575 | 210.34% |
| | | 16675 | Genworth Mortgage Ins Corp Of NC | 65 | 0.0000% | 65 | 0 | 0.00% |
| | | | | **28,213,767** | **7.3876%** | **28,493,108** | **194,075,829** | **681.13%** |
| 5 | 105 | MGIC GRP | | | | | | |
| | | 29858 | Mortgage Guar Ins Corp | 61,971,562 | 16.2268% | 67,066,174 | 198,662,711 | 296.22% |
| | | 10682 | MGIC Credit Assur Corp | 57,412 | 0.0150% | 57,412 | 261,927 | 456.22% |
| | | 18740 | MGIC Ind Corp | 4,942 | 0.0013% | 5,669 | 6,372 | 112.40% |
| | | | | **62,033,916** | **16.2432%** | **67,129,255** | **198,931,010** | **296.34%** |
| 6 | 150 | OLD REPUBLIC GRP | | | | | | |
| | | 28452 | Republic Mortgage Ins Co | 42,730,997 | 11.1888% | 43,817,111 | 80,669,796 | 184.11% |
| | | | | **42,730,997** | **11.1888%** | **43,817,111** | **80,669,796** | **184.11%** |
| 7 | 1135 | PMI GRP | | | | | | |
| | | 27251 | PMI Mortgage Ins Co | 53,168,160 | 13.9217% | 62,009,666 | 174,736,018 | 281.79% |
| | | | | **53,168,160** | **13.9217%** | **62,009,666** | **174,736,018** | **281.79%** |
| 8 | 766 | Radian Grp | | | | | | |
| | | 33790 | Radian Guar Inc | 81,185,813 | 21.2580% | 90,614,051 | 177,482,190 | 195.87% |
| | | 30872 | Amerin Guar Corp | 424,152 | 0.1111% | 424,152 | 15,942,591 | 3758.70% |
| | | | | **81,609,965** | **21.3690%** | **91,038,203** | **193,424,781** | **212.47%** |
| | | | **Line Total:** | **381,907,640** | **100.0000%** | **407,836,748** | **1,243,047,284** | **304.79%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: OCEAN MARINE [08]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 626 | Ace Ltd Grp | | | | | | |
| | | 43575 | Indemnity Ins Co Of North Amer | 3,128,751 | 1.3953% | 1,559,666 | 5,936 | 0.38% |
| | | 22667 | Ace Amer Ins Co | 889,519 | 0.3967% | 898,508 | -25,162 | -2.80% |
| | | 22713 | Insurance Co of N Amer | 2,655 | 0.0012% | -6,338 | -13,001 | 205.13% |
| | | | | **4,020,925** | **1.7932%** | **2,451,836** | **-32,227** | **-1.31%** |
| 2 | 761 | ALLIANZ INS GRP | | | | | | |
| | | 21873 | Firemans Fund Ins Co | 24,648,200 | 10.9924% | 23,553,918 | 8,563,316 | 36.36% |
| | | 35300 | Allianz Global Risks US Ins Co | 341,734 | 0.1524% | 339,668 | 4,165 | 1.23% |
| | | | | **24,989,934** | **11.1448%** | **23,893,586** | **8,567,481** | **35.86%** |
| 3 | 84 | American Financial Grp | | | | | | |
| | | 22136 | Great Amer Ins Co of NY | 5,435,039 | 2.4239% | 5,564,348 | 1,367,890 | 24.58% |
| | | | | **5,435,039** | **2.4239%** | **5,564,348** | **1,367,890** | **24.58%** |
| 4 | 12 | AMERICAN INTL GRP | | | | | | |
| | | 19445 | National Union Fire Ins Co Of Pitts | 21,870,663 | 9.7537% | 21,737,012 | 9,925,217 | 45.66% |
| | | 19402 | Chartis Prop Cas Co | 5,309,745 | 2.3680% | 2,328,672 | 1,187,083 | 50.98% |
| | | 23841 | New Hampshire Ins Co | 2,209,833 | 0.9855% | 2,113,565 | 2,745,620 | 129.90% |
| | | 19380 | American Home Assur Co | 454,811 | 0.2028% | 455,690 | 8,250,115 | 1810.47% |
| | | | | **29,845,052** | **13.3100%** | **26,634,939** | **22,108,035** | **83.00%** |
| 5 | 28 | AMICA MUT GRP | | | | | | |
| | | 19976 | Amica Mut Ins Co | 78,490 | 0.0350% | 77,792 | 17,811 | 22.90% |
| | | | | **78,490** | **0.0350%** | **77,792** | **17,811** | **22.90%** |
| 6 | 1279 | Arch Ins Grp | | | | | | |
| | | 11150 | Arch Ins Co | 61,782 | 0.0276% | 62,805 | -236,317 | -376.27% |
| | | | | **61,782** | **0.0276%** | **62,805** | **-236,317** | **-376.27%** |
| 7 | 4662 | Ariel Holdings Group | | | | | | |
| | | 26611 | Valiant Ins Co | 79,944 | 0.0357% | 68,865 | 33,381 | 48.47% |
| | | | | **79,944** | **0.0357%** | **68,865** | **33,381** | **48.47%** |
| 8 | 19 | Assurant Inc Grp | | | | | | |
| | | 19615 | American Reliable Ins Co | 1,113,146 | 0.4964% | 1,237,375 | 772,599 | 62.44% |
| | | 10111 | American Bankers Ins Co Of FL | 115,982 | 0.0517% | 122,726 | 23,476 | 19.13% |
| | | | | **1,229,128** | **0.5482%** | **1,360,101** | **796,075** | **58.53%** |
| 9 | 968 | AXA INS GRP | | | | | | |
| | | 33022 | AXA Ins Co | 104,707 | 0.0467% | 106,669 | -15,507 | -14.54% |
| | | | | **104,707** | **0.0467%** | **106,669** | **-15,507** | **-14.54%** |
| 10 | 3416 | AXIS Capital Grp | | | | | | |
| | | 20370 | AXIS Reins Co | 2,018,585 | 0.9002% | 2,054,373 | -501,696 | -24.42% |
| | | 37273 | Axis Ins Co | 14,893 | 0.0066% | 2,897 | 604 | 20.85% |
| | | | | **2,033,478** | **0.9069%** | **2,057,270** | **-501,092** | **-24.36%** |
| 11 | 31 | BERKSHIRE HATHAWAY GRP | | | | | | |
| | | 20052 | National Liab & Fire Ins Co | 6,792,566 | 3.0293% | 10,972,661 | 10,781,274 | 98.26% |
| | | | | **6,792,566** | **3.0293%** | **10,972,661** | **10,781,274** | **98.26%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: OCEAN MARINE [08]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 12 | 4574 | Catlin US Ins Grp | | | | | | |
| | | 19518 | Catlin Ins Co | 258,077 | 0.1151% | 129,983 | 51,033 | 39.26% |
| | | | | **258,077** | **0.1151%** | **129,983** | **51,033** | **39.26%** |
| 13 | 38 | CHUBB & SON INC GRP | | | | | | |
| | | 20281 | Federal Ins Co | 9,212,143 | 4.1083% | 9,868,127 | 4,628,693 | 46.91% |
| | | 20397 | Vigilant Ins Co | 653,583 | 0.2915% | 756,450 | 183,079 | 24.20% |
| | | | | **9,865,726** | **4.3998%** | **10,624,577** | **4,811,772** | **45.29%** |
| 14 | 218 | CNA INS GRP | | | | | | |
| | | 35289 | Continental Ins Co | 15,328,355 | 6.8360% | 15,240,315 | 14,952,098 | 98.11% |
| | | | | **15,328,355** | **6.8360%** | **15,240,315** | **14,952,098** | **98.11%** |
| 15 | 57 | ELECTRIC INS GRP | | | | | | |
| | | 21261 | Electric Ins Co | 1,419 | 0.0006% | 1,509 | 14,050 | 931.08% |
| | | | | **1,419** | **0.0006%** | **1,509** | **14,050** | **931.08%** |
| 16 | 158 | FAIRFAX FIN GRP | | | | | | |
| | | 10220 | Commonwealth Ins Co Of Amer | 212,999 | 0.0950% | 438,981 | -182,922 | -41.67% |
| | | | | **212,999** | **0.0950%** | **438,981** | **-182,922** | **-41.67%** |
| 17 | 65 | FM GLOBAL GRP | | | | | | |
| | | 10014 | Affiliated Fm Ins Co | 1,108,216 | 0.4942% | 1,133,755 | 1,721,845 | 151.87% |
| | | | | **1,108,216** | **0.4942%** | **1,133,755** | **1,721,845** | **151.87%** |
| 18 | 91 | HARTFORD FIRE & CAS GRP | | | | | | |
| | | 19682 | Hartford Fire In Co | 2,888,486 | 1.2882% | 2,870,148 | 612,253 | 21.33% |
| | | 30104 | Hartford Underwriters Ins Co | 149,172 | 0.0665% | 150,275 | 42,787 | 28.47% |
| | | 29424 | Hartford Cas Ins Co | 66,586 | 0.0297% | 73,935 | 5,939 | 8.03% |
| | | | | **3,104,244** | **1.3844%** | **3,094,358** | **660,979** | **21.36%** |
| 19 | 10048 | Hyundai Marine & Fire Ins Co Ltd | | | | | | |
| | | 10048 | Hyundai Marine & Fire Ins Co Ltd | 2,132,520 | 0.9510% | 2,234,218 | 365,751 | 16.37% |
| | | | | **2,132,520** | **0.9510%** | **2,234,218** | **365,751** | **16.37%** |
| 20 | 1326 | KINGSWAY GRP | | | | | | |
| | | 33855 | Lincoln Gen Ins Co | 107,783 | 0.0481% | 487,087 | 115,088 | 23.63% |
| | | | | **107,783** | **0.0481%** | **487,087** | **115,088** | **23.63%** |
| 21 | 37800 | Leading Ins Grp Ins Co Ltd | | | | | | |
| | | 37800 | Leading Ins Grp Ins Co Ltd | 2,757 | 0.0012% | 3,051 | -12,222 | -400.59% |
| | | | | **2,757** | **0.0012%** | **3,051** | **-12,222** | **-400.59%** |
| 22 | 111 | LIBERTY MUT GRP | | | | | | |
| | | 23043 | Liberty Mut Ins Co | 1,361,263 | 0.6071% | 1,643,668 | 843,410 | 51.31% |
| | | 23035 | Liberty Mut Fire Ins Co | 232,672 | 0.1038% | 236,523 | 153,983 | 65.10% |
| | | | | **1,593,935** | **0.7108%** | **1,880,191** | **997,393** | **53.05%** |
| 23 | 785 | MARKEL CORP GRP | | | | | | |
| | | 28932 | Markel Amer Ins Co | 6,221,446 | 2.7746% | 6,110,934 | -60,937 | -1.00% |
| | | 38970 | Markel Ins Co | 26,225 | 0.0117% | 123,087 | 48,739 | 39.60% |
| | | | | **6,247,671** | **2.7863%** | **6,234,021** | **-12,198** | **-0.20%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: OCEAN MARINE [08]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 24 | 4636 | | Max Capital Grp | | | | | |
| | | 21296 | Max Amer Ins Co | 1,318,007 | 0.5878% | 579,264 | 187,568 | 32.38% |
| | | | | **1,318,007** | **0.5878%** | **579,264** | **187,568** | **32.38%** |
| 25 | 748 | | Meadowbrook Ins Grp | | | | | |
| | | 21903 | Procentury Ins Co | 292,440 | 0.1304% | 248,342 | -50,641 | -20.39% |
| | | | | **292,440** | **0.1304%** | **248,342** | **-50,641** | **-20.39%** |
| 26 | 2978 | | Mitsui Sumitomo Ins Grp | | | | | |
| | | 20362 | Mitsui Sumitomo Ins Co of Amer | 1,958,014 | 0.8732% | 2,067,364 | 1,067,044 | 51.61% |
| | | 22551 | Mitsui Sumitomo Ins USA Inc | 127,483 | 0.0569% | 154,336 | 8,222 | 5.33% |
| | | | | **2,085,497** | **0.9301%** | **2,221,700** | **1,075,266** | **48.40%** |
| 27 | 361 | | Munich Re Grp | | | | | |
| | | 23469 | American Modern Home Ins Co | 12,869 | 0.0057% | 6,008 | 0 | 0.00% |
| | | | | **12,869** | **0.0057%** | **6,008** | **0** | **0.00%** |
| 28 | 140 | | NATIONWIDE CORP GRP | | | | | |
| | | 11991 | National Cas Co | 764,767 | 0.3411% | 770,278 | 3,345,254 | 434.29% |
| | | | | **764,767** | **0.3411%** | **770,278** | **3,345,254** | **434.29%** |
| 29 | 510 | | NAVIGATORS GRP | | | | | |
| | | 42307 | Navigators Ins Co | 13,336,468 | 5.9477% | 13,187,257 | 5,735,815 | 43.50% |
| | | | | **13,336,468** | **5.9477%** | **13,187,257** | **5,735,815** | **43.50%** |
| 30 | 256 | | New York MARINE & GEN GRP | | | | | |
| | | 16608 | New York Marine & Gen Ins Co | 2,328,554 | 1.0385% | 2,232,033 | -1,456,362 | -65.25% |
| | | | | **2,328,554** | **1.0385%** | **2,232,033** | **-1,456,362** | **-65.25%** |
| 31 | 27073 | | Nipponkoa Ins Co Ltd US Br | | | | | |
| | | 27073 | Nipponkoa Ins Co Ltd US Br | 1,144,171 | 0.5103% | 1,182,636 | 34,399 | 2.91% |
| | | | | **1,144,171** | **0.5103%** | **1,182,636** | **34,399** | **2.91%** |
| 32 | 783 | | RLI INS GRP | | | | | |
| | | 13056 | RLI Ins Co | 3,385,470 | 1.5098% | 3,600,969 | 5,889,384 | 163.55% |
| | | | | **3,385,470** | **1.5098%** | **3,600,969** | **5,889,384** | **163.55%** |
| 33 | 3485 | | Rothschild Intl Grp | | | | | |
| | | 41580 | Red Shield Ins Co | 316,633 | 0.1412% | 322,924 | 449,034 | 139.05% |
| | | | | **316,633** | **0.1412%** | **322,924** | **449,034** | **139.05%** |
| 34 | 38300 | | Samsung Fire & Marine Ins Co Ltd | | | | | |
| | | 38300 | Samsung Fire & Marine Ins Co Ltd | 116,400 | 0.0519% | 116,834 | 34,779 | 29.77% |
| | | | | **116,400** | **0.0519%** | **116,834** | **34,779** | **29.77%** |
| 35 | 15563 | | SeaBright Ins Co | | | | | |
| | | 15563 | SeaBright Ins Co | 591,425 | 0.2638% | 675,593 | 621,254 | 91.96% |
| | | | | **591,425** | **0.2638%** | **675,593** | **621,254** | **91.96%** |
| 36 | 4670 | | Starr Grp | | | | | |
| | | 38318 | Starr Ind & Liab Co | 6,008,840 | 2.6798% | 2,060,818 | 526,055 | 25.53% |
| | | | | **6,008,840** | **2.6798%** | **2,060,818** | **526,055** | **25.53%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: OCEAN MARINE [08]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 37 | 93 | STATE NATL GRP | | | | | | |
| | | 12831 | State Natl Ins Co Inc | 1,318,183 | 0.5879% | 2,041,144 | 115,378 | 5.65% |
| | | | | **1,318,183** | **0.5879%** | **2,041,144** | **115,378** | **5.65%** |
| 38 | 88 | The Hanover Ins Grp | | | | | | |
| | | 22292 | Hanover Ins Co | 76,223 | 0.0340% | 85,960 | -33,200 | -38.62% |
| | | | | **76,223** | **0.0340%** | **85,960** | **-33,200** | **-38.62%** |
| 39 | 3098 | Tokio Marine Holdings Inc GRP | | | | | | |
| | | 12904 | Tokio Marine & Nichido Fire Ins Co | 21,737,585 | 9.6943% | 22,197,557 | 7,068,905 | 31.85% |
| | | | | **21,737,585** | **9.6943%** | **22,197,557** | **7,068,905** | **31.85%** |
| 40 | 3548 | Travelers Grp | | | | | | |
| | | 24767 | St Paul Fire & Marine Ins Co | 16,793,802 | 7.4895% | 17,548,130 | 8,803,246 | 50.17% |
| | | 19070 | Standard Fire Ins Co | 8,053,481 | 3.5916% | 7,741,400 | 2,378,771 | 30.73% |
| | | 25674 | Travelers Prop Cas Co Of Amer | 16,425 | 0.0073% | 16,008 | -32,421 | -202.53% |
| | | 36161 | Travelers Prop Cas Ins Co | 4,032 | 0.0018% | 3,978 | -185 | -4.65% |
| | | 24791 | St Paul Mercury Ins Co | 3,100 | 0.0014% | 3,871 | -135 | -3.49% |
| | | 36137 | Travelers Commercial Ins Co | 2,329 | 0.0010% | 1,678 | 24 | 1.43% |
| | | | | **24,873,169** | **11.0927%** | **25,315,065** | **11,149,300** | **44.04%** |
| 41 | 200 | UNITED SERV AUTOMOBILE ASSN GRP | | | | | | |
| | | 25941 | USAA | 780,456 | 0.3481% | 823,079 | 175,863 | 21.37% |
| | | 25968 | USAA Cas Ins Co | 512,478 | 0.2286% | 547,957 | 130,825 | 23.88% |
| | | | | **1,292,934** | **0.5766%** | **1,371,036** | **306,688** | **22.37%** |
| 42 | 215 | UNITRIN GRP | | | | | | |
| | | 10914 | Kemper Independence Ins Co | 214,166 | 0.0955% | 227,524 | 21,393 | 9.40% |
| | | 16063 | Unitrin Auto & Home Ins Co | 2,169 | 0.0010% | 2,236 | -18 | -0.81% |
| | | | | **216,335** | **0.0965%** | **229,760** | **21,375** | **9.30%** |
| 43 | 697 | VAN ENT GRP | | | | | | |
| | | 37060 | Old United Cas Co | 1,270,796 | 0.5667% | 1,368,776 | 315,042 | 23.02% |
| | | | | **1,270,796** | **0.5667%** | **1,368,776** | **315,042** | **23.02%** |
| 44 | 1129 | WHITE MOUNTAINS GRP | | | | | | |
| | | 38369 | Northern Assur Co Of Amer | 11,686,806 | 5.2120% | 12,116,942 | 4,463,753 | 36.84% |
| | | 21946 | Camden Fire Ins Assoc | 186,631 | 0.0832% | 212,625 | 31,358 | 14.75% |
| | | 20621 | OneBeacon Amer Ins Co | 14,988 | 0.0067% | 4,192 | 328,659 | 7840.15% |
| | | | | **11,888,425** | **5.3019%** | **12,333,759** | **4,823,770** | **39.11%** |
| 45 | 98 | WR Berkley Corp GRP | | | | | | |
| | | 40045 | Starnet Ins Co | 1,560,200 | 0.6958% | 914,971 | 503,218 | 55.00% |
| | | | | **1,560,200** | **0.6958%** | **914,971** | **503,218** | **55.00%** |
| 46 | 1285 | XL AMER GRP | | | | | | |
| | | 37885 | XL Specialty Ins Co | 1,882,779 | 0.8397% | 2,289,207 | -4,444,944 | -194.17% |
| | | | | **1,882,779** | **0.8397%** | **2,289,207** | **-4,444,944** | **-194.17%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: OCEAN MARINE [08]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| 47 | 212 | ZURICH INS GRP | | | | | | |
| | | 16535 | Zurich Amer Ins Co | 5,027,001 | 2.2419% | 4,586,183 | 92,425 | 2.02% |
| | | 11185 | Foremost Ins Co Grand Rapids MI | 4,214,085 | 1.8794% | 4,569,587 | 2,148,124 | 47.01% |
| | | 19372 | Northern Ins Co Of NY | 1,584,923 | 0.7068% | 4,635,395 | 1,450,278 | 31.29% |
| | | 21687 | Mid Century Ins Co | 733,605 | 0.3272% | 808,972 | -362,059 | -44.76% |
| | | 43761 | 21st Century Superior Ins Co | 216,939 | 0.0967% | 3,142,828 | 863,343 | 27.47% |
| | | 19305 | Assurance Co Of Amer | 383 | 0.0002% | 383 | 0 | 0.00% |
| | | | | **11,776,936** | **5.2522%** | **17,743,348** | **4,192,111** | **23.63%** |
| | | | **Line Total:** | **224,229,853** | **100.0000%** | **227,848,157** | **106,778,919** | **46.86%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: INLAND MARINE [09]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 626 | Ace Ltd Grp | | | | | | |
| | | 22667 | Ace Amer Ins Co | 12,369,499 | 0.8602% | 10,888,761 | 3,537,292 | 32.49% |
| | | 43575 | Indemnity Ins Co Of North Amer | 2,944,393 | 0.2048% | 2,412,293 | 1,282,172 | 53.15% |
| | | 18279 | Bankers Standard Ins Co | 1,868,404 | 0.1299% | 892,288 | 69,096 | 7.74% |
| | | 22713 | Insurance Co of N Amer | 1,414,567 | 0.0984% | 1,601,466 | -5,211 | -0.33% |
| | | 20702 | Ace Fire Underwriters Ins Co | 824,911 | 0.0574% | 1,089,622 | 173,336 | 15.91% |
| | | 22748 | Pacific Employers Ins Co | 8,845 | 0.0006% | 3,415 | 949 | 27.79% |
| | | | | **19,430,619** | **1.3512%** | **16,887,845** | **5,057,634** | **29.95%** |
| 2 | 468 | Aegon US Holding Grp | | | | | | |
| | | 10952 | Stonebridge Cas Ins Co | 9,586,873 | 0.6667% | 9,741,452 | 5,281,954 | 54.22% |
| | | | | **9,586,873** | **0.6667%** | **9,741,452** | **5,281,954** | **54.22%** |
| 3 | 38733 | Alaska Natl Ins Co | | | | | | |
| | | 38733 | Alaska Natl Ins Co | 4,381 | 0.0003% | 3,662 | 312 | 8.52% |
| | | | | **4,381** | **0.0003%** | **3,662** | **312** | **8.52%** |
| 4 | 501 | Alleghany Grp | | | | | | |
| | | 22314 | RSUI Ind Co | 929,386 | 0.0646% | 1,250,208 | -34,653 | -2.77% |
| | | 18619 | Platte River Ins Co | 556,320 | 0.0387% | 358,197 | 35,968 | 10.04% |
| | | 10472 | Capitol Ind Corp | 1,204 | 0.0001% | 59,688 | -1,597 | -2.68% |
| | | | | **1,486,910** | **0.1034%** | **1,668,093** | **-282** | **-0.02%** |
| 5 | 761 | ALLIANZ INS GRP | | | | | | |
| | | 21873 | Firemans Fund Ins Co | 78,540,886 | 5.4617% | 88,233,422 | 43,493,167 | 49.29% |
| | | 11630 | Jefferson Ins Co | 21,915,799 | 1.5240% | 21,349,817 | 8,462,379 | 39.64% |
| | | 35300 | Allianz Global Risks US Ins Co | 8,821,836 | 0.6135% | 11,047,197 | 7,644,092 | 69.19% |
| | | 21857 | American Ins Co | 1,895,294 | 0.1318% | 1,908,063 | 190,005 | 9.96% |
| | | 21865 | Associated Ind Corp | 569,505 | 0.0396% | 806,731 | 480,779 | 59.60% |
| | | 21849 | American Automobile Ins Co | 29,540 | 0.0021% | 32,089 | 74,575 | 232.40% |
| | | 21881 | National Surety Corp | 10,767 | 0.0007% | 8,107 | 1,134 | 13.99% |
| | | | | **111,783,627** | **7.7734%** | **123,385,426** | **60,346,131** | **48.91%** |
| 6 | 8 | ALLSTATE INS GRP | | | | | | |
| | | 19232 | Allstate Ins Co | 18,629,354 | 1.2955% | 19,097,543 | 6,627,432 | 34.70% |
| | | 10358 | Encompass Ins Co | 1,679,446 | 0.1168% | 1,762,797 | 151,331 | 8.58% |
| | | 36455 | Northbrook Ind Co | 462,256 | 0.0321% | 608,688 | 133,123 | 21.87% |
| | | 19240 | Allstate Ind Co | 50,161 | 0.0035% | 50,481 | 39,910 | 79.06% |
| | | | | **20,821,217** | **1.4479%** | **21,519,509** | **6,951,796** | **32.30%** |
| 7 | 574 | AMERCO CORP GRP | | | | | | |
| | | 31089 | Republic Western Ins Co | 2,165,503 | 0.1506% | 2,167,633 | 327,720 | 15.12% |
| | | | | **2,165,503** | **0.1506%** | **2,167,633** | **327,720** | **15.12%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: INLAND MARINE [09]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 8 | 84 | American Financial Grp | | | | | | |
| | | 22136 | Great Amer Ins Co of NY | 7,676,214 | 0.5338% | 8,890,687 | 747,572 | 8.41% |
| | | 26344 | Great Amer Assur Co | 6,343,153 | 0.4411% | 7,787,492 | 5,053,787 | 64.90% |
| | | 16691 | Great Amer Ins Co | 1,794,611 | 0.1248% | 6,162,257 | 1,473,538 | 23.91% |
| | | 32620 | National Interstate Ins Co | 951,964 | 0.0662% | 1,459,267 | 308,210 | 21.12% |
| | | 26832 | Great Amer Alliance Ins Co | 134,874 | 0.0094% | 112,012 | -3,633 | -3.24% |
| | | 33723 | Great Amer Spirit Ins Co | 72,806 | 0.0051% | 91,250 | -43,219 | -47.36% |
| | | | | **16,973,622** | **1.1803%** | **24,502,965** | **7,536,255** | **30.76%** |
| 9 | 12 | AMERICAN INTL GRP | | | | | | |
| | | 19402 | Chartis Prop Cas Co | 13,327,916 | 0.9268% | 3,510,246 | 1,192,746 | 33.98% |
| | | 19445 | National Union Fire Ins Co Of Pitts | 7,811,988 | 0.5432% | 21,483,632 | 16,907,158 | 78.70% |
| | | 19380 | American Home Assur Co | 1,649,573 | 0.1147% | 2,222,966 | -1,193,299 | -53.68% |
| | | 23809 | Granite State Ins Co | 1,284,250 | 0.0893% | 1,668,311 | 245,582 | 14.72% |
| | | 19410 | Commerce & Industry Ins Co | 217,561 | 0.0151% | 640,300 | 1,289,837 | 201.44% |
| | | 19429 | Insurance Co Of The State Of PA | 29,170 | 0.0020% | 28,914 | 4,767 | 16.49% |
| | | 23841 | New Hampshire Ins Co | 17,831 | 0.0012% | 404,230 | 250,527 | 61.98% |
| | | | | **24,338,289** | **1.6925%** | **29,958,599** | **18,697,318** | **62.41%** |
| 10 | 408 | AMERICAN NATL FIN GRP | | | | | | |
| | | 28401 | American Natl Prop & Cas Co | 2,477,396 | 0.1723% | 1,622,322 | 1,204,119 | 74.22% |
| | | 11048 | Pacific Prop & Cas Co | 153,729 | 0.0107% | 152,691 | 19,948 | 13.06% |
| | | | | **2,631,125** | **0.1830%** | **1,775,013** | **1,224,067** | **68.96%** |
| 11 | 12190 | American Pet Ins Co | | | | | | |
| | | 12190 | American Pet Ins Co | 404,639 | 0.0281% | 374,533 | 253,576 | 67.70% |
| | | | | **404,639** | **0.0281%** | **374,533** | **253,576** | **67.70%** |
| 12 | 18 | AMERICAN ROAD GRP | | | | | | |
| | | 19631 | American Road Ins Co | 418,847 | 0.0291% | 418,847 | -45,877 | -10.95% |
| | | | | **418,847** | **0.0291%** | **418,847** | **-45,877** | **-10.95%** |
| 13 | 124 | AMERISURE CO GRP | | | | | | |
| | | 23396 | Amerisure Mut Ins Co | 153 | 0.0000% | 39 | 1 | 2.56% |
| | | | | **153** | **0.0000%** | **39** | **1** | **2.56%** |
| 14 | 27928 | Amex Assur Co | | | | | | |
| | | 27928 | Amex Assur Co | 17,516,201 | 1.2181% | 17,590,305 | 8,647,363 | 49.16% |
| | | | | **17,516,201** | **1.2181%** | **17,590,305** | **8,647,363** | **49.16%** |
| 15 | 28 | AMICA MUT GRP | | | | | | |
| | | 19976 | Amica Mut Ins Co | 497,887 | 0.0346% | 482,132 | 18,266 | 3.79% |
| | | | | **497,887** | **0.0346%** | **482,132** | **18,266** | **3.79%** |
| 16 | 2538 | Amtrust Grp | | | | | | |
| | | 25011 | Wesco Ins Co | 1,378,517 | 0.0959% | 1,360,903 | 147,141 | 10.81% |
| | | 19879 | Security Natl Ins Co | 139,809 | 0.0097% | 135,496 | 6,064 | 4.48% |
| | | | | **1,518,326** | **0.1056%** | **1,496,399** | **153,205** | **10.24%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: INLAND MARINE [09]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 17 | 4256 | Anchor Ins Holdings Grp | | | | | | |
| | | 40010 | Anchor Gen Ins Co | 932,598 | 0.0649% | 932,598 | 34,234 | 3.67% |
| | | | | **932,598** | **0.0649%** | **932,598** | **34,234** | **3.67%** |
| 18 | 1279 | Arch Ins Grp | | | | | | |
| | | 11150 | Arch Ins Co | 541,396 | 0.0376% | 537,654 | 8,771 | 1.63% |
| | | | | **541,396** | **0.0376%** | **537,654** | **8,771** | **1.63%** |
| 19 | 457 | ARGONAUT GRP | | | | | | |
| | | 19828 | Argonaut Midwest Ins Co | 675,683 | 0.0470% | 316,152 | 147,225 | 46.57% |
| | | 19801 | Argonaut Ins Co | 656,684 | 0.0457% | 713,637 | 285,489 | 40.00% |
| | | | | **1,332,367** | **0.0927%** | **1,029,789** | **432,714** | **42.02%** |
| 20 | 41459 | Armed Forces Ins Exch | | | | | | |
| | | 41459 | Armed Forces Ins Exch | 590,382 | 0.0411% | 635,194 | 231,828 | 36.50% |
| | | | | **590,382** | **0.0411%** | **635,194** | **231,828** | **36.50%** |
| 21 | 19 | Assurant Inc Grp | | | | | | |
| | | 10111 | American Bankers Ins Co Of FL | 9,080,144 | 0.6314% | 10,734,074 | 1,525,988 | 14.22% |
| | | 19615 | American Reliable Ins Co | 3,034,229 | 0.2110% | 3,174,805 | -600,553 | -18.92% |
| | | 42978 | American Security Ins Co | 1,091,133 | 0.0759% | 1,091,133 | 427,505 | 39.18% |
| | | | | **13,205,506** | **0.9183%** | **15,000,012** | **1,352,940** | **9.02%** |
| 22 | 1318 | Auto Club Enterprises Ins Grp | | | | | | |
| | | 15598 | Interins Exch Of The Automobile Club | 6,985,911 | 0.4858% | 7,011,231 | 2,422,627 | 34.55% |
| | | | | **6,985,911** | **0.4858%** | **7,011,231** | **2,422,627** | **34.55%** |
| 23 | 29530 | AXA Art Ins Corp | | | | | | |
| | | 29530 | AXA Art Ins Corp | 5,052,954 | 0.3514% | 6,059,600 | 694,425 | 11.46% |
| | | | | **5,052,954** | **0.3514%** | **6,059,600** | **694,425** | **11.46%** |
| 24 | 3416 | AXIS Capital Grp | | | | | | |
| | | 37273 | Axis Ins Co | 113,022 | 0.0079% | 95,871 | 63,835 | 66.58% |
| | | | | **113,022** | **0.0079%** | **95,871** | **63,835** | **66.58%** |
| 25 | 867 | Baldwin & Lyons Grp | | | | | | |
| | | 40460 | Sagamore Ins Co | 88,756 | 0.0062% | 97,635 | 9,188 | 9.41% |
| | | | | **88,756** | **0.0062%** | **97,635** | **9,188** | **9.41%** |
| 26 | 1281 | BANKAMERICA CORP GRP | | | | | | |
| | | 24848 | Newport Ins Co | 38,444 | 0.0027% | 32,186 | 2,821 | 8.76% |
| | | 24821 | Meritplan Ins Co | 18,619 | 0.0013% | 20,833 | 1,120 | 5.38% |
| | | | | **57,063** | **0.0040%** | **53,019** | **3,941** | **7.43%** |
| 27 | 689 | BANKERS INS GRP | | | | | | |
| | | 33162 | Bankers Ins Co | 563 | 0.0000% | 563 | 33 | 5.86% |
| | | | | **563** | **0.0000%** | **563** | **33** | **5.86%** |
| 28 | 37540 | Beazley Ins Co Inc | | | | | | |
| | | 37540 | Beazley Ins Co Inc | 110 | 0.0000% | 110 | -55 | -50.00% |
| | | | | **110** | **0.0000%** | **110** | **-55** | **-50.00%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: INLAND MARINE [09]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 29 | 31 | | BERKSHIRE HATHAWAY GRP | | | | | |
| | | 11673 | Redwood Fire & Cas Ins Co | 165,729 | 0.0115% | 179,110 | 18,144 | 10.13% |
| | | 34274 | Central States Ind Co Of Omaha | 73,045 | 0.0051% | 131,975 | 39 | 0.03% |
| | | 20052 | National Liab & Fire Ins Co | 39,705 | 0.0028% | 78,687 | -2,633 | -3.35% |
| | | 27812 | Columbia Ins Co | 2,863 | 0.0002% | 5,196 | -88 | -1.69% |
| | | | | **281,342** | **0.0196%** | **394,968** | **15,462** | **3.91%** |
| 30 | 33 | | CALIFORNIA CAS MGMT GRP | | | | | |
| | | 20117 | California Cas Ind Exch | 376,447 | 0.0262% | 377,014 | 63,227 | 16.77% |
| | | 20125 | California Cas Ins Co | 92,559 | 0.0064% | 94,841 | 2,616 | 2.76% |
| | | | | **469,006** | **0.0326%** | **471,855** | **65,843** | **13.95%** |
| 31 | 1278 | | CALIFORNIA STATE AUTO GRP | | | | | |
| | | 15539 | California State Auto Assn Inter Ins | 9,205,600 | 0.6402% | 9,183,950 | 3,259,406 | 35.49% |
| | | | | **9,205,600** | **0.6402%** | **9,183,950** | **3,259,406** | **35.49%** |
| 32 | 802 | | Capital Ins Grp | | | | | |
| | | 13544 | California Capital Ins Co | 2,416,450 | 0.1680% | 2,435,489 | 381,211 | 15.65% |
| | | 23540 | Monterey Ins Co | 2,022,749 | 0.1407% | 2,031,359 | 374,208 | 18.42% |
| | | 12890 | Eagle W Ins Co | 40,029 | 0.0028% | 41,859 | 7,004 | 16.73% |
| | | | | **4,479,228** | **0.3115%** | **4,508,707** | **762,423** | **16.91%** |
| 33 | 40134 | | Castlepoint Natl Ins Co | | | | | |
| | | 40134 | Castlepoint Natl Ins Co | 365,141 | 0.0254% | 514,722 | 192,290 | 37.36% |
| | | | | **365,141** | **0.0254%** | **514,722** | **192,290** | **37.36%** |
| 34 | 3569 | | Caterpillar Grp | | | | | |
| | | 11255 | Caterpillar Ins Co | 350,598 | 0.0244% | 1,591,373 | 245,729 | 15.44% |
| | | | | **350,598** | **0.0244%** | **1,591,373** | **245,729** | **15.44%** |
| 35 | 4574 | | Catlin US Ins Grp | | | | | |
| | | 19518 | Catlin Ins Co | 647,607 | 0.0450% | 671,112 | 399,604 | 59.54% |
| | | | | **647,607** | **0.0450%** | **671,112** | **399,604** | **59.54%** |
| 36 | 26905 | | Century Natl Ins Co | | | | | |
| | | 26905 | Century Natl Ins Co | 68,018 | 0.0047% | 73,263 | -192 | -0.26% |
| | | | | **68,018** | **0.0047%** | **73,263** | **-192** | **-0.26%** |
| 37 | 10499 | | Chrysler Ins Co | | | | | |
| | | 10499 | Chrysler Ins Co | 7,371 | 0.0005% | 8,060 | 30,119 | 373.68% |
| | | | | **7,371** | **0.0005%** | **8,060** | **30,119** | **373.68%** |
| 38 | 38 | | CHUBB & SON INC GRP | | | | | |
| | | 20281 | Federal Ins Co | 41,497,399 | 2.8857% | 42,246,795 | 15,514,964 | 36.72% |
| | | 10052 | Chubb Natl Ins Co | 3,920,929 | 0.2727% | 5,287,284 | 1,856,410 | 35.11% |
| | | 20346 | Pacific Ind Co | 823,494 | 0.0573% | 1,156,848 | -131,023 | -11.33% |
| | | 20397 | Vigilant Ins Co | 455,553 | 0.0317% | 466,126 | 2,459 | 0.53% |
| | | | | **46,697,375** | **3.2473%** | **49,157,053** | **17,242,810** | **35.08%** |
| 39 | 18767 | | Church Mut Ins Co | | | | | |
| | | 18767 | Church Mut Ins Co | 70 | 0.0000% | 70 | -1 | -1.43% |
| | | | | **70** | **0.0000%** | **70** | **-1** | **-1.43%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: INLAND MARINE [09]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 40 | 244 | | CINCINNATI FIN GRP | | | | | |
| | | 10677 | Cincinnati Ins Co | 2,046 | 0.0001% | 4,441 | 660 | 14.86% |
| | | | | **2,046** | **0.0001%** | **4,441** | **660** | **14.86%** |
| 41 | 323 | | CIVIL SERV EMPLOYEE GRP | | | | | |
| | | 10693 | Civil Serv Employees Ins Co | 330,671 | 0.0230% | 354,962 | 11,657 | 3.28% |
| | | 18953 | CSE Safeguard Ins Co | 83,435 | 0.0058% | 75,414 | -97 | -0.13% |
| | | | | **414,106** | **0.0288%** | **430,376** | **11,560** | **2.69%** |
| 42 | 218 | | CNA INS GRP | | | | | |
| | | 20443 | Continental Cas Co | 135,213,966 | 9.4027% | 135,200,184 | 105,025,966 | 77.68% |
| | | 35289 | Continental Ins Co | 2,773,146 | 0.1928% | 3,487,326 | 82,740 | 2.37% |
| | | 20494 | Transportation Ins Co | 292,098 | 0.0203% | 436,061 | -325,816 | -74.72% |
| | | 20508 | Valley Forge Ins Co | 56,362 | 0.0039% | 53,851 | 328 | 0.61% |
| | | 20478 | National Fire Ins Co Of Hartford | 29,981 | 0.0021% | 21,296 | -478 | -2.24% |
| | | 20427 | American Cas Co Of Reading PA | 17,824 | 0.0012% | 20,320 | -5,246 | -25.82% |
| | | | | **138,383,377** | **9.6231%** | **139,219,038** | **104,777,494** | **75.26%** |
| 43 | 34711 | | Computer Ins Co | | | | | |
| | | 34711 | Computer Ins Co | 426,998 | 0.0297% | 426,998 | -1,802 | -0.42% |
| | | | | **426,998** | **0.0297%** | **426,998** | **-1,802** | **-0.42%** |
| 44 | 306 | | CUNA MUT GRP | | | | | |
| | | 10847 | Cumis Ins Society Inc | 282,753 | 0.0197% | 327,706 | 199,472 | 60.87% |
| | | | | **282,753** | **0.0197%** | **327,706** | **199,472** | **60.87%** |
| 45 | 57 | | ELECTRIC INS GRP | | | | | |
| | | 21261 | Electric Ins Co | 38,286 | 0.0027% | 38,421 | 150 | 0.39% |
| | | | | **38,286** | **0.0027%** | **38,421** | **150** | **0.39%** |
| 46 | 62 | | EMC INS CO GRP | | | | | |
| | | 21415 | Employers Mut Cas Co | 738,094 | 0.0513% | 720,926 | 170,102 | 23.59% |
| | | | | **738,094** | **0.0513%** | **720,926** | **170,102** | **23.59%** |
| 47 | 1120 | | EVEREST REINS HOLDINGS GRP | | | | | |
| | | 10120 | Everest Natl Ins Co | 71,385 | 0.0050% | 73,154 | 64,489 | 88.16% |
| | | | | **71,385** | **0.0050%** | **73,154** | **64,489** | **88.16%** |
| 48 | 158 | | FAIRFAX FIN GRP | | | | | |
| | | 21113 | United States Fire Ins Co | 8,313,247 | 0.5781% | 8,313,249 | 4,083,423 | 49.12% |
| | | 25054 | Hudson Ins Co | 4,252,933 | 0.2957% | 4,650,970 | 1,235,733 | 26.57% |
| | | 21105 | North River Ins Co | 1,047,212 | 0.0728% | 1,224,126 | 80,879 | 6.61% |
| | | 10220 | Commonwealth Ins Co Of Amer | 112,965 | 0.0079% | 123,208 | -35,442 | -28.77% |
| | | 10936 | Seneca Ins Co Inc | 35,709 | 0.0025% | 13,743 | -1,457 | -10.60% |
| | | | | **13,762,066** | **0.9570%** | **14,325,296** | **5,363,136** | **37.44%** |
| 49 | 7 | | FEDERATED MUT GRP | | | | | |
| | | 13935 | Federated Mut Ins Co | 1,148,328 | 0.0799% | 1,308,869 | 157,277 | 12.02% |
| | | 28304 | Federated Serv Ins Co | 86,325 | 0.0060% | 106,061 | -13,662 | -12.88% |
| | | | | **1,234,653** | **0.0859%** | **1,414,930** | **143,615** | **10.15%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: INLAND MARINE [09]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 50 | 11118 | | Federated Rural Electric Ins Exch | | | | | |
| | | 11118 | Federated Rural Electric Ins Exch | 1,539 | 0.0001% | 1,539 | -9 | -0.58% |
| | | | | **1,539** | **0.0001%** | **1,539** | **-9** | **-0.58%** |
| 51 | 670 | | FIDELITY NATL FIN GRP | | | | | |
| | | 25180 | Fidelity Natl Ins Co | 86,886 | 0.0060% | 91,633 | 18,563 | 20.26% |
| | | 16578 | Fidelity Natl Prop & Cas Ins Co | 11,340 | 0.0008% | 6,348 | 0 | 0.00% |
| | | | | **98,226** | **0.0068%** | **97,981** | **18,563** | **18.95%** |
| 52 | 70 | | FIRST AMER TITLE GRP | | | | | |
| | | 34525 | First Amer Specilaty Ins Co | 219,469 | 0.0153% | 232,841 | 75,961 | 32.62% |
| | | 37710 | First Amer Prop & Cas Ins Co | 29,287 | 0.0020% | 32,505 | -26,728 | -82.23% |
| | | | | **248,756** | **0.0173%** | **265,346** | **49,233** | **18.55%** |
| 53 | 65 | | FM GLOBAL GRP | | | | | |
| | | 21482 | Factory Mut Ins Co | 189,384,598 | 13.1697% | 183,698,547 | -402,618 | -0.22% |
| | | 10014 | Affiliated Fm Ins Co | 45,189,211 | 3.1424% | 40,155,040 | 3,739,434 | 9.31% |
| | | | | **234,573,809** | **16.3121%** | **223,853,587** | **3,336,816** | **1.49%** |
| 54 | 350 | | General Electric Grp | | | | | |
| | | 32077 | Heritage Cas Ins Co | 22,283 | 0.0015% | 22,283 | -34 | -0.15% |
| | | | | **22,283** | **0.0015%** | **22,283** | **-34** | **-0.15%** |
| 55 | 1331 | | Glencoe US Holdings Grp | | | | | |
| | | 10340 | Stonington Ins Co | 118 | 0.0000% | 1,316 | -147 | -11.17% |
| | | | | **118** | **0.0000%** | **1,316** | **-147** | **-11.17%** |
| 56 | 83 | | GRANGE INS GRP | | | | | |
| | | 22101 | Grange Ins Assn | 89,879 | 0.0063% | 91,150 | 5,008 | 5.49% |
| | | | | **89,879** | **0.0063%** | **91,150** | **5,008** | **5.49%** |
| 57 | 517 | | HANNOVER GRP | | | | | |
| | | 41343 | HDI Gerling Amer Ins Co | 116,067 | 0.0081% | 206,402 | 30,230 | 14.65% |
| | | | | **116,067** | **0.0081%** | **206,402** | **30,230** | **14.65%** |
| 58 | 253 | | HARLEYSVILLE GRP | | | | | |
| | | 14168 | Harleysville Mut Ins Co | 1,928,710 | 0.1341% | 1,768,356 | 306,306 | 17.32% |
| | | | | **1,928,710** | **0.1341%** | **1,768,356** | **306,306** | **17.32%** |
| 59 | 91 | | HARTFORD FIRE & CAS GRP | | | | | |
| | | 19682 | Hartford Fire In Co | 22,124,232 | 1.5385% | 24,655,686 | 9,003,589 | 36.52% |
| | | 29424 | Hartford Cas Ins Co | 1,093,699 | 0.0761% | 1,194,970 | 345,405 | 28.90% |
| | | 30104 | Hartford Underwriters Ins Co | 866,611 | 0.0603% | 881,147 | 172,174 | 19.54% |
| | | 27120 | Trumbull Ins Co | 93,860 | 0.0065% | 86,973 | 700 | 0.80% |
| | | 37478 | Hartford Ins Co Of The Midwest | 23,301 | 0.0016% | 25,688 | -4,605 | -17.93% |
| | | 29459 | Twin City Fire Ins Co Co | 3,719 | 0.0003% | 4,939 | 63,441 | 1284.49% |
| | | | | **24,205,422** | **1.6832%** | **26,849,403** | **9,580,704** | **35.68%** |
| 60 | 4666 | | Hiscox Ins Grp | | | | | |
| | | 10200 | Hiscox Ins Co Inc | 201,298 | 0.0140% | 171,504 | 74,833 | 43.63% |
| | | | | **201,298** | **0.0140%** | **171,504** | **74,833** | **43.63%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: INLAND MARINE [09]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 61 | 300 | HORACE MANN GRP | | | | | | |
| | | 22578 | Horace Mann Ins Co | 90,886 | 0.0063% | 89,656 | 21,977 | 24.51% |
| | | 22756 | Horace Mann Prop & Cas Ins Co | 30,543 | 0.0021% | 31,853 | -2,574 | -8.08% |
| | | | | **121,429** | **0.0084%** | **121,509** | **19,403** | **15.97%** |
| 62 | 225 | IAT Reins Co Grp | | | | | | |
| | | 23248 | Occidental Fire & Cas Co Of NC | 4,742,001 | 0.3298% | 4,742,001 | 749,013 | 15.80% |
| | | 13234 | Wilshire Ins Co | 1,506,714 | 0.1048% | 1,528,776 | 414,461 | 27.11% |
| | | 28886 | Transguard Ins Co Of Amer Inc | 1,388,681 | 0.0966% | 1,742,042 | 476,621 | 27.36% |
| | | 26433 | Harco Natl Ins Co | 421,968 | 0.0293% | 434,690 | 201,510 | 46.36% |
| | | | | **8,059,364** | **0.5604%** | **8,447,509** | **1,841,605** | **21.80%** |
| 63 | 922 | ICW GRP | | | | | | |
| | | 27847 | Insurance Co Of The West | 8,380,141 | 0.5827% | 5,782,423 | 50,000 | 0.86% |
| | | | | **8,380,141** | **0.5827%** | **5,782,423** | **50,000** | **0.86%** |
| 64 | 246 | INDIANA LUMBERMENS GRP | | | | | | |
| | | 14265 | Indiana Lumbermens Mut Ins Co | 299,607 | 0.0208% | 360,524 | 2,832 | 0.79% |
| | | | | **299,607** | **0.0208%** | **360,524** | **2,832** | **0.79%** |
| 65 | 4509 | Ironshore Grp | | | | | | |
| | | 23647 | Ironshore Ind Inc | 33,127 | 0.0023% | 19,557 | 3,729 | 19.07% |
| | | | | **33,127** | **0.0023%** | **19,557** | **3,729** | **19.07%** |
| 66 | 14354 | Jewelers Mut Ins Co | | | | | | |
| | | 14354 | Jewelers Mut Ins Co | 13,219,117 | 0.9192% | 13,210,648 | 8,731,303 | 66.09% |
| | | | | **13,219,117** | **0.9192%** | **13,210,648** | **8,731,303** | **66.09%** |
| 67 | 1326 | KINGSWAY GRP | | | | | | |
| | | 33855 | Lincoln Gen Ins Co | 98,682 | 0.0069% | 428,858 | 1,104,229 | 257.48% |
| | | 42862 | Universal Cas Co | 88,186 | 0.0061% | 151,736 | 496,139 | 326.98% |
| | | | | **186,868** | **0.0130%** | **580,594** | **1,600,368** | **275.64%** |
| 68 | 456 | LANCER FINANCIAL GRP | | | | | | |
| | | 26077 | Lancer Ins Co | 760,045 | 0.0529% | 765,141 | 1,087,615 | 142.15% |
| | | | | **760,045** | **0.0529%** | **765,141** | **1,087,615** | **142.15%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: INLAND MARINE [09]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 69 | 111 | LIBERTY MUT GRP | | | | | | |
| | | 23043 | Liberty Mut Ins Co | 249,005,562 | 17.3157% | 249,363,276 | 146,177,782 | 58.62% |
| | | 24198 | Peerless Ins Co | 9,455,316 | 0.6575% | 9,716,501 | 3,246,688 | 33.41% |
| | | 24740 | Safeco Ins Co Of Amer | 5,306,939 | 0.3690% | 5,344,536 | 2,281,158 | 42.68% |
| | | 19704 | American States Ins Co | 3,139,840 | 0.2183% | 3,501,515 | 1,335,812 | 38.15% |
| | | 23035 | Liberty Mut Fire Ins Co | 2,701,759 | 0.1879% | 2,797,160 | 1,076,552 | 38.49% |
| | | 39012 | Safeco Ins Co Of IL | 2,384,224 | 0.1658% | 2,413,164 | 1,583,517 | 65.62% |
| | | 24724 | First Natl Ins Co Of Amer | 1,661,899 | 0.1156% | 1,664,898 | 963,836 | 57.89% |
| | | 19690 | American Economy Ins Co | 512,427 | 0.0356% | 599,155 | 116,076 | 19.37% |
| | | 24732 | General Ins Co Of Amer | 294,518 | 0.0205% | 351,879 | -8,106 | -2.30% |
| | | 10836 | Golden Eagle Ins Corp | 279,670 | 0.0194% | 236,108 | 30,845 | 13.06% |
| | | 18333 | Peerless Ind Ins Co | 193,320 | 0.0134% | 160,165 | 133,784 | 83.53% |
| | | 19917 | Liberty Ins Underwriters Inc | 96,169 | 0.0067% | 46,629 | 30,865 | 66.19% |
| | | 21458 | Employers Ins of Wausau | 6,471 | 0.0004% | 5,329 | -161,631 | -3033.05% |
| | | 33600 | LM Ins Corp | 385 | 0.0000% | 1,056 | 134 | 12.69% |
| | | 24171 | Netherlands Ins Co The | 334 | 0.0000% | 920 | 0 | 0.00% |
| | | 42404 | Liberty Ins Corp | 86 | 0.0000% | 50 | 16 | 32.00% |
| | | | | **275,038,919** | **19.1260%** | **276,202,341** | **156,807,328** | **56.77%** |
| 70 | 4381 | Lightyear Delos Grp | | | | | | |
| | | 35408 | Delos Ins Co | 885,078 | 0.0615% | 527,100 | 164,196 | 31.15% |
| | | | | **885,078** | **0.0615%** | **527,100** | **164,196** | **31.15%** |
| 71 | 23108 | Lumbermens Underwriting Alliance | | | | | | |
| | | 23108 | Lumbermens Underwriting Alliance | 102,551 | 0.0071% | 98,506 | -168 | -0.17% |
| | | | | **102,551** | **0.0071%** | **98,506** | **-168** | **-0.17%** |
| 72 | 785 | MARKEL CORP GRP | | | | | | |
| | | 38970 | Markel Ins Co | 3,831,207 | 0.2664% | 3,666,301 | 1,824,676 | 49.77% |
| | | 28932 | Markel Amer Ins Co | 383,167 | 0.0266% | 383,420 | 172,211 | 44.91% |
| | | | | **4,214,374** | **0.2931%** | **4,049,721** | **1,996,887** | **49.31%** |
| 73 | 4636 | Max Capital Grp | | | | | | |
| | | 21296 | Max Amer Ins Co | 629,487 | 0.0438% | 180,847 | 45,612 | 25.22% |
| | | | | **629,487** | **0.0438%** | **180,847** | **45,612** | **25.22%** |
| 74 | 748 | Meadowbrook Ins Grp | | | | | | |
| | | 18023 | Star Ins Co | 460,277 | 0.0320% | 495,004 | 586,038 | 118.39% |
| | | 25780 | Williamsburg Natl Ins Co | 143,241 | 0.0100% | 186,041 | 91,823 | 49.36% |
| | | 21903 | Procentury Ins Co | 3,454 | 0.0002% | 2,378 | 115 | 4.84% |
| | | | | **606,972** | **0.0422%** | **683,423** | **677,976** | **99.20%** |
| 75 | 15768 | Merced Mut Ins Co | | | | | | |
| | | 15768 | Merced Mut Ins Co | 48,651 | 0.0034% | 52,641 | 0 | 0.00% |
| | | | | **48,651** | **0.0034%** | **52,641** | **0** | **0.00%** |
| 76 | 241 | METROPOLITAN GRP | | | | | | |
| | | 25321 | Metropolitan Drt Prop & Cas Ins Co | 384,623 | 0.0267% | 402,627 | 104,362 | 25.92% |
| | | | | **384,623** | **0.0267%** | **402,627** | **104,362** | **25.92%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: INLAND MARINE [09]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 77 | 869 | MINNESOTA MUT GRP | | | | | | |
| | | 10054 | Securian Cas Co | 336,277 | 0.0234% | 173,866 | 81,766 | 47.03% |
| | | | | **336,277** | **0.0234%** | **173,866** | **81,766** | **47.03%** |
| 78 | 2978 | Mitsui Sumitomo Ins Grp | | | | | | |
| | | 20362 | Mitsui Sumitomo Ins Co of Amer | 383,167 | 0.0266% | 511,820 | 113,485 | 22.17% |
| | | 22551 | Mitsui Sumitomo Ins USA Inc | 23,505 | 0.0016% | 23,505 | -1,266 | -5.39% |
| | | | | **406,672** | **0.0283%** | **535,325** | **112,219** | **20.96%** |
| 79 | 291 | MOTORISTS MUT | | | | | | |
| | | 13331 | American Hardware Mut Ins Co | 394,906 | 0.0275% | 378,557 | 45,254 | 11.95% |
| | | | | **394,906** | **0.0275%** | **378,557** | **45,254** | **11.95%** |
| 80 | 361 | Munich Re Grp | | | | | | |
| | | 19720 | American Alt Ins Corp | 2,046,987 | 0.1423% | 1,588,928 | 800,682 | 50.39% |
| | | 23450 | American Family Home Ins Co | 1,126,236 | 0.0783% | 720,537 | 377,932 | 52.45% |
| | | 23469 | American Modern Home Ins Co | 966,504 | 0.0672% | 2,366,832 | 1,132,801 | 47.86% |
| | | 11452 | Hartford Steam Boil Inspec & Ins Co | 50,848 | 0.0035% | 59,297 | 6,753 | 11.39% |
| | | | | **4,190,575** | **0.2914%** | **4,735,594** | **2,318,168** | **48.95%** |
| 81 | 140 | NATIONWIDE CORP GRP | | | | | | |
| | | 23787 | Nationwide Mut Ins Co | 8,118,385 | 0.5645% | 8,944,171 | 1,357,211 | 15.17% |
| | | 19100 | Amco Ins Co | 4,677,219 | 0.3253% | 4,608,817 | 1,713,304 | 37.17% |
| | | 42579 | Allied Prop & Cas Ins Co | 1,587,610 | 0.1104% | 1,537,804 | 584,438 | 38.00% |
| | | 11991 | National Cas Co | 1,250,259 | 0.0869% | 1,285,617 | 138,915 | 10.81% |
| | | 25453 | Nationwide Ins Co Of Amer | 315,626 | 0.0219% | 290,578 | 84,058 | 28.93% |
| | | 23779 | Nationwide Mut Fire Ins Co | 228,336 | 0.0159% | 243,353 | 103,153 | 42.39% |
| | | 15580 | Scottsdale Ind Co | 214,690 | 0.0149% | 151,374 | 49,541 | 32.73% |
| | | 28223 | Nationwide Agribusiness Ins Co | 15,210 | 0.0011% | 14,793 | 8,015 | 54.18% |
| | | 13838 | Farmland Mut Ins Co | 4,265 | 0.0003% | 4,033 | 68 | 1.69% |
| | | 13242 | Titan Ind Co | 4,213 | 0.0003% | 2,546 | -2 | -0.08% |
| | | 18961 | Crestbrook Ins Co | 3,550 | 0.0002% | 257 | 5 | 1.95% |
| | | | | **16,419,363** | **1.1418%** | **17,083,343** | **4,038,706** | **23.64%** |
| 82 | 510 | NAVIGATORS GRP | | | | | | |
| | | 42307 | Navigators Ins Co | 3,495,167 | 0.2431% | 3,790,434 | 697,782 | 18.41% |
| | | | | **3,495,167** | **0.2431%** | **3,790,434** | **697,782** | **18.41%** |
| 83 | 256 | New York MARINE & GEN GRP | | | | | | |
| | | 16608 | New York Marine & Gen Ins Co | 212,865 | 0.0148% | 41,416 | -65,663 | -158.55% |
| | | | | **212,865** | **0.0148%** | **41,416** | **-65,663** | **-158.55%** |
| 84 | 27073 | Nipponkoa Ins Co Ltd US Br | | | | | | |
| | | 27073 | Nipponkoa Ins Co Ltd US Br | 44,226 | 0.0031% | 44,010 | 245,417 | 557.64% |
| | | | | **44,226** | **0.0031%** | **44,010** | **245,417** | **557.64%** |
| 85 | 26565 | Ohio Ind Co | | | | | | |
| | | 26565 | Ohio Ind Co | 15,153 | 0.0011% | 6,782 | 2,225 | 32.81% |
| | | | | **15,153** | **0.0011%** | **6,782** | **2,225** | **32.81%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: INLAND MARINE [09]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 86 | 150 | | OLD REPUBLIC GRP | | | | | |
| | | 24147 | Old Republic Ins Co | 13,306,903 | 0.9254% | 13,306,903 | 8,219,789 | 61.77% |
| | | 11371 | Great West Cas Co | 3,616,368 | 0.2515% | 3,559,292 | 3,234,735 | 90.88% |
| | | | | **16,923,271** | **1.1768%** | **16,866,195** | **11,454,524** | **67.91%** |
| 87 | 645 | | OREGON MUT GRP | | | | | |
| | | 14907 | Oregon Mut Ins Co | 564,269 | 0.0392% | 547,316 | 130,914 | 23.92% |
| | | | | **564,269** | **0.0392%** | **547,316** | **130,914** | **23.92%** |
| 88 | 767 | | Pennsylvania Manufacturers Grp | | | | | |
| | | 12262 | Pennsylvania Manufacturers Assoc Ins | 8,746,830 | 0.6082% | 8,544,413 | 1,084,481 | 12.69% |
| | | | | **8,746,830** | **0.6082%** | **8,544,413** | **1,084,481** | **12.69%** |
| 89 | 775 | | PHARMACISTS MUT GRP | | | | | |
| | | 13714 | Pharmacists Mut Ins Co | 3,401 | 0.0002% | 1,546 | 90 | 5.82% |
| | | | | **3,401** | **0.0002%** | **1,546** | **90** | **5.82%** |
| 90 | 677 | | Philadelphia Consolidated Holding Grp | | | | | |
| | | 18058 | Philadelphia Ind Ins Co | 6,726,973 | 0.4678% | 13,318,745 | 339,726 | 2.55% |
| | | | | **6,726,973** | **0.4678%** | **13,318,745** | **339,726** | **2.55%** |
| 91 | 155 | | PROGRESSIVE GRP | | | | | |
| | | 24260 | Progressive Cas Ins Co | 8,128,502 | 0.5653% | 8,490,091 | 4,408,616 | 51.93% |
| | | 16322 | Progressive Direct Ins Co | 3,178,607 | 0.2210% | 2,890,220 | 2,098,237 | 72.60% |
| | | 11770 | United Financial Cas Co | 1,111,057 | 0.0773% | 1,053,682 | 523,234 | 49.66% |
| | | 10193 | Progressive Express Ins Co | 81,251 | 0.0057% | 72,727 | 14,835 | 20.40% |
| | | 27804 | Progressive West Ins Co | 4,169 | 0.0003% | 3,439 | 3,292 | 95.73% |
| | | | | **12,503,586** | **0.8695%** | **12,510,159** | **7,048,214** | **56.34%** |
| 92 | 458 | | PROTECTIVE LIFE INS GRP | | | | | |
| | | 35769 | Lyndon Prop Ins Co | 14,429 | 0.0010% | 288,396 | -583,334 | -202.27% |
| | | | | **14,429** | **0.0010%** | **288,396** | **-583,334** | **-202.27%** |
| 93 | 796 | | QBE INS GRP | | | | | |
| | | 37303 | Redland Ins Co | 13,672,670 | 0.9508% | 15,478,006 | 196,759 | 1.27% |
| | | 37257 | Praetorian Ins Co | 9,422,465 | 0.6552% | 12,140,901 | 4,291,687 | 35.35% |
| | | 27740 | North Pointe Ins Co | 5,521,294 | 0.3839% | 4,964,574 | 4,030,580 | 81.19% |
| | | 39217 | QBE Ins Corp | 2,495,410 | 0.1735% | 2,837,493 | 627,655 | 22.12% |
| | | 25747 | Unigard Ins Co | 1,210,500 | 0.0842% | 1,292,908 | 236,747 | 18.31% |
| | | 25798 | Unigard Ind Co | 256,456 | 0.0178% | 274,376 | 38,082 | 13.88% |
| | | 24449 | Regent Ins Co | 78,016 | 0.0054% | 78,634 | 16,590 | 21.10% |
| | | 16217 | National Farmers Union Prop & Cas | 76,266 | 0.0053% | 109,984 | 29,917 | 27.20% |
| | | 24414 | General Cas Co Of WI | 2,441 | 0.0002% | 2,187 | 0 | 0.00% |
| | | | | **32,735,518** | **2.2764%** | **37,179,063** | **9,468,017** | **25.47%** |
| 94 | 783 | | RLI INS GRP | | | | | |
| | | 13056 | RLI Ins Co | 592,592 | 0.0412% | 510,838 | -4,167,262 | -815.77% |
| | | | | **592,592** | **0.0412%** | **510,838** | **-4,167,262** | **-815.77%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: INLAND MARINE [09]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 95 | 169 | SENTRY INS GRP | | | | | | |
| | | 24988 | Sentry Ins A Mut Co | 825,576 | 0.0574% | 841,416 | -282,946 | -33.63% |
| | | | | **825,576** | **0.0574%** | **841,416** | **-282,946** | **-33.63%** |
| 96 | 3219 | Sompo Japan Ins Grp | | | | | | |
| | | 11126 | Sompo Japan Ins Co of Amer | 465,108 | 0.0323% | 739,985 | -500,089 | -67.58% |
| | | | | **465,108** | **0.0323%** | **739,985** | **-500,089** | **-67.58%** |
| 97 | 20613 | Sparta Ins Co | | | | | | |
| | | 20613 | Sparta Ins Co | 3,566 | 0.0002% | 3,765 | 563 | 14.95% |
| | | | | **3,566** | **0.0002%** | **3,765** | **563** | **14.95%** |
| 98 | 176 | STATE FARM GRP | | | | | | |
| | | 25151 | State Farm Gen Ins Co | 60,345,441 | 4.1964% | 60,815,697 | 24,181,848 | 39.76% |
| | | | | **60,345,441** | **4.1964%** | **60,815,697** | **24,181,848** | **39.76%** |
| 99 | 93 | STATE NATL GRP | | | | | | |
| | | 12831 | State Natl Ins Co Inc | 1,439,312 | 0.1001% | 1,477,653 | 1,438,682 | 97.36% |
| | | | | **1,439,312** | **0.1001%** | **1,477,653** | **1,438,682** | **97.36%** |
| 100 | 32107 | Sutter Ins Co | | | | | | |
| | | 32107 | Sutter Ins Co | 257,378 | 0.0179% | 258,346 | 166,485 | 64.44% |
| | | | | **257,378** | **0.0179%** | **258,346** | **166,485** | **64.44%** |
| 101 | 181 | SWISS RE GRP | | | | | | |
| | | 29874 | North Amer Specialty Ins Co | 3,185,955 | 0.2215% | 2,658,939 | -894,673 | -33.65% |
| | | 39845 | Westport Ins Corp | 76,672 | 0.0053% | 85,046 | -12,117 | -14.25% |
| | | | | **3,262,627** | **0.2269%** | **2,743,985** | **-906,790** | **-33.05%** |
| 102 | 88 | The Hanover Ins Grp | | | | | | |
| | | 22292 | Hanover Ins Co | 6,967,607 | 0.4845% | 7,094,678 | 3,291,957 | 46.40% |
| | | 42552 | Nova Cas Co | 11,464 | 0.0008% | 4,575 | 7,433 | 162.47% |
| | | 10815 | Verlan Fire Ins Co MD | 11,352 | 0.0008% | 10,750 | 0 | 0.00% |
| | | 22306 | Massachusetts Bay Ins Co | 350 | 0.0000% | 344 | -6 | -1.74% |
| | | | | **6,990,773** | **0.4861%** | **7,110,347** | **3,299,384** | **46.40%** |
| 103 | 4254 | The Warranty Grp | | | | | | |
| | | 40827 | Virginia Surety Co Inc | 585,179 | 0.0407% | 585,179 | 473,337 | 80.89% |
| | | | | **585,179** | **0.0407%** | **585,179** | **473,337** | **80.89%** |
| 104 | 3098 | Tokio Marine Holdings Inc GRP | | | | | | |
| | | 12904 | Tokio Marine & Nichido Fire Ins Co | 6,809,403 | 0.4735% | 6,940,482 | 4,645,982 | 66.94% |
| | | | | **6,809,403** | **0.4735%** | **6,940,482** | **4,645,982** | **66.94%** |
| 105 | 3703 | Tower Grp | | | | | | |
| | | 15586 | Preserver Ins Co | 68,932 | 0.0048% | 12,243 | 0 | 0.00% |
| | | | | **68,932** | **0.0048%** | **12,243** | **0** | **0.00%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: INLAND MARINE [09]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 106 | 3548 | Travelers Grp | | | | | | |
| | | 25674 | Travelers Prop Cas Co Of Amer | 40,794,579 | 2.8368% | 43,038,897 | 10,672,066 | 24.80% |
| | | 24767 | St Paul Fire & Marine Ins Co | 8,864,168 | 0.6164% | 9,655,630 | 1,371,630 | 14.21% |
| | | 19070 | Standard Fire Ins Co | 4,097,726 | 0.2850% | 3,791,008 | 2,218,089 | 58.51% |
| | | 24015 | Northland Ins Co | 2,973,829 | 0.2068% | 2,899,904 | 2,680,611 | 92.44% |
| | | 36137 | Travelers Commercial Ins Co | 1,438,021 | 0.1000% | 1,202,912 | 572,502 | 47.59% |
| | | 24791 | St Paul Mercury Ins Co | 1,142,832 | 0.0795% | 1,239,241 | 326,163 | 26.32% |
| | | 36161 | Travelers Prop Cas Ins Co | 989,678 | 0.0688% | 1,027,526 | 448,503 | 43.65% |
| | | 25682 | Travelers Ind Co Of CT | 788,670 | 0.0548% | 882,931 | 51,029 | 5.78% |
| | | 24775 | St Paul Guardian Ins Co | 47,479 | 0.0033% | 79,271 | 25,943 | 32.73% |
| | | | | **61,136,982** | **4.2514%** | **63,817,320** | **18,366,536** | **28.78%** |
| 107 | 920 | UNITED NATL GRP | | | | | | |
| | | 42048 | Diamond State Ins Co | 2,441,699 | 0.1698% | 2,578,369 | 1,765,324 | 68.47% |
| | | 32859 | Penn Amer Ins Co | 11,807 | 0.0008% | 15,253 | -7,120 | -46.68% |
| | | | | **2,453,506** | **0.1706%** | **2,593,622** | **1,758,204** | **67.79%** |
| 108 | 200 | UNITED SERV AUTOMOBILE ASSN GRP | | | | | | |
| | | 25941 | USAA | 7,978,606 | 0.5548% | 7,784,457 | 3,150,677 | 40.47% |
| | | 25968 | USAA Cas Ins Co | 7,463,316 | 0.5190% | 7,217,474 | 2,692,299 | 37.30% |
| | | 21253 | Garrison Prop & Cas Ins Co | 448,050 | 0.0312% | 365,067 | 195,476 | 53.55% |
| | | 18600 | USAA Gen Ind Co | 145,565 | 0.0101% | 106,641 | 132,341 | 124.10% |
| | | | | **16,035,537** | **1.1151%** | **15,473,639** | **6,170,793** | **39.88%** |
| 109 | 215 | UNITRIN GRP | | | | | | |
| | | 10914 | Kemper Independence Ins Co | 1,569,598 | 0.1091% | 1,622,032 | 333,419 | 20.56% |
| | | 16063 | Unitrin Auto & Home Ins Co | 13,175 | 0.0009% | 15,955 | -1,299 | -8.14% |
| | | 31968 | Merastar Ins Co | 6,234 | 0.0004% | 6,701 | 0 | 0.00% |
| | | 10915 | Unitrin Direct Prop & Cas Co | 736 | 0.0001% | 357 | 0 | 0.00% |
| | | | | **1,589,743** | **0.1105%** | **1,645,045** | **332,120** | **20.19%** |
| 110 | 201 | UTICA GRP | | | | | | |
| | | 25976 | Utica Mut Ins Co | 15,000 | 0.0010% | 15,000 | 0 | 0.00% |
| | | | | **15,000** | **0.0010%** | **15,000** | **0** | **0.00%** |
| 111 | 697 | VAN ENT GRP | | | | | | |
| | | 37060 | Old United Cas Co | 5,399,386 | 0.3755% | 5,928,951 | 2,165,217 | 36.52% |
| | | | | **5,399,386** | **0.3755%** | **5,928,951** | **2,165,217** | **36.52%** |
| 112 | 21172 | Vanliner Ins Co | | | | | | |
| | | 21172 | Vanliner Ins Co | 156,946 | 0.0109% | 182,086 | -21,729 | -11.93% |
| | | | | **156,946** | **0.0109%** | **182,086** | **-21,729** | **-11.93%** |
| 113 | 1179 | WAWANESA INS GRP | | | | | | |
| | | 10683 | Wawanesa Gen Ins Co | 65,438 | 0.0046% | 64,823 | 132 | 0.20% |
| | | 31526 | Wawanesa Mut Ins Co Us Branch | 18,582 | 0.0013% | 19,066 | -31 | -0.16% |
| | | | | **84,020** | **0.0058%** | **83,889** | **101** | **0.12%** |
| 114 | 2898 | Western Serv Contract Grp | | | | | | |
| | | 37850 | Pacific Specialty Ins Co | 1,541,765 | 0.1072% | 1,623,610 | 340,224 | 20.95% |
| | | | | **1,541,765** | **0.1072%** | **1,623,610** | **340,224** | **20.95%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: INLAND MARINE [09]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| 115 | 866 | WESTERN WORLD GRP | | | | | | |
| | | 40436 | Stratford Ins Co | 113,552 | 0.0079% | 120,929 | 8,530 | 7.05% |
| | | | | **113,552** | **0.0079%** | **120,929** | **8,530** | **7.05%** |
| 116 | 1129 | WHITE MOUNTAINS GRP | | | | | | |
| | | 20648 | Employers Fire Ins Co | 4,317,652 | 0.3002% | 3,822,175 | 726,622 | 19.01% |
| | | 20621 | OneBeacon Amer Ins Co | 2,809,714 | 0.1954% | 2,930,194 | 1,346,953 | 45.97% |
| | | 37915 | Essentia Ins Co | 851,444 | 0.0592% | 833,136 | 202,673 | 24.33% |
| | | 21970 | OneBeacon Ins Co | 160,674 | 0.0112% | 165,296 | 129,461 | 78.32% |
| | | 38369 | Northern Assur Co Of Amer | 10,916 | 0.0008% | 13,174 | 38 | 0.29% |
| | | 27154 | Atlantic Specialty Ins Co | 36 | 0.0000% | 27 | 203 | 751.85% |
| | | | | **8,150,436** | **0.5668%** | **7,764,002** | **2,405,950** | **30.99%** |
| 117 | 98 | WR Berkley Corp GRP | | | | | | |
| | | 40045 | Starnet Ins Co | 5,255,701 | 0.3655% | 5,890,811 | 2,776,106 | 47.13% |
| | | 10510 | Carolina Cas Ins Co | 3,705,738 | 0.2577% | 4,185,498 | 2,187,511 | 52.26% |
| | | 25224 | Great Divide Ins Co | 793,445 | 0.0552% | 796,204 | 333,201 | 41.85% |
| | | 36684 | Riverport Ins Co | 284,322 | 0.0198% | 297,659 | 47,653 | 16.01% |
| | | | | **10,039,206** | **0.6981%** | **11,170,172** | **5,344,471** | **47.85%** |
| 118 | 1285 | XL AMER GRP | | | | | | |
| | | 37885 | XL Specialty Ins Co | 2,601,455 | 0.1809% | 2,988,147 | 1,564,171 | 52.35% |
| | | 22322 | Greenwich Ins Co | 806,801 | 0.0561% | 995,352 | 133,920 | 13.45% |
| | | | | **3,408,256** | **0.2370%** | **3,983,499** | **1,698,091** | **42.63%** |
| 119 | 669 | ZALE CORP GRP | | | | | | |
| | | 30325 | Zale Ind Co | 284,852 | 0.0198% | 284,852 | 46,748 | 16.41% |
| | | | | **284,852** | **0.0198%** | **284,852** | **46,748** | **16.41%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: INLAND MARINE [09]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| 120 | 212 | ZURICH INS GRP | | | | | | |
| | | 16535 | Zurich Amer Ins Co | 39,000,493 | 2.7121% | 36,989,278 | 10,102,485 | 27.31% |
| | | 43761 | 21st Century Superior Ins Co | 19,632,996 | 1.3653% | 29,447,824 | 13,083,011 | 44.43% |
| | | 19305 | Assurance Co Of Amer | 13,422,677 | 0.9334% | 19,232,330 | 3,214,319 | 16.71% |
| | | 21660 | Fire Ins Exch | 6,211,405 | 0.4319% | 6,755,660 | 502,082 | 7.43% |
| | | 21326 | Empire Fire & Marine Ins Co | 3,678,933 | 0.2558% | 4,603,521 | -612,630 | -13.31% |
| | | 11185 | Foremost Ins Co Grand Rapids MI | 3,661,188 | 0.2546% | 3,692,755 | 879,212 | 23.81% |
| | | 21687 | Mid Century Ins Co | 3,548,151 | 0.2467% | 3,089,145 | 976,976 | 31.63% |
| | | 21709 | Truck Ins Exch | 749,185 | 0.0521% | 709,278 | 275,569 | 38.85% |
| | | 41181 | Universal Underwriters Ins Co | 531,931 | 0.0370% | 633,242 | 54,261 | 8.57% |
| | | 26247 | American Guar & Liab Ins | 275,324 | 0.0191% | 169,272 | 5,371 | 3.17% |
| | | 21652 | Farmers Ins Exch | 202,464 | 0.0141% | 162,676 | 55,966 | 34.40% |
| | | 40142 | American Zurich Ins Co | 177,306 | 0.0123% | 171,390 | 48,296 | 28.18% |
| | | 27855 | Zurich Amer Ins Co Of IL | 104,518 | 0.0073% | 43,106 | 25,348 | 58.80% |
| | | 19356 | Maryland Cas Co | 99,535 | 0.0069% | 112,239 | 4,528 | 4.03% |
| | | 39306 | Fidelity & Deposit Co Of MD | 80,066 | 0.0056% | 91,229 | 2,945 | 3.23% |
| | | 10317 | Neighborhood Spirit Prop & Cas Co | 6,446 | 0.0004% | 7,829 | 0 | 0.00% |
| | | 10315 | Civic Prop & Cas Co | 3,596 | 0.0003% | 3,332 | 0 | 0.00% |
| | | 10318 | Exact Prop & Cas Co Inc | 864 | 0.0001% | 834 | 0 | 0.00% |
| | | 19372 | Northern Ins Co Of NY | 416 | 0.0000% | 1,352 | -41 | -3.03% |
| | | 20796 | 21st Century Premier Ins Co | 135 | 0.0000% | 135 | 0 | 0.00% |
| | | | | **91,387,629** | **6.3550%** | **105,916,427** | **28,617,698** | **27.02%** |
| | | | **Line Total:** | **1,438,036,611** | **100.0000%** | **1,490,484,264** | **571,181,494** | **38.32%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: FINANCIAL GUARANTY [10]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| 1 | 1248 | AMBAC ASSUR CORP GRP | | | | | | |
| | | 18708 | Ambac Assur Corp | 17,267,629 | 18.9961% | 67,747,253 | 295,347,139 | 435.95% |
| | | | | **17,267,629** | **18.9961%** | **67,747,253** | **295,347,139** | **435.95%** |
| 2 | 194 | Assured Guar Grp | | | | | | |
| | | 30180 | Assured Guar Corp | 50,269,791 | 55.3017% | 2,528,871 | 1,022,737 | 40.44% |
| | | 18287 | Assured Guar Municipal Corp | 15,535,150 | 17.0902% | 26,028,931 | 19,384,323 | 74.47% |
| | | | | **65,804,941** | **72.3919%** | **28,557,802** | **20,407,060** | **71.46%** |
| 3 | 4687 | CIFG Grp | | | | | | |
| | | 25771 | CIFG Assur N Amer Inc | 263,850 | 0.2903% | 469,556 | 0 | 0.00% |
| | | | | **263,850** | **0.2903%** | **469,556** | **0** | **0.00%** |
| 4 | 528 | MBIA GRP | | | | | | |
| | | 12041 | MBIA Ins Corp | 3,672,471 | 4.0401% | 60,604,529 | 228,964 | 0.38% |
| | | 20877 | Capital Markets Assur Corp | 9,849 | 0.0108% | 22,538 | 0 | 0.00% |
| | | | | **3,682,320** | **4.0509%** | **60,627,067** | **228,964** | **0.38%** |
| 5 | 1135 | PMI GRP | | | | | | |
| | | 12815 | Financial Guar Ins Co | 1,075,368 | 1.1830% | 11,796,310 | 0 | 0.00% |
| | | | | **1,075,368** | **1.1830%** | **11,796,310** | **0** | **0.00%** |
| 6 | 4676 | Syncora Holdings Grp | | | | | | |
| | | 20311 | Syncora Guar Inc | 2,806,802 | 3.0878% | 9,664,909 | -106,923,184 | -1106.30% |
| | | | | **2,806,802** | **3.0878%** | **9,664,909** | **-106,923,184** | **-1106.30%** |
| | | | **Line Total:** | **90,900,910** | **100.0000%** | **178,862,897** | **209,059,979** | **116.88%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: MEDICAL MALPRACTICE [11]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 626 | Ace Ltd Grp | | | | | | |
| | | 22667 | Ace Amer Ins Co | 7,691,553 | 1.3599% | 7,735,610 | 5,886,757 | 76.10% |
| | | | | **7,691,553** | **1.3599%** | **7,735,610** | **5,886,757** | **76.10%** |
| 2 | 501 | Alleghany Grp | | | | | | |
| | | 18619 | Platte River Ins Co | 105,814 | 0.0187% | 640,928 | 17,672 | 2.76% |
| | | | | **105,814** | **0.0187%** | **640,928** | **17,672** | **2.76%** |
| 3 | 761 | ALLIANZ INS GRP | | | | | | |
| | | 22810 | Chicago Ins Co | 5,701,029 | 1.0079% | 5,668,758 | 1,772,496 | 31.27% |
| | | 21857 | American Ins Co | 619,275 | 0.1095% | 1,140,691 | 999,865 | 87.65% |
| | | | | **6,320,304** | **1.1174%** | **6,809,449** | **2,772,361** | **40.71%** |
| 4 | 3239 | Allied World Assur Holding Grp | | | | | | |
| | | 16624 | Darwin Natl Assur Co | 1,425,837 | 0.2521% | 770,310 | 277,878 | 36.07% |
| | | | | **1,425,837** | **0.2521%** | **770,310** | **277,878** | **36.07%** |
| 5 | 12 | AMERICAN INTL GRP | | | | | | |
| | | 19445 | National Union Fire Ins Co Of Pitts | 19,314,217 | 3.4147% | 19,717,579 | 10,023,607 | 50.84% |
| | | 23809 | Granite State Ins Co | 482,206 | 0.0853% | 480,302 | -159,660 | -33.24% |
| | | 19380 | American Home Assur Co | 104,150 | 0.0184% | 114,302 | -54,260 | -47.47% |
| | | | | **19,900,573** | **3.5184%** | **20,312,183** | **9,809,687** | **48.29%** |
| 6 | 1346 | AMERICAN SAFETY HOLDING GRP | | | | | | |
| | | 39969 | American Safety Cas Ins Co | 72,139 | 0.0128% | 72,139 | 0 | 0.00% |
| | | | | **72,139** | **0.0128%** | **72,139** | **0** | **0.00%** |
| 7 | 4662 | Ariel Holdings Group | | | | | | |
| | | 26611 | Valiant Ins Co | 13,940 | 0.0025% | 7,844 | 2,588 | 32.99% |
| | | | | **13,940** | **0.0025%** | **7,844** | **2,588** | **32.99%** |
| 8 | 31 | BERKSHIRE HATHAWAY GRP | | | | | | |
| | | 11843 | Medical Protective Co | 29,324,159 | 5.1845% | 28,469,379 | 13,626,385 | 47.86% |
| | | 11967 | General Star Natl Ins Co | 580,205 | 0.1026% | 725,115 | 322,000 | 44.41% |
| | | | | **29,904,364** | **5.2871%** | **29,194,494** | **13,948,385** | **47.78%** |
| 9 | 18767 | Church Mut Ins Co | | | | | | |
| | | 18767 | Church Mut Ins Co | 5,921 | 0.0010% | 6,107 | -762 | -12.48% |
| | | | | **5,921** | **0.0010%** | **6,107** | **-762** | **-12.48%** |
| 10 | 218 | CNA INS GRP | | | | | | |
| | | 20427 | American Cas Co Of Reading PA | 15,596,052 | 2.7574% | 15,416,839 | 9,400,826 | 60.98% |
| | | 20443 | Continental Cas Co | 3,598,920 | 0.6363% | 3,350,539 | 1,554,323 | 46.39% |
| | | | | **19,194,972** | **3.3937%** | **18,767,378** | **10,955,149** | **58.37%** |
| 11 | 40975 | Dentists Ins Co | | | | | | |
| | | 40975 | Dentists Ins Co | 29,238,078 | 5.1693% | 28,856,269 | 6,943,376 | 24.06% |
| | | | | **29,238,078** | **5.1693%** | **28,856,269** | **6,943,376** | **24.06%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: MEDICAL MALPRACTICE [11]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 12 | 831 | DOCTORS CO GRP | | | | | | |
| | | 34495 | Doctors Co An Interins Exch | 210,609,883 | 37.2357% | 179,110,719 | 17,931,436 | 10.01% |
| | | 10352 | Scpie Ind Co | 10,784,702 | 1.9067% | 14,281,089 | -6,408,501 | -44.87% |
| | | 34487 | Professional Underwriters Liab Ins C | 9,911,242 | 1.7523% | 9,274,280 | -2,398,209 | -25.86% |
| | | 39152 | American Hlthcare Ind Co | 1,565,180 | 0.2767% | 11,599,467 | 3,405,664 | 29.36% |
| | | | | **232,871,007** | **41.1715%** | **214,265,555** | **12,530,390** | **5.85%** |
| 13 | 12003 | Emergency Medicine Professional Asr | | | | | | |
| | | 12003 | Emergency Medicine Professional Asr | 484,172 | 0.0856% | 0 | 0 | 0.00% |
| | | | | **484,172** | **0.0856%** | **0** | **0** | **#Num!** |
| 14 | 11832 | Health Care Industry Liab Recip Ins | | | | | | |
| | | 11832 | Health Care Industry Liab Recip Ins | 2,138,317 | 0.3781% | 1,966,827 | 1,034,058 | 52.57% |
| | | | | **2,138,317** | **0.3781%** | **1,966,827** | **1,034,058** | **52.57%** |
| 15 | 111 | LIBERTY MUT GRP | | | | | | |
| | | 24732 | General Ins Co Of Amer | 93,745 | 0.0166% | 97,259 | -131,152 | -134.85% |
| | | 19917 | Liberty Ins Underwriters Inc | 51,490 | 0.0091% | 14,248 | 9,372 | 65.78% |
| | | | | **145,235** | **0.0257%** | **111,507** | **-121,780** | **-109.21%** |
| 16 | 608 | MEDICAL INS EXCH OF CA GRP | | | | | | |
| | | 32433 | Medical Ins Exch Of CA | 36,598,906 | 6.4707% | 36,599,284 | 9,275,321 | 25.34% |
| | | | | **36,598,906** | **6.4707%** | **36,599,284** | **9,275,321** | **25.34%** |
| 17 | 361 | Munich Re Grp | | | | | | |
| | | 19720 | American Alt Ins Corp | 1,168,111 | 0.2065% | 1,455,190 | 307,163 | 21.11% |
| | | | | **1,168,111** | **0.2065%** | **1,455,190** | **307,163** | **21.11%** |
| 18 | 140 | NATIONWIDE CORP GRP | | | | | | |
| | | 11991 | National Cas Co | 6,932 | 0.0012% | 80,108 | 73,248 | 91.44% |
| | | | | **6,932** | **0.0012%** | **80,108** | **73,248** | **91.44%** |
| 19 | 2638 | NCMIC Grp | | | | | | |
| | | 15865 | NCMIC Ins Co | 7,488,111 | 1.3239% | 7,583,546 | 249,894 | 3.30% |
| | | | | **7,488,111** | **1.3239%** | **7,583,546** | **249,894** | **3.30%** |
| 20 | 1282 | Norcal GRP | | | | | | |
| | | 33200 | Norcal Mut Ins Co | 156,865,844 | 27.7338% | 156,269,874 | 46,439,827 | 29.72% |
| | | | | **156,865,844** | **27.7338%** | **156,269,874** | **46,439,827** | **29.72%** |
| 21 | 775 | PHARMACISTS MUT GRP | | | | | | |
| | | 13714 | Pharmacists Mut Ins Co | 253,329 | 0.0448% | 72,071 | 27,420 | 38.05% |
| | | | | **253,329** | **0.0448%** | **72,071** | **27,420** | **38.05%** |
| 22 | 677 | Philadelphia Consolidated Holding Grp | | | | | | |
| | | 18058 | Philadelphia Ind Ins Co | 1,928,010 | 0.3409% | 1,498,333 | 626,482 | 41.81% |
| | | | | **1,928,010** | **0.3409%** | **1,498,333** | **626,482** | **41.81%** |
| 23 | 36234 | Preferred Professional Ins Co | | | | | | |
| | | 36234 | Preferred Professional Ins Co | 1,447,482 | 0.2559% | 1,644,022 | 1,091,573 | 66.40% |
| | | | | **1,447,482** | **0.2559%** | **1,644,022** | **1,091,573** | **66.40%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: MEDICAL MALPRACTICE [11]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| 24 | 2698 | | ProAssurance Corp Grp | | | | | |
| | | 14460 | Podiatry Ins Co Of Amer | 5,876,274 | 1.0389% | 5,757,097 | 1,727,787 | 30.01% |
| | | 10222 | PACO Assur Co Inc | 2,273,436 | 0.4019% | 2,094,744 | 496,200 | 23.69% |
| | | | | **8,149,710** | **1.4409%** | **7,851,841** | **2,223,987** | **28.32%** |
| 25 | 176 | | STATE FARM GRP | | | | | |
| | | 25143 | State Farm Fire & Cas Co | 630,894 | 0.1115% | 622,993 | 192,268 | 30.86% |
| | | 25151 | State Farm Gen Ins Co | 67,829 | 0.0120% | 67,332 | 0 | 0.00% |
| | | | | **698,723** | **0.1235%** | **690,325** | **192,268** | **27.85%** |
| 26 | 181 | | SWISS RE GRP | | | | | |
| | | 39845 | Westport Ins Corp | 19,927 | 0.0035% | 18,569 | -81,713 | -440.05% |
| | | | | **19,927** | **0.0035%** | **18,569** | **-81,713** | **-440.05%** |
| 27 | 88 | | The Hanover Ins Grp | | | | | |
| | | 42552 | Nova Cas Co | 7,199 | 0.0013% | 5,996 | 12,326 | 205.57% |
| | | | | **7,199** | **0.0013%** | **5,996** | **12,326** | **205.57%** |
| 28 | 1129 | | WHITE MOUNTAINS GRP | | | | | |
| | | 21970 | OneBeacon Ins Co | 332,132 | 0.0587% | 331,380 | 94,278 | 28.45% |
| | | | | **332,132** | **0.0587%** | **331,380** | **94,278** | **28.45%** |
| 29 | 212 | | ZURICH INS GRP | | | | | |
| | | 21326 | Empire Fire & Marine Ins Co | 1,135,892 | 0.2008% | 582,870 | 128,165 | 21.99% |
| | | | | **1,135,892** | **0.2008%** | **582,870** | **128,165** | **21.99%** |
| | | | **Line Total:** | **565,612,534** | **100.0000%** | **544,200,009** | **124,715,998** | **22.92%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: EARTHQUAKE [12]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| 1 | 626 | Ace Ltd Grp | | | | | | |
| | | 18279 | Bankers Standard Ins Co | 2,373,694 | 0.1962% | 696,354 | 31,404 | 4.51% |
| | | 22667 | Ace Amer Ins Co | 1,223,468 | 0.1011% | 355,904 | 165,188 | 46.41% |
| | | 20702 | Ace Fire Underwriters Ins Co | 57,951 | 0.0048% | 684,817 | -515 | -0.08% |
| | | | | **3,655,113** | **0.3020%** | **1,737,075** | **196,077** | **11.29%** |
| 2 | 38733 | Alaska Natl Ins Co | | | | | | |
| | | 38733 | Alaska Natl Ins Co | 4,053 | 0.0003% | 2,230 | 0 | 0.00% |
| | | | | **4,053** | **0.0003%** | **2,230** | **0** | **0.00%** |
| 3 | 501 | Alleghany Grp | | | | | | |
| | | 22314 | RSUI Ind Co | 2,291,185 | 0.1893% | 2,115,749 | 0 | 0.00% |
| | | | | **2,291,185** | **0.1893%** | **2,115,749** | **0** | **0.00%** |
| 4 | 761 | ALLIANZ INS GRP | | | | | | |
| | | 21873 | Firemans Fund Ins Co | 24,659,624 | 2.0378% | 23,744,896 | 302,145 | 1.27% |
| | | 35300 | Allianz Global Risks US Ins Co | 5,070,725 | 0.4190% | 5,230,528 | -803,552 | -15.36% |
| | | 21865 | Associated Ind Corp | 2,607,769 | 0.2155% | 3,082,267 | 47,452 | 1.54% |
| | | 21857 | American Ins Co | 51,406 | 0.0042% | 34,065 | 4,795 | 14.08% |
| | | 21881 | National Surety Corp | 19,952 | 0.0016% | 15,492 | 6,267 | 40.45% |
| | | 21849 | American Automobile Ins Co | 3,671 | 0.0003% | 561 | 68 | 12.12% |
| | | | | **32,413,147** | **2.6785%** | **32,107,809** | **-442,825** | **-1.38%** |
| 5 | 84 | American Financial Grp | | | | | | |
| | | 26832 | Great Amer Alliance Ins Co | 49,189 | 0.0041% | 44,766 | 1,639 | 3.66% |
| | | 16691 | Great Amer Ins Co | 45,536 | 0.0038% | 41,924 | 9 | 0.02% |
| | | 26344 | Great Amer Assur Co | 10,371 | 0.0009% | 9,666 | -899 | -9.30% |
| | | 22136 | Great Amer Ins Co of NY | 9,515 | 0.0008% | 10,733 | 1,498 | 13.96% |
| | | | | **114,611** | **0.0095%** | **107,089** | **2,247** | **2.10%** |
| 6 | 12 | AMERICAN INTL GRP | | | | | | |
| | | 19402 | Chartis Prop Cas Co | 18,529,787 | 1.5312% | 4,134,259 | 0 | 0.00% |
| | | 23841 | New Hampshire Ins Co | 1,112,640 | 0.0919% | 1,441,117 | 5,001 | 0.35% |
| | | 19445 | National Union Fire Ins Co Of Pitts | 1,107,545 | 0.0915% | 406,886 | 0 | 0.00% |
| | | 19380 | American Home Assur Co | 130,649 | 0.0108% | 155,972 | 0 | 0.00% |
| | | | | **20,880,621** | **1.7255%** | **6,138,234** | **5,001** | **0.08%** |
| 7 | 408 | AMERICAN NATL FIN GRP | | | | | | |
| | | 11048 | Pacific Prop & Cas Co | 419,345 | 0.0347% | 394,835 | 0 | 0.00% |
| | | | | **419,345** | **0.0347%** | **394,835** | **0** | **0.00%** |
| 8 | 28 | AMICA MUT GRP | | | | | | |
| | | 19976 | Amica Mut Ins Co | 12,181,816 | 1.0067% | 12,068,986 | 25,000 | 0.21% |
| | | | | **12,181,816** | **1.0067%** | **12,068,986** | **25,000** | **0.21%** |
| 9 | 1279 | Arch Ins Grp | | | | | | |
| | | 11150 | Arch Ins Co | 3,901,875 | 0.3224% | 3,603,884 | 0 | 0.00% |
| | | | | **3,901,875** | **0.3224%** | **3,603,884** | **0** | **0.00%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: EARTHQUAKE [12]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 10 | 19 | Assurant Inc Grp | | | | | | |
| | | 19615 | American Reliable Ins Co | 13,745 | 0.0011% | 15,392 | -93 | -0.60% |
| | | | | **13,745** | **0.0011%** | **15,392** | **-93** | **-0.60%** |
| 11 | 3416 | AXIS Capital Grp | | | | | | |
| | | 20370 | AXIS Reins Co | 40,290,683 | 3.3295% | 38,341,492 | 678,322 | 1.77% |
| | | 37273 | Axis Ins Co | 6,052,074 | 0.5001% | 5,958,125 | -151,703 | -2.55% |
| | | | | **46,342,757** | **3.8296%** | **44,299,617** | **526,619** | **1.19%** |
| 12 | 1281 | BANKAMERICA CORP GRP | | | | | | |
| | | 24813 | Balboa Ins Co | 210,980 | 0.0174% | 143,968 | 1,097 | 0.76% |
| | | 24821 | Meritplan Ins Co | 146,050 | 0.0121% | 58,815 | -4,620 | -7.86% |
| | | | | **357,030** | **0.0295%** | **202,783** | **-3,523** | **-1.74%** |
| 13 | 37540 | Beazley Ins Co Inc | | | | | | |
| | | 37540 | Beazley Ins Co Inc | 1,313,884 | 0.1086% | 889,183 | 5,306 | 0.60% |
| | | | | **1,313,884** | **0.1086%** | **889,183** | **5,306** | **0.60%** |
| 14 | 33 | CALIFORNIA CAS MGMT GRP | | | | | | |
| | | 20117 | California Cas Ind Exch | 1,455,955 | 0.1203% | 1,475,012 | 0 | 0.00% |
| | | | | **1,455,955** | **0.1203%** | **1,475,012** | **0** | **0.00%** |
| 15 | 10779 | CALIFORNIA EARTHQUAKE AUTHORITY | | | | | | |
| | | 10779 | CALIFORNIA EARTHQUAKE AUTHORITY | 607,676,744 | 50.2163% | 589,954,214 | 126,273 | 0.02% |
| | | | | **607,676,744** | **50.2163%** | **589,954,214** | **126,273** | **0.02%** |
| 16 | 27480 | California Mut Ins Co | | | | | | |
| | | 27480 | California Mut Ins Co | 42,824 | 0.0035% | 46,568 | 0 | 0.00% |
| | | | | **42,824** | **0.0035%** | **46,568** | **0** | **0.00%** |
| 17 | 802 | Capital Ins Grp | | | | | | |
| | | 13544 | California Capital Ins Co | 3,442,981 | 0.2845% | 3,483,093 | 0 | 0.00% |
| | | 12890 | Eagle W Ins Co | 79,077 | 0.0065% | 77,268 | 0 | 0.00% |
| | | 23540 | Monterey Ins Co | 20,938 | 0.0017% | 22,857 | 0 | 0.00% |
| | | | | **3,542,996** | **0.2928%** | **3,583,218** | **0** | **0.00%** |
| 18 | 26905 | Century Natl Ins Co | | | | | | |
| | | 26905 | Century Natl Ins Co | 5,722,742 | 0.4729% | 5,884,363 | -1,610,322 | -27.37% |
| | | | | **5,722,742** | **0.4729%** | **5,884,363** | **-1,610,322** | **-27.37%** |
| 19 | 10499 | Chrysler Ins Co | | | | | | |
| | | 10499 | Chrysler Ins Co | 76,713 | 0.0063% | 49,955 | -4 | -0.01% |
| | | | | **76,713** | **0.0063%** | **49,955** | **-4** | **-0.01%** |
| 20 | 38 | CHUBB & SON INC GRP | | | | | | |
| | | 20281 | Federal Ins Co | 33,145,116 | 2.7390% | 32,437,871 | 0 | 0.00% |
| | | 20397 | Vigilant Ins Co | 674,641 | 0.0557% | 729,619 | 0 | 0.00% |
| | | 20346 | Pacific Ind Co | 380,497 | 0.0314% | 394,170 | 0 | 0.00% |
| | | | | **34,200,254** | **2.8262%** | **33,561,660** | **0** | **0.00%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: EARTHQUAKE [12]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 21 | 244 | CINCINNATI FIN GRP | | | | | | |
| | | 10677 | Cincinnati Ins Co | 166 | 0.0000% | 232 | 0 | 0.00% |
| | | | | **166** | **0.0000%** | **232** | **0** | **0.00%** |
| 22 | 323 | CIVIL SERV EMPLOYEE GRP | | | | | | |
| | | 10693 | Civil Serv Employees Ins Co | 38,052 | 0.0031% | 43,468 | 0 | 0.00% |
| | | 18953 | CSE Safeguard Ins Co | 23,762 | 0.0020% | 18,335 | 0 | 0.00% |
| | | | | **61,814** | **0.0051%** | **61,803** | **0** | **0.00%** |
| 23 | 218 | CNA INS GRP | | | | | | |
| | | 20443 | Continental Cas Co | 531,356 | 0.0439% | 101,578 | 83,237 | 81.94% |
| | | 35289 | Continental Ins Co | 54,251 | 0.0045% | 10,862 | 7,900 | 72.73% |
| | | 20508 | Valley Forge Ins Co | 3,234 | 0.0003% | 2,951 | 1,360 | 46.09% |
| | | 20478 | National Fire Ins Co Of Hartford | 203 | 0.0000% | 184 | 0 | 0.00% |
| | | | | **589,044** | **0.0487%** | **115,575** | **92,497** | **80.03%** |
| 24 | 62 | EMC INS CO GRP | | | | | | |
| | | 21415 | Employers Mut Cas Co | 3,129 | 0.0003% | 5,804 | 0 | 0.00% |
| | | | | **3,129** | **0.0003%** | **5,804** | **0** | **0.00%** |
| 25 | 158 | FAIRFAX FIN GRP | | | | | | |
| | | 21113 | United States Fire Ins Co | 1,379,209 | 0.1140% | 2,903,460 | -14,664 | -0.51% |
| | | | | **1,379,209** | **0.1140%** | **2,903,460** | **-14,664** | **-0.51%** |
| 26 | 7 | FEDERATED MUT GRP | | | | | | |
| | | 13935 | Federated Mut Ins Co | 407,619 | 0.0337% | 416,488 | 0 | 0.00% |
| | | 28304 | Federated Serv Ins Co | 265,915 | 0.0220% | 235,418 | 0 | 0.00% |
| | | | | **673,534** | **0.0557%** | **651,906** | **0** | **0.00%** |
| 27 | 670 | FIDELITY NATL FIN GRP | | | | | | |
| | | 25180 | Fidelity Natl Ins Co | 1,107,356 | 0.0915% | 1,034,872 | 8,780 | 0.85% |
| | | 16578 | Fidelity Natl Prop & Cas Ins Co | 11,162 | 0.0009% | 5,841 | 0 | 0.00% |
| | | | | **1,118,518** | **0.0924%** | **1,040,713** | **8,780** | **0.84%** |
| 28 | 70 | FIRST AMER TITLE GRP | | | | | | |
| | | 34525 | First Amer Specilaty Ins Co | 826,924 | 0.0683% | 897,886 | 0 | 0.00% |
| | | 37710 | First Amer Prop & Cas Ins Co | 128,666 | 0.0106% | 142,321 | 0 | 0.00% |
| | | | | **955,590** | **0.0790%** | **1,040,207** | **0** | **0.00%** |
| 29 | 3829 | GeoVera Holdings Inc Grp | | | | | | |
| | | 10799 | Geovera Ins Co | 95,905,718 | 7.9253% | 95,688,236 | 5,294 | 0.01% |
| | | 10887 | Pacific Select Prop Ins Co | 18,125,854 | 1.4979% | 19,751,967 | 200,000 | 1.01% |
| | | | | **114,031,572** | **9.4232%** | **115,440,203** | **205,294** | **0.18%** |
| 30 | 1331 | Glencoe US Holdings Grp | | | | | | |
| | | 10340 | Stonington Ins Co | 313 | 0.0000% | 2,392 | 188 | 7.86% |
| | | | | **313** | **0.0000%** | **2,392** | **188** | **7.86%** |
| 31 | 39861 | Golden Bear Ins Co | | | | | | |
| | | 39861 | Golden Bear Ins Co | 18,778,893 | 1.5518% | 15,860,373 | -50,000 | -0.32% |
| | | | | **18,778,893** | **1.5518%** | **15,860,373** | **-50,000** | **-0.32%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: EARTHQUAKE [12]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 32 | 91 | | HARTFORD FIRE & CAS GRP | | | | | |
| | | 30104 | Hartford Underwriters Ins Co | 10,125,554 | 0.8367% | 10,092,241 | -13,073 | -0.13% |
| | | 29424 | Hartford Cas Ins Co | 3,855,794 | 0.3186% | 3,947,786 | 0 | 0.00% |
| | | 19682 | Hartford Fire In Co | 527,949 | 0.0436% | 523,447 | 2 | 0.00% |
| | | | | **14,509,297** | **1.1990%** | **14,563,474** | **-13,071** | **-0.09%** |
| 33 | 300 | | HORACE MANN GRP | | | | | |
| | | 22578 | Horace Mann Ins Co | 1,231,064 | 0.1017% | 1,220,979 | 0 | 0.00% |
| | | 22756 | Horace Mann Prop & Cas Ins Co | 517,547 | 0.0428% | 550,709 | 0 | 0.00% |
| | | | | **1,748,611** | **0.1445%** | **1,771,688** | **0** | **0.00%** |
| 34 | 225 | | IAT Reins Co Grp | | | | | |
| | | 26433 | Harco Natl Ins Co | 1,317,413 | 0.1089% | 1,408,035 | 0 | 0.00% |
| | | | | **1,317,413** | **0.1089%** | **1,408,035** | **0** | **0.00%** |
| 35 | 922 | | ICW GRP | | | | | |
| | | 27847 | Insurance Co Of The West | 40,586,491 | 3.3539% | 49,232,778 | -2,000 | 0.00% |
| | | | | **40,586,491** | **3.3539%** | **49,232,778** | **-2,000** | **0.00%** |
| 36 | 9 | | JPMorgan Chase & Co Grp | | | | | |
| | | 22985 | Sequoia Ins Co | 470,237 | 0.0389% | 454,525 | 0 | 0.00% |
| | | 12832 | Personal Express Ins Co | 172,995 | 0.0143% | 187,197 | 0 | 0.00% |
| | | | | **643,232** | **0.0532%** | **641,722** | **0** | **0.00%** |
| 37 | 111 | | LIBERTY MUT GRP | | | | | |
| | | 23035 | Liberty Mut Fire Ins Co | 13,460,743 | 1.1123% | 15,017,578 | 0 | 0.00% |
| | | 10836 | Golden Eagle Ins Corp | 1,320,357 | 0.1091% | 1,126,059 | 0 | 0.00% |
| | | 24198 | Peerless Ins Co | 796,706 | 0.0658% | 848,050 | 0 | 0.00% |
| | | 19690 | American Economy Ins Co | 334,069 | 0.0276% | 320,638 | -8,859 | -2.76% |
| | | 26069 | Wausau Business Ins Co | 318,842 | 0.0263% | 300,831 | 0 | 0.00% |
| | | 24732 | General Ins Co Of Amer | 284,244 | 0.0235% | 250,571 | -6,764 | -2.70% |
| | | 24171 | Netherlands Ins Co The | 139,218 | 0.0115% | 127,585 | 0 | 0.00% |
| | | 19704 | American States Ins Co | 99,910 | 0.0083% | 114,616 | -2,989 | -2.61% |
| | | 18333 | Peerless Ind Ins Co | 89,949 | 0.0074% | 74,285 | 0 | 0.00% |
| | | 26042 | Wausau Underwriters Ins Co | 29,153 | 0.0024% | 35,132 | 0 | 0.00% |
| | | 24724 | First Natl Ins Co Of Amer | 9,175 | 0.0008% | 151,171 | -742 | -0.49% |
| | | 42404 | Liberty Ins Corp | 7,807 | 0.0006% | 11,476 | 0 | 0.00% |
| | | 21458 | Employers Ins of Wausau | 6,191 | 0.0005% | 8,477 | 0 | 0.00% |
| | | | | **16,896,364** | **1.3963%** | **18,386,469** | **-19,354** | **-0.11%** |
| 38 | 4381 | | Lightyear Delos Grp | | | | | |
| | | 35408 | Delos Ins Co | 3,731 | 0.0003% | 2,575 | 1,102 | 42.80% |
| | | | | **3,731** | **0.0003%** | **2,575** | **1,102** | **42.80%** |
| 39 | 23108 | | Lumbermens Underwriting Alliance | | | | | |
| | | 23108 | Lumbermens Underwriting Alliance | 89,513 | 0.0074% | 101,248 | 0 | 0.00% |
| | | | | **89,513** | **0.0074%** | **101,248** | **0** | **0.00%** |
| 40 | 785 | | MARKEL CORP GRP | | | | | |
| | | 38970 | Markel Ins Co | 1,886,008 | 0.1559% | 4,478,856 | 75,220 | 1.68% |
| | | | | **1,886,008** | **0.1559%** | **4,478,856** | **75,220** | **1.68%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: EARTHQUAKE [12]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 41 | 15768 | Merced Mut Ins Co | | | | | | |
| | | 15768 | Merced Mut Ins Co | 59,913 | 0.0050% | 64,978 | 0 | 0.00% |
| | | | | **59,913** | **0.0050%** | **64,978** | **0** | **0.00%** |
| 42 | 660 | MERCURY GEN GRP | | | | | | |
| | | 11908 | Mercury Cas Co | 491,859 | 0.0406% | 420,540 | 0 | 0.00% |
| | | | | **491,859** | **0.0406%** | **420,540** | **0** | **0.00%** |
| 43 | 241 | METROPOLITAN GRP | | | | | | |
| | | 25321 | Metropolitan Drt Prop & Cas Ins Co | 1,256,566 | 0.1038% | 1,294,202 | 16,889 | 1.30% |
| | | | | **1,256,566** | **0.1038%** | **1,294,202** | **16,889** | **1.30%** |
| 44 | 291 | MOTORISTS MUT | | | | | | |
| | | 13331 | American Hardware Mut Ins Co | 160,432 | 0.0133% | 203,284 | 0 | 0.00% |
| | | | | **160,432** | **0.0133%** | **203,284** | **0** | **0.00%** |
| 45 | 361 | Munich Re Grp | | | | | | |
| | | 19720 | American Alt Ins Corp | 12,788 | 0.0011% | 2,558 | 0 | 0.00% |
| | | | | **12,788** | **0.0011%** | **2,558** | **0** | **0.00%** |
| 46 | 140 | NATIONWIDE CORP GRP | | | | | | |
| | | 19100 | Amco Ins Co | 13,806,832 | 1.1409% | 13,433,544 | -11,359 | -0.08% |
| | | 42579 | Allied Prop & Cas Ins Co | 4,264,429 | 0.3524% | 4,128,856 | -26,997 | -0.65% |
| | | 23787 | Nationwide Mut Ins Co | 1,267,565 | 0.1047% | 1,241,932 | 43,446 | 3.50% |
| | | 23779 | Nationwide Mut Fire Ins Co | 1,136,285 | 0.0939% | 1,144,892 | -2,312 | -0.20% |
| | | 25453 | Nationwide Ins Co Of Amer | 700,186 | 0.0579% | 636,251 | 417 | 0.07% |
| | | 28223 | Nationwide Agribusiness Ins Co | 49,280 | 0.0041% | 52,950 | 106 | 0.20% |
| | | 18961 | Crestbrook Ins Co | 3,675 | 0.0003% | 564 | -8 | -1.42% |
| | | | | **21,228,252** | **1.7542%** | **20,638,989** | **3,293** | **0.02%** |
| 47 | 27073 | Nipponkoa Ins Co Ltd US Br | | | | | | |
| | | 27073 | Nipponkoa Ins Co Ltd US Br | 4,410 | 0.0004% | 4,655 | -169 | -3.63% |
| | | | | **4,410** | **0.0004%** | **4,655** | **-169** | **-3.63%** |
| 48 | 645 | OREGON MUT GRP | | | | | | |
| | | 14907 | Oregon Mut Ins Co | 1,218,172 | 0.1007% | 1,264,808 | 0 | 0.00% |
| | | | | **1,218,172** | **0.1007%** | **1,264,808** | **0** | **0.00%** |
| 49 | 796 | QBE INS GRP | | | | | | |
| | | 25747 | Unigard Ins Co | 475,413 | 0.0393% | 504,677 | 0 | 0.00% |
| | | 39217 | QBE Ins Corp | 11,806 | 0.0010% | 14,427 | -2,212 | -15.33% |
| | | 24414 | General Cas Co Of WI | 860 | 0.0001% | 501 | 0 | 0.00% |
| | | 24449 | Regent Ins Co | 248 | 0.0000% | 248 | 0 | 0.00% |
| | | | | **488,327** | **0.0404%** | **519,853** | **-2,212** | **-0.43%** |
| 50 | 3219 | Sompo Japan Ins Grp | | | | | | |
| | | 11126 | Sompo Japan Ins Co of Amer | 463,548 | 0.0383% | 414,938 | 0 | 0.00% |
| | | | | **463,548** | **0.0383%** | **414,938** | **0** | **0.00%** |
| 51 | 175 | STATE AUTO MUT GRP | | | | | | |
| | | 30945 | Plaza Ins Co | 528,533 | 0.0437% | 204,837 | 0 | 0.00% |
| | | | | **528,533** | **0.0437%** | **204,837** | **0** | **0.00%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: EARTHQUAKE [12]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 52 | 176 | STATE FARM GRP | | | | | | |
| | | 25151 | State Farm Gen Ins Co | 60,241,253 | 4.9781% | 61,762,916 | -14,368 | -0.02% |
| | | | | **60,241,253** | **4.9781%** | **61,762,916** | **-14,368** | **-0.02%** |
| 53 | 181 | SWISS RE GRP | | | | | | |
| | | 39845 | Westport Ins Corp | 19,931,949 | 1.6471% | 18,571,810 | -15 | 0.00% |
| | | | | **19,931,949** | **1.6471%** | **18,571,810** | **-15** | **0.00%** |
| 54 | 88 | The Hanover Ins Grp | | | | | | |
| | | 42552 | Nova Cas Co | 112,363 | 0.0093% | 70,774 | 29,802 | 42.11% |
| | | 22292 | Hanover Ins Co | 100 | 0.0000% | 33 | 0 | 0.00% |
| | | 22306 | Massachusetts Bay Ins Co | 63 | 0.0000% | 63 | 0 | 0.00% |
| | | | | **112,526** | **0.0093%** | **70,870** | **29,802** | **42.05%** |
| 55 | 3548 | Travelers Grp | | | | | | |
| | | 36161 | Travelers Prop Cas Ins Co | 7,137,298 | 0.5898% | 7,069,041 | 209 | 0.00% |
| | | 36137 | Travelers Commercial Ins Co | 5,383,876 | 0.4449% | 4,091,710 | 67 | 0.00% |
| | | 25674 | Travelers Prop Cas Co Of Amer | 4,859,064 | 0.4015% | 4,898,002 | 69,800 | 1.43% |
| | | 19070 | Standard Fire Ins Co | 940,216 | 0.0777% | 1,303,656 | 88 | 0.01% |
| | | 36463 | Discover Prop & Cas Ins Co | 51,581 | 0.0043% | 87,212 | 28,927 | 33.17% |
| | | 24791 | St Paul Mercury Ins Co | 19,263 | 0.0016% | 21,905 | -15,906 | -72.61% |
| | | 25682 | Travelers Ind Co Of CT | 18,459 | 0.0015% | 21,778 | 3,525 | 16.19% |
| | | 24767 | St Paul Fire & Marine Ins Co | 281 | 0.0000% | 527 | -6,749 | -1280.65% |
| | | | | **18,410,038** | **1.5213%** | **17,493,831** | **79,961** | **0.46%** |
| 56 | 200 | UNITED SERV AUTOMOBILE ASSN GRP | | | | | | |
| | | 25941 | USAA | 74,886 | 0.0062% | 76,408 | 76,385 | 99.97% |
| | | 25968 | USAA Cas Ins Co | 30,466 | 0.0025% | 31,292 | 5 | 0.02% |
| | | 21253 | Garrison Prop & Cas Ins Co | 739 | 0.0001% | 673 | 0 | 0.00% |
| | | 18600 | USAA Gen Ind Co | 58 | 0.0000% | 63 | 0 | 0.00% |
| | | | | **106,149** | **0.0088%** | **108,436** | **76,390** | **70.45%** |
| 57 | 215 | UNITRIN GRP | | | | | | |
| | | 10914 | Kemper Independence Ins Co | 3,072,593 | 0.2539% | 3,215,482 | -3,965 | -0.12% |
| | | 11142 | United Cas Ins Co Of Amer | 158,416 | 0.0131% | 161,493 | 591 | 0.37% |
| | | 16063 | Unitrin Auto & Home Ins Co | 10,739 | 0.0009% | 12,248 | -15 | -0.12% |
| | | | | **3,241,748** | **0.2679%** | **3,389,223** | **-3,389** | **-0.10%** |
| 58 | 71 | UNIVERSAL INS CO GRP | | | | | | |
| | | 10759 | Universal N Amer Ins Co | 396,020 | 0.0327% | 25,825 | 0 | 0.00% |
| | | | | **396,020** | **0.0327%** | **25,825** | **0** | **0.00%** |
| 59 | 1179 | WAWANESA INS GRP | | | | | | |
| | | 10683 | Wawanesa Gen Ins Co | 2,321,389 | 0.1918% | 2,304,950 | -12,341 | -0.54% |
| | | 31526 | Wawanesa Mut Ins Co Us Branch | 573,637 | 0.0474% | 580,906 | -611 | -0.11% |
| | | | | **2,895,026** | **0.2392%** | **2,885,856** | **-12,952** | **-0.45%** |
| 60 | 800 | WESTERN MUT INS GRP | | | | | | |
| | | 15776 | Residence Mut Ins Co | 2,269,446 | 0.1875% | 2,273,832 | 0 | 0.00% |
| | | 13625 | Western Mut Ins Co | 258,682 | 0.0214% | 265,512 | 0 | 0.00% |
| | | | | **2,528,128** | **0.2089%** | **2,539,344** | **0** | **0.00%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: EARTHQUAKE [12]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| 61 | 2898 | Western Serv Contract Grp | | | | | | |
| | | 37850 | Pacific Specialty Ins Co | 4,946,318 | 0.4087% | 5,261,388 | 0 | 0.00% |
| | | | | **4,946,318** | **0.4087%** | **5,261,388** | **0** | **0.00%** |
| 62 | 1129 | WHITE MOUNTAINS GRP | | | | | | |
| | | 20621 | OneBeacon Amer Ins Co | 242,450 | 0.0200% | 210,014 | 0 | 0.00% |
| | | 20648 | Employers Fire Ins Co | 65,433 | 0.0054% | 152,806 | 0 | 0.00% |
| | | | | **307,883** | **0.0254%** | **362,820** | **0** | **0.00%** |
| 63 | 1285 | XL AMER GRP | | | | | | |
| | | 24554 | XL Ins Amer Inc | 9,601,455 | 0.7934% | 9,239,296 | -226,074 | -2.45% |
| | | | | **9,601,455** | **0.7934%** | **9,239,296** | **-226,074** | **-2.45%** |
| 64 | 212 | ZURICH INS GRP | | | | | | |
| | | 43761 | 21st Century Superior Ins Co | 33,186,607 | 2.7424% | 47,568,947 | -99,195 | -0.21% |
| | | 16535 | Zurich Amer Ins Co | 19,984,586 | 1.6515% | 14,791,338 | 136,358 | 0.92% |
| | | 26247 | American Guar & Liab Ins | 11,269,606 | 0.9313% | 8,800,853 | 49,593 | 0.56% |
| | | 39306 | Fidelity & Deposit Co Of MD | 2,454,518 | 0.2028% | 2,492,462 | 680 | 0.03% |
| | | 21326 | Empire Fire & Marine Ins Co | 2,027,390 | 0.1675% | 517,190 | 0 | 0.00% |
| | | 21652 | Farmers Ins Exch | 351,305 | 0.0290% | 361,273 | -14,672 | -4.06% |
| | | 40142 | American Zurich Ins Co | 216,862 | 0.0179% | 738,274 | -9,378 | -1.27% |
| | | 41181 | Universal Underwriters Ins Co | 80,061 | 0.0066% | 176,324 | 2,697 | 1.53% |
| | | 21709 | Truck Ins Exch | 14,037 | 0.0012% | 13,604 | -47,575 | -349.71% |
| | | 19356 | Maryland Cas Co | 11,531 | 0.0010% | 16,220 | -48 | -0.30% |
| | | 21687 | Mid Century Ins Co | 5,068 | 0.0004% | 5,884 | -31,016 | -527.12% |
| | | 19305 | Assurance Co Of Amer | 3,542 | 0.0003% | 2,676 | -8 | -0.30% |
| | | 27855 | Zurich Amer Ins Co Of IL | 1,351 | 0.0001% | 3,751 | -138 | -3.68% |
| | | 19372 | Northern Ins Co Of NY | 1,263 | 0.0001% | 700 | 6 | 0.86% |
| | | | | **69,607,727** | **5.7521%** | **75,489,496** | **-12,696** | **-0.02%** |
| | | | **Line Total:** | **1,210,118,872** | **100.0000%** | **1,188,182,122** | **-951,792** | **-0.08%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: GROUP A AND H [13]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 626 | Ace Ltd Grp | | | | | | |
| | | 22667 | Ace Amer Ins Co | 32,069,705 | 12.5201% | 32,748,566 | 53,256,469 | 162.62% |
| | | | | **32,069,705** | **12.5201%** | **32,748,566** | **53,256,469** | **162.62%** |
| 2 | 313 | AEGIS GRP | | | | | | |
| | | 33898 | Aegis Security Ins Co | 45,929 | 0.0179% | 26,557 | -7,066 | -26.61% |
| | | | | **45,929** | **0.0179%** | **26,557** | **-7,066** | **-26.61%** |
| 3 | 468 | Aegon US Holding Grp | | | | | | |
| | | 10952 | Stonebridge Cas Ins Co | 324,388 | 0.1266% | 323,820 | 263 | 0.08% |
| | | | | **324,388** | **0.1266%** | **323,820** | **263** | **0.08%** |
| 4 | 501 | Alleghany Grp | | | | | | |
| | | 18619 | Platte River Ins Co | 69,388 | 0.0271% | 98,707 | 180,026 | 182.38% |
| | | | | **69,388** | **0.0271%** | **98,707** | **180,026** | **182.38%** |
| 5 | 761 | ALLIANZ INS GRP | | | | | | |
| | | 11630 | Jefferson Ins Co | 1,192 | 0.0005% | 14,949 | -135,460 | -906.15% |
| | | | | **1,192** | **0.0005%** | **14,949** | **-135,460** | **-906.15%** |
| 6 | 84 | American Financial Grp | | | | | | |
| | | 16691 | Great Amer Ins Co | 1,371,387 | 0.5354% | 1,302,818 | 86,312 | 6.63% |
| | | | | **1,371,387** | **0.5354%** | **1,302,818** | **86,312** | **6.63%** |
| 7 | 12 | AMERICAN INTL GRP | | | | | | |
| | | 19445 | National Union Fire Ins Co Of Pitts | 60,418,729 | 23.5877% | 59,811,105 | 31,950,259 | 53.42% |
| | | 19380 | American Home Assur Co | 255,386 | 0.0997% | 333,434 | 740,503 | 222.08% |
| | | 19429 | Insurance Co Of The State Of PA | 49,671 | 0.0194% | 281,239 | 851,214 | 302.67% |
| | | | | **60,723,786** | **23.7068%** | **60,425,778** | **33,541,976** | **55.51%** |
| 8 | 27928 | Amex Assur Co | | | | | | |
| | | 27928 | Amex Assur Co | 17,687,199 | 6.9052% | 17,895,042 | 4,108,927 | 22.96% |
| | | | | **17,687,199** | **6.9052%** | **17,895,042** | **4,108,927** | **22.96%** |
| 9 | 1279 | Arch Ins Grp | | | | | | |
| | | 11150 | Arch Ins Co | 6,736,279 | 2.6299% | 6,380,130 | 4,418,506 | 69.25% |
| | | | | **6,736,279** | **2.6299%** | **6,380,130** | **4,418,506** | **69.25%** |
| 10 | 19 | Assurant Inc Grp | | | | | | |
| | | 10111 | American Bankers Ins Co Of FL | 247,884 | 0.0968% | 248,802 | -71,357 | -28.68% |
| | | | | **247,884** | **0.0968%** | **248,802** | **-71,357** | **-28.68%** |
| 11 | 23 | BCS INS GRP | | | | | | |
| | | 38245 | BCS Ins Co | 11,329,290 | 4.4230% | 11,557,702 | 6,212,183 | 53.75% |
| | | | | **11,329,290** | **4.4230%** | **11,557,702** | **6,212,183** | **53.75%** |
| 12 | 31 | BERKSHIRE HATHAWAY GRP | | | | | | |
| | | 34274 | Central States Ind Co Of Omaha | 553,910 | 0.2162% | 563,572 | 70,794 | 12.56% |
| | | 22063 | Government Employees Ins Co | 747 | 0.0003% | 631 | 2,531 | 401.11% |
| | | | | **554,657** | **0.2165%** | **564,203** | **73,325** | **13.00%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: GROUP A AND H [13]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 13 | 38 | CHUBB & SON INC GRP | | | | | | |
| | | 20281 | Federal Ins Co | 14,439,192 | 5.6371% | 13,727,646 | 9,870,016 | 71.90% |
| | | | | **14,439,192** | **5.6371%** | **13,727,646** | **9,870,016** | **71.90%** |
| 14 | 218 | CNA INS GRP | | | | | | |
| | | 20443 | Continental Cas Co | 18,153,261 | 7.0871% | 12,801,021 | 12,322,429 | 96.26% |
| | | | | **18,153,261** | **7.0871%** | **12,801,021** | **12,322,429** | **96.26%** |
| 15 | 158 | FAIRFAX FIN GRP | | | | | | |
| | | 21113 | United States Fire Ins Co | 8,235,286 | 3.2151% | 8,235,286 | 6,683,688 | 81.16% |
| | | | | **8,235,286** | **3.2151%** | **8,235,286** | **6,683,688** | **81.16%** |
| 16 | 450 | GENEVE HOLDINGS INC GRP | | | | | | |
| | | 26581 | Independence Amer Ins Co | 665,339 | 0.2598% | 665,339 | 259,672 | 39.03% |
| | | | | **665,339** | **0.2598%** | **665,339** | **259,672** | **39.03%** |
| 17 | 91 | HARTFORD FIRE & CAS GRP | | | | | | |
| | | 19682 | Hartford Fire In Co | 1,055 | 0.0004% | 1,055 | 13,843 | 1312.13% |
| | | | | **1,055** | **0.0004%** | **1,055** | **13,843** | **1312.13%** |
| 18 | 984 | HCC INS HOLDINGS GRP | | | | | | |
| | | 29599 | US Specialty Ins Co | 326,586 | 0.1275% | 316,639 | 1,388,282 | 438.44% |
| | | | | **326,586** | **0.1275%** | **316,639** | **1,388,282** | **438.44%** |
| 19 | 4381 | Lightyear Delos Grp | | | | | | |
| | | 35408 | Delos Ins Co | 650,106 | 0.2538% | 3,189,584 | 6,928,267 | 217.22% |
| | | | | **650,106** | **0.2538%** | **3,189,584** | **6,928,267** | **217.22%** |
| 20 | 785 | MARKEL CORP GRP | | | | | | |
| | | 38970 | Markel Ins Co | 77,096 | 0.0301% | 76,005 | 55,192 | 72.62% |
| | | | | **77,096** | **0.0301%** | **76,005** | **55,192** | **72.62%** |
| 21 | 361 | Munich Re Grp | | | | | | |
| | | 19720 | American Alt Ins Corp | 1,052,710 | 0.4110% | 1,052,710 | 485,708 | 46.14% |
| | | | | **1,052,710** | **0.4110%** | **1,052,710** | **485,708** | **46.14%** |
| 22 | 140 | NATIONWIDE CORP GRP | | | | | | |
| | | 23787 | Nationwide Mut Ins Co | 66,552 | 0.0260% | 66,552 | 1,689,911 | 2539.23% |
| | | 11991 | National Cas Co | 39,346 | 0.0154% | 52,512 | -3,235 | -6.16% |
| | | | | **105,898** | **0.0413%** | **119,064** | **1,686,676** | **1416.61%** |
| 23 | 796 | QBE INS GRP | | | | | | |
| | | 39217 | QBE Ins Corp | 9,369,756 | 3.6580% | 9,369,756 | 5,084,441 | 54.26% |
| | | | | **9,369,756** | **3.6580%** | **9,369,756** | **5,084,441** | **54.26%** |
| 24 | 169 | SENTRY INS GRP | | | | | | |
| | | 24988 | Sentry Ins A Mut Co | 208,124 | 0.0813% | 79,880 | 128,193 | 160.48% |
| | | | | **208,124** | **0.0813%** | **79,880** | **128,193** | **160.48%** |
| 25 | 4670 | Starr Grp | | | | | | |
| | | 38318 | Starr Ind & Liab Co | 1,358,966 | 0.5305% | 699,572 | 340,960 | 48.74% |
| | | | | **1,358,966** | **0.5305%** | **699,572** | **340,960** | **48.74%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: GROUP A AND H [13]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| 26 | 176 | STATE FARM GRP | | | | | | |
| | | 25178 | State Farm Mut Auto Ins Co | 32,304,559 | 12.6118% | 32,304,559 | 28,928,903 | 89.55% |
| | | | | **32,304,559** | **12.6118%** | **32,304,559** | **28,928,903** | **89.55%** |
| 27 | 181 | SWISS RE GRP | | | | | | |
| | | 39845 | Westport Ins Corp | 13,654,286 | 5.3307% | 13,654,286 | 14,954,178 | 109.52% |
| | | 29874 | North Amer Specialty Ins Co | 1,555,423 | 0.6072% | 1,555,423 | 1,188,376 | 76.40% |
| | | | | **15,209,709** | **5.9379%** | **15,209,709** | **16,142,554** | **106.13%** |
| 28 | 1129 | WHITE MOUNTAINS GRP | | | | | | |
| | | 20648 | Employers Fire Ins Co | 7,936,352 | 3.0984% | 7,869,317 | 4,414,783 | 56.10% |
| | | 20621 | OneBeacon Amer Ins Co | 1,101,209 | 0.4299% | 886,093 | 156,441 | 17.66% |
| | | | | **9,037,561** | **3.5283%** | **8,755,410** | **4,571,224** | **52.21%** |
| 29 | 98 | WR Berkley Corp GRP | | | | | | |
| | | 40045 | Starnet Ins Co | 5,599,051 | 2.1859% | 5,799,988 | 3,011,805 | 51.93% |
| | | | | **5,599,051** | **2.1859%** | **5,799,988** | **3,011,805** | **51.93%** |
| 30 | 212 | ZURICH INS GRP | | | | | | |
| | | 16535 | Zurich Amer Ins Co | 8,062,181 | 3.1475% | 8,138,942 | 1,292,137 | 15.88% |
| | | 20796 | 21st Century Premier Ins Co | 127,470 | 0.0498% | 132,406 | 87,700 | 66.24% |
| | | | | **8,189,651** | **3.1973%** | **8,271,348** | **1,379,837** | **16.68%** |
| | | | **Line Total:** | **256,144,990** | **100.0000%** | **252,261,645** | **200,945,794** | **79.66%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

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 | | | | | | |
| | | 42978 | American Security Ins Co | 1,272,510 | 28.0168% | 1,272,510 | 41,037 | 3.22% |
| | | 10111 | American Bankers Ins Co Of FL | 1,362 | 0.0300% | 1,362 | 25,055 | 1839.57% |
| | | | | **1,273,872** | **28.0468%** | **1,273,872** | **66,092** | **5.19%** |
| 2 | 31 | BERKSHIRE HATHAWAY GRP | | | | | | |
| | | 34274 | Central States Ind Co Of Omaha | 2,454,870 | 54.0487% | 2,454,870 | 743,975 | 30.31% |
| | | | | **2,454,870** | **54.0487%** | **2,454,870** | **743,975** | **30.31%** |
| 3 | 176 | STATE FARM GRP | | | | | | |
| | | 25178 | State Farm Mut Auto Ins Co | 813,215 | 17.9045% | 558,699 | 309,194 | 55.34% |
| | | | | **813,215** | **17.9045%** | **558,699** | **309,194** | **55.34%** |
| | | | **Line Total:** | **4,541,957** | **100.0000%** | **4,287,441** | **1,119,261** | **26.11%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| 1 | 31 | | BERKSHIRE HATHAWAY GRP | | | | | |
| | | 38962 | Genesis Ins Co | 13,596 | 4.2463% | 13,923 | 0 | 0.00% |
| | | 22063 | Government Employees Ins Co | 642 | 0.2005% | 559 | 28 | 5.01% |
| | | | | **14,238** | **4.4468%** | **14,482** | **28** | **0.19%** |
| 2 | 218 | | CNA INS GRP | | | | | |
| | | 20443 | Continental Cas Co | 1,714 | 0.5353% | 1,714 | 5,698 | 332.44% |
| | | | | **1,714** | **0.5353%** | **1,714** | **5,698** | **332.44%** |
| 3 | 140 | | NATIONWIDE CORP GRP | | | | | |
| | | 11991 | National Cas Co | 304,191 | 95.0057% | 278,229 | 58,050 | 20.86% |
| | | | | **304,191** | **95.0057%** | **278,229** | **58,050** | **20.86%** |
| 4 | 212 | | ZURICH INS GRP | | | | | |
| | | 20796 | 21st Century Premier Ins Co | 39 | 0.0122% | 39 | 0 | 0.00% |
| | | | | **39** | **0.0122%** | **39** | **0** | **0.00%** |
| | | | **Line Total:** | **320,182** | **100.0000%** | **294,464** | **63,776** | **21.66%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| 1 | 468 | Aegon US Holding Grp | | | | | | |
| | | 10952 | Stonebridge Cas Ins Co | 31 | 0.9166% | 38 | 35 | 92.11% |
| | | | | **31** | **0.9166%** | **38** | **35** | **92.11%** |
| 2 | 111 | LIBERTY MUT GRP | | | | | | |
| | | 23043 | Liberty Mut Ins Co | 3,351 | 99.0834% | 3,351 | 194 | 5.79% |
| | | | | **3,351** | **99.0834%** | **3,351** | **194** | **5.79%** |
| | | | **Line Total:** | **3,382** | **100.0000%** | **3,389** | **229** | **6.76%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

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 | 109,899 | 0.1333% | 109,899 | -133 | -0.12% |
| | | | | **109,899** | **0.1333%** | **109,899** | **-133** | **-0.12%** |
| 2 | 27928 | Amex Assur Co | | | | | | |
| | | 27928 | Amex Assur Co | 108 | 0.0001% | 108 | 0 | 0.00% |
| | | | | **108** | **0.0001%** | **108** | **0** | **0.00%** |
| 3 | 218 | CNA INS GRP | | | | | | |
| | | 20443 | Continental Cas Co | 42,818,797 | 51.9547% | 3,865,214 | 43,315,195 | 1120.64% |
| | | | | **42,818,797** | **51.9547%** | **3,865,214** | **43,315,195** | **1120.64%** |
| 4 | 111 | LIBERTY MUT GRP | | | | | | |
| | | 19704 | American States Ins Co | 85,483 | 0.1037% | -99,233 | 199,612 | -201.15% |
| | | | | **85,483** | **0.1037%** | **-99,233** | **199,612** | **-201.15%** |
| 5 | 140 | NATIONWIDE CORP GRP | | | | | | |
| | | 11991 | National Cas Co | 2,125 | 0.0026% | -129,173 | 0 | 0.00% |
| | | | | **2,125** | **0.0026%** | **-129,173** | **0** | **0.00%** |
| 6 | 176 | STATE FARM GRP | | | | | | |
| | | 25178 | State Farm Mut Auto Ins Co | 39,395,775 | 47.8013% | 16,316,739 | 13,466,655 | 82.53% |
| | | | | **39,395,775** | **47.8013%** | **16,316,739** | **13,466,655** | **82.53%** |
| 7 | 212 | ZURICH INS GRP | | | | | | |
| | | 20796 | 21st Century Premier Ins Co | 3,068 | 0.0037% | 3,095 | 3,559 | 114.99% |
| | | 34789 | 21st Century Centennial Ins Co | 423 | 0.0005% | 430 | 57 | 13.26% |
| | | | | **3,491** | **0.0042%** | **3,525** | **3,616** | **102.58%** |
| | | | **Line Total:** | **82,415,678** | **100.0000%** | **20,067,079** | **56,984,945** | **283.97%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

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 | 2,169 | 0.0289% | 2,169 | 3,414 | 157.40% |
| | | | | **2,169** | **0.0289%** | **2,169** | **3,414** | **157.40%** |
| 2 | 176 | STATE FARM GRP | | | | | | |
| | | 25178 | State Farm Mut Auto Ins Co | 7,502,513 | 99.9711% | 7,627,996 | 5,226,268 | 68.51% |
| | | | | **7,502,513** | **99.9711%** | **7,627,996** | **5,226,268** | **68.51%** |
| | | | **Line Total:** | **7,504,682** | **100.0000%** | **7,630,165** | **5,229,682** | **68.54%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: OTHER ACCIDENT ONLY [15.5]

***Sorted by Group Name***

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 | 121,025 | 2.4799% | 126,439 | 1,748 | 1.38% |
| | | | | **121,025** | **2.4799%** | **126,439** | **1,748** | **1.38%** |
| 2 | 27928 | | Amex Assur Co | | | | | |
| | | 27928 | Amex Assur Co | 344 | 0.0070% | 331 | 0 | 0.00% |
| | | | | **344** | **0.0070%** | **331** | **0** | **0.00%** |
| 3 | 18538 | | Bancinsure Inc | | | | | |
| | | 18538 | Bancinsure Inc | 34 | 0.0007% | 14 | 10 | 71.43% |
| | | | | **34** | **0.0007%** | **14** | **10** | **71.43%** |
| 4 | 1278 | | CALIFORNIA STATE AUTO GRP | | | | | |
| | | 15539 | California State Auto Assn Inter Ins | 1,289,679 | 26.4262% | 1,347,854 | 430,984 | 31.98% |
| | | | | **1,289,679** | **26.4262%** | **1,347,854** | **430,984** | **31.98%** |
| 5 | 38 | | CHUBB & SON INC GRP | | | | | |
| | | 20281 | Federal Ins Co | 64,914 | 1.3301% | 61,199 | 3,133 | 5.12% |
| | | | | **64,914** | **1.3301%** | **61,199** | **3,133** | **5.12%** |
| 6 | 41 | | CITIGROUP GRP | | | | | |
| | | 41211 | Triton Ins Co | 88 | 0.0018% | 88 | 0 | 0.00% |
| | | | | **88** | **0.0018%** | **88** | **0** | **0.00%** |
| 7 | 140 | | NATIONWIDE CORP GRP | | | | | |
| | | 11991 | National Cas Co | 11,168 | 0.2288% | 77,653 | -2,219 | -2.86% |
| | | | | **11,168** | **0.2288%** | **77,653** | **-2,219** | **-2.86%** |
| 8 | 150 | | OLD REPUBLIC GRP | | | | | |
| | | 24147 | Old Republic Ins Co | 3,392,281 | 69.5097% | 4,239,563 | 2,380,804 | 56.16% |
| | | | | **3,392,281** | **69.5097%** | **4,239,563** | **2,380,804** | **56.16%** |
| 9 | 176 | | STATE FARM GRP | | | | | |
| | | 25178 | State Farm Mut Auto Ins Co | 767 | 0.0157% | 767 | -43 | -5.61% |
| | | | | **767** | **0.0157%** | **767** | **-43** | **-5.61%** |
| | | | **Line Total:** | **4,880,300** | **100.0000%** | **5,853,908** | **2,814,417** | **48.08%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| 1 | 626 | | Ace Ltd Grp | | | | | |
| | | 22667 | Ace Amer Ins Co | 71,060 | 0.9646% | 71,060 | 28,471 | 40.07% |
| | | | | **71,060** | **0.9646%** | **71,060** | **28,471** | **40.07%** |
| 2 | 19 | | Assurant Inc Grp | | | | | |
| | | 10111 | American Bankers Ins Co Of FL | 214,752 | 2.9152% | 214,316 | 56,235 | 26.24% |
| | | | | **214,752** | **2.9152%** | **214,316** | **56,235** | **26.24%** |
| 3 | 31 | | BERKSHIRE HATHAWAY GRP | | | | | |
| | | 34274 | Central States Ind Co Of Omaha | 769,268 | 10.4427% | 781,473 | 145,715 | 18.65% |
| | | | | **769,268** | **10.4427%** | **781,473** | **145,715** | **18.65%** |
| 4 | 158 | | FAIRFAX FIN GRP | | | | | |
| | | 21113 | United States Fire Ins Co | 256,071 | 3.4761% | 256,071 | 733,017 | 286.26% |
| | | | | **256,071** | **3.4761%** | **256,071** | **733,017** | **286.26%** |
| 5 | 785 | | MARKEL CORP GRP | | | | | |
| | | 38970 | Markel Ins Co | 1,932,554 | 26.2341% | 2,136,424 | 598,288 | 28.00% |
| | | | | **1,932,554** | **26.2341%** | **2,136,424** | **598,288** | **28.00%** |
| 6 | 291 | | MOTORISTS MUT | | | | | |
| | | 13331 | American Hardware Mut Ins Co | 884 | 0.0120% | 1,584 | 1,880 | 118.69% |
| | | | | **884** | **0.0120%** | **1,584** | **1,880** | **118.69%** |
| 7 | 361 | | Munich Re Grp | | | | | |
| | | 19720 | American Alt Ins Corp | 1,336,457 | 18.1422% | 1,254,265 | 625,685 | 49.88% |
| | | | | **1,336,457** | **18.1422%** | **1,254,265** | **625,685** | **49.88%** |
| 8 | 140 | | NATIONWIDE CORP GRP | | | | | |
| | | 11991 | National Cas Co | 17 | 0.0002% | 311 | 96 | 30.87% |
| | | | | **17** | **0.0002%** | **311** | **96** | **30.87%** |
| 9 | 176 | | STATE FARM GRP | | | | | |
| | | 25178 | State Farm Mut Auto Ins Co | 2,785,500 | 37.8127% | 2,833,185 | 1,184,495 | 41.81% |
| | | | | **2,785,500** | **37.8127%** | **2,833,185** | **1,184,495** | **41.81%** |
| | | | **Line Total:** | **7,366,563** | **100.0000%** | **7,548,689** | **3,373,882** | **44.69%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: WORKERS' COMPENSATION [16]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 626 | Ace Ltd Grp | | | | | | |
| | | 22667 | Ace Amer Ins Co | 103,642,140 | 1.5017% | 107,742,061 | 9,436,460 | 8.76% |
| | | 20702 | Ace Fire Underwriters Ins Co | 20,111,604 | 0.2914% | 20,053,360 | 13,017,981 | 64.92% |
| | | 20699 | Ace Prop & Cas Ins Co | 19,640,106 | 0.2846% | 19,651,813 | 13,498,662 | 68.69% |
| | | 22748 | Pacific Employers Ins Co | 8,413,581 | 0.1219% | 8,331,346 | 47,203,004 | 566.57% |
| | | 43575 | Indemnity Ins Co Of North Amer | 2,059,455 | 0.0298% | 2,179,610 | 9,111,757 | 418.05% |
| | | 18279 | Bankers Standard Ins Co | 1,465,068 | 0.0212% | 1,176,043 | 1,072,306 | 91.18% |
| | | | | **155,331,954** | **2.2506%** | **159,134,233** | **93,340,170** | **58.65%** |
| 2 | 40517 | Advantage Workers Comp Ins Co | | | | | | |
| | | 40517 | Advantage Workers Comp Ins Co | 13,384,371 | 0.1939% | 12,135,615 | 4,549,871 | 37.49% |
| | | | | **13,384,371** | **0.1939%** | **12,135,615** | **4,549,871** | **37.49%** |
| 3 | 38733 | Alaska Natl Ins Co | | | | | | |
| | | 38733 | Alaska Natl Ins Co | 25,703,217 | 0.3724% | 26,127,757 | 16,677,128 | 63.83% |
| | | | | **25,703,217** | **0.3724%** | **26,127,757** | **16,677,128** | **63.83%** |
| 4 | 24899 | Alea North America Ins Co | | | | | | |
| | | 24899 | Alea North America Ins Co | 718 | 0.0000% | 718 | 742,921 | L03470.89% |
| | | | | **718** | **0.0000%** | **718** | **742,921** | **L03470.89%** |
| 5 | 501 | Alleghany Grp | | | | | | |
| | | 11555 | Pacific Compensation Ins Co | 50,988,091 | 0.7388% | 52,738,084 | 78,958,310 | 149.72% |
| | | | | **50,988,091** | **0.7388%** | **52,738,084** | **78,958,310** | **149.72%** |
| 6 | 761 | ALLIANZ INS GRP | | | | | | |
| | | 21849 | American Automobile Ins Co | 18,865,962 | 0.2734% | 19,207,330 | 16,423,116 | 85.50% |
| | | 21857 | American Ins Co | 15,602,258 | 0.2261% | 14,239,057 | 21,007,716 | 147.54% |
| | | 21881 | National Surety Corp | 9,710,023 | 0.1407% | 4,917,011 | 2,461,653 | 50.06% |
| | | 21873 | Firemans Fund Ins Co | 6,777,397 | 0.0982% | 6,958,441 | 10,651,159 | 153.07% |
| | | 21865 | Associated Ind Corp | 1,113,412 | 0.0161% | 1,167,114 | -3,239,449 | -277.56% |
| | | | | **52,069,052** | **0.7544%** | **46,488,953** | **47,304,195** | **101.75%** |
| 7 | 594 | AMERICAN CONTRACTORS INS GRP | | | | | | |
| | | 19984 | ACIG Ins Co | 263,460 | 0.0038% | 263,460 | 79,970 | 30.35% |
| | | | | **263,460** | **0.0038%** | **263,460** | **79,970** | **30.35%** |
| 8 | 84 | American Financial Grp | | | | | | |
| | | 43753 | Republic Ind Co of CA | 71,386,806 | 1.0343% | 71,820,544 | 42,259,563 | 58.84% |
| | | 22179 | Republic Ind Co Of Amer | 50,440,420 | 0.7308% | 50,483,035 | 37,254,700 | 73.80% |
| | | 32620 | National Interstate Ins Co | 15,638,476 | 0.2266% | 14,469,155 | 6,810,837 | 47.07% |
| | | 22136 | Great Amer Ins Co of NY | 2,704,024 | 0.0392% | 2,942,152 | 238,182 | 8.10% |
| | | 26832 | Great Amer Alliance Ins Co | 1,395,968 | 0.0202% | 1,163,645 | 2,631,457 | 226.14% |
| | | 26344 | Great Amer Assur Co | 194,614 | 0.0028% | 133,770 | -20,176 | -15.08% |
| | | | | **141,760,308** | **2.0540%** | **141,012,301** | **89,174,563** | **63.24%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: WORKERS' COMPENSATION [16]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 9 | 12 | AMERICAN INTL GRP | | | | | | |
| | | 19445 | National Union Fire Ins Co Of Pitts | 274,757,345 | 3.9810% | 276,878,661 | 212,764,459 | 76.84% |
| | | 23809 | Granite State Ins Co | 72,348,155 | 1.0483% | 72,768,124 | 60,625,840 | 83.31% |
| | | 19429 | Insurance Co Of The State Of PA | 65,766,573 | 0.9529% | 67,875,451 | 44,937,537 | 66.21% |
| | | 19380 | American Home Assur Co | 57,894,503 | 0.8388% | 71,103,014 | 62,199,104 | 87.48% |
| | | 19410 | Commerce & Industry Ins Co | 36,502,184 | 0.5289% | 39,186,716 | 28,806,343 | 73.51% |
| | | 23841 | New Hampshire Ins Co | 30,943,885 | 0.4484% | 39,284,563 | 31,771,381 | 80.87% |
| | | 19402 | Chartis Prop Cas Co | 2,020,348 | 0.0293% | 7,051,913 | 5,925,225 | 84.02% |
| | | 19399 | AIU Ins Co | 3,874 | 0.0001% | 9,693 | 1,064,692 | 10984.13% |
| | | | | **540,236,867** | **7.8276%** | **574,158,135** | **448,094,581** | **78.04%** |
| 10 | 680 | AMERISAFE GRP | | | | | | |
| | | 31895 | American Interstate Ins Co | 12,346 | 0.0002% | 12,496 | -62,066 | -496.69% |
| | | | | **12,346** | **0.0002%** | **12,496** | **-62,066** | **-496.69%** |
| 11 | 124 | AMERISURE CO GRP | | | | | | |
| | | 23396 | Amerisure Mut Ins Co | 1,885,360 | 0.0273% | 1,136,153 | 1,181,129 | 103.96% |
| | | | | **1,885,360** | **0.0273%** | **1,136,153** | **1,181,129** | **103.96%** |
| 12 | 2538 | Amtrust Grp | | | | | | |
| | | 19879 | Security Natl Ins Co | 1,236,018 | 0.0179% | 361,471 | 82,261 | 22.76% |
| | | | | **1,236,018** | **0.0179%** | **361,471** | **82,261** | **22.76%** |
| 13 | 1279 | Arch Ins Grp | | | | | | |
| | | 11150 | Arch Ins Co | 36,649,723 | 0.5310% | 36,911,121 | 4,557,082 | 12.35% |
| | | | | **36,649,723** | **0.5310%** | **36,911,121** | **4,557,082** | **12.35%** |
| 14 | 457 | ARGONAUT GRP | | | | | | |
| | | 19801 | Argonaut Ins Co | 7,497,430 | 0.1086% | 6,741,852 | -1,638,260 | -24.30% |
| | | 19844 | Argonaut SW Ins Co | 1,053,709 | 0.0153% | 957,738 | 1,458,774 | 152.31% |
| | | 19828 | Argonaut Midwest Ins Co | 62,212 | 0.0009% | 51,568 | 24,314 | 47.15% |
| | | | | **8,613,351** | **0.1248%** | **7,751,158** | **-155,172** | **-2.00%** |
| 15 | 24 | ATLANTIC CO GRP | | | | | | |
| | | 19895 | Atlantic Mut Ins Co | 887,673 | 0.0129% | 887,673 | 6,737,605 | 759.02% |
| | | | | **887,673** | **0.0129%** | **887,673** | **6,737,605** | **759.02%** |
| 16 | 867 | Baldwin & Lyons Grp | | | | | | |
| | | 12416 | Protective Ins Co | 9,052,245 | 0.1312% | 9,052,245 | 4,666,004 | 51.55% |
| | | | | **9,052,245** | **0.1312%** | **9,052,245** | **4,666,004** | **51.55%** |
| 17 | 18538 | Bancinsure Inc | | | | | | |
| | | 18538 | Bancinsure Inc | 926,837 | 0.0134% | 1,084,120 | 894,335 | 82.49% |
| | | | | **926,837** | **0.0134%** | **1,084,120** | **894,335** | **82.49%** |
| 18 | 572 | BCBS OF MI GRP | | | | | | |
| | | 12177 | Compwest Ins Co | 109,420,925 | 1.5854% | 107,640,469 | 71,537,938 | 66.46% |
| | | 29157 | United WI Ins Co | 100,754 | 0.0015% | 16,292 | 27,107 | 166.38% |
| | | | | **109,521,679** | **1.5869%** | **107,656,761** | **71,565,045** | **66.48%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: WORKERS' COMPENSATION [16]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 19 | 41394 | Benchmark Ins Co | | | | | | |
| | | 41394 | Benchmark Ins Co | 24,014,715 | 0.3480% | 19,897,551 | 16,650,124 | 83.68% |
| | | | | **24,014,715** | **0.3480%** | **19,897,551** | **16,650,124** | **83.68%** |
| 20 | 31 | BERKSHIRE HATHAWAY GRP | | | | | | |
| | | 10855 | Cypress Ins Co | 99,689,048 | 1.4444% | 103,148,956 | 82,293,521 | 79.78% |
| | | 34630 | Oak River Ins Co | 80,347,426 | 1.1642% | 87,579,958 | 72,268,307 | 82.52% |
| | | 38865 | California Ins Co | 50,556,348 | 0.7325% | 50,556,348 | 28,541,762 | 56.46% |
| | | 11673 | Redwood Fire & Cas Ins Co | 4,659,443 | 0.0675% | 9,158,951 | 8,113,020 | 88.58% |
| | | 20052 | National Liab & Fire Ins Co | 324,244 | 0.0047% | 324,244 | 1,359,554 | 419.30% |
| | | | | **235,576,509** | **3.4133%** | **250,768,457** | **192,576,164** | **76.79%** |
| 21 | 13528 | Brotherhood Mut Ins Co | | | | | | |
| | | 13528 | Brotherhood Mut Ins Co | 1,614,001 | 0.0234% | 1,036,603 | 229,839 | 22.17% |
| | | | | **1,614,001** | **0.0234%** | **1,036,603** | **229,839** | **22.17%** |
| 22 | 33 | CALIFORNIA CAS MGMT GRP | | | | | | |
| | | 20117 | California Cas Ind Exch | 398,345 | 0.0058% | 399,508 | -621,529 | -155.57% |
| | | | | **398,345** | **0.0058%** | **399,508** | **-621,529** | **-155.57%** |
| 23 | 10520 | Care W Ins Co | | | | | | |
| | | 10520 | Care W Ins Co | 31,359,425 | 0.4544% | 39,441,613 | 34,197,712 | 86.70% |
| | | | | **31,359,425** | **0.4544%** | **39,441,613** | **34,197,712** | **86.70%** |
| 24 | 40134 | Castlepoint Natl Ins Co | | | | | | |
| | | 40134 | Castlepoint Natl Ins Co | 18,801,306 | 0.2724% | 20,991,302 | 13,142,052 | 62.61% |
| | | | | **18,801,306** | **0.2724%** | **20,991,302** | **13,142,052** | **62.61%** |
| 25 | 10499 | Chrysler Ins Co | | | | | | |
| | | 10499 | Chrysler Ins Co | 60,415 | 0.0009% | 105,352 | 557,103 | 528.80% |
| | | | | **60,415** | **0.0009%** | **105,352** | **557,103** | **528.80%** |
| 26 | 38 | CHUBB & SON INC GRP | | | | | | |
| | | 20281 | Federal Ins Co | 77,471,827 | 1.1225% | 82,033,316 | 31,346,543 | 38.21% |
| | | 20346 | Pacific Ind Co | 17,170,963 | 0.2488% | 16,767,548 | 10,141,331 | 60.48% |
| | | 20397 | Vigilant Ins Co | 7,119,146 | 0.1032% | 7,442,515 | 2,190,961 | 29.44% |
| | | 12777 | Chubb Ind Ins Co | 6,151,925 | 0.0891% | 5,800,144 | 3,644,360 | 62.83% |
| | | 20303 | Great Northern Ins Co | 2,660,358 | 0.0385% | 2,705,472 | 773,549 | 28.59% |
| | | | | **110,574,219** | **1.6021%** | **114,748,995** | **48,096,744** | **41.91%** |
| 27 | 18767 | Church Mut Ins Co | | | | | | |
| | | 18767 | Church Mut Ins Co | 13,738,215 | 0.1991% | 13,472,446 | 7,620,047 | 56.56% |
| | | | | **13,738,215** | **0.1991%** | **13,472,446** | **7,620,047** | **56.56%** |
| 28 | 244 | CINCINNATI FIN GRP | | | | | | |
| | | 10677 | Cincinnati Ins Co | 573,225 | 0.0083% | 502,462 | 950,747 | 189.22% |
| | | | | **573,225** | **0.0083%** | **502,462** | **950,747** | **189.22%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: WORKERS' COMPENSATION [16]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 29 | 218 | CNA INS GRP | | | | | | |
| | | 20427 | American Cas Co Of Reading PA | 23,356,856 | 0.3384% | 22,010,595 | 21,789,049 | 98.99% |
| | | 20508 | Valley Forge Ins Co | 22,836,584 | 0.3309% | 20,567,310 | 14,190,564 | 69.00% |
| | | 20494 | Transportation Ins Co | 20,435,623 | 0.2961% | 13,621,578 | 11,393,579 | 83.64% |
| | | 20478 | National Fire Ins Co Of Hartford | 10,326,480 | 0.1496% | 7,799,170 | 6,256,204 | 80.22% |
| | | 20443 | Continental Cas Co | 4,760,348 | 0.0690% | 3,467,099 | 25,897,080 | 746.94% |
| | | 35289 | Continental Ins Co | 1,113,768 | 0.0161% | -1,907,802 | 5,310,455 | -278.35% |
| | | | | **82,829,659** | **1.2001%** | **65,557,950** | **84,836,931** | **129.41%** |
| 30 | 3489 | Delek Grp | | | | | | |
| | | 19216 | Southern Ins Co | 174,711,728 | 2.5314% | 102,179,553 | 54,465,786 | 53.30% |
| | | | | **174,711,728** | **2.5314%** | **102,179,553** | **54,465,786** | **53.30%** |
| 31 | 74 | DELPHI FIN GRP | | | | | | |
| | | 15105 | Safety Natl Cas Corp | 7,797,930 | 0.1130% | 7,117,793 | 1,941,489 | 27.28% |
| | | | | **7,797,930** | **0.1130%** | **7,117,793** | **1,941,489** | **27.28%** |
| 32 | 57 | ELECTRIC INS GRP | | | | | | |
| | | 21261 | Electric Ins Co | 16,889,673 | 0.2447% | 16,889,673 | 21,080,423 | 124.81% |
| | | | | **16,889,673** | **0.2447%** | **16,889,673** | **21,080,423** | **124.81%** |
| 33 | 62 | EMC INS CO GRP | | | | | | |
| | | 21415 | Employers Mut Cas Co | 960,555 | 0.0139% | 920,177 | 895,898 | 97.36% |
| | | | | **960,555** | **0.0139%** | **920,177** | **895,898** | **97.36%** |
| 34 | 3363 | Employers Grp | | | | | | |
| | | 11512 | Employers Compensation Ins Co | 184,447,483 | 2.6725% | 188,630,790 | 105,556,489 | 55.96% |
| | | | | **184,447,483** | **2.6725%** | **188,630,790** | **105,556,489** | **55.96%** |
| 35 | 3786 | Endurance Grp | | | | | | |
| | | 11551 | Endurance Reins Corp of Amer | 26,098,709 | 0.3782% | 114,851,393 | 101,956,842 | 88.77% |
| | | | | **26,098,709** | **0.3782%** | **114,851,393** | **101,956,842** | **88.77%** |
| 36 | 1120 | EVEREST REINS HOLDINGS GRP | | | | | | |
| | | 10120 | Everest Natl Ins Co | 204,778,508 | 2.9671% | 172,584,557 | 130,184,239 | 75.43% |
| | | | | **204,778,508** | **2.9671%** | **172,584,557** | **130,184,239** | **75.43%** |
| 37 | 158 | FAIRFAX FIN GRP | | | | | | |
| | | 21113 | United States Fire Ins Co | 63,403,908 | 0.9187% | 56,901,173 | 19,613,606 | 34.47% |
| | | 21105 | North River Ins Co | 9,928,157 | 0.1439% | 9,970,959 | 3,173,451 | 31.83% |
| | | 25534 | TIG Ins Co | 1,352,254 | 0.0196% | 1,352,254 | -10,178,114 | -752.68% |
| | | | | **74,684,319** | **1.0821%** | **68,224,386** | **12,608,943** | **18.48%** |
| 38 | 11118 | Federated Rural Electric Ins Exch | | | | | | |
| | | 11118 | Federated Rural Electric Ins Exch | 46,250 | 0.0007% | 46,196 | 2,395,595 | 5185.72% |
| | | | | **46,250** | **0.0007%** | **46,196** | **2,395,595** | **5185.72%** |
| 39 | 349 | FLORISTS MUT GRP | | | | | | |
| | | 13978 | Florists Mut Ins Co | 8,109,270 | 0.1175% | 5,981,597 | 4,289,207 | 71.71% |
| | | | | **8,109,270** | **0.1175%** | **5,981,597** | **4,289,207** | **71.71%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: WORKERS' COMPENSATION [16]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| 40 | 828 | GUARD INS CO GRP | | | | | | |
| | | 31470 | Norguard Ins Co | 16,810,260 | 0.2436% | 12,222,143 | 4,845,970 | 39.65% |
| | | 42390 | Amguard Ins Co | 11,135,245 | 0.1613% | 9,438,454 | 6,650,099 | 70.46% |
| | | 14702 | Eastguard Ins Co | 1,277,370 | 0.0185% | 1,299,653 | 734,529 | 56.52% |
| | | | | **29,222,875** | **0.4234%** | **22,960,250** | **12,230,598** | **53.27%** |
| 41 | 303 | GUIDEONE INS GRP | | | | | | |
| | | 15032 | Guideone Mut Ins Co | 13,376,267 | 0.1938% | 13,692,576 | 4,894,687 | 35.75% |
| | | | | **13,376,267** | **0.1938%** | **13,692,576** | **4,894,687** | **35.75%** |
| 42 | 91 | HARTFORD FIRE & CAS GRP | | | | | | |
| | | 37478 | Hartford Ins Co Of The Midwest | 105,969,557 | 1.5354% | 101,680,213 | 50,729,415 | 49.89% |
| | | 19682 | Hartford Fire In Co | 101,701,401 | 1.4736% | 92,571,638 | 29,116,938 | 31.45% |
| | | 29459 | Twin City Fire Ins Co Co | 71,473,517 | 1.0356% | 78,648,749 | 37,405,066 | 47.56% |
| | | 22357 | Hartford Accident & Ind Co | 61,449,847 | 0.8904% | 31,890,541 | 21,231,510 | 66.58% |
| | | 30104 | Hartford Underwriters Ins Co | 9,872,369 | 0.1430% | 1,305,211 | 3,151,728 | 241.47% |
| | | 34690 | Property & Cas Ins Co Of Hartford | 5 | 0.0000% | 4 | 0 | 0.00% |
| | | | | **350,466,696** | **5.0780%** | **306,096,356** | **141,634,657** | **46.27%** |
| 43 | 225 | IAT Reins Co Grp | | | | | | |
| | | 28886 | Transguard Ins Co Of Amer Inc | 1,536,978 | 0.0223% | 1,418,327 | 1,647,369 | 116.15% |
| | | 26433 | Harco Natl Ins Co | 402,261 | 0.0058% | 340,635 | 269,683 | 79.17% |
| | | | | **1,939,239** | **0.0281%** | **1,758,962** | **1,917,052** | **108.99%** |
| 44 | 922 | ICW GRP | | | | | | |
| | | 27847 | Insurance Co Of The West | 121,503,716 | 1.7605% | 120,946,861 | 64,458,923 | 53.30% |
| | | 40029 | Explorer Ins Co | 13,782,576 | 0.1997% | 14,524,099 | 9,163,818 | 63.09% |
| | | | | **135,286,292** | **1.9602%** | **135,470,960** | **73,622,741** | **54.35%** |
| 45 | 1326 | KINGSWAY GRP | | | | | | |
| | | 33855 | Lincoln Gen Ins Co | 1,190,033 | 0.0172% | 8,208,113 | 11,769,935 | 143.39% |
| | | | | **1,190,033** | **0.0172%** | **8,208,113** | **11,769,935** | **143.39%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: WORKERS' COMPENSATION [16]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 46 | 111 | LIBERTY MUT GRP | | | | | | |
| | | 26042 | Wausau Underwriters Ins Co | 111,279,943 | 1.6124% | 105,377,372 | 65,319,592 | 61.99% |
| | | 23035 | Liberty Mut Fire Ins Co | 83,676,818 | 1.2124% | 76,324,200 | 107,763,401 | 141.19% |
| | | 42404 | Liberty Ins Corp | 70,552,772 | 1.0223% | 76,550,755 | 43,711,755 | 57.10% |
| | | 21458 | Employers Ins of Wausau | 32,906,876 | 0.4768% | 33,322,386 | 35,317,377 | 105.99% |
| | | 26069 | Wausau Business Ins Co | 13,562,827 | 0.1965% | 18,217,627 | 18,618,814 | 102.20% |
| | | 41939 | Liberty Northwest Ins Corp | 9,638,037 | 0.1396% | 9,417,774 | 4,049,938 | 43.00% |
| | | 23043 | Liberty Mut Ins Co | 9,547,076 | 0.1383% | -4,105,091 | -1,025,477 | 24.98% |
| | | 19704 | American States Ins Co | 8,141,535 | 0.1180% | 9,602,244 | 8,195,956 | 85.35% |
| | | 24724 | First Natl Ins Co Of Amer | 6,889,387 | 0.0998% | 7,112,849 | 4,445,389 | 62.50% |
| | | 33588 | First Liberty Ins Corp | 3,947,353 | 0.0572% | 5,629,522 | 1,902,149 | 33.79% |
| | | 19712 | American States Ins Co Of TX | 3,584,388 | 0.0519% | 4,389,124 | 3,049,853 | 69.49% |
| | | 33600 | LM Ins Corp | 3,105,170 | 0.0450% | 3,589,214 | 2,661,641 | 74.16% |
| | | 19690 | American Economy Ins Co | 2,590,847 | 0.0375% | 2,531,429 | 2,156,701 | 85.20% |
| | | 18333 | Peerless Ind Ins Co | 1,486,988 | 0.0215% | -458,420 | 311,872 | -68.03% |
| | | 24198 | Peerless Ins Co | 701,778 | 0.0102% | -140,850 | 367,763 | -261.10% |
| | | 24740 | Safeco Ins Co Of Amer | 565,121 | 0.0082% | 642,205 | 10,645,829 | 1657.70% |
| | | 24171 | Netherlands Ins Co The | 550,765 | 0.0080% | 23,045 | 104,637 | 454.06% |
| | | 39012 | Safeco Ins Co Of IL | 427,848 | 0.0062% | 424,746 | 5,747,616 | 1353.19% |
| | | 10836 | Golden Eagle Ins Corp | 73 | 0.0000% | 63 | -460,689 | 731252.38% |
| | | | | **363,155,602** | **5.2619%** | **348,450,194** | **312,884,117** | **89.79%** |
| 47 | 4381 | Lightyear Delos Grp | | | | | | |
| | | 35408 | Delos Ins Co | 85,605,845 | 1.2404% | 90,000,428 | 63,147,471 | 70.16% |
| | | | | **85,605,845** | **1.2404%** | **90,000,428** | **63,147,471** | **70.16%** |
| 48 | 108 | LUMBERMENS MUT CAS GRP | | | | | | |
| | | 22977 | Lumbermens Mut Cas Co | 450,415 | 0.0065% | 450,415 | 16,601,873 | 3685.91% |
| | | 22918 | American Motorists Ins Co | 84,830 | 0.0012% | 84,830 | 11,265,528 | 13280.12% |
| | | 30562 | American Manufacturers Mut Ins Co | 32,911 | 0.0005% | 32,911 | 3,798,203 | 11540.83% |
| | | | | **568,156** | **0.0082%** | **568,156** | **31,665,604** | **5573.40%** |
| 49 | 23108 | Lumbermens Underwriting Alliance | | | | | | |
| | | 23108 | Lumbermens Underwriting Alliance | 2,888,796 | 0.0419% | 1,825,336 | 1,094,224 | 59.95% |
| | | | | **2,888,796** | **0.0419%** | **1,825,336** | **1,094,224** | **59.95%** |
| 50 | 1332 | MAINE EMPLOYERS MUT INS GRP | | | | | | |
| | | 11030 | Memic Ind Co | 30,770 | 0.0004% | 17,077 | 56,871 | 333.03% |
| | | | | **30,770** | **0.0004%** | **17,077** | **56,871** | **333.03%** |
| 51 | 42269 | Majestic Ins Co | | | | | | |
| | | 42269 | Majestic Ins Co | 105,111,721 | 1.5230% | 104,157,615 | 88,567,015 | 85.03% |
| | | | | **105,111,721** | **1.5230%** | **104,157,615** | **88,567,015** | **85.03%** |
| 52 | 748 | Meadowbrook Ins Grp | | | | | | |
| | | 18023 | Star Ins Co | 103,157,530 | 1.4947% | 55,514,113 | 28,340,230 | 51.05% |
| | | 25780 | Williamsburg Natl Ins Co | 4,598,017 | 0.0666% | 2,996,684 | 1,738,290 | 58.01% |
| | | | | **107,755,547** | **1.5613%** | **58,510,797** | **30,078,520** | **51.41%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: WORKERS' COMPENSATION [16]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 53 | 2978 | | Mitsui Sumitomo Ins Grp | | | | | |
| | | 20362 | Mitsui Sumitomo Ins Co of Amer | 16,956,571 | 0.2457% | 15,894,462 | 5,976,381 | 37.60% |
| | | 22551 | Mitsui Sumitomo Ins USA Inc | 5,380,473 | 0.0780% | 5,071,294 | 2,451,625 | 48.34% |
| | | | | **22,337,044** | **0.3236%** | **20,965,756** | **8,428,006** | **40.20%** |
| 54 | 291 | | MOTORISTS MUT | | | | | |
| | | 13331 | American Hardware Mut Ins Co | 78,103 | 0.0011% | 88,046 | 63,089 | 71.65% |
| | | | | **78,103** | **0.0011%** | **88,046** | **63,089** | **71.65%** |
| 55 | 361 | | Munich Re Grp | | | | | |
| | | 19720 | American Alt Ins Corp | 900,233 | 0.0130% | 1,427,949 | 195,844 | 13.72% |
| | | | | **900,233** | **0.0130%** | **1,427,949** | **195,844** | **13.72%** |
| 56 | 23663 | | National Amer Ins Co | | | | | |
| | | 23663 | National Amer Ins Co | 59,398 | 0.0009% | 46,873 | 1,893 | 4.04% |
| | | | | **59,398** | **0.0009%** | **46,873** | **1,893** | **4.04%** |
| 57 | 140 | | NATIONWIDE CORP GRP | | | | | |
| | | 28223 | Nationwide Agribusiness Ins Co | 306,234 | 0.0044% | 208,724 | 328,395 | 157.33% |
| | | 23779 | Nationwide Mut Fire Ins Co | 31,412 | 0.0005% | 33,476 | -40,825 | -121.95% |
| | | 13838 | Farmland Mut Ins Co | 3,215 | 0.0000% | 1,998 | -461 | -23.07% |
| | | | | **340,861** | **0.0049%** | **244,198** | **287,109** | **117.57%** |
| 58 | 27073 | | Nipponkoa Ins Co Ltd US Br | | | | | |
| | | 27073 | Nipponkoa Ins Co Ltd US Br | 5,993,387 | 0.0868% | 6,114,562 | 8,015,483 | 131.09% |
| | | | | **5,993,387** | **0.0868%** | **6,114,562** | **8,015,483** | **131.09%** |
| 59 | 150 | | OLD REPUBLIC GRP | | | | | |
| | | 24139 | Old Republic Gen Ins Corp | 55,329,070 | 0.8017% | 50,455,959 | 31,032,686 | 61.50% |
| | | 24147 | Old Republic Ins Co | 23,615,203 | 0.3422% | 22,675,377 | 18,732,111 | 82.61% |
| | | 11371 | Great West Cas Co | 359,444 | 0.0052% | 354,347 | -26,299 | -7.42% |
| | | 20095 | Bituminous Cas Corp | 5,401 | 0.0001% | 5,370 | -29,725 | -553.54% |
| | | | | **79,309,118** | **1.1491%** | **73,491,053** | **49,708,773** | **67.64%** |
| 60 | 767 | | Pennsylvania Manufacturers Grp | | | | | |
| | | 12262 | Pennsylvania Manufacturers Assoc Ins | 35,100,772 | 0.5086% | 34,261,325 | 16,974,103 | 49.54% |
| | | 36897 | Manufacturers Alliance Ins Co | 17,990,061 | 0.2607% | 14,053,839 | 6,516,254 | 46.37% |
| | | 41424 | Pennsylvania Manufacturers Ind Co | 5,466,749 | 0.0792% | 7,658,371 | 4,330,679 | 56.55% |
| | | | | **58,557,582** | **0.8485%** | **55,973,535** | **27,821,036** | **49.70%** |
| 61 | 12297 | | Petroleum Cas Co | | | | | |
| | | 12297 | Petroleum Cas Co | 712,534 | 0.0103% | 712,534 | 238,034 | 33.41% |
| | | | | **712,534** | **0.0103%** | **712,534** | **238,034** | **33.41%** |
| 62 | 36234 | | Preferred Professional Ins Co | | | | | |
| | | 36234 | Preferred Professional Ins Co | 14,423 | 0.0002% | 13,291 | -307,031 | -2310.07% |
| | | | | **14,423** | **0.0002%** | **13,291** | **-307,031** | **-2310.07%** |
| 63 | 853 | | PUBLIC SERV GRP | | | | | |
| | | 15059 | Public Serv Mut Ins Co | 10,133,873 | 0.1468% | 7,888,770 | 6,281,385 | 79.62% |
| | | | | **10,133,873** | **0.1468%** | **7,888,770** | **6,281,385** | **79.62%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: WORKERS' COMPENSATION [16]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 64 | 796 | QBE INS GRP | | | | | | |
| | | 24449 | Regent Ins Co | 950,394 | 0.0138% | 847,002 | 477,081 | 56.33% |
| | | 24414 | General Cas Co Of WI | 329,205 | 0.0048% | 546,987 | 273,618 | 50.02% |
| | | 25747 | Unigard Ins Co | 3 | 0.0000% | 3 | -175,874 | 362466.67% |
| | | | | **1,279,602** | **0.0185%** | **1,393,992** | **574,825** | **41.24%** |
| 65 | 15563 | SeaBright Ins Co | | | | | | |
| | | 15563 | SeaBright Ins Co | 123,360,560 | 1.7874% | 106,677,830 | 52,574,504 | 49.28% |
| | | | | **123,360,560** | **1.7874%** | **106,677,830** | **52,574,504** | **49.28%** |
| 66 | 169 | SENTRY INS GRP | | | | | | |
| | | 24988 | Sentry Ins A Mut Co | 18,143,219 | 0.2629% | 19,115,635 | 5,383,262 | 28.16% |
| | | 23434 | Middlesex Ins Co | 3,946,214 | 0.0572% | 4,254,187 | 353,931 | 8.32% |
| | | 28460 | Sentry Cas Co | 783,420 | 0.0114% | 456,156 | 196,064 | 42.98% |
| | | 21180 | Sentry Select Ins Co | 761,633 | 0.0110% | 963,507 | 958,688 | 99.50% |
| | | | | **23,634,486** | **0.3424%** | **24,789,485** | **6,891,945** | **27.80%** |
| 67 | 3219 | Sompo Japan Ins Grp | | | | | | |
| | | 11126 | Sompo Japan Ins Co of Amer | 5,255,034 | 0.0761% | 5,258,659 | 2,872,694 | 54.63% |
| | | 38997 | Sompo Japan Fire & Mar Ins Co Amer | 544,487 | 0.0079% | 432,394 | 335,114 | 77.50% |
| | | | | **5,799,521** | **0.0840%** | **5,691,053** | **3,207,808** | **56.37%** |
| 68 | 20613 | Sparta Ins Co | | | | | | |
| | | 20613 | Sparta Ins Co | 33,521,449 | 0.4857% | 25,533,697 | 15,127,693 | 59.25% |
| | | | | **33,521,449** | **0.4857%** | **25,533,697** | **15,127,693** | **59.25%** |
| 69 | 36790 | Springfield Ins Co Inc | | | | | | |
| | | 36790 | Springfield Ins Co Inc | 15,819,914 | 0.2292% | 15,888,357 | 10,278,318 | 64.69% |
| | | | | **15,819,914** | **0.2292%** | **15,888,357** | **10,278,318** | **64.69%** |
| 70 | 35076 | State Compensation Ins Fund | | | | | | |
| | | 35076 | State Compensation Ins Fund | 1,287,041,223 | 18.6483% | 1,282,537,029 | 938,919,202 | 73.21% |
| | | | | **1,287,041,223** | **18.6483%** | **1,282,537,029** | **938,919,202** | **73.21%** |
| 71 | 176 | STATE FARM GRP | | | | | | |
| | | 25143 | State Farm Fire & Cas Co | 68,898,685 | 0.9983% | 72,507,007 | 37,720,128 | 52.02% |
| | | | | **68,898,685** | **0.9983%** | **72,507,007** | **37,720,128** | **52.02%** |
| 72 | 181 | SWISS RE GRP | | | | | | |
| | | 29874 | North Amer Specialty Ins Co | 46,261 | 0.0007% | 66,292 | 2,033,827 | 3067.98% |
| | | 39845 | Westport Ins Corp | 35,538 | 0.0005% | 82,825 | -1,705,747 | -2059.46% |
| | | | | **81,799** | **0.0012%** | **149,117** | **328,080** | **220.02%** |
| 73 | 88 | The Hanover Ins Grp | | | | | | |
| | | 42552 | Nova Cas Co | 11,905,609 | 0.1725% | 13,016,697 | 10,463,947 | 80.39% |
| | | 22292 | Hanover Ins Co | 537,432 | 0.0078% | 451,822 | 520,814 | 115.27% |
| | | | | **12,443,041** | **0.1803%** | **13,468,519** | **10,984,761** | **81.56%** |
| 74 | 3098 | Tokio Marine Holdings Inc GRP | | | | | | |
| | | 12904 | Tokio Marine & Nichido Fire Ins Co | 13,021,736 | 0.1887% | 12,643,610 | 21,935,375 | 173.49% |
| | | 41238 | Trans Pacific Ins Co | 8,914,070 | 0.1292% | 10,816,582 | 6,435,464 | 59.50% |
| | | | | **21,935,806** | **0.3178%** | **23,460,192** | **28,370,839** | **120.93%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: WORKERS' COMPENSATION [16]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 75 | 161 | TOPA EQUITIES LTD GRP | | | | | | |
| | | 18031 | Topa Ins Co | 3,201,728 | 0.0464% | 2,951,769 | 4,320,874 | 146.38% |
| | | | | **3,201,728** | **0.0464%** | **2,951,769** | **4,320,874** | **146.38%** |
| 76 | 3703 | Tower Grp | | | | | | |
| | | 44300 | Tower Ins Co Of NY | 75,077,144 | 1.0878% | 89,903,030 | 41,096,943 | 45.71% |
| | | 15586 | Preserver Ins Co | 7,504,131 | 0.1087% | 1,739,356 | 423,982 | 24.38% |
| | | | | **82,581,275** | **1.1965%** | **91,642,386** | **41,520,925** | **45.31%** |
| 77 | 3548 | Travelers Grp | | | | | | |
| | | 25682 | Travelers Ind Co Of CT | 173,346,824 | 2.5117% | 170,279,708 | 106,601,327 | 62.60% |
| | | 19038 | Travelers Cas & Surety Co | 99,007,096 | 1.4345% | 89,018,333 | 56,563,899 | 63.54% |
| | | 25674 | Travelers Prop Cas Co Of Amer | 76,409,896 | 1.1071% | 79,809,373 | 56,798,478 | 71.17% |
| | | 25887 | United States Fidelity & Guar Co | 43,779,293 | 0.6343% | 44,205,032 | 15,151,143 | 34.27% |
| | | 19046 | Travelers Cas Ins Co Of Amer | 42,575,931 | 0.6169% | 37,037,812 | 22,026,541 | 59.47% |
| | | 36170 | Travelers Cas Co Of CT | 29,822,797 | 0.4321% | 23,681,833 | 15,518,144 | 65.53% |
| | | 41483 | Farmington Cas Co | 23,052,653 | 0.3340% | 28,210,812 | 15,588,119 | 55.26% |
| | | 35386 | Fidelity & Guar Ins Co | 9,288,673 | 0.1346% | 9,660,100 | -14,707,648 | -152.25% |
| | | 19070 | Standard Fire Ins Co | 4,944,105 | 0.0716% | 4,903,745 | 1,297,680 | 26.46% |
| | | 36463 | Discover Prop & Cas Ins Co | 2,635,626 | 0.0382% | 4,008,691 | 3,197,583 | 79.77% |
| | | 25658 | Travelers Ind Co | 1,677,710 | 0.0243% | 785,032 | 5,701,245 | 726.24% |
| | | 36137 | Travelers Commercial Ins Co | 1,176,265 | 0.0170% | 946,316 | 755,953 | 79.88% |
| | | 36161 | Travelers Prop Cas Ins Co | 760,948 | 0.0110% | 798,143 | 293,065 | 36.72% |
| | | 25879 | Fidelity & Guar Ins Underwriters Inc | 43,946 | 0.0006% | 6,450 | -728,038 | -11287.41% |
| | | | | **508,521,763** | **7.3681%** | **493,351,380** | **284,057,491** | **57.58%** |
| 78 | 781 | UNION LABOR GRP | | | | | | |
| | | 37893 | Ullico Cas Co | 20,296,928 | 0.2941% | 19,914,183 | 16,659,087 | 83.65% |
| | | | | **20,296,928** | **0.2941%** | **19,914,183** | **16,659,087** | **83.65%** |
| 79 | 201 | UTICA GRP | | | | | | |
| | | 25976 | Utica Mut Ins Co | 975,999 | 0.0141% | 701,060 | 1,198,306 | 170.93% |
| | | 25984 | Graphic Arts Mut Ins Co | 13,510 | 0.0002% | 9,444 | 1,672,027 | 17704.65% |
| | | | | **989,509** | **0.0143%** | **710,504** | **2,870,333** | **403.99%** |
| 80 | 21172 | Vanliner Ins Co | | | | | | |
| | | 21172 | Vanliner Ins Co | 7,425,506 | 0.1076% | 6,467,936 | 5,882,025 | 90.94% |
| | | | | **7,425,506** | **0.1076%** | **6,467,936** | **5,882,025** | **90.94%** |
| 81 | 1129 | WHITE MOUNTAINS GRP | | | | | | |
| | | 20621 | OneBeacon Amer Ins Co | 25,305,360 | 0.3667% | 22,936,530 | 12,767,066 | 55.66% |
| | | 20648 | Employers Fire Ins Co | 6,272,780 | 0.0909% | 6,149,662 | 2,589,190 | 42.10% |
| | | 21970 | OneBeacon Ins Co | 658,665 | 0.0095% | 269,979 | 1,394,063 | 516.36% |
| | | | | **32,236,805** | **0.4671%** | **29,356,171** | **16,750,319** | **57.06%** |
| 82 | 98 | WR Berkley Corp GRP | | | | | | |
| | | 10900 | Preferred Employers Ins Co | 52,577,971 | 0.7618% | 53,485,735 | 9,689,295 | 18.12% |
| | | 25224 | Great Divide Ins Co | 6,469,077 | 0.0937% | 6,321,106 | 2,978,145 | 47.11% |
| | | 23612 | Midwest Employers Cas Co | 62,864 | 0.0009% | 64,595 | 37,290 | 57.73% |
| | | | | **59,109,912** | **0.8565%** | **59,871,436** | **12,704,730** | **21.22%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: WORKERS' COMPENSATION [16]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| 83 | 1285 | XL AMER GRP | | | | | | |
| | | 37885 | XL Specialty Ins Co | 21,821,492 | 0.3162% | 22,494,612 | 5,088,208 | 22.62% |
| | | 24554 | XL Ins Amer Inc | 217,749 | 0.0032% | 229,583 | 47,046 | 20.49% |
| | | 22322 | Greenwich Ins Co | 118,288 | 0.0017% | 178,350 | -121,848 | -68.32% |
| | | | | **22,157,529** | **0.3210%** | **22,902,545** | **5,013,406** | **21.89%** |
| 84 | 336 | ZENITH NATL INS GRP | | | | | | |
| | | 13269 | Zenith Ins Co | 207,949,820 | 3.0130% | 211,149,132 | 106,930,480 | 50.64% |
| | | 30120 | Znat Ins Co | 59,638,094 | 0.8641% | 60,915,398 | 18,493,182 | 30.36% |
| | | | | **267,587,914** | **3.8772%** | **272,064,530** | **125,423,662** | **46.10%** |
| 85 | 212 | ZURICH INS GRP | | | | | | |
| | | 16535 | Zurich Amer Ins Co | 186,291,828 | 2.6992% | 181,378,915 | 176,157,069 | 97.12% |
| | | 40142 | American Zurich Ins Co | 118,871,039 | 1.7224% | 116,236,033 | 113,261,308 | 97.44% |
| | | 21709 | Truck Ins Exch | 105,802,100 | 1.5330% | 104,497,172 | 75,991,135 | 72.72% |
| | | 21687 | Mid Century Ins Co | 37,097,814 | 0.5375% | 34,532,177 | 13,169,037 | 38.14% |
| | | 21652 | Farmers Ins Exch | 28,552,920 | 0.4137% | 29,627,947 | 14,349,370 | 48.43% |
| | | 19305 | Assurance Co Of Amer | 27,191,503 | 0.3940% | 28,075,434 | 14,345,223 | 51.10% |
| | | 19372 | Northern Ins Co Of NY | 26,317,897 | 0.3813% | 27,479,302 | 17,743,694 | 64.57% |
| | | 26247 | American Guar & Liab Ins | 9,802,914 | 0.1420% | 8,917,482 | 2,672,647 | 29.97% |
| | | 27855 | Zurich Amer Ins Co Of IL | 8,679,856 | 0.1258% | 9,091,474 | 3,782,629 | 41.61% |
| | | 19356 | Maryland Cas Co | 7,761,024 | 0.1125% | 9,238,351 | 5,027,805 | 54.42% |
| | | 43761 | 21st Century Superior Ins Co | 1,892,061 | 0.0274% | 2,677,742 | 33,428 | 1.25% |
| | | 10317 | Neighborhood Spirit Prop & Cas Co | 1,833,461 | 0.0266% | 1,479,623 | 1,020,810 | 68.99% |
| | | 10315 | Civic Prop & Cas Co | 1,581,803 | 0.0229% | 1,568,188 | 1,591,383 | 101.48% |
| | | 10318 | Exact Prop & Cas Co Inc | 410,622 | 0.0059% | 523,813 | 457,776 | 87.39% |
| | | 39306 | Fidelity & Deposit Co Of MD | 30,208 | 0.0004% | -54,181 | 606,918 | -1120.17% |
| | | | | **562,117,050** | **8.1447%** | **555,269,472** | **440,210,232** | **79.28%** |
| | | | **Line Total:** | **6,901,664,129** | **100.0000%** | **6,766,542,785** | **4,636,687,077** | **68.52%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: OTHER LIABILITY OCCURRENCE [17.1]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| 1 | 626 | Ace Ltd Grp | | | | | | |
| | | 22667 | Ace Amer Ins Co | 148,020,851 | 6.4891% | 152,945,425 | 67,187,783 | 43.93% |
| | | 20699 | Ace Prop & Cas Ins Co | 14,549,253 | 0.6378% | 13,174,619 | 6,259,748 | 47.51% |
| | | 21121 | Westchester Fire Ins Co | 14,196,357 | 0.6224% | 14,140,264 | -5,057,618 | -35.77% |
| | | 18279 | Bankers Standard Ins Co | 968,722 | 0.0425% | 347,226 | -76,493 | -22.03% |
| | | 43575 | Indemnity Ins Co Of North Amer | 171,910 | 0.0075% | 143,624 | -2,379,897 | -1657.03% |
| | | 10030 | Ace Ind Ins Co | 1,514 | 0.0001% | 813 | -2,621 | -322.39% |
| | | 22748 | Pacific Employers Ins Co | 673 | 0.0000% | -838 | -1,476,456 | -176188.07% |
| | | | | **177,909,280** | **7.7993%** | **180,751,133** | **64,454,446** | **35.66%** |
| 2 | 1 | AETNA GRP | | | | | | |
| | | 36153 | Aetna Ins Co of CT | 749,432 | 0.0329% | 749,432 | 1,691,071 | 225.65% |
| | | | | **749,432** | **0.0329%** | **749,432** | **1,691,071** | **225.65%** |
| 3 | 38733 | Alaska Natl Ins Co | | | | | | |
| | | 38733 | Alaska Natl Ins Co | 106,837 | 0.0047% | 105,138 | 130,731 | 124.34% |
| | | | | **106,837** | **0.0047%** | **105,138** | **130,731** | **124.34%** |
| 4 | 501 | Alleghany Grp | | | | | | |
| | | 22314 | RSUI Ind Co | 33,352,787 | 1.4621% | 36,492,472 | 16,865,258 | 46.22% |
| | | 10472 | Capitol Ind Corp | 279,134 | 0.0122% | 876,853 | 284,386 | 32.43% |
| | | 18619 | Platte River Ins Co | 203,871 | 0.0089% | 157,216 | 79,803 | 50.76% |
| | | | | **33,835,792** | **1.4833%** | **37,526,541** | **17,229,447** | **45.91%** |
| 5 | 761 | ALLIANZ INS GRP | | | | | | |
| | | 21873 | Firemans Fund Ins Co | 64,657,823 | 2.8345% | 66,629,132 | 58,099,342 | 87.20% |
| | | 21881 | National Surety Corp | 9,498,691 | 0.4164% | 8,749,174 | 4,681,950 | 53.51% |
| | | 21857 | American Ins Co | 9,358,412 | 0.4103% | 9,558,268 | 6,367,789 | 66.62% |
| | | 21849 | American Automobile Ins Co | 6,238,639 | 0.2735% | 6,465,977 | 2,739,532 | 42.37% |
| | | 21865 | Associated Ind Corp | 2,345,220 | 0.1028% | 2,597,185 | -1,083,902 | -41.73% |
| | | 35300 | Allianz Global Risks US Ins Co | 1,759,088 | 0.0771% | 1,845,859 | -2,119,660 | -114.83% |
| | | 22837 | AGCS Marine Ins Co | 115,977 | 0.0051% | 115,388 | 271,335 | 235.15% |
| | | 22810 | Chicago Ins Co | 21,812 | 0.0010% | 30,105 | -669,270 | -2223.12% |
| | | | | **93,995,662** | **4.1207%** | **95,991,088** | **68,287,116** | **71.14%** |
| 6 | 3239 | Allied World Assur Holding Grp | | | | | | |
| | | 19489 | Allied World Assur Co US Inc | 18,305,701 | 0.8025% | 9,208,264 | 5,738,560 | 62.32% |
| | | 16624 | Darwin Natl Assur Co | 15,440 | 0.0007% | 9,332 | 3,970 | 42.54% |
| | | | | **18,321,141** | **0.8032%** | **9,217,596** | **5,742,530** | **62.30%** |
| 7 | 8 | ALLSTATE INS GRP | | | | | | |
| | | 19232 | Allstate Ins Co | 44,271,678 | 1.9408% | 44,353,792 | 40,750,071 | 91.88% |
| | | 10358 | Encompass Ins Co | 2,757,007 | 0.1209% | 2,831,099 | 1,794,467 | 63.38% |
| | | 19240 | Allstate Ind Co | 304 | 0.0000% | 414 | 0 | 0.00% |
| | | | | **47,028,989** | **2.0617%** | **47,185,305** | **42,544,538** | **90.16%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: OTHER LIABILITY OCCURRENCE [17.1]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 8 | 84 | American Financial Grp | | | | | | |
| | | 16691 | Great Amer Ins Co | 20,994,742 | 0.9204% | 22,923,763 | 10,600,015 | 46.24% |
| | | 26344 | Great Amer Assur Co | 18,815,247 | 0.8248% | 21,227,687 | 10,858,236 | 51.15% |
| | | 22136 | Great Amer Ins Co of NY | 13,441,698 | 0.5893% | 13,978,466 | 13,635,961 | 97.55% |
| | | 26832 | Great Amer Alliance Ins Co | 2,991,008 | 0.1311% | 3,024,401 | -205,453 | -6.79% |
| | | 32620 | National Interstate Ins Co | 1,374,916 | 0.0603% | 2,076,402 | 195,268 | 9.40% |
| | | | | **57,617,611** | **2.5259%** | **63,230,719** | **35,084,027** | **55.49%** |
| 9 | 12 | AMERICAN INTL GRP | | | | | | |
| | | 19445 | National Union Fire Ins Co Of Pitts | 203,559,073 | 8.9238% | 203,639,456 | 156,608,533 | 76.90% |
| | | 19429 | Insurance Co Of The State Of PA | 61,247,968 | 2.6850% | 84,354,183 | 221,842,240 | 262.99% |
| | | 19399 | AIU Ins Co | 20,331,452 | 0.8913% | 20,608,884 | 11,373,766 | 55.19% |
| | | 23841 | New Hampshire Ins Co | 9,841,884 | 0.4315% | 9,949,862 | 4,227,147 | 42.48% |
| | | 19380 | American Home Assur Co | 6,824,529 | 0.2992% | 14,107,092 | -4,872,808 | -34.54% |
| | | 23809 | Granite State Ins Co | 2,338,607 | 0.1025% | 2,852,530 | 450,808 | 15.80% |
| | | 19410 | Commerce & Industry Ins Co | 826,870 | 0.0362% | 717,386 | 765,988 | 106.77% |
| | | 19402 | Chartis Prop Cas Co | 377,401 | 0.0165% | 115,396 | 1,079,852 | 935.78% |
| | | | | **305,347,784** | **13.3861%** | **336,344,789** | **391,475,526** | **116.39%** |
| 10 | 408 | AMERICAN NATL FIN GRP | | | | | | |
| | | 11048 | Pacific Prop & Cas Co | 755,291 | 0.0331% | 663,783 | 0 | 0.00% |
| | | | | **755,291** | **0.0331%** | **663,783** | **0** | **0.00%** |
| 11 | 1346 | AMERICAN SAFETY HOLDING GRP | | | | | | |
| | | 39969 | American Safety Cas Ins Co | 43,554 | 0.0019% | 133,442 | 12,167,321 | 9118.06% |
| | | | | **43,554** | **0.0019%** | **133,442** | **12,167,321** | **9118.06%** |
| 12 | 4 | Ameriprise Fin Grp | | | | | | |
| | | 29068 | IDS Prop Cas Ins Co | 876,404 | 0.0384% | 787,424 | 2,000,000 | 253.99% |
| | | | | **876,404** | **0.0384%** | **787,424** | **2,000,000** | **253.99%** |
| 13 | 124 | AMERISURE CO GRP | | | | | | |
| | | 23396 | Amerisure Mut Ins Co | 302,820 | 0.0133% | 245,981 | 131,500 | 53.46% |
| | | | | **302,820** | **0.0133%** | **245,981** | **131,500** | **53.46%** |
| 14 | 28 | AMICA MUT GRP | | | | | | |
| | | 19976 | Amica Mut Ins Co | 1,702,453 | 0.0746% | 1,650,172 | 498,140 | 30.19% |
| | | | | **1,702,453** | **0.0746%** | **1,650,172** | **498,140** | **30.19%** |
| 15 | 2538 | Amtrust Grp | | | | | | |
| | | 19879 | Security Natl Ins Co | 882,289 | 0.0387% | 840,011 | 262,329 | 31.23% |
| | | 25011 | Wesco Ins Co | 583,148 | 0.0256% | 730,836 | 362,448 | 49.59% |
| | | | | **1,465,437** | **0.0642%** | **1,570,847** | **624,777** | **39.77%** |
| 16 | 1279 | Arch Ins Grp | | | | | | |
| | | 11150 | Arch Ins Co | 21,495,417 | 0.9423% | 22,314,580 | 11,607,212 | 52.02% |
| | | | | **21,495,417** | **0.9423%** | **22,314,580** | **11,607,212** | **52.02%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: OTHER LIABILITY OCCURRENCE [17.1]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| 17 | 457 | ARGONAUT GRP | | | | | | |
| | | 19860 | Argonaut Great Central Ins Co | 1,038,701 | 0.0455% | 1,104,234 | 387,400 | 35.08% |
| | | 19801 | Argonaut Ins Co | 107,320 | 0.0047% | 110,523 | 32,318,263 | 29241.21% |
| | | 19828 | Argonaut Midwest Ins Co | 750 | 0.0000% | 146 | 567,285 | 388551.37% |
| | | | | **1,146,771** | **0.0503%** | **1,214,903** | **33,272,948** | **2738.73%** |
| 18 | 4662 | Ariel Holdings Group | | | | | | |
| | | 26611 | Valiant Ins Co | 1,216,621 | 0.0533% | 711,760 | 322,793 | 45.35% |
| | | | | **1,216,621** | **0.0533%** | **711,760** | **322,793** | **45.35%** |
| 19 | 41459 | Armed Forces Ins Exch | | | | | | |
| | | 41459 | Armed Forces Ins Exch | 232,132 | 0.0102% | 227,035 | -16,183 | -7.13% |
| | | | | **232,132** | **0.0102%** | **227,035** | **-16,183** | **-7.13%** |
| 20 | 19 | Assurant Inc Grp | | | | | | |
| | | 10111 | American Bankers Ins Co Of FL | 3,306,971 | 0.1450% | 7,312,485 | 3,093,236 | 42.30% |
| | | 19615 | American Reliable Ins Co | 448,725 | 0.0197% | 459,171 | 79,601 | 17.34% |
| | | 42978 | American Security Ins Co | 205,380 | 0.0090% | 1,452,705 | 381,728 | 26.28% |
| | | | | **3,961,076** | **0.1736%** | **9,224,361** | **3,554,565** | **38.53%** |
| 21 | 1318 | Auto Club Enterprises Ins Grp | | | | | | |
| | | 15598 | Interins Exch Of The Automobile Club | 12,199,258 | 0.5348% | 12,222,052 | 3,893,032 | 31.85% |
| | | | | **12,199,258** | **0.5348%** | **12,222,052** | **3,893,032** | **31.85%** |
| 22 | 3416 | AXIS Capital Grp | | | | | | |
| | | 37273 | Axis Ins Co | 2,950,658 | 0.1294% | 7,751,106 | 4,911,047 | 63.36% |
| | | | | **2,950,658** | **0.1294%** | **7,751,106** | **4,911,047** | **63.36%** |
| 23 | 18538 | Bancinsure Inc | | | | | | |
| | | 18538 | Bancinsure Inc | 184,933 | 0.0081% | 197,669 | 0 | 0.00% |
| | | | | **184,933** | **0.0081%** | **197,669** | **0** | **0.00%** |
| 24 | 1281 | BANKAMERICA CORP GRP | | | | | | |
| | | 24813 | Balboa Ins Co | 321,936 | 0.0141% | 265,918 | -562,025 | -211.35% |
| | | 24821 | Meritplan Ins Co | 66,631 | 0.0029% | 92,226 | 2,145 | 2.33% |
| | | 24848 | Newport Ins Co | 7,117 | 0.0003% | 7,053 | 654 | 9.27% |
| | | | | **395,684** | **0.0173%** | **365,197** | **-559,226** | **-153.13%** |
| 25 | 689 | BANKERS INS GRP | | | | | | |
| | | 33162 | Bankers Ins Co | 1,677,879 | 0.0736% | 2,116,591 | -307,957 | -14.55% |
| | | | | **1,677,879** | **0.0736%** | **2,116,591** | **-307,957** | **-14.55%** |
| 26 | 41394 | Benchmark Ins Co | | | | | | |
| | | 41394 | Benchmark Ins Co | 8,075,321 | 0.3540% | 8,802,601 | 3,331,458 | 37.85% |
| | | | | **8,075,321** | **0.3540%** | **8,802,601** | **3,331,458** | **37.85%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: OTHER LIABILITY OCCURRENCE [17.1]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 27 | 31 | | BERKSHIRE HATHAWAY GRP | | | | | |
| | | 25895 | United States Liab Ins Co | 8,431,158 | 0.3696% | 8,090,125 | 1,659,866 | 20.52% |
| | | 22063 | Government Employees Ins Co | 7,113,157 | 0.3118% | 6,729,593 | 2,623,053 | 38.98% |
| | | 11967 | General Star Natl Ins Co | 6,594,367 | 0.2891% | 6,589,953 | 1,660,891 | 25.20% |
| | | 38962 | Genesis Ins Co | 4,139,736 | 0.1815% | 4,677,888 | 547,249 | 11.70% |
| | | 34274 | Central States Ind Co Of Omaha | 80,799 | 0.0035% | 80,799 | 44,151 | 54.64% |
| | | 20052 | National Liab & Fire Ins Co | 59,553 | 0.0026% | 80,570 | -139,304 | -172.90% |
| | | 11673 | Redwood Fire & Cas Ins Co | 54,023 | 0.0024% | 67,733 | 11,778 | 17.39% |
| | | 20087 | National Ind Co | 4,599 | 0.0002% | 4,590 | 11,056,161 | 240874.97% |
| | | | | **26,477,392** | **1.1607%** | **26,321,251** | **17,463,845** | **66.35%** |
| 28 | 13528 | | Brotherhood Mut Ins Co | | | | | |
| | | 13528 | Brotherhood Mut Ins Co | 529,243 | 0.0232% | 335,492 | 27,480 | 8.19% |
| | | | | **529,243** | **0.0232%** | **335,492** | **27,480** | **8.19%** |
| 29 | 27480 | | California Mut Ins Co | | | | | |
| | | 27480 | California Mut Ins Co | 18,677 | 0.0008% | 20,399 | 16,000 | 78.44% |
| | | | | **18,677** | **0.0008%** | **20,399** | **16,000** | **78.44%** |
| 30 | 1278 | | CALIFORNIA STATE AUTO GRP | | | | | |
| | | 15539 | California State Auto Assn Inter Ins | 12,840,488 | 0.5629% | 12,231,493 | 5,390,000 | 44.07% |
| | | 10921 | ACA Ins Co | 6,756,718 | 0.2962% | 6,036,918 | 1,537,663 | 25.47% |
| | | | | **19,597,206** | **0.8591%** | **18,268,411** | **6,927,663** | **37.92%** |
| 31 | 36340 | | Camico Mut Ins Co | | | | | |
| | | 36340 | Camico Mut Ins Co | 784,214 | 0.0344% | 829,084 | 175,487 | 21.17% |
| | | | | **784,214** | **0.0344%** | **829,084** | **175,487** | **21.17%** |
| 32 | 802 | | Capital Ins Grp | | | | | |
| | | 13544 | California Capital Ins Co | 8,475,369 | 0.3715% | 8,274,785 | 674,732 | 8.15% |
| | | 23540 | Monterey Ins Co | 926,718 | 0.0406% | 914,656 | -214,838 | -23.49% |
| | | 12890 | Eagle W Ins Co | 97,906 | 0.0043% | 90,867 | -22,599 | -24.87% |
| | | | | **9,499,993** | **0.4165%** | **9,280,308** | **437,295** | **4.71%** |
| 33 | 3764 | | Cardif Holdings Grp | | | | | |
| | | 21075 | Cardif Prop & Cas Ins Co | 97,776 | 0.0043% | 93,258 | 54,253 | 58.18% |
| | | | | **97,776** | **0.0043%** | **93,258** | **54,253** | **58.18%** |
| 34 | 40134 | | Castlepoint Natl Ins Co | | | | | |
| | | 40134 | Castlepoint Natl Ins Co | 2,865,488 | 0.1256% | 4,771,250 | 771,248 | 16.16% |
| | | | | **2,865,488** | **0.1256%** | **4,771,250** | **771,248** | **16.16%** |
| 35 | 3569 | | Caterpillar Grp | | | | | |
| | | 11255 | Caterpillar Ins Co | 2,824,778 | 0.1238% | 7,686,379 | 3,785,399 | 49.25% |
| | | | | **2,824,778** | **0.1238%** | **7,686,379** | **3,785,399** | **49.25%** |
| 36 | 4574 | | Catlin US Ins Grp | | | | | |
| | | 19518 | Catlin Ins Co | 5,320,117 | 0.2332% | 2,197,315 | 913,908 | 41.59% |
| | | | | **5,320,117** | **0.2332%** | **2,197,315** | **913,908** | **41.59%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: OTHER LIABILITY OCCURRENCE [17.1]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 37 | 10499 | Chrysler Ins Co | | | | | | |
| | | 10499 | Chrysler Ins Co | 86,774 | 0.0038% | 64,670 | -90,000 | -139.17% |
| | | | | **86,774** | **0.0038%** | **64,670** | **-90,000** | **-139.17%** |
| 38 | 38 | CHUBB & SON INC GRP | | | | | | |
| | | 20281 | Federal Ins Co | 98,525,607 | 4.3192% | 100,815,043 | 48,054,916 | 47.67% |
| | | 20397 | Vigilant Ins Co | 856,883 | 0.0376% | 903,320 | 179,832 | 19.91% |
| | | 20346 | Pacific Ind Co | 157,921 | 0.0069% | 166,766 | 32,543,247 | 19514.32% |
| | | 20338 | Northwestern Pacific Ind Co | 82,210 | 0.0036% | 99,740 | -201,031 | -201.56% |
| | | 20303 | Great Northern Ins Co | 65,288 | 0.0029% | 118,807 | -32,263 | -27.16% |
| | | | | **99,687,909** | **4.3702%** | **102,103,676** | **80,544,701** | **78.89%** |
| 39 | 18767 | Church Mut Ins Co | | | | | | |
| | | 18767 | Church Mut Ins Co | 2,098,407 | 0.0920% | 2,135,936 | -103,760 | -4.86% |
| | | | | **2,098,407** | **0.0920%** | **2,135,936** | **-103,760** | **-4.86%** |
| 40 | 244 | CINCINNATI FIN GRP | | | | | | |
| | | 10677 | Cincinnati Ins Co | 118,341 | 0.0052% | 107,825 | 119,020 | 110.38% |
| | | | | **118,341** | **0.0052%** | **107,825** | **119,020** | **110.38%** |
| 41 | 323 | CIVIL SERV EMPLOYEE GRP | | | | | | |
| | | 10693 | Civil Serv Employees Ins Co | 1,330,374 | 0.0583% | 1,477,659 | -362,832 | -24.55% |
| | | 18953 | CSE Safeguard Ins Co | 1,040,927 | 0.0456% | 798,537 | -516,161 | -64.64% |
| | | | | **2,371,301** | **0.1040%** | **2,276,196** | **-878,993** | **-38.62%** |
| 42 | 218 | CNA INS GRP | | | | | | |
| | | 20443 | Continental Cas Co | 20,308,714 | 0.8903% | 14,839,358 | 100,642,724 | 678.21% |
| | | 20478 | National Fire Ins Co Of Hartford | 8,235,572 | 0.3610% | 6,305,649 | 2,711,393 | 43.00% |
| | | 20508 | Valley Forge Ins Co | 6,865,555 | 0.3010% | 8,010,394 | 810,504 | 10.12% |
| | | 20494 | Transportation Ins Co | 2,308,380 | 0.1012% | 2,591,951 | 120,351 | 4.64% |
| | | 20427 | American Cas Co Of Reading PA | 1,211,129 | 0.0531% | 1,313,765 | 1,504,975 | 114.55% |
| | | 13188 | Western Surety Co | 347,616 | 0.0152% | 341,293 | -5,906 | -1.73% |
| | | 35289 | Continental Ins Co | 227,744 | 0.0100% | 129,297 | 4,849,071 | 3750.34% |
| | | 24047 | Surety Bonding Co Of Amer | 75,106 | 0.0033% | 315,512 | -187,595 | -59.46% |
| | | | | **39,579,816** | **1.7351%** | **33,847,219** | **110,445,517** | **326.31%** |
| 43 | 816 | COMMERCE INC GRP | | | | | | |
| | | 19941 | American Commerce Ins Co | 512,307 | 0.0225% | 137,745 | 0 | 0.00% |
| | | 13161 | Commerce W Ins Co | 37,139 | 0.0016% | 37,976 | 2,150 | 5.66% |
| | | | | **549,446** | **0.0241%** | **175,721** | **2,150** | **1.22%** |
| 44 | 37206 | Contractors Bonding & Ins Co | | | | | | |
| | | 37206 | Contractors Bonding & Ins Co | 1,270 | 0.0001% | 1,262 | -3,586 | -284.15% |
| | | | | **1,270** | **0.0001%** | **1,262** | **-3,586** | **-284.15%** |
| 45 | 14010 | Crusader Ins Co | | | | | | |
| | | 14010 | Crusader Ins Co | 599,030 | 0.0263% | 647,631 | -50,120 | -7.74% |
| | | | | **599,030** | **0.0263%** | **647,631** | **-50,120** | **-7.74%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: OTHER LIABILITY OCCURRENCE [17.1]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 46 | 306 | CUNA MUT GRP | | | | | | |
| | | 10847 | Cumis Ins Society Inc | 6,464,583 | 0.2834% | 7,210,942 | 4,530,068 | 62.82% |
| | | | | **6,464,583** | **0.2834%** | **7,210,942** | **4,530,068** | **62.82%** |
| 47 | 16705 | Dealers Assur Co | | | | | | |
| | | 16705 | Dealers Assur Co | 223,181 | 0.0098% | 270,236 | 0 | 0.00% |
| | | | | **223,181** | **0.0098%** | **270,236** | **0** | **0.00%** |
| 48 | 57 | ELECTRIC INS GRP | | | | | | |
| | | 21261 | Electric Ins Co | 395,711 | 0.0173% | 401,508 | -100,001 | -24.91% |
| | | | | **395,711** | **0.0173%** | **401,508** | **-100,001** | **-24.91%** |
| 49 | 62 | EMC INS CO GRP | | | | | | |
| | | 21415 | Employers Mut Cas Co | 3,415,096 | 0.1497% | 3,983,412 | 2,729,505 | 68.52% |
| | | | | **3,415,096** | **0.1497%** | **3,983,412** | **2,729,505** | **68.52%** |
| 50 | 3786 | Endurance Grp | | | | | | |
| | | 43630 | Endurance Risk Solutions Assur Co | 5,315,919 | 0.2330% | 3,777,068 | 2,375,917 | 62.90% |
| | | | | **5,315,919** | **0.2330%** | **3,777,068** | **2,375,917** | **62.90%** |
| 51 | 1120 | EVEREST REINS HOLDINGS GRP | | | | | | |
| | | 10120 | Everest Natl Ins Co | 32,223,550 | 1.4126% | 47,409,529 | 21,695,971 | 45.76% |
| | | | | **32,223,550** | **1.4126%** | **47,409,529** | **21,695,971** | **45.76%** |
| 52 | 158 | FAIRFAX FIN GRP | | | | | | |
| | | 21113 | United States Fire Ins Co | 4,671,399 | 0.2048% | 2,046,089 | -6,735,147 | -329.17% |
| | | 25054 | Hudson Ins Co | 2,527,851 | 0.1108% | 2,003,228 | 3,583,106 | 178.87% |
| | | 25534 | TIG Ins Co | 604,028 | 0.0265% | 604,028 | -8,310,196 | -1375.80% |
| | | 21105 | North River Ins Co | 430,817 | 0.0189% | 542,399 | -497,585 | -91.74% |
| | | 10936 | Seneca Ins Co Inc | 268,261 | 0.0118% | 189,507 | -14,538 | -7.67% |
| | | | | **8,502,356** | **0.3727%** | **5,385,251** | **-11,974,360** | **-222.35%** |
| 53 | 7 | FEDERATED MUT GRP | | | | | | |
| | | 13935 | Federated Mut Ins Co | 11,715,540 | 0.5136% | 13,124,257 | 1,247,204 | 9.50% |
| | | 28304 | Federated Serv Ins Co | 1,982,370 | 0.0869% | 2,176,761 | 172,663 | 7.93% |
| | | | | **13,697,910** | **0.6005%** | **15,301,018** | **1,419,867** | **9.28%** |
| 54 | 11118 | Federated Rural Electric Ins Exch | | | | | | |
| | | 11118 | Federated Rural Electric Ins Exch | 124,913 | 0.0055% | 124,847 | 16,760 | 13.42% |
| | | | | **124,913** | **0.0055%** | **124,847** | **16,760** | **13.42%** |
| 55 | 670 | FIDELITY NATL FIN GRP | | | | | | |
| | | 25180 | Fidelity Natl Ins Co | 817,524 | 0.0358% | 809,457 | 442,179 | 54.63% |
| | | 16578 | Fidelity Natl Prop & Cas Ins Co | 17,235 | 0.0008% | 12,944 | 0 | 0.00% |
| | | | | **834,759** | **0.0366%** | **822,401** | **442,179** | **53.77%** |
| 56 | 70 | FIRST AMER TITLE GRP | | | | | | |
| | | 34525 | First Amer Specilaty Ins Co | 1,221,654 | 0.0536% | 1,250,758 | 336,815 | 26.93% |
| | | 37710 | First Amer Prop & Cas Ins Co | 42,326 | 0.0019% | 16,676 | -76,824 | -460.69% |
| | | | | **1,263,980** | **0.0554%** | **1,267,434** | **259,991** | **20.51%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: OTHER LIABILITY OCCURRENCE [17.1]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 57 | 349 | | FLORISTS MUT GRP | | | | | |
| | | 13978 | Florists Mut Ins Co | 806,269 | 0.0353% | 806,395 | 2,237,711 | 277.50% |
| | | | | **806,269** | **0.0353%** | **806,395** | **2,237,711** | **277.50%** |
| 58 | 350 | | General Electric Grp | | | | | |
| | | 32077 | Heritage Cas Ins Co | 636,586 | 0.0279% | 636,586 | 327,058 | 51.38% |
| | | | | **636,586** | **0.0279%** | **636,586** | **327,058** | **51.38%** |
| 59 | 1169 | | GENERALI GRP | | | | | |
| | | 11231 | Generali Us Branch | 129,208 | 0.0057% | 132,660 | -80,808 | -60.91% |
| | | | | **129,208** | **0.0057%** | **132,660** | **-80,808** | **-60.91%** |
| 60 | 1331 | | Glencoe US Holdings Grp | | | | | |
| | | 10340 | Stonington Ins Co | 857,320 | 0.0376% | 795,472 | 309,592 | 38.92% |
| | | | | **857,320** | **0.0376%** | **795,472** | **309,592** | **38.92%** |
| 61 | 79 | | GMAC INS HOLDING GRP | | | | | |
| | | 38601 | MIC Prop & Cas Ins Corp | 237,500 | 0.0104% | -68,022 | 41,016 | -60.30% |
| | | | | **237,500** | **0.0104%** | **-68,022** | **41,016** | **-60.30%** |
| 62 | 39861 | | Golden Bear Ins Co | | | | | |
| | | 39861 | Golden Bear Ins Co | 2,647,044 | 0.1160% | 3,447,520 | 5,489,616 | 159.23% |
| | | | | **2,647,044** | **0.1160%** | **3,447,520** | **5,489,616** | **159.23%** |
| 63 | 83 | | GRANGE INS GRP | | | | | |
| | | 22101 | Grange Ins Assn | 1,625,896 | 0.0713% | 1,567,552 | 985,970 | 62.90% |
| | | | | **1,625,896** | **0.0713%** | **1,567,552** | **985,970** | **62.90%** |
| 64 | 303 | | GUIDEONE INS GRP | | | | | |
| | | 15032 | Guideone Mut Ins Co | 2,658,852 | 0.1166% | 3,089,774 | 3,272,485 | 105.91% |
| | | 14559 | Guideone Specialty Mut Ins Co | 11,964 | 0.0005% | 21,394 | -20,793 | -97.19% |
| | | | | **2,670,816** | **0.1171%** | **3,111,168** | **3,251,692** | **104.52%** |
| 65 | 517 | | HANNOVER GRP | | | | | |
| | | 41343 | HDI Gerling Amer Ins Co | 325,436 | 0.0143% | 312,049 | -2,796,757 | -896.26% |
| | | | | **325,436** | **0.0143%** | **312,049** | **-2,796,757** | **-896.26%** |
| 66 | 91 | | HARTFORD FIRE & CAS GRP | | | | | |
| | | 29424 | Hartford Cas Ins Co | 28,470,189 | 1.2481% | 29,371,381 | 10,318,607 | 35.13% |
| | | 19682 | Hartford Fire In Co | 10,099,032 | 0.4427% | 11,051,842 | -50,819,838 | -459.83% |
| | | 29459 | Twin City Fire Ins Co Co | 3,221,947 | 0.1412% | 4,048,933 | 184,103 | 4.55% |
| | | 30104 | Hartford Underwriters Ins Co | 3,128,628 | 0.1372% | 2,824,647 | 1,107,842 | 39.22% |
| | | 37478 | Hartford Ins Co Of The Midwest | 1,250,580 | 0.0548% | 1,397,607 | 1,362,076 | 97.46% |
| | | 22357 | Hartford Accident & Ind Co | 126,711 | 0.0056% | 130,019 | 1,902,886 | 1463.54% |
| | | 34690 | Property & Cas Ins Co Of Hartford | 17,739 | 0.0008% | 23,399 | 6,778 | 28.97% |
| | | 11000 | Sentinel Ins Co Ltd | 625 | 0.0000% | 602 | 202 | 33.55% |
| | | | | **46,315,451** | **2.0304%** | **48,848,430** | **-35,937,344** | **-73.57%** |
| 67 | 4666 | | Hiscox Ins Grp | | | | | |
| | | 10200 | Hiscox Ins Co Inc | 436,602 | 0.0191% | 36,350 | 30,841 | 84.84% |
| | | | | **436,602** | **0.0191%** | **36,350** | **30,841** | **84.84%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: OTHER LIABILITY OCCURRENCE [17.1]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 68 | 300 | HORACE MANN GRP | | | | | | |
| | | 22578 | Horace Mann Ins Co | 220,538 | 0.0097% | 213,514 | -124,693 | -58.40% |
| | | 22756 | Horace Mann Prop & Cas Ins Co | 21,929 | 0.0010% | 21,562 | 1,000,000 | 4637.79% |
| | | | | **242,467** | **0.0106%** | **235,076** | **875,307** | **372.35%** |
| 69 | 225 | IAT Reins Co Grp | | | | | | |
| | | 26433 | Harco Natl Ins Co | 3,101,368 | 0.1360% | 3,520,681 | 9,901,120 | 281.23% |
| | | 28886 | Transguard Ins Co Of Amer Inc | 601,579 | 0.0264% | 587,224 | 1,054,964 | 179.65% |
| | | 13234 | Wilshire Ins Co | 279,024 | 0.0122% | 283,922 | -80,643 | -28.40% |
| | | 23248 | Occidental Fire & Cas Co Of NC | 10,605 | 0.0005% | 7,648 | 2,439 | 31.89% |
| | | 20010 | Acceptance Ind Ins Co | 6,213 | 0.0003% | 5,581 | 4,214 | 75.51% |
| | | | | **3,998,789** | **0.1753%** | **4,405,056** | **10,882,094** | **247.04%** |
| 70 | 479 | IFG CO GRP | | | | | | |
| | | 11177 | First Fin Ins Co | 2,590,400 | 0.1136% | 3,106,075 | 3,998,175 | 128.72% |
| | | | | **2,590,400** | **0.1136%** | **3,106,075** | **3,998,175** | **128.72%** |
| 71 | 246 | INDIANA LUMBERMENS GRP | | | | | | |
| | | 14265 | Indiana Lumbermens Mut Ins Co | 86,778 | 0.0038% | 76,173 | 3,849 | 5.05% |
| | | | | **86,778** | **0.0038%** | **76,173** | **3,849** | **5.05%** |
| 72 | 75 | Insco Ins Services Grp | | | | | | |
| | | 12718 | Developers Surety & Ind Co | 1,820,535 | 0.0798% | 1,350,603 | 511,397 | 37.86% |
| | | | | **1,820,535** | **0.0798%** | **1,350,603** | **511,397** | **37.86%** |
| 73 | 9 | JPMorgan Chase & Co Grp | | | | | | |
| | | 22985 | Sequoia Ins Co | 3,489,053 | 0.1530% | 3,959,846 | 4,326,546 | 109.26% |
| | | 12832 | Personal Express Ins Co | 89,077 | 0.0039% | 84,246 | 1,034,794 | 1228.30% |
| | | | | **3,578,130** | **0.1569%** | **4,044,092** | **5,361,340** | **132.57%** |
| 74 | 1326 | KINGSWAY GRP | | | | | | |
| | | 42862 | Universal Cas Co | 3,827 | 0.0002% | 18,753 | 874,855 | 4665.15% |
| | | | | **3,827** | **0.0002%** | **18,753** | **874,855** | **4665.15%** |
| 75 | 456 | LANCER FINANCIAL GRP | | | | | | |
| | | 26077 | Lancer Ins Co | 847,957 | 0.0372% | 868,292 | -672,345 | -77.43% |
| | | | | **847,957** | **0.0372%** | **868,292** | **-672,345** | **-77.43%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: OTHER LIABILITY OCCURRENCE [17.1]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 76 | 111 | LIBERTY MUT GRP | | | | | | |
| | | 23035 | Liberty Mut Fire Ins Co | 30,200,869 | 1.3240% | 31,762,943 | 16,895,328 | 53.19% |
| | | 19917 | Liberty Ins Underwriters Inc | 26,346,984 | 1.1550% | 27,474,496 | 1,999,093 | 7.28% |
| | | 10836 | Golden Eagle Ins Corp | 23,129,832 | 1.0140% | 22,845,063 | 6,209,609 | 27.18% |
| | | 23043 | Liberty Mut Ins Co | 19,562,677 | 0.8576% | 15,422,679 | 8,522,361 | 55.26% |
| | | 24740 | Safeco Ins Co Of Amer | 17,655,468 | 0.7740% | 16,945,135 | 12,301,138 | 72.59% |
| | | 19704 | American States Ins Co | 16,498,517 | 0.7233% | 17,812,007 | -10,870,312 | -61.03% |
| | | 24198 | Peerless Ins Co | 13,542,770 | 0.5937% | 11,947,432 | -11,907,407 | -99.66% |
| | | 26042 | Wausau Underwriters Ins Co | 2,428,057 | 0.1064% | 1,520,758 | 509,291 | 33.49% |
| | | 26069 | Wausau Business Ins Co | 1,768,578 | 0.0775% | 1,795,574 | 2,582,808 | 143.84% |
| | | 21458 | Employers Ins of Wausau | 1,681,449 | 0.0737% | 1,667,388 | 18,692,532 | 1121.07% |
| | | 24732 | General Ins Co Of Amer | 1,571,406 | 0.0689% | 1,815,579 | -562,703 | -30.99% |
| | | 24066 | American Fire & Cas Co | 1,353,818 | 0.0593% | 918,484 | -3,581,698 | -389.96% |
| | | 19690 | American Economy Ins Co | 843,567 | 0.0370% | 387,100 | -350,430 | -90.53% |
| | | 42404 | Liberty Ins Corp | 840,164 | 0.0368% | 1,304,221 | -102,107 | -7.83% |
| | | 24724 | First Natl Ins Co Of Amer | 615,054 | 0.0270% | 650,578 | -675,677 | -103.86% |
| | | 18333 | Peerless Ind Ins Co | 335,956 | 0.0147% | 322,447 | 98,158 | 30.44% |
| | | 33600 | LM Ins Corp | 305,276 | 0.0134% | 283,908 | 132,745 | 46.76% |
| | | 24171 | Netherlands Ins Co The | 105,703 | 0.0046% | 69,810 | 18,423 | 26.39% |
| | | 33588 | First Liberty Ins Corp | 2,415 | 0.0001% | 1,664 | 101 | 6.07% |
| | | | | **158,788,560** | **6.9611%** | **154,947,266** | **39,911,253** | **25.76%** |
| 77 | 4381 | Lightyear Delos Grp | | | | | | |
| | | 35408 | Delos Ins Co | 4,507,318 | 0.1976% | 3,258,523 | 968,246 | 29.71% |
| | | | | **4,507,318** | **0.1976%** | **3,258,523** | **968,246** | **29.71%** |
| 78 | 108 | LUMBERMENS MUT CAS GRP | | | | | | |
| | | 22977 | Lumbermens Mut Cas Co | 5,579 | 0.0002% | 5,579 | 3,554,623 | 63714.34% |
| | | 22918 | American Motorists Ins Co | 2,209 | 0.0001% | 2,209 | 593,695 | 26876.19% |
| | | | | **7,788** | **0.0003%** | **7,788** | **4,148,318** | **53265.51%** |
| 79 | 785 | MARKEL CORP GRP | | | | | | |
| | | 38970 | Markel Ins Co | 4,186,887 | 0.1835% | 4,522,319 | 2,409,225 | 53.27% |
| | | 28932 | Markel Amer Ins Co | 1,419,478 | 0.0622% | 1,960,134 | 2,775,888 | 141.62% |
| | | 27189 | Associated Intl Ins Co | 7,000 | 0.0003% | 4,359 | -5,165,030 | -18491.17% |
| | | | | **5,613,365** | **0.2461%** | **6,486,812** | **20,083** | **0.31%** |
| 80 | 748 | Meadowbrook Ins Grp | | | | | | |
| | | 18023 | Star Ins Co | 2,364,902 | 0.1037% | 2,529,779 | 1,430,217 | 56.54% |
| | | 25780 | Williamsburg Natl Ins Co | 949,717 | 0.0416% | 933,515 | -721,163 | -77.25% |
| | | | | **3,314,619** | **0.1453%** | **3,463,294** | **709,054** | **20.47%** |
| 81 | 15768 | Merced Mut Ins Co | | | | | | |
| | | 15768 | Merced Mut Ins Co | 115,818 | 0.0051% | 119,061 | -68,402 | -57.45% |
| | | | | **115,818** | **0.0051%** | **119,061** | **-68,402** | **-57.45%** |
| 82 | 1114 | MERCER INS GRP | | | | | | |
| | | 31453 | Financial Pacific Ins Co | 1,251,037 | 0.0548% | 1,381,488 | 546,667 | 39.57% |
| | | | | **1,251,037** | **0.0548%** | **1,381,488** | **546,667** | **39.57%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: OTHER LIABILITY OCCURRENCE [17.1]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 83 | 3479 | | Merchants Bonding Co Grp | | | | | |
| | | 14494 | Merchants Bonding Co a Mut | 2,926,331 | 0.1283% | 2,880,325 | 282,783 | 9.82% |
| | | | | **2,926,331** | **0.1283%** | **2,880,325** | **282,783** | **9.82%** |
| 84 | 660 | | MERCURY GEN GRP | | | | | |
| | | 11908 | Mercury Cas Co | 6,249,556 | 0.2740% | 6,215,271 | 1,601,588 | 25.77% |
| | | | | **6,249,556** | **0.2740%** | **6,215,271** | **1,601,588** | **25.77%** |
| 85 | 241 | | METROPOLITAN GRP | | | | | |
| | | 25321 | Metropolitan Drt Prop & Cas Ins Co | 204,870 | 0.0090% | 188,332 | 26,832 | 14.25% |
| | | | | **204,870** | **0.0090%** | **188,332** | **26,832** | **14.25%** |
| 86 | 869 | | MINNESOTA MUT GRP | | | | | |
| | | 10054 | Securian Cas Co | 1,554,137 | 0.0681% | 1,547,337 | 358,131 | 23.14% |
| | | | | **1,554,137** | **0.0681%** | **1,547,337** | **358,131** | **23.14%** |
| 87 | 2978 | | Mitsui Sumitomo Ins Grp | | | | | |
| | | 20362 | Mitsui Sumitomo Ins Co of Amer | 4,799,841 | 0.2104% | 4,779,977 | 274,273 | 5.74% |
| | | 22551 | Mitsui Sumitomo Ins USA Inc | 2,508,475 | 0.1100% | 2,642,141 | 470,769 | 17.82% |
| | | | | **7,308,316** | **0.3204%** | **7,422,118** | **745,042** | **10.04%** |
| 88 | 291 | | MOTORISTS MUT | | | | | |
| | | 13331 | American Hardware Mut Ins Co | 3,079,021 | 0.1350% | 2,976,719 | 5,409,227 | 181.72% |
| | | | | **3,079,021** | **0.1350%** | **2,976,719** | **5,409,227** | **181.72%** |
| 89 | 361 | | Munich Re Grp | | | | | |
| | | 19720 | American Alt Ins Corp | 4,645,052 | 0.2036% | 5,056,443 | 746,794 | 14.77% |
| | | 23469 | American Modern Home Ins Co | 4,481,432 | 0.1965% | 4,266,114 | 1,027,406 | 24.08% |
| | | 23450 | American Family Home Ins Co | 382,419 | 0.0168% | 272,466 | -39,169 | -14.38% |
| | | 11452 | Hartford Steam Boil Inspec & Ins Co | 34,256 | 0.0015% | 36,365 | -24,693 | -67.90% |
| | | | | **9,543,159** | **0.4184%** | **9,631,388** | **1,710,338** | **17.76%** |
| 90 | 23663 | | National Amer Ins Co | | | | | |
| | | 23663 | National Amer Ins Co | 1,567 | 0.0001% | 1,546 | -3,691 | -238.75% |
| | | | | **1,567** | **0.0001%** | **1,546** | **-3,691** | **-238.75%** |
| 91 | 140 | | NATIONWIDE CORP GRP | | | | | |
| | | 19100 | Amco Ins Co | 28,469,048 | 1.2480% | 28,352,345 | 18,998,573 | 67.01% |
| | | 15580 | Scottsdale Ind Co | 14,551,167 | 0.6379% | 14,918,974 | 3,033,851 | 20.34% |
| | | 23787 | Nationwide Mut Ins Co | 13,779,314 | 0.6041% | 13,835,669 | 3,963,830 | 28.65% |
| | | 28223 | Nationwide Agribusiness Ins Co | 9,573,994 | 0.4197% | 9,883,947 | 11,549,212 | 116.85% |
| | | 42579 | Allied Prop & Cas Ins Co | 3,941,810 | 0.1728% | 3,811,031 | 2,449,128 | 64.26% |
| | | 11991 | National Cas Co | 2,059,971 | 0.0903% | 3,395,746 | -1,195,347 | -35.20% |
| | | 25453 | Nationwide Ins Co Of Amer | 1,194,697 | 0.0524% | 1,146,853 | 594,955 | 51.88% |
| | | 13838 | Farmland Mut Ins Co | 61,070 | 0.0027% | 61,664 | -94,840 | -153.80% |
| | | 23779 | Nationwide Mut Fire Ins Co | 36,236 | 0.0016% | 39,121 | -157 | -0.40% |
| | | 18961 | Crestbrook Ins Co | 2,610 | 0.0001% | 257 | 281 | 109.34% |
| | | 13242 | Titan Ind Co | 2,066 | 0.0001% | 1,250 | 40 | 3.20% |
| | | 42587 | Depositors Ins Co | 923 | 0.0000% | 760 | 337 | 44.34% |
| | | 42889 | Victoria Fire & Cas Co | 18 | 0.0000% | 20 | 0 | 0.00% |
| | | | | **73,672,924** | **3.2297%** | **75,447,637** | **39,299,863** | **52.09%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: OTHER LIABILITY OCCURRENCE [17.1]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 92 | 510 | | NAVIGATORS GRP | | | | | |
| | | 42307 | Navigators Ins Co | 69,664,856 | 3.0540% | 75,133,188 | 28,657,450 | 38.14% |
| | | | | **69,664,856** | **3.0540%** | **75,133,188** | **28,657,450** | **38.14%** |
| 93 | 256 | | New York MARINE & GEN GRP | | | | | |
| | | 16608 | New York Marine & Gen Ins Co | 12,932 | 0.0006% | 2,293 | 33,587 | 1464.76% |
| | | | | **12,932** | **0.0006%** | **2,293** | **33,587** | **1464.76%** |
| 94 | 27073 | | Nipponkoa Ins Co Ltd US Br | | | | | |
| | | 27073 | Nipponkoa Ins Co Ltd US Br | 1,368,280 | 0.0600% | 1,384,321 | 1,416,962 | 102.36% |
| | | | | **1,368,280** | **0.0600%** | **1,384,321** | **1,416,962** | **102.36%** |
| 95 | 150 | | OLD REPUBLIC GRP | | | | | |
| | | 24139 | Old Republic Gen Ins Corp | 22,821,008 | 1.0004% | 24,643,662 | 25,775,771 | 104.59% |
| | | 24147 | Old Republic Ins Co | 6,541,351 | 0.2868% | 6,496,442 | -4,279,832 | -65.88% |
| | | 11371 | Great West Cas Co | 390,442 | 0.0171% | 382,292 | 34,750 | 9.09% |
| | | 40444 | Old Republic Surety Co | 3,759 | 0.0002% | 20,740 | -6,489 | -31.29% |
| | | | | **29,756,560** | **1.3045%** | **31,543,136** | **21,524,200** | **68.24%** |
| 96 | 645 | | OREGON MUT GRP | | | | | |
| | | 14907 | Oregon Mut Ins Co | 2,297,875 | 0.1007% | 2,462,078 | 1,744,416 | 70.85% |
| | | | | **2,297,875** | **0.1007%** | **2,462,078** | **1,744,416** | **70.85%** |
| 97 | 14974 | | Pennsylvania Lumbermens Mut Ins | | | | | |
| | | 14974 | Pennsylvania Lumbermens Mut Ins | 1,195 | 0.0001% | 566 | 0 | 0.00% |
| | | | | **1,195** | **0.0001%** | **566** | **0** | **0.00%** |
| 98 | 767 | | Pennsylvania Manufacturers Grp | | | | | |
| | | 41424 | Pennsylvania Manufacturers Ind Co | 133,964 | 0.0059% | 150,509 | 6,789 | 4.51% |
| | | 12262 | Pennsylvania Manufacturers Assoc Ins | 84,196 | 0.0037% | 61,692 | -370,603 | -600.73% |
| | | | | **218,160** | **0.0096%** | **212,201** | **-363,814** | **-171.45%** |
| 99 | 775 | | PHARMACISTS MUT GRP | | | | | |
| | | 13714 | Pharmacists Mut Ins Co | 16,594 | 0.0007% | 9,094 | 1,830 | 20.12% |
| | | | | **16,594** | **0.0007%** | **9,094** | **1,830** | **20.12%** |
| 100 | 677 | | Philadelphia Consolidated Holding Grp | | | | | |
| | | 18058 | Philadelphia Ind Ins Co | 27,097,771 | 1.1879% | 24,709,242 | -11,360,878 | -45.98% |
| | | | | **27,097,771** | **1.1879%** | **24,709,242** | **-11,360,878** | **-45.98%** |
| 101 | 155 | | PROGRESSIVE GRP | | | | | |
| | | 24260 | Progressive Cas Ins Co | 4,822,886 | 0.2114% | 4,924,241 | 1,561,642 | 31.71% |
| | | 16322 | Progressive Direct Ins Co | 2,026,811 | 0.0889% | 1,840,489 | 824,378 | 44.79% |
| | | 11770 | United Financial Cas Co | 248,903 | 0.0109% | 219,039 | 17,039 | 7.78% |
| | | 10193 | Progressive Express Ins Co | 4,608 | 0.0002% | 7,501 | 127 | 1.69% |
| | | 27804 | Progressive West Ins Co | 2,408 | 0.0001% | 11,570 | -20 | -0.17% |
| | | | | **7,105,616** | **0.3115%** | **7,002,840** | **2,403,166** | **34.32%** |
| 102 | 458 | | PROTECTIVE LIFE INS GRP | | | | | |
| | | 35769 | Lyndon Prop Ins Co | 1,299,546 | 0.0570% | 1,040,984 | 153,015 | 14.70% |
| | | | | **1,299,546** | **0.0570%** | **1,040,984** | **153,015** | **14.70%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: OTHER LIABILITY OCCURRENCE [17.1]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 103 | 853 | PUBLIC SERV GRP | | | | | | |
| | | 15059 | Public Serv Mut Ins Co | 374,902 | 0.0164% | 397,102 | 35,739 | 9.00% |
| | | | | **374,902** | **0.0164%** | **397,102** | **35,739** | **9.00%** |
| 104 | 796 | QBE INS GRP | | | | | | |
| | | 25747 | Unigard Ins Co | 8,576,559 | 0.3760% | 8,752,314 | 1,846,550 | 21.10% |
| | | 37257 | Praetorian Ins Co | 3,319,345 | 0.1455% | 4,506,381 | 4,193,659 | 93.06% |
| | | 39217 | QBE Ins Corp | 1,054,841 | 0.0462% | 1,088,112 | 49,729 | 4.57% |
| | | 16217 | National Farmers Union Prop & Cas | 556,097 | 0.0244% | 555,818 | 126,715 | 22.80% |
| | | 25798 | Unigard Ind Co | 83,974 | 0.0037% | 92,925 | -13,171 | -14.17% |
| | | 27740 | North Pointe Ins Co | 38,718 | 0.0017% | 73,861 | 69,102 | 93.56% |
| | | 24414 | General Cas Co Of WI | 12,688 | 0.0006% | 10,341 | -3,152 | -30.48% |
| | | 24449 | Regent Ins Co | 6,600 | 0.0003% | 6,600 | -4,255 | -64.47% |
| | | | | **13,648,822** | **0.5983%** | **15,086,352** | **6,265,177** | **41.53%** |
| 105 | 783 | RLI INS GRP | | | | | | |
| | | 13056 | RLI Ins Co | 6,513,017 | 0.2855% | 6,278,746 | 4,177,973 | 66.54% |
| | | | | **6,513,017** | **0.2855%** | **6,278,746** | **4,177,973** | **66.54%** |
| 106 | 169 | SENTRY INS GRP | | | | | | |
| | | 24988 | Sentry Ins A Mut Co | 2,888,872 | 0.1266% | 2,974,709 | -1,833,021 | -61.62% |
| | | 23434 | Middlesex Ins Co | 1,794 | 0.0001% | 757 | 2,727,471 | 360300.00% |
| | | | | **2,890,666** | **0.1267%** | **2,975,466** | **894,450** | **30.06%** |
| 107 | 3219 | Sompo Japan Ins Grp | | | | | | |
| | | 11126 | Sompo Japan Ins Co of Amer | 2,770,776 | 0.1215% | 2,716,663 | 2,711,278 | 99.80% |
| | | | | **2,770,776** | **0.1215%** | **2,716,663** | **2,711,278** | **99.80%** |
| 108 | 20613 | Sparta Ins Co | | | | | | |
| | | 20613 | Sparta Ins Co | 796,521 | 0.0349% | 689,505 | 327,759 | 47.54% |
| | | | | **796,521** | **0.0349%** | **689,505** | **327,759** | **47.54%** |
| 109 | 36790 | Springfield Ins Co Inc | | | | | | |
| | | 36790 | Springfield Ins Co Inc | 881,725 | 0.0387% | 861,093 | -45,395 | -5.27% |
| | | | | **881,725** | **0.0387%** | **861,093** | **-45,395** | **-5.27%** |
| 110 | 4670 | Starr Grp | | | | | | |
| | | 38318 | Starr Ind & Liab Co | 2,883,705 | 0.1264% | 747,834 | 165,325 | 22.11% |
| | | | | **2,883,705** | **0.1264%** | **747,834** | **165,325** | **22.11%** |
| 111 | 175 | STATE AUTO MUT GRP | | | | | | |
| | | 30945 | Plaza Ins Co | 30,765 | 0.0013% | 5,698 | 2,898 | 50.86% |
| | | | | **30,765** | **0.0013%** | **5,698** | **2,898** | **50.86%** |
| 112 | 176 | STATE FARM GRP | | | | | | |
| | | 25151 | State Farm Gen Ins Co | 138,573,829 | 6.0749% | 135,263,171 | 82,965,329 | 61.34% |
| | | 25178 | State Farm Mut Auto Ins Co | 471,870 | 0.0207% | 455,410 | 0 | 0.00% |
| | | | | **139,045,699** | **6.0956%** | **135,718,581** | **82,965,329** | **61.13%** |
| 113 | 93 | STATE NATL GRP | | | | | | |
| | | 12831 | State Natl Ins Co Inc | 15,169,685 | 0.6650% | 12,361,588 | 6,492,689 | 52.52% |
| | | | | **15,169,685** | **0.6650%** | **12,361,588** | **6,492,689** | **52.52%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: OTHER LIABILITY OCCURRENCE [17.1]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 114 | 32107 | Sutter Ins Co | | | | | | |
| | | 32107 | Sutter Ins Co | 166,765 | 0.0073% | 444,174 | 594,168 | 133.77% |
| | | | | **166,765** | **0.0073%** | **444,174** | **594,168** | **133.77%** |
| 115 | 181 | SWISS RE GRP | | | | | | |
| | | 39845 | Westport Ins Corp | 717,636 | 0.0315% | 838,295 | 127,918,667 | 15259.39% |
| | | 29874 | North Amer Specialty Ins Co | 676,843 | 0.0297% | 234,420 | -7,392,314 | -3153.45% |
| | | | | **1,394,479** | **0.0611%** | **1,072,715** | **120,526,353** | **11235.64%** |
| 116 | 88 | The Hanover Ins Grp | | | | | | |
| | | 42552 | Nova Cas Co | 3,567,012 | 0.1564% | 2,303,575 | 556,270 | 24.15% |
| | | 22292 | Hanover Ins Co | 397,705 | 0.0174% | 398,279 | -153,104 | -38.44% |
| | | 22306 | Massachusetts Bay Ins Co | 9,756 | 0.0004% | 9,849 | -4,725 | -47.97% |
| | | | | **3,974,473** | **0.1742%** | **2,711,703** | **398,441** | **14.69%** |
| 117 | 4254 | The Warranty Grp | | | | | | |
| | | 40827 | Virginia Surety Co Inc | 2,943,683 | 0.1290% | 5,701,342 | -14,831,487 | -260.14% |
| | | | | **2,943,683** | **0.1290%** | **5,701,342** | **-14,831,487** | **-260.14%** |
| 118 | 3098 | Tokio Marine Holdings Inc GRP | | | | | | |
| | | 12904 | Tokio Marine & Nichido Fire Ins Co | 9,398,767 | 0.4120% | 10,327,274 | -465,178 | -4.50% |
| | | | | **9,398,767** | **0.4120%** | **10,327,274** | **-465,178** | **-4.50%** |
| 119 | 161 | TOPA EQUITIES LTD GRP | | | | | | |
| | | 18031 | Topa Ins Co | 14,066,166 | 0.6166% | 15,849,565 | 70,430 | 0.44% |
| | | | | **14,066,166** | **0.6166%** | **15,849,565** | **70,430** | **0.44%** |
| 120 | 3703 | Tower Grp | | | | | | |
| | | 44300 | Tower Ins Co Of NY | 3,281,915 | 0.1439% | 2,318,429 | 721,234 | 31.11% |
| | | 15586 | Preserver Ins Co | 57,708 | 0.0025% | 12,593 | 0 | 0.00% |
| | | | | **3,339,623** | **0.1464%** | **2,331,022** | **721,234** | **30.94%** |
| 121 | 37621 | Toyota Motor Ins Co | | | | | | |
| | | 37621 | Toyota Motor Ins Co | 33,980,174 | 1.4896% | 29,842,732 | 22,570,581 | 75.63% |
| | | | | **33,980,174** | **1.4896%** | **29,842,732** | **22,570,581** | **75.63%** |
| 122 | 3548 | Travelers Grp | | | | | | |
| | | 25674 | Travelers Prop Cas Co Of Amer | 85,858,235 | 3.7639% | 87,392,579 | 16,847,802 | 19.28% |
| | | 24767 | St Paul Fire & Marine Ins Co | 52,434,644 | 2.2987% | 54,561,175 | 22,336,180 | 40.94% |
| | | 24791 | St Paul Mercury Ins Co | 10,823,904 | 0.4745% | 13,560,068 | 496,081 | 3.66% |
| | | 36463 | Discover Prop & Cas Ins Co | 7,985,038 | 0.3501% | 6,304,878 | 38,100,780 | 604.31% |
| | | 19070 | Standard Fire Ins Co | 4,827,019 | 0.2116% | 4,529,351 | 2,698,804 | 59.58% |
| | | 25682 | Travelers Ind Co Of CT | 4,756,748 | 0.2085% | 4,417,827 | -29,185,102 | -660.62% |
| | | 36161 | Travelers Prop Cas Ins Co | 1,320,300 | 0.0579% | 1,203,938 | 1,761,955 | 146.35% |
| | | 36137 | Travelers Commercial Ins Co | 958,035 | 0.0420% | 723,614 | 432,062 | 59.71% |
| | | 24775 | St Paul Guardian Ins Co | 533,493 | 0.0234% | 588,218 | 87,361 | 14.85% |
| | | 24015 | Northland Ins Co | 300,535 | 0.0132% | 351,759 | -813,492 | -231.26% |
| | | 25658 | Travelers Ind Co | 13,481 | 0.0006% | 381,664 | -3,624,356 | -949.62% |
| | | 19224 | St Paul Protective Ins Co | 9,060 | 0.0004% | 7,700 | 65,435 | 849.81% |
| | | 19046 | Travelers Cas Ins Co Of Amer | 65 | 0.0000% | 65 | -152,662 | 234864.62% |
| | | | | **169,820,557** | **7.4447%** | **174,022,836** | **49,050,848** | **28.19%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: OTHER LIABILITY OCCURRENCE [17.1]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 123 | 781 | UNION LABOR GRP | | | | | | |
| | | 37893 | Ullico Cas Co | 756,910 | 0.0332% | 807,215 | 169,605 | 21.01% |
| | | | | **756,910** | **0.0332%** | **807,215** | **169,605** | **21.01%** |
| 124 | 920 | UNITED NATL GRP | | | | | | |
| | | 32859 | Penn Amer Ins Co | 1,228,324 | 0.0538% | 1,314,828 | -882,462 | -67.12% |
| | | 42048 | Diamond State Ins Co | 822,365 | 0.0361% | 853,883 | -510,570 | -59.79% |
| | | 41335 | United Natl Specialty Ins Co | 689 | 0.0000% | -109 | -4,509 | 4136.70% |
| | | | | **2,051,378** | **0.0899%** | **2,168,602** | **-1,397,541** | **-64.44%** |
| 125 | 200 | UNITED SERV AUTOMOBILE ASSN GRP | | | | | | |
| | | 25941 | USAA | 12,431,739 | 0.5450% | 12,398,291 | 3,309,939 | 26.70% |
| | | 25968 | USAA Cas Ins Co | 5,004,042 | 0.2194% | 4,852,635 | 4,588,235 | 94.55% |
| | | 21253 | Garrison Prop & Cas Ins Co | 143,981 | 0.0063% | 114,410 | 39,036 | 34.12% |
| | | 18600 | USAA Gen Ind Co | 11,711 | 0.0005% | 4,854 | 2,269 | 46.74% |
| | | | | **17,591,473** | **0.7712%** | **17,370,190** | **7,939,479** | **45.71%** |
| 126 | 215 | UNITRIN GRP | | | | | | |
| | | 10914 | Kemper Independence Ins Co | 3,206,436 | 0.1406% | 3,276,880 | 1,064,984 | 32.50% |
| | | 16063 | Unitrin Auto & Home Ins Co | 24,904 | 0.0011% | 26,165 | 2,848,777 | 10887.74% |
| | | 31968 | Merastar Ins Co | 6,099 | 0.0003% | 5,658 | 279 | 4.93% |
| | | | | **3,237,439** | **0.1419%** | **3,308,703** | **3,914,040** | **118.30%** |
| 127 | 201 | UTICA GRP | | | | | | |
| | | 25976 | Utica Mut Ins Co | 8,294 | 0.0004% | 8,583 | -557,512 | -6495.54% |
| | | 25984 | Graphic Arts Mut Ins Co | 1,873 | 0.0001% | 1,670 | 19 | 1.14% |
| | | | | **10,167** | **0.0004%** | **10,253** | **-557,493** | **-5437.36%** |
| 128 | 21172 | Vanliner Ins Co | | | | | | |
| | | 21172 | Vanliner Ins Co | 2,254,792 | 0.0988% | 2,393,550 | 1,870,773 | 78.16% |
| | | | | **2,254,792** | **0.0988%** | **2,393,550** | **1,870,773** | **78.16%** |
| 129 | 2898 | Western Serv Contract Grp | | | | | | |
| | | 37850 | Pacific Specialty Ins Co | 4,691,405 | 0.2057% | 4,661,282 | 1,873,615 | 40.20% |
| | | | | **4,691,405** | **0.2057%** | **4,661,282** | **1,873,615** | **40.20%** |
| 130 | 866 | WESTERN WORLD GRP | | | | | | |
| | | 40436 | Stratford Ins Co | 188,647 | 0.0083% | 192,675 | -151,724 | -78.75% |
| | | | | **188,647** | **0.0083%** | **192,675** | **-151,724** | **-78.75%** |
| 131 | 1129 | WHITE MOUNTAINS GRP | | | | | | |
| | | 20648 | Employers Fire Ins Co | 11,568,989 | 0.5072% | 10,251,276 | 3,091,244 | 30.15% |
| | | 20621 | OneBeacon Amer Ins Co | 7,829,931 | 0.3433% | 7,339,089 | 574,055 | 7.82% |
| | | 21970 | OneBeacon Ins Co | 3,151,087 | 0.1381% | 3,696,046 | -646,199 | -17.48% |
| | | 27154 | Atlantic Specialty Ins Co | 14,560 | 0.0006% | 12,645 | -2,238,440 | -17702.17% |
| | | | | **22,564,567** | **0.9892%** | **21,299,056** | **780,660** | **3.67%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: OTHER LIABILITY OCCURRENCE [17.1]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 132 | 98 | WR Berkley Corp GRP | | | | | | |
| | | 36684 | Riverport Ins Co | 7,615,554 | 0.3339% | 8,304,982 | -1,853,113 | -22.31% |
| | | 25224 | Great Divide Ins Co | 2,172,869 | 0.0953% | 2,198,459 | 871,781 | 39.65% |
| | | 40045 | Starnet Ins Co | 1,762,415 | 0.0773% | 1,727,955 | -1,242,386 | -71.90% |
| | | 10510 | Carolina Cas Ins Co | 287,260 | 0.0126% | 305,610 | 196,994 | 64.46% |
| | | | | **11,838,098** | **0.5190%** | **12,537,006** | **-2,026,724** | **-16.17%** |
| 133 | 1285 | XL AMER GRP | | | | | | |
| | | 22322 | Greenwich Ins Co | 14,237,477 | 0.6242% | 15,979,342 | 3,576,057 | 22.38% |
| | | 24554 | XL Ins Amer Inc | 4,298,698 | 0.1884% | 8,517,012 | 15,573,143 | 182.85% |
| | | 37885 | XL Specialty Ins Co | 442,554 | 0.0194% | 348,052 | -2,016,169 | -579.27% |
| | | | | **18,978,729** | **0.8320%** | **24,844,406** | **17,133,031** | **68.96%** |
| 134 | 212 | ZURICH INS GRP | | | | | | |
| | | 16535 | Zurich Amer Ins Co | 76,340,986 | 3.3467% | 84,056,451 | 45,002,249 | 53.54% |
| | | 21709 | Truck Ins Exch | 55,796,724 | 2.4461% | 55,241,996 | 80,137,232 | 145.07% |
| | | 26247 | American Guar & Liab Ins | 28,133,244 | 1.2333% | 29,553,385 | 25,815,766 | 87.35% |
| | | 41181 | Universal Underwriters Ins Co | 14,404,438 | 0.6315% | 15,891,390 | 15,523,827 | 97.69% |
| | | 21660 | Fire Ins Exch | 10,496,879 | 0.4602% | 7,947,589 | 1,719,154 | 21.63% |
| | | 21652 | Farmers Ins Exch | 7,580,115 | 0.3323% | 6,500,730 | -266,772 | -4.10% |
| | | 11185 | Foremost Ins Co Grand Rapids MI | 5,841,518 | 0.2561% | 5,498,112 | 2,196,446 | 39.95% |
| | | 21326 | Empire Fire & Marine Ins Co | 2,390,555 | 0.1048% | 4,022,580 | -3,057 | -0.08% |
| | | 21687 | Mid Century Ins Co | 1,332,296 | 0.0584% | 1,066,531 | 220,217 | 20.65% |
| | | 10317 | Neighborhood Spirit Prop & Cas Co | 1,294,471 | 0.0567% | 1,322,226 | 698,236 | 52.81% |
| | | 40142 | American Zurich Ins Co | 1,050,295 | 0.0460% | 903,620 | 911,840 | 100.91% |
| | | 20796 | 21st Century Premier Ins Co | 999,916 | 0.0438% | 1,076,258 | 2,386,611 | 221.75% |
| | | 10315 | Civic Prop & Cas Co | 341,348 | 0.0150% | 335,244 | 199,590 | 59.54% |
| | | 39306 | Fidelity & Deposit Co Of MD | 300,090 | 0.0132% | 348,465 | -498,999 | -143.20% |
| | | 10318 | Exact Prop & Cas Co Inc | 255,922 | 0.0112% | 279,764 | 261,028 | 93.30% |
| | | 27855 | Zurich Amer Ins Co Of IL | 196,238 | 0.0086% | 64,119 | 59,829 | 93.31% |
| | | 43761 | 21st Century Superior Ins Co | 42,642 | 0.0019% | 60,428 | 1,901 | 3.15% |
| | | 19356 | Maryland Cas Co | 23,942 | 0.0010% | 25,986 | 5,585,711 | 21495.08% |
| | | 43699 | American Federation Ins Co | 10,292 | 0.0005% | 31,834 | 700 | 2.20% |
| | | 12963 | 21st Century Ins Co | 398 | 0.0000% | 33,935 | -1,543,998 | -4549.87% |
| | | | | **206,832,309** | **9.0673%** | **214,260,643** | **178,407,511** | **83.27%** |
| | | | **Line Total:** | **2,281,085,039** | **100.0000%** | **2,355,618,874** | **1,570,176,632** | **66.66%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: OTHER LIABILITY CLAIMS MADE [17.2]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 626 | Ace Ltd Grp | | | | | | |
| | | 22667 | Ace Amer Ins Co | 69,909,628 | 4.3296% | 61,993,495 | 60,894,822 | 98.23% |
| | | 21121 | Westchester Fire Ins Co | 11,515,374 | 0.7132% | 10,632,824 | 16,210,446 | 152.46% |
| | | | | **81,425,002** | **5.0428%** | **72,626,319** | **77,105,268** | **106.17%** |
| 2 | 501 | Alleghany Grp | | | | | | |
| | | 22314 | RSUI Ind Co | 26,427,939 | 1.6367% | 26,588,652 | 13,278,714 | 49.94% |
| | | 18619 | Platte River Ins Co | 2,242,744 | 0.1389% | 7,396,183 | 5,327,257 | 72.03% |
| | | | | **28,670,683** | **1.7756%** | **33,984,835** | **18,605,971** | **54.75%** |
| 3 | 761 | ALLIANZ INS GRP | | | | | | |
| | | 21873 | Firemans Fund Ins Co | 1,781,002 | 0.1103% | 1,946,038 | 4,396,552 | 225.92% |
| | | 22810 | Chicago Ins Co | 643,069 | 0.0398% | 769,087 | 1,506,818 | 195.92% |
| | | 21849 | American Automobile Ins Co | 167,666 | 0.0104% | 174,629 | 60,149 | 34.44% |
| | | 21857 | American Ins Co | 41,586 | 0.0026% | 78,658 | -403,535 | -513.02% |
| | | 21881 | National Surety Corp | 4,817 | 0.0003% | 5,518 | 660 | 11.96% |
| | | | | **2,638,140** | **0.1634%** | **2,973,930** | **5,560,644** | **186.98%** |
| 4 | 3239 | Allied World Assur Holding Grp | | | | | | |
| | | 19489 | Allied World Assur Co US Inc | 15,419,162 | 0.9549% | 13,929,221 | 7,736,989 | 55.55% |
| | | 16624 | Darwin Natl Assur Co | 10,774,965 | 0.6673% | 4,293,841 | 1,486,579 | 34.62% |
| | | | | **26,194,127** | **1.6223%** | **18,223,062** | **9,223,568** | **50.61%** |
| 5 | 84 | American Financial Grp | | | | | | |
| | | 16691 | Great Amer Ins Co | 20,366,172 | 1.2613% | 22,092,057 | 1,834,058 | 8.30% |
| | | 26344 | Great Amer Assur Co | 205,500 | 0.0127% | 121,089 | 319,625 | 263.96% |
| | | 22136 | Great Amer Ins Co of NY | 76,260 | 0.0047% | 28,999 | 30,632 | 105.63% |
| | | 26832 | Great Amer Alliance Ins Co | 35,958 | 0.0022% | 34,626 | -1,612,744 | -4657.61% |
| | | 33723 | Great Amer Spirit Ins Co | 32,577 | 0.0020% | 3,353 | 3,586 | 106.95% |
| | | 32620 | National Interstate Ins Co | 21,374 | 0.0013% | 3,855 | 890 | 23.09% |
| | | 31135 | Great Amer Security Ins Co | 1,000 | 0.0001% | 375 | 139 | 37.07% |
| | | | | **20,738,841** | **1.2844%** | **22,284,354** | **576,186** | **2.59%** |
| 6 | 12 | AMERICAN INTL GRP | | | | | | |
| | | 19445 | National Union Fire Ins Co Of Pitts | 171,159,363 | 10.6002% | 193,160,667 | 138,873,220 | 71.90% |
| | | 19429 | Insurance Co Of The State Of PA | 12,973,509 | 0.8035% | 6,616,357 | 3,970,293 | 60.01% |
| | | 23841 | New Hampshire Ins Co | 4,192,748 | 0.2597% | 4,567,457 | 3,241,727 | 70.97% |
| | | 19402 | Chartis Prop Cas Co | 2,644,697 | 0.1638% | 1,729,323 | 510,159 | 29.50% |
| | | 23809 | Granite State Ins Co | 1,273,030 | 0.0788% | 1,285,975 | -1,466,891 | -114.07% |
| | | 19410 | Commerce & Industry Ins Co | 303,247 | 0.0188% | 1,201,594 | 3,090,094 | 257.17% |
| | | | | **192,546,594** | **11.9248%** | **208,561,373** | **148,218,602** | **71.07%** |
| 7 | 1279 | Arch Ins Grp | | | | | | |
| | | 11150 | Arch Ins Co | 77,002,334 | 4.7689% | 75,464,985 | 39,556,852 | 52.42% |
| | | | | **77,002,334** | **4.7689%** | **75,464,985** | **39,556,852** | **52.42%** |
| 8 | 457 | ARGONAUT GRP | | | | | | |
| | | 19801 | Argonaut Ins Co | 7,781,113 | 0.4819% | 3,795,033 | 1,876,647 | 49.45% |
| | | | | **7,781,113** | **0.4819%** | **3,795,033** | **1,876,647** | **49.45%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: OTHER LIABILITY CLAIMS MADE [17.2]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 9 | 4662 | Ariel Holdings Group | | | | | | |
| | | 26611 | Valiant Ins Co | 417,736 | 0.0259% | 541,414 | 276,767 | 51.12% |
| | | | | **417,736** | **0.0259%** | **541,414** | **276,767** | **51.12%** |
| 10 | 968 | AXA INS GRP | | | | | | |
| | | 33022 | AXA Ins Co | 19,387 | 0.0012% | 19,319 | -7,396 | -38.28% |
| | | | | **19,387** | **0.0012%** | **19,319** | **-7,396** | **-38.28%** |
| 11 | 3416 | AXIS Capital Grp | | | | | | |
| | | 37273 | Axis Ins Co | 47,911,594 | 2.9673% | 41,669,326 | 28,980,573 | 69.55% |
| | | 20370 | AXIS Reins Co | 2,971,827 | 0.1841% | 5,043,695 | 13,224,210 | 262.19% |
| | | | | **50,883,421** | **3.1513%** | **46,713,021** | **42,204,783** | **90.35%** |
| 12 | 18538 | Bancinsure Inc | | | | | | |
| | | 18538 | Bancinsure Inc | 980,696 | 0.0607% | 1,068,366 | 667,623 | 62.49% |
| | | | | **980,696** | **0.0607%** | **1,068,366** | **667,623** | **62.49%** |
| 13 | 23 | BCS INS GRP | | | | | | |
| | | 38245 | BCS Ins Co | 3,623,963 | 0.2244% | 3,642,464 | 698,471 | 19.18% |
| | | | | **3,623,963** | **0.2244%** | **3,642,464** | **698,471** | **19.18%** |
| 14 | 37540 | Beazley Ins Co Inc | | | | | | |
| | | 37540 | Beazley Ins Co Inc | 24,940,662 | 1.5446% | 26,522,247 | 18,598,793 | 70.13% |
| | | | | **24,940,662** | **1.5446%** | **26,522,247** | **18,598,793** | **70.13%** |
| 15 | 31 | BERKSHIRE HATHAWAY GRP | | | | | | |
| | | 25895 | United States Liab Ins Co | 12,772,036 | 0.7910% | 12,398,666 | 2,398,558 | 19.35% |
| | | 11967 | General Star Natl Ins Co | 2,370,066 | 0.1468% | 2,356,400 | 1,445,455 | 61.34% |
| | | 38865 | California Ins Co | 950,812 | 0.0589% | 1,471,650 | 99,155 | 6.74% |
| | | 38962 | Genesis Ins Co | 3,874 | 0.0002% | 442,018 | -9,881,525 | -2235.55% |
| | | | | **16,096,788** | **0.9969%** | **16,668,734** | **-5,938,357** | **-35.63%** |
| 16 | 36340 | Camico Mut Ins Co | | | | | | |
| | | 36340 | Camico Mut Ins Co | 30,455,628 | 1.8862% | 30,755,768 | 13,080,848 | 42.53% |
| | | | | **30,455,628** | **1.8862%** | **30,755,768** | **13,080,848** | **42.53%** |
| 17 | 4574 | Catlin US Ins Grp | | | | | | |
| | | 19518 | Catlin Ins Co | 2,597,655 | 0.1609% | 808,561 | 287,162 | 35.52% |
| | | | | **2,597,655** | **0.1609%** | **808,561** | **287,162** | **35.52%** |
| 18 | 38 | CHUBB & SON INC GRP | | | | | | |
| | | 20281 | Federal Ins Co | 149,423,458 | 9.2541% | 151,614,376 | 78,755,716 | 51.94% |
| | | 35181 | Executive Risk Ind Inc | 32,949,084 | 2.0406% | 40,051,611 | 18,501,779 | 46.19% |
| | | 20346 | Pacific Ind Co | 41,738 | 0.0026% | 32,313 | -95,166 | -294.51% |
| | | 20397 | Vigilant Ins Co | 2,792 | 0.0002% | 3,091 | -15,022 | -485.99% |
| | | | | **182,417,072** | **11.2975%** | **191,701,391** | **97,147,307** | **50.68%** |
| 19 | 18767 | Church Mut Ins Co | | | | | | |
| | | 18767 | Church Mut Ins Co | 21,612 | 0.0013% | 22,021 | -3,023 | -13.73% |
| | | | | **21,612** | **0.0013%** | **22,021** | **-3,023** | **-13.73%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: OTHER LIABILITY CLAIMS MADE [17.2]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 20 | 218 | CNA INS GRP | | | | | | |
| | | 20443 | Continental Cas Co | 102,668,827 | 6.3585% | 102,981,173 | 51,590,345 | 50.10% |
| | | 24047 | Surety Bonding Co Of Amer | 200,537 | 0.0124% | 198,482 | 24,493 | 12.34% |
| | | 20494 | Transportation Ins Co | 150,964 | 0.0093% | 167,301 | 102,019 | 60.98% |
| | | 35289 | Continental Ins Co | 89,051 | 0.0055% | 71,865 | -73,536 | -102.33% |
| | | 20427 | American Cas Co Of Reading PA | 66,100 | 0.0041% | 54,153 | 29,788 | 55.01% |
| | | 13188 | Western Surety Co | 49,868 | 0.0031% | 49,408 | 22,068 | 44.66% |
| | | 20508 | Valley Forge Ins Co | 10,288 | 0.0006% | 34,241 | 19,899 | 58.11% |
| | | | | **103,235,635** | **6.3936%** | **103,556,623** | **51,715,076** | **49.94%** |
| 21 | 306 | CUNA MUT GRP | | | | | | |
| | | 10847 | Cumis Ins Society Inc | 6,854,148 | 0.4245% | 6,456,772 | 1,652,142 | 25.59% |
| | | | | **6,854,148** | **0.4245%** | **6,456,772** | **1,652,142** | **25.59%** |
| 22 | 831 | DOCTORS CO GRP | | | | | | |
| | | 10352 | Scpie Ind Co | 1,040,593 | 0.0644% | 733,793 | -430,008 | -58.60% |
| | | | | **1,040,593** | **0.0644%** | **733,793** | **-430,008** | **-58.60%** |
| 23 | 62 | EMC INS CO GRP | | | | | | |
| | | 21415 | Employers Mut Cas Co | 6,242 | 0.0004% | 6,831 | -225 | -3.29% |
| | | | | **6,242** | **0.0004%** | **6,831** | **-225** | **-3.29%** |
| 24 | 3786 | Endurance Grp | | | | | | |
| | | 43630 | Endurance Risk Solutions Assur Co | 648,331 | 0.0402% | 237,832 | 151,738 | 63.80% |
| | | | | **648,331** | **0.0402%** | **237,832** | **151,738** | **63.80%** |
| 25 | 158 | FAIRFAX FIN GRP | | | | | | |
| | | 25054 | Hudson Ins Co | 17,463,814 | 1.0816% | 12,897,444 | 9,507,845 | 73.72% |
| | | 21105 | North River Ins Co | 4,529,871 | 0.2805% | 4,173,769 | 1,630,181 | 39.06% |
| | | 10936 | Seneca Ins Co Inc | 149,650 | 0.0093% | 239,381 | -106,467 | -44.48% |
| | | | | **22,143,335** | **1.3714%** | **17,310,594** | **11,031,559** | **63.73%** |
| 26 | 7 | FEDERATED MUT GRP | | | | | | |
| | | 13935 | Federated Mut Ins Co | 3,164,441 | 0.1960% | 3,478,741 | 995,426 | 28.61% |
| | | 28304 | Federated Serv Ins Co | 677,119 | 0.0419% | 760,105 | -156,416 | -20.58% |
| | | | | **3,841,560** | **0.2379%** | **4,238,846** | **839,010** | **19.79%** |
| 27 | 11118 | Federated Rural Electric Ins Exch | | | | | | |
| | | 11118 | Federated Rural Electric Ins Exch | 24,201 | 0.0015% | 24,334 | 120 | 0.49% |
| | | | | **24,201** | **0.0015%** | **24,334** | **120** | **0.49%** |
| 28 | 349 | FLORISTS MUT GRP | | | | | | |
| | | 13978 | Florists Mut Ins Co | 359,396 | 0.0223% | 362,734 | 195,187 | 53.81% |
| | | | | **359,396** | **0.0223%** | **362,734** | **195,187** | **53.81%** |
| 29 | 303 | GUIDEONE INS GRP | | | | | | |
| | | 15032 | Guideone Mut Ins Co | 31,937 | 0.0020% | 32,664 | -410 | -1.26% |
| | | | | **31,937** | **0.0020%** | **32,664** | **-410** | **-1.26%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: OTHER LIABILITY CLAIMS MADE [17.2]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 30 | 91 | | HARTFORD FIRE & CAS GRP | | | | | |
| | | 29459 | Twin City Fire Ins Co Co | 40,446,599 | 2.5049% | 48,642,112 | -43,058,646 | -88.52% |
| | | 19682 | Hartford Fire In Co | 3,765,253 | 0.2332% | 4,044,825 | 632,594 | 15.64% |
| | | 29424 | Hartford Cas Ins Co | 2,895,939 | 0.1794% | 2,984,728 | 150,890 | 5.06% |
| | | 30104 | Hartford Underwriters Ins Co | 11,179 | 0.0007% | 7,010 | 2,525 | 36.02% |
| | | 37478 | Hartford Ins Co Of The Midwest | 10,036 | 0.0006% | 10,136 | 33,891 | 334.36% |
| | | 34690 | Property & Cas Ins Co Of Hartford | 102 | 0.0000% | 102 | 31 | 30.39% |
| | | | | **47,129,108** | **2.9188%** | **55,688,913** | **-42,238,715** | **-75.85%** |
| 31 | 984 | | HCC INS HOLDINGS GRP | | | | | |
| | | 29599 | US Specialty Ins Co | 57,121,746 | 3.5377% | 53,578,296 | 24,949,634 | 46.57% |
| | | | | **57,121,746** | **3.5377%** | **53,578,296** | **24,949,634** | **46.57%** |
| 32 | 4666 | | Hiscox Ins Grp | | | | | |
| | | 10200 | Hiscox Ins Co Inc | 81,530 | 0.0050% | 7,427 | 18,449 | 248.40% |
| | | | | **81,530** | **0.0050%** | **7,427** | **18,449** | **248.40%** |
| 33 | 4509 | | Ironshore Grp | | | | | |
| | | 23647 | Ironshore Ind Inc | 4,232,116 | 0.2621% | 2,943,456 | 1,651,193 | 56.10% |
| | | | | **4,232,116** | **0.2621%** | **2,943,456** | **1,651,193** | **56.10%** |
| 34 | 36706 | | Lawyers Mut Ins Co | | | | | |
| | | 36706 | Lawyers Mut Ins Co | 44,419,608 | 2.7510% | 45,640,544 | 12,751,815 | 27.94% |
| | | | | **44,419,608** | **2.7510%** | **45,640,544** | **12,751,815** | **27.94%** |
| 35 | 111 | | LIBERTY MUT GRP | | | | | |
| | | 19917 | Liberty Ins Underwriters Inc | 18,681,907 | 1.1570% | 16,141,978 | -1,081,803 | -6.70% |
| | | 23043 | Liberty Mut Ins Co | 13,371,077 | 0.8281% | 14,559,537 | 9,321,557 | 64.02% |
| | | 24732 | General Ins Co Of Amer | 9,390,650 | 0.5816% | 9,896,021 | 6,096,706 | 61.61% |
| | | 19704 | American States Ins Co | 71,417 | 0.0044% | 73,292 | 84,938 | 115.89% |
| | | 24724 | First Natl Ins Co Of Amer | 49,024 | 0.0030% | 50,496 | 8,755 | 17.34% |
| | | 23035 | Liberty Mut Fire Ins Co | 32,041 | 0.0020% | 34,111 | 5,023,963 | 14728.28% |
| | | 19690 | American Economy Ins Co | 3,324 | 0.0002% | 2,667 | 744 | 27.90% |
| | | | | **41,599,440** | **2.5763%** | **40,758,102** | **19,454,860** | **47.73%** |
| 36 | 4381 | | Lightyear Delos Grp | | | | | |
| | | 35408 | Delos Ins Co | 7,723,763 | 0.4783% | 7,562,552 | 2,842,206 | 37.58% |
| | | | | **7,723,763** | **0.4783%** | **7,562,552** | **2,842,206** | **37.58%** |
| 37 | 785 | | MARKEL CORP GRP | | | | | |
| | | 28932 | Markel Amer Ins Co | 2,587,034 | 0.1602% | 2,942,700 | 486,941 | 16.55% |
| | | 38970 | Markel Ins Co | 189,981 | 0.0118% | 117,230 | 0 | 0.00% |
| | | | | **2,777,015** | **0.1720%** | **3,059,930** | **486,941** | **15.91%** |
| 38 | 748 | | Meadowbrook Ins Grp | | | | | |
| | | 21903 | Procentury Ins Co | 1,066,564 | 0.0661% | 582,062 | 106,489 | 18.30% |
| | | 18023 | Star Ins Co | 168,779 | 0.0105% | 167,130 | 71,357 | 42.70% |
| | | | | **1,235,343** | **0.0765%** | **749,192** | **177,846** | **23.74%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: OTHER LIABILITY CLAIMS MADE [17.2]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 39 | 608 | | MEDICAL INS EXCH OF CA GRP | | | | | |
| | | 32433 | Medical Ins Exch Of CA | 280,470 | 0.0174% | 278,768 | 2,930 | 1.05% |
| | | | | **280,470** | **0.0174%** | **278,768** | **2,930** | **1.05%** |
| 40 | 2978 | | Mitsui Sumitomo Ins Grp | | | | | |
| | | 22551 | Mitsui Sumitomo Ins USA Inc | 450,001 | 0.0279% | 433,935 | -24,717 | -5.70% |
| | | 20362 | Mitsui Sumitomo Ins Co of Amer | 273,859 | 0.0170% | 266,757 | 0 | 0.00% |
| | | | | **723,860** | **0.0448%** | **700,692** | **-24,717** | **-3.53%** |
| 41 | 361 | | Munich Re Grp | | | | | |
| | | 19720 | American Alt Ins Corp | 1,784,082 | 0.1105% | 1,892,458 | -7,681 | -0.41% |
| | | | | **1,784,082** | **0.1105%** | **1,892,458** | **-7,681** | **-0.41%** |
| 42 | 140 | | NATIONWIDE CORP GRP | | | | | |
| | | 15580 | Scottsdale Ind Co | 4,193,652 | 0.2597% | 3,248,925 | 830,492 | 25.56% |
| | | 11991 | National Cas Co | 767,859 | 0.0476% | 806,254 | -184,149 | -22.84% |
| | | 23787 | Nationwide Mut Ins Co | 45,758 | 0.0028% | 38,549 | 872 | 2.26% |
| | | | | **5,007,269** | **0.3101%** | **4,093,728** | **647,215** | **15.81%** |
| 43 | 510 | | NAVIGATORS GRP | | | | | |
| | | 42307 | Navigators Ins Co | 28,666,075 | 1.7753% | 29,813,964 | 22,226,749 | 74.55% |
| | | | | **28,666,075** | **1.7753%** | **29,813,964** | **22,226,749** | **74.55%** |
| 44 | 2638 | | NCMIC Grp | | | | | |
| | | 11127 | Professional Solutions Ins Co | 1,109,858 | 0.0687% | 223,811 | 84,249 | 37.64% |
| | | | | **1,109,858** | **0.0687%** | **223,811** | **84,249** | **37.64%** |
| 45 | 256 | | New York MARINE & GEN GRP | | | | | |
| | | 16608 | New York Marine & Gen Ins Co | 9,829,666 | 0.6088% | 9,312,189 | 4,446,983 | 47.75% |
| | | | | **9,829,666** | **0.6088%** | **9,312,189** | **4,446,983** | **47.75%** |
| 46 | 150 | | OLD REPUBLIC GRP | | | | | |
| | | 24147 | Old Republic Ins Co | 26,306,821 | 1.6292% | 30,438,565 | 14,230,352 | 46.75% |
| | | | | **26,306,821** | **1.6292%** | **30,438,565** | **14,230,352** | **46.75%** |
| 47 | 645 | | OREGON MUT GRP | | | | | |
| | | 14907 | Oregon Mut Ins Co | 48,839 | 0.0030% | 59,449 | 94,585 | 159.10% |
| | | | | **48,839** | **0.0030%** | **59,449** | **94,585** | **159.10%** |
| 48 | 677 | | Philadelphia Consolidated Holding Grp | | | | | |
| | | 18058 | Philadelphia Ind Ins Co | 48,678,583 | 3.0148% | 47,989,384 | 57,292,330 | 119.39% |
| | | | | **48,678,583** | **3.0148%** | **47,989,384** | **57,292,330** | **119.39%** |
| 49 | 2698 | | ProAssurance Corp Grp | | | | | |
| | | 10222 | PACO Assur Co Inc | 2,040,133 | 0.1263% | 2,397,750 | 2,256,087 | 94.09% |
| | | 33391 | ProAssurance Ind Co Inc | 61,881 | 0.0038% | 29,265 | 12,191 | 41.66% |
| | | 14460 | Podiatry Ins Co Of Amer | 40,802 | 0.0025% | 35,584 | 166,234 | 467.16% |
| | | | | **2,142,816** | **0.1327%** | **2,462,599** | **2,434,512** | **98.86%** |
| 50 | 155 | | PROGRESSIVE GRP | | | | | |
| | | 24260 | Progressive Cas Ins Co | 3,878,529 | 0.2402% | 4,399,849 | 4,520,463 | 102.74% |
| | | | | **3,878,529** | **0.2402%** | **4,399,849** | **4,520,463** | **102.74%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: OTHER LIABILITY CLAIMS MADE [17.2]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 51 | 796 | QBE INS GRP | | | | | | |
| | | 16217 | National Farmers Union Prop & Cas | 45,369 | 0.0028% | 42,317 | 9,415 | 22.25% |
| | | | | **45,369** | **0.0028%** | **42,317** | **9,415** | **22.25%** |
| 52 | 783 | RLI INS GRP | | | | | | |
| | | 13056 | RLI Ins Co | 9,708,091 | 0.6012% | 8,961,481 | -3,861,385 | -43.09% |
| | | | | **9,708,091** | **0.6012%** | **8,961,481** | **-3,861,385** | **-43.09%** |
| 53 | 169 | SENTRY INS GRP | | | | | | |
| | | 21180 | Sentry Select Ins Co | 507,374 | 0.0314% | 560,064 | 7,595 | 1.36% |
| | | | | **507,374** | **0.0314%** | **560,064** | **7,595** | **1.36%** |
| 54 | 3219 | Sompo Japan Ins Grp | | | | | | |
| | | 11126 | Sompo Japan Ins Co of Amer | 10,293 | 0.0006% | 10,293 | 0 | 0.00% |
| | | | | **10,293** | **0.0006%** | **10,293** | **0** | **0.00%** |
| 55 | 4670 | Starr Grp | | | | | | |
| | | 38318 | Starr Ind & Liab Co | 529,118 | 0.0328% | 75,607 | 36,319 | 48.04% |
| | | | | **529,118** | **0.0328%** | **75,607** | **36,319** | **48.04%** |
| 56 | 176 | STATE FARM GRP | | | | | | |
| | | 25143 | State Farm Fire & Cas Co | 6,521,372 | 0.4039% | 6,698,575 | 312,281 | 4.66% |
| | | | | **6,521,372** | **0.4039%** | **6,698,575** | **312,281** | **4.66%** |
| 57 | 93 | STATE NATL GRP | | | | | | |
| | | 12831 | State Natl Ins Co Inc | 8,580,699 | 0.5314% | 8,908,152 | 4,879,750 | 54.78% |
| | | | | **8,580,699** | **0.5314%** | **8,908,152** | **4,879,750** | **54.78%** |
| 58 | 181 | SWISS RE GRP | | | | | | |
| | | 39845 | Westport Ins Corp | 4,141,033 | 0.2565% | 4,374,692 | -455,743 | -10.42% |
| | | 29874 | North Amer Specialty Ins Co | 387,685 | 0.0240% | 280,284 | -3,119,352 | -1112.93% |
| | | | | **4,528,718** | **0.2805%** | **4,654,976** | **-3,575,095** | **-76.80%** |
| 59 | 88 | The Hanover Ins Grp | | | | | | |
| | | 25585 | Professionals Direct Ins Co | 899,444 | 0.0557% | 271,527 | 72,730 | 26.79% |
| | | | | **899,444** | **0.0557%** | **271,527** | **72,730** | **26.79%** |
| 60 | 3098 | Tokio Marine Holdings Inc GRP | | | | | | |
| | | 12904 | Tokio Marine & Nichido Fire Ins Co | 81,568 | 0.0051% | 66,536 | 92,511 | 139.04% |
| | | | | **81,568** | **0.0051%** | **66,536** | **92,511** | **139.04%** |
| 61 | 161 | TOPA EQUITIES LTD GRP | | | | | | |
| | | 18031 | Topa Ins Co | 7,964,723 | 0.4933% | 7,921,924 | 5,766,913 | 72.80% |
| | | | | **7,964,723** | **0.4933%** | **7,921,924** | **5,766,913** | **72.80%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: OTHER LIABILITY CLAIMS MADE [17.2]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 62 | 3548 | Travelers Grp | | | | | | |
| | | 31194 | Travelers Cas & Surety Co Of Amer | 44,669,407 | 2.7665% | 40,055,845 | 18,524,700 | 46.25% |
| | | 24791 | St Paul Mercury Ins Co | 43,574,905 | 2.6987% | 46,584,590 | 47,291,369 | 101.52% |
| | | 24767 | St Paul Fire & Marine Ins Co | 10,198,891 | 0.6316% | 18,229,470 | 8,548,451 | 46.89% |
| | | 25674 | Travelers Prop Cas Co Of Amer | 1,567,703 | 0.0971% | 479,094 | 131,856 | 27.52% |
| | | 19038 | Travelers Cas & Surety Co | 464,616 | 0.0288% | 480,731 | -405,898 | -84.43% |
| | | 41483 | Farmington Cas Co | 407,072 | 0.0252% | 421,932 | 357,629 | 84.76% |
| | | 24775 | St Paul Guardian Ins Co | 153,670 | 0.0095% | 177,669 | -17,919 | -10.09% |
| | | 25658 | Travelers Ind Co | 23,463 | 0.0015% | 4,386 | 3,062,234 | 69818.38% |
| | | 25682 | Travelers Ind Co Of CT | 10,803 | 0.0007% | 6,635 | 4,092 | 61.67% |
| | | | | **101,070,530** | **6.2595%** | **106,440,352** | **77,496,514** | **72.81%** |
| 63 | 781 | UNION LABOR GRP | | | | | | |
| | | 37893 | Ullico Cas Co | 60,581 | 0.0038% | 71,248 | 1,149,072 | 1612.78% |
| | | | | **60,581** | **0.0038%** | **71,248** | **1,149,072** | **1612.78%** |
| 64 | 920 | UNITED NATL GRP | | | | | | |
| | | 42048 | Diamond State Ins Co | 22,758 | 0.0014% | 479,573 | 137,873 | 28.75% |
| | | | | **22,758** | **0.0014%** | **479,573** | **137,873** | **28.75%** |
| 65 | 201 | UTICA GRP | | | | | | |
| | | 25976 | Utica Mut Ins Co | 197,591 | 0.0122% | 238,599 | 0 | 0.00% |
| | | | | **197,591** | **0.0122%** | **238,599** | **0** | **0.00%** |
| 66 | 1129 | WHITE MOUNTAINS GRP | | | | | | |
| | | 20621 | OneBeacon Amer Ins Co | 5,659,684 | 0.3505% | 4,641,311 | 1,380,135 | 29.74% |
| | | 20648 | Employers Fire Ins Co | 5,503,914 | 0.3409% | 5,895,768 | 3,063,161 | 51.96% |
| | | 21970 | OneBeacon Ins Co | 2,832,147 | 0.1754% | 2,451,306 | 1,028,724 | 41.97% |
| | | | | **13,995,745** | **0.8668%** | **12,988,385** | **5,472,020** | **42.13%** |
| 67 | 98 | WR Berkley Corp GRP | | | | | | |
| | | 10510 | Carolina Cas Ins Co | 34,131,055 | 2.1138% | 36,687,636 | 24,170,025 | 65.88% |
| | | 32603 | Berkley Ins Co | 8,134,077 | 0.5038% | 2,043,537 | 1,427,621 | 69.86% |
| | | | | **42,265,132** | **2.6176%** | **38,731,173** | **25,597,646** | **66.09%** |
| 68 | 1285 | XL AMER GRP | | | | | | |
| | | 37885 | XL Specialty Ins Co | 86,998,590 | 5.3880% | 88,992,313 | 91,645,018 | 102.98% |
| | | 22322 | Greenwich Ins Co | 29,079,689 | 1.8010% | 37,149,046 | 53,136,272 | 143.04% |
| | | 24554 | XL Ins Amer Inc | 352,225 | 0.0218% | 311,564 | 397,951 | 127.73% |
| | | | | **116,430,504** | **7.2108%** | **126,452,923** | **145,179,241** | **114.81%** |
| 69 | 212 | ZURICH INS GRP | | | | | | |
| | | 16535 | Zurich Amer Ins Co | 65,314,592 | 4.0451% | 67,588,112 | 41,062,626 | 60.75% |
| | | 26247 | American Guar & Liab Ins | 11,704,345 | 0.7249% | 12,362,684 | 245,940 | 1.99% |
| | | 39306 | Fidelity & Deposit Co Of MD | 891,202 | 0.0552% | 881,645 | 63,813 | 7.24% |
| | | 40142 | American Zurich Ins Co | 545,928 | 0.0338% | 487,082 | 474,103 | 97.34% |
| | | 41181 | Universal Underwriters Ins Co | 317,351 | 0.0197% | 365,142 | 23,285 | 6.38% |
| | | 19372 | Northern Ins Co Of NY | 64,155 | 0.0040% | 127,586 | -45,639 | -35.77% |
| | | 19305 | Assurance Co Of Amer | 3,168 | 0.0002% | 2,756 | 731 | 26.52% |
| | | | | **78,840,741** | **4.8828%** | **81,815,007** | **41,824,859** | **51.12%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: OTHER LIABILITY CLAIMS MADE [17.2]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| | | | **Line Total:** | **1,614,673,720** | **100.0000%** | **1,636,380,800** | **959,531,363** | **58.64%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: EXCESS WORKERS' COMPENSATION [17.3]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 626 | | Ace Ltd Grp | | | | | |
| | | 22667 | Ace Amer Ins Co | 23,855,444 | 11.8301% | 27,635,180 | 11,679,547 | 42.26% |
| | | | | **23,855,444** | **11.8301%** | **27,635,180** | **11,679,547** | **42.26%** |
| 2 | 84 | | American Financial Grp | | | | | |
| | | 22179 | Republic Ind Co Of Amer | 12,849,474 | 6.3721% | 13,162,327 | 5,057,283 | 38.42% |
| | | | | **12,849,474** | **6.3721%** | **13,162,327** | **5,057,283** | **38.42%** |
| 3 | 12 | | AMERICAN INTL GRP | | | | | |
| | | 19445 | National Union Fire Ins Co Of Pitts | 32,639,775 | 16.1863% | 35,819,680 | 14,931,949 | 41.69% |
| | | | | **32,639,775** | **16.1863%** | **35,819,680** | **14,931,949** | **41.69%** |
| 4 | 1346 | | AMERICAN SAFETY HOLDING GRP | | | | | |
| | | 39969 | American Safety Cas Ins Co | 40,212,687 | 19.9417% | 27,050,863 | 0 | 0.00% |
| | | | | **40,212,687** | **19.9417%** | **27,050,863** | **0** | **0.00%** |
| 5 | 1279 | | Arch Ins Grp | | | | | |
| | | 11150 | Arch Ins Co | 10,920,979 | 5.4158% | 12,846,836 | 7,297,002 | 56.80% |
| | | | | **10,920,979** | **5.4158%** | **12,846,836** | **7,297,002** | **56.80%** |
| 6 | 40134 | | Castlepoint Natl Ins Co | | | | | |
| | | 40134 | Castlepoint Natl Ins Co | 1,683,509 | 0.8349% | 1,881,957 | -1,462,435 | -77.71% |
| | | | | **1,683,509** | **0.8349%** | **1,881,957** | **-1,462,435** | **-77.71%** |
| 7 | 306 | | CUNA MUT GRP | | | | | |
| | | 10847 | Cumis Ins Society Inc | 3,178 | 0.0016% | 3,178 | 0 | 0.00% |
| | | | | **3,178** | **0.0016%** | **3,178** | **0** | **0.00%** |
| 8 | 74 | | DELPHI FIN GRP | | | | | |
| | | 15105 | Safety Natl Cas Corp | 32,709,554 | 16.2209% | 29,005,266 | 12,311,382 | 42.45% |
| | | | | **32,709,554** | **16.2209%** | **29,005,266** | **12,311,382** | **42.45%** |
| 9 | 1208 | | GRAY INS GRP | | | | | |
| | | 36307 | Gray Ins Co | 83 | 0.0000% | 83 | 6,133 | 7389.16% |
| | | | | **83** | **0.0000%** | **83** | **6,133** | **7389.16%** |
| 10 | 91 | | HARTFORD FIRE & CAS GRP | | | | | |
| | | 29424 | Hartford Cas Ins Co | 305,524 | 0.1515% | 276,858 | 7,899,231 | 2853.17% |
| | | 37478 | Hartford Ins Co Of The Midwest | 286,926 | 0.1423% | 353,000 | 295,875 | 83.82% |
| | | | | **592,450** | **0.2938%** | **629,858** | **8,195,106** | **1301.10%** |
| 11 | 922 | | ICW GRP | | | | | |
| | | 40029 | Explorer Ins Co | 680,000 | 0.3372% | 680,000 | 0 | 0.00% |
| | | | | **680,000** | **0.3372%** | **680,000** | **0** | **0.00%** |
| 12 | 111 | | LIBERTY MUT GRP | | | | | |
| | | 42404 | Liberty Ins Corp | 16,243,737 | 8.0554% | 16,765,926 | 19,101,348 | 113.93% |
| | | | | **16,243,737** | **8.0554%** | **16,765,926** | **19,101,348** | **113.93%** |
| 13 | 748 | | Meadowbrook Ins Grp | | | | | |
| | | 18023 | Star Ins Co | 4,861,968 | 2.4111% | 4,613,231 | 1,170,073 | 25.36% |
| | | | | **4,861,968** | **2.4111%** | **4,613,231** | **1,170,073** | **25.36%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: EXCESS WORKERS' COMPENSATION [17.3]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| 14 | 256 | | New York MARINE & GEN GRP | | | | | |
| | | 16608 | New York Marine & Gen Ins Co | 5,232,983 | 2.5951% | 4,639,646 | 1,872,970 | 40.37% |
| | | | | **5,232,983** | **2.5951%** | **4,639,646** | **1,872,970** | **40.37%** |
| 15 | 150 | | OLD REPUBLIC GRP | | | | | |
| | | 24147 | Old Republic Ins Co | 2,196,130 | 1.0891% | 2,411,903 | 3,903,387 | 161.84% |
| | | | | **2,196,130** | **1.0891%** | **2,411,903** | **3,903,387** | **161.84%** |
| 16 | 169 | | SENTRY INS GRP | | | | | |
| | | 24988 | Sentry Ins A Mut Co | 19,281 | 0.0096% | 11,074 | 583,719 | 5271.08% |
| | | | | **19,281** | **0.0096%** | **11,074** | **583,719** | **5271.08%** |
| 17 | 88 | | The Hanover Ins Grp | | | | | |
| | | 42552 | Nova Cas Co | 3,473 | 0.0017% | 126,486 | -99,801 | -78.90% |
| | | | | **3,473** | **0.0017%** | **126,486** | **-99,801** | **-78.90%** |
| 18 | 3098 | | Tokio Marine Holdings Inc GRP | | | | | |
| | | 12904 | Tokio Marine & Nichido Fire Ins Co | 216,356 | 0.1073% | 244,448 | 338,967 | 138.67% |
| | | | | **216,356** | **0.1073%** | **244,448** | **338,967** | **138.67%** |
| 19 | 3548 | | Travelers Grp | | | | | |
| | | 25887 | United States Fidelity & Guar Co | 2,338,287 | 1.1596% | 1,583,507 | 2,403,258 | 151.77% |
| | | 25674 | Travelers Prop Cas Co Of Amer | 2,040,791 | 1.0120% | 2,044,871 | -765,939 | -37.46% |
| | | 36463 | Discover Prop & Cas Ins Co | 489,144 | 0.2426% | 993,800 | 61,795 | 6.22% |
| | | | | **4,868,222** | **2.4142%** | **4,622,178** | **1,699,114** | **36.76%** |
| 20 | 1285 | | XL AMER GRP | | | | | |
| | | 37885 | XL Specialty Ins Co | 2,264,756 | 1.1231% | 2,332,865 | 1,364,432 | 58.49% |
| | | | | **2,264,756** | **1.1231%** | **2,332,865** | **1,364,432** | **58.49%** |
| 21 | 212 | | ZURICH INS GRP | | | | | |
| | | 16535 | Zurich Amer Ins Co | 9,597,027 | 4.7592% | 8,968,234 | 7,895,965 | 88.04% |
| | | | | **9,597,027** | **4.7592%** | **8,968,234** | **7,895,965** | **88.04%** |
| | | | **Line Total:** | **201,651,066** | **100.0000%** | **193,451,219** | **95,846,141** | **49.55%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: PRODUCTS LIABILITY [18]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| 1 | 626 | Ace Ltd Grp | | | | | | |
| | | 22667 | Ace Amer Ins Co | 4,460,183 | 2.1934% | 2,930,648 | -295,098 | -10.07% |
| | | 21121 | Westchester Fire Ins Co | 3,118,563 | 1.5336% | 3,243,621 | -1,419,260 | -43.76% |
| | | 43575 | Indemnity Ins Co Of North Amer | 6,483 | 0.0032% | 3,643 | -3,268,722 | -89726.10% |
| | | 22748 | Pacific Employers Ins Co | 3,430 | 0.0017% | 454 | 11,186,472 | 63980.62% |
| | | | | **7,588,659** | **3.7319%** | **6,178,366** | **6,203,392** | **100.41%** |
| 2 | 38733 | Alaska Natl Ins Co | | | | | | |
| | | 38733 | Alaska Natl Ins Co | 62,540 | 0.0308% | 58,962 | 25,607 | 43.43% |
| | | | | **62,540** | **0.0308%** | **58,962** | **25,607** | **43.43%** |
| 3 | 501 | Alleghany Grp | | | | | | |
| | | 10472 | Capitol Ind Corp | 19,378 | 0.0095% | 56,569 | 9,211 | 16.28% |
| | | | | **19,378** | **0.0095%** | **56,569** | **9,211** | **16.28%** |
| 4 | 761 | ALLIANZ INS GRP | | | | | | |
| | | 21873 | Firemans Fund Ins Co | 4,159,295 | 2.0454% | 4,330,417 | 6,585,555 | 152.08% |
| | | 35300 | Allianz Global Risks US Ins Co | 3,752,167 | 1.8452% | 2,959,687 | -3,025,108 | -102.21% |
| | | 21881 | National Surety Corp | 665,602 | 0.3273% | 751,462 | 866,493 | 115.31% |
| | | 21857 | American Ins Co | 469,465 | 0.2309% | 472,838 | 631,558 | 133.57% |
| | | 21865 | Associated Ind Corp | 42,230 | 0.0208% | 67,501 | 63,644 | 94.29% |
| | | 21849 | American Automobile Ins Co | 27,906 | 0.0137% | 30,602 | 33,130 | 108.26% |
| | | 22837 | AGCS Marine Ins Co | 6,000 | 0.0030% | 5,750 | 0 | 0.00% |
| | | | | **9,122,665** | **4.4863%** | **8,618,257** | **5,155,272** | **59.82%** |
| 5 | 3239 | Allied World Assur Holding Grp | | | | | | |
| | | 19489 | Allied World Assur Co US Inc | 632,606 | 0.3111% | 541,810 | 294,940 | 54.44% |
| | | | | **632,606** | **0.3111%** | **541,810** | **294,940** | **54.44%** |
| 6 | 8 | ALLSTATE INS GRP | | | | | | |
| | | 19232 | Allstate Ins Co | 158,818 | 0.0781% | 184,535 | -8,139,607 | -4410.87% |
| | | | | **158,818** | **0.0781%** | **184,535** | **-8,139,607** | **-4410.87%** |
| 7 | 84 | American Financial Grp | | | | | | |
| | | 16691 | Great Amer Ins Co | 64,969 | 0.0319% | 64,260 | 813,839 | 1266.48% |
| | | 26832 | Great Amer Alliance Ins Co | 10,355 | 0.0051% | 10,509 | 768 | 7.31% |
| | | 26344 | Great Amer Assur Co | 3,813 | 0.0019% | 4,313 | 3,140 | 72.80% |
| | | 22136 | Great Amer Ins Co of NY | 1,545 | 0.0008% | 1,896 | 43,508 | 2294.73% |
| | | | | **80,682** | **0.0397%** | **80,978** | **861,255** | **1063.57%** |
| 8 | 12 | AMERICAN INTL GRP | | | | | | |
| | | 19380 | American Home Assur Co | 1,159,790 | 0.5704% | 1,022,980 | 1,127,780 | 110.24% |
| | | 19429 | Insurance Co Of The State Of PA | 408,207 | 0.2007% | 3,526,482 | 2,058,155 | 58.36% |
| | | 23809 | Granite State Ins Co | 305,084 | 0.1500% | 612,097 | 130,909 | 21.39% |
| | | 23841 | New Hampshire Ins Co | 140,589 | 0.0691% | 1,640,825 | 294,260 | 17.93% |
| | | 19410 | Commerce & Industry Ins Co | 31,706 | 0.0156% | 27,792 | -646,925 | -2327.74% |
| | | | | **2,045,376** | **1.0059%** | **6,830,176** | **2,964,179** | **43.40%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: PRODUCTS LIABILITY [18]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 9 | 124 | | AMERISURE CO GRP | | | | | |
| | | 23396 | Amerisure Mut Ins Co | 7,207 | 0.0035% | 6,705 | 6,188 | 92.29% |
| | | | | **7,207** | **0.0035%** | **6,705** | **6,188** | **92.29%** |
| 10 | 2538 | | Amtrust Grp | | | | | |
| | | 19879 | Security Natl Ins Co | 387,739 | 0.1907% | 379,751 | 149,446 | 39.35% |
| | | 25011 | Wesco Ins Co | 259,290 | 0.1275% | 478,090 | 245,569 | 51.36% |
| | | | | **647,029** | **0.3182%** | **857,841** | **395,015** | **46.05%** |
| 11 | 1279 | | Arch Ins Grp | | | | | |
| | | 11150 | Arch Ins Co | 3,346,004 | 1.6455% | 3,721,146 | 1,046,000 | 28.11% |
| | | | | **3,346,004** | **1.6455%** | **3,721,146** | **1,046,000** | **28.11%** |
| 12 | 968 | | AXA INS GRP | | | | | |
| | | 33022 | AXA Ins Co | 79,901 | 0.0393% | 79,673 | -6,299 | -7.91% |
| | | | | **79,901** | **0.0393%** | **79,673** | **-6,299** | **-7.91%** |
| 13 | 31 | | BERKSHIRE HATHAWAY GRP | | | | | |
| | | 25895 | United States Liab Ins Co | 125,249 | 0.0616% | 112,144 | 103,764 | 92.53% |
| | | 20052 | National Liab & Fire Ins Co | 30,045 | 0.0148% | 39,948 | -64,907 | -162.48% |
| | | | | **155,294** | **0.0764%** | **152,092** | **38,857** | **25.55%** |
| 14 | 4574 | | Catlin US Ins Grp | | | | | |
| | | 19518 | Catlin Ins Co | 1,674,958 | 0.8237% | 753,624 | 306,018 | 40.61% |
| | | | | **1,674,958** | **0.8237%** | **753,624** | **306,018** | **40.61%** |
| 15 | 38 | | CHUBB & SON INC GRP | | | | | |
| | | 20281 | Federal Ins Co | 41,568,816 | 20.4424% | 42,457,511 | 9,511,357 | 22.40% |
| | | 20303 | Great Northern Ins Co | 173,493 | 0.0853% | 197,272 | 2,710,576 | 1374.03% |
| | | 20346 | Pacific Ind Co | 170,578 | 0.0839% | 154,832 | 10,801,174 | 6976.06% |
| | | 20397 | Vigilant Ins Co | 151,139 | 0.0743% | 192,355 | 142,659 | 74.16% |
| | | | | **42,064,026** | **20.6859%** | **43,001,970** | **23,165,766** | **53.87%** |
| 16 | 244 | | CINCINNATI FIN GRP | | | | | |
| | | 10677 | Cincinnati Ins Co | 19,220 | 0.0095% | 24,329 | -10,871 | -44.68% |
| | | | | **19,220** | **0.0095%** | **24,329** | **-10,871** | **-44.68%** |
| 17 | 218 | | CNA INS GRP | | | | | |
| | | 20478 | National Fire Ins Co Of Hartford | 6,324,639 | 3.1103% | 7,653,381 | 2,313,402 | 30.23% |
| | | 20508 | Valley Forge Ins Co | 2,114,848 | 1.0400% | 3,233,215 | 886,187 | 27.41% |
| | | 20494 | Transportation Ins Co | 1,234,491 | 0.6071% | 1,239,948 | 725,953 | 58.55% |
| | | 20443 | Continental Cas Co | 638,800 | 0.3141% | 1,220,694 | 6,010,633 | 492.39% |
| | | 35289 | Continental Ins Co | 374,253 | 0.1840% | 685,956 | 448,876 | 65.44% |
| | | 20427 | American Cas Co Of Reading PA | 17,136 | 0.0084% | 23,534 | -53,560 | -227.59% |
| | | | | **10,704,167** | **5.2640%** | **14,056,728** | **10,331,491** | **73.50%** |
| 18 | 57 | | ELECTRIC INS GRP | | | | | |
| | | 21261 | Electric Ins Co | 16,930,737 | 8.3261% | 16,930,737 | 8,830,162 | 52.15% |
| | | | | **16,930,737** | **8.3261%** | **16,930,737** | **8,830,162** | **52.15%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: PRODUCTS LIABILITY [18]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 19 | 62 | EMC INS CO GRP | | | | | | |
| | | 21415 | Employers Mut Cas Co | 200,504 | 0.0986% | 198,758 | 112,407 | 56.55% |
| | | | | **200,504** | **0.0986%** | **198,758** | **112,407** | **56.55%** |
| 20 | 3786 | Endurance Grp | | | | | | |
| | | 43630 | Endurance Risk Solutions Assur Co | 1,683,268 | 0.8278% | 1,375,159 | 872,782 | 63.47% |
| | | | | **1,683,268** | **0.8278%** | **1,375,159** | **872,782** | **63.47%** |
| 21 | 1120 | EVEREST REINS HOLDINGS GRP | | | | | | |
| | | 10120 | Everest Natl Ins Co | 283,929 | 0.1396% | 410,824 | 666,262 | 162.18% |
| | | | | **283,929** | **0.1396%** | **410,824** | **666,262** | **162.18%** |
| 22 | 158 | FAIRFAX FIN GRP | | | | | | |
| | | 21105 | North River Ins Co | 184,825 | 0.0909% | 161,485 | -46,536 | -28.82% |
| | | | | **184,825** | **0.0909%** | **161,485** | **-46,536** | **-28.82%** |
| 23 | 7 | FEDERATED MUT GRP | | | | | | |
| | | 13935 | Federated Mut Ins Co | 2,290,489 | 1.1264% | 2,704,678 | -1,097,173 | -40.57% |
| | | 28304 | Federated Serv Ins Co | 296,605 | 0.1459% | 317,148 | -22,886 | -7.22% |
| | | | | **2,587,094** | **1.2723%** | **3,021,826** | **-1,120,059** | **-37.07%** |
| 24 | 517 | HANNOVER GRP | | | | | | |
| | | 41343 | HDI Gerling Amer Ins Co | 531,441 | 0.2613% | 530,418 | -2,471,762 | -466.00% |
| | | | | **531,441** | **0.2613%** | **530,418** | **-2,471,762** | **-466.00%** |
| 25 | 91 | HARTFORD FIRE & CAS GRP | | | | | | |
| | | 19682 | Hartford Fire In Co | 14,448,600 | 7.1054% | 15,937,074 | -238,584 | -1.50% |
| | | 29459 | Twin City Fire Ins Co Co | 676,282 | 0.3326% | 639,665 | -51,244 | -8.01% |
| | | 30104 | Hartford Underwriters Ins Co | 317,154 | 0.1560% | 177,907 | 146,292 | 82.23% |
| | | 37478 | Hartford Ins Co Of The Midwest | 247,140 | 0.1215% | 290,592 | -162,799 | -56.02% |
| | | 29424 | Hartford Cas Ins Co | 38,357 | 0.0189% | 105,511 | 10,233 | 9.70% |
| | | 34690 | Property & Cas Ins Co Of Hartford | 3,490 | 0.0017% | 3,480 | 1,043 | 29.97% |
| | | | | **15,731,023** | **7.7361%** | **17,154,229** | **-295,059** | **-1.72%** |
| 26 | 225 | IAT Reins Co Grp | | | | | | |
| | | 26433 | Harco Natl Ins Co | 52 | 0.0000% | 186 | 0 | 0.00% |
| | | | | **52** | **0.0000%** | **186** | **0** | **0.00%** |
| 27 | 246 | INDIANA LUMBERMENS GRP | | | | | | |
| | | 14265 | Indiana Lumbermens Mut Ins Co | 239,732 | 0.1179% | 223,631 | -26,107 | -11.67% |
| | | | | **239,732** | **0.1179%** | **223,631** | **-26,107** | **-11.67%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: PRODUCTS LIABILITY [18]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 28 | 111 | LIBERTY MUT GRP | | | | | | |
| | | 23035 | Liberty Mut Fire Ins Co | 6,173,537 | 3.0360% | 6,014,162 | 5,270,553 | 87.64% |
| | | 24198 | Peerless Ins Co | 870,766 | 0.4282% | 753,608 | -546,093 | -72.46% |
| | | 23043 | Liberty Mut Ins Co | 869,490 | 0.4276% | 580,276 | 5,627,163 | 969.74% |
| | | 26069 | Wausau Business Ins Co | 287,788 | 0.1415% | 386,217 | 390,198 | 101.03% |
| | | 19704 | American States Ins Co | 287,075 | 0.1412% | 475,297 | 51,768 | 10.89% |
| | | 26042 | Wausau Underwriters Ins Co | 247,172 | 0.1216% | 228,232 | 118,447 | 51.90% |
| | | 24724 | First Natl Ins Co Of Amer | 226,976 | 0.1116% | 238,590 | -7,892 | -3.31% |
| | | 42404 | Liberty Ins Corp | 192,769 | 0.0948% | 447,482 | -86,438 | -19.32% |
| | | 33600 | LM Ins Corp | 152,576 | 0.0750% | 152,508 | 81,547 | 53.47% |
| | | 24732 | General Ins Co Of Amer | 145,212 | 0.0714% | 162,030 | 295,309 | 182.26% |
| | | 21458 | Employers Ins of Wausau | 140,664 | 0.0692% | 109,532 | 1,590,914 | 1452.47% |
| | | 19690 | American Economy Ins Co | 63,557 | 0.0313% | 39,369 | 826,818 | 2100.18% |
| | | 10836 | Golden Eagle Ins Corp | 19,032 | 0.0094% | 13,503 | -22,522 | -166.79% |
| | | 24171 | Netherlands Ins Co The | 11,209 | 0.0055% | 11,034 | 2,531 | 22.94% |
| | | 19917 | Liberty Ins Underwriters Inc | 1,652 | 0.0008% | 5,718 | 2,859 | 50.00% |
| | | | | **9,689,475** | **4.7650%** | **9,617,558** | **13,595,162** | **141.36%** |
| 29 | 785 | MARKEL CORP GRP | | | | | | |
| | | 28932 | Markel Amer Ins Co | 21,196 | 0.0104% | 24,719 | 137,039 | 554.39% |
| | | 38970 | Markel Ins Co | 855 | 0.0004% | 1,013 | -9,313 | -919.35% |
| | | | | **22,051** | **0.0108%** | **25,732** | **127,726** | **496.37%** |
| 30 | 748 | Meadowbrook Ins Grp | | | | | | |
| | | 18023 | Star Ins Co | 208,690 | 0.1026% | 189,251 | 22,126 | 11.69% |
| | | | | **208,690** | **0.1026%** | **189,251** | **22,126** | **11.69%** |
| 31 | 1113 | MEDMARK INS GRP | | | | | | |
| | | 22241 | Medmarc Cas Ins Co | 5,809,800 | 2.8571% | 5,052,658 | 1,307,208 | 25.87% |
| | | | | **5,809,800** | **2.8571%** | **5,052,658** | **1,307,208** | **25.87%** |
| 32 | 2978 | Mitsui Sumitomo Ins Grp | | | | | | |
| | | 22551 | Mitsui Sumitomo Ins USA Inc | 466,542 | 0.2294% | 578,254 | 377,066 | 65.21% |
| | | 20362 | Mitsui Sumitomo Ins Co of Amer | 80,624 | 0.0396% | 78,911 | 108,740 | 137.80% |
| | | | | **547,166** | **0.2691%** | **657,165** | **485,806** | **73.92%** |
| 33 | 291 | MOTORISTS MUT | | | | | | |
| | | 13331 | American Hardware Mut Ins Co | 248,650 | 0.1223% | 265,333 | -773,924 | -291.68% |
| | | | | **248,650** | **0.1223%** | **265,333** | **-773,924** | **-291.68%** |
| 34 | 23663 | National Amer Ins Co | | | | | | |
| | | 23663 | National Amer Ins Co | 4 | 0.0000% | 4 | -174 | -4350.00% |
| | | | | **4** | **0.0000%** | **4** | **-174** | **-4350.00%** |
| 35 | 140 | NATIONWIDE CORP GRP | | | | | | |
| | | 28223 | Nationwide Agribusiness Ins Co | 5,135,460 | 2.5255% | 4,917,638 | 2,246,699 | 45.69% |
| | | 19100 | Amco Ins Co | 1,527,117 | 0.7510% | 1,609,368 | 764,323 | 47.49% |
| | | 23787 | Nationwide Mut Ins Co | 1,303,347 | 0.6409% | 1,483,014 | 733,730 | 49.48% |
| | | 25453 | Nationwide Ins Co Of Amer | 24,781 | 0.0122% | 27,169 | -2,787 | -10.26% |
| | | | | **7,990,705** | **3.9296%** | **8,037,189** | **3,741,965** | **46.56%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: PRODUCTS LIABILITY [18]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 36 | 27073 | Nipponkoa Ins Co Ltd US Br | | | | | | |
| | | 27073 | Nipponkoa Ins Co Ltd US Br | 427,632 | 0.2103% | 436,261 | -5,454 | -1.25% |
| | | | | **427,632** | **0.2103%** | **436,261** | **-5,454** | **-1.25%** |
| 37 | 150 | OLD REPUBLIC GRP | | | | | | |
| | | 24147 | Old Republic Ins Co | 2,989,406 | 1.4701% | 2,873,106 | 322,528 | 11.23% |
| | | | | **2,989,406** | **1.4701%** | **2,873,106** | **322,528** | **11.23%** |
| 38 | 645 | OREGON MUT GRP | | | | | | |
| | | 14907 | Oregon Mut Ins Co | 619,563 | 0.3047% | 566,771 | 256,351 | 45.23% |
| | | | | **619,563** | **0.3047%** | **566,771** | **256,351** | **45.23%** |
| 39 | 14974 | Pennsylvania Lumbermens Mut Ins | | | | | | |
| | | 14974 | Pennsylvania Lumbermens Mut Ins | 1,273 | 0.0006% | 615 | 0 | 0.00% |
| | | | | **1,273** | **0.0006%** | **615** | **0** | **0.00%** |
| 40 | 767 | Pennsylvania Manufacturers Grp | | | | | | |
| | | 12262 | Pennsylvania Manufacturers Assoc Ins | 33,055 | 0.0163% | 15,615 | -16,199 | -103.74% |
| | | | | **33,055** | **0.0163%** | **15,615** | **-16,199** | **-103.74%** |
| 41 | 677 | Philadelphia Consolidated Holding Grp | | | | | | |
| | | 18058 | Philadelphia Ind Ins Co | 3,431 | 0.0017% | 827 | 224 | 27.09% |
| | | | | **3,431** | **0.0017%** | **827** | **224** | **27.09%** |
| 42 | 796 | QBE INS GRP | | | | | | |
| | | 37257 | Praetorian Ins Co | 1,129,033 | 0.5552% | 1,125,239 | -606,604 | -53.91% |
| | | 25747 | Unigard Ins Co | 148,984 | 0.0733% | 161,450 | -6,037 | -3.74% |
| | | 37303 | Redland Ins Co | 15,791 | 0.0078% | 18,107 | -5,547 | -30.63% |
| | | 25798 | Unigard Ind Co | 5,972 | 0.0029% | 6,348 | 0 | 0.00% |
| | | 24449 | Regent Ins Co | 2,251 | 0.0011% | 2,251 | -1,109 | -49.27% |
| | | | | **1,302,031** | **0.6403%** | **1,313,395** | **-619,297** | **-47.15%** |
| 43 | 783 | RLI INS GRP | | | | | | |
| | | 13056 | RLI Ins Co | 78,237 | 0.0385% | 66,329 | -317,538 | -478.73% |
| | | | | **78,237** | **0.0385%** | **66,329** | **-317,538** | **-478.73%** |
| 44 | 169 | SENTRY INS GRP | | | | | | |
| | | 24988 | Sentry Ins A Mut Co | 2,349,980 | 1.1557% | 2,541,977 | 2,618,833 | 103.02% |
| | | 23434 | Middlesex Ins Co | 510 | 0.0003% | 129 | -422 | -327.13% |
| | | | | **2,350,490** | **1.1559%** | **2,542,106** | **2,618,411** | **103.00%** |
| 45 | 3219 | Sompo Japan Ins Grp | | | | | | |
| | | 11126 | Sompo Japan Ins Co of Amer | 4,801,440 | 2.3612% | 4,684,993 | 3,171,617 | 67.70% |
| | | | | **4,801,440** | **2.3612%** | **4,684,993** | **3,171,617** | **67.70%** |
| 46 | 20613 | Sparta Ins Co | | | | | | |
| | | 20613 | Sparta Ins Co | 15,941 | 0.0078% | 15,941 | 16,961 | 106.40% |
| | | | | **15,941** | **0.0078%** | **15,941** | **16,961** | **106.40%** |
| 47 | 36790 | Springfield Ins Co Inc | | | | | | |
| | | 36790 | Springfield Ins Co Inc | 489,887 | 0.2409% | 481,514 | 21,962 | 4.56% |
| | | | | **489,887** | **0.2409%** | **481,514** | **21,962** | **4.56%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: PRODUCTS LIABILITY [18]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 48 | 4670 | Starr Grp | | | | | | |
| | | 38318 | Starr Ind & Liab Co | 590,768 | 0.2905% | 96,681 | 531,550 | 549.80% |
| | | | | **590,768** | **0.2905%** | **96,681** | **531,550** | **549.80%** |
| 49 | 181 | SWISS RE GRP | | | | | | |
| | | 39845 | Westport Ins Corp | 200,942 | 0.0988% | 225,525 | 925,127 | 410.21% |
| | | | | **200,942** | **0.0988%** | **225,525** | **925,127** | **410.21%** |
| 50 | 88 | The Hanover Ins Grp | | | | | | |
| | | 22292 | Hanover Ins Co | 20,577 | 0.0101% | 16,353 | -5,886 | -35.99% |
| | | 22306 | Massachusetts Bay Ins Co | 5,682 | 0.0028% | 2,039 | 0 | 0.00% |
| | | | | **26,259** | **0.0129%** | **18,392** | **-5,886** | **-32.00%** |
| 51 | 4254 | The Warranty Grp | | | | | | |
| | | 40827 | Virginia Surety Co Inc | 6,521 | 0.0032% | 22,426 | 4,827,793 | 21527.66% |
| | | | | **6,521** | **0.0032%** | **22,426** | **4,827,793** | **21527.66%** |
| 52 | 3098 | Tokio Marine Holdings Inc GRP | | | | | | |
| | | 12904 | Tokio Marine & Nichido Fire Ins Co | 10,082,871 | 4.9585% | 11,183,937 | 1,441,208 | 12.89% |
| | | | | **10,082,871** | **4.9585%** | **11,183,937** | **1,441,208** | **12.89%** |
| 53 | 3703 | Tower Grp | | | | | | |
| | | 44300 | Tower Ins Co Of NY | 3,056,946 | 1.5033% | 2,037,864 | 0 | 0.00% |
| | | | | **3,056,946** | **1.5033%** | **2,037,864** | **0** | **0.00%** |
| 54 | 3548 | Travelers Grp | | | | | | |
| | | 25674 | Travelers Prop Cas Co Of Amer | 4,147,520 | 2.0396% | 3,992,305 | 4,230,694 | 105.97% |
| | | 24767 | St Paul Fire & Marine Ins Co | 3,438,287 | 1.6909% | 4,716,576 | 2,853,911 | 60.51% |
| | | 25682 | Travelers Ind Co Of CT | 2,194,307 | 1.0791% | 1,484,334 | -447,598 | -30.15% |
| | | 24791 | St Paul Mercury Ins Co | 1,884,700 | 0.9268% | 3,054,775 | 3,131,840 | 102.52% |
| | | 36463 | Discover Prop & Cas Ins Co | 339,371 | 0.1669% | 406,473 | -513,798 | -126.40% |
| | | 24775 | St Paul Guardian Ins Co | 97,751 | 0.0481% | 92,343 | -232,080 | -251.32% |
| | | 24015 | Northland Ins Co | 25,178 | 0.0124% | 47,098 | -4,437 | -9.42% |
| | | 25658 | Travelers Ind Co | 12,470 | 0.0061% | 4,885 | 426,140 | 8723.44% |
| | | | | **12,139,584** | **5.9699%** | **13,798,789** | **9,444,672** | **68.45%** |
| 55 | 920 | UNITED NATL GRP | | | | | | |
| | | 32859 | Penn Amer Ins Co | 122,680 | 0.0603% | 134,323 | -353,801 | -263.40% |
| | | 42048 | Diamond State Ins Co | 1,950 | 0.0010% | 2,815 | -651 | -23.13% |
| | | | | **124,630** | **0.0613%** | **137,138** | **-354,452** | **-258.46%** |
| 56 | 866 | WESTERN WORLD GRP | | | | | | |
| | | 40436 | Stratford Ins Co | 43,526 | 0.0214% | 45,318 | -90,062 | -198.73% |
| | | | | **43,526** | **0.0214%** | **45,318** | **-90,062** | **-198.73%** |
| 57 | 1129 | WHITE MOUNTAINS GRP | | | | | | |
| | | 20621 | OneBeacon Amer Ins Co | 266,987 | 0.1313% | 218,745 | -5,733,715 | -2621.19% |
| | | 20648 | Employers Fire Ins Co | 73,162 | 0.0360% | 51,107 | 12,418 | 24.30% |
| | | | | **340,149** | **0.1673%** | **269,852** | **-5,721,297** | **-2120.16%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: PRODUCTS LIABILITY [18]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| 58 | 98 | WR Berkley Corp GRP | | | | | | |
| | | 36684 | Riverport Ins Co | 20,913 | 0.0103% | 22,727 | 13,635 | 59.99% |
| | | 25224 | Great Divide Ins Co | 3,402 | 0.0017% | 4,015 | -190,168 | -4736.44% |
| | | | | **24,315** | **0.0120%** | **26,742** | **-176,533** | **-660.13%** |
| 59 | 1285 | XL AMER GRP | | | | | | |
| | | 24554 | XL Ins Amer Inc | 1,718,282 | 0.8450% | 1,233,041 | 1,507,240 | 122.24% |
| | | 22322 | Greenwich Ins Co | 101,182 | 0.0498% | 201,345 | -64,679 | -32.12% |
| | | | | **1,819,464** | **0.8948%** | **1,434,386** | **1,442,561** | **100.57%** |
| 60 | 212 | ZURICH INS GRP | | | | | | |
| | | 26247 | American Guar & Liab Ins | 10,301,969 | 5.0662% | 9,521,323 | -14,476,966 | -152.05% |
| | | 16535 | Zurich Amer Ins Co | 7,595,036 | 3.7350% | 5,149,716 | 12,091,294 | 234.80% |
| | | 41181 | Universal Underwriters Ins Co | 2,214,150 | 1.0889% | 2,368,108 | 656,591 | 27.73% |
| | | 21326 | Empire Fire & Marine Ins Co | 206,829 | 0.1017% | 470,628 | -183,117 | -38.91% |
| | | 40142 | American Zurich Ins Co | 70,217 | 0.0345% | 60,311 | 372,430 | 617.52% |
| | | 21709 | Truck Ins Exch | 61,885 | 0.0304% | 66,248 | -26,963 | -40.70% |
| | | 21652 | Farmers Ins Exch | 30,067 | 0.0148% | 32,220 | -100,569 | -312.13% |
| | | | | **20,480,153** | **10.0716%** | **17,668,554** | **-1,667,300** | **-9.44%** |
| | | | **Line Total:** | **203,346,190** | **100.0000%** | **209,018,981** | **83,721,346** | **40.05%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| 1 | 517 | HANNOVER GRP | | | | | | |
| | | 20532 | Clarendon Natl Ins Co | 637,848 | 98.1941% | 498,665 | 596,150 | 119.55% |
| | | | | **637,848** | **98.1941%** | **498,665** | **596,150** | **119.55%** |
| 2 | 796 | QBE INS GRP | | | | | | |
| | | 37257 | Praetorian Ins Co | 5,135 | 0.7905% | 2,147 | 49,397 | 2300.75% |
| | | | | **5,135** | **0.7905%** | **2,147** | **49,397** | **2300.75%** |
| 3 | 1129 | WHITE MOUNTAINS GRP | | | | | | |
| | | 37915 | Essentia Ins Co | 5,631 | 0.8669% | 3,629 | 1,240 | 34.17% |
| | | | | **5,631** | **0.8669%** | **3,629** | **1,240** | **34.17%** |
| 4 | 212 | ZURICH INS GRP | | | | | | |
| | | 25089 | Coast Natl Ins Co | 965 | 0.1486% | 1,424 | 9,851 | 691.78% |
| | | | | **965** | **0.1486%** | **1,424** | **9,851** | **691.78%** |
| | | | **Line Total:** | **649,579** | **100.0000%** | **505,865** | **656,638** | **129.80%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: PRIVATE PASSENGER AUTO LIABILITY [19.2]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 11711 | Access Ins Co | | | | | | |
| | | 11711 | Access Ins Co | 111,171,001 | 1.0298% | 111,333,815 | 83,906,180 | 75.36% |
| | | | | **111,171,001** | **1.0298%** | **111,333,815** | **83,906,180** | **75.36%** |
| 2 | 626 | Ace Ltd Grp | | | | | | |
| | | 18279 | Bankers Standard Ins Co | 1,258,607 | 0.0117% | 442,312 | 197,757 | 44.71% |
| | | 22667 | Ace Amer Ins Co | 771 | 0.0000% | 771 | -1,759 | -228.15% |
| | | | | **1,259,378** | **0.0117%** | **443,083** | **195,998** | **44.24%** |
| 3 | 313 | AEGIS GRP | | | | | | |
| | | 33898 | Aegis Security Ins Co | 864,598 | 0.0080% | 864,598 | 617,237 | 71.39% |
| | | | | **864,598** | **0.0080%** | **864,598** | **617,237** | **71.39%** |
| 4 | 3596 | Affirmative Ins Grp | | | | | | |
| | | 42609 | Affirmative Ins Co | 19,509,602 | 0.1807% | 19,533,384 | 9,670,161 | 49.51% |
| | | | | **19,509,602** | **0.1807%** | **19,533,384** | **9,670,161** | **49.51%** |
| 5 | 10920 | Alliance United Ins Co | | | | | | |
| | | 10920 | Alliance United Ins Co | 53,552,187 | 0.4961% | 48,611,872 | 33,961,614 | 69.86% |
| | | | | **53,552,187** | **0.4961%** | **48,611,872** | **33,961,614** | **69.86%** |
| 6 | 761 | ALLIANZ INS GRP | | | | | | |
| | | 21873 | Firemans Fund Ins Co | 15,197,166 | 0.1408% | 15,500,266 | 9,670,832 | 62.39% |
| | | | | **15,197,166** | **0.1408%** | **15,500,266** | **9,670,832** | **62.39%** |
| 7 | 3239 | Allied World Assur Holding Grp | | | | | | |
| | | 22730 | Allied World Reins Co | 53,588 | 0.0005% | 58,439 | -86,784 | -148.50% |
| | | | | **53,588** | **0.0005%** | **58,439** | **-86,784** | **-148.50%** |
| 8 | 8 | ALLSTATE INS GRP | | | | | | |
| | | 19240 | Allstate Ind Co | 763,379,347 | 7.0712% | 750,783,334 | 494,781,783 | 65.90% |
| | | 19232 | Allstate Ins Co | 171,738,905 | 1.5908% | 171,264,693 | 91,681,189 | 53.53% |
| | | 10358 | Encompass Ins Co | 23,407,307 | 0.2168% | 24,138,652 | 16,075,587 | 66.60% |
| | | 37907 | Deerbrook Ins Co | 2,930,686 | 0.0271% | 3,239,886 | 2,151,342 | 66.40% |
| | | 17230 | Allstate Prop & Cas Ins Co | 1,232,414 | 0.0114% | 1,904,479 | 826,451 | 43.40% |
| | | | | **962,688,659** | **8.9175%** | **951,331,044** | **605,516,352** | **63.65%** |
| 9 | 84 | American Financial Grp | | | | | | |
| | | 32620 | National Interstate Ins Co | 541,434 | 0.0050% | 577,796 | 411,697 | 71.25% |
| | | 26344 | Great Amer Assur Co | 69,404 | 0.0006% | 77,887 | -56,356 | -72.36% |
| | | 16691 | Great Amer Ins Co | 13,852 | 0.0001% | 48,909 | -36,858 | -75.36% |
| | | 26832 | Great Amer Alliance Ins Co | 13,463 | 0.0001% | 35,174 | -34,007 | -96.68% |
| | | 33723 | Great Amer Spirit Ins Co | 361 | 0.0000% | 1,655 | 1,415 | 85.50% |
| | | | | **638,514** | **0.0059%** | **741,421** | **285,891** | **38.56%** |
| 10 | 3678 | American Independent Ins Grp | | | | | | |
| | | 39098 | Omni Ins Co | 171,861 | 0.0016% | 240,037 | -60,150 | -25.06% |
| | | | | **171,861** | **0.0016%** | **240,037** | **-60,150** | **-25.06%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: PRIVATE PASSENGER AUTO LIABILITY [19.2]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 11 | 12 | | AMERICAN INTL GRP | | | | | |
| | | 19429 | Insurance Co Of The State Of PA | 15,403,939 | 0.1427% | 15,778,696 | 9,202,786 | 58.32% |
| | | 23809 | Granite State Ins Co | 8,962,273 | 0.0830% | 71,737,492 | 56,422,674 | 78.65% |
| | | | | **24,366,212** | **0.2257%** | **87,516,188** | **65,625,460** | **74.99%** |
| 12 | 408 | | AMERICAN NATL FIN GRP | | | | | |
| | | 11048 | Pacific Prop & Cas Co | 9,332,416 | 0.0864% | 9,308,402 | 6,414,807 | 68.91% |
| | | | | **9,332,416** | **0.0864%** | **9,308,402** | **6,414,807** | **68.91%** |
| 13 | 1346 | | AMERICAN SAFETY HOLDING GRP | | | | | |
| | | 39969 | American Safety Cas Ins Co | 416 | 0.0000% | 416 | 188 | 45.19% |
| | | | | **416** | **0.0000%** | **416** | **188** | **45.19%** |
| 14 | 4 | | Ameriprise Fin Grp | | | | | |
| | | 29068 | IDS Prop Cas Ins Co | 108,715,103 | 1.0070% | 107,878,534 | 74,507,336 | 69.07% |
| | | | | **108,715,103** | **1.0070%** | **107,878,534** | **74,507,336** | **69.07%** |
| 15 | 28 | | AMICA MUT GRP | | | | | |
| | | 19976 | Amica Mut Ins Co | 27,686,214 | 0.2565% | 27,068,853 | 20,523,395 | 75.82% |
| | | | | **27,686,214** | **0.2565%** | **27,068,853** | **20,523,395** | **75.82%** |
| 16 | 4256 | | Anchor Ins Holdings Grp | | | | | |
| | | 40010 | Anchor Gen Ins Co | 53,331,225 | 0.4940% | 40,445,112 | 29,356,413 | 72.58% |
| | | | | **53,331,225** | **0.4940%** | **40,445,112** | **29,356,413** | **72.58%** |
| 17 | 19 | | Assurant Inc Grp | | | | | |
| | | 10111 | American Bankers Ins Co Of FL | 524,586 | 0.0049% | 486,270 | -24,481 | -5.03% |
| | | 19615 | American Reliable Ins Co | 101,329 | 0.0009% | 100,971 | 29,877 | 29.59% |
| | | | | **625,915** | **0.0058%** | **587,241** | **5,396** | **0.92%** |
| 18 | 24 | | ATLANTIC CO GRP | | | | | |
| | | 19909 | Centennial Ins Co | 33,133 | 0.0003% | 37,109 | 36,193 | 97.53% |
| | | 19895 | Atlantic Mut Ins Co | 21,416 | 0.0002% | 22,861 | 1 | 0.00% |
| | | | | **54,549** | **0.0005%** | **59,970** | **36,194** | **60.35%** |
| 19 | 1318 | | Auto Club Enterprises Ins Grp | | | | | |
| | | 15598 | Interins Exch Of The Automobile Club | 887,603,192 | 8.2219% | 905,244,760 | 436,571,007 | 48.23% |
| | | | | **887,603,192** | **8.2219%** | **905,244,760** | **436,571,007** | **48.23%** |
| 20 | 1281 | | BANKAMERICA CORP GRP | | | | | |
| | | 24813 | Balboa Ins Co | 11,948,295 | 0.1107% | 13,700,318 | 7,879,559 | 57.51% |
| | | 24821 | Meritplan Ins Co | 9,283,594 | 0.0860% | 9,925,245 | 5,463,990 | 55.05% |
| | | | | **21,231,889** | **0.1967%** | **23,625,563** | **13,343,549** | **56.48%** |
| 21 | 31 | | BERKSHIRE HATHAWAY GRP | | | | | |
| | | 35882 | Geico Gen Ins Co | 235,380,914 | 2.1804% | 226,895,006 | 134,580,148 | 59.31% |
| | | 22055 | Geico Ind Co | 119,652,594 | 1.1084% | 117,899,339 | 71,503,170 | 60.65% |
| | | 22063 | Government Employees Ins Co | 98,941,323 | 0.9165% | 97,309,032 | 59,598,625 | 61.25% |
| | | 41491 | Geico Cas Co | 95,712,049 | 0.8866% | 94,910,972 | 51,649,709 | 54.42% |
| | | | | **549,686,880** | **5.0918%** | **537,014,349** | **317,331,652** | **59.09%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: PRIVATE PASSENGER AUTO LIABILITY [19.2]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 22 | 33 | | CALIFORNIA CAS MGMT GRP | | | | | |
| | | 20117 | California Cas Ind Exch | 55,981,897 | 0.5186% | 57,917,548 | 28,833,638 | 49.78% |
| | | | | **55,981,897** | **0.5186%** | **57,917,548** | **28,833,638** | **49.78%** |
| 23 | 1278 | | CALIFORNIA STATE AUTO GRP | | | | | |
| | | 15539 | California State Auto Assn Inter Ins | 707,662,924 | 6.5551% | 707,575,467 | 418,554,506 | 59.15% |
| | | 37770 | Western United Ins Co | 27,894,276 | 0.2584% | 35,571,205 | 19,126,059 | 53.77% |
| | | 10921 | ACA Ins Co | 24,750,998 | 0.2293% | 26,455,722 | 21,340,588 | 80.67% |
| | | | | **760,308,198** | **7.0428%** | **769,602,394** | **459,021,153** | **59.64%** |
| 24 | 802 | | Capital Ins Grp | | | | | |
| | | 13544 | California Capital Ins Co | 21,850,387 | 0.2024% | 21,651,368 | 14,885,154 | 68.75% |
| | | 12890 | Eagle W Ins Co | 1,029,492 | 0.0095% | 988,309 | 375,522 | 38.00% |
| | | | | **22,879,879** | **0.2119%** | **22,639,677** | **15,260,676** | **67.41%** |
| 25 | 26905 | | Century Natl Ins Co | | | | | |
| | | 26905 | Century Natl Ins Co | 3,503,595 | 0.0325% | 3,386,407 | 1,802,519 | 53.23% |
| | | | | **3,503,595** | **0.0325%** | **3,386,407** | **1,802,519** | **53.23%** |
| 26 | 38 | | CHUBB & SON INC GRP | | | | | |
| | | 20281 | Federal Ins Co | 7,949,021 | 0.0736% | 7,453,637 | 4,584,851 | 61.51% |
| | | 35181 | Executive Risk Ind Inc | 27,920 | 0.0003% | 33,820 | 50,444 | 149.15% |
| | | 20397 | Vigilant Ins Co | 98 | 0.0000% | 98 | -53 | -54.08% |
| | | 20346 | Pacific Ind Co | 20 | 0.0000% | 20 | -7 | -35.00% |
| | | | | **7,977,059** | **0.0739%** | **7,487,575** | **4,635,235** | **61.91%** |
| 27 | 323 | | CIVIL SERV EMPLOYEE GRP | | | | | |
| | | 18953 | CSE Safeguard Ins Co | 12,196,246 | 0.1130% | 9,473,626 | 7,205,302 | 76.06% |
| | | 10693 | Civil Serv Employees Ins Co | 8,559,999 | 0.0793% | 8,786,682 | 4,427,643 | 50.39% |
| | | | | **20,756,245** | **0.1923%** | **18,260,308** | **11,632,945** | **63.71%** |
| 28 | 816 | | COMMERCE INC GRP | | | | | |
| | | 13161 | Commerce W Ins Co | 52,445,478 | 0.4858% | 45,027,641 | 31,002,833 | 68.85% |
| | | | | **52,445,478** | **0.4858%** | **45,027,641** | **31,002,833** | **68.85%** |
| 29 | 10783 | | Cornerstone Natl Ins Co | | | | | |
| | | 10783 | Cornerstone Natl Ins Co | 11,327,114 | 0.1049% | 10,403,287 | 8,492,390 | 81.63% |
| | | | | **11,327,114** | **0.1049%** | **10,403,287** | **8,492,390** | **81.63%** |
| 30 | 3489 | | Delek Grp | | | | | |
| | | 19216 | Southern Ins Co | 6,442,328 | 0.0597% | 9,070,194 | 11,618,720 | 128.10% |
| | | | | **6,442,328** | **0.0597%** | **9,070,194** | **11,618,720** | **128.10%** |
| 31 | 930 | | DHC GRP | | | | | |
| | | 23671 | National Amer Ins Co of CA | 4,865,582 | 0.0451% | 4,778,138 | 3,179,107 | 66.53% |
| | | 19269 | Danielson Natl Ins Co | 4,548,204 | 0.0421% | 4,388,913 | 3,612,461 | 82.31% |
| | | | | **9,413,786** | **0.0872%** | **9,167,051** | **6,791,568** | **74.09%** |
| 32 | 831 | | DOCTORS CO GRP | | | | | |
| | | 34495 | Doctors Co An Interins Exch | 14,347 | 0.0001% | 14,960 | 45,653 | 305.17% |
| | | | | **14,347** | **0.0001%** | **14,960** | **45,653** | **305.17%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: PRIVATE PASSENGER AUTO LIABILITY [19.2]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 33 | 57 | | ELECTRIC INS GRP | | | | | |
| | | 21261 | Electric Ins Co | 2,142,908 | 0.0198% | 2,166,185 | 846,891 | 39.10% |
| | | | | **2,142,908** | **0.0198%** | **2,166,185** | **846,891** | **39.10%** |
| 34 | 158 | | FAIRFAX FIN GRP | | | | | |
| | | 25054 | Hudson Ins Co | 10,637,863 | 0.0985% | 12,854,696 | 8,579,878 | 66.75% |
| | | | | **10,637,863** | **0.0985%** | **12,854,696** | **8,579,878** | **66.75%** |
| 35 | 670 | | FIDELITY NATL FIN GRP | | | | | |
| | | 25180 | Fidelity Natl Ins Co | 5,681,761 | 0.0526% | 5,340,614 | 3,603,250 | 67.47% |
| | | | | **5,681,761** | **0.0526%** | **5,340,614** | **3,603,250** | **67.47%** |
| 36 | 70 | | FIRST AMER TITLE GRP | | | | | |
| | | 37710 | First Amer Prop & Cas Ins Co | 178,553 | 0.0017% | 87,115 | 76,036 | 87.28% |
| | | | | **178,553** | **0.0017%** | **87,115** | **76,036** | **87.28%** |
| 37 | 1169 | | GENERALI GRP | | | | | |
| | | 11231 | Generali Us Branch | 42,332 | 0.0004% | 45,624 | 56,744 | 124.37% |
| | | | | **42,332** | **0.0004%** | **45,624** | **56,744** | **124.37%** |
| 38 | 79 | | GMAC INS HOLDING GRP | | | | | |
| | | 23728 | National Gen Ins Co | 40,684,194 | 0.3769% | 41,907,252 | 28,588,651 | 68.22% |
| | | 31488 | Integon Preferred Ins Co | 13,456,518 | 0.1246% | 13,949,862 | 11,956,831 | 85.71% |
| | | 38660 | MIC Gen Ins Corp | 6,714,782 | 0.0622% | 7,266,804 | 4,515,781 | 62.14% |
| | | 29742 | Integon Natl Ins Co | 255,187 | 0.0024% | 184,192 | 47,459 | 25.77% |
| | | | | **61,110,681** | **0.5661%** | **63,308,110** | **45,108,722** | **71.25%** |
| 39 | 83 | | GRANGE INS GRP | | | | | |
| | | 22101 | Grange Ins Assn | 5,609,071 | 0.0520% | 5,585,996 | 3,074,348 | 55.04% |
| | | | | **5,609,071** | **0.0520%** | **5,585,996** | **3,074,348** | **55.04%** |
| 40 | 303 | | GUIDEONE INS GRP | | | | | |
| | | 15032 | Guideone Mut Ins Co | 10,997 | 0.0001% | 12,232 | 5,663 | 46.30% |
| | | | | **10,997** | **0.0001%** | **12,232** | **5,663** | **46.30%** |
| 41 | 517 | | HANNOVER GRP | | | | | |
| | | 21806 | Harbor Specialty Ins Co | 4,509 | 0.0000% | 4,509 | -51,990 | -1153.03% |
| | | 20532 | Clarendon Natl Ins Co | 1,831 | 0.0000% | 1,831 | -1,201,557 | -65622.99% |
| | | | | **6,340** | **0.0001%** | **6,340** | **-1,253,547** | **-19772.03%** |
| 42 | 91 | | HARTFORD FIRE & CAS GRP | | | | | |
| | | 30104 | Hartford Underwriters Ins Co | 74,769,405 | 0.6926% | 73,656,623 | 44,614,867 | 60.57% |
| | | 29424 | Hartford Cas Ins Co | 39,813,676 | 0.3688% | 42,110,882 | 27,847,257 | 66.13% |
| | | 29459 | Twin City Fire Ins Co Co | 3,188,875 | 0.0295% | 3,763,164 | 1,808,153 | 48.05% |
| | | | | **117,771,956** | **1.0909%** | **119,530,669** | **74,270,277** | **62.13%** |
| 43 | 300 | | HORACE MANN GRP | | | | | |
| | | 22578 | Horace Mann Ins Co | 13,137,401 | 0.1217% | 12,916,841 | 10,657,125 | 82.51% |
| | | 22756 | Horace Mann Prop & Cas Ins Co | 3,443,330 | 0.0319% | 3,533,877 | 3,445,008 | 97.49% |
| | | | | **16,580,731** | **0.1536%** | **16,450,718** | **14,102,133** | **85.72%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: PRIVATE PASSENGER AUTO LIABILITY [19.2]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 44 | 225 | IAT Reins Co Grp | | | | | | |
| | | 23248 | Occidental Fire & Cas Co Of NC | 8,117,678 | 0.0752% | 8,508,057 | 5,205,663 | 61.19% |
| | | 28886 | Transguard Ins Co Of Amer Inc | 3,233,446 | 0.0300% | 1,269,391 | 571,121 | 44.99% |
| | | | | **11,351,124** | **0.1051%** | **9,777,448** | **5,776,784** | **59.08%** |
| 45 | 922 | ICW GRP | | | | | | |
| | | 40029 | Explorer Ins Co | 81,621,239 | 0.7561% | 60,955,670 | 38,471,065 | 63.11% |
| | | 27847 | Insurance Co Of The West | 4,439,629 | 0.0411% | 4,444,936 | 2,885,208 | 64.91% |
| | | | | **86,060,868** | **0.7972%** | **65,400,606** | **41,356,273** | **63.24%** |
| 46 | 3495 | Infinity Prop & Cas Ins Grp | | | | | | |
| | | 22268 | Infinity Ins Co | 274,945,740 | 2.5468% | 274,463,482 | 165,151,624 | 60.17% |
| | | 10068 | Hillstar Ins Co | 6,334,948 | 0.0587% | 4,516,225 | 3,703,014 | 81.99% |
| | | 11738 | Infinity Auto Ins Co | 3,579,052 | 0.0332% | 4,114,517 | 1,942,231 | 47.20% |
| | | 20260 | Infinity Select Ins Co | 258,900 | 0.0024% | 329,753 | 189,580 | 57.49% |
| | | | | **285,118,640** | **2.6411%** | **283,423,977** | **170,986,449** | **60.33%** |
| 47 | 9 | JPMorgan Chase & Co Grp | | | | | | |
| | | 12832 | Personal Express Ins Co | 4,422,508 | 0.0410% | 4,571,130 | 2,624,655 | 57.42% |
| | | 22985 | Sequoia Ins Co | 50,482 | 0.0005% | 55,639 | 101,863 | 183.08% |
| | | | | **4,472,990** | **0.0414%** | **4,626,769** | **2,726,518** | **58.93%** |
| 48 | 1326 | KINGSWAY GRP | | | | | | |
| | | 33650 | Mendota Ins Co | 11,805,976 | 0.1094% | 10,959,983 | 5,827,481 | 53.17% |
| | | 42862 | Universal Cas Co | 7,009,271 | 0.0649% | 6,054,146 | 4,230,485 | 69.88% |
| | | 33855 | Lincoln Gen Ins Co | 3,863,480 | 0.0358% | 5,894,125 | 3,305,397 | 56.08% |
| | | | | **22,678,727** | **0.2101%** | **22,908,254** | **13,363,363** | **58.33%** |
| 49 | 456 | LANCER FINANCIAL GRP | | | | | | |
| | | 26077 | Lancer Ins Co | 35,619 | 0.0003% | 35,619 | -32,647 | -91.66% |
| | | | | **35,619** | **0.0003%** | **35,619** | **-32,647** | **-91.66%** |
| 50 | 111 | LIBERTY MUT GRP | | | | | | |
| | | 24740 | Safeco Ins Co Of Amer | 181,864,869 | 1.6846% | 182,343,340 | 75,632,790 | 41.48% |
| | | 23035 | Liberty Mut Fire Ins Co | 139,661,966 | 1.2937% | 138,728,032 | 84,492,082 | 60.90% |
| | | 37214 | American States Preferred Ins Co | 19,701,769 | 0.1825% | 19,822,538 | 10,499,953 | 52.97% |
| | | 39012 | Safeco Ins Co Of IL | 1,847,690 | 0.0171% | 1,666,247 | 1,180,518 | 70.85% |
| | | 24724 | First Natl Ins Co Of Amer | 978,862 | 0.0091% | 992,853 | 231,330 | 23.30% |
| | | 23043 | Liberty Mut Ins Co | 283 | 0.0000% | 189 | -3,779 | -1999.47% |
| | | | | **344,055,439** | **3.1870%** | **343,553,199** | **172,032,894** | **50.07%** |
| 51 | 4381 | Lightyear Delos Grp | | | | | | |
| | | 35408 | Delos Ins Co | 9,561,640 | 0.0886% | 9,864,739 | 7,034,515 | 71.31% |
| | | | | **9,561,640** | **0.0886%** | **9,864,739** | **7,034,515** | **71.31%** |
| 52 | 3702 | Loya Grp | | | | | | |
| | | 12589 | Loya Cas Ins Co | 46,364,358 | 0.4295% | 43,637,850 | 33,490,284 | 76.75% |
| | | | | **46,364,358** | **0.4295%** | **43,637,850** | **33,490,284** | **76.75%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: PRIVATE PASSENGER AUTO LIABILITY [19.2]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 53 | 785 | MARKEL CORP GRP | | | | | | |
| | | 28932 | Markel Amer Ins Co | 777,164 | 0.0072% | 855,076 | 361,569 | 42.29% |
| | | | | **777,164** | **0.0072%** | **855,076** | **361,569** | **42.29%** |
| 54 | 748 | Meadowbrook Ins Grp | | | | | | |
| | | 21903 | Procentury Ins Co | 509,439 | 0.0047% | 184,961 | 186,698 | 100.94% |
| | | | | **509,439** | **0.0047%** | **184,961** | **186,698** | **100.94%** |
| 55 | 660 | MERCURY GEN GRP | | | | | | |
| | | 27553 | Mercury Ins Co | 692,176,514 | 6.4117% | 698,040,849 | 318,533,734 | 45.63% |
| | | 11908 | Mercury Cas Co | 182,061,496 | 1.6864% | 188,420,257 | 82,831,172 | 43.96% |
| | | 38342 | California Automobile Ins Co | 78,545,322 | 0.7276% | 83,617,063 | 40,715,272 | 48.69% |
| | | | | **952,783,332** | **8.8257%** | **970,078,169** | **442,080,178** | **45.57%** |
| 56 | 241 | METROPOLITAN GRP | | | | | | |
| | | 25321 | Metropolitan Drt Prop & Cas Ins Co | 37,276,496 | 0.3453% | 35,394,605 | 23,880,854 | 67.47% |
| | | | | **37,276,496** | **0.3453%** | **35,394,605** | **23,880,854** | **67.47%** |
| 57 | 40150 | MGA Ins Co Inc | | | | | | |
| | | 40150 | MGA Ins Co Inc | 946,413 | 0.0088% | 1,209,373 | 532,002 | 43.99% |
| | | | | **946,413** | **0.0088%** | **1,209,373** | **532,002** | **43.99%** |
| 58 | 361 | Munich Re Grp | | | | | | |
| | | 23469 | American Modern Home Ins Co | 1,473,158 | 0.0136% | 1,488,212 | 643,578 | 43.25% |
| | | 23450 | American Family Home Ins Co | 303,362 | 0.0028% | 261,872 | 280,627 | 107.16% |
| | | | | **1,776,520** | **0.0165%** | **1,750,084** | **924,205** | **52.81%** |
| 59 | 19119 | National Unity Ins Co | | | | | | |
| | | 19119 | National Unity Ins Co | 320,707 | 0.0030% | 322,272 | 67,915 | 21.07% |
| | | | | **320,707** | **0.0030%** | **322,272** | **67,915** | **21.07%** |
| 60 | 13127 | Nations Ins Co | | | | | | |
| | | 13127 | Nations Ins Co | 2,874,133 | 0.0266% | 2,855,390 | 1,415,046 | 49.56% |
| | | | | **2,874,133** | **0.0266%** | **2,855,390** | **1,415,046** | **49.56%** |
| 61 | 140 | NATIONWIDE CORP GRP | | | | | | |
| | | 19100 | Amco Ins Co | 133,001,034 | 1.2320% | 128,078,774 | 82,593,739 | 64.49% |
| | | 25453 | Nationwide Ins Co Of Amer | 65,057,306 | 0.6026% | 62,958,265 | 41,256,721 | 65.53% |
| | | 42579 | Allied Prop & Cas Ins Co | 63,656,499 | 0.5897% | 61,331,872 | 38,353,291 | 62.53% |
| | | 42889 | Victoria Fire & Cas Co | 59,321,070 | 0.5495% | 69,751,876 | 46,942,145 | 67.30% |
| | | 42587 | Depositors Ins Co | 5,031,317 | 0.0466% | 5,308,040 | 2,621,242 | 49.38% |
| | | 13242 | Titan Ind Co | 38,040 | 0.0004% | -371,206 | 38 | -0.01% |
| | | | | **326,105,266** | **3.0207%** | **327,057,621** | **211,767,176** | **64.75%** |
| 62 | 4051 | Ocean Harbor Grp | | | | | | |
| | | 12360 | Ocean Harbor Cas Ins Co | 7,017,989 | 0.0650% | 5,946,100 | 4,020,034 | 67.61% |
| | | | | **7,017,989** | **0.0650%** | **5,946,100** | **4,020,034** | **67.61%** |
| 63 | 645 | OREGON MUT GRP | | | | | | |
| | | 14907 | Oregon Mut Ins Co | 2,486,393 | 0.0230% | 2,275,554 | 1,109,884 | 48.77% |
| | | | | **2,486,393** | **0.0230%** | **2,275,554** | **1,109,884** | **48.77%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: PRIVATE PASSENGER AUTO LIABILITY [19.2]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 64 | 40550 | Pacific Pioneer Ins Co | | | | | | |
| | | 40550 | Pacific Pioneer Ins Co | 62,150 | 0.0006% | 138,563 | 143,075 | 103.26% |
| | | | | **62,150** | **0.0006%** | **138,563** | **143,075** | **103.26%** |
| 65 | 3483 | PartnerRe Grp | | | | | | |
| | | 11835 | Paris Re Amer Ins Co | 444,281 | 0.0041% | 624,889 | 202,183 | 32.36% |
| | | | | **444,281** | **0.0041%** | **624,889** | **202,183** | **32.36%** |
| 66 | 3638 | PGC Holding Corp Grp | | | | | | |
| | | 37648 | Permanent Gen Assur Corp | 30,490,579 | 0.2824% | 32,794,027 | 18,013,228 | 54.93% |
| | | | | **30,490,579** | **0.2824%** | **32,794,027** | **18,013,228** | **54.93%** |
| 67 | 677 | Philadelphia Consolidated Holding Grp | | | | | | |
| | | 18058 | Philadelphia Ind Ins Co | 355,333 | 0.0033% | 339,477 | 200,239 | 58.98% |
| | | | | **355,333** | **0.0033%** | **339,477** | **200,239** | **58.98%** |
| 68 | 155 | PROGRESSIVE GRP | | | | | | |
| | | 44288 | Progressive Choice Ins Co | 252,736,384 | 2.3411% | 248,240,477 | 143,162,197 | 57.67% |
| | | 27804 | Progressive West Ins Co | 148,593,774 | 1.3764% | 151,932,187 | 76,434,414 | 50.31% |
| | | 24260 | Progressive Cas Ins Co | 17,089,968 | 0.1583% | 21,970,505 | 10,068,101 | 45.83% |
| | | 16322 | Progressive Direct Ins Co | 11,351,378 | 0.1051% | 10,613,689 | 3,516,524 | 33.13% |
| | | 11851 | Progressive Advanced Ins Co | 77,310 | 0.0007% | 83,080 | -8,526 | -10.26% |
| | | | | **429,848,814** | **3.9817%** | **432,839,938** | **233,172,710** | **53.87%** |
| 69 | 796 | QBE INS GRP | | | | | | |
| | | 39217 | QBE Ins Corp | 32,345,244 | 0.2996% | 32,235,282 | 30,648,095 | 95.08% |
| | | 37257 | Praetorian Ins Co | 9,848,296 | 0.0912% | 8,886,936 | 5,824,407 | 65.54% |
| | | 25747 | Unigard Ins Co | 7,951,257 | 0.0737% | 8,088,192 | 3,732,258 | 46.14% |
| | | 37303 | Redland Ins Co | 1,876,670 | 0.0174% | 2,290,275 | 757,983 | 33.10% |
| | | | | **52,021,467** | **0.4819%** | **51,500,685** | **40,962,743** | **79.54%** |
| 70 | 257 | SAFEWAY INS GRP | | | | | | |
| | | 12521 | Safeway Ins Co | 19,057,540 | 0.1765% | 19,371,555 | 8,738,527 | 45.11% |
| | | 10939 | Safeway Direct Ins Co | 894,390 | 0.0083% | 929,578 | 465,631 | 50.09% |
| | | | | **19,951,930** | **0.1848%** | **20,301,133** | **9,204,158** | **45.34%** |
| 71 | 169 | SENTRY INS GRP | | | | | | |
| | | 13137 | Viking Ins Co Of WI | 102,658,674 | 0.9509% | 102,396,626 | 49,443,312 | 48.29% |
| | | | | **102,658,674** | **0.9509%** | **102,396,626** | **49,443,312** | **48.29%** |
| 72 | 3219 | Sompo Japan Ins Grp | | | | | | |
| | | 11126 | Sompo Japan Ins Co of Amer | 2,660 | 0.0000% | 5,447 | -5,018 | -92.12% |
| | | | | **2,660** | **0.0000%** | **5,447** | **-5,018** | **-92.12%** |
| 73 | 176 | STATE FARM GRP | | | | | | |
| | | 25178 | State Farm Mut Auto Ins Co | 1,366,067,321 | 12.6540% | 1,363,459,860 | 903,708,654 | 66.28% |
| | | | | **1,366,067,321** | **12.6540%** | **1,363,459,860** | **903,708,654** | **66.28%** |
| 74 | 93 | STATE NATL GRP | | | | | | |
| | | 12831 | State Natl Ins Co Inc | 13,255,666 | 0.1228% | 8,268,207 | 3,242,633 | 39.22% |
| | | | | **13,255,666** | **0.1228%** | **8,268,207** | **3,242,633** | **39.22%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: PRIVATE PASSENGER AUTO LIABILITY [19.2]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 75 | 12878 | Sterling Cas Ins Co | | | | | | |
| | | 12878 | Sterling Cas Ins Co | 11,112,516 | 0.1029% | 12,214,572 | 6,092,410 | 49.88% |
| | | | | **11,112,516** | **0.1029%** | **12,214,572** | **6,092,410** | **49.88%** |
| 76 | 88 | The Hanover Ins Grp | | | | | | |
| | | 22292 | Hanover Ins Co | 16,701 | 0.0002% | 17,674 | 0 | 0.00% |
| | | | | **16,701** | **0.0002%** | **17,674** | **0** | **0.00%** |
| 77 | 3098 | Tokio Marine Holdings Inc GRP | | | | | | |
| | | 12904 | Tokio Marine & Nichido Fire Ins Co | 5,539,793 | 0.0513% | 5,529,709 | 3,219,226 | 58.22% |
| | | | | **5,539,793** | **0.0513%** | **5,529,709** | **3,219,226** | **58.22%** |
| 78 | 161 | TOPA EQUITIES LTD GRP | | | | | | |
| | | 18031 | Topa Ins Co | 12,650,796 | 0.1172% | 15,410,666 | 12,742,932 | 82.69% |
| | | | | **12,650,796** | **0.1172%** | **15,410,666** | **12,742,932** | **82.69%** |
| 79 | 3548 | Travelers Grp | | | | | | |
| | | 19070 | Standard Fire Ins Co | 93,278,798 | 0.8640% | 87,878,563 | 45,520,494 | 51.80% |
| | | 24015 | Northland Ins Co | 12,236 | 0.0001% | 12,868 | 21,039 | 163.50% |
| | | | | **93,291,034** | **0.8642%** | **87,891,431** | **45,541,533** | **51.82%** |
| 80 | 200 | UNITED SERV AUTOMOBILE ASSN GRP | | | | | | |
| | | 25968 | USAA Cas Ins Co | 169,910,943 | 1.5739% | 165,202,164 | 117,284,046 | 70.99% |
| | | 25941 | USAA | 167,947,616 | 1.5557% | 165,330,444 | 97,858,675 | 59.19% |
| | | 18600 | USAA Gen Ind Co | 16,185,853 | 0.1499% | 14,830,505 | 8,322,562 | 56.12% |
| | | 21253 | Garrison Prop & Cas Ins Co | 11,461,064 | 0.1062% | 10,087,102 | 8,225,474 | 81.54% |
| | | | | **365,505,476** | **3.3857%** | **355,450,215** | **231,690,757** | **65.18%** |
| 81 | 215 | UNITRIN GRP | | | | | | |
| | | 19852 | Financial Ind Co | 125,630,030 | 1.1637% | 122,955,720 | 82,929,853 | 67.45% |
| | | 10914 | Kemper Independence Ins Co | 29,179,705 | 0.2703% | 30,271,633 | 18,474,965 | 61.03% |
| | | 10226 | Unitrin Direct Ins Co | 14,395,427 | 0.1333% | 15,362,758 | 8,309,218 | 54.09% |
| | | 31968 | Merastar Ins Co | 2,779,257 | 0.0257% | 2,895,048 | 1,505,865 | 52.02% |
| | | 43044 | Response Ins Co | 926,929 | 0.0086% | 920,900 | 889,773 | 96.62% |
| | | 10970 | Response Ind Co Of CA | 822,011 | 0.0076% | 859,206 | 741,799 | 86.34% |
| | | 26050 | Response Worldwide Ins Co | 743,635 | 0.0069% | 793,212 | 645,855 | 81.42% |
| | | 16063 | Unitrin Auto & Home Ins Co | 323,504 | 0.0030% | 363,964 | 907,294 | 249.28% |
| | | 10915 | Unitrin Direct Prop & Cas Co | 8,374 | 0.0001% | 8,374 | -114,424 | -1366.42% |
| | | | | **174,808,872** | **1.6193%** | **174,430,815** | **114,290,198** | **65.52%** |
| 82 | 201 | UTICA GRP | | | | | | |
| | | 25976 | Utica Mut Ins Co | 569 | 0.0000% | 569 | 155 | 27.24% |
| | | | | **569** | **0.0000%** | **569** | **155** | **27.24%** |
| 83 | 1179 | WAWANESA INS GRP | | | | | | |
| | | 10683 | Wawanesa Gen Ins Co | 114,780,158 | 1.0632% | 109,697,161 | 96,199,491 | 87.70% |
| | | 31526 | Wawanesa Mut Ins Co Us Branch | 24,802,827 | 0.2298% | 24,656,895 | 19,169,311 | 77.74% |
| | | | | **139,582,985** | **1.2930%** | **134,354,056** | **115,368,802** | **85.87%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: PRIVATE PASSENGER AUTO LIABILITY [19.2]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| 84 | 27502 | Western Gen Ins Co | | | | | | |
| | | 27502 | Western Gen Ins Co | 15,016,889 | 0.1391% | 16,876,971 | 11,981,222 | 70.99% |
| | | | | **15,016,889** | **0.1391%** | **16,876,971** | **11,981,222** | **70.99%** |
| 85 | 2898 | Western Serv Contract Grp | | | | | | |
| | | 37850 | Pacific Specialty Ins Co | 9,836,310 | 0.0911% | 10,656,179 | 3,180,603 | 29.85% |
| | | | | **9,836,310** | **0.0911%** | **10,656,179** | **3,180,603** | **29.85%** |
| 86 | 1129 | WHITE MOUNTAINS GRP | | | | | | |
| | | 30210 | Esurance Prop & Cas Ins Co | 103,315,640 | 0.9570% | 104,920,936 | 60,230,439 | 57.41% |
| | | 34460 | Autoone Ins Co | 1,892,975 | 0.0175% | 2,158,866 | 1,511,010 | 69.99% |
| | | 37915 | Essentia Ins Co | 1,872,797 | 0.0173% | 1,715,666 | 2,075,554 | 120.98% |
| | | | | **107,081,412** | **0.9919%** | **108,795,468** | **63,817,003** | **58.66%** |
| 87 | 273 | WORKMENS GRP | | | | | | |
| | | 13250 | Workmens Auto Ins Co | 14,931,591 | 0.1383% | 14,229,308 | 6,496,577 | 45.66% |
| | | | | **14,931,591** | **0.1383%** | **14,229,308** | **6,496,577** | **45.66%** |
| 88 | 98 | WR Berkley Corp GRP | | | | | | |
| | | 40045 | Starnet Ins Co | 50,583 | 0.0005% | 213,243 | 145,127 | 68.06% |
| | | | | **50,583** | **0.0005%** | **213,243** | **145,127** | **68.06%** |
| 89 | 1285 | XL AMER GRP | | | | | | |
| | | 22322 | Greenwich Ins Co | 25,988 | 0.0002% | 102,514 | -5,223 | -5.09% |
| | | | | **25,988** | **0.0002%** | **102,514** | **-5,223** | **-5.09%** |
| 90 | 212 | ZURICH INS GRP | | | | | | |
| | | 21687 | Mid Century Ins Co | 655,204,174 | 6.0692% | 635,593,473 | 451,395,665 | 71.02% |
| | | 12963 | 21st Century Ins Co | 427,095,289 | 3.9562% | 441,195,258 | 269,779,834 | 61.15% |
| | | 21652 | Farmers Ins Exch | 382,949,354 | 3.5473% | 414,754,600 | 98,516,408 | 23.75% |
| | | 25089 | Coast Natl Ins Co | 129,559,906 | 1.2001% | 124,171,889 | 66,932,717 | 53.90% |
| | | 20796 | 21st Century Premier Ins Co | 49,800,591 | 0.4613% | 24,854,720 | 14,198,360 | 57.13% |
| | | 11185 | Foremost Ins Co Grand Rapids MI | 17,186,159 | 0.1592% | 17,278,303 | 8,680,434 | 50.24% |
| | | 36404 | 21st Century Cas Co | 6,659,707 | 0.0617% | 6,611,068 | 3,347,810 | 50.64% |
| | | 43761 | 21st Century Superior Ins Co | 577,054 | 0.0053% | 6,385,756 | 6,227,875 | 97.53% |
| | | 34789 | 21st Century Centennial Ins Co | 364,660 | 0.0034% | 320,635 | -83,105 | -25.92% |
| | | 11800 | Foremost Prop & Cas Ins Co | 296,362 | 0.0027% | 271,968 | 58,498 | 21.51% |
| | | 34649 | Centre Ins Co | 77,479 | 0.0007% | 80,486 | -44,167 | -54.88% |
| | | 43699 | American Federation Ins Co | 36,723 | 0.0003% | 87,844 | -28,530 | -32.48% |
| | | | | **1,669,807,458** | **15.4675%** | **1,671,606,000** | **918,981,799** | **54.98%** |
| | | | **Line Total:** | **10,795,554,789** | **100.0000%** | **10,817,378,596** | **6,359,911,485** | **58.79%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 84 | | American Financial Grp | | | | | |
| | | 32620 | National Interstate Ins Co | 500 | 0.0953% | 500 | 0 | 0.00% |
| | | | | **500** | **0.0953%** | **500** | **0** | **0.00%** |
| 2 | 12 | | AMERICAN INTL GRP | | | | | |
| | | 19410 | Commerce & Industry Ins Co | 472 | 0.0900% | 667 | -71 | -10.64% |
| | | 19445 | National Union Fire Ins Co Of Pitts | 53 | 0.0101% | 37 | 121 | 327.03% |
| | | 19380 | American Home Assur Co | 16 | 0.0030% | 16 | -3 | -18.75% |
| | | | | **541** | **0.1031%** | **720** | **47** | **6.53%** |
| 3 | 124 | | AMERISURE CO GRP | | | | | |
| | | 23396 | Amerisure Mut Ins Co | 393 | 0.0749% | 67 | 11 | 16.42% |
| | | | | **393** | **0.0749%** | **67** | **11** | **16.42%** |
| 4 | 1279 | | Arch Ins Grp | | | | | |
| | | 11150 | Arch Ins Co | 146,754 | 27.9694% | 145,352 | 53,758 | 36.98% |
| | | | | **146,754** | **27.9694%** | **145,352** | **53,758** | **36.98%** |
| 5 | 3416 | | AXIS Capital Grp | | | | | |
| | | 37273 | Axis Ins Co | 1,888 | 0.3598% | 1,722 | 1,039 | 60.34% |
| | | | | **1,888** | **0.3598%** | **1,722** | **1,039** | **60.34%** |
| 6 | 1326 | | KINGSWAY GRP | | | | | |
| | | 33855 | Lincoln Gen Ins Co | 51 | 0.0097% | 111 | 0 | 0.00% |
| | | | | **51** | **0.0097%** | **111** | **0** | **0.00%** |
| 7 | 93 | | STATE NATL GRP | | | | | |
| | | 12831 | State Natl Ins Co Inc | 2,361 | 0.4500% | 1,429 | 0 | 0.00% |
| | | | | **2,361** | **0.4500%** | **1,429** | **0** | **0.00%** |
| 8 | 3703 | | Tower Grp | | | | | |
| | | 44300 | Tower Ins Co Of NY | 355,537 | 67.7608% | 66,553 | 58,967 | 88.60% |
| | | | | **355,537** | **67.7608%** | **66,553** | **58,967** | **88.60%** |
| 9 | 3548 | | Travelers Grp | | | | | |
| | | 25674 | Travelers Prop Cas Co Of Amer | 1,487 | 0.2834% | 1,487 | 5,505 | 370.21% |
| | | 25682 | Travelers Ind Co Of CT | 161 | 0.0307% | 161 | 27 | 16.77% |
| | | | | **1,648** | **0.3141%** | **1,648** | **5,532** | **335.68%** |
| 10 | 781 | | UNION LABOR GRP | | | | | |
| | | 37893 | Ullico Cas Co | 801 | 0.1527% | 635 | 14,015 | 2207.09% |
| | | | | **801** | **0.1527%** | **635** | **14,015** | **2207.09%** |
| 11 | 21172 | | Vanliner Ins Co | | | | | |
| | | 21172 | Vanliner Ins Co | 13,175 | 2.5110% | 12,279 | -209 | -1.70% |
| | | | | **13,175** | **2.5110%** | **12,279** | **-209** | **-1.70%** |
| 12 | 212 | | ZURICH INS GRP | | | | | |
| | | 41181 | Universal Underwriters Ins Co | 1,045 | 0.1992% | 996 | 0 | 0.00% |
| | | | | **1,045** | **0.1992%** | **996** | **0** | **0.00%** |
| | | | **Line Total:** | **524,694** | **100.0000%** | **232,012** | **133,160** | **57.39%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| 1 | 626 | Ace Ltd Grp | | | | | | |
| | | 22667 | Ace Amer Ins Co | 25,501,044 | 1.3483% | 26,185,600 | 12,128,658 | 46.32% |
| | | 21121 | Westchester Fire Ins Co | 3,583,047 | 0.1895% | 3,397,766 | 575,971 | 16.95% |
| | | 20702 | Ace Fire Underwriters Ins Co | 1,620,951 | 0.0857% | 1,344,062 | 188,354 | 14.01% |
| | | 43575 | Indemnity Ins Co Of North Amer | 406,465 | 0.0215% | 321,214 | 1,407,174 | 438.08% |
| | | 20699 | Ace Prop & Cas Ins Co | 317,608 | 0.0168% | 307,898 | -652,478 | -211.91% |
| | | | | **31,429,115** | **1.6618%** | **31,556,540** | **13,647,679** | **43.25%** |
| 2 | 38733 | Alaska Natl Ins Co | | | | | | |
| | | 38733 | Alaska Natl Ins Co | 202,302 | 0.0107% | 195,482 | 70,703 | 36.17% |
| | | | | **202,302** | **0.0107%** | **195,482** | **70,703** | **36.17%** |
| 3 | 761 | ALLIANZ INS GRP | | | | | | |
| | | 21857 | American Ins Co | 5,013,700 | 0.2651% | 5,304,739 | 3,749,756 | 70.69% |
| | | 21881 | National Surety Corp | 2,281,436 | 0.1206% | 1,959,028 | 1,074,101 | 54.83% |
| | | 21849 | American Automobile Ins Co | 1,822,898 | 0.0964% | 1,577,227 | 862,815 | 54.70% |
| | | 21873 | Firemans Fund Ins Co | 931,109 | 0.0492% | 919,058 | -1,904,509 | -207.22% |
| | | 21865 | Associated Ind Corp | 903,596 | 0.0478% | 957,807 | 467,682 | 48.83% |
| | | | | **10,952,739** | **0.5791%** | **10,717,859** | **4,249,845** | **39.65%** |
| 4 | 8 | ALLSTATE INS GRP | | | | | | |
| | | 19232 | Allstate Ins Co | 26,665,262 | 1.4099% | 28,904,906 | 11,193,499 | 38.73% |
| | | 19240 | Allstate Ind Co | 2,713,312 | 0.1435% | 2,768,430 | 1,662,324 | 60.05% |
| | | | | **29,378,574** | **1.5534%** | **31,673,336** | **12,855,823** | **40.59%** |
| 5 | 574 | AMERCO CORP GRP | | | | | | |
| | | 31089 | Republic Western Ins Co | 19,629 | 0.0010% | 19,629 | -67,299 | -342.85% |
| | | | | **19,629** | **0.0010%** | **19,629** | **-67,299** | **-342.85%** |
| 6 | 1321 | American Farmers & Ranchers Grp | | | | | | |
| | | 37931 | American Farmers & Ranchers Ins Co | 503,083 | 0.0266% | 582,256 | 555,378 | 95.38% |
| | | | | **503,083** | **0.0266%** | **582,256** | **555,378** | **95.38%** |
| 7 | 84 | American Financial Grp | | | | | | |
| | | 32620 | National Interstate Ins Co | 16,918,720 | 0.8946% | 23,549,275 | 14,571,976 | 61.88% |
| | | 26344 | Great Amer Assur Co | 6,930,318 | 0.3664% | 6,978,886 | 4,006,664 | 57.41% |
| | | 16691 | Great Amer Ins Co | 1,811,640 | 0.0958% | 1,839,900 | 833,069 | 45.28% |
| | | 22136 | Great Amer Ins Co of NY | 1,351,489 | 0.0715% | 1,389,514 | 325,154 | 23.40% |
| | | 26832 | Great Amer Alliance Ins Co | 533,171 | 0.0282% | 515,353 | 136,601 | 26.51% |
| | | | | **27,545,338** | **1.4564%** | **34,272,928** | **19,873,464** | **57.99%** |
| 8 | 12 | AMERICAN INTL GRP | | | | | | |
| | | 19445 | National Union Fire Ins Co Of Pitts | 51,133,227 | 2.7036% | 53,266,544 | 24,445,708 | 45.89% |
| | | 19429 | Insurance Co Of The State Of PA | 24,925,316 | 1.3179% | 24,083,998 | 17,047,869 | 70.79% |
| | | 23809 | Granite State Ins Co | 13,284,643 | 0.7024% | 13,167,514 | 6,877,084 | 52.23% |
| | | 23841 | New Hampshire Ins Co | 7,871,060 | 0.4162% | 11,964,317 | 8,681,571 | 72.56% |
| | | 19410 | Commerce & Industry Ins Co | 6,329,375 | 0.3347% | 8,015,488 | 3,950,075 | 49.28% |
| | | 19399 | AIU Ins Co | 2,325 | 0.0001% | 2,325 | 697 | 29.98% |
| | | | | **103,545,946** | **5.4749%** | **110,500,186** | **61,003,004** | **55.21%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 9 | 408 | | AMERICAN NATL FIN GRP | | | | | |
| | | 11048 | Pacific Prop & Cas Co | 65,642 | 0.0035% | 63,530 | 249 | 0.39% |
| | | 28401 | American Natl Prop & Cas Co | 49,637 | 0.0026% | 65,949 | 153,536 | 232.81% |
| | | | | **115,279** | **0.0061%** | **129,479** | **153,785** | **118.77%** |
| 10 | 124 | | AMERISURE CO GRP | | | | | |
| | | 23396 | Amerisure Mut Ins Co | 116,620 | 0.0062% | 122,462 | 212,485 | 173.51% |
| | | | | **116,620** | **0.0062%** | **122,462** | **212,485** | **173.51%** |
| 11 | 2538 | | Amtrust Grp | | | | | |
| | | 25011 | Wesco Ins Co | 3,443,941 | 0.1821% | 2,387,001 | 1,234,523 | 51.72% |
| | | 19879 | Security Natl Ins Co | 965,609 | 0.0511% | 962,723 | 317,094 | 32.94% |
| | | | | **4,409,550** | **0.2332%** | **3,349,724** | **1,551,617** | **46.32%** |
| 12 | 1279 | | Arch Ins Grp | | | | | |
| | | 11150 | Arch Ins Co | 15,750,201 | 0.8328% | 16,834,045 | 9,868,769 | 58.62% |
| | | | | **15,750,201** | **0.8328%** | **16,834,045** | **9,868,769** | **58.62%** |
| 13 | 457 | | ARGONAUT GRP | | | | | |
| | | 19828 | Argonaut Midwest Ins Co | 9,280,396 | 0.4907% | 8,811,339 | 5,477,836 | 62.17% |
| | | 19860 | Argonaut Great Central Ins Co | 945,392 | 0.0500% | 974,819 | 500,840 | 51.38% |
| | | 19801 | Argonaut Ins Co | 206 | 0.0000% | 300 | -116,234 | -38744.67% |
| | | | | **10,225,994** | **0.5407%** | **9,786,458** | **5,862,442** | **59.90%** |
| 14 | 19 | | Assurant Inc Grp | | | | | |
| | | 19615 | American Reliable Ins Co | 265,367 | 0.0140% | 232,162 | -639 | -0.28% |
| | | | | **265,367** | **0.0140%** | **232,162** | **-639** | **-0.28%** |
| 15 | 3416 | | AXIS Capital Grp | | | | | |
| | | 37273 | Axis Ins Co | 256,889 | 0.0136% | 270,236 | 271,325 | 100.40% |
| | | | | **256,889** | **0.0136%** | **270,236** | **271,325** | **100.40%** |
| 16 | 867 | | Baldwin & Lyons Grp | | | | | |
| | | 40460 | Sagamore Ins Co | 930,843 | 0.0492% | 1,198,336 | 63,510 | 5.30% |
| | | | | **930,843** | **0.0492%** | **1,198,336** | **63,510** | **5.30%** |
| 17 | 18538 | | Bancinsure Inc | | | | | |
| | | 18538 | Bancinsure Inc | 66,054 | 0.0035% | 79,970 | 411,759 | 514.89% |
| | | | | **66,054** | **0.0035%** | **79,970** | **411,759** | **514.89%** |
| 18 | 31 | | BERKSHIRE HATHAWAY GRP | | | | | |
| | | 11673 | Redwood Fire & Cas Ins Co | 9,871,499 | 0.5219% | 10,509,440 | 6,871,100 | 65.38% |
| | | 20052 | National Liab & Fire Ins Co | 3,298,944 | 0.1744% | 4,741,608 | 790,757 | 16.68% |
| | | 27812 | Columbia Ins Co | 2,842,294 | 0.1503% | 2,513,342 | 646,615 | 25.73% |
| | | 11967 | General Star Natl Ins Co | 771,268 | 0.0408% | 468,067 | 252,181 | 53.88% |
| | | 20087 | National Ind Co | 5,183 | 0.0003% | 3,879 | -10,531 | -271.49% |
| | | | | **16,789,188** | **0.8877%** | **18,236,336** | **8,550,122** | **46.89%** |
| 19 | 13528 | | Brotherhood Mut Ins Co | | | | | |
| | | 13528 | Brotherhood Mut Ins Co | 298,090 | 0.0158% | 182,575 | 1,123,107 | 615.15% |
| | | | | **298,090** | **0.0158%** | **182,575** | **1,123,107** | **615.15%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 20 | 802 | Capital Ins Grp | | | | | | |
| | | 23540 | Monterey Ins Co | 13,086,464 | 0.6919% | 13,486,467 | 6,561,115 | 48.65% |
| | | 13544 | California Capital Ins Co | 5,612,180 | 0.2967% | 5,503,669 | 1,899,577 | 34.51% |
| | | 12890 | Eagle W Ins Co | 1,733,327 | 0.0916% | 2,077,577 | -29,321 | -1.41% |
| | | | | **20,431,971** | **1.0803%** | **21,067,713** | **8,431,371** | **40.02%** |
| 21 | 40134 | Castlepoint Natl Ins Co | | | | | | |
| | | 40134 | Castlepoint Natl Ins Co | 12,113,205 | 0.6405% | 11,287,656 | 7,421,108 | 65.75% |
| | | | | **12,113,205** | **0.6405%** | **11,287,656** | **7,421,108** | **65.75%** |
| 22 | 26905 | Century Natl Ins Co | | | | | | |
| | | 26905 | Century Natl Ins Co | 23,867,825 | 1.2620% | 26,232,338 | 8,741,002 | 33.32% |
| | | | | **23,867,825** | **1.2620%** | **26,232,338** | **8,741,002** | **33.32%** |
| 23 | 10499 | Chrysler Ins Co | | | | | | |
| | | 10499 | Chrysler Ins Co | 24,111 | 0.0013% | 325,226 | -2,790,652 | -858.07% |
| | | | | **24,111** | **0.0013%** | **325,226** | **-2,790,652** | **-858.07%** |
| 24 | 38 | CHUBB & SON INC GRP | | | | | | |
| | | 20281 | Federal Ins Co | 21,323,887 | 1.1275% | 22,876,467 | 9,153,020 | 40.01% |
| | | 20303 | Great Northern Ins Co | 1,421,560 | 0.0752% | 1,362,016 | 570,838 | 41.91% |
| | | 20346 | Pacific Ind Co | 77,967 | 0.0041% | 84,216 | 91,232 | 108.33% |
| | | 20397 | Vigilant Ins Co | 45,382 | 0.0024% | 47,719 | 2,607 | 5.46% |
| | | | | **22,868,796** | **1.2092%** | **24,370,418** | **9,817,697** | **40.29%** |
| 25 | 18767 | Church Mut Ins Co | | | | | | |
| | | 18767 | Church Mut Ins Co | 2,488,910 | 0.1316% | 2,551,191 | 1,624,109 | 63.66% |
| | | | | **2,488,910** | **0.1316%** | **2,551,191** | **1,624,109** | **63.66%** |
| 26 | 244 | CINCINNATI FIN GRP | | | | | | |
| | | 10677 | Cincinnati Ins Co | 567,208 | 0.0300% | 492,223 | 73,551 | 14.94% |
| | | | | **567,208** | **0.0300%** | **492,223** | **73,551** | **14.94%** |
| 27 | 218 | CNA INS GRP | | | | | | |
| | | 20508 | Valley Forge Ins Co | 9,647,252 | 0.5101% | 9,176,844 | 3,765,481 | 41.03% |
| | | 35289 | Continental Ins Co | 9,302,864 | 0.4919% | 7,021,448 | 2,821,852 | 40.19% |
| | | 20443 | Continental Cas Co | 8,568,805 | 0.4531% | 6,333,800 | -6,517,259 | -102.90% |
| | | 20427 | American Cas Co Of Reading PA | 6,288,381 | 0.3325% | 7,951,181 | 4,354,173 | 54.76% |
| | | 20478 | National Fire Ins Co Of Hartford | 5,130,361 | 0.2713% | 5,686,591 | 3,881,394 | 68.26% |
| | | 20494 | Transportation Ins Co | 4,048,237 | 0.2140% | 4,609,591 | 2,495,539 | 54.14% |
| | | | | **42,985,900** | **2.2728%** | **40,779,455** | **10,801,180** | **26.49%** |
| 28 | 816 | COMMERCE INC GRP | | | | | | |
| | | 13161 | Commerce W Ins Co | 5,824,432 | 0.3080% | 5,455,669 | -412,674 | -7.56% |
| | | | | **5,824,432** | **0.3080%** | **5,455,669** | **-412,674** | **-7.56%** |
| 29 | 37206 | Contractors Bonding & Ins Co | | | | | | |
| | | 37206 | Contractors Bonding & Ins Co | 406 | 0.0000% | 152 | -64,657 | -42537.50% |
| | | | | **406** | **0.0000%** | **152** | **-64,657** | **-42537.50%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 30 | 306 | CUNA MUT GRP | | | | | | |
| | | 10847 | Cumis Ins Society Inc | 764,143 | 0.0404% | 710,056 | -281,634 | -39.66% |
| | | | | **764,143** | **0.0404%** | **710,056** | **-281,634** | **-39.66%** |
| 31 | 57 | ELECTRIC INS GRP | | | | | | |
| | | 21261 | Electric Ins Co | 2,468,671 | 0.1305% | 2,468,671 | 586,007 | 23.74% |
| | | | | **2,468,671** | **0.1305%** | **2,468,671** | **586,007** | **23.74%** |
| 32 | 62 | EMC INS CO GRP | | | | | | |
| | | 21415 | Employers Mut Cas Co | 5,970,971 | 0.3157% | 6,194,664 | 2,512,631 | 40.56% |
| | | | | **5,970,971** | **0.3157%** | **6,194,664** | **2,512,631** | **40.56%** |
| 33 | 1120 | EVEREST REINS HOLDINGS GRP | | | | | | |
| | | 10120 | Everest Natl Ins Co | 24,680,455 | 1.3050% | 23,115,191 | 15,589,835 | 67.44% |
| | | | | **24,680,455** | **1.3050%** | **23,115,191** | **15,589,835** | **67.44%** |
| 34 | 158 | FAIRFAX FIN GRP | | | | | | |
| | | 21113 | United States Fire Ins Co | 4,206,459 | 0.2224% | 5,484,915 | 3,367,756 | 61.40% |
| | | 25054 | Hudson Ins Co | 3,627,762 | 0.1918% | 3,506,305 | 515,914 | 14.71% |
| | | 21105 | North River Ins Co | 904,986 | 0.0479% | 928,532 | 257,004 | 27.68% |
| | | 10936 | Seneca Ins Co Inc | 24,868 | 0.0013% | 7,394 | 506 | 6.84% |
| | | | | **8,764,075** | **0.4634%** | **9,927,146** | **4,141,180** | **41.72%** |
| 35 | 7 | FEDERATED MUT GRP | | | | | | |
| | | 13935 | Federated Mut Ins Co | 11,850,095 | 0.6266% | 12,960,111 | 1,942,100 | 14.99% |
| | | 28304 | Federated Serv Ins Co | 1,455,698 | 0.0770% | 1,471,350 | 571,143 | 38.82% |
| | | | | **13,305,793** | **0.7035%** | **14,431,461** | **2,513,243** | **17.42%** |
| 36 | 11118 | Federated Rural Electric Ins Exch | | | | | | |
| | | 11118 | Federated Rural Electric Ins Exch | 32,635 | 0.0017% | 32,590 | 3,663 | 11.24% |
| | | | | **32,635** | **0.0017%** | **32,590** | **3,663** | **11.24%** |
| 37 | 349 | FLORISTS MUT GRP | | | | | | |
| | | 13978 | Florists Mut Ins Co | 2,305,534 | 0.1219% | 2,297,721 | 2,081,462 | 90.59% |
| | | | | **2,305,534** | **0.1219%** | **2,297,721** | **2,081,462** | **90.59%** |
| 38 | 28339 | Gateway Ins Co | | | | | | |
| | | 28339 | Gateway Ins Co | 669,799 | 0.0354% | 583,181 | 91,881 | 15.76% |
| | | | | **669,799** | **0.0354%** | **583,181** | **91,881** | **15.76%** |
| 39 | 1331 | Glencoe US Holdings Grp | | | | | | |
| | | 10340 | Stonington Ins Co | 329,501 | 0.0174% | 384,272 | -89,416 | -23.27% |
| | | | | **329,501** | **0.0174%** | **384,272** | **-89,416** | **-23.27%** |
| 40 | 79 | GMAC INS HOLDING GRP | | | | | | |
| | | 31488 | Integon Preferred Ins Co | 3,228,194 | 0.1707% | 3,593,695 | 2,667,168 | 74.22% |
| | | | | **3,228,194** | **0.1707%** | **3,593,695** | **2,667,168** | **74.22%** |
| 41 | 39861 | Golden Bear Ins Co | | | | | | |
| | | 39861 | Golden Bear Ins Co | 1,787,245 | 0.0945% | 1,861,678 | 4,849,998 | 260.52% |
| | | | | **1,787,245** | **0.0945%** | **1,861,678** | **4,849,998** | **260.52%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 42 | 83 | GRANGE INS GRP | | | | | | |
| | | 22101 | Grange Ins Assn | 991,870 | 0.0524% | 975,920 | 964,614 | 98.84% |
| | | | | **991,870** | **0.0524%** | **975,920** | **964,614** | **98.84%** |
| 43 | 303 | GUIDEONE INS GRP | | | | | | |
| | | 15032 | Guideone Mut Ins Co | 1,983,269 | 0.1049% | 2,350,191 | 1,061,086 | 45.15% |
| | | | | **1,983,269** | **0.1049%** | **2,350,191** | **1,061,086** | **45.15%** |
| 44 | 517 | HANNOVER GRP | | | | | | |
| | | 20532 | Clarendon Natl Ins Co | 4,638 | 0.0002% | 4,638 | -3,137,087 | -67638.79% |
| | | | | **4,638** | **0.0002%** | **4,638** | **-3,137,087** | **-67638.79%** |
| 45 | 91 | HARTFORD FIRE & CAS GRP | | | | | | |
| | | 19682 | Hartford Fire In Co | 30,481,339 | 1.6117% | 32,841,085 | 7,174,374 | 21.85% |
| | | 34690 | Property & Cas Ins Co Of Hartford | 12,374,185 | 0.6543% | 13,970,306 | 4,649,621 | 33.28% |
| | | 30104 | Hartford Underwriters Ins Co | 5,709,567 | 0.3019% | 4,761,074 | 2,135,690 | 44.86% |
| | | 29424 | Hartford Cas Ins Co | 3,720,888 | 0.1967% | 3,629,770 | 1,431,008 | 39.42% |
| | | 29459 | Twin City Fire Ins Co Co | 847,398 | 0.0448% | 1,435,537 | -221,952 | -15.46% |
| | | | | **53,133,377** | **2.8094%** | **56,637,772** | **15,168,741** | **26.78%** |
| 46 | 225 | IAT Reins Co Grp | | | | | | |
| | | 13234 | Wilshire Ins Co | 12,422,818 | 0.6568% | 12,630,058 | 688,479 | 5.45% |
| | | 26433 | Harco Natl Ins Co | 8,307,308 | 0.4392% | 9,428,539 | 13,532,179 | 143.52% |
| | | 28886 | Transguard Ins Co Of Amer Inc | 4,153,151 | 0.2196% | 4,134,057 | 1,214,536 | 29.38% |
| | | 20010 | Acceptance Ind Ins Co | 777,003 | 0.0411% | 806,890 | 387,180 | 47.98% |
| | | 23248 | Occidental Fire & Cas Co Of NC | 9,437 | 0.0005% | 6,711 | 9,196 | 137.03% |
| | | | | **25,669,717** | **1.3573%** | **27,006,255** | **15,831,570** | **58.62%** |
| 47 | 922 | ICW GRP | | | | | | |
| | | 40029 | Explorer Ins Co | 2,578,347 | 0.1363% | 3,027,378 | 866,751 | 28.63% |
| | | | | **2,578,347** | **0.1363%** | **3,027,378** | **866,751** | **28.63%** |
| 48 | 246 | INDIANA LUMBERMENS GRP | | | | | | |
| | | 14265 | Indiana Lumbermens Mut Ins Co | 1,156,963 | 0.0612% | 935,431 | 330,825 | 35.37% |
| | | | | **1,156,963** | **0.0612%** | **935,431** | **330,825** | **35.37%** |
| 49 | 3495 | Infinity Prop & Cas Ins Grp | | | | | | |
| | | 20260 | Infinity Select Ins Co | 17,803,683 | 0.9414% | 12,908,662 | 8,339,633 | 64.60% |
| | | 11738 | Infinity Auto Ins Co | 2,158,598 | 0.1141% | 2,662,595 | 2,449,078 | 91.98% |
| | | | | **19,962,281** | **1.0555%** | **15,571,257** | **10,788,711** | **69.29%** |
| 50 | 9 | JPMorgan Chase & Co Grp | | | | | | |
| | | 22985 | Sequoia Ins Co | 2,202,178 | 0.1164% | 2,304,797 | 1,795,292 | 77.89% |
| | | | | **2,202,178** | **0.1164%** | **2,304,797** | **1,795,292** | **77.89%** |
| 51 | 1326 | KINGSWAY GRP | | | | | | |
| | | 42862 | Universal Cas Co | 2,865,043 | 0.1515% | 8,223,344 | 9,415,347 | 114.50% |
| | | | | **2,865,043** | **0.1515%** | **8,223,344** | **9,415,347** | **114.50%** |
| 52 | 456 | LANCER FINANCIAL GRP | | | | | | |
| | | 26077 | Lancer Ins Co | 14,205,008 | 0.7511% | 15,695,525 | 11,668,105 | 74.34% |
| | | | | **14,205,008** | **0.7511%** | **15,695,525** | **11,668,105** | **74.34%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 53 | 111 | LIBERTY MUT GRP | | | | | | |
| | | 24198 | Peerless Ins Co | 39,309,972 | 2.0785% | 47,507,737 | 26,081,050 | 54.90% |
| | | 10836 | Golden Eagle Ins Corp | 31,789,807 | 1.6809% | 23,606,552 | 16,833,052 | 71.31% |
| | | 24171 | Netherlands Ins Co The | 21,621,140 | 1.1432% | 23,218,583 | 16,391,676 | 70.60% |
| | | 19704 | American States Ins Co | 17,810,669 | 0.9417% | 21,568,728 | 5,092,528 | 23.61% |
| | | 24732 | General Ins Co Of Amer | 15,901,717 | 0.8408% | 18,015,839 | 5,069,256 | 28.14% |
| | | 23035 | Liberty Mut Fire Ins Co | 15,723,514 | 0.8314% | 21,287,384 | 8,630,391 | 40.54% |
| | | 19690 | American Economy Ins Co | 9,908,232 | 0.5239% | 9,599,207 | 3,781,857 | 39.40% |
| | | 24724 | First Natl Ins Co Of Amer | 6,951,848 | 0.3676% | 8,667,691 | 2,604,572 | 30.05% |
| | | 26042 | Wausau Underwriters Ins Co | 6,351,372 | 0.3358% | 5,149,526 | 2,712,272 | 52.67% |
| | | 18333 | Peerless Ind Ins Co | 2,645,705 | 0.1399% | 2,393,413 | 2,139,027 | 89.37% |
| | | 42404 | Liberty Ins Corp | 2,479,425 | 0.1311% | 2,923,724 | 1,292,781 | 44.22% |
| | | 26069 | Wausau Business Ins Co | 1,681,583 | 0.0889% | 2,233,287 | 1,456,829 | 65.23% |
| | | 23043 | Liberty Mut Ins Co | 989,972 | 0.0523% | 1,161,631 | 1,109,253 | 95.49% |
| | | 19917 | Liberty Ins Underwriters Inc | 319,274 | 0.0169% | 189,962 | 125,945 | 66.30% |
| | | 21458 | Employers Ins of Wausau | 311,558 | 0.0165% | 825,515 | 1,078,187 | 130.61% |
| | | 33600 | LM Ins Corp | 171,884 | 0.0091% | 234,144 | -111,595 | -47.66% |
| | | 33588 | First Liberty Ins Corp | 39,211 | 0.0021% | 28,736 | 1,014,024 | 3528.76% |
| | | | | **174,006,883** | **9.2005%** | **188,611,659** | **95,301,105** | **50.53%** |
| 54 | 4381 | Lightyear Delos Grp | | | | | | |
| | | 35408 | Delos Ins Co | 19,253,658 | 1.0180% | 15,769,693 | 8,265,549 | 52.41% |
| | | | | **19,253,658** | **1.0180%** | **15,769,693** | **8,265,549** | **52.41%** |
| 55 | 108 | LUMBERMENS MUT CAS GRP | | | | | | |
| | | 22977 | Lumbermens Mut Cas Co | 14,428 | 0.0008% | 14,428 | -1,902 | -13.18% |
| | | 22918 | American Motorists Ins Co | 2,172 | 0.0001% | 2,172 | 114,752 | 5283.24% |
| | | 30562 | American Manufacturers Mut Ins Co | 1,104 | 0.0001% | 1,104 | 0 | 0.00% |
| | | | | **17,704** | **0.0009%** | **17,704** | **112,850** | **637.43%** |
| 56 | 785 | MARKEL CORP GRP | | | | | | |
| | | 38970 | Markel Ins Co | 1,207,557 | 0.0638% | 1,391,437 | -224,136 | -16.11% |
| | | 28932 | Markel Amer Ins Co | 295,080 | 0.0156% | 351,492 | 264,845 | 75.35% |
| | | | | **1,502,637** | **0.0795%** | **1,742,929** | **40,709** | **2.34%** |
| 57 | 748 | Meadowbrook Ins Grp | | | | | | |
| | | 25780 | Williamsburg Natl Ins Co | 18,747,870 | 0.9913% | 20,457,380 | 6,541,745 | 31.98% |
| | | 18023 | Star Ins Co | 9,765,391 | 0.5163% | 10,193,684 | 3,382,520 | 33.18% |
| | | 21903 | Procentury Ins Co | 6,841,329 | 0.3617% | 5,234,433 | 6,192,227 | 118.30% |
| | | | | **35,354,590** | **1.8693%** | **35,885,497** | **16,116,492** | **44.91%** |
| 58 | 1114 | MERCER INS GRP | | | | | | |
| | | 31453 | Financial Pacific Ins Co | 13,412,213 | 0.7092% | 13,021,947 | 4,369,844 | 33.56% |
| | | | | **13,412,213** | **0.7092%** | **13,021,947** | **4,369,844** | **33.56%** |
| 59 | 660 | MERCURY GEN GRP | | | | | | |
| | | 11908 | Mercury Cas Co | 51,669,622 | 2.7320% | 53,673,568 | 25,158,253 | 46.87% |
| | | | | **51,669,622** | **2.7320%** | **53,673,568** | **25,158,253** | **46.87%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 60 | 2978 | Mitsui Sumitomo Ins Grp | | | | | | |
| | | 20362 | Mitsui Sumitomo Ins Co of Amer | 2,328,091 | 0.1231% | 2,844,830 | 553,626 | 19.46% |
| | | 22551 | Mitsui Sumitomo Ins USA Inc | 2,043,755 | 0.1081% | 1,780,684 | 1,388,175 | 77.96% |
| | | | | **4,371,846** | **0.2312%** | **4,625,514** | **1,941,801** | **41.98%** |
| 61 | 291 | MOTORISTS MUT | | | | | | |
| | | 13331 | American Hardware Mut Ins Co | 7,049,214 | 0.3727% | 7,192,656 | 3,842,396 | 53.42% |
| | | | | **7,049,214** | **0.3727%** | **7,192,656** | **3,842,396** | **53.42%** |
| 62 | 361 | Munich Re Grp | | | | | | |
| | | 19720 | American Alt Ins Corp | 6,453,117 | 0.3412% | 6,343,542 | 3,904,381 | 61.55% |
| | | 23469 | American Modern Home Ins Co | 948,327 | 0.0501% | 948,327 | 225 | 0.02% |
| | | | | **7,401,444** | **0.3913%** | **7,291,869** | **3,904,606** | **53.55%** |
| 63 | 140 | NATIONWIDE CORP GRP | | | | | | |
| | | 23787 | Nationwide Mut Ins Co | 84,463,852 | 4.4660% | 86,931,219 | 41,039,081 | 47.21% |
| | | 13242 | Titan Ind Co | 14,718,285 | 0.7782% | 12,750,163 | 5,286,166 | 41.46% |
| | | 28223 | Nationwide Agribusiness Ins Co | 12,119,646 | 0.6408% | 12,128,740 | 14,762,289 | 121.71% |
| | | 15580 | Scottsdale Ind Co | 7,687,394 | 0.4065% | 8,173,469 | 5,146,244 | 62.96% |
| | | 11991 | National Cas Co | 5,648,723 | 0.2987% | 5,502,816 | 2,994,629 | 54.42% |
| | | 25453 | Nationwide Ins Co Of Amer | 700,480 | 0.0370% | 640,777 | 367,092 | 57.29% |
| | | 42889 | Victoria Fire & Cas Co | 426,033 | 0.0225% | 552,129 | 49,577 | 8.98% |
| | | 13838 | Farmland Mut Ins Co | 226,609 | 0.0120% | 221,458 | 90,382 | 40.81% |
| | | 19100 | Amco Ins Co | 61,191 | 0.0032% | 65,491 | -1,562,964 | -2386.53% |
| | | | | **126,052,213** | **6.6649%** | **126,966,262** | **68,172,496** | **53.69%** |
| 64 | 510 | NAVIGATORS GRP | | | | | | |
| | | 42307 | Navigators Ins Co | 1,512,068 | 0.0799% | 945,558 | 1,279,973 | 135.37% |
| | | | | **1,512,068** | **0.0799%** | **945,558** | **1,279,973** | **135.37%** |
| 65 | 256 | New York MARINE & GEN GRP | | | | | | |
| | | 16608 | New York Marine & Gen Ins Co | 1,767,740 | 0.0935% | 325,426 | 75,575 | 23.22% |
| | | | | **1,767,740** | **0.0935%** | **325,426** | **75,575** | **23.22%** |
| 66 | 27073 | Nipponkoa Ins Co Ltd US Br | | | | | | |
| | | 27073 | Nipponkoa Ins Co Ltd US Br | 781,991 | 0.0413% | 746,595 | 45,142 | 6.05% |
| | | | | **781,991** | **0.0413%** | **746,595** | **45,142** | **6.05%** |
| 67 | 150 | OLD REPUBLIC GRP | | | | | | |
| | | 11371 | Great West Cas Co | 18,599,500 | 0.9834% | 18,510,887 | 9,351,586 | 50.52% |
| | | 24139 | Old Republic Gen Ins Corp | 9,529,430 | 0.5039% | 9,657,453 | 5,174,922 | 53.58% |
| | | 24147 | Old Republic Ins Co | 8,696,627 | 0.4598% | 8,527,668 | 10,802,517 | 126.68% |
| | | | | **36,825,557** | **1.9471%** | **36,696,008** | **25,329,025** | **69.02%** |
| 68 | 645 | OREGON MUT GRP | | | | | | |
| | | 14907 | Oregon Mut Ins Co | 3,343,993 | 0.1768% | 3,224,185 | 2,840,449 | 88.10% |
| | | | | **3,343,993** | **0.1768%** | **3,224,185** | **2,840,449** | **88.10%** |
| 69 | 14974 | Pennsylvania Lumbermens Mut Ins | | | | | | |
| | | 14974 | Pennsylvania Lumbermens Mut Ins | 12,264 | 0.0006% | 4,455 | 0 | 0.00% |
| | | | | **12,264** | **0.0006%** | **4,455** | **0** | **0.00%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 70 | 767 | | Pennsylvania Manufacturers Grp | | | | | |
| | | 12262 | Pennsylvania Manufacturers Assoc Ins | 651,835 | 0.0345% | 691,855 | 169,042 | 24.43% |
| | | 36897 | Manufacturers Alliance Ins Co | 47,000 | 0.0025% | 57,748 | 80,858 | 140.02% |
| | | 41424 | Pennsylvania Manufacturers Ind Co | 45,447 | 0.0024% | 37,255 | 30,289 | 81.30% |
| | | | | **744,282** | **0.0394%** | **786,858** | **280,189** | **35.61%** |
| 71 | 677 | | Philadelphia Consolidated Holding Grp | | | | | |
| | | 18058 | Philadelphia Ind Ins Co | 27,470,874 | 1.4525% | 24,074,796 | 18,959,837 | 78.75% |
| | | | | **27,470,874** | **1.4525%** | **24,074,796** | **18,959,837** | **78.75%** |
| 72 | 36234 | | Preferred Professional Ins Co | | | | | |
| | | 36234 | Preferred Professional Ins Co | 183,030 | 0.0097% | 191,456 | 77,758 | 40.61% |
| | | | | **183,030** | **0.0097%** | **191,456** | **77,758** | **40.61%** |
| 73 | 155 | | PROGRESSIVE GRP | | | | | |
| | | 11770 | United Financial Cas Co | 115,652,223 | 6.1150% | 122,126,473 | 57,734,319 | 47.27% |
| | | 10193 | Progressive Express Ins Co | 11,667,044 | 0.6169% | 11,030,801 | 5,673,926 | 51.44% |
| | | 10243 | National Continental Ins Co | 7,575,741 | 0.4006% | 8,232,491 | 6,077,008 | 73.82% |
| | | | | **134,895,008** | **7.1325%** | **141,389,765** | **69,485,253** | **49.14%** |
| 74 | 796 | | QBE INS GRP | | | | | |
| | | 37257 | Praetorian Ins Co | 29,529,625 | 1.5614% | 31,726,022 | 10,870,734 | 34.26% |
| | | 25747 | Unigard Ins Co | 18,808,910 | 0.9945% | 19,289,918 | 8,024,170 | 41.60% |
| | | 37303 | Redland Ins Co | 16,914,249 | 0.8943% | 16,426,591 | 10,465,153 | 63.71% |
| | | 39217 | QBE Ins Corp | 4,539,503 | 0.2400% | 1,857,162 | 561,557 | 30.24% |
| | | 25798 | Unigard Ind Co | 426,723 | 0.0226% | 472,957 | 36,457 | 7.71% |
| | | 16217 | National Farmers Union Prop & Cas | 101,025 | 0.0053% | 100,192 | -22,150 | -22.11% |
| | | 24414 | General Cas Co Of WI | 68,513 | 0.0036% | 88,646 | -840 | -0.95% |
| | | 24449 | Regent Ins Co | 17,674 | 0.0009% | 18,847 | -3,634 | -19.28% |
| | | | | **70,406,222** | **3.7227%** | **69,980,335** | **29,931,447** | **42.77%** |
| 75 | 783 | | RLI INS GRP | | | | | |
| | | 13056 | RLI Ins Co | 4,740,808 | 0.2507% | 5,213,369 | 6,187,236 | 118.68% |
| | | | | **4,740,808** | **0.2507%** | **5,213,369** | **6,187,236** | **118.68%** |
| 76 | 169 | | SENTRY INS GRP | | | | | |
| | | 24988 | Sentry Ins A Mut Co | 3,925,128 | 0.2075% | 4,148,840 | 1,180,649 | 28.46% |
| | | 21180 | Sentry Select Ins Co | 1,010,356 | 0.0534% | 1,790,029 | 16,513,410 | 922.52% |
| | | 28460 | Sentry Cas Co | 245,346 | 0.0130% | 192,276 | 140,732 | 73.19% |
| | | 23434 | Middlesex Ins Co | 1,192 | 0.0001% | 300 | -22 | -7.33% |
| | | | | **5,182,022** | **0.2740%** | **6,131,445** | **17,834,769** | **290.87%** |
| 77 | 3219 | | Sompo Japan Ins Grp | | | | | |
| | | 11126 | Sompo Japan Ins Co of Amer | 2,035,825 | 0.1076% | 2,163,529 | -207,013 | -9.57% |
| | | 38997 | Sompo Japan Fire & Mar Ins Co Amer | 8,820 | 0.0005% | 1,822 | 3,644 | 200.00% |
| | | | | **2,044,645** | **0.1081%** | **2,165,351** | **-203,369** | **-9.39%** |
| 78 | 20613 | | Sparta Ins Co | | | | | |
| | | 20613 | Sparta Ins Co | 2,721,103 | 0.1439% | 1,576,560 | 868,403 | 55.08% |
| | | | | **2,721,103** | **0.1439%** | **1,576,560** | **868,403** | **55.08%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 79 | 36790 | Springfield Ins Co Inc | | | | | | |
| | | 36790 | Springfield Ins Co Inc | 1,535,103 | 0.0812% | 1,537,022 | 2,255,405 | 146.74% |
| | | | | **1,535,103** | **0.0812%** | **1,537,022** | **2,255,405** | **146.74%** |
| 80 | 4670 | Starr Grp | | | | | | |
| | | 38318 | Starr Ind & Liab Co | 429,707 | 0.0227% | 63,928 | 34,054 | 53.27% |
| | | | | **429,707** | **0.0227%** | **63,928** | **34,054** | **53.27%** |
| 81 | 175 | STATE AUTO MUT GRP | | | | | | |
| | | 30945 | Plaza Ins Co | 81,767 | 0.0043% | 19,920 | 10,871 | 54.57% |
| | | | | **81,767** | **0.0043%** | **19,920** | **10,871** | **54.57%** |
| 82 | 176 | STATE FARM GRP | | | | | | |
| | | 25178 | State Farm Mut Auto Ins Co | 45,052,006 | 2.3821% | 45,434,798 | 29,139,116 | 64.13% |
| | | 25143 | State Farm Fire & Cas Co | 2,686,553 | 0.1420% | 2,990,247 | 2,130,411 | 71.25% |
| | | | | **47,738,559** | **2.5241%** | **48,425,045** | **31,269,527** | **64.57%** |
| 83 | 93 | STATE NATL GRP | | | | | | |
| | | 12831 | State Natl Ins Co Inc | 25,486,547 | 1.3476% | 25,707,213 | 15,557,007 | 60.52% |
| | | 22608 | National Specialty Ins Co | 9,502,427 | 0.5024% | 8,896,789 | 4,165,036 | 46.82% |
| | | | | **34,988,974** | **1.8500%** | **34,604,002** | **19,722,043** | **56.99%** |
| 84 | 32107 | Sutter Ins Co | | | | | | |
| | | 32107 | Sutter Ins Co | 6,550,682 | 0.3464% | 4,781,729 | -399,979 | -8.36% |
| | | | | **6,550,682** | **0.3464%** | **4,781,729** | **-399,979** | **-8.36%** |
| 85 | 181 | SWISS RE GRP | | | | | | |
| | | 39845 | Westport Ins Corp | 437,501 | 0.0231% | 524,708 | -64,961 | -12.38% |
| | | 29874 | North Amer Specialty Ins Co | 55,605 | 0.0029% | 30,331 | 78,987 | 260.42% |
| | | | | **493,106** | **0.0261%** | **555,039** | **14,026** | **2.53%** |
| 86 | 88 | The Hanover Ins Grp | | | | | | |
| | | 42552 | Nova Cas Co | 3,173,944 | 0.1678% | 2,843,918 | 496,914 | 17.47% |
| | | 22306 | Massachusetts Bay Ins Co | 346,011 | 0.0183% | 309,092 | 62,402 | 20.19% |
| | | 22292 | Hanover Ins Co | 159,003 | 0.0084% | 113,098 | 94,509 | 83.56% |
| | | | | **3,678,958** | **0.1945%** | **3,266,108** | **653,825** | **20.02%** |
| 87 | 4254 | The Warranty Grp | | | | | | |
| | | 40827 | Virginia Surety Co Inc | 25,817 | 0.0014% | 25,817 | -1,561,736 | -6049.25% |
| | | | | **25,817** | **0.0014%** | **25,817** | **-1,561,736** | **-6049.25%** |
| 88 | 3098 | Tokio Marine Holdings Inc GRP | | | | | | |
| | | 12904 | Tokio Marine & Nichido Fire Ins Co | 10,820,890 | 0.5721% | 12,455,176 | -1,416,590 | -11.37% |
| | | | | **10,820,890** | **0.5721%** | **12,455,176** | **-1,416,590** | **-11.37%** |
| 89 | 161 | TOPA EQUITIES LTD GRP | | | | | | |
| | | 18031 | Topa Ins Co | 14,476,354 | 0.7654% | 15,984,591 | 9,550,199 | 59.75% |
| | | | | **14,476,354** | **0.7654%** | **15,984,591** | **9,550,199** | **59.75%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 90 | 3703 | Tower Grp | | | | | | |
| | | 44300 | Tower Ins Co Of NY | 2,899,316 | 0.1533% | 691,865 | 300,006 | 43.36% |
| | | 15586 | Preserver Ins Co | 2,677,032 | 0.1415% | 1,076,111 | 130,282 | 12.11% |
| | | | | **5,576,348** | **0.2948%** | **1,767,976** | **430,288** | **24.34%** |
| 91 | 3548 | Travelers Grp | | | | | | |
| | | 25674 | Travelers Prop Cas Co Of Amer | 76,910,752 | 4.0666% | 78,262,466 | 27,601,080 | 35.27% |
| | | 25682 | Travelers Ind Co Of CT | 34,852,420 | 1.8428% | 31,203,276 | 13,589,233 | 43.55% |
| | | 24015 | Northland Ins Co | 19,981,933 | 1.0565% | 19,751,104 | 5,243,754 | 26.55% |
| | | 24767 | St Paul Fire & Marine Ins Co | 8,519,633 | 0.4505% | 9,673,519 | 2,187,832 | 22.62% |
| | | 36463 | Discover Prop & Cas Ins Co | 7,406,875 | 0.3916% | 10,300,303 | -16,821,479 | -163.31% |
| | | 24791 | St Paul Mercury Ins Co | 3,828,084 | 0.2024% | 4,266,480 | 1,335,977 | 31.31% |
| | | 24775 | St Paul Guardian Ins Co | 134,544 | 0.0071% | 123,171 | -70,970 | -57.62% |
| | | 19038 | Travelers Cas & Surety Co | 54,185 | 0.0029% | 54,185 | 103,015 | 190.12% |
| | | 10819 | American Equity Specialty Ins Co | 19,572 | 0.0010% | 22,191 | 8,872 | 39.98% |
| | | 19224 | St Paul Protective Ins Co | 1,352 | 0.0001% | 596 | 46,003 | 7718.62% |
| | | | | **151,709,350** | **8.0215%** | **153,657,291** | **33,223,317** | **21.62%** |
| 92 | 781 | UNION LABOR GRP | | | | | | |
| | | 37893 | Ullico Cas Co | 4,011,261 | 0.2121% | 3,616,470 | 2,136,365 | 59.07% |
| | | | | **4,011,261** | **0.2121%** | **3,616,470** | **2,136,365** | **59.07%** |
| 93 | 920 | UNITED NATL GRP | | | | | | |
| | | 42048 | Diamond State Ins Co | 31,115 | 0.0016% | 11,281 | 9,587 | 84.98% |
| | | | | **31,115** | **0.0016%** | **11,281** | **9,587** | **84.98%** |
| 94 | 215 | UNITRIN GRP | | | | | | |
| | | 19852 | Financial Ind Co | 21,397,270 | 1.1314% | 23,293,568 | 12,817,751 | 55.03% |
| | | | | **21,397,270** | **1.1314%** | **23,293,568** | **12,817,751** | **55.03%** |
| 95 | 201 | UTICA GRP | | | | | | |
| | | 25976 | Utica Mut Ins Co | 50,635 | 0.0027% | 44,531 | -59,996 | -134.73% |
| | | 25984 | Graphic Arts Mut Ins Co | 36,396 | 0.0019% | 26,332 | 3,113 | 11.82% |
| | | | | **87,031** | **0.0046%** | **70,863** | **-56,883** | **-80.27%** |
| 96 | 21172 | Vanliner Ins Co | | | | | | |
| | | 21172 | Vanliner Ins Co | 7,805,842 | 0.4127% | 7,482,668 | 3,957,748 | 52.89% |
| | | | | **7,805,842** | **0.4127%** | **7,482,668** | **3,957,748** | **52.89%** |
| 97 | 27502 | Western Gen Ins Co | | | | | | |
| | | 27502 | Western Gen Ins Co | 1,027,586 | 0.0543% | 1,043,495 | 77,027 | 7.38% |
| | | | | **1,027,586** | **0.0543%** | **1,043,495** | **77,027** | **7.38%** |
| 98 | 866 | WESTERN WORLD GRP | | | | | | |
| | | 40436 | Stratford Ins Co | 1,039,561 | 0.0550% | 1,142,109 | 359,059 | 31.44% |
| | | | | **1,039,561** | **0.0550%** | **1,142,109** | **359,059** | **31.44%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 99 | 1129 | WHITE MOUNTAINS GRP | | | | | | |
| | | 20621 | OneBeacon Amer Ins Co | 7,749,909 | 0.4098% | 8,507,468 | 5,453,553 | 64.10% |
| | | 20648 | Employers Fire Ins Co | 4,991,817 | 0.2639% | 4,270,899 | 1,927,631 | 45.13% |
| | | 21962 | Pennsylvania Gen Ins Co | 678,465 | 0.0359% | 2,317,070 | 980,471 | 42.32% |
| | | 21970 | OneBeacon Ins Co | 75,494 | 0.0040% | 313,273 | 77,233 | 24.65% |
| | | 27154 | Atlantic Specialty Ins Co | 16,914 | 0.0009% | 23,414 | -702,307 | -2999.52% |
| | | | | **13,512,599** | **0.7145%** | **15,432,124** | **7,736,581** | **50.13%** |
| 100 | 98 | WR Berkley Corp GRP | | | | | | |
| | | 10510 | Carolina Cas Ins Co | 27,627,592 | 1.4608% | 30,196,928 | 20,682,699 | 68.49% |
| | | 36684 | Riverport Ins Co | 2,266,666 | 0.1198% | 2,489,692 | 6,309 | 0.25% |
| | | 25224 | Great Divide Ins Co | 1,921,636 | 0.1016% | 1,715,083 | 619,771 | 36.14% |
| | | 40045 | Starnet Ins Co | 265,272 | 0.0140% | 216,876 | -590,799 | -272.41% |
| | | | | **32,081,166** | **1.6963%** | **34,618,579** | **20,717,980** | **59.85%** |
| 101 | 1285 | XL AMER GRP | | | | | | |
| | | 22322 | Greenwich Ins Co | 4,668,074 | 0.2468% | 4,563,692 | 3,641,582 | 79.79% |
| | | 24554 | XL Ins Amer Inc | 2,565,071 | 0.1356% | 2,756,073 | 632,445 | 22.95% |
| | | 37885 | XL Specialty Ins Co | 1,615,885 | 0.0854% | 1,735,573 | -1,656,077 | -95.42% |
| | | | | **8,849,030** | **0.4679%** | **9,055,338** | **2,617,950** | **28.91%** |
| 102 | 212 | ZURICH INS GRP | | | | | | |
| | | 16535 | Zurich Amer Ins Co | 63,119,087 | 3.3374% | 52,999,847 | 23,347,442 | 44.05% |
| | | 21326 | Empire Fire & Marine Ins Co | 56,633,269 | 2.9944% | 66,750,898 | 28,066,381 | 42.05% |
| | | 21709 | Truck Ins Exch | 34,665,889 | 1.8329% | 34,247,931 | 6,510,209 | 19.01% |
| | | 21687 | Mid Century Ins Co | 18,683,230 | 0.9879% | 16,711,253 | 8,664,470 | 51.85% |
| | | 21652 | Farmers Ins Exch | 13,036,944 | 0.6893% | 14,005,758 | 2,210,987 | 15.79% |
| | | 41181 | Universal Underwriters Ins Co | 10,845,808 | 0.5735% | 12,005,460 | -515,945 | -4.30% |
| | | 20796 | 21st Century Premier Ins Co | 6,747,781 | 0.3568% | 9,019,361 | 4,364,208 | 48.39% |
| | | 26247 | American Guar & Liab Ins | 6,130,347 | 0.3241% | 6,660,812 | 2,084,458 | 31.29% |
| | | 27855 | Zurich Amer Ins Co Of IL | 2,743,479 | 0.1451% | 3,905,661 | -1,223,620 | -31.33% |
| | | 40142 | American Zurich Ins Co | 2,707,367 | 0.1432% | 3,156,008 | 673,699 | 21.35% |
| | | 19356 | Maryland Cas Co | 1,546,127 | 0.0818% | 1,812,161 | -1,754,834 | -96.84% |
| | | 19305 | Assurance Co Of Amer | 342,315 | 0.0181% | 311,505 | 504,046 | 161.81% |
| | | 10315 | Civic Prop & Cas Co | 125,348 | 0.0066% | 158,941 | -1,242 | -0.78% |
| | | 10318 | Exact Prop & Cas Co Inc | 92,502 | 0.0049% | 127,048 | 23,320 | 18.36% |
| | | 19372 | Northern Ins Co Of NY | 91,825 | 0.0049% | 81,676 | -17,114 | -20.95% |
| | | 10317 | Neighborhood Spirit Prop & Cas Co | 62,905 | 0.0033% | 76,884 | 26,605 | 34.60% |
| | | | | **217,574,223** | **11.5041%** | **222,031,204** | **72,963,070** | **32.86%** |
| | | | **Line Total:** | **1,891,279,202** | **100.0000%** | **1,944,027,677** | **900,658,160** | **46.33%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 11711 | Access Ins Co | | | | | | |
| | | 11711 | Access Ins Co | 24,564,135 | 0.2967% | 29,825,809 | 17,926,479 | 60.10% |
| | | | | **24,564,135** | **0.2967%** | **29,825,809** | **17,926,479** | **60.10%** |
| 2 | 626 | Ace Ltd Grp | | | | | | |
| | | 18279 | Bankers Standard Ins Co | 1,211,138 | 0.0146% | 422,805 | 594,743 | 140.67% |
| | | 22667 | Ace Amer Ins Co | 39,183 | 0.0005% | 39,183 | -15,220 | -38.84% |
| | | | | **1,250,321** | **0.0151%** | **461,988** | **579,523** | **125.44%** |
| 3 | 313 | AEGIS GRP | | | | | | |
| | | 33898 | Aegis Security Ins Co | 1,054,372 | 0.0127% | 1,056,032 | 274,723 | 26.01% |
| | | | | **1,054,372** | **0.0127%** | **1,056,032** | **274,723** | **26.01%** |
| 4 | 3596 | Affirmative Ins Grp | | | | | | |
| | | 42609 | Affirmative Ins Co | 5,706,814 | 0.0689% | 5,745,245 | 2,357,000 | 41.03% |
| | | | | **5,706,814** | **0.0689%** | **5,745,245** | **2,357,000** | **41.03%** |
| 5 | 10920 | Alliance United Ins Co | | | | | | |
| | | 10920 | Alliance United Ins Co | 21,813,361 | 0.2635% | 19,971,441 | 12,340,452 | 61.79% |
| | | | | **21,813,361** | **0.2635%** | **19,971,441** | **12,340,452** | **61.79%** |
| 6 | 761 | ALLIANZ INS GRP | | | | | | |
| | | 21873 | Firemans Fund Ins Co | 17,476,991 | 0.2111% | 17,480,645 | 9,946,501 | 56.90% |
| | | | | **17,476,991** | **0.2111%** | **17,480,645** | **9,946,501** | **56.90%** |
| 7 | 3239 | Allied World Assur Holding Grp | | | | | | |
| | | 22730 | Allied World Reins Co | 38,422 | 0.0005% | 42,854 | -57,673 | -134.58% |
| | | | | **38,422** | **0.0005%** | **42,854** | **-57,673** | **-134.58%** |
| 8 | 8 | ALLSTATE INS GRP | | | | | | |
| | | 19240 | Allstate Ind Co | 547,059,802 | 6.6087% | 532,173,381 | 348,045,504 | 65.40% |
| | | 19232 | Allstate Ins Co | 132,189,845 | 1.5969% | 130,423,221 | 62,245,284 | 47.73% |
| | | 10358 | Encompass Ins Co | 19,095,241 | 0.2307% | 20,110,387 | 8,264,917 | 41.10% |
| | | 37907 | Deerbrook Ins Co | 2,274,065 | 0.0275% | 2,531,740 | 2,560,501 | 101.14% |
| | | 17230 | Allstate Prop & Cas Ins Co | 921,164 | 0.0111% | 1,443,917 | 490,539 | 33.97% |
| | | | | **701,540,117** | **8.4749%** | **686,682,646** | **421,606,745** | **61.40%** |
| 9 | 84 | American Financial Grp | | | | | | |
| | | 32620 | National Interstate Ins Co | 1,786,511 | 0.0216% | 1,929,452 | 750,968 | 38.92% |
| | | 26344 | Great Amer Assur Co | 253,438 | 0.0031% | 292,335 | 452,810 | 154.89% |
| | | 26832 | Great Amer Alliance Ins Co | 15,975 | 0.0002% | 41,380 | 6,068 | 14.66% |
| | | 16691 | Great Amer Ins Co | 1,779 | 0.0000% | 35,217 | 23,241 | 65.99% |
| | | | | **2,057,703** | **0.0249%** | **2,298,384** | **1,233,087** | **53.65%** |
| 10 | 3678 | American Independent Ins Grp | | | | | | |
| | | 39098 | Omni Ins Co | 93,579 | 0.0011% | 131,336 | 209,003 | 159.14% |
| | | | | **93,579** | **0.0011%** | **131,336** | **209,003** | **159.14%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 11 | 12 | | AMERICAN INTL GRP | | | | | |
| | | 19429 | Insurance Co Of The State Of PA | 21,679,542 | 0.2619% | 22,342,236 | 12,166,321 | 54.45% |
| | | 23809 | Granite State Ins Co | 4,705,014 | 0.0568% | 42,422,066 | 19,550,040 | 46.08% |
| | | 19445 | National Union Fire Ins Co Of Pitts | 19,000 | 0.0002% | 19,001 | 16,613 | 87.43% |
| | | | | **26,403,556** | **0.3190%** | **64,783,303** | **31,732,974** | **48.98%** |
| 12 | 408 | | AMERICAN NATL FIN GRP | | | | | |
| | | 11048 | Pacific Prop & Cas Co | 6,721,754 | 0.0812% | 6,642,754 | 3,551,712 | 53.47% |
| | | | | **6,721,754** | **0.0812%** | **6,642,754** | **3,551,712** | **53.47%** |
| 13 | 4 | | Ameriprise Fin Grp | | | | | |
| | | 29068 | IDS Prop Cas Ins Co | 85,752,044 | 1.0359% | 84,944,253 | 50,275,082 | 59.19% |
| | | | | **85,752,044** | **1.0359%** | **84,944,253** | **50,275,082** | **59.19%** |
| 14 | 28 | | AMICA MUT GRP | | | | | |
| | | 19976 | Amica Mut Ins Co | 20,146,507 | 0.2434% | 19,420,662 | 10,092,192 | 51.97% |
| | | | | **20,146,507** | **0.2434%** | **19,420,662** | **10,092,192** | **51.97%** |
| 15 | 4256 | | Anchor Ins Holdings Grp | | | | | |
| | | 40010 | Anchor Gen Ins Co | 46,312,446 | 0.5595% | 35,504,683 | 17,663,054 | 49.75% |
| | | | | **46,312,446** | **0.5595%** | **35,504,683** | **17,663,054** | **49.75%** |
| 16 | 1279 | | Arch Ins Grp | | | | | |
| | | 11150 | Arch Ins Co | 927,202 | 0.0112% | 2,042,415 | 587,565 | 28.77% |
| | | | | **927,202** | **0.0112%** | **2,042,415** | **587,565** | **28.77%** |
| 17 | 19 | | Assurant Inc Grp | | | | | |
| | | 10111 | American Bankers Ins Co Of FL | 2,954,350 | 0.0357% | 3,327,161 | 669,554 | 20.12% |
| | | 19615 | American Reliable Ins Co | 1,169,893 | 0.0141% | 1,180,121 | 514,127 | 43.57% |
| | | | | **4,124,243** | **0.0498%** | **4,507,282** | **1,183,681** | **26.26%** |
| 18 | 24 | | ATLANTIC CO GRP | | | | | |
| | | 19909 | Centennial Ins Co | 38,963 | 0.0005% | 44,889 | 27,253 | 60.71% |
| | | 19895 | Atlantic Mut Ins Co | 15,773 | 0.0002% | 16,711 | -9,745 | -58.31% |
| | | | | **54,736** | **0.0007%** | **61,600** | **17,508** | **28.42%** |
| 19 | 1318 | | Auto Club Enterprises Ins Grp | | | | | |
| | | 15598 | Interins Exch Of The Automobile Club | 774,177,366 | 9.3523% | 804,164,880 | 405,636,495 | 50.44% |
| | | | | **774,177,366** | **9.3523%** | **804,164,880** | **405,636,495** | **50.44%** |
| 20 | 1281 | | BANKAMERICA CORP GRP | | | | | |
| | | 24813 | Balboa Ins Co | 7,815,266 | 0.0944% | 8,920,991 | 5,303,258 | 59.45% |
| | | 24821 | Meritplan Ins Co | 7,482,219 | 0.0904% | 8,521,676 | 4,632,712 | 54.36% |
| | | | | **15,297,485** | **0.1848%** | **17,442,667** | **9,935,970** | **56.96%** |
| 21 | 31 | | BERKSHIRE HATHAWAY GRP | | | | | |
| | | 35882 | Geico Gen Ins Co | 184,597,761 | 2.2300% | 177,344,268 | 105,120,473 | 59.27% |
| | | 22055 | Geico Ind Co | 82,487,016 | 0.9965% | 81,680,229 | 59,854,114 | 73.28% |
| | | 22063 | Government Employees Ins Co | 82,445,705 | 0.9960% | 80,331,776 | 44,075,226 | 54.87% |
| | | 41491 | Geico Cas Co | 55,500,768 | 0.6705% | 55,341,449 | 33,298,217 | 60.17% |
| | | | | **405,031,250** | **4.8929%** | **394,697,722** | **242,348,030** | **61.40%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 22 | 33 | | CALIFORNIA CAS MGMT GRP | | | | | |
| | | 20117 | California Cas Ind Exch | 52,483,916 | 0.6340% | 54,462,781 | 25,143,164 | 46.17% |
| | | | | **52,483,916** | **0.6340%** | **54,462,781** | **25,143,164** | **46.17%** |
| 23 | 1278 | | CALIFORNIA STATE AUTO GRP | | | | | |
| | | 15539 | California State Auto Assn Inter Ins | 633,274,446 | 7.6502% | 631,455,672 | 331,214,687 | 52.45% |
| | | 10921 | ACA Ins Co | 24,564,095 | 0.2967% | 26,889,908 | 15,136,364 | 56.29% |
| | | 37770 | Western United Ins Co | 14,853,280 | 0.1794% | 20,543,826 | 11,069,375 | 53.88% |
| | | | | **672,691,821** | **8.1264%** | **678,889,406** | **357,420,426** | **52.65%** |
| 24 | 802 | | Capital Ins Grp | | | | | |
| | | 13544 | California Capital Ins Co | 18,617,650 | 0.2249% | 18,426,585 | 9,037,462 | 49.05% |
| | | 12890 | Eagle W Ins Co | 857,653 | 0.0104% | 822,839 | 445,931 | 54.19% |
| | | | | **19,475,303** | **0.2353%** | **19,249,424** | **9,483,393** | **49.27%** |
| 25 | 26905 | | Century Natl Ins Co | | | | | |
| | | 26905 | Century Natl Ins Co | 2,835,042 | 0.0342% | 2,740,535 | 1,611,353 | 58.80% |
| | | | | **2,835,042** | **0.0342%** | **2,740,535** | **1,611,353** | **58.80%** |
| 26 | 38 | | CHUBB & SON INC GRP | | | | | |
| | | 20281 | Federal Ins Co | 8,548,907 | 0.1033% | 8,634,636 | 3,226,624 | 37.37% |
| | | 20338 | Northwestern Pacific Ind Co | 1,587 | 0.0000% | 14,872 | -73,333 | -493.09% |
| | | | | **8,550,494** | **0.1033%** | **8,649,508** | **3,153,291** | **36.46%** |
| 27 | 323 | | CIVIL SERV EMPLOYEE GRP | | | | | |
| | | 10693 | Civil Serv Employees Ins Co | 7,403,021 | 0.0894% | 7,543,981 | 2,848,553 | 37.76% |
| | | 18953 | CSE Safeguard Ins Co | 6,643,178 | 0.0803% | 5,886,965 | 3,504,186 | 59.52% |
| | | | | **14,046,199** | **0.1697%** | **13,430,946** | **6,352,739** | **47.30%** |
| 28 | 816 | | COMMERCE INC GRP | | | | | |
| | | 13161 | Commerce W Ins Co | 36,584,135 | 0.4419% | 31,697,700 | 17,525,894 | 55.29% |
| | | | | **36,584,135** | **0.4419%** | **31,697,700** | **17,525,894** | **55.29%** |
| 29 | 10783 | | Cornerstone Natl Ins Co | | | | | |
| | | 10783 | Cornerstone Natl Ins Co | 7,035,648 | 0.0850% | 6,878,715 | 5,842,583 | 84.94% |
| | | | | **7,035,648** | **0.0850%** | **6,878,715** | **5,842,583** | **84.94%** |
| 30 | 3489 | | Delek Grp | | | | | |
| | | 19216 | Southern Ins Co | 2,928,308 | 0.0354% | 4,380,438 | 3,021,522 | 68.98% |
| | | | | **2,928,308** | **0.0354%** | **4,380,438** | **3,021,522** | **68.98%** |
| 31 | 930 | | DHC GRP | | | | | |
| | | 19269 | Danielson Natl Ins Co | 2,073,499 | 0.0250% | 2,021,672 | 1,301,031 | 64.35% |
| | | 23671 | National Amer Ins Co of CA | 1,312,103 | 0.0159% | 1,310,629 | 1,023,789 | 78.11% |
| | | | | **3,385,602** | **0.0409%** | **3,332,301** | **2,324,820** | **69.77%** |
| 32 | 831 | | DOCTORS CO GRP | | | | | |
| | | 34495 | Doctors Co An Interins Exch | 8,230 | 0.0001% | 10,934 | -8,222 | -75.20% |
| | | | | **8,230** | **0.0001%** | **10,934** | **-8,222** | **-75.20%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 33 | 57 | | ELECTRIC INS GRP | | | | | |
| | | 21261 | Electric Ins Co | 1,485,501 | 0.0179% | 1,651,644 | 719,103 | 43.54% |
| | | | | **1,485,501** | **0.0179%** | **1,651,644** | **719,103** | **43.54%** |
| 34 | 158 | | FAIRFAX FIN GRP | | | | | |
| | | 25054 | Hudson Ins Co | 4,659,654 | 0.0563% | 5,374,121 | 2,690,273 | 50.06% |
| | | | | **4,659,654** | **0.0563%** | **5,374,121** | **2,690,273** | **50.06%** |
| 35 | 670 | | FIDELITY NATL FIN GRP | | | | | |
| | | 25180 | Fidelity Natl Ins Co | 4,648,362 | 0.0562% | 4,250,048 | 2,765,593 | 65.07% |
| | | | | **4,648,362** | **0.0562%** | **4,250,048** | **2,765,593** | **65.07%** |
| 36 | 70 | | FIRST AMER TITLE GRP | | | | | |
| | | 37710 | First Amer Prop & Cas Ins Co | 125,204 | 0.0015% | 66,132 | 43,247 | 65.39% |
| | | | | **125,204** | **0.0015%** | **66,132** | **43,247** | **65.39%** |
| 37 | 1169 | | GENERALI GRP | | | | | |
| | | 11231 | Generali Us Branch | 3,574 | 0.0000% | 4,013 | 0 | 0.00% |
| | | | | **3,574** | **0.0000%** | **4,013** | **0** | **0.00%** |
| 38 | 79 | | GMAC INS HOLDING GRP | | | | | |
| | | 23728 | National Gen Ins Co | 50,918,543 | 0.6151% | 53,321,641 | 21,390,858 | 40.12% |
| | | 31488 | Integon Preferred Ins Co | 11,675,470 | 0.1410% | 12,543,753 | 7,370,201 | 58.76% |
| | | 38660 | MIC Gen Ins Corp | 5,955,788 | 0.0719% | 6,411,798 | 3,174,864 | 49.52% |
| | | 29742 | Integon Natl Ins Co | 218,957 | 0.0026% | 159,276 | 160,538 | 100.79% |
| | | | | **68,768,758** | **0.8308%** | **72,436,468** | **32,096,461** | **44.31%** |
| 39 | 83 | | GRANGE INS GRP | | | | | |
| | | 22101 | Grange Ins Assn | 4,513,784 | 0.0545% | 4,481,529 | 1,927,621 | 43.01% |
| | | | | **4,513,784** | **0.0545%** | **4,481,529** | **1,927,621** | **43.01%** |
| 40 | 303 | | GUIDEONE INS GRP | | | | | |
| | | 15032 | Guideone Mut Ins Co | 4,881 | 0.0001% | 5,197 | 2,474 | 47.60% |
| | | | | **4,881** | **0.0001%** | **5,197** | **2,474** | **47.60%** |
| 41 | 517 | | HANNOVER GRP | | | | | |
| | | 20532 | Clarendon Natl Ins Co | 461,122 | 0.0056% | 360,737 | -13,940 | -3.86% |
| | | | | **461,122** | **0.0056%** | **360,737** | **-13,940** | **-3.86%** |
| 42 | 91 | | HARTFORD FIRE & CAS GRP | | | | | |
| | | 30104 | Hartford Underwriters Ins Co | 57,730,569 | 0.6974% | 61,612,596 | 27,572,594 | 44.75% |
| | | 29424 | Hartford Cas Ins Co | 31,915,020 | 0.3855% | 34,052,943 | 16,153,322 | 47.44% |
| | | 29459 | Twin City Fire Ins Co Co | 2,972,498 | 0.0359% | 3,509,586 | 1,382,694 | 39.40% |
| | | 19682 | Hartford Fire In Co | 57,237 | 0.0007% | 56,642 | 59,492 | 105.03% |
| | | | | **92,675,324** | **1.1196%** | **99,231,767** | **45,168,102** | **45.52%** |
| 43 | 300 | | HORACE MANN GRP | | | | | |
| | | 22578 | Horace Mann Ins Co | 11,798,490 | 0.1425% | 11,628,024 | 6,148,176 | 52.87% |
| | | 22756 | Horace Mann Prop & Cas Ins Co | 3,210,300 | 0.0388% | 3,299,307 | 1,085,552 | 32.90% |
| | | | | **15,008,790** | **0.1813%** | **14,927,331** | **7,233,728** | **48.46%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 44 | 225 | IAT Reins Co Grp | | | | | | |
| | | 23248 | Occidental Fire & Cas Co Of NC | 1,865,466 | 0.0225% | 2,127,455 | 1,098,523 | 51.64% |
| | | 28886 | Transguard Ins Co Of Amer Inc | 1,665,751 | 0.0201% | 682,531 | 292,940 | 42.92% |
| | | 13234 | Wilshire Ins Co | 428 | 0.0000% | 428 | 30 | 7.01% |
| | | | | **3,531,645** | **0.0427%** | **2,810,414** | **1,391,493** | **49.51%** |
| 45 | 922 | ICW GRP | | | | | | |
| | | 40029 | Explorer Ins Co | 55,615,132 | 0.6719% | 42,656,293 | 24,729,681 | 57.97% |
| | | 27847 | Insurance Co Of The West | 4,175,362 | 0.0504% | 4,287,216 | 2,809,995 | 65.54% |
| | | | | **59,790,494** | **0.7223%** | **46,943,509** | **27,539,676** | **58.67%** |
| 46 | 3495 | Infinity Prop & Cas Ins Grp | | | | | | |
| | | 22268 | Infinity Ins Co | 165,957,333 | 2.0048% | 168,298,643 | 73,041,998 | 43.40% |
| | | 10068 | Hillstar Ins Co | 5,051,451 | 0.0610% | 3,727,766 | 2,619,598 | 70.27% |
| | | 20260 | Infinity Select Ins Co | 2,687,646 | 0.0325% | 3,622,831 | 1,598,615 | 44.13% |
| | | 11738 | Infinity Auto Ins Co | 2,135,734 | 0.0258% | 2,504,783 | 791,728 | 31.61% |
| | | | | **175,832,164** | **2.1241%** | **178,154,023** | **78,051,939** | **43.81%** |
| 47 | 9 | JPMorgan Chase & Co Grp | | | | | | |
| | | 12832 | Personal Express Ins Co | 3,824,929 | 0.0462% | 3,969,146 | 1,831,403 | 46.14% |
| | | 22985 | Sequoia Ins Co | 27,644 | 0.0003% | 30,506 | 64,674 | 212.00% |
| | | | | **3,852,573** | **0.0465%** | **3,999,652** | **1,896,077** | **47.41%** |
| 48 | 1326 | KINGSWAY GRP | | | | | | |
| | | 33650 | Mendota Ins Co | 8,213,229 | 0.0992% | 8,898,248 | 5,215,928 | 58.62% |
| | | 42862 | Universal Cas Co | 6,080,287 | 0.0735% | 5,414,688 | 6,179,917 | 114.13% |
| | | 33855 | Lincoln Gen Ins Co | 1,428,776 | 0.0173% | 3,635,799 | 1,273,976 | 35.04% |
| | | | | **15,722,292** | **0.1899%** | **17,948,735** | **12,669,821** | **70.59%** |
| 49 | 456 | LANCER FINANCIAL GRP | | | | | | |
| | | 26077 | Lancer Ins Co | 21,199 | 0.0003% | 21,199 | -22,756 | -107.34% |
| | | | | **21,199** | **0.0003%** | **21,199** | **-22,756** | **-107.34%** |
| 50 | 111 | LIBERTY MUT GRP | | | | | | |
| | | 24740 | Safeco Ins Co Of Amer | 141,206,141 | 1.7058% | 141,444,556 | 77,592,225 | 54.86% |
| | | 23035 | Liberty Mut Fire Ins Co | 133,410,904 | 1.6117% | 132,276,992 | 63,463,877 | 47.98% |
| | | 37214 | American States Preferred Ins Co | 17,628,125 | 0.2130% | 17,757,584 | 8,797,931 | 49.54% |
| | | 39012 | Safeco Ins Co Of IL | 1,785,442 | 0.0216% | 1,553,950 | 1,048,843 | 67.50% |
| | | 24724 | First Natl Ins Co Of Amer | 838,079 | 0.0101% | 848,021 | 281,190 | 33.16% |
| | | 23043 | Liberty Mut Ins Co | 1,064 | 0.0000% | 711 | -5,274 | -741.77% |
| | | | | **294,869,755** | **3.5621%** | **293,881,814** | **151,178,792** | **51.44%** |
| 51 | 4381 | Lightyear Delos Grp | | | | | | |
| | | 35408 | Delos Ins Co | 7,594,478 | 0.0917% | 8,306,787 | 7,062,938 | 85.03% |
| | | | | **7,594,478** | **0.0917%** | **8,306,787** | **7,062,938** | **85.03%** |
| 52 | 3702 | Loya Grp | | | | | | |
| | | 12589 | Loya Cas Ins Co | 19,679,451 | 0.2377% | 18,817,054 | 11,416,946 | 60.67% |
| | | | | **19,679,451** | **0.2377%** | **18,817,054** | **11,416,946** | **60.67%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 53 | 785 | | MARKEL CORP GRP | | | | | |
| | | 28932 | Markel Amer Ins Co | 895,737 | 0.0108% | 985,926 | 830,742 | 84.26% |
| | | | | **895,737** | **0.0108%** | **985,926** | **830,742** | **84.26%** |
| 54 | 748 | | Meadowbrook Ins Grp | | | | | |
| | | 21903 | Procentury Ins Co | 287,567 | 0.0035% | 92,997 | 141,200 | 151.83% |
| | | | | **287,567** | **0.0035%** | **92,997** | **141,200** | **151.83%** |
| 55 | 660 | | MERCURY GEN GRP | | | | | |
| | | 27553 | Mercury Ins Co | 524,875,005 | 6.3407% | 529,574,231 | 318,718,870 | 60.18% |
| | | 11908 | Mercury Cas Co | 121,891,233 | 1.4725% | 126,351,089 | 81,124,791 | 64.21% |
| | | 38342 | California Automobile Ins Co | 53,339,875 | 0.6444% | 56,886,693 | 40,706,272 | 71.56% |
| | | | | **700,106,113** | **8.4575%** | **712,812,013** | **440,549,933** | **61.80%** |
| 56 | 241 | | METROPOLITAN GRP | | | | | |
| | | 25321 | Metropolitan Drt Prop & Cas Ins Co | 39,241,310 | 0.4740% | 37,484,430 | 15,910,182 | 42.44% |
| | | | | **39,241,310** | **0.4740%** | **37,484,430** | **15,910,182** | **42.44%** |
| 57 | 40150 | | MGA Ins Co Inc | | | | | |
| | | 40150 | MGA Ins Co Inc | 508,511 | 0.0061% | 621,717 | 276,834 | 44.53% |
| | | | | **508,511** | **0.0061%** | **621,717** | **276,834** | **44.53%** |
| 58 | 361 | | Munich Re Grp | | | | | |
| | | 23469 | American Modern Home Ins Co | 7,042,940 | 0.0851% | 7,159,780 | 4,159,312 | 58.09% |
| | | 23450 | American Family Home Ins Co | 178,614 | 0.0022% | 482,122 | 116,824 | 24.23% |
| | | | | **7,221,554** | **0.0872%** | **7,641,902** | **4,276,136** | **55.96%** |
| 59 | 13127 | | Nations Ins Co | | | | | |
| | | 13127 | Nations Ins Co | 3,636,841 | 0.0439% | 3,563,575 | 1,459,298 | 40.95% |
| | | | | **3,636,841** | **0.0439%** | **3,563,575** | **1,459,298** | **40.95%** |
| 60 | 140 | | NATIONWIDE CORP GRP | | | | | |
| | | 19100 | Amco Ins Co | 92,093,047 | 1.1125% | 88,610,566 | 59,118,020 | 66.72% |
| | | 42579 | Allied Prop & Cas Ins Co | 43,525,917 | 0.5258% | 42,027,096 | 25,668,327 | 61.08% |
| | | 25453 | Nationwide Ins Co Of Amer | 43,409,321 | 0.5244% | 42,073,955 | 28,711,612 | 68.24% |
| | | 42889 | Victoria Fire & Cas Co | 33,100,369 | 0.3999% | 41,523,114 | 23,137,803 | 55.72% |
| | | 42587 | Depositors Ins Co | 3,626,011 | 0.0438% | 3,809,761 | 2,611,055 | 68.54% |
| | | 13242 | Titan Ind Co | 23,830 | 0.0003% | -71,046 | 12,038 | -16.94% |
| | | | | **215,778,495** | **2.6067%** | **217,973,446** | **139,258,855** | **63.89%** |
| 61 | 4051 | | Ocean Harbor Grp | | | | | |
| | | 12360 | Ocean Harbor Cas Ins Co | 3,007,415 | 0.0363% | 2,724,406 | 1,801,648 | 66.13% |
| | | | | **3,007,415** | **0.0363%** | **2,724,406** | **1,801,648** | **66.13%** |
| 62 | 645 | | OREGON MUT GRP | | | | | |
| | | 14907 | Oregon Mut Ins Co | 1,777,442 | 0.0215% | 1,614,337 | 1,034,608 | 64.09% |
| | | | | **1,777,442** | **0.0215%** | **1,614,337** | **1,034,608** | **64.09%** |
| 63 | 3483 | | PartnerRe Grp | | | | | |
| | | 11835 | Paris Re Amer Ins Co | 144,941 | 0.0018% | 203,862 | 67,394 | 33.06% |
| | | | | **144,941** | **0.0018%** | **203,862** | **67,394** | **33.06%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 64 | 3638 | | PGC Holding Corp Grp | | | | | |
| | | 37648 | Permanent Gen Assur Corp | 16,543,661 | 0.1999% | 18,499,723 | 8,291,499 | 44.82% |
| | | | | **16,543,661** | **0.1999%** | **18,499,723** | **8,291,499** | **44.82%** |
| 65 | 677 | | Philadelphia Consolidated Holding Grp | | | | | |
| | | 18058 | Philadelphia Ind Ins Co | 4,745,073 | 0.0573% | 4,523,319 | 2,223,916 | 49.17% |
| | | | | **4,745,073** | **0.0573%** | **4,523,319** | **2,223,916** | **49.17%** |
| 66 | 155 | | PROGRESSIVE GRP | | | | | |
| | | 44288 | Progressive Choice Ins Co | 182,977,445 | 2.2104% | 182,255,064 | 97,634,299 | 53.57% |
| | | 27804 | Progressive West Ins Co | 106,454,879 | 1.2860% | 110,860,735 | 51,785,842 | 46.71% |
| | | 24260 | Progressive Cas Ins Co | 29,446,477 | 0.3557% | 33,620,352 | 22,649,345 | 67.37% |
| | | 16322 | Progressive Direct Ins Co | 11,650,552 | 0.1407% | 10,224,621 | 6,742,181 | 65.94% |
| | | 11851 | Progressive Advanced Ins Co | 45,511 | 0.0005% | 50,310 | 30,632 | 60.89% |
| | | | | **330,574,864** | **3.9935%** | **337,011,082** | **178,842,299** | **53.07%** |
| 67 | 796 | | QBE INS GRP | | | | | |
| | | 39217 | QBE Ins Corp | 15,707,820 | 0.1898% | 15,198,991 | 9,893,315 | 65.09% |
| | | 25747 | Unigard Ins Co | 5,877,415 | 0.0710% | 5,947,021 | 2,924,230 | 49.17% |
| | | 37257 | Praetorian Ins Co | 1,902,460 | 0.0230% | 2,205,665 | 1,113,861 | 50.50% |
| | | 37303 | Redland Ins Co | 419,862 | 0.0051% | 555,544 | 599,661 | 107.94% |
| | | | | **23,907,557** | **0.2888%** | **23,907,221** | **14,531,067** | **60.78%** |
| 68 | 257 | | SAFEWAY INS GRP | | | | | |
| | | 12521 | Safeway Ins Co | 13,744,929 | 0.1660% | 14,198,065 | 8,247,394 | 58.09% |
| | | 10939 | Safeway Direct Ins Co | 606,257 | 0.0073% | 635,249 | 259,266 | 40.81% |
| | | | | **14,351,186** | **0.1734%** | **14,833,314** | **8,506,660** | **57.35%** |
| 69 | 169 | | SENTRY INS GRP | | | | | |
| | | 13137 | Viking Ins Co Of WI | 28,153,690 | 0.3401% | 28,856,666 | 18,093,788 | 62.70% |
| | | | | **28,153,690** | **0.3401%** | **28,856,666** | **18,093,788** | **62.70%** |
| 70 | 3219 | | Sompo Japan Ins Grp | | | | | |
| | | 11126 | Sompo Japan Ins Co of Amer | 759 | 0.0000% | 2,883 | 13,517 | 468.85% |
| | | | | **759** | **0.0000%** | **2,883** | **13,517** | **468.85%** |
| 71 | 176 | | STATE FARM GRP | | | | | |
| | | 25178 | State Farm Mut Auto Ins Co | 1,122,360,245 | 13.5585% | 1,161,101,861 | 645,756,989 | 55.62% |
| | | | | **1,122,360,245** | **13.5585%** | **1,161,101,861** | **645,756,989** | **55.62%** |
| 72 | 93 | | STATE NATL GRP | | | | | |
| | | 12831 | State Natl Ins Co Inc | 7,135,127 | 0.0862% | 3,397,356 | 2,157,140 | 63.49% |
| | | | | **7,135,127** | **0.0862%** | **3,397,356** | **2,157,140** | **63.49%** |
| 73 | 12878 | | Sterling Cas Ins Co | | | | | |
| | | 12878 | Sterling Cas Ins Co | 7,757,996 | 0.0937% | 8,690,253 | 3,270,797 | 37.64% |
| | | | | **7,757,996** | **0.0937%** | **8,690,253** | **3,270,797** | **37.64%** |
| 74 | 88 | | The Hanover Ins Grp | | | | | |
| | | 22292 | Hanover Ins Co | 14,131 | 0.0002% | 15,366 | 282 | 1.84% |
| | | | | **14,131** | **0.0002%** | **15,366** | **282** | **1.84%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 75 | 4254 | The Warranty Grp | | | | | | |
| | | 40827 | Virginia Surety Co Inc | 3,146,435 | 0.0380% | 1,674,406 | 1,010,719 | 60.36% |
| | | | | **3,146,435** | **0.0380%** | **1,674,406** | **1,010,719** | **60.36%** |
| 76 | 3098 | Tokio Marine Holdings Inc GRP | | | | | | |
| | | 12904 | Tokio Marine & Nichido Fire Ins Co | 4,648,707 | 0.0562% | 4,616,605 | 1,443,514 | 31.27% |
| | | | | **4,648,707** | **0.0562%** | **4,616,605** | **1,443,514** | **31.27%** |
| 77 | 161 | TOPA EQUITIES LTD GRP | | | | | | |
| | | 18031 | Topa Ins Co | 8,983,675 | 0.1085% | 11,554,785 | 7,188,093 | 62.21% |
| | | | | **8,983,675** | **0.1085%** | **11,554,785** | **7,188,093** | **62.21%** |
| 78 | 3548 | Travelers Grp | | | | | | |
| | | 19070 | Standard Fire Ins Co | 57,512,931 | 0.6948% | 53,939,979 | 35,543,686 | 65.89% |
| | | 24015 | Northland Ins Co | 6,569 | 0.0001% | 7,104 | 5,707 | 80.34% |
| | | | | **57,519,500** | **0.6949%** | **53,947,083** | **35,549,393** | **65.90%** |
| 79 | 200 | UNITED SERV AUTOMOBILE ASSN GRP | | | | | | |
| | | 25968 | USAA Cas Ins Co | 156,335,303 | 1.8886% | 163,918,630 | 77,901,092 | 47.52% |
| | | 25941 | USAA | 152,498,209 | 1.8422% | 158,063,415 | 81,253,581 | 51.41% |
| | | 18600 | USAA Gen Ind Co | 17,906,951 | 0.2163% | 16,853,729 | 9,646,617 | 57.24% |
| | | 21253 | Garrison Prop & Cas Ins Co | 9,758,828 | 0.1179% | 9,209,175 | 5,877,748 | 63.82% |
| | | | | **336,499,291** | **4.0650%** | **348,044,949** | **174,679,038** | **50.19%** |
| 80 | 215 | UNITRIN GRP | | | | | | |
| | | 19852 | Financial Ind Co | 77,457,617 | 0.9357% | 76,423,726 | 50,334,733 | 65.86% |
| | | 10914 | Kemper Independence Ins Co | 25,623,776 | 0.3095% | 26,470,574 | 11,557,545 | 43.66% |
| | | 10226 | Unitrin Direct Ins Co | 11,382,159 | 0.1375% | 12,552,593 | 7,317,725 | 58.30% |
| | | 31968 | Merastar Ins Co | 2,026,211 | 0.0245% | 2,115,153 | 1,032,983 | 48.84% |
| | | 43044 | Response Ins Co | 864,276 | 0.0104% | 886,894 | 444,458 | 50.11% |
| | | 10970 | Response Ind Co Of CA | 728,920 | 0.0088% | 796,398 | 397,419 | 49.90% |
| | | 26050 | Response Worldwide Ins Co | 502,450 | 0.0061% | 585,183 | -12,450 | -2.13% |
| | | 16063 | Unitrin Auto & Home Ins Co | 276,084 | 0.0033% | 308,495 | 164,355 | 53.28% |
| | | 10915 | Unitrin Direct Prop & Cas Co | 4,782 | 0.0001% | 4,782 | -4,787 | -100.10% |
| | | | | **118,866,275** | **1.4359%** | **120,143,798** | **71,231,981** | **59.29%** |
| 81 | 201 | UTICA GRP | | | | | | |
| | | 25976 | Utica Mut Ins Co | 687 | 0.0000% | 687 | 23 | 3.35% |
| | | | | **687** | **0.0000%** | **687** | **23** | **3.35%** |
| 82 | 1179 | WAWANESA INS GRP | | | | | | |
| | | 10683 | Wawanesa Gen Ins Co | 114,025,329 | 1.3775% | 113,816,797 | 85,284,759 | 74.93% |
| | | 31526 | Wawanesa Mut Ins Co Us Branch | 26,522,018 | 0.3204% | 27,353,701 | 14,604,390 | 53.39% |
| | | | | **140,547,347** | **1.6979%** | **141,170,498** | **99,889,149** | **70.76%** |
| 83 | 27502 | Western Gen Ins Co | | | | | | |
| | | 27502 | Western Gen Ins Co | 15,303,588 | 0.1849% | 17,669,631 | 7,412,018 | 41.95% |
| | | | | **15,303,588** | **0.1849%** | **17,669,631** | **7,412,018** | **41.95%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| 84 | 2898 | Western Serv Contract Grp | | | | | | |
| | | 37850 | Pacific Specialty Ins Co | 5,464,812 | 0.0660% | 6,086,210 | 2,397,143 | 39.39% |
| | | | | **5,464,812** | **0.0660%** | **6,086,210** | **2,397,143** | **39.39%** |
| 85 | 1129 | WHITE MOUNTAINS GRP | | | | | | |
| | | 30210 | Esurance Prop & Cas Ins Co | 74,053,704 | 0.8946% | 76,712,406 | 41,485,169 | 54.08% |
| | | 37915 | Essentia Ins Co | 14,272,332 | 0.1724% | 13,280,906 | 6,412,602 | 48.28% |
| | | | | **88,326,036** | **1.0670%** | **89,993,312** | **47,897,771** | **53.22%** |
| 86 | 273 | WORKMENS GRP | | | | | | |
| | | 13250 | Workmens Auto Ins Co | 10,193,589 | 0.1231% | 9,761,372 | 5,094,280 | 52.19% |
| | | | | **10,193,589** | **0.1231%** | **9,761,372** | **5,094,280** | **52.19%** |
| 87 | 1285 | XL AMER GRP | | | | | | |
| | | 22322 | Greenwich Ins Co | 12,429 | 0.0002% | 49,673 | 34,826 | 70.11% |
| | | | | **12,429** | **0.0002%** | **49,673** | **34,826** | **70.11%** |
| 88 | 212 | ZURICH INS GRP | | | | | | |
| | | 21687 | Mid Century Ins Co | 507,724,794 | 6.1335% | 494,277,026 | 301,037,974 | 60.90% |
| | | 12963 | 21st Century Ins Co | 329,182,882 | 3.9766% | 352,907,869 | 177,620,043 | 50.33% |
| | | 21652 | Farmers Ins Exch | 260,871,432 | 3.1514% | 282,432,455 | 111,668,407 | 39.54% |
| | | 25089 | Coast Natl Ins Co | 60,162,628 | 0.7268% | 57,697,323 | 28,937,677 | 50.15% |
| | | 20796 | 21st Century Premier Ins Co | 23,632,672 | 0.2855% | 11,582,928 | 6,173,530 | 53.30% |
| | | 11185 | Foremost Ins Co Grand Rapids MI | 19,903,170 | 0.2404% | 21,262,882 | 11,688,704 | 54.97% |
| | | 36404 | 21st Century Cas Co | 3,726,015 | 0.0450% | 3,947,200 | 2,461,232 | 62.35% |
| | | 43761 | 21st Century Superior Ins Co | 767,016 | 0.0093% | 5,489,250 | 2,147,730 | 39.13% |
| | | 11800 | Foremost Prop & Cas Ins Co | 233,650 | 0.0028% | 215,401 | 135,624 | 62.96% |
| | | 43699 | American Federation Ins Co | 195,153 | 0.0024% | 601,350 | 284,448 | 47.30% |
| | | 34649 | Centre Ins Co | 20,227 | 0.0002% | 20,080 | -5,835 | -29.06% |
| | | | | **1,206,419,639** | **14.5740%** | **1,230,433,764** | **642,149,534** | **52.19%** |
| | | | **Line Total:** | **8,277,900,332** | **100.0000%** | **8,417,007,891** | **4,638,400,920** | **55.11%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE [21.2]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 626 | Ace Ltd Grp | | | | | | |
| | | 22667 | Ace Amer Ins Co | 866,397 | 0.1630% | 802,638 | 253,854 | 31.63% |
| | | 20702 | Ace Fire Underwriters Ins Co | 290,613 | 0.0547% | 240,598 | 80,605 | 33.50% |
| | | 43575 | Indemnity Ins Co Of North Amer | 95,095 | 0.0179% | 75,563 | 8,894 | 11.77% |
| | | 20699 | Ace Prop & Cas Ins Co | 38,669 | 0.0073% | 37,194 | -148,413 | -399.02% |
| | | | | **1,290,774** | **0.2428%** | **1,155,993** | **194,940** | **16.86%** |
| 2 | 38733 | Alaska Natl Ins Co | | | | | | |
| | | 38733 | Alaska Natl Ins Co | 43,272 | 0.0081% | 41,051 | 7,001 | 17.05% |
| | | | | **43,272** | **0.0081%** | **41,051** | **7,001** | **17.05%** |
| 3 | 761 | ALLIANZ INS GRP | | | | | | |
| | | 21857 | American Ins Co | 1,045,173 | 0.1966% | 1,009,852 | 379,688 | 37.60% |
| | | 21881 | National Surety Corp | 719,569 | 0.1354% | 564,195 | 121,319 | 21.50% |
| | | 21873 | Firemans Fund Ins Co | 343,315 | 0.0646% | 303,539 | 235,076 | 77.45% |
| | | 21865 | Associated Ind Corp | 241,023 | 0.0453% | 238,697 | 52,717 | 22.09% |
| | | 21849 | American Automobile Ins Co | 219,926 | 0.0414% | 191,618 | -40,014 | -20.88% |
| | | | | **2,569,006** | **0.4833%** | **2,307,901** | **748,786** | **32.44%** |
| 4 | 8 | ALLSTATE INS GRP | | | | | | |
| | | 19232 | Allstate Ins Co | 11,802,165 | 2.2202% | 13,050,556 | 4,466,434 | 34.22% |
| | | 19240 | Allstate Ind Co | 1,029,354 | 0.1936% | 1,050,599 | 328,443 | 31.26% |
| | | | | **12,831,519** | **2.4139%** | **14,101,155** | **4,794,877** | **34.00%** |
| 5 | 1321 | American Farmers & Ranchers Grp | | | | | | |
| | | 37931 | American Farmers & Ranchers Ins Co | 407,218 | 0.0766% | 459,221 | 142,795 | 31.10% |
| | | | | **407,218** | **0.0766%** | **459,221** | **142,795** | **31.10%** |
| 6 | 84 | American Financial Grp | | | | | | |
| | | 26344 | Great Amer Assur Co | 4,424,597 | 0.8324% | 5,579,831 | 3,473,140 | 62.24% |
| | | 32620 | National Interstate Ins Co | 4,337,121 | 0.8159% | 4,633,913 | 3,164,911 | 68.30% |
| | | 16691 | Great Amer Ins Co | 501,607 | 0.0944% | 10,128 | -234,247 | -2312.87% |
| | | 22136 | Great Amer Ins Co of NY | 238,744 | 0.0449% | 231,567 | 87,802 | 37.92% |
| | | 26832 | Great Amer Alliance Ins Co | 90,981 | 0.0171% | 84,221 | 36,980 | 43.91% |
| | | | | **9,593,050** | **1.8046%** | **10,539,660** | **6,528,586** | **61.94%** |
| 7 | 12 | AMERICAN INTL GRP | | | | | | |
| | | 26220 | Yosemite Ins Co | 2,279,897 | 0.4289% | 2,873,605 | 302,071 | 10.51% |
| | | 23809 | Granite State Ins Co | 1,324,373 | 0.2491% | 1,226,242 | 749,650 | 61.13% |
| | | 23841 | New Hampshire Ins Co | 1,255,326 | 0.2362% | 1,505,439 | 812,863 | 54.00% |
| | | 19445 | National Union Fire Ins Co Of Pitts | 1,122,498 | 0.2112% | 1,002,111 | 1,298,661 | 129.59% |
| | | 19410 | Commerce & Industry Ins Co | 977,739 | 0.1839% | 1,281,752 | 941,757 | 73.47% |
| | | 19429 | Insurance Co Of The State Of PA | 713,389 | 0.1342% | 924,001 | 688,586 | 74.52% |
| | | | | **7,673,222** | **1.4435%** | **8,813,150** | **4,793,588** | **54.39%** |
| 8 | 408 | AMERICAN NATL FIN GRP | | | | | | |
| | | 28401 | American Natl Prop & Cas Co | 30,331 | 0.0057% | 40,657 | 31,444 | 77.34% |
| | | 11048 | Pacific Prop & Cas Co | 16,534 | 0.0031% | 16,689 | 17,054 | 102.19% |
| | | | | **46,865** | **0.0088%** | **57,346** | **48,498** | **84.57%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE [21.2]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 9 | 124 | | AMERISURE CO GRP | | | | | |
| | | 23396 | Amerisure Mut Ins Co | 30,261 | 0.0057% | 26,365 | 16,515 | 62.64% |
| | | | | **30,261** | **0.0057%** | **26,365** | **16,515** | **62.64%** |
| 10 | 2538 | | Amtrust Grp | | | | | |
| | | 25011 | Wesco Ins Co | 1,126,135 | 0.2118% | 806,412 | 454,553 | 56.37% |
| | | 19879 | Security Natl Ins Co | 185,662 | 0.0349% | 182,497 | 110,876 | 60.75% |
| | | | | **1,311,797** | **0.2468%** | **988,909** | **565,429** | **57.18%** |
| 11 | 1279 | | Arch Ins Grp | | | | | |
| | | 11150 | Arch Ins Co | 3,892,334 | 0.7322% | 4,213,944 | 3,640,331 | 86.39% |
| | | | | **3,892,334** | **0.7322%** | **4,213,944** | **3,640,331** | **86.39%** |
| 12 | 457 | | ARGONAUT GRP | | | | | |
| | | 19828 | Argonaut Midwest Ins Co | 3,464,646 | 0.6518% | 3,175,124 | 903,043 | 28.44% |
| | | 19860 | Argonaut Great Central Ins Co | 162,541 | 0.0306% | 175,132 | 123,282 | 70.39% |
| | | | | **3,627,187** | **0.6823%** | **3,350,256** | **1,026,325** | **30.63%** |
| 13 | 19 | | Assurant Inc Grp | | | | | |
| | | 42978 | American Security Ins Co | 4,500,774 | 0.8467% | 4,595,870 | 2,986,843 | 64.99% |
| | | 19615 | American Reliable Ins Co | 45,836 | 0.0086% | 45,839 | 38,716 | 84.46% |
| | | | | **4,546,610** | **0.8553%** | **4,641,709** | **3,025,559** | **65.18%** |
| 14 | 3416 | | AXIS Capital Grp | | | | | |
| | | 37273 | Axis Ins Co | 103,615 | 0.0195% | 102,767 | 90,176 | 87.75% |
| | | | | **103,615** | **0.0195%** | **102,767** | **90,176** | **87.75%** |
| 15 | 867 | | Baldwin & Lyons Grp | | | | | |
| | | 40460 | Sagamore Ins Co | 221,017 | 0.0416% | 244,179 | 239,828 | 98.22% |
| | | | | **221,017** | **0.0416%** | **244,179** | **239,828** | **98.22%** |
| 16 | 18538 | | Bancinsure Inc | | | | | |
| | | 18538 | Bancinsure Inc | 29,355 | 0.0055% | 31,562 | 2,555 | 8.10% |
| | | | | **29,355** | **0.0055%** | **31,562** | **2,555** | **8.10%** |
| 17 | 1281 | | BANKAMERICA CORP GRP | | | | | |
| | | 24821 | Meritplan Ins Co | 44,793,245 | 8.4265% | 51,735,294 | 35,320,103 | 68.27% |
| | | 24813 | Balboa Ins Co | 9,168,160 | 1.7247% | 14,816,952 | 9,497,953 | 64.10% |
| | | 24848 | Newport Ins Co | 1,074,047 | 0.2020% | 1,158,861 | 648,218 | 55.94% |
| | | | | **55,035,452** | **10.3533%** | **67,711,107** | **45,466,274** | **67.15%** |
| 18 | 31 | | BERKSHIRE HATHAWAY GRP | | | | | |
| | | 11673 | Redwood Fire & Cas Ins Co | 2,537,004 | 0.4773% | 2,869,907 | 981,420 | 34.20% |
| | | 20052 | National Liab & Fire Ins Co | 626,623 | 0.1179% | 1,198,789 | 213,850 | 17.84% |
| | | 27812 | Columbia Ins Co | 614,973 | 0.1157% | 566,279 | 254,216 | 44.89% |
| | | 20087 | National Ind Co | 1,742 | 0.0003% | 1,387 | -96 | -6.92% |
| | | 22063 | Government Employees Ins Co | 251 | 0.0000% | 266 | -2,639 | -992.11% |
| | | 35882 | Geico Gen Ins Co | 163 | 0.0000% | 163 | -245 | -150.31% |
| | | | | **3,780,756** | **0.7112%** | **4,636,791** | **1,446,506** | **31.20%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE [21.2]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 19 | 13528 | Brotherhood Mut Ins Co | | | | | | |
| | | 13528 | Brotherhood Mut Ins Co | 101,262 | 0.0190% | 61,952 | 29,808 | 48.11% |
| | | | | **101,262** | **0.0190%** | **61,952** | **29,808** | **48.11%** |
| 20 | 802 | Capital Ins Grp | | | | | | |
| | | 23540 | Monterey Ins Co | 2,022,188 | 0.3804% | 2,058,087 | 1,050,647 | 51.05% |
| | | 13544 | California Capital Ins Co | 1,624,149 | 0.3055% | 1,762,713 | 753,451 | 42.74% |
| | | 12890 | Eagle W Ins Co | 568,097 | 0.1069% | 724,285 | 288,282 | 39.80% |
| | | | | **4,214,434** | **0.7928%** | **4,545,085** | **2,092,380** | **46.04%** |
| 21 | 40134 | Castlepoint Natl Ins Co | | | | | | |
| | | 40134 | Castlepoint Natl Ins Co | 2,325,170 | 0.4374% | 1,881,534 | 1,660,903 | 88.27% |
| | | | | **2,325,170** | **0.4374%** | **1,881,534** | **1,660,903** | **88.27%** |
| 22 | 26905 | Century Natl Ins Co | | | | | | |
| | | 26905 | Century Natl Ins Co | 6,965,233 | 1.3103% | 9,038,112 | 3,611,544 | 39.96% |
| | | | | **6,965,233** | **1.3103%** | **9,038,112** | **3,611,544** | **39.96%** |
| 23 | 10499 | Chrysler Ins Co | | | | | | |
| | | 10499 | Chrysler Ins Co | 3,625,867 | 0.6821% | 3,848,021 | 191,186 | 4.97% |
| | | | | **3,625,867** | **0.6821%** | **3,848,021** | **191,186** | **4.97%** |
| 24 | 38 | CHUBB & SON INC GRP | | | | | | |
| | | 20281 | Federal Ins Co | 5,226,371 | 0.9832% | 5,514,647 | 2,361,552 | 42.82% |
| | | 20303 | Great Northern Ins Co | 339,192 | 0.0638% | 346,828 | 344,212 | 99.25% |
| | | 20397 | Vigilant Ins Co | 9,916 | 0.0019% | 12,909 | 283 | 2.19% |
| | | 20346 | Pacific Ind Co | 9,274 | 0.0017% | 9,918 | 400 | 4.03% |
| | | | | **5,584,753** | **1.0506%** | **5,884,302** | **2,706,447** | **45.99%** |
| 25 | 18767 | Church Mut Ins Co | | | | | | |
| | | 18767 | Church Mut Ins Co | 471,849 | 0.0888% | 477,783 | 111,877 | 23.42% |
| | | | | **471,849** | **0.0888%** | **477,783** | **111,877** | **23.42%** |
| 26 | 244 | CINCINNATI FIN GRP | | | | | | |
| | | 10677 | Cincinnati Ins Co | 283,753 | 0.0534% | 232,950 | 73,071 | 31.37% |
| | | | | **283,753** | **0.0534%** | **232,950** | **73,071** | **31.37%** |
| 27 | 218 | CNA INS GRP | | | | | | |
| | | 35289 | Continental Ins Co | 1,443,614 | 0.2716% | 1,292,969 | 672,443 | 52.01% |
| | | 20427 | American Cas Co Of Reading PA | 1,329,410 | 0.2501% | 1,500,739 | 541,263 | 36.07% |
| | | 20508 | Valley Forge Ins Co | 1,249,759 | 0.2351% | 1,121,829 | 1,027,930 | 91.63% |
| | | 20443 | Continental Cas Co | 1,237,962 | 0.2329% | 1,317,333 | 747,314 | 56.73% |
| | | 20494 | Transportation Ins Co | 1,151,479 | 0.2166% | 1,110,197 | 197,268 | 17.77% |
| | | 20478 | National Fire Ins Co Of Hartford | 799,570 | 0.1504% | 678,304 | 448,794 | 66.16% |
| | | | | **7,211,794** | **1.3567%** | **7,021,371** | **3,635,012** | **51.77%** |
| 28 | 816 | COMMERCE INC GRP | | | | | | |
| | | 13161 | Commerce W Ins Co | 1,648,094 | 0.3100% | 1,639,450 | 811,705 | 49.51% |
| | | | | **1,648,094** | **0.3100%** | **1,639,450** | **811,705** | **49.51%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE [21.2]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 29 | 37206 | Contractors Bonding & Ins Co | | | | | | |
| | | 37206 | Contractors Bonding & Ins Co | 1,879 | 0.0004% | 316 | -10,585 | -3349.68% |
| | | | | **1,879** | **0.0004%** | **316** | **-10,585** | **-3349.68%** |
| 30 | 306 | CUNA MUT GRP | | | | | | |
| | | 10847 | Cumis Ins Society Inc | 8,878,603 | 1.6702% | 8,227,481 | 6,288,578 | 76.43% |
| | | | | **8,878,603** | **1.6702%** | **8,227,481** | **6,288,578** | **76.43%** |
| 31 | 62 | EMC INS CO GRP | | | | | | |
| | | 21415 | Employers Mut Cas Co | 1,444,918 | 0.2718% | 1,478,166 | 554,392 | 37.51% |
| | | | | **1,444,918** | **0.2718%** | **1,478,166** | **554,392** | **37.51%** |
| 32 | 1120 | EVEREST REINS HOLDINGS GRP | | | | | | |
| | | 10120 | Everest Natl Ins Co | 285,688 | 0.0537% | 298,671 | 40,870 | 13.68% |
| | | | | **285,688** | **0.0537%** | **298,671** | **40,870** | **13.68%** |
| 33 | 158 | FAIRFAX FIN GRP | | | | | | |
| | | 21113 | United States Fire Ins Co | 876,552 | 0.1649% | 931,635 | 309,855 | 33.26% |
| | | 25054 | Hudson Ins Co | 435,216 | 0.0819% | 641,387 | 201,729 | 31.45% |
| | | 21105 | North River Ins Co | 225,818 | 0.0425% | 202,171 | 49,032 | 24.25% |
| | | 10936 | Seneca Ins Co Inc | 7,365 | 0.0014% | 2,172 | 16 | 0.74% |
| | | | | **1,544,951** | **0.2906%** | **1,777,365** | **560,632** | **31.54%** |
| 34 | 7 | FEDERATED MUT GRP | | | | | | |
| | | 13935 | Federated Mut Ins Co | 2,980,401 | 0.5607% | 3,478,546 | 721,283 | 20.74% |
| | | 28304 | Federated Serv Ins Co | 536,944 | 0.1010% | 577,262 | 222,110 | 38.48% |
| | | | | **3,517,345** | **0.6617%** | **4,055,808** | **943,393** | **23.26%** |
| 35 | 11118 | Federated Rural Electric Ins Exch | | | | | | |
| | | 11118 | Federated Rural Electric Ins Exch | 4,442 | 0.0008% | 4,456 | -2,191 | -49.17% |
| | | | | **4,442** | **0.0008%** | **4,456** | **-2,191** | **-49.17%** |
| 36 | 349 | FLORISTS MUT GRP | | | | | | |
| | | 13978 | Florists Mut Ins Co | 497,326 | 0.0936% | 553,477 | 202,274 | 36.55% |
| | | | | **497,326** | **0.0936%** | **553,477** | **202,274** | **36.55%** |
| 37 | 1331 | Glencoe US Holdings Grp | | | | | | |
| | | 10340 | Stonington Ins Co | 61,967 | 0.0117% | 97,201 | 34,040 | 35.02% |
| | | | | **61,967** | **0.0117%** | **97,201** | **34,040** | **35.02%** |
| 38 | 79 | GMAC INS HOLDING GRP | | | | | | |
| | | 22012 | Motors Ins Corp | 1,668,723 | 0.3139% | 1,668,723 | 655,733 | 39.30% |
| | | 31488 | Integon Preferred Ins Co | 841,178 | 0.1582% | 964,858 | 642,363 | 66.58% |
| | | | | **2,509,901** | **0.4722%** | **2,633,581** | **1,298,096** | **49.29%** |
| 39 | 83 | GRANGE INS GRP | | | | | | |
| | | 22101 | Grange Ins Assn | 400,518 | 0.0753% | 398,769 | 172,565 | 43.27% |
| | | | | **400,518** | **0.0753%** | **398,769** | **172,565** | **43.27%** |
| 40 | 303 | GUIDEONE INS GRP | | | | | | |
| | | 15032 | Guideone Mut Ins Co | 414,352 | 0.0779% | 539,249 | 172,180 | 31.93% |
| | | | | **414,352** | **0.0779%** | **539,249** | **172,180** | **31.93%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE [21.2]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 41 | 91 | | HARTFORD FIRE & CAS GRP | | | | | |
| | | 19682 | Hartford Fire In Co | 5,756,530 | 1.0829% | 6,198,140 | 3,515,649 | 56.72% |
| | | 34690 | Property & Cas Ins Co Of Hartford | 2,728,246 | 0.5132% | 3,063,584 | 2,427,856 | 79.25% |
| | | 30104 | Hartford Underwriters Ins Co | 1,200,060 | 0.2258% | 1,008,225 | 666,460 | 66.10% |
| | | 29424 | Hartford Cas Ins Co | 569,310 | 0.1071% | 661,962 | 349,744 | 52.83% |
| | | 29459 | Twin City Fire Ins Co Co | 184,950 | 0.0348% | 258,320 | 142,151 | 55.03% |
| | | 22357 | Hartford Accident & Ind Co | 45,194 | 0.0085% | 42,947 | 21,100 | 49.13% |
| | | 37478 | Hartford Ins Co Of The Midwest | 2,203 | 0.0004% | 388 | -10 | -2.58% |
| | | | | **10,486,493** | **1.9727%** | **11,233,566** | **7,122,950** | **63.41%** |
| 42 | 225 | | IAT Reins Co Grp | | | | | |
| | | 13234 | Wilshire Ins Co | 3,736,358 | 0.7029% | 3,804,344 | 1,720,157 | 45.22% |
| | | 26433 | Harco Natl Ins Co | 2,501,078 | 0.4705% | 2,775,161 | 1,833,194 | 66.06% |
| | | 28886 | Transguard Ins Co Of Amer Inc | 636,029 | 0.1196% | 680,463 | 222,983 | 32.77% |
| | | 20010 | Acceptance Ind Ins Co | 51,873 | 0.0098% | 47,069 | 16,966 | 36.04% |
| | | 23248 | Occidental Fire & Cas Co Of NC | 950 | 0.0002% | 991 | 0 | 0.00% |
| | | | | **6,926,288** | **1.3030%** | **7,308,028** | **3,793,300** | **51.91%** |
| 43 | 922 | | ICW GRP | | | | | |
| | | 40029 | Explorer Ins Co | 838,909 | 0.1578% | 1,034,559 | 427,425 | 41.31% |
| | | 27847 | Insurance Co Of The West | 69,012 | 0.0130% | 64,644 | 30,904 | 47.81% |
| | | | | **907,921** | **0.1708%** | **1,099,203** | **458,329** | **41.70%** |
| 44 | 246 | | INDIANA LUMBERMENS GRP | | | | | |
| | | 14265 | Indiana Lumbermens Mut Ins Co | 169,316 | 0.0319% | 131,535 | 46,670 | 35.48% |
| | | | | **169,316** | **0.0319%** | **131,535** | **46,670** | **35.48%** |
| 45 | 3495 | | Infinity Prop & Cas Ins Grp | | | | | |
| | | 20260 | Infinity Select Ins Co | 4,470,571 | 0.8410% | 3,471,347 | 2,037,885 | 58.71% |
| | | 11738 | Infinity Auto Ins Co | 560,274 | 0.1054% | 680,566 | 213,246 | 31.33% |
| | | | | **5,030,845** | **0.9464%** | **4,151,913** | **2,251,131** | **54.22%** |
| 46 | 9 | | JPMorgan Chase & Co Grp | | | | | |
| | | 22985 | Sequoia Ins Co | 951,305 | 0.1790% | 1,561,395 | 532,963 | 34.13% |
| | | | | **951,305** | **0.1790%** | **1,561,395** | **532,963** | **34.13%** |
| 47 | 1326 | | KINGSWAY GRP | | | | | |
| | | 42862 | Universal Cas Co | 502,944 | 0.0946% | 1,933,923 | 3,901,541 | 201.74% |
| | | | | **502,944** | **0.0946%** | **1,933,923** | **3,901,541** | **201.74%** |
| 48 | 456 | | LANCER FINANCIAL GRP | | | | | |
| | | 26077 | Lancer Ins Co | 3,726,972 | 0.7011% | 4,059,970 | 2,259,461 | 55.65% |
| | | | | **3,726,972** | **0.7011%** | **4,059,970** | **2,259,461** | **55.65%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE [21.2]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| 49 | 111 | LIBERTY MUT GRP | | | | | | |
| | | 24198 | Peerless Ins Co | 12,482,513 | 2.3482% | 15,034,541 | 5,926,199 | 39.42% |
| | | 10836 | Golden Eagle Ins Corp | 10,134,047 | 1.9064% | 7,655,095 | 3,513,375 | 45.90% |
| | | 24171 | Netherlands Ins Co The | 6,584,264 | 1.2386% | 7,137,247 | 2,298,768 | 32.21% |
| | | 19704 | American States Ins Co | 4,081,868 | 0.7679% | 5,007,163 | 1,805,821 | 36.06% |
| | | 24732 | General Ins Co Of Amer | 3,405,695 | 0.6407% | 3,893,285 | 1,402,051 | 36.01% |
| | | 19690 | American Economy Ins Co | 2,012,334 | 0.3786% | 1,935,676 | 669,718 | 34.60% |
| | | 24724 | First Natl Ins Co Of Amer | 1,684,635 | 0.3169% | 2,167,144 | 935,054 | 43.15% |
| | | 23035 | Liberty Mut Fire Ins Co | 1,612,223 | 0.3033% | 1,781,469 | 1,511,775 | 84.86% |
| | | 26042 | Wausau Underwriters Ins Co | 1,253,746 | 0.2359% | 1,006,915 | 404,240 | 40.15% |
| | | 18333 | Peerless Ind Ins Co | 644,864 | 0.1213% | 601,824 | 241,743 | 40.17% |
| | | 42404 | Liberty Ins Corp | 627,964 | 0.1181% | 550,473 | 201,346 | 36.58% |
| | | 26069 | Wausau Business Ins Co | 341,397 | 0.0642% | 445,614 | 167,935 | 37.69% |
| | | 21458 | Employers Ins of Wausau | 178,962 | 0.0337% | 237,656 | 209,111 | 87.99% |
| | | 19917 | Liberty Ins Underwriters Inc | 141,045 | 0.0265% | 73,414 | 48,673 | 66.30% |
| | | 23043 | Liberty Mut Ins Co | 136,371 | 0.0257% | 138,182 | 95,975 | 69.46% |
| | | 33600 | LM Ins Corp | 27,319 | 0.0051% | 35,898 | 65,224 | 181.69% |
| | | 33588 | First Liberty Ins Corp | 5,665 | 0.0011% | 7,258 | 0 | 0.00% |
| | | | | **45,354,912** | **8.5322%** | **47,708,854** | **19,497,008** | **40.87%** |
| 50 | 4381 | Lightyear Delos Grp | | | | | | |
| | | 35408 | Delos Ins Co | 1,093,252 | 0.2057% | 1,478,682 | 3,231,767 | 218.56% |
| | | | | **1,093,252** | **0.2057%** | **1,478,682** | **3,231,767** | **218.56%** |
| 51 | 108 | LUMBERMENS MUT CAS GRP | | | | | | |
| | | 22977 | Lumbermens Mut Cas Co | 128 | 0.0000% | 128 | -3,646 | -2848.44% |
| | | | | **128** | **0.0000%** | **128** | **-3,646** | **-2848.44%** |
| 52 | 785 | MARKEL CORP GRP | | | | | | |
| | | 38970 | Markel Ins Co | 360,720 | 0.0679% | 374,649 | 304,718 | 81.33% |
| | | 28932 | Markel Amer Ins Co | 44,249 | 0.0083% | 50,206 | 33,642 | 67.01% |
| | | | | **404,969** | **0.0762%** | **424,855** | **338,360** | **79.64%** |
| 53 | 748 | Meadowbrook Ins Grp | | | | | | |
| | | 18023 | Star Ins Co | 2,231,136 | 0.4197% | 2,302,659 | 1,071,337 | 46.53% |
| | | 25780 | Williamsburg Natl Ins Co | 942,213 | 0.1772% | 1,136,010 | 346,830 | 30.53% |
| | | 21903 | Procentury Ins Co | 4,965 | 0.0009% | 3,008 | 131 | 4.36% |
| | | | | **3,178,314** | **0.5979%** | **3,441,677** | **1,418,298** | **41.21%** |
| 54 | 1114 | MERCER INS GRP | | | | | | |
| | | 31453 | Financial Pacific Ins Co | 3,547,382 | 0.6673% | 3,790,924 | 1,496,036 | 39.46% |
| | | | | **3,547,382** | **0.6673%** | **3,790,924** | **1,496,036** | **39.46%** |
| 55 | 660 | MERCURY GEN GRP | | | | | | |
| | | 11908 | Mercury Cas Co | 13,881,090 | 2.6113% | 15,264,084 | 4,814,933 | 31.54% |
| | | | | **13,881,090** | **2.6113%** | **15,264,084** | **4,814,933** | **31.54%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE [21.2]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 56 | 2978 | Mitsui Sumitomo Ins Grp | | | | | | |
| | | 22551 | Mitsui Sumitomo Ins USA Inc | 629,789 | 0.1185% | 500,954 | 449,883 | 89.81% |
| | | 20362 | Mitsui Sumitomo Ins Co of Amer | 540,723 | 0.1017% | 555,602 | 616,765 | 111.01% |
| | | | | **1,170,512** | **0.2202%** | **1,056,556** | **1,066,648** | **100.96%** |
| 57 | 291 | MOTORISTS MUT | | | | | | |
| | | 13331 | American Hardware Mut Ins Co | 2,552,995 | 0.4803% | 2,701,858 | 1,242,368 | 45.98% |
| | | | | **2,552,995** | **0.4803%** | **2,701,858** | **1,242,368** | **45.98%** |
| 58 | 361 | Munich Re Grp | | | | | | |
| | | 19720 | American Alt Ins Corp | 1,813,384 | 0.3411% | 1,673,714 | 1,058,676 | 63.25% |
| | | 23469 | American Modern Home Ins Co | 988,417 | 0.1859% | 988,417 | 866,314 | 87.65% |
| | | | | **2,801,801** | **0.5271%** | **2,662,131** | **1,924,990** | **72.31%** |
| 59 | 140 | NATIONWIDE CORP GRP | | | | | | |
| | | 23787 | Nationwide Mut Ins Co | 27,413,261 | 5.1570% | 31,055,382 | 12,345,465 | 39.75% |
| | | 13242 | Titan Ind Co | 3,628,571 | 0.6826% | 3,250,596 | 2,739,382 | 84.27% |
| | | 15580 | Scottsdale Ind Co | 2,823,939 | 0.5312% | 2,920,289 | 1,432,722 | 49.06% |
| | | 28223 | Nationwide Agribusiness Ins Co | 2,421,995 | 0.4556% | 2,499,279 | 2,033,963 | 81.38% |
| | | 11991 | National Cas Co | 353,353 | 0.0665% | 324,781 | 156,092 | 48.06% |
| | | 25453 | Nationwide Ins Co Of Amer | 186,334 | 0.0351% | 182,717 | 73,752 | 40.36% |
| | | 42889 | Victoria Fire & Cas Co | 93,668 | 0.0176% | 129,726 | 15,923 | 12.27% |
| | | 13838 | Farmland Mut Ins Co | 41,795 | 0.0079% | 36,618 | 184,609 | 504.15% |
| | | | | **36,962,916** | **6.9535%** | **40,399,388** | **18,981,908** | **46.99%** |
| 60 | 510 | NAVIGATORS GRP | | | | | | |
| | | 42307 | Navigators Ins Co | 1,094,945 | 0.2060% | 684,717 | 926,878 | 135.37% |
| | | | | **1,094,945** | **0.2060%** | **684,717** | **926,878** | **135.37%** |
| 61 | 256 | New York MARINE & GEN GRP | | | | | | |
| | | 16608 | New York Marine & Gen Ins Co | 441,145 | 0.0830% | 80,065 | 136,349 | 170.30% |
| | | | | **441,145** | **0.0830%** | **80,065** | **136,349** | **170.30%** |
| 62 | 27073 | Nipponkoa Ins Co Ltd US Br | | | | | | |
| | | 27073 | Nipponkoa Ins Co Ltd US Br | 224,068 | 0.0422% | 217,288 | 70,454 | 32.42% |
| | | | | **224,068** | **0.0422%** | **217,288** | **70,454** | **32.42%** |
| 63 | 26565 | Ohio Ind Co | | | | | | |
| | | 26565 | Ohio Ind Co | 1,385,900 | 0.2607% | 254,675 | 185,574 | 72.87% |
| | | | | **1,385,900** | **0.2607%** | **254,675** | **185,574** | **72.87%** |
| 64 | 150 | OLD REPUBLIC GRP | | | | | | |
| | | 11371 | Great West Cas Co | 7,835,144 | 1.4739% | 7,540,241 | 6,103,478 | 80.95% |
| | | 24139 | Old Republic Gen Ins Corp | 1,658,811 | 0.3121% | 1,608,263 | 3,010,417 | 187.18% |
| | | 24147 | Old Republic Ins Co | 950,601 | 0.1788% | 1,062,505 | 569,517 | 53.60% |
| | | | | **10,444,556** | **1.9648%** | **10,211,009** | **9,683,412** | **94.83%** |
| 65 | 645 | OREGON MUT GRP | | | | | | |
| | | 14907 | Oregon Mut Ins Co | 1,282,753 | 0.2413% | 1,221,905 | 850,617 | 69.61% |
| | | | | **1,282,753** | **0.2413%** | **1,221,905** | **850,617** | **69.61%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE [21.2]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 66 | 14974 | | Pennsylvania Lumbermens Mut Ins | | | | | |
| | | 14974 | Pennsylvania Lumbermens Mut Ins | 8,312 | 0.0016% | 2,521 | 0 | 0.00% |
| | | | | **8,312** | **0.0016%** | **2,521** | **0** | **0.00%** |
| 67 | 767 | | Pennsylvania Manufacturers Grp | | | | | |
| | | 12262 | Pennsylvania Manufacturers Assoc Ins | 113,065 | 0.0213% | 78,238 | 78,688 | 100.58% |
| | | 41424 | Pennsylvania Manufacturers Ind Co | 15,690 | 0.0030% | 12,038 | 2,100 | 17.44% |
| | | 36897 | Manufacturers Alliance Ins Co | 14,354 | 0.0027% | 19,261 | 3,510 | 18.22% |
| | | | | **143,109** | **0.0269%** | **109,537** | **84,298** | **76.96%** |
| 68 | 677 | | Philadelphia Consolidated Holding Grp | | | | | |
| | | 18058 | Philadelphia Ind Ins Co | 6,536,336 | 1.2296% | 5,773,704 | 2,370,171 | 41.05% |
| | | | | **6,536,336** | **1.2296%** | **5,773,704** | **2,370,171** | **41.05%** |
| 69 | 36234 | | Preferred Professional Ins Co | | | | | |
| | | 36234 | Preferred Professional Ins Co | 32,889 | 0.0062% | 30,037 | 33,349 | 111.03% |
| | | | | **32,889** | **0.0062%** | **30,037** | **33,349** | **111.03%** |
| 70 | 155 | | PROGRESSIVE GRP | | | | | |
| | | 11770 | United Financial Cas Co | 39,018,778 | 7.3402% | 43,713,619 | 23,688,844 | 54.19% |
| | | 10193 | Progressive Express Ins Co | 3,897,259 | 0.7332% | 3,894,771 | 2,187,796 | 56.17% |
| | | | | **42,916,037** | **8.0734%** | **47,608,390** | **25,876,640** | **54.35%** |
| 71 | 796 | | QBE INS GRP | | | | | |
| | | 37257 | Praetorian Ins Co | 7,884,641 | 1.4833% | 8,539,956 | 1,850,210 | 21.67% |
| | | 25747 | Unigard Ins Co | 5,754,966 | 1.0826% | 6,094,197 | 2,679,399 | 43.97% |
| | | 37303 | Redland Ins Co | 2,607,363 | 0.4905% | 2,407,522 | 3,649,533 | 151.59% |
| | | 39217 | QBE Ins Corp | 1,077,619 | 0.2027% | 428,343 | 445,051 | 103.90% |
| | | 25798 | Unigard Ind Co | 113,501 | 0.0214% | 130,217 | 109,233 | 83.89% |
| | | 16217 | National Farmers Union Prop & Cas | 31,070 | 0.0058% | 30,438 | 17,643 | 57.96% |
| | | 24414 | General Cas Co Of WI | 19,949 | 0.0038% | 26,072 | 8,536 | 32.74% |
| | | 24449 | Regent Ins Co | 6,340 | 0.0012% | 6,032 | -295 | -4.89% |
| | | | | **17,495,449** | **3.2912%** | **17,662,777** | **8,759,310** | **49.59%** |
| 72 | 783 | | RLI INS GRP | | | | | |
| | | 13056 | RLI Ins Co | 891,078 | 0.1676% | 844,469 | 622,547 | 73.72% |
| | | | | **891,078** | **0.1676%** | **844,469** | **622,547** | **73.72%** |
| 73 | 169 | | SENTRY INS GRP | | | | | |
| | | 24988 | Sentry Ins A Mut Co | 988,509 | 0.1860% | 1,049,574 | 263,188 | 25.08% |
| | | 28460 | Sentry Cas Co | 46,167 | 0.0087% | 30,299 | 11,373 | 37.54% |
| | | 23434 | Middlesex Ins Co | 235 | 0.0000% | 59 | -58 | -98.31% |
| | | | | **1,034,911** | **0.1947%** | **1,079,932** | **274,503** | **25.42%** |
| 74 | 3219 | | Sompo Japan Ins Grp | | | | | |
| | | 11126 | Sompo Japan Ins Co of Amer | 1,199,653 | 0.2257% | 1,205,187 | 402,770 | 33.42% |
| | | 38997 | Sompo Japan Fire & Mar Ins Co Amer | 4,755 | 0.0009% | 970 | 1,940 | 200.00% |
| | | | | **1,204,408** | **0.2266%** | **1,206,157** | **404,710** | **33.55%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE [21.2]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 75 | 20613 | Sparta Ins Co | | | | | | |
| | | 20613 | Sparta Ins Co | 509,252 | 0.0958% | 298,141 | 202,979 | 68.08% |
| | | | | **509,252** | **0.0958%** | **298,141** | **202,979** | **68.08%** |
| 76 | 36790 | Springfield Ins Co Inc | | | | | | |
| | | 36790 | Springfield Ins Co Inc | 50,334 | 0.0095% | 45,198 | 62,599 | 138.50% |
| | | | | **50,334** | **0.0095%** | **45,198** | **62,599** | **138.50%** |
| 77 | 175 | STATE AUTO MUT GRP | | | | | | |
| | | 30945 | Plaza Ins Co | 22,113 | 0.0042% | 3,818 | 0 | 0.00% |
| | | | | **22,113** | **0.0042%** | **3,818** | **0** | **0.00%** |
| 78 | 176 | STATE FARM GRP | | | | | | |
| | | 25178 | State Farm Mut Auto Ins Co | 13,286,446 | 2.4994% | 13,643,376 | 6,739,069 | 49.39% |
| | | 25143 | State Farm Fire & Cas Co | 825,930 | 0.1554% | 943,691 | 426,877 | 45.23% |
| | | | | **14,112,376** | **2.6548%** | **14,587,067** | **7,165,946** | **49.13%** |
| 79 | 93 | STATE NATL GRP | | | | | | |
| | | 12831 | State Natl Ins Co Inc | 23,270,924 | 4.3777% | 28,493,116 | 12,586,742 | 44.17% |
| | | 22608 | National Specialty Ins Co | 963,484 | 0.1813% | 1,546,817 | 1,250,617 | 80.85% |
| | | | | **24,234,408** | **4.5590%** | **30,039,933** | **13,837,359** | **46.06%** |
| 80 | 32107 | Sutter Ins Co | | | | | | |
| | | 32107 | Sutter Ins Co | 1,575,593 | 0.2964% | 1,365,792 | 703,249 | 51.49% |
| | | | | **1,575,593** | **0.2964%** | **1,365,792** | **703,249** | **51.49%** |
| 81 | 181 | SWISS RE GRP | | | | | | |
| | | 39845 | Westport Ins Corp | 102,077 | 0.0192% | 114,983 | 149,542 | 130.06% |
| | | 29700 | North Amer Elite Ins Co | 31,336 | 0.0059% | 26,180 | 38,840 | 148.36% |
| | | | | **133,413** | **0.0251%** | **141,163** | **188,382** | **133.45%** |
| 82 | 88 | The Hanover Ins Grp | | | | | | |
| | | 42552 | Nova Cas Co | 1,005,989 | 0.1892% | 693,223 | 124,911 | 18.02% |
| | | 22292 | Hanover Ins Co | 72,398 | 0.0136% | 54,969 | 34,150 | 62.13% |
| | | 22306 | Massachusetts Bay Ins Co | 52,262 | 0.0098% | 45,629 | 55,559 | 121.76% |
| | | | | **1,130,649** | **0.2127%** | **793,821** | **214,620** | **27.04%** |
| 83 | 4254 | The Warranty Grp | | | | | | |
| | | 40827 | Virginia Surety Co Inc | 10,973 | 0.0021% | 10,973 | -223,765 | -2039.23% |
| | | | | **10,973** | **0.0021%** | **10,973** | **-223,765** | **-2039.23%** |
| 84 | 3098 | Tokio Marine Holdings Inc GRP | | | | | | |
| | | 12904 | Tokio Marine & Nichido Fire Ins Co | 2,141,624 | 0.4029% | 2,192,902 | 1,079,119 | 49.21% |
| | | | | **2,141,624** | **0.4029%** | **2,192,902** | **1,079,119** | **49.21%** |
| 85 | 161 | TOPA EQUITIES LTD GRP | | | | | | |
| | | 18031 | Topa Ins Co | 3,308,944 | 0.6225% | 3,477,139 | 2,903,851 | 83.51% |
| | | | | **3,308,944** | **0.6225%** | **3,477,139** | **2,903,851** | **83.51%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE [21.2]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 86 | 3703 | Tower Grp | | | | | | |
| | | 15586 | Preserver Ins Co | 504,541 | 0.0949% | 94,395 | 22,500 | 23.84% |
| | | 44300 | Tower Ins Co Of NY | 115,025 | 0.0216% | 50,436 | 23,447 | 46.49% |
| | | | | **619,566** | **0.1166%** | **144,831** | **45,947** | **31.72%** |
| 87 | 3548 | Travelers Grp | | | | | | |
| | | 25674 | Travelers Prop Cas Co Of Amer | 15,632,148 | 2.9407% | 16,190,416 | 8,380,673 | 51.76% |
| | | 24015 | Northland Ins Co | 7,614,520 | 1.4324% | 7,731,550 | 6,328,714 | 81.86% |
| | | 25682 | Travelers Ind Co Of CT | 7,378,215 | 1.3880% | 6,762,098 | 3,216,366 | 47.56% |
| | | 24767 | St Paul Fire & Marine Ins Co | 2,675,987 | 0.5034% | 3,102,174 | 1,097,120 | 35.37% |
| | | 36463 | Discover Prop & Cas Ins Co | 734,894 | 0.1382% | 826,070 | 299,308 | 36.23% |
| | | 24791 | St Paul Mercury Ins Co | 715,096 | 0.1345% | 814,155 | 446,005 | 54.78% |
| | | 24775 | St Paul Guardian Ins Co | 31,791 | 0.0060% | 29,996 | 28,177 | 93.94% |
| | | 10819 | American Equity Specialty Ins Co | 3,385 | 0.0006% | 6,108 | 5,559 | 91.01% |
| | | 19224 | St Paul Protective Ins Co | 558 | 0.0001% | 154 | 492 | 319.48% |
| | | 25658 | Travelers Ind Co | 477 | 0.0001% | 477 | 9,799 | 2054.30% |
| | | | | **34,787,071** | **6.5442%** | **35,463,198** | **19,812,213** | **55.87%** |
| 88 | 781 | UNION LABOR GRP | | | | | | |
| | | 37893 | Ullico Cas Co | 18,010 | 0.0034% | 7,334 | 3,463 | 47.22% |
| | | | | **18,010** | **0.0034%** | **7,334** | **3,463** | **47.22%** |
| 89 | 920 | UNITED NATL GRP | | | | | | |
| | | 42048 | Diamond State Ins Co | 7,886 | 0.0015% | 2,838 | 35 | 1.23% |
| | | | | **7,886** | **0.0015%** | **2,838** | **35** | **1.23%** |
| 90 | 215 | UNITRIN GRP | | | | | | |
| | | 19852 | Financial Ind Co | 5,746,507 | 1.0810% | 6,470,645 | 2,386,251 | 36.88% |
| | | | | **5,746,507** | **1.0810%** | **6,470,645** | **2,386,251** | **36.88%** |
| 91 | 201 | UTICA GRP | | | | | | |
| | | 25976 | Utica Mut Ins Co | 27,124 | 0.0051% | 26,568 | -846 | -3.18% |
| | | 25984 | Graphic Arts Mut Ins Co | 9,933 | 0.0019% | 6,611 | 1,238 | 18.73% |
| | | | | **37,057** | **0.0070%** | **33,179** | **392** | **1.18%** |
| 92 | 21172 | Vanliner Ins Co | | | | | | |
| | | 21172 | Vanliner Ins Co | 1,167,693 | 0.2197% | 1,143,969 | 742,835 | 64.93% |
| | | | | **1,167,693** | **0.2197%** | **1,143,969** | **742,835** | **64.93%** |
| 93 | 27502 | Western Gen Ins Co | | | | | | |
| | | 27502 | Western Gen Ins Co | 5,634,257 | 1.0599% | 7,793,847 | 3,020,501 | 38.75% |
| | | | | **5,634,257** | **1.0599%** | **7,793,847** | **3,020,501** | **38.75%** |
| 94 | 866 | WESTERN WORLD GRP | | | | | | |
| | | 40436 | Stratford Ins Co | 367,145 | 0.0691% | 425,712 | 19,676 | 4.62% |
| | | | | **367,145** | **0.0691%** | **425,712** | **19,676** | **4.62%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE [21.2]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 95 | 1129 | WHITE MOUNTAINS GRP | | | | | | |
| | | 20621 | OneBeacon Amer Ins Co | 1,537,031 | 0.2891% | 1,731,130 | 707,822 | 40.89% |
| | | 20648 | Employers Fire Ins Co | 878,870 | 0.1653% | 956,139 | 488,132 | 51.05% |
| | | 21962 | Pennsylvania Gen Ins Co | 181,513 | 0.0341% | 593,670 | 345,112 | 58.13% |
| | | 21970 | OneBeacon Ins Co | 71,031 | 0.0134% | 171,163 | 67,341 | 39.34% |
| | | 27154 | Atlantic Specialty Ins Co | 3,684 | 0.0007% | 5,239 | 1,400 | 26.72% |
| | | | | **2,672,129** | **0.5027%** | **3,457,341** | **1,609,807** | **46.56%** |
| 96 | 98 | WR Berkley Corp GRP | | | | | | |
| | | 10510 | Carolina Cas Ins Co | 6,189,492 | 1.1644% | 7,157,174 | 3,021,032 | 42.21% |
| | | 25224 | Great Divide Ins Co | 501,311 | 0.0943% | 506,595 | 441,784 | 87.21% |
| | | 36684 | Riverport Ins Co | 338,795 | 0.0637% | 349,298 | 263,211 | 75.35% |
| | | 40045 | Starnet Ins Co | 70,283 | 0.0132% | 56,865 | -322 | -0.57% |
| | | | | **7,099,881** | **1.3356%** | **8,069,932** | **3,725,705** | **46.17%** |
| 97 | 1285 | XL AMER GRP | | | | | | |
| | | 24554 | XL Ins Amer Inc | 381,516 | 0.0718% | 415,855 | 167,471 | 40.27% |
| | | 37885 | XL Specialty Ins Co | 255,614 | 0.0481% | 271,469 | 323,884 | 119.31% |
| | | 22322 | Greenwich Ins Co | 194,791 | 0.0366% | 303,990 | 147,483 | 48.52% |
| | | | | **831,921** | **0.1565%** | **991,314** | **638,838** | **64.44%** |
| 98 | 212 | ZURICH INS GRP | | | | | | |
| | | 16535 | Zurich Amer Ins Co | 9,841,893 | 1.8515% | 7,629,909 | 3,660,570 | 47.98% |
| | | 21709 | Truck Ins Exch | 9,340,439 | 1.7571% | 8,899,226 | 2,131,525 | 23.95% |
| | | 41181 | Universal Underwriters Ins Co | 5,744,617 | 1.0807% | 6,349,655 | 3,572,943 | 56.27% |
| | | 21687 | Mid Century Ins Co | 4,875,656 | 0.9172% | 4,658,120 | 3,525,932 | 75.69% |
| | | 21326 | Empire Fire & Marine Ins Co | 4,651,318 | 0.8750% | 8,222,006 | 3,692,975 | 44.92% |
| | | 21652 | Farmers Ins Exch | 2,341,227 | 0.4404% | 2,575,857 | 1,607,339 | 62.40% |
| | | 20796 | 21st Century Premier Ins Co | 2,021,444 | 0.3803% | 2,722,459 | 2,295,623 | 84.32% |
| | | 26247 | American Guar & Liab Ins | 1,172,487 | 0.2206% | 1,299,247 | 802,132 | 61.74% |
| | | 40142 | American Zurich Ins Co | 646,406 | 0.1216% | 740,715 | 297,387 | 40.15% |
| | | 27855 | Zurich Amer Ins Co Of IL | 527,386 | 0.0992% | 649,972 | 363,896 | 55.99% |
| | | 19356 | Maryland Cas Co | 235,680 | 0.0443% | 290,133 | 145,780 | 50.25% |
| | | 19305 | Assurance Co Of Amer | 49,141 | 0.0092% | 44,212 | 21,765 | 49.23% |
| | | 10315 | Civic Prop & Cas Co | 38,187 | 0.0072% | 42,243 | -4,024 | -9.53% |
| | | 10317 | Neighborhood Spirit Prop & Cas Co | 30,682 | 0.0058% | 34,189 | 18,086 | 52.90% |
| | | 10318 | Exact Prop & Cas Co Inc | 13,069 | 0.0025% | 16,037 | 16,164 | 100.79% |
| | | 19372 | Northern Ins Co Of NY | 12,502 | 0.0024% | 9,749 | 19,745 | 202.53% |
| | | 39306 | Fidelity & Deposit Co Of MD | 296 | 0.0001% | 3,140 | -122 | -3.89% |
| | | | | **41,542,430** | **7.8150%** | **44,186,869** | **22,167,716** | **50.17%** |
| | | | **Line Total:** | **531,574,892** | **100.0000%** | **576,660,975** | **302,918,291** | **52.53%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: AIRCRAFT [22]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 626 | Ace Ltd Grp | | | | | | |
| | | 22667 | Ace Amer Ins Co | 7,782,233 | 4.4033% | 7,782,233 | -1,277 | -0.02% |
| | | 20699 | Ace Prop & Cas Ins Co | 1,728,322 | 0.9779% | 1,968,960 | 103,423 | 5.25% |
| | | 21121 | Westchester Fire Ins Co | 480,093 | 0.2716% | 671,780 | -398,716 | -59.35% |
| | | | | **9,990,648** | **5.6529%** | **10,422,973** | **-296,570** | **-2.85%** |
| 2 | 761 | ALLIANZ INS GRP | | | | | | |
| | | 35300 | Allianz Global Risks US Ins Co | 15,470,624 | 8.7536% | 18,041,734 | 10,929,230 | 60.58% |
| | | | | **15,470,624** | **8.7536%** | **18,041,734** | **10,929,230** | **60.58%** |
| 3 | 12 | AMERICAN INTL GRP | | | | | | |
| | | 19445 | National Union Fire Ins Co Of Pitts | 33,811,271 | 19.1310% | 35,541,892 | -860,441 | -2.42% |
| | | 19380 | American Home Assur Co | 297,510 | 0.1683% | 632,818 | -3,965,371 | -626.62% |
| | | | | **34,108,781** | **19.2994%** | **36,174,710** | **-4,825,812** | **-13.34%** |
| 4 | 408 | AMERICAN NATL FIN GRP | | | | | | |
| | | 28401 | American Natl Prop & Cas Co | 1,521,709 | 0.8610% | 1,593,497 | 800,083 | 50.21% |
| | | | | **1,521,709** | **0.8610%** | **1,593,497** | **800,083** | **50.21%** |
| 5 | 1279 | Arch Ins Grp | | | | | | |
| | | 11150 | Arch Ins Co | 7,311,528 | 4.1370% | 7,403,282 | 16,336,685 | 220.67% |
| | | | | **7,311,528** | **4.1370%** | **7,403,282** | **16,336,685** | **220.67%** |
| 6 | 968 | AXA INS GRP | | | | | | |
| | | 33022 | AXA Ins Co | 1,005,576 | 0.5690% | 999,448 | 188,676 | 18.88% |
| | | | | **1,005,576** | **0.5690%** | **999,448** | **188,676** | **18.88%** |
| 7 | 31 | BERKSHIRE HATHAWAY GRP | | | | | | |
| | | 20087 | National Ind Co | 6,125,688 | 3.4660% | 7,924,905 | 1,305,861 | 16.48% |
| | | 20052 | National Liab & Fire Ins Co | 3,892,283 | 2.2023% | 4,133,130 | 834,347 | 20.19% |
| | | 22039 | General Reins Corp | 3,892,282 | 2.2023% | 4,133,365 | 811,166 | 19.62% |
| | | | | **13,910,253** | **7.8707%** | **16,191,400** | **2,951,374** | **18.23%** |
| 8 | 4574 | Catlin US Ins Grp | | | | | | |
| | | 19518 | Catlin Ins Co | 5,222,466 | 2.9550% | 2,217,703 | 957,032 | 43.15% |
| | | | | **5,222,466** | **2.9550%** | **2,217,703** | **957,032** | **43.15%** |
| 9 | 38 | CHUBB & SON INC GRP | | | | | | |
| | | 20281 | Federal Ins Co | 11,572,121 | 6.5477% | 9,908,520 | 6,231,828 | 62.89% |
| | | | | **11,572,121** | **6.5477%** | **9,908,520** | **6,231,828** | **62.89%** |
| 10 | 984 | HCC INS HOLDINGS GRP | | | | | | |
| | | 29599 | US Specialty Ins Co | 6,790,395 | 3.8421% | 8,072,483 | 7,663,061 | 94.93% |
| | | 10367 | Avemco Ins Co | 4,498,367 | 2.5453% | 4,666,123 | 1,504,254 | 32.24% |
| | | | | **11,288,762** | **6.3874%** | **12,738,606** | **9,167,315** | **71.96%** |
| 11 | 111 | LIBERTY MUT GRP | | | | | | |
| | | 23043 | Liberty Mut Ins Co | 7,778,240 | 4.4011% | 8,283,350 | 2,017,379 | 24.35% |
| | | | | **7,778,240** | **4.4011%** | **8,283,350** | **2,017,379** | **24.35%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: AIRCRAFT [22]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 12 | 2978 | | Mitsui Sumitomo Ins Grp | | | | | |
| | | 20362 | Mitsui Sumitomo Ins Co of Amer | 2,623,246 | 1.4843% | 2,499,285 | 603,911 | 24.16% |
| | | | | **2,623,246** | **1.4843%** | **2,499,285** | **603,911** | **24.16%** |
| 13 | 361 | | Munich Re Grp | | | | | |
| | | 19720 | American Alt Ins Corp | 12,881,699 | 7.2887% | 10,707,823 | 2,931,867 | 27.38% |
| | | | | **12,881,699** | **7.2887%** | **10,707,823** | **2,931,867** | **27.38%** |
| 14 | 150 | | OLD REPUBLIC GRP | | | | | |
| | | 24147 | Old Republic Ins Co | 10,392,735 | 5.8804% | 10,236,942 | 2,136,323 | 20.87% |
| | | | | **10,392,735** | **5.8804%** | **10,236,942** | **2,136,323** | **20.87%** |
| 15 | 4670 | | Starr Grp | | | | | |
| | | 38318 | Starr Ind & Liab Co | 872,146 | 0.4935% | 220,617 | 103,540 | 46.93% |
| | | | | **872,146** | **0.4935%** | **220,617** | **103,540** | **46.93%** |
| 16 | 181 | | SWISS RE GRP | | | | | |
| | | 29874 | North Amer Specialty Ins Co | 2,514,049 | 1.4225% | 2,380,203 | 165,806 | 6.97% |
| | | | | **2,514,049** | **1.4225%** | **2,380,203** | **165,806** | **6.97%** |
| 17 | 3098 | | Tokio Marine Holdings Inc GRP | | | | | |
| | | 12904 | Tokio Marine & Nichido Fire Ins Co | 3,289,790 | 1.8614% | 3,292,888 | 729,978 | 22.17% |
| | | | | **3,289,790** | **1.8614%** | **3,292,888** | **729,978** | **22.17%** |
| 18 | 3548 | | Travelers Grp | | | | | |
| | | 24767 | St Paul Fire & Marine Ins Co | 483,961 | 0.2738% | 317,739 | -26,501 | -8.34% |
| | | | | **483,961** | **0.2738%** | **317,739** | **-26,501** | **-8.34%** |
| 19 | 697 | | VAN ENT GRP | | | | | |
| | | 37060 | Old United Cas Co | 816,462 | 0.4620% | 773,490 | 679,227 | 87.81% |
| | | | | **816,462** | **0.4620%** | **773,490** | **679,227** | **87.81%** |
| 20 | 98 | | WR Berkley Corp GRP | | | | | |
| | | 40045 | Starnet Ins Co | 3,631,552 | 2.0548% | 3,479,019 | 849,689 | 24.42% |
| | | | | **3,631,552** | **2.0548%** | **3,479,019** | **849,689** | **24.42%** |
| 21 | 1285 | | XL AMER GRP | | | | | |
| | | 37885 | XL Specialty Ins Co | 17,114,375 | 9.6836% | 22,284,195 | 19,545,888 | 87.71% |
| | | 24554 | XL Ins Amer Inc | 2,934,519 | 1.6604% | 1,804,309 | 102,126 | 5.66% |
| | | | | **20,048,894** | **11.3440%** | **24,088,504** | **19,648,014** | **81.57%** |
| | | | **Line Total:** | **176,735,242** | **100.0000%** | **181,971,733** | **72,279,074** | **39.72%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: FIDELITY [23]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 626 | Ace Ltd Grp | | | | | | |
| | | 21121 | Westchester Fire Ins Co | 1,408,623 | 1.2576% | 1,254,916 | 832,721 | 66.36% |
| | | 22667 | Ace Amer Ins Co | 59,555 | 0.0532% | 93,956 | -370,736 | -394.58% |
| | | 22748 | Pacific Employers Ins Co | 393 | 0.0004% | 229 | 101 | 44.10% |
| | | | | **1,468,571** | **1.3112%** | **1,349,101** | **462,086** | **34.25%** |
| 2 | 38733 | Alaska Natl Ins Co | | | | | | |
| | | 38733 | Alaska Natl Ins Co | 3,822 | 0.0034% | 2,591 | 0 | 0.00% |
| | | | | **3,822** | **0.0034%** | **2,591** | **0** | **0.00%** |
| 3 | 501 | Alleghany Grp | | | | | | |
| | | 18619 | Platte River Ins Co | 302,373 | 0.2700% | 334,564 | -4,485 | -1.34% |
| | | 10472 | Capitol Ind Corp | 254 | 0.0002% | 294 | 0 | 0.00% |
| | | | | **302,627** | **0.2702%** | **334,858** | **-4,485** | **-1.34%** |
| 4 | 761 | ALLIANZ INS GRP | | | | | | |
| | | 21857 | American Ins Co | 6,515 | 0.0058% | 5,676 | 151 | 2.66% |
| | | | | **6,515** | **0.0058%** | **5,676** | **151** | **2.66%** |
| 5 | 8 | ALLSTATE INS GRP | | | | | | |
| | | 19232 | Allstate Ins Co | 124,719 | 0.1114% | 120,932 | 1,412 | 1.17% |
| | | | | **124,719** | **0.1114%** | **120,932** | **1,412** | **1.17%** |
| 6 | 84 | American Financial Grp | | | | | | |
| | | 16691 | Great Amer Ins Co | 9,356,659 | 8.3538% | 8,224,839 | 100,357 | 1.22% |
| | | 22136 | Great Amer Ins Co of NY | 78,245 | 0.0699% | 76,847 | -9,408 | -12.24% |
| | | 26344 | Great Amer Assur Co | 41,013 | 0.0366% | 39,317 | -21,931 | -55.78% |
| | | 26832 | Great Amer Alliance Ins Co | 15,819 | 0.0141% | 13,866 | -1,710 | -12.33% |
| | | | | **9,491,736** | **8.4744%** | **8,354,869** | **67,308** | **0.81%** |
| 7 | 12 | AMERICAN INTL GRP | | | | | | |
| | | 19445 | National Union Fire Ins Co Of Pitts | 15,324,424 | 13.6819% | 17,084,769 | 12,443,040 | 72.83% |
| | | | | **15,324,424** | **13.6819%** | **17,084,769** | **12,443,040** | **72.83%** |
| 8 | 1279 | Arch Ins Grp | | | | | | |
| | | 11150 | Arch Ins Co | 178,703 | 0.1595% | 114,017 | 51,623 | 45.28% |
| | | | | **178,703** | **0.1595%** | **114,017** | **51,623** | **45.28%** |
| 9 | 3416 | AXIS Capital Grp | | | | | | |
| | | 37273 | Axis Ins Co | 599,000 | 0.5348% | 505,452 | 347,535 | 68.76% |
| | | 20370 | AXIS Reins Co | 24,655 | 0.0220% | 56,044 | -699,428 | -1248.00% |
| | | | | **623,655** | **0.5568%** | **561,496** | **-351,893** | **-62.67%** |
| 10 | 18538 | Bancinsure Inc | | | | | | |
| | | 18538 | Bancinsure Inc | 390,751 | 0.3489% | 347,591 | 449,320 | 129.27% |
| | | | | **390,751** | **0.3489%** | **347,591** | **449,320** | **129.27%** |
| 11 | 10499 | Chrysler Ins Co | | | | | | |
| | | 10499 | Chrysler Ins Co | 3,631 | 0.0032% | 6,287 | 488 | 7.76% |
| | | | | **3,631** | **0.0032%** | **6,287** | **488** | **7.76%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: FIDELITY [23]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 12 | 38 | CHUBB & SON INC GRP | | | | | | |
| | | 20281 | Federal Ins Co | 27,767,013 | 24.7909% | 27,301,734 | 16,582,676 | 60.74% |
| | | 35181 | Executive Risk Ind Inc | 935,472 | 0.8352% | 898,690 | 14,288 | 1.59% |
| | | 20397 | Vigilant Ins Co | 299,558 | 0.2675% | 327,451 | 1,296 | 0.40% |
| | | 20303 | Great Northern Ins Co | 34,112 | 0.0305% | 35,241 | 8,096 | 22.97% |
| | | 20346 | Pacific Ind Co | 12,316 | 0.0110% | 11,995 | 624 | 5.20% |
| | | | | **29,048,471** | **25.9350%** | **28,575,111** | **16,606,980** | **58.12%** |
| 13 | 244 | CINCINNATI FIN GRP | | | | | | |
| | | 10677 | Cincinnati Ins Co | 124 | 0.0001% | 124 | 64 | 51.61% |
| | | | | **124** | **0.0001%** | **124** | **64** | **51.61%** |
| 14 | 218 | CNA INS GRP | | | | | | |
| | | 13188 | Western Surety Co | 1,823,836 | 1.6284% | 1,888,192 | 25,028 | 1.33% |
| | | 20443 | Continental Cas Co | 1,558,120 | 1.3911% | 1,401,538 | -702,917 | -50.15% |
| | | 35289 | Continental Ins Co | 1,426,895 | 1.2740% | 1,493,378 | 854,828 | 57.24% |
| | | 24047 | Surety Bonding Co Of Amer | 358,652 | 0.3202% | 400,628 | 14,058 | 3.51% |
| | | 20508 | Valley Forge Ins Co | 4,097 | 0.0037% | 4,097 | -298 | -7.27% |
| | | 20494 | Transportation Ins Co | 2,971 | 0.0027% | 2,971 | -1,471 | -49.51% |
| | | 20478 | National Fire Ins Co Of Hartford | 1,700 | 0.0015% | 1,700 | 0 | 0.00% |
| | | 20427 | American Cas Co Of Reading PA | 968 | 0.0009% | 968 | -20 | -2.07% |
| | | | | **5,177,239** | **4.6223%** | **5,193,472** | **189,208** | **3.64%** |
| 15 | 10758 | Colonial Surety Co | | | | | | |
| | | 10758 | Colonial Surety Co | 823,830 | 0.7355% | 758,227 | -80,432 | -10.61% |
| | | | | **823,830** | **0.7355%** | **758,227** | **-80,432** | **-10.61%** |
| 16 | 306 | CUNA MUT GRP | | | | | | |
| | | 10847 | Cumis Ins Society Inc | 9,766,504 | 8.7197% | 9,872,966 | 6,544,759 | 66.29% |
| | | | | **9,766,504** | **8.7197%** | **9,872,966** | **6,544,759** | **66.29%** |
| 17 | 62 | EMC INS CO GRP | | | | | | |
| | | 21415 | Employers Mut Cas Co | 20,457 | 0.0183% | 23,070 | 304 | 1.32% |
| | | | | **20,457** | **0.0183%** | **23,070** | **304** | **1.32%** |
| 18 | 158 | FAIRFAX FIN GRP | | | | | | |
| | | 21113 | United States Fire Ins Co | 1,115,020 | 0.9955% | 2,454,911 | 6,177,900 | 251.65% |
| | | 21105 | North River Ins Co | 6,958 | 0.0062% | 6,920 | 2,834 | 40.95% |
| | | | | **1,121,978** | **1.0017%** | **2,461,831** | **6,180,734** | **251.06%** |
| 19 | 7 | FEDERATED MUT GRP | | | | | | |
| | | 13935 | Federated Mut Ins Co | 579,478 | 0.5174% | 627,135 | 344,682 | 54.96% |
| | | 28304 | Federated Serv Ins Co | 94,134 | 0.0840% | 94,285 | -69,124 | -73.31% |
| | | | | **673,612** | **0.6014%** | **721,420** | **275,558** | **38.20%** |
| 20 | 11118 | Federated Rural Electric Ins Exch | | | | | | |
| | | 11118 | Federated Rural Electric Ins Exch | 1,007 | 0.0009% | 1,036 | -76 | -7.34% |
| | | | | **1,007** | **0.0009%** | **1,036** | **-76** | **-7.34%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: FIDELITY [23]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 21 | 1331 | | Glencoe US Holdings Grp | | | | | |
| | | 10340 | Stonington Ins Co | 604 | 0.0005% | 5,039 | -396 | -7.86% |
| | | | | **604** | **0.0005%** | **5,039** | **-396** | **-7.86%** |
| 22 | 36650 | | Guarantee Co Of N Amer USA | | | | | |
| | | 36650 | Guarantee Co Of N Amer USA | 1,420 | 0.0013% | 1,036 | 0 | 0.00% |
| | | | | **1,420** | **0.0013%** | **1,036** | **0** | **0.00%** |
| 23 | 91 | | HARTFORD FIRE & CAS GRP | | | | | |
| | | 19682 | Hartford Fire In Co | 6,581,563 | 5.8761% | 7,311,157 | -1,940,794 | -26.55% |
| | | 29459 | Twin City Fire Ins Co Co | 1,436,956 | 1.2829% | 1,118,172 | 4,060,270 | 363.12% |
| | | 29424 | Hartford Cas Ins Co | 100 | 0.0001% | 227 | -21 | -9.25% |
| | | | | **8,018,619** | **7.1592%** | **8,429,556** | **2,119,455** | **25.14%** |
| 24 | 984 | | HCC INS HOLDINGS GRP | | | | | |
| | | 29599 | US Specialty Ins Co | 277,274 | 0.2476% | 403,926 | -18,411 | -4.56% |
| | | | | **277,274** | **0.2476%** | **403,926** | **-18,411** | **-4.56%** |
| 25 | 225 | | IAT Reins Co Grp | | | | | |
| | | 28886 | Transguard Ins Co Of Amer Inc | 23,010 | 0.0205% | 19,922 | 19,172 | 96.24% |
| | | | | **23,010** | **0.0205%** | **19,922** | **19,172** | **96.24%** |
| 26 | 922 | | ICW GRP | | | | | |
| | | 40029 | Explorer Ins Co | 250 | 0.0002% | 5,985 | 0 | 0.00% |
| | | | | **250** | **0.0002%** | **5,985** | **0** | **0.00%** |
| 27 | 11592 | | International Fidelity Ins Co | | | | | |
| | | 11592 | International Fidelity Ins Co | 74,523 | 0.0665% | 77,780 | -2,135 | -2.74% |
| | | | | **74,523** | **0.0665%** | **77,780** | **-2,135** | **-2.74%** |
| 28 | 3488 | | J A Patterson Grp | | | | | |
| | | 13307 | Lexon Ins Co | 250 | 0.0002% | 183 | 0 | 0.00% |
| | | 27081 | Bond Safeguard Ins Co | 50 | 0.0000% | 11,162 | 0 | 0.00% |
| | | | | **300** | **0.0003%** | **11,345** | **0** | **0.00%** |
| 29 | 1326 | | KINGSWAY GRP | | | | | |
| | | 33855 | Lincoln Gen Ins Co | 700 | 0.0006% | 562 | 0 | 0.00% |
| | | | | **700** | **0.0006%** | **562** | **0** | **0.00%** |
| 30 | 111 | | LIBERTY MUT GRP | | | | | |
| | | 23043 | Liberty Mut Ins Co | 765,345 | 0.6833% | 788,883 | 1,201,814 | 152.34% |
| | | 19704 | American States Ins Co | 61,500 | 0.0549% | 71,682 | -1,550 | -2.16% |
| | | 23035 | Liberty Mut Fire Ins Co | 29,813 | 0.0266% | 48,100 | 954 | 1.98% |
| | | 24732 | General Ins Co Of Amer | 28,799 | 0.0257% | 31,817 | 150 | 0.47% |
| | | 19690 | American Economy Ins Co | 15,947 | 0.0142% | 18,852 | -629 | -3.34% |
| | | 24724 | First Natl Ins Co Of Amer | 10,148 | 0.0091% | 9,979 | -623 | -6.24% |
| | | 26042 | Wausau Underwriters Ins Co | 3,273 | 0.0029% | 756 | 4 | 0.53% |
| | | 21458 | Employers Ins of Wausau | 750 | 0.0007% | 798 | 243,563 | 30521.68% |
| | | 42404 | Liberty Ins Corp | 87 | 0.0001% | 1,785 | 9 | 0.50% |
| | | | | **915,662** | **0.8175%** | **972,652** | **1,443,692** | **148.43%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: FIDELITY [23]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 31 | 2978 | Mitsui Sumitomo Ins Grp | | | | | | |
| | | 20362 | Mitsui Sumitomo Ins Co of Amer | 14,491 | 0.0129% | 26,338 | 0 | 0.00% |
| | | | | **14,491** | **0.0129%** | **26,338** | **0** | **0.00%** |
| 32 | 361 | Munich Re Grp | | | | | | |
| | | 19720 | American Alt Ins Corp | 296 | 0.0003% | 296 | 69 | 23.31% |
| | | | | **296** | **0.0003%** | **296** | **69** | **23.31%** |
| 33 | 140 | NATIONWIDE CORP GRP | | | | | | |
| | | 23787 | Nationwide Mut Ins Co | 370,578 | 0.3309% | 406,410 | -2,187 | -0.54% |
| | | 19100 | Amco Ins Co | 2,159 | 0.0019% | 4,968 | -141 | -2.84% |
| | | | | **372,737** | **0.3328%** | **411,378** | **-2,328** | **-0.57%** |
| 34 | 27073 | Nipponkoa Ins Co Ltd US Br | | | | | | |
| | | 27073 | Nipponkoa Ins Co Ltd US Br | 54,686 | 0.0488% | 50,009 | -4,970 | -9.94% |
| | | | | **54,686** | **0.0488%** | **50,009** | **-4,970** | **-9.94%** |
| 35 | 150 | OLD REPUBLIC GRP | | | | | | |
| | | 40444 | Old Republic Surety Co | 214,186 | 0.1912% | 244,879 | 4,120 | 1.68% |
| | | 24147 | Old Republic Ins Co | 2,779 | 0.0025% | 72,654 | 1,000 | 1.38% |
| | | | | **216,965** | **0.1937%** | **317,533** | **5,120** | **1.61%** |
| 36 | 645 | OREGON MUT GRP | | | | | | |
| | | 14907 | Oregon Mut Ins Co | 7,910 | 0.0071% | 8,138 | 0 | 0.00% |
| | | | | **7,910** | **0.0071%** | **8,138** | **0** | **0.00%** |
| 37 | 677 | Philadelphia Consolidated Holding Grp | | | | | | |
| | | 18058 | Philadelphia Ind Ins Co | 828,206 | 0.7394% | 695,883 | 172,714 | 24.82% |
| | | | | **828,206** | **0.7394%** | **695,883** | **172,714** | **24.82%** |
| 38 | 155 | PROGRESSIVE GRP | | | | | | |
| | | 24260 | Progressive Cas Ins Co | 1,078,693 | 0.9631% | 1,334,339 | 136,888 | 10.26% |
| | | | | **1,078,693** | **0.9631%** | **1,334,339** | **136,888** | **10.26%** |
| 39 | 796 | QBE INS GRP | | | | | | |
| | | 25747 | Unigard Ins Co | 4,295 | 0.0038% | 4,610 | 0 | 0.00% |
| | | 37257 | Praetorian Ins Co | 4,145 | 0.0037% | 9,823 | 113,015 | 1150.51% |
| | | 24449 | Regent Ins Co | 176 | 0.0002% | 91 | 0 | 0.00% |
| | | 37303 | Redland Ins Co | 2 | 0.0000% | -67 | 328 | -489.55% |
| | | | | **8,618** | **0.0077%** | **14,457** | **113,343** | **784.00%** |
| 40 | 783 | RLI INS GRP | | | | | | |
| | | 13056 | RLI Ins Co | 557,627 | 0.4979% | 430,201 | 155,167 | 36.07% |
| | | | | **557,627** | **0.4979%** | **430,201** | **155,167** | **36.07%** |
| 41 | 169 | SENTRY INS GRP | | | | | | |
| | | 24988 | Sentry Ins A Mut Co | 113,772 | 0.1016% | 118,242 | 41,737 | 35.30% |
| | | 23434 | Middlesex Ins Co | 82 | 0.0001% | 81 | 0 | 0.00% |
| | | | | **113,854** | **0.1017%** | **118,323** | **41,737** | **35.27%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: FIDELITY [23]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 42 | 4670 | Starr Grp | | | | | | |
| | | 38318 | Starr Ind & Liab Co | 120,868 | 0.1079% | 22,548 | 7,543 | 33.45% |
| | | | | **120,868** | **0.1079%** | **22,548** | **7,543** | **33.45%** |
| 43 | 176 | STATE FARM GRP | | | | | | |
| | | 25143 | State Farm Fire & Cas Co | 912,539 | 0.8147% | 916,419 | -24,061 | -2.63% |
| | | | | **912,539** | **0.8147%** | **916,419** | **-24,061** | **-2.63%** |
| 44 | 93 | STATE NATL GRP | | | | | | |
| | | 12831 | State Natl Ins Co Inc | 10,295 | 0.0092% | 10,682 | 0 | 0.00% |
| | | | | **10,295** | **0.0092%** | **10,682** | **0** | **0.00%** |
| 45 | 181 | SWISS RE GRP | | | | | | |
| | | 39845 | Westport Ins Corp | 17,285 | 0.0154% | 16,415 | -7,804 | -47.54% |
| | | | | **17,285** | **0.0154%** | **16,415** | **-7,804** | **-47.54%** |
| 46 | 88 | The Hanover Ins Grp | | | | | | |
| | | 22292 | Hanover Ins Co | 27,041 | 0.0241% | 67,377 | -5,391 | -8.00% |
| | | | | **27,041** | **0.0241%** | **67,377** | **-5,391** | **-8.00%** |
| 47 | 3098 | Tokio Marine Holdings Inc GRP | | | | | | |
| | | 12904 | Tokio Marine & Nichido Fire Ins Co | 32,121 | 0.0287% | 36,854 | 55,856 | 151.56% |
| | | | | **32,121** | **0.0287%** | **36,854** | **55,856** | **151.56%** |
| 48 | 3548 | Travelers Grp | | | | | | |
| | | 31194 | Travelers Cas & Surety Co Of Amer | 8,152,473 | 7.2787% | 8,244,249 | 1,813,656 | 22.00% |
| | | 24767 | St Paul Fire & Marine Ins Co | 2,265,775 | 2.0229% | 2,754,930 | 1,908,664 | 69.28% |
| | | 24791 | St Paul Mercury Ins Co | 1,991,444 | 1.7780% | 2,340,061 | 3,293,416 | 140.74% |
| | | 25674 | Travelers Prop Cas Co Of Amer | 212,950 | 0.1901% | 203,447 | 514,688 | 252.98% |
| | | 36463 | Discover Prop & Cas Ins Co | 57,771 | 0.0516% | 54,470 | 457 | 0.84% |
| | | 24775 | St Paul Guardian Ins Co | 56,959 | 0.0509% | 58,711 | 8,565 | 14.59% |
| | | 25682 | Travelers Ind Co Of CT | 33,348 | 0.0298% | 29,338 | 4,398 | 14.99% |
| | | 19038 | Travelers Cas & Surety Co | 13,832 | 0.0123% | 21,078 | -17,308 | -82.11% |
| | | | | **12,784,552** | **11.4143%** | **13,706,284** | **7,526,536** | **54.91%** |
| 49 | 1129 | WHITE MOUNTAINS GRP | | | | | | |
| | | 20621 | OneBeacon Amer Ins Co | 94,980 | 0.0848% | 81,247 | 50,488 | 62.14% |
| | | 20648 | Employers Fire Ins Co | 22,724 | 0.0203% | 108,668 | 8,358 | 7.69% |
| | | | | **117,704** | **0.1051%** | **189,915** | **58,846** | **30.99%** |
| 50 | 98 | WR Berkley Corp GRP | | | | | | |
| | | 29580 | Berkley Regional Ins Co | 444,844 | 0.3972% | 218,059 | 75,667 | 34.70% |
| | | 36684 | Riverport Ins Co | 59,564 | 0.0532% | 25,925 | 0 | 0.00% |
| | | | | **504,408** | **0.4503%** | **243,984** | **75,667** | **31.01%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: FIDELITY [23]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| 51 | 212 | ZURICH INS GRP | | | | | | |
| | | 16535 | Zurich Amer Ins Co | 4,059,051 | 3.6240% | 3,993,878 | 4,071,168 | 101.94% |
| | | 39306 | Fidelity & Deposit Co Of MD | 4,034,113 | 3.6017% | 4,068,234 | 1,477,028 | 36.31% |
| | | 21709 | Truck Ins Exch | 1,042,323 | 0.9306% | 1,043,013 | 1,824 | 0.17% |
| | | 41181 | Universal Underwriters Ins Co | 808,973 | 0.7223% | 948,602 | 244,916 | 25.82% |
| | | 40142 | American Zurich Ins Co | 238,150 | 0.2126% | 403,912 | 864,767 | 214.10% |
| | | 34347 | Colonial Amer Cas & Surety Co | 90,626 | 0.0809% | 178,802 | 40,219 | 22.49% |
| | | 26247 | American Guar & Liab Ins | 66,778 | 0.0596% | 48,329 | 4,098 | 8.48% |
| | | 27855 | Zurich Amer Ins Co Of IL | 16,589 | 0.0148% | 13,841 | 1,899 | 13.72% |
| | | 21652 | Farmers Ins Exch | 1,455 | 0.0013% | 2,118 | -155 | -7.32% |
| | | 21687 | Mid Century Ins Co | 1,391 | 0.0012% | 1,430 | -815 | -56.99% |
| | | | | **10,359,449** | **9.2491%** | **10,702,159** | **6,704,949** | **62.65%** |
| | | | **Line Total:** | **112,005,083** | **100.0000%** | **115,136,779** | **61,407,407** | **53.33%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: SURETY [24]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 26379 | Accredited Surety & Cas Co Inc | | | | | | |
| | | 26379 | Accredited Surety & Cas Co Inc | 2,320,969 | 0.3528% | 2,341,257 | -51,334 | -2.19% |
| | | | | **2,320,969** | **0.3528%** | **2,341,257** | **-51,334** | **-2.19%** |
| 2 | 626 | Ace Ltd Grp | | | | | | |
| | | 21121 | Westchester Fire Ins Co | 9,335,315 | 1.4189% | 9,217,448 | 1,252,594 | 13.59% |
| | | 22713 | Insurance Co of N Amer | 12,575 | 0.0019% | 12,199 | -6,714 | -55.04% |
| | | 22748 | Pacific Employers Ins Co | 5,423 | 0.0008% | 5,396 | -1,415 | -26.22% |
| | | 43575 | Indemnity Ins Co Of North Amer | 2,858 | 0.0004% | 5,260 | 6,649 | 126.41% |
| | | | | **9,356,171** | **1.4221%** | **9,240,303** | **1,251,114** | **13.54%** |
| 3 | 22950 | Acstar Ins Co | | | | | | |
| | | 22950 | Acstar Ins Co | 290,634 | 0.0442% | 280,914 | -413,491 | -147.19% |
| | | | | **290,634** | **0.0442%** | **280,914** | **-413,491** | **-147.19%** |
| 4 | 313 | AEGIS GRP | | | | | | |
| | | 33898 | Aegis Security Ins Co | 375,953 | 0.0571% | 400,716 | 44,056 | 10.99% |
| | | | | **375,953** | **0.0571%** | **400,716** | **44,056** | **10.99%** |
| 5 | 501 | Alleghany Grp | | | | | | |
| | | 18619 | Platte River Ins Co | 7,233,284 | 1.0994% | 7,849,391 | 2,768,384 | 35.27% |
| | | 10472 | Capitol Ind Corp | 66,000 | 0.0100% | 17,540 | 28,657 | 163.38% |
| | | | | **7,299,284** | **1.1095%** | **7,866,931** | **2,797,041** | **35.55%** |
| 6 | 13285 | Allegheny Cas Co | | | | | | |
| | | 13285 | Allegheny Cas Co | 6,669,908 | 1.0138% | 6,265,911 | 2,009,094 | 32.06% |
| | | | | **6,669,908** | **1.0138%** | **6,265,911** | **2,009,094** | **32.06%** |
| 7 | 761 | ALLIANZ INS GRP | | | | | | |
| | | 21873 | Firemans Fund Ins Co | 14,074,645 | 2.1393% | 11,483,336 | 11,763,581 | 102.44% |
| | | 21857 | American Ins Co | 150,957 | 0.0229% | 190,890 | 2,177,739 | 1140.83% |
| | | 21881 | National Surety Corp | 3,089 | 0.0005% | 3,418 | 291,433 | 8526.42% |
| | | 21849 | American Automobile Ins Co | 1,675 | 0.0003% | 1,675 | -641,137 | -38276.84% |
| | | | | **14,230,366** | **2.1629%** | **11,679,319** | **13,591,616** | **116.37%** |
| 8 | 8 | ALLSTATE INS GRP | | | | | | |
| | | 19232 | Allstate Ins Co | 840 | 0.0001% | 840 | 0 | 0.00% |
| | | | | **840** | **0.0001%** | **840** | **0** | **0.00%** |
| 9 | 574 | AMERCO CORP GRP | | | | | | |
| | | 31089 | Republic Western Ins Co | 600 | 0.0001% | 600 | -1,273 | -212.17% |
| | | | | **600** | **0.0001%** | **600** | **-1,273** | **-212.17%** |
| 10 | 84 | American Financial Grp | | | | | | |
| | | 16691 | Great Amer Ins Co | 16,131,954 | 2.4520% | 16,897,042 | 5,271,802 | 31.20% |
| | | 26832 | Great Amer Alliance Ins Co | 61,437 | 0.0093% | 16,107 | -53,602 | -332.79% |
| | | 22136 | Great Amer Ins Co of NY | 30,703 | 0.0047% | 32,028 | 274,964 | 858.51% |
| | | 32620 | National Interstate Ins Co | 400 | 0.0001% | 165 | 0 | 0.00% |
| | | 26344 | Great Amer Assur Co | 375 | 0.0001% | 274 | -2,362 | -862.04% |
| | | | | **16,224,869** | **2.4661%** | **16,945,616** | **5,490,802** | **32.40%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: SURETY [24]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 11 | 12 | | AMERICAN INTL GRP | | | | | |
| | | 19445 | National Union Fire Ins Co Of Pitts | 5,161,940 | 0.7846% | 4,399,829 | -62,484 | -1.42% |
| | | 19429 | Insurance Co Of The State Of PA | 4,884,249 | 0.7424% | 6,167,028 | -300,338 | -4.87% |
| | | 19380 | American Home Assur Co | 454,466 | 0.0691% | 3,362,794 | -5,979,703 | -177.82% |
| | | 23841 | New Hampshire Ins Co | 350 | 0.0001% | 898 | -118,455 | -13190.98% |
| | | | | **10,501,005** | **1.5961%** | **13,930,549** | **-6,460,980** | **-46.38%** |
| 12 | 18 | | AMERICAN ROAD GRP | | | | | |
| | | 19631 | American Road Ins Co | 24,479 | 0.0037% | 129,462 | 0 | 0.00% |
| | | | | **24,479** | **0.0037%** | **129,462** | **0** | **0.00%** |
| 13 | 1346 | | AMERICAN SAFETY HOLDING GRP | | | | | |
| | | 39969 | American Safety Cas Ins Co | 3,685,758 | 0.5602% | 4,442,062 | 1,838,664 | 41.39% |
| | | | | **3,685,758** | **0.5602%** | **4,442,062** | **1,838,664** | **41.39%** |
| 14 | 31380 | | American Surety Co | | | | | |
| | | 31380 | American Surety Co | 2,496,414 | 0.3794% | 2,498,836 | 358,695 | 14.35% |
| | | | | **2,496,414** | **0.3794%** | **2,498,836** | **358,695** | **14.35%** |
| 15 | 1279 | | Arch Ins Grp | | | | | |
| | | 11150 | Arch Ins Co | 19,945,092 | 3.0316% | 24,882,938 | 28,432,666 | 114.27% |
| | | | | **19,945,092** | **3.0316%** | **24,882,938** | **28,432,666** | **114.27%** |
| 16 | 457 | | ARGONAUT GRP | | | | | |
| | | 19801 | Argonaut Ins Co | 838,852 | 0.1275% | 445,654 | 88,054 | 19.76% |
| | | | | **838,852** | **0.1275%** | **445,654** | **88,054** | **19.76%** |
| 17 | 10632 | | Armor Assur Co | | | | | |
| | | 10632 | Armor Assur Co | 125,242 | 0.0190% | 132,929 | 0 | 0.00% |
| | | | | **125,242** | **0.0190%** | **132,929** | **0** | **0.00%** |
| 18 | 19 | | Assurant Inc Grp | | | | | |
| | | 10111 | American Bankers Ins Co Of FL | 3,067 | 0.0005% | 3,032 | -2,917 | -96.21% |
| | | | | **3,067** | **0.0005%** | **3,032** | **-2,917** | **-96.21%** |
| 19 | 24 | | ATLANTIC CO GRP | | | | | |
| | | 19895 | Atlantic Mut Ins Co | 1,224 | 0.0002% | 1,731 | 918,000 | 53032.93% |
| | | | | **1,224** | **0.0002%** | **1,731** | **918,000** | **53032.93%** |
| 20 | 867 | | Baldwin & Lyons Grp | | | | | |
| | | 12416 | Protective Ins Co | 129,768 | 0.0197% | 130,652 | -7,700 | -5.89% |
| | | | | **129,768** | **0.0197%** | **130,652** | **-7,700** | **-5.89%** |
| 21 | 18538 | | Bancinsure Inc | | | | | |
| | | 18538 | Bancinsure Inc | 1,008 | 0.0002% | 51,558 | -8,633 | -16.74% |
| | | | | **1,008** | **0.0002%** | **51,558** | **-8,633** | **-16.74%** |
| 22 | 689 | | BANKERS INS GRP | | | | | |
| | | 33162 | Bankers Ins Co | 6,742,867 | 1.0249% | 6,197,810 | 1,297,712 | 20.94% |
| | | | | **6,742,867** | **1.0249%** | **6,197,810** | **1,297,712** | **20.94%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: SURETY [24]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 23 | 1228 | BAR PLAN GRP | | | | | | |
| | | 29513 | The Bar Plan Mut Ins Co | 11,202 | 0.0017% | 12,843 | 0 | 0.00% |
| | | | | **11,202** | **0.0017%** | **12,843** | **0** | **0.00%** |
| 24 | 31 | BERKSHIRE HATHAWAY GRP | | | | | | |
| | | 20087 | National Ind Co | 109,330 | 0.0166% | 112,000 | -221,455 | -197.73% |
| | | | | **109,330** | **0.0166%** | **112,000** | **-221,455** | **-197.73%** |
| 25 | 10499 | Chrysler Ins Co | | | | | | |
| | | 10499 | Chrysler Ins Co | 218,043 | 0.0331% | 237,242 | -301,629 | -127.14% |
| | | | | **218,043** | **0.0331%** | **237,242** | **-301,629** | **-127.14%** |
| 26 | 38 | CHUBB & SON INC GRP | | | | | | |
| | | 20281 | Federal Ins Co | 37,396,932 | 5.6842% | 36,241,268 | -50,167 | -0.14% |
| | | 20397 | Vigilant Ins Co | 1,794,444 | 0.2727% | 1,699,982 | -29,361 | -1.73% |
| | | 20346 | Pacific Ind Co | 30,086 | 0.0046% | 55,735 | -1,933 | -3.47% |
| | | | | **39,221,462** | **5.9615%** | **37,996,985** | **-81,461** | **-0.21%** |
| 27 | 244 | CINCINNATI FIN GRP | | | | | | |
| | | 10677 | Cincinnati Ins Co | 122,774 | 0.0187% | 96,474 | 2,191 | 2.27% |
| | | | | **122,774** | **0.0187%** | **96,474** | **2,191** | **2.27%** |
| 28 | 218 | CNA INS GRP | | | | | | |
| | | 13188 | Western Surety Co | 28,109,097 | 4.2725% | 29,553,089 | 2,278,249 | 7.71% |
| | | 20443 | Continental Cas Co | 3,217,566 | 0.4891% | 4,384,178 | 3,349,866 | 76.41% |
| | | 35289 | Continental Ins Co | 2,483,595 | 0.3775% | 2,689,146 | 285,621 | 10.62% |
| | | 20478 | National Fire Ins Co Of Hartford | 275,173 | 0.0418% | 327,496 | -257,750 | -78.70% |
| | | 20427 | American Cas Co Of Reading PA | 50,195 | 0.0076% | 64,600 | -718,567 | -1112.33% |
| | | 24047 | Surety Bonding Co Of Amer | 3,867 | 0.0006% | 226,737 | -410,683 | -181.13% |
| | | 13200 | Universal Surety Of Amer | 535 | 0.0001% | 535 | -899 | -168.04% |
| | | | | **34,140,028** | **5.1891%** | **37,245,781** | **4,525,837** | **12.15%** |
| 29 | 10758 | Colonial Surety Co | | | | | | |
| | | 10758 | Colonial Surety Co | 2,328 | 0.0004% | 2,331 | 491 | 21.06% |
| | | | | **2,328** | **0.0004%** | **2,331** | **491** | **21.06%** |
| 30 | 37206 | Contractors Bonding & Ins Co | | | | | | |
| | | 37206 | Contractors Bonding & Ins Co | 3,992,679 | 0.6069% | 4,336,447 | 35,824 | 0.83% |
| | | | | **3,992,679** | **0.6069%** | **4,336,447** | **35,824** | **0.83%** |
| 31 | 306 | CUNA MUT GRP | | | | | | |
| | | 10847 | Cumis Ins Society Inc | 46,508 | 0.0071% | 46,508 | 0 | 0.00% |
| | | | | **46,508** | **0.0071%** | **46,508** | **0** | **0.00%** |
| 32 | 4641 | D & J Rottman Grp | | | | | | |
| | | 10008 | Western Ins Co | 7,220,410 | 1.0975% | 7,213,689 | 3,224,313 | 44.70% |
| | | | | **7,220,410** | **1.0975%** | **7,213,689** | **3,224,313** | **44.70%** |
| 33 | 74 | DELPHI FIN GRP | | | | | | |
| | | 15105 | Safety Natl Cas Corp | 729,351 | 0.1109% | 640,430 | 116,437 | 18.18% |
| | | 11123 | Safety First Ins Co | 93,607 | 0.0142% | 24,413 | 9,004 | 36.88% |
| | | | | **822,958** | **0.1251%** | **664,843** | **125,441** | **18.87%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: SURETY [24]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 34 | 930 | DHC GRP | | | | | | |
| | | 19269 | Danielson Natl Ins Co | 1,914,525 | 0.2910% | 1,780,212 | 28,992 | 1.63% |
| | | 23671 | National Amer Ins Co of CA | 150,387 | 0.0229% | 139,499 | 18,824 | 13.49% |
| | | | | **2,064,912** | **0.3139%** | **1,919,711** | **47,816** | **2.49%** |
| 35 | 57 | ELECTRIC INS GRP | | | | | | |
| | | 21261 | Electric Ins Co | 4,566 | 0.0007% | 1,800 | 0 | 0.00% |
| | | | | **4,566** | **0.0007%** | **1,800** | **0** | **0.00%** |
| 36 | 62 | EMC INS CO GRP | | | | | | |
| | | 21415 | Employers Mut Cas Co | 226,866 | 0.0345% | 260,945 | 369,348 | 141.54% |
| | | | | **226,866** | **0.0345%** | **260,945** | **369,348** | **141.54%** |
| 37 | 158 | FAIRFAX FIN GRP | | | | | | |
| | | 21105 | North River Ins Co | 1,593,460 | 0.2422% | 1,593,459 | 148,988 | 9.35% |
| | | 21113 | United States Fire Ins Co | 1,223,074 | 0.1859% | 1,223,609 | 123,255 | 10.07% |
| | | 10936 | Seneca Ins Co Inc | 838,781 | 0.1275% | 885,482 | 0 | 0.00% |
| | | | | **3,655,315** | **0.5556%** | **3,702,550** | **272,243** | **7.35%** |
| 38 | 7 | FEDERATED MUT GRP | | | | | | |
| | | 13935 | Federated Mut Ins Co | 202,333 | 0.0308% | 173,679 | 45,163 | 26.00% |
| | | 28304 | Federated Serv Ins Co | 119 | 0.0000% | 656 | -74 | -11.28% |
| | | | | **202,452** | **0.0308%** | **174,335** | **45,089** | **25.86%** |
| 39 | 35009 | Financial Cas & Surety Inc | | | | | | |
| | | 35009 | Financial Cas & Surety Inc | 2,063,036 | 0.3136% | 2,063,036 | 53,087 | 2.57% |
| | | | | **2,063,036** | **0.3136%** | **2,063,036** | **53,087** | **2.57%** |
| 40 | 70 | FIRST AMER TITLE GRP | | | | | | |
| | | 34525 | First Amer Specilaty Ins Co | 195,718 | 0.0297% | 162,586 | 0 | 0.00% |
| | | | | **195,718** | **0.0297%** | **162,586** | **0** | **0.00%** |
| 41 | 28519 | First Sealord Surety Inc | | | | | | |
| | | 28519 | First Sealord Surety Inc | 1,029,749 | 0.1565% | 750,309 | 56,700 | 7.56% |
| | | | | **1,029,749** | **0.1565%** | **750,309** | **56,700** | **7.56%** |
| 42 | 79 | GMAC INS HOLDING GRP | | | | | | |
| | | 22012 | Motors Ins Corp | 2,077 | 0.0003% | 2,707 | -96 | -3.55% |
| | | | | **2,077** | **0.0003%** | **2,707** | **-96** | **-3.55%** |
| 43 | 1208 | GRAY INS GRP | | | | | | |
| | | 36307 | Gray Ins Co | 708 | 0.0001% | 851 | 0 | 0.00% |
| | | | | **708** | **0.0001%** | **851** | **0** | **0.00%** |
| 44 | 36650 | Guarantee Co Of N Amer USA | | | | | | |
| | | 36650 | Guarantee Co Of N Amer USA | 5,760,186 | 0.8755% | 5,958,664 | 150,249 | 2.52% |
| | | | | **5,760,186** | **0.8755%** | **5,958,664** | **150,249** | **2.52%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: SURETY [24]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 45 | 91 | | HARTFORD FIRE & CAS GRP | | | | | |
| | | 19682 | Hartford Fire In Co | 19,246,214 | 2.9253% | 19,607,468 | 9,673,395 | 49.34% |
| | | 29424 | Hartford Cas Ins Co | 554,795 | 0.0843% | 604,846 | -126,953 | -20.99% |
| | | 22357 | Hartford Accident & Ind Co | 22,449 | 0.0034% | 16,318 | -382,675 | -2345.11% |
| | | | | **19,823,458** | **3.0131%** | **20,228,632** | **9,163,767** | **45.30%** |
| 46 | 984 | | HCC INS HOLDINGS GRP | | | | | |
| | | 10216 | American Contractors Ind Co | 65,110,668 | 9.8965% | 64,083,324 | 19,925,499 | 31.09% |
| | | 29599 | US Specialty Ins Co | 6,259,933 | 0.9515% | 7,773,203 | -87,417 | -1.12% |
| | | | | **71,370,601** | **10.8480%** | **71,856,527** | **19,838,082** | **27.61%** |
| 47 | 225 | | IAT Reins Co Grp | | | | | |
| | | 26433 | Harco Natl Ins Co | 130,084 | 0.0198% | 132,517 | 599,852 | 452.66% |
| | | | | **130,084** | **0.0198%** | **132,517** | **599,852** | **452.66%** |
| 48 | 922 | | ICW GRP | | | | | |
| | | 27847 | Insurance Co Of The West | 10,617,134 | 1.6138% | 12,932,625 | 16,767,471 | 129.65% |
| | | 40029 | Explorer Ins Co | 228,422 | 0.0347% | 199,480 | 359,467 | 180.20% |
| | | | | **10,845,556** | **1.6485%** | **13,132,105** | **17,126,938** | **130.42%** |
| 49 | 246 | | INDIANA LUMBERMENS GRP | | | | | |
| | | 14265 | Indiana Lumbermens Mut Ins Co | 1,371,639 | 0.2085% | 1,546,700 | 0 | 0.00% |
| | | | | **1,371,639** | **0.2085%** | **1,546,700** | **0** | **0.00%** |
| 50 | 75 | | Insco Ins Services Grp | | | | | |
| | | 12718 | Developers Surety & Ind Co | 9,925,020 | 1.5086% | 12,454,107 | 4,772,429 | 38.32% |
| | | 25550 | Indemnity Co Of CA | 4,124,224 | 0.6269% | 5,090,520 | 703,808 | 13.83% |
| | | | | **14,049,244** | **2.1354%** | **17,544,627** | **5,476,237** | **31.21%** |
| 51 | 11592 | | International Fidelity Ins Co | | | | | |
| | | 11592 | International Fidelity Ins Co | 22,175,031 | 3.3705% | 22,326,214 | 594,276 | 2.66% |
| | | | | **22,175,031** | **3.3705%** | **22,326,214** | **594,276** | **2.66%** |
| 52 | 3488 | | J A Patterson Grp | | | | | |
| | | 27081 | Bond Safeguard Ins Co | 7,184,891 | 1.0921% | 8,916,104 | -50,331 | -0.56% |
| | | 13307 | Lexon Ins Co | 1,580,881 | 0.2403% | 826,006 | 313,929 | 38.01% |
| | | | | **8,765,772** | **1.3324%** | **9,742,110** | **263,598** | **2.71%** |
| 53 | 1326 | | KINGSWAY GRP | | | | | |
| | | 33855 | Lincoln Gen Ins Co | 4,426,594 | 0.6728% | 5,614,805 | 4,562,056 | 81.25% |
| | | | | **4,426,594** | **0.6728%** | **5,614,805** | **4,562,056** | **81.25%** |
| 54 | 456 | | LANCER FINANCIAL GRP | | | | | |
| | | 34266 | Frontier Ins Co | 39,071 | 0.0059% | 38,355 | 0 | 0.00% |
| | | | | **39,071** | **0.0059%** | **38,355** | **0** | **0.00%** |
| 55 | 37940 | | Lexington Natl Ins Corp | | | | | |
| | | 37940 | Lexington Natl Ins Corp | 2,853,378 | 0.4337% | 2,831,339 | -28,439 | -1.00% |
| | | | | **2,853,378** | **0.4337%** | **2,831,339** | **-28,439** | **-1.00%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: SURETY [24]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 56 | 111 | LIBERTY MUT GRP | | | | | | |
| | | 24740 | Safeco Ins Co Of Amer | 53,297,892 | 8.1010% | 61,453,646 | 7,264,490 | 11.82% |
| | | 23043 | Liberty Mut Ins Co | 21,961,085 | 3.3380% | 23,782,822 | 7,056,542 | 29.67% |
| | | 24724 | First Natl Ins Co Of Amer | 7,592,751 | 1.1541% | 9,385,960 | 5,304,177 | 56.51% |
| | | 24074 | Ohio Cas Ins Co | 2,152,293 | 0.3271% | 990,158 | 126,097 | 12.74% |
| | | 24732 | General Ins Co Of Amer | 384,737 | 0.0585% | 420,761 | 50,638 | 12.03% |
| | | 19704 | American States Ins Co | 335,183 | 0.0509% | 301,597 | 28,828 | 9.56% |
| | | 24066 | American Fire & Cas Co | 311,117 | 0.0473% | 619,169 | 426,264 | 68.84% |
| | | 33600 | LM Ins Corp | 1,309 | 0.0002% | 1,309 | -291 | -22.23% |
| | | 24198 | Peerless Ins Co | 585 | 0.0001% | 971 | 70,790 | 7290.42% |
| | | | | **86,036,952** | **13.0772%** | **96,956,393** | **20,327,535** | **20.97%** |
| 57 | 108 | LUMBERMENS MUT CAS GRP | | | | | | |
| | | 22977 | Lumbermens Mut Cas Co | 1,088,140 | 0.1654% | 1,098,282 | -1,623,341 | -147.81% |
| | | 22918 | American Motorists Ins Co | 629,143 | 0.0956% | 708,611 | 1,429,183 | 201.69% |
| | | 30562 | American Manufacturers Mut Ins Co | 12,202 | 0.0019% | 16,460 | -261,620 | -1589.43% |
| | | | | **1,729,485** | **0.2629%** | **1,823,353** | **-455,778** | **-25.00%** |
| 58 | 785 | MARKEL CORP GRP | | | | | | |
| | | 38970 | Markel Ins Co | 3,601 | 0.0005% | 2,516 | 1,404 | 55.80% |
| | | | | **3,601** | **0.0005%** | **2,516** | **1,404** | **55.80%** |
| 59 | 748 | Meadowbrook Ins Grp | | | | | | |
| | | 18023 | Star Ins Co | 6,096 | 0.0009% | 5,592 | -38,437 | -687.36% |
| | | | | **6,096** | **0.0009%** | **5,592** | **-38,437** | **-687.36%** |
| 60 | 1114 | MERCER INS GRP | | | | | | |
| | | 31453 | Financial Pacific Ins Co | 2,594,641 | 0.3944% | 3,252,165 | 171,656 | 5.28% |
| | | | | **2,594,641** | **0.3944%** | **3,252,165** | **171,656** | **5.28%** |
| 61 | 3479 | Merchants Bonding Co Grp | | | | | | |
| | | 14494 | Merchants Bonding Co a Mut | 5,940,568 | 0.9029% | 5,794,533 | -2,820 | -0.05% |
| | | | | **5,940,568** | **0.9029%** | **5,794,533** | **-2,820** | **-0.05%** |
| 62 | 660 | MERCURY GEN GRP | | | | | | |
| | | 16810 | American Mercury Ins Co | 53,581 | 0.0081% | 54,126 | 0 | 0.00% |
| | | | | **53,581** | **0.0081%** | **54,126** | **0** | **0.00%** |
| 63 | 291 | MOTORISTS MUT | | | | | | |
| | | 13331 | American Hardware Mut Ins Co | 100,294 | 0.0152% | 95,403 | 44,509 | 46.65% |
| | | | | **100,294** | **0.0152%** | **95,403** | **44,509** | **46.65%** |
| 64 | 140 | NATIONWIDE CORP GRP | | | | | | |
| | | 23787 | Nationwide Mut Ins Co | 2,828,063 | 0.4299% | 3,143,733 | 250,889 | 7.98% |
| | | 19100 | Amco Ins Co | 434,573 | 0.0661% | 497,248 | -12,023 | -2.42% |
| | | 42579 | Allied Prop & Cas Ins Co | 650 | 0.0001% | 853 | -84 | -9.85% |
| | | | | **3,263,286** | **0.4960%** | **3,641,834** | **238,782** | **6.56%** |
| 65 | 510 | NAVIGATORS GRP | | | | | | |
| | | 42307 | Navigators Ins Co | 791,146 | 0.1203% | 778,427 | 901,213 | 115.77% |
| | | | | **791,146** | **0.1203%** | **778,427** | **901,213** | **115.77%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: SURETY [24]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 66 | 26565 | Ohio Ind Co | | | | | | |
| | | 26565 | Ohio Ind Co | 156,461 | 0.0238% | 213,592 | 25,218 | 11.81% |
| | | | | **156,461** | **0.0238%** | **213,592** | **25,218** | **11.81%** |
| 67 | 150 | OLD REPUBLIC GRP | | | | | | |
| | | 40444 | Old Republic Surety Co | 3,857,094 | 0.5863% | 3,939,496 | 1,333,785 | 33.86% |
| | | 24147 | Old Republic Ins Co | 62,447 | 0.0095% | 61,551 | -4,997 | -8.12% |
| | | 24139 | Old Republic Gen Ins Corp | 1,819 | 0.0003% | 148,697 | 50,860 | 34.20% |
| | | | | **3,921,360** | **0.5960%** | **4,149,744** | **1,379,648** | **33.25%** |
| 68 | 12297 | Petroleum Cas Co | | | | | | |
| | | 12297 | Petroleum Cas Co | 363 | 0.0001% | 118 | 0 | 0.00% |
| | | | | **363** | **0.0001%** | **118** | **0** | **0.00%** |
| 69 | 3592 | ProAlliance Grp | | | | | | |
| | | 12750 | Evergreen Natl Ind Co | 1,320,835 | 0.2008% | 1,511,729 | -6,939 | -0.46% |
| | | 39551 | Continental Heritage Ins Co | 543,576 | 0.0826% | 543,120 | -11,631 | -2.14% |
| | | | | **1,864,411** | **0.2834%** | **2,054,849** | **-18,570** | **-0.90%** |
| 70 | 155 | PROGRESSIVE GRP | | | | | | |
| | | 24260 | Progressive Cas Ins Co | 35,761 | 0.0054% | 155,272 | 12,577 | 8.10% |
| | | | | **35,761** | **0.0054%** | **155,272** | **12,577** | **8.10%** |
| 71 | 458 | PROTECTIVE LIFE INS GRP | | | | | | |
| | | 35769 | Lyndon Prop Ins Co | 6,812 | 0.0010% | 6,955 | -21,083 | -303.13% |
| | | | | **6,812** | **0.0010%** | **6,955** | **-21,083** | **-303.13%** |
| 72 | 796 | QBE INS GRP | | | | | | |
| | | 16217 | National Farmers Union Prop & Cas | 17,968 | 0.0027% | 17,680 | 428 | 2.42% |
| | | | | **17,968** | **0.0027%** | **17,680** | **428** | **2.42%** |
| 73 | 3496 | Quanta US Holdings Grp | | | | | | |
| | | 23752 | Quanta Ind Co | 148,068 | 0.0225% | 305,090 | -4,514 | -1.48% |
| | | | | **148,068** | **0.0225%** | **305,090** | **-4,514** | **-1.48%** |
| 74 | 783 | RLI INS GRP | | | | | | |
| | | 13056 | RLI Ins Co | 4,667,561 | 0.7094% | 4,419,759 | 142,096 | 3.22% |
| | | 28860 | RLI Ind Co | 4,900 | 0.0007% | 1,999 | 76 | 3.80% |
| | | | | **4,672,461** | **0.7102%** | **4,421,758** | **142,172** | **3.22%** |
| 75 | 169 | SENTRY INS GRP | | | | | | |
| | | 21180 | Sentry Select Ins Co | 426,730 | 0.0649% | 431,688 | 141,428 | 32.76% |
| | | 24988 | Sentry Ins A Mut Co | 5,146 | 0.0008% | 4,401 | -412 | -9.36% |
| | | | | **431,876** | **0.0656%** | **436,089** | **141,016** | **32.34%** |
| 76 | 175 | STATE AUTO MUT GRP | | | | | | |
| | | 30945 | Plaza Ins Co | 300 | 0.0000% | 20,144 | 6,126 | 30.41% |
| | | | | **300** | **0.0000%** | **20,144** | **6,126** | **30.41%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: SURETY [24]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 77 | 176 | STATE FARM GRP | | | | | | |
| | | 25143 | State Farm Fire & Cas Co | 690,797 | 0.1050% | 663,975 | 192,756 | 29.03% |
| | | 25151 | State Farm Gen Ins Co | 20,016 | 0.0030% | 20,467 | 0 | 0.00% |
| | | | | **710,813** | **0.1080%** | **684,442** | **192,756** | **28.16%** |
| 78 | 10909 | Sun Surety Ins Co | | | | | | |
| | | 10909 | Sun Surety Ins Co | 200 | 0.0000% | 200 | 0 | 0.00% |
| | | | | **200** | **0.0000%** | **200** | **0** | **0.00%** |
| 79 | 10916 | Suretec Ins Co | | | | | | |
| | | 10916 | Suretec Ins Co | 8,460,254 | 1.2859% | 9,607,260 | 3,473,644 | 36.16% |
| | | | | **8,460,254** | **1.2859%** | **9,607,260** | **3,473,644** | **36.16%** |
| 80 | 181 | SWISS RE GRP | | | | | | |
| | | 32778 | Washington Intl Ins Co | 5,538,052 | 0.8418% | 4,792,396 | 652,659 | 13.62% |
| | | 29874 | North Amer Specialty Ins Co | 4,301,275 | 0.6538% | 3,906,602 | 7,887,718 | 201.91% |
| | | | | **9,839,327** | **1.4955%** | **8,698,998** | **8,540,377** | **98.18%** |
| 81 | 88 | The Hanover Ins Grp | | | | | | |
| | | 42552 | Nova Cas Co | 1,001,822 | 0.1523% | 791,062 | 627,997 | 79.39% |
| | | 22292 | Hanover Ins Co | 417,401 | 0.0634% | 359,631 | 65,155 | 18.12% |
| | | 22306 | Massachusetts Bay Ins Co | 1,000 | 0.0002% | 1,063 | -1,737 | -163.41% |
| | | | | **1,420,223** | **0.2159%** | **1,151,756** | **691,415** | **60.03%** |
| 82 | 3548 | Travelers Grp | | | | | | |
| | | 31194 | Travelers Cas & Surety Co Of Amer | 88,491,292 | 13.4503% | 88,974,818 | 5,027,945 | 5.65% |
| | | 19038 | Travelers Cas & Surety Co | 7,524,000 | 1.1436% | 7,004,920 | 630,510 | 9.00% |
| | | 25658 | Travelers Ind Co | 565,414 | 0.0859% | 671,670 | 2,490,731 | 370.83% |
| | | 25887 | United States Fidelity & Guar Co | 432,913 | 0.0658% | 431,600 | -491,143 | -113.80% |
| | | 41483 | Farmington Cas Co | 232,701 | 0.0354% | 273,617 | 26,407 | 9.65% |
| | | 24767 | St Paul Fire & Marine Ins Co | 213,761 | 0.0325% | -837,837 | -3,886,663 | 463.89% |
| | | 35386 | Fidelity & Guar Ins Co | 198,289 | 0.0301% | 206,831 | 574,513 | 277.77% |
| | | 19070 | Standard Fire Ins Co | 100 | 0.0000% | 227 | 7 | 3.08% |
| | | 25674 | Travelers Prop Cas Co Of Amer | 100 | 0.0000% | 100 | -68 | -68.00% |
| | | | | **97,658,570** | **14.8436%** | **96,725,946** | **4,372,239** | **4.52%** |
| 83 | 781 | UNION LABOR GRP | | | | | | |
| | | 37893 | Ullico Cas Co | 1,495,768 | 0.2273% | 590,821 | -61,807 | -10.46% |
| | | | | **1,495,768** | **0.2273%** | **590,821** | **-61,807** | **-10.46%** |
| 84 | 248 | UNITED FIRE & CAS GRP | | | | | | |
| | | 13021 | United Fire & Cas Co | 7,897 | 0.0012% | 9,648 | 53,044 | 549.79% |
| | | | | **7,897** | **0.0012%** | **9,648** | **53,044** | **549.79%** |
| 85 | 201 | UTICA GRP | | | | | | |
| | | 25976 | Utica Mut Ins Co | 2,030 | 0.0003% | 2,224 | -4,298 | -193.26% |
| | | | | **2,030** | **0.0003%** | **2,224** | **-4,298** | **-193.26%** |
| 86 | 697 | VAN ENT GRP | | | | | | |
| | | 37060 | Old United Cas Co | 2,850 | 0.0004% | 3,475 | 0 | 0.00% |
| | | | | **2,850** | **0.0004%** | **3,475** | **0** | **0.00%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: SURETY [24]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| 87 | 228 | WESTFIELD Grp | | | | | | |
| | | 24120 | Westfield Natl Ins Co | 197,490 | 0.0300% | 129,191 | 200 | 0.15% |
| | | | | **197,490** | **0.0300%** | **129,191** | **200** | **0.15%** |
| 88 | 1129 | WHITE MOUNTAINS GRP | | | | | | |
| | | 21970 | OneBeacon Ins Co | 2 | 0.0000% | 2 | 0 | 0.00% |
| | | | | **2** | **0.0000%** | **2** | **0** | **0.00%** |
| 89 | 98 | WR Berkley Corp GRP | | | | | | |
| | | 10510 | Carolina Cas Ins Co | 1,418,621 | 0.2156% | 1,946,378 | 28,000 | 1.44% |
| | | 29580 | Berkley Regional Ins Co | 947,948 | 0.1441% | 348,958 | 0 | 0.00% |
| | | | | **2,366,569** | **0.3597%** | **2,295,336** | **28,000** | **1.22%** |
| 90 | 1285 | XL AMER GRP | | | | | | |
| | | 37885 | XL Specialty Ins Co | 76,671 | 0.0117% | 149,130 | -23,022 | -15.44% |
| | | 22322 | Greenwich Ins Co | 5,876 | 0.0009% | 24,387 | 37,032 | 151.85% |
| | | | | **82,547** | **0.0125%** | **173,517** | **14,010** | **8.07%** |
| 91 | 212 | ZURICH INS GRP | | | | | | |
| | | 39306 | Fidelity & Deposit Co Of MD | 65,214,770 | 9.9123% | 64,867,060 | 2,266,931 | 3.49% |
| | | 34347 | Colonial Amer Cas & Surety Co | 289,976 | 0.0441% | 333,032 | 15,819 | 4.75% |
| | | 41181 | Universal Underwriters Ins Co | 132,720 | 0.0202% | 214,773 | 15,897 | 7.40% |
| | | 26247 | American Guar & Liab Ins | 21,130 | 0.0032% | 22,205 | 14,993 | 67.52% |
| | | 21709 | Truck Ins Exch | 8,128 | 0.0012% | -144,201 | 341,278 | -236.67% |
| | | | | **65,666,724** | **9.9810%** | **65,292,869** | **2,654,918** | **4.07%** |
| | | | **Line Total:** | **657,914,860** | **100.0000%** | **685,377,506** | **159,877,121** | **23.33%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: BURGLARY & THEFT [26]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 626 | Ace Ltd Grp | | | | | | |
| | | 21121 | Westchester Fire Ins Co | 382,598 | 2.1411% | 366,381 | 109,212 | 29.81% |
| | | 22748 | Pacific Employers Ins Co | 100 | 0.0006% | 21 | 9 | 42.86% |
| | | | | **382,698** | **2.1417%** | **366,402** | **109,221** | **29.81%** |
| 2 | 38733 | Alaska Natl Ins Co | | | | | | |
| | | 38733 | Alaska Natl Ins Co | 338 | 0.0019% | 157 | 0 | 0.00% |
| | | | | **338** | **0.0019%** | **157** | **0** | **0.00%** |
| 3 | 761 | ALLIANZ INS GRP | | | | | | |
| | | 21857 | American Ins Co | 4,794 | 0.0268% | 4,647 | 54,960 | 1182.70% |
| | | 21865 | Associated Ind Corp | 103 | 0.0006% | 103 | -108 | -104.85% |
| | | | | **4,897** | **0.0274%** | **4,750** | **54,852** | **1154.78%** |
| 4 | 8 | ALLSTATE INS GRP | | | | | | |
| | | 19232 | Allstate Ins Co | 20,029 | 0.1121% | 19,888 | 14,501 | 72.91% |
| | | | | **20,029** | **0.1121%** | **19,888** | **14,501** | **72.91%** |
| 5 | 84 | American Financial Grp | | | | | | |
| | | 16691 | Great Amer Ins Co | 110,948 | 0.6209% | 99,200 | 8,083 | 8.15% |
| | | 26344 | Great Amer Assur Co | 20,645 | 0.1155% | 23,949 | 4 | 0.02% |
| | | 22136 | Great Amer Ins Co of NY | 19,738 | 0.1105% | 20,444 | -1,540 | -7.53% |
| | | 26832 | Great Amer Alliance Ins Co | 518 | 0.0029% | 1,702 | 555 | 32.61% |
| | | | | **151,849** | **0.8498%** | **145,295** | **7,102** | **4.89%** |
| 6 | 12 | AMERICAN INTL GRP | | | | | | |
| | | 19445 | National Union Fire Ins Co Of Pitts | 2,720,795 | 15.2264% | 3,417,812 | -138,206 | -4.04% |
| | | | | **2,720,795** | **15.2264%** | **3,417,812** | **-138,206** | **-4.04%** |
| 7 | 2538 | Amtrust Grp | | | | | | |
| | | 19879 | Security Natl Ins Co | 2,792 | 0.0156% | 2,285 | 0 | 0.00% |
| | | 25011 | Wesco Ins Co | 1,415 | 0.0079% | 236 | 41 | 17.37% |
| | | | | **4,207** | **0.0235%** | **2,521** | **41** | **1.63%** |
| 8 | 31 | BERKSHIRE HATHAWAY GRP | | | | | | |
| | | 25895 | United States Liab Ins Co | 4,103 | 0.0230% | 1,300 | 0 | 0.00% |
| | | | | **4,103** | **0.0230%** | **1,300** | **0** | **0.00%** |
| 9 | 802 | Capital Ins Grp | | | | | | |
| | | 23540 | Monterey Ins Co | 131,665 | 0.7368% | 122,269 | 10,000 | 8.18% |
| | | 13544 | California Capital Ins Co | 111,461 | 0.6238% | 110,179 | 6,400 | 5.81% |
| | | | | **243,126** | **1.3606%** | **232,448** | **16,400** | **7.06%** |
| 10 | 10499 | Chrysler Ins Co | | | | | | |
| | | 10499 | Chrysler Ins Co | 1,289 | 0.0072% | 2,237 | 127 | 5.68% |
| | | | | **1,289** | **0.0072%** | **2,237** | **127** | **5.68%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: BURGLARY & THEFT [26]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 11 | 38 | CHUBB & SON INC GRP | | | | | | |
| | | 20281 | Federal Ins Co | 4,116,795 | 23.0388% | 4,159,686 | 208,714 | 5.02% |
| | | 35181 | Executive Risk Ind Inc | 126,555 | 0.7082% | 113,980 | 1,126 | 0.99% |
| | | 20397 | Vigilant Ins Co | 5,673 | 0.0317% | 5,800 | -531 | -9.16% |
| | | 20346 | Pacific Ind Co | 3,237 | 0.0181% | 3,525 | -338 | -9.59% |
| | | | | **4,252,260** | **23.7969%** | **4,282,991** | **208,971** | **4.88%** |
| 12 | 18767 | Church Mut Ins Co | | | | | | |
| | | 18767 | Church Mut Ins Co | 210 | 0.0012% | 210 | -30 | -14.29% |
| | | | | **210** | **0.0012%** | **210** | **-30** | **-14.29%** |
| 13 | 244 | CINCINNATI FIN GRP | | | | | | |
| | | 10677 | Cincinnati Ins Co | 40 | 0.0002% | 40 | 0 | 0.00% |
| | | | | **40** | **0.0002%** | **40** | **0** | **0.00%** |
| 14 | 218 | CNA INS GRP | | | | | | |
| | | 20443 | Continental Cas Co | 291,301 | 1.6302% | 233,681 | 117,479 | 50.27% |
| | | 35289 | Continental Ins Co | 279 | 0.0016% | 305 | 0 | 0.00% |
| | | 20494 | Transportation Ins Co | 60 | 0.0003% | 60 | 0 | 0.00% |
| | | | | **291,640** | **1.6321%** | **234,046** | **117,479** | **50.19%** |
| 15 | 62 | EMC INS CO GRP | | | | | | |
| | | 21415 | Employers Mut Cas Co | 2,210 | 0.0124% | 2,619 | 15 | 0.57% |
| | | | | **2,210** | **0.0124%** | **2,619** | **15** | **0.57%** |
| 16 | 7 | FEDERATED MUT GRP | | | | | | |
| | | 13935 | Federated Mut Ins Co | 68,954 | 0.3859% | 80,021 | 24,425 | 30.52% |
| | | 28304 | Federated Serv Ins Co | 23,021 | 0.1288% | 24,872 | -770 | -3.10% |
| | | | | **91,975** | **0.5147%** | **104,893** | **23,655** | **22.55%** |
| 17 | 11118 | Federated Rural Electric Ins Exch | | | | | | |
| | | 11118 | Federated Rural Electric Ins Exch | 336 | 0.0019% | 346 | 0 | 0.00% |
| | | | | **336** | **0.0019%** | **346** | **0** | **0.00%** |
| 18 | 91 | HARTFORD FIRE & CAS GRP | | | | | | |
| | | 19682 | Hartford Fire In Co | 1,103,015 | 6.1728% | 1,239,286 | -66,079 | -5.33% |
| | | 29459 | Twin City Fire Ins Co Co | 358,777 | 2.0078% | 304,541 | 68,766 | 22.58% |
| | | | | **1,461,792** | **8.1806%** | **1,543,827** | **2,687** | **0.17%** |
| 19 | 225 | IAT Reins Co Grp | | | | | | |
| | | 26433 | Harco Natl Ins Co | 151,262 | 0.8465% | 161,947 | 1,520,220 | 938.71% |
| | | 23248 | Occidental Fire & Cas Co Of NC | 54,914 | 0.3073% | 54,415 | 259 | 0.48% |
| | | 28886 | Transguard Ins Co Of Amer Inc | 3,502 | 0.0196% | 1,672 | 83 | 4.96% |
| | | | | **209,678** | **1.1734%** | **218,034** | **1,520,562** | **697.40%** |
| 20 | 922 | ICW GRP | | | | | | |
| | | 27847 | Insurance Co Of The West | 1,105 | 0.0062% | 3,585 | -25,000 | -697.35% |
| | | | | **1,105** | **0.0062%** | **3,585** | **-25,000** | **-697.35%** |
| 21 | 4509 | Ironshore Grp | | | | | | |
| | | 23647 | Ironshore Ind Inc | 22,293 | 0.1248% | 11,605 | 5,781 | 49.81% |
| | | | | **22,293** | **0.1248%** | **11,605** | **5,781** | **49.81%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: BURGLARY & THEFT [26]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 22 | 111 | LIBERTY MUT GRP | | | | | | |
| | | 24740 | Safeco Ins Co Of Amer | 77,404 | 0.4332% | 75,305 | -14,991 | -19.91% |
| | | 24198 | Peerless Ins Co | 33,243 | 0.1860% | 35,851 | -605 | -1.69% |
| | | 23035 | Liberty Mut Fire Ins Co | 19,762 | 0.1106% | 37,191 | 11,114 | 29.88% |
| | | 19704 | American States Ins Co | 13,800 | 0.0772% | 15,300 | -891 | -5.82% |
| | | 24732 | General Ins Co Of Amer | 13,116 | 0.0734% | 13,327 | -346 | -2.60% |
| | | 23043 | Liberty Mut Ins Co | 11,929 | 0.0668% | 19,821 | 6,437 | 32.48% |
| | | 19690 | American Economy Ins Co | 2,894 | 0.0162% | 2,784 | -65 | -2.33% |
| | | 26042 | Wausau Underwriters Ins Co | 2,805 | 0.0157% | 615 | 201 | 32.68% |
| | | 18333 | Peerless Ind Ins Co | 2,747 | 0.0154% | 2,371 | 0 | 0.00% |
| | | 19917 | Liberty Ins Underwriters Inc | 2,415 | 0.0135% | 253,033 | -1,163,413 | -459.79% |
| | | 10836 | Golden Eagle Ins Corp | 2,085 | 0.0117% | 2,169 | 0 | 0.00% |
| | | 24724 | First Natl Ins Co Of Amer | 750 | 0.0042% | 1,036 | -52 | -5.02% |
| | | 33600 | LM Ins Corp | 721 | 0.0040% | 768 | 217 | 28.26% |
| | | 21458 | Employers Ins of Wausau | 643 | 0.0036% | 569 | 1,365 | 239.89% |
| | | 26069 | Wausau Business Ins Co | 597 | 0.0033% | 506 | 166 | 32.81% |
| | | 42404 | Liberty Ins Corp | 215 | 0.0012% | 229 | 71 | 31.00% |
| | | | | **185,126** | **1.0360%** | **460,875** | **-1,160,792** | **-251.87%** |
| 23 | 15768 | Merced Mut Ins Co | | | | | | |
| | | 15768 | Merced Mut Ins Co | 306 | 0.0017% | 306 | 0 | 0.00% |
| | | | | **306** | **0.0017%** | **306** | **0** | **0.00%** |
| 24 | 2978 | Mitsui Sumitomo Ins Grp | | | | | | |
| | | 20362 | Mitsui Sumitomo Ins Co of Amer | 202 | 0.0011% | 144 | 0 | 0.00% |
| | | | | **202** | **0.0011%** | **144** | **0** | **0.00%** |
| 25 | 291 | MOTORISTS MUT | | | | | | |
| | | 13331 | American Hardware Mut Ins Co | 194,100 | 1.0862% | 197,390 | 86,447 | 43.80% |
| | | | | **194,100** | **1.0862%** | **197,390** | **86,447** | **43.80%** |
| 26 | 361 | Munich Re Grp | | | | | | |
| | | 19720 | American Alt Ins Corp | 250 | 0.0014% | 177 | 22 | 12.43% |
| | | | | **250** | **0.0014%** | **177** | **22** | **12.43%** |
| 27 | 140 | NATIONWIDE CORP GRP | | | | | | |
| | | 23787 | Nationwide Mut Ins Co | 432,708 | 2.4216% | 463,251 | 133,593 | 28.84% |
| | | 28223 | Nationwide Agribusiness Ins Co | 253,020 | 1.4160% | 256,483 | 50,890 | 19.84% |
| | | 25453 | Nationwide Ins Co Of Amer | 1,675 | 0.0094% | 1,605 | 77 | 4.80% |
| | | 18961 | Crestbrook Ins Co | 835 | 0.0047% | 149 | 0 | 0.00% |
| | | 42889 | Victoria Fire & Cas Co | 45 | 0.0003% | 28 | 0 | 0.00% |
| | | | | **688,283** | **3.8518%** | **721,516** | **184,560** | **25.58%** |
| 28 | 27073 | Nipponkoa Ins Co Ltd US Br | | | | | | |
| | | 27073 | Nipponkoa Ins Co Ltd US Br | 32,142 | 0.1799% | 29,700 | -655 | -2.21% |
| | | | | **32,142** | **0.1799%** | **29,700** | **-655** | **-2.21%** |
| 29 | 645 | OREGON MUT GRP | | | | | | |
| | | 14907 | Oregon Mut Ins Co | 6,118 | 0.0342% | 7,711 | -25,000 | -324.21% |
| | | | | **6,118** | **0.0342%** | **7,711** | **-25,000** | **-324.21%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: BURGLARY & THEFT [26]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 30 | 677 | | Philadelphia Consolidated Holding Grp | | | | | |
| | | 18058 | Philadelphia Ind Ins Co | 85,206 | 0.4768% | 73,192 | 50,000 | 68.31% |
| | | | | **85,206** | **0.4768%** | **73,192** | **50,000** | **68.31%** |
| 31 | 796 | | QBE INS GRP | | | | | |
| | | 16217 | National Farmers Union Prop & Cas | 11,897 | 0.0666% | 14,586 | -55,216 | -378.55% |
| | | 37257 | Praetorian Ins Co | 1,320 | 0.0074% | 21,325 | 3,650 | 17.12% |
| | | 25747 | Unigard Ins Co | 1,186 | 0.0066% | 1,511 | 0 | 0.00% |
| | | 27740 | North Pointe Ins Co | 606 | 0.0034% | 1,031 | -405 | -39.28% |
| | | 24449 | Regent Ins Co | 438 | 0.0025% | 563 | 0 | 0.00% |
| | | 24414 | General Cas Co Of WI | 19 | 0.0001% | 19 | 0 | 0.00% |
| | | | | **15,466** | **0.0866%** | **39,035** | **-51,971** | **-133.14%** |
| 32 | 169 | | SENTRY INS GRP | | | | | |
| | | 24988 | Sentry Ins A Mut Co | 40,403 | 0.2261% | 43,063 | 10,000 | 23.22% |
| | | 23434 | Middlesex Ins Co | 76 | 0.0004% | 75 | 0 | 0.00% |
| | | | | **40,479** | **0.2265%** | **43,138** | **10,000** | **23.18%** |
| 33 | 3219 | | Sompo Japan Ins Grp | | | | | |
| | | 11126 | Sompo Japan Ins Co of Amer | 1,324 | 0.0074% | 1,562 | 0 | 0.00% |
| | | | | **1,324** | **0.0074%** | **1,562** | **0** | **0.00%** |
| 34 | 181 | | SWISS RE GRP | | | | | |
| | | 39845 | Westport Ins Corp | 545 | 0.0030% | 741 | -1,100 | -148.45% |
| | | | | **545** | **0.0030%** | **741** | **-1,100** | **-148.45%** |
| 35 | 88 | | The Hanover Ins Grp | | | | | |
| | | 22292 | Hanover Ins Co | 269,395 | 1.5076% | 138,040 | 0 | 0.00% |
| | | 22306 | Massachusetts Bay Ins Co | 4,893 | 0.0274% | 263 | 0 | 0.00% |
| | | 42552 | Nova Cas Co | 983 | 0.0055% | 983 | 408 | 41.51% |
| | | | | **275,271** | **1.5405%** | **139,286** | **408** | **0.29%** |
| 36 | 3098 | | Tokio Marine Holdings Inc GRP | | | | | |
| | | 12904 | Tokio Marine & Nichido Fire Ins Co | 7,518 | 0.0421% | 7,648 | 89,853 | 1174.86% |
| | | | | **7,518** | **0.0421%** | **7,648** | **89,853** | **1174.86%** |
| 37 | 3548 | | Travelers Grp | | | | | |
| | | 31194 | Travelers Cas & Surety Co Of Amer | 2,887,595 | 16.1598% | 2,861,958 | -281,834 | -9.85% |
| | | 24767 | St Paul Fire & Marine Ins Co | 474,623 | 2.6561% | 489,505 | -296,346 | -60.54% |
| | | 24791 | St Paul Mercury Ins Co | 55,645 | 0.3114% | 49,585 | -5,024 | -10.13% |
| | | 25674 | Travelers Prop Cas Co Of Amer | 10,679 | 0.0598% | 10,838 | 30,616 | 282.49% |
| | | 25682 | Travelers Ind Co Of CT | 8,043 | 0.0450% | 6,013 | -9,091 | -151.19% |
| | | 41483 | Farmington Cas Co | 3,000 | 0.0168% | 2,536 | -2,344 | -92.43% |
| | | 36161 | Travelers Prop Cas Ins Co | 1,556 | 0.0087% | 1,500 | -78 | -5.20% |
| | | 19038 | Travelers Cas & Surety Co | 1,507 | 0.0084% | 2,853 | 289 | 10.13% |
| | | 36463 | Discover Prop & Cas Ins Co | 500 | 0.0028% | 4,683 | -10,019 | -213.94% |
| | | 24015 | Northland Ins Co | 185 | 0.0010% | 851 | 726 | 85.31% |
| | | 24775 | St Paul Guardian Ins Co | 60 | 0.0003% | 361 | 2,538 | 703.05% |
| | | | | **3,443,393** | **19.2703%** | **3,430,683** | **-570,567** | **-16.63%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: BURGLARY & THEFT [26]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 38 | 215 | UNITRIN GRP | | | | | | |
| | | 11142 | United Cas Ins Co Of Amer | 403,711 | 2.2593% | 407,658 | 39,085 | 9.59% |
| | | | | **403,711** | **2.2593%** | **407,658** | **39,085** | **9.59%** |
| 39 | 1129 | WHITE MOUNTAINS GRP | | | | | | |
| | | 20648 | Employers Fire Ins Co | 79,718 | 0.4461% | 59,589 | 2,966 | 4.98% |
| | | 20621 | OneBeacon Amer Ins Co | 31,675 | 0.1773% | 28,411 | 638 | 2.25% |
| | | | | **111,393** | **0.6234%** | **88,000** | **3,604** | **4.10%** |
| 40 | 98 | WR Berkley Corp GRP | | | | | | |
| | | 36684 | Riverport Ins Co | 31,650 | 0.1771% | 75,183 | 629,768 | 837.65% |
| | | 25224 | Great Divide Ins Co | 7,447 | 0.0417% | 8,574 | 784 | 9.14% |
| | | | | **39,097** | **0.2188%** | **83,757** | **630,552** | **752.83%** |
| 41 | 1285 | XL AMER GRP | | | | | | |
| | | 22322 | Greenwich Ins Co | 207,612 | 1.1619% | 189,011 | 95,148 | 50.34% |
| | | 24554 | XL Ins Amer Inc | 124,567 | 0.6971% | 135,108 | -2,513 | -1.86% |
| | | 37885 | XL Specialty Ins Co | 709 | 0.0040% | 180 | 42 | 23.33% |
| | | | | **332,888** | **1.8629%** | **324,299** | **92,677** | **28.58%** |
| 42 | 212 | ZURICH INS GRP | | | | | | |
| | | 16535 | Zurich Amer Ins Co | 860,422 | 4.8152% | 600,750 | 26,073 | 4.34% |
| | | 41181 | Universal Underwriters Ins Co | 655,295 | 3.6672% | 749,353 | 516,307 | 68.90% |
| | | 39306 | Fidelity & Deposit Co Of MD | 535,901 | 2.9991% | 530,223 | 8,341 | 1.57% |
| | | 26247 | American Guar & Liab Ins | 29,733 | 0.1664% | 15,174 | 997 | 6.57% |
| | | 21709 | Truck Ins Exch | 22,446 | 0.1256% | 20,800 | -54,975 | -264.30% |
| | | 40142 | American Zurich Ins Co | 19,795 | 0.1108% | 54,341 | 9,143 | 16.83% |
| | | 21326 | Empire Fire & Marine Ins Co | 12,362 | 0.0692% | 20,378 | -12,071 | -59.24% |
| | | 27855 | Zurich Amer Ins Co Of IL | 3,105 | 0.0174% | 2,575 | 15 | 0.58% |
| | | 21652 | Farmers Ins Exch | 203 | 0.0011% | 271 | -10 | -3.69% |
| | | | | **2,139,262** | **11.9720%** | **1,993,865** | **493,820** | **24.77%** |
| | | | **Line Total:** | **17,868,950** | **100.0000%** | **18,645,689** | **1,789,101** | **9.60%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: BOILER & MACHINERY [27]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 626 | Ace Ltd Grp | | | | | | |
| | | 43575 | Indemnity Ins Co Of North Amer | 45,772 | 0.0432% | 28,303 | 821 | 2.90% |
| | | 22667 | Ace Amer Ins Co | 10,178 | 0.0096% | 28,251 | -839 | -2.97% |
| | | 20699 | Ace Prop & Cas Ins Co | 5,412 | 0.0051% | 6,961 | -8,720 | -125.27% |
| | | 20702 | Ace Fire Underwriters Ins Co | 4,294 | 0.0041% | 4,125 | -475 | -11.52% |
| | | | | **65,656** | **0.0620%** | **67,640** | **-9,213** | **-13.62%** |
| 2 | 38733 | Alaska Natl Ins Co | | | | | | |
| | | 38733 | Alaska Natl Ins Co | 12,453 | 0.0118% | 6,379 | 0 | 0.00% |
| | | | | **12,453** | **0.0118%** | **6,379** | **0** | **0.00%** |
| 3 | 761 | ALLIANZ INS GRP | | | | | | |
| | | 35300 | Allianz Global Risks US Ins Co | 1,954,858 | 1.8464% | 1,763,144 | -111,130 | -6.30% |
| | | 21873 | Firemans Fund Ins Co | 494,456 | 0.4670% | 376,253 | 103,153 | 27.42% |
| | | 21881 | National Surety Corp | 40,882 | 0.0386% | 61,808 | 0 | 0.00% |
| | | 21857 | American Ins Co | 6,038 | 0.0057% | 5,246 | 0 | 0.00% |
| | | 21849 | American Automobile Ins Co | 2,421 | 0.0023% | 1,572 | 0 | 0.00% |
| | | 21865 | Associated Ind Corp | 1,129 | 0.0011% | 11,712 | 0 | 0.00% |
| | | | | **2,499,784** | **2.3611%** | **2,219,735** | **-7,977** | **-0.36%** |
| 4 | 8 | ALLSTATE INS GRP | | | | | | |
| | | 19232 | Allstate Ins Co | 131,330 | 0.1240% | 167,007 | -1,296 | -0.78% |
| | | | | **131,330** | **0.1240%** | **167,007** | **-1,296** | **-0.78%** |
| 5 | 84 | American Financial Grp | | | | | | |
| | | 22136 | Great Amer Ins Co of NY | 312,835 | 0.2955% | 301,387 | 1,473 | 0.49% |
| | | 16691 | Great Amer Ins Co | 159,905 | 0.1510% | 172,039 | 0 | 0.00% |
| | | 26832 | Great Amer Alliance Ins Co | 80,973 | 0.0765% | 83,670 | 0 | 0.00% |
| | | 26344 | Great Amer Assur Co | 77,745 | 0.0734% | 72,294 | 0 | 0.00% |
| | | | | **631,458** | **0.5964%** | **629,390** | **1,473** | **0.23%** |
| 6 | 12 | AMERICAN INTL GRP | | | | | | |
| | | 19445 | National Union Fire Ins Co Of Pitts | 8,617,924 | 8.1398% | 7,433,255 | 2,875,948 | 38.69% |
| | | 19380 | American Home Assur Co | 4,043,584 | 3.8192% | 4,028,379 | 579,130 | 14.38% |
| | | 19429 | Insurance Co Of The State Of PA | 365,437 | 0.3452% | 383,686 | 10,815 | 2.82% |
| | | 23809 | Granite State Ins Co | 330,092 | 0.3118% | 373,200 | 29,625 | 7.94% |
| | | 23841 | New Hampshire Ins Co | 190,520 | 0.1799% | 162,568 | 7,143 | 4.39% |
| | | | | **13,547,557** | **12.7959%** | **12,381,088** | **3,502,661** | **28.29%** |
| 7 | 3416 | AXIS Capital Grp | | | | | | |
| | | 37273 | Axis Ins Co | 241,859 | 0.2284% | 177,115 | 5,802 | 3.28% |
| | | 20370 | AXIS Reins Co | 10,926 | 0.0103% | 13,562 | -8,529 | -62.89% |
| | | | | **252,785** | **0.2388%** | **190,677** | **-2,727** | **-1.43%** |
| 8 | 18538 | Bancinsure Inc | | | | | | |
| | | 18538 | Bancinsure Inc | 21,024 | 0.0199% | 25,737 | 0 | 0.00% |
| | | | | **21,024** | **0.0199%** | **25,737** | **0** | **0.00%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: BOILER & MACHINERY [27]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 9 | 37540 | Beazley Ins Co Inc | | | | | | |
| | | 37540 | Beazley Ins Co Inc | 131,147 | 0.1239% | 88,469 | -1,021 | -1.15% |
| | | | | **131,147** | **0.1239%** | **88,469** | **-1,021** | **-1.15%** |
| 10 | 13528 | Brotherhood Mut Ins Co | | | | | | |
| | | 13528 | Brotherhood Mut Ins Co | 182,059 | 0.1720% | 109,920 | 3,030 | 2.76% |
| | | | | **182,059** | **0.1720%** | **109,920** | **3,030** | **2.76%** |
| 11 | 27480 | California Mut Ins Co | | | | | | |
| | | 27480 | California Mut Ins Co | 21,857 | 0.0206% | 21,385 | 33,358 | 155.99% |
| | | | | **21,857** | **0.0206%** | **21,385** | **33,358** | **155.99%** |
| 12 | 802 | Capital Ins Grp | | | | | | |
| | | 13544 | California Capital Ins Co | 3,687,775 | 3.4832% | 3,626,485 | 275,722 | 7.60% |
| | | 23540 | Monterey Ins Co | 156,373 | 0.1477% | 147,879 | 10,136 | 6.85% |
| | | 12890 | Eagle W Ins Co | 547 | 0.0005% | 86 | 1,785 | 2075.58% |
| | | | | **3,844,695** | **3.6314%** | **3,774,450** | **287,643** | **7.62%** |
| 13 | 38 | CHUBB & SON INC GRP | | | | | | |
| | | 20281 | Federal Ins Co | 9,861,574 | 9.3144% | 10,025,764 | 614,990 | 6.13% |
| | | 20346 | Pacific Ind Co | 3,817,173 | 3.6054% | 4,025,803 | 1,671,771 | 41.53% |
| | | 20397 | Vigilant Ins Co | 1,140,316 | 1.0770% | 1,152,045 | -27,082 | -2.35% |
| | | 20303 | Great Northern Ins Co | 403,449 | 0.3811% | 386,714 | -5,386 | -1.39% |
| | | | | **15,222,512** | **14.3779%** | **15,590,326** | **2,254,293** | **14.46%** |
| 14 | 244 | CINCINNATI FIN GRP | | | | | | |
| | | 10677 | Cincinnati Ins Co | 21,011 | 0.0198% | 21,053 | -710 | -3.37% |
| | | | | **21,011** | **0.0198%** | **21,053** | **-710** | **-3.37%** |
| 15 | 218 | CNA INS GRP | | | | | | |
| | | 20443 | Continental Cas Co | 6,002,012 | 5.6690% | 6,530,034 | 5,655,951 | 86.61% |
| | | 20478 | National Fire Ins Co Of Hartford | 10,585 | 0.0100% | 6,183 | 1,270 | 20.54% |
| | | 20508 | Valley Forge Ins Co | 6,612 | 0.0062% | 4,386 | 1,363 | 31.08% |
| | | 20427 | American Cas Co Of Reading PA | 2,205 | 0.0021% | 2,103 | 377 | 17.93% |
| | | 35289 | Continental Ins Co | 2,198 | 0.0021% | 683 | -29,668 | -4343.78% |
| | | | | **6,023,612** | **5.6894%** | **6,543,389** | **5,629,293** | **86.03%** |
| 16 | 62 | EMC INS CO GRP | | | | | | |
| | | 21415 | Employers Mut Cas Co | 426,728 | 0.4031% | 389,382 | 19,078 | 4.90% |
| | | | | **426,728** | **0.4031%** | **389,382** | **19,078** | **4.90%** |
| 17 | 158 | FAIRFAX FIN GRP | | | | | | |
| | | 10936 | Seneca Ins Co Inc | 143 | 0.0001% | 48 | 0 | 0.00% |
| | | | | **143** | **0.0001%** | **48** | **0** | **0.00%** |
| 18 | 7 | FEDERATED MUT GRP | | | | | | |
| | | 13935 | Federated Mut Ins Co | 549,079 | 0.5186% | 610,241 | -18,683 | -3.06% |
| | | 28304 | Federated Serv Ins Co | 44,246 | 0.0418% | 45,169 | 0 | 0.00% |
| | | | | **593,325** | **0.5604%** | **655,410** | **-18,683** | **-2.85%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: BOILER & MACHINERY [27]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 19 | 349 | FLORISTS MUT GRP | | | | | | |
| | | 13978 | Florists Mut Ins Co | 227,772 | 0.2151% | 227,211 | 98,630 | 43.41% |
| | | | | **227,772** | **0.2151%** | **227,211** | **98,630** | **43.41%** |
| 20 | 65 | FM GLOBAL GRP | | | | | | |
| | | 21482 | Factory Mut Ins Co | 15,176,637 | 14.3346% | 15,323,922 | 4,596,491 | 30.00% |
| | | 10014 | Affiliated Fm Ins Co | 3,908,988 | 3.6921% | 3,516,269 | 3,129,535 | 89.00% |
| | | | | **19,085,625** | **18.0267%** | **18,840,191** | **7,726,026** | **41.01%** |
| 21 | 1331 | Glencoe US Holdings Grp | | | | | | |
| | | 10340 | Stonington Ins Co | 1,400 | 0.0013% | 47,382 | 22,486 | 47.46% |
| | | | | **1,400** | **0.0013%** | **47,382** | **22,486** | **47.46%** |
| 22 | 517 | HANNOVER GRP | | | | | | |
| | | 41343 | HDI Gerling Amer Ins Co | 14,556 | 0.0137% | 14,556 | 7,051 | 48.44% |
| | | | | **14,556** | **0.0137%** | **14,556** | **7,051** | **48.44%** |
| 23 | 91 | HARTFORD FIRE & CAS GRP | | | | | | |
| | | 19682 | Hartford Fire In Co | 766,646 | 0.7241% | 820,381 | 99,543 | 12.13% |
| | | 30104 | Hartford Underwriters Ins Co | 9,495 | 0.0090% | 9,945 | 0 | 0.00% |
| | | 29424 | Hartford Cas Ins Co | 4,551 | 0.0043% | 4,768 | 245 | 5.14% |
| | | 29459 | Twin City Fire Ins Co Co | 4,374 | 0.0041% | 6,771 | -483 | -7.13% |
| | | | | **785,066** | **0.7415%** | **841,865** | **99,305** | **11.80%** |
| 24 | 225 | IAT Reins Co Grp | | | | | | |
| | | 20010 | Acceptance Ind Ins Co | 10,674 | 0.0101% | 8,402 | 37 | 0.44% |
| | | | | **10,674** | **0.0101%** | **8,402** | **37** | **0.44%** |
| 25 | 922 | ICW GRP | | | | | | |
| | | 27847 | Insurance Co Of The West | 18,470 | 0.0174% | 40,017 | -5,000 | -12.49% |
| | | | | **18,470** | **0.0174%** | **40,017** | **-5,000** | **-12.49%** |
| 26 | 111 | LIBERTY MUT GRP | | | | | | |
| | | 24198 | Peerless Ins Co | 603,618 | 0.5701% | 596,594 | -15,362 | -2.57% |
| | | 24732 | General Ins Co Of Amer | 71,933 | 0.0679% | 76,395 | -1,387 | -1.82% |
| | | 19704 | American States Ins Co | 66,573 | 0.0629% | 70,470 | -1,165 | -1.65% |
| | | 19690 | American Economy Ins Co | 56,839 | 0.0537% | 57,533 | 5 | 0.01% |
| | | 18333 | Peerless Ind Ins Co | 24,530 | 0.0232% | 20,110 | 369 | 1.83% |
| | | 10836 | Golden Eagle Ins Corp | 20,618 | 0.0195% | 23,870 | -519 | -2.17% |
| | | 24724 | First Natl Ins Co Of Amer | 17,322 | 0.0164% | 31,269 | -549 | -1.76% |
| | | 24171 | Netherlands Ins Co The | 240 | 0.0002% | 177 | 0 | 0.00% |
| | | | | **861,673** | **0.8139%** | **876,418** | **-18,608** | **-2.12%** |
| 27 | 23108 | Lumbermens Underwriting Alliance | | | | | | |
| | | 23108 | Lumbermens Underwriting Alliance | 282,682 | 0.2670% | 287,577 | 0 | 0.00% |
| | | | | **282,682** | **0.2670%** | **287,577** | **0** | **0.00%** |
| 28 | 1114 | MERCER INS GRP | | | | | | |
| | | 31453 | Financial Pacific Ins Co | 289,366 | 0.2733% | 275,997 | 16,666 | 6.04% |
| | | | | **289,366** | **0.2733%** | **275,997** | **16,666** | **6.04%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: BOILER & MACHINERY [27]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 29 | 291 | MOTORISTS MUT | | | | | | |
| | | 13331 | American Hardware Mut Ins Co | 187,945 | 0.1775% | 167,472 | 0 | 0.00% |
| | | | | **187,945** | **0.1775%** | **167,472** | **0** | **0.00%** |
| 30 | 361 | Munich Re Grp | | | | | | |
| | | 11452 | Hartford Steam Boil Inspec & Ins Co | 5,752,107 | 5.4330% | 6,044,301 | 1,255,676 | 20.77% |
| | | | | **5,752,107** | **5.4330%** | **6,044,301** | **1,255,676** | **20.77%** |
| 31 | 140 | NATIONWIDE CORP GRP | | | | | | |
| | | 19100 | Amco Ins Co | 4,233,070 | 3.9982% | 4,062,110 | 3,091,778 | 76.11% |
| | | 23787 | Nationwide Mut Ins Co | 529,808 | 0.5004% | 516,914 | 182,774 | 35.36% |
| | | 25453 | Nationwide Ins Co Of Amer | 94,901 | 0.0896% | 88,546 | 1,168 | 1.32% |
| | | 15580 | Scottsdale Ind Co | 15,933 | 0.0150% | 11,160 | 4,639 | 41.57% |
| | | 28223 | Nationwide Agribusiness Ins Co | 6,454 | 0.0061% | 6,025 | 322 | 5.34% |
| | | 11991 | National Cas Co | 735 | 0.0007% | 642 | 284 | 44.24% |
| | | | | **4,880,901** | **4.6101%** | **4,685,397** | **3,280,965** | **70.03%** |
| 32 | 645 | OREGON MUT GRP | | | | | | |
| | | 14907 | Oregon Mut Ins Co | 577,862 | 0.5458% | 569,629 | 15,162 | 2.66% |
| | | | | **577,862** | **0.5458%** | **569,629** | **15,162** | **2.66%** |
| 33 | 14974 | Pennsylvania Lumbermens Mut Ins | | | | | | |
| | | 14974 | Pennsylvania Lumbermens Mut Ins | 2,542 | 0.0024% | 1,508 | 0 | 0.00% |
| | | | | **2,542** | **0.0024%** | **1,508** | **0** | **0.00%** |
| 34 | 796 | QBE INS GRP | | | | | | |
| | | 37257 | Praetorian Ins Co | 45,850 | 0.0433% | 59,516 | -419 | -0.70% |
| | | 27740 | North Pointe Ins Co | 750 | 0.0007% | 1,831 | -524 | -28.62% |
| | | | | **46,600** | **0.0440%** | **61,347** | **-943** | **-1.54%** |
| 35 | 783 | RLI INS GRP | | | | | | |
| | | 13056 | RLI Ins Co | 2,210 | 0.0021% | 1,884 | 1,016 | 53.93% |
| | | | | **2,210** | **0.0021%** | **1,884** | **1,016** | **53.93%** |
| 36 | 3219 | Sompo Japan Ins Grp | | | | | | |
| | | 11126 | Sompo Japan Ins Co of Amer | 141,220 | 0.1334% | 141,157 | -59,272 | -41.99% |
| | | | | **141,220** | **0.1334%** | **141,157** | **-59,272** | **-41.99%** |
| 37 | 181 | SWISS RE GRP | | | | | | |
| | | 39845 | Westport Ins Corp | 1,307,983 | 1.2354% | 875,929 | -388,757 | -44.38% |
| | | | | **1,307,983** | **1.2354%** | **875,929** | **-388,757** | **-44.38%** |
| 38 | 88 | The Hanover Ins Grp | | | | | | |
| | | 10815 | Verlan Fire Ins Co MD | 64,839 | 0.0612% | 55,024 | 1,128 | 2.05% |
| | | 22292 | Hanover Ins Co | 24,118 | 0.0228% | 44,548 | 0 | 0.00% |
| | | | | **88,957** | **0.0840%** | **99,572** | **1,128** | **1.13%** |
| 39 | 3098 | Tokio Marine Holdings Inc GRP | | | | | | |
| | | 12904 | Tokio Marine & Nichido Fire Ins Co | 780,820 | 0.7375% | 894,576 | 34,236 | 3.83% |
| | | | | **780,820** | **0.7375%** | **894,576** | **34,236** | **3.83%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: BOILER & MACHINERY [27]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 40 | 3703 | Tower Grp | | | | | | |
| | | 44300 | Tower Ins Co Of NY | 230 | 0.0002% | 166 | 0 | 0.00% |
| | | | | **230** | **0.0002%** | **166** | **0** | **0.00%** |
| 41 | 3548 | Travelers Grp | | | | | | |
| | | 25674 | Travelers Prop Cas Co Of Amer | 10,472,686 | 9.8916% | 10,030,954 | 1,588,508 | 15.84% |
| | | 24791 | St Paul Mercury Ins Co | 641,114 | 0.6055% | 930,209 | 206,599 | 22.21% |
| | | 24767 | St Paul Fire & Marine Ins Co | 470,640 | 0.4445% | 698,316 | 164,839 | 23.61% |
| | | 25682 | Travelers Ind Co Of CT | 234,884 | 0.2219% | 265,990 | 24,100 | 9.06% |
| | | 36463 | Discover Prop & Cas Ins Co | 79,340 | 0.0749% | 84,682 | -7,733 | -9.13% |
| | | 24775 | St Paul Guardian Ins Co | 23,141 | 0.0219% | 20,616 | 6,710 | 32.55% |
| | | | | **11,921,805** | **11.2604%** | **12,030,767** | **1,983,023** | **16.48%** |
| 42 | 1129 | WHITE MOUNTAINS GRP | | | | | | |
| | | 20621 | OneBeacon Amer Ins Co | 199,583 | 0.1885% | 175,810 | 118,955 | 67.66% |
| | | 21970 | OneBeacon Ins Co | 43,610 | 0.0412% | 221,864 | -10,479 | -4.72% |
| | | 20648 | Employers Fire Ins Co | 33,763 | 0.0319% | 37,498 | -268 | -0.71% |
| | | 27154 | Atlantic Specialty Ins Co | 180 | 0.0002% | 67 | 174 | 259.70% |
| | | | | **277,136** | **0.2618%** | **435,239** | **108,382** | **24.90%** |
| 43 | 98 | WR Berkley Corp GRP | | | | | | |
| | | 25224 | Great Divide Ins Co | 2,884 | 0.0027% | 2,282 | 18,173 | 796.36% |
| | | | | **2,884** | **0.0027%** | **2,282** | **18,173** | **796.36%** |
| 44 | 1285 | XL AMER GRP | | | | | | |
| | | 24554 | XL Ins Amer Inc | 582,460 | 0.5501% | 1,282,208 | -364,929 | -28.46% |
| | | 22322 | Greenwich Ins Co | 392,627 | 0.3708% | 365,671 | 166,809 | 45.62% |
| | | 37885 | XL Specialty Ins Co | 6,545 | 0.0062% | 2,169 | 508 | 23.42% |
| | | | | **981,632** | **0.9272%** | **1,650,048** | **-197,612** | **-11.98%** |
| 45 | 212 | ZURICH INS GRP | | | | | | |
| | | 16535 | Zurich Amer Ins Co | 5,708,270 | 5.3916% | 4,651,677 | 7,476,468 | 160.73% |
| | | 21709 | Truck Ins Exch | 2,814,511 | 2.6584% | 2,811,585 | 252,865 | 8.99% |
| | | 26247 | American Guar & Liab Ins | 2,554,622 | 2.4129% | 2,249,102 | -83,742 | -3.72% |
| | | 41181 | Universal Underwriters Ins Co | 2,422,957 | 2.2885% | 2,868,086 | 82,551 | 2.88% |
| | | 39306 | Fidelity & Deposit Co Of MD | 189,297 | 0.1788% | 196,327 | -16,592 | -8.45% |
| | | 40142 | American Zurich Ins Co | 22,613 | 0.0214% | 22,609 | -4,569 | -20.21% |
| | | 27855 | Zurich Amer Ins Co Of IL | 2,379 | 0.0022% | 2,380 | -179 | -7.52% |
| | | 21687 | Mid Century Ins Co | 89 | 0.0001% | 25 | 116 | 464.00% |
| | | 21652 | Farmers Ins Exch | 38 | 0.0000% | 307 | -84 | -27.36% |
| | | | | **13,714,776** | **12.9539%** | **12,802,098** | **7,706,834** | **60.20%** |
| | | | **Line Total:** | **105,874,030** | **100.0000%** | **104,804,473** | **33,393,806** | **31.86%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: CREDIT [28]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 626 | Ace Ltd Grp | | | | | | |
| | | 22667 | Ace Amer Ins Co | 3,867,582 | 4.0642% | 3,903,974 | 121,314 | 3.11% |
| | | | | **3,867,582** | **4.0642%** | **3,903,974** | **121,314** | **3.11%** |
| 2 | 468 | Aegon US Holding Grp | | | | | | |
| | | 10952 | Stonebridge Cas Ins Co | 642,309 | 0.6750% | 322,361 | 337,931 | 104.83% |
| | | | | **642,309** | **0.6750%** | **322,361** | **337,931** | **104.83%** |
| 3 | 761 | ALLIANZ INS GRP | | | | | | |
| | | 20516 | Euler Hermes Amer Credit Ind Co | 25,723,352 | 27.0313% | 26,286,119 | 15,533,697 | 59.09% |
| | | | | **25,723,352** | **27.0313%** | **26,286,119** | **15,533,697** | **59.09%** |
| 4 | 8 | ALLSTATE INS GRP | | | | | | |
| | | 36455 | Northbrook Ind Co | 3,044,064 | 3.1988% | 7,458,439 | 10,503,825 | 140.83% |
| | | | | **3,044,064** | **3.1988%** | **7,458,439** | **10,503,825** | **140.83%** |
| 5 | 84 | American Financial Grp | | | | | | |
| | | 16691 | Great Amer Ins Co | 5,112,630 | 5.3726% | 4,848,191 | -952,365 | -19.64% |
| | | | | **5,112,630** | **5.3726%** | **4,848,191** | **-952,365** | **-19.64%** |
| 6 | 12 | AMERICAN INTL GRP | | | | | | |
| | | 40525 | United Guar Credit Ins Co | 216,269 | 0.2273% | 228,120 | 1,260,752 | 552.67% |
| | | | | **216,269** | **0.2273%** | **228,120** | **1,260,752** | **552.67%** |
| 7 | 408 | AMERICAN NATL FIN GRP | | | | | | |
| | | 28401 | American Natl Prop & Cas Co | 7,405,786 | 7.7823% | 7,553,844 | 4,433,533 | 58.69% |
| | | 39942 | American Natl Gen Ins Co | 91,343 | 0.0960% | 90,312 | 57,724 | 63.92% |
| | | | | **7,497,129** | **7.8783%** | **7,644,156** | **4,491,257** | **58.75%** |
| 8 | 2538 | Amtrust Grp | | | | | | |
| | | 25011 | Wesco Ins Co | 1,816,522 | 1.9089% | 3,428,061 | 1,035,198 | 30.20% |
| | | | | **1,816,522** | **1.9089%** | **3,428,061** | **1,035,198** | **30.20%** |
| 9 | 19 | Assurant Inc Grp | | | | | | |
| | | 10111 | American Bankers Ins Co Of FL | 10,626,294 | 11.1666% | 10,623,207 | 3,649,532 | 34.35% |
| | | 42978 | American Security Ins Co | 6,935,458 | 7.2881% | 5,906,095 | 408,884 | 6.92% |
| | | 19615 | American Reliable Ins Co | 660,364 | 0.6939% | 694,882 | 46,164 | 6.64% |
| | | | | **18,222,116** | **19.1486%** | **17,224,184** | **4,104,580** | **23.83%** |
| 10 | 18538 | Bancinsure Inc | | | | | | |
| | | 18538 | Bancinsure Inc | 737,288 | 0.7748% | 746,802 | 613,750 | 82.18% |
| | | | | **737,288** | **0.7748%** | **746,802** | **613,750** | **82.18%** |
| 11 | 26905 | Century Natl Ins Co | | | | | | |
| | | 26905 | Century Natl Ins Co | 128,557 | 0.1351% | 115,573 | 317 | 0.27% |
| | | | | **128,557** | **0.1351%** | **115,573** | **317** | **0.27%** |
| 12 | 218 | CNA INS GRP | | | | | | |
| | | 20443 | Continental Cas Co | 418 | 0.0004% | 641 | 74,982 | 11697.66% |
| | | | | **418** | **0.0004%** | **641** | **74,982** | **11697.66%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: CREDIT [28]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 13 | 31887 | Coface N Amer Ins Co | | | | | | |
| | | 31887 | Coface N Amer Ins Co | 6,752,357 | 7.0957% | 7,188,077 | 9,770,233 | 135.92% |
| | | | | **6,752,357** | **7.0957%** | **7,188,077** | **9,770,233** | **135.92%** |
| 14 | 984 | HCC INS HOLDINGS GRP | | | | | | |
| | | 29599 | US Specialty Ins Co | 219,250 | 0.2304% | 108,065 | 1,753 | 1.62% |
| | | | | **219,250** | **0.2304%** | **108,065** | **1,753** | **1.62%** |
| 15 | 352 | HSBC Grp | | | | | | |
| | | 28657 | HSBC Ins Co of DE | 59,484 | 0.0625% | 59,484 | 64,469 | 108.38% |
| | | | | **59,484** | **0.0625%** | **59,484** | **64,469** | **108.38%** |
| 16 | 150 | OLD REPUBLIC GRP | | | | | | |
| | | 24147 | Old Republic Ins Co | 12,312,142 | 12.9382% | 13,290,811 | 25,240,643 | 189.91% |
| | | | | **12,312,142** | **12.9382%** | **13,290,811** | **25,240,643** | **189.91%** |
| 17 | 796 | QBE INS GRP | | | | | | |
| | | 39217 | QBE Ins Corp | 1,658,395 | 1.7427% | 1,482,506 | 1,563,730 | 105.48% |
| | | | | **1,658,395** | **1.7427%** | **1,482,506** | **1,563,730** | **105.48%** |
| 18 | 181 | SWISS RE GRP | | | | | | |
| | | 25422 | Atradius Trade Credit Ins Co | 6,777,535 | 7.1221% | 7,981,736 | 6,655,202 | 83.38% |
| | | | | **6,777,535** | **7.1221%** | **7,981,736** | **6,655,202** | **83.38%** |
| 19 | 697 | VAN ENT GRP | | | | | | |
| | | 37060 | Old United Cas Co | 184,300 | 0.1937% | 521,707 | 278,301 | 53.34% |
| | | | | **184,300** | **0.1937%** | **521,707** | **278,301** | **53.34%** |
| 20 | 669 | ZALE CORP GRP | | | | | | |
| | | 30325 | Zale Ind Co | 189,754 | 0.1994% | 189,754 | 45,434 | 23.94% |
| | | | | **189,754** | **0.1994%** | **189,754** | **45,434** | **23.94%** |
| | | | **Line Total:** | **95,161,453** | **100.0000%** | **103,028,761** | **80,745,003** | **78.37%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: WARRANTY [30]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 761 | | ALLIANZ INS GRP | | | | | |
| | | 21873 | Firemans Fund Ins Co | 42 | 0.0001% | -296,026 | 1,722,041 | -581.72% |
| | | | | **42** | **0.0001%** | **-296,026** | **1,722,041** | **-581.72%** |
| 2 | 8 | | ALLSTATE INS GRP | | | | | |
| | | 36455 | Northbrook Ind Co | 21,962 | 0.0284% | 2,284,863 | 486,928 | 21.31% |
| | | | | **21,962** | **0.0284%** | **2,284,863** | **486,928** | **21.31%** |
| 3 | 84 | | American Financial Grp | | | | | |
| | | 26344 | Great Amer Assur Co | 1,278,633 | 1.6532% | 724,764 | 229,402 | 31.65% |
| | | 16691 | Great Amer Ins Co | 870,280 | 1.1252% | 238,903 | -26,392 | -11.05% |
| | | | | **2,148,913** | **2.7784%** | **963,667** | **203,010** | **21.07%** |
| 4 | 12 | | AMERICAN INTL GRP | | | | | |
| | | 23841 | New Hampshire Ins Co | 1,574,877 | 2.0362% | 1,573,440 | 1,423,520 | 90.47% |
| | | | | **1,574,877** | **2.0362%** | **1,573,440** | **1,423,520** | **90.47%** |
| 5 | 18 | | AMERICAN ROAD GRP | | | | | |
| | | 19631 | American Road Ins Co | 72,875 | 0.0942% | 70,593 | 5,723 | 8.11% |
| | | | | **72,875** | **0.0942%** | **70,593** | **5,723** | **8.11%** |
| 6 | 2538 | | Amtrust Grp | | | | | |
| | | 25011 | Wesco Ins Co | 16,995,959 | 21.9745% | 20,954,713 | 23,800,474 | 113.58% |
| | | | | **16,995,959** | **21.9745%** | **20,954,713** | **23,800,474** | **113.58%** |
| 7 | 19 | | Assurant Inc Grp | | | | | |
| | | 10111 | American Bankers Ins Co Of FL | 1,499,473 | 1.9387% | 1,540,694 | 226,018 | 14.67% |
| | | 42986 | Standard Guar Ins Co | 265,006 | 0.3426% | 3,717,122 | 1,114,290 | 29.98% |
| | | 19615 | American Reliable Ins Co | 7,788 | 0.0101% | 8,067 | -73 | -0.90% |
| | | | | **1,772,267** | **2.2914%** | **5,265,883** | **1,340,235** | **25.45%** |
| 8 | 1281 | | BANKAMERICA CORP GRP | | | | | |
| | | 24813 | Balboa Ins Co | 211,080 | 0.2729% | 3,615,706 | 6,728,952 | 186.10% |
| | | | | **211,080** | **0.2729%** | **3,615,706** | **6,728,952** | **186.10%** |
| 9 | 31 | | BERKSHIRE HATHAWAY GRP | | | | | |
| | | 38865 | California Ins Co | 47,000 | 0.0608% | 47,000 | -2,200 | -4.68% |
| | | | | **47,000** | **0.0608%** | **47,000** | **-2,200** | **-4.68%** |
| 10 | 3764 | | Cardif Holdings Grp | | | | | |
| | | 21075 | Cardif Prop & Cas Ins Co | 121,970 | 0.1577% | 35,818 | 15,276 | 42.65% |
| | | | | **121,970** | **0.1577%** | **35,818** | **15,276** | **42.65%** |
| 11 | 26905 | | Century Natl Ins Co | | | | | |
| | | 26905 | Century Natl Ins Co | 232,548 | 0.3007% | 510,126 | -116,633 | -22.86% |
| | | | | **232,548** | **0.3007%** | **510,126** | **-116,633** | **-22.86%** |
| 12 | 16705 | | Dealers Assur Co | | | | | |
| | | 16705 | Dealers Assur Co | 5,211,290 | 6.7378% | 9,210,624 | 928,766 | 10.08% |
| | | | | **5,211,290** | **6.7378%** | **9,210,624** | **928,766** | **10.08%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: WARRANTY [30]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 13 | 79 | | GMAC INS HOLDING GRP | | | | | |
| | | 38601 | MIC Prop & Cas Ins Corp | 370,394 | 0.4789% | 354,708 | 66,988 | 18.89% |
| | | | | **370,394** | **0.4789%** | **354,708** | **66,988** | **18.89%** |
| 14 | 281 | | JM FAMILY GRP | | | | | |
| | | 26492 | Courtesy Ins Co | 2,791,758 | 3.6095% | 492,592 | 169,446 | 34.40% |
| | | | | **2,791,758** | **3.6095%** | **492,592** | **169,446** | **34.40%** |
| 15 | 660 | | MERCURY GEN GRP | | | | | |
| | | 16810 | American Mercury Ins Co | 6,621,433 | 8.5610% | 9,956,873 | 10,598,298 | 106.44% |
| | | | | **6,621,433** | **8.5610%** | **9,956,873** | **10,598,298** | **106.44%** |
| 16 | 361 | | Munich Re Grp | | | | | |
| | | 23469 | American Modern Home Ins Co | 28,968 | 0.0375% | 10,137 | 3,200 | 31.57% |
| | | | | **28,968** | **0.0375%** | **10,137** | **3,200** | **31.57%** |
| 17 | 140 | | NATIONWIDE CORP GRP | | | | | |
| | | 11991 | National Cas Co | 957,120 | 1.2375% | 2,468,383 | 1,989,124 | 80.58% |
| | | | | **957,120** | **1.2375%** | **2,468,383** | **1,989,124** | **80.58%** |
| 18 | 26565 | | Ohio Ind Co | | | | | |
| | | 26565 | Ohio Ind Co | 21,864 | 0.0283% | 4,826 | 0 | 0.00% |
| | | | | **21,864** | **0.0283%** | **4,826** | **0** | **0.00%** |
| 19 | 150 | | OLD REPUBLIC GRP | | | | | |
| | | 24147 | Old Republic Ins Co | 601,980 | 0.7783% | 1,882,508 | 929,883 | 49.40% |
| | | | | **601,980** | **0.7783%** | **1,882,508** | **929,883** | **49.40%** |
| 20 | 32107 | | Sutter Ins Co | | | | | |
| | | 32107 | Sutter Ins Co | 2,731,822 | 3.5320% | 5,024,214 | 4,023,553 | 80.08% |
| | | | | **2,731,822** | **3.5320%** | **5,024,214** | **4,023,553** | **80.08%** |
| 21 | 4254 | | The Warranty Grp | | | | | |
| | | 40827 | Virginia Surety Co Inc | 8,246,806 | 10.6625% | 9,191,851 | 8,657,931 | 94.19% |
| | | | | **8,246,806** | **10.6625%** | **9,191,851** | **8,657,931** | **94.19%** |
| 22 | 471 | | Wells Fargo Grp | | | | | |
| | | 39527 | Heritage Ind Co | 8,301,037 | 10.7326% | 8,354,483 | 5,867,202 | 70.23% |
| | | | | **8,301,037** | **10.7326%** | **8,354,483** | **5,867,202** | **70.23%** |
| 23 | 27502 | | Western Gen Ins Co | | | | | |
| | | 27502 | Western Gen Ins Co | 630,247 | 0.8149% | 2,048,216 | 927,420 | 45.28% |
| | | | | **630,247** | **0.8149%** | **2,048,216** | **927,420** | **45.28%** |
| 24 | 1285 | | XL AMER GRP | | | | | |
| | | 22322 | Greenwich Ins Co | 7,124,592 | 9.2115% | 21,796,187 | 28,887,293 | 132.53% |
| | | | | **7,124,592** | **9.2115%** | **21,796,187** | **28,887,293** | **132.53%** |
| 25 | 212 | | ZURICH INS GRP | | | | | |
| | | 41181 | Universal Underwriters Ins Co | 10,505,376 | 13.5826% | 3,392,038 | 1,844,700 | 54.38% |
| | | | | **10,505,376** | **13.5826%** | **3,392,038** | **1,844,700** | **54.38%** |
| | | | **Line Total:** | **77,344,180** | **100.0000%** | **109,213,423** | **100,501,130** | **92.02%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 468 | Aegon US Holding Grp | | | | | | |
| | | 10952 | Stonebridge Cas Ins Co | 1,424,546 | 1.3323% | 1,516,843 | 314,581 | 20.74% |
| | | | | **1,424,546** | **1.3323%** | **1,516,843** | **314,581** | **20.74%** |
| 2 | 84 | American Financial Grp | | | | | | |
| | | 26344 | Great Amer Assur Co | 9,393,274 | 8.7853% | 38,221,258 | -94,438,506 | -247.08% |
| | | 22136 | Great Amer Ins Co of NY | 1,251,529 | 1.1705% | 1,190,539 | 930,051 | 78.12% |
| | | 16691 | Great Amer Ins Co | 1,062,663 | 0.9939% | 2,630,072 | -528,642 | -20.10% |
| | | 26832 | Great Amer Alliance Ins Co | 940,655 | 0.8798% | 623,676 | 745,701 | 119.57% |
| | | 33723 | Great Amer Spirit Ins Co | 7,407 | 0.0069% | 7,407 | 938 | 12.66% |
| | | | | **12,655,528** | **11.8363%** | **42,672,952** | **-93,290,458** | **-218.62%** |
| 3 | 12 | AMERICAN INTL GRP | | | | | | |
| | | 26220 | Yosemite Ins Co | 1,441,681 | 1.3484% | 2,920,945 | 1,490,740 | 51.04% |
| | | | | **1,441,681** | **1.3484%** | **2,920,945** | **1,490,740** | **51.04%** |
| 4 | 18 | AMERICAN ROAD GRP | | | | | | |
| | | 19631 | American Road Ins Co | 3,017,959 | 2.8226% | 3,017,959 | 598,081 | 19.82% |
| | | | | **3,017,959** | **2.8226%** | **3,017,959** | **598,081** | **19.82%** |
| 5 | 34738 | Arag Ins Co | | | | | | |
| | | 34738 | Arag Ins Co | 14,549,371 | 13.6076% | 14,547,460 | 8,746,963 | 60.13% |
| | | | | **14,549,371** | **13.6076%** | **14,547,460** | **8,746,963** | **60.13%** |
| 6 | 1279 | Arch Ins Grp | | | | | | |
| | | 11150 | Arch Ins Co | 945,532 | 0.8843% | 945,532 | -107,911 | -11.41% |
| | | | | **945,532** | **0.8843%** | **945,532** | **-107,911** | **-11.41%** |
| 7 | 19 | Assurant Inc Grp | | | | | | |
| | | 10111 | American Bankers Ins Co Of FL | 607,110 | 0.5678% | 607,238 | 16,804 | 2.77% |
| | | 19615 | American Reliable Ins Co | 34,219 | 0.0320% | 36,899 | 8,554 | 23.18% |
| | | | | **641,329** | **0.5998%** | **644,137** | **25,358** | **3.94%** |
| 8 | 1281 | BANKAMERICA CORP GRP | | | | | | |
| | | 24813 | Balboa Ins Co | 1,490,466 | 1.3940% | 1,490,466 | 311,153 | 20.88% |
| | | | | **1,490,466** | **1.3940%** | **1,490,466** | **311,153** | **20.88%** |
| 9 | 31 | BERKSHIRE HATHAWAY GRP | | | | | | |
| | | 34274 | Central States Ind Co Of Omaha | 8,005,887 | 7.4877% | 8,021,117 | 1,620,160 | 20.20% |
| | | | | **8,005,887** | **7.4877%** | **8,021,117** | **1,620,160** | **20.20%** |
| 10 | 41 | CITIGROUP GRP | | | | | | |
| | | 41211 | Triton Ins Co | 1,154,214 | 1.0795% | 2,397,168 | 2,889,549 | 120.54% |
| | | | | **1,154,214** | **1.0795%** | **2,397,168** | **2,889,549** | **120.54%** |
| 11 | 30082 | CPA Ins Co | | | | | | |
| | | 30082 | CPA Ins Co | 465,418 | 0.4353% | 466,173 | 117,700 | 25.25% |
| | | | | **465,418** | **0.4353%** | **466,173** | **117,700** | **25.25%** |
| 12 | 1208 | GRAY INS GRP | | | | | | |
| | | 36307 | Gray Ins Co | 657 | 0.0006% | 657 | 72,265 | 10999.24% |
| | | | | **657** | **0.0006%** | **657** | **72,265** | **10999.24%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 13 | 303 | | GUIDEONE INS GRP | | | | | |
| | | 14559 | Guideone Specialty Mut Ins Co | 1 | 0.0000% | 1 | 62,057 | 205700.00% |
| | | | | **1** | **0.0000%** | **1** | **62,057** | **205700.00%** |
| 14 | 281 | | JM FAMILY GRP | | | | | |
| | | 26492 | Courtesy Ins Co | 2,758,317 | 2.5798% | 4,101,399 | 2,836,458 | 69.16% |
| | | | | **2,758,317** | **2.5798%** | **4,101,399** | **2,836,458** | **69.16%** |
| 15 | 3702 | | Loya Grp | | | | | |
| | | 12589 | Loya Cas Ins Co | 8,060,792 | 7.5390% | 8,060,792 | 0 | 0.00% |
| | | | | **8,060,792** | **7.5390%** | **8,060,792** | **0** | **0.00%** |
| 16 | 785 | | MARKEL CORP GRP | | | | | |
| | | 38970 | Markel Ins Co | 15,672 | 0.0147% | 48,099 | 28,617 | 59.50% |
| | | | | **15,672** | **0.0147%** | **48,099** | **28,617** | **59.50%** |
| 17 | 15768 | | Merced Mut Ins Co | | | | | |
| | | 15768 | Merced Mut Ins Co | 1,482 | 0.0014% | 1,565 | 0 | 0.00% |
| | | | | **1,482** | **0.0014%** | **1,565** | **0** | **0.00%** |
| 18 | 140 | | NATIONWIDE CORP GRP | | | | | |
| | | 42285 | Veterinary Pet Ins Co | 38,138,727 | 35.6700% | 37,820,958 | 19,950,402 | 52.75% |
| | | | | **38,138,727** | **35.6700%** | **37,820,958** | **19,950,402** | **52.75%** |
| 19 | 26565 | | Ohio Ind Co | | | | | |
| | | 26565 | Ohio Ind Co | 4,270,091 | 3.9937% | 4,283,389 | 861,402 | 20.11% |
| | | | | **4,270,091** | **3.9937%** | **4,283,389** | **861,402** | **20.11%** |
| 20 | 4071 | | RVI Grp | | | | | |
| | | 23132 | RVI Natl Ins Co | 218,035 | 0.2039% | 91,168 | 19,879 | 21.80% |
| | | | | **218,035** | **0.2039%** | **91,168** | **19,879** | **21.80%** |
| 21 | 4254 | | The Warranty Grp | | | | | |
| | | 40827 | Virginia Surety Co Inc | 944,372 | 0.8832% | 0 | 0 | 0.00% |
| | | | | **944,372** | **0.8832%** | **0** | **0** | **#Num!** |
| 22 | 27502 | | Western Gen Ins Co | | | | | |
| | | 27502 | Western Gen Ins Co | 19,584 | 0.0183% | 15,935 | 0 | 0.00% |
| | | | | **19,584** | **0.0183%** | **15,935** | **0** | **0.00%** |
| 23 | 1129 | | WHITE MOUNTAINS GRP | | | | | |
| | | 30210 | Esurance Prop & Cas Ins Co | 2,187,165 | 2.0456% | 2,187,165 | 0 | 0.00% |
| | | | | **2,187,165** | **2.0456%** | **2,187,165** | **0** | **0.00%** |
| 24 | 98 | | WR Berkley Corp GRP | | | | | |
| | | 23612 | Midwest Employers Cas Co | 4,514,116 | 4.2219% | 4,867,988 | 3,550,901 | 72.94% |
| | | | | **4,514,116** | **4.2219%** | **4,867,988** | **3,550,901** | **72.94%** |
| | | | **Line Total:** | **106,920,942** | **100.0000%** | **140,119,868** | **-49,902,103** | **-35.61%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: TOTALS [35]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 11711 | Access Ins Co | | | | | | |
| | | 11711 | Access Ins Co | 135,735,136 | 0.2638% | 141,159,624 | 101,832,659 | 72.14% |
| | | | | **135,735,136** | **0.2638%** | **141,159,624** | **101,832,659** | **72.14%** |
| 2 | 26379 | Accredited Surety & Cas Co Inc | | | | | | |
| | | 26379 | Accredited Surety & Cas Co Inc | 2,320,969 | 0.0045% | 2,341,553 | -51,390 | -2.19% |
| | | | | **2,320,969** | **0.0045%** | **2,341,553** | **-51,390** | **-2.19%** |
| 3 | 626 | Ace Ltd Grp | | | | | | |
| | | 22667 | Ace Amer Ins Co | 490,510,698 | 0.9533% | 496,829,841 | 234,963,632 | 47.29% |
| | | 20699 | Ace Prop & Cas Ins Co | 87,480,989 | 0.1700% | 82,739,595 | 55,808,674 | 67.45% |
| | | 21121 | Westchester Fire Ins Co | 53,750,709 | 0.1045% | 47,919,694 | 12,043,970 | 25.13% |
| | | 20702 | Ace Fire Underwriters Ins Co | 23,217,775 | 0.0451% | 23,756,209 | 14,741,853 | 62.05% |
| | | 43575 | Indemnity Ins Co Of North Amer | 14,812,546 | 0.0288% | 10,465,700 | 8,074,384 | 77.15% |
| | | 18279 | Bankers Standard Ins Co | 14,463,278 | 0.0281% | 6,108,779 | 2,387,204 | 39.08% |
| | | 22748 | Pacific Employers Ins Co | 8,443,974 | 0.0164% | 8,350,554 | 55,818,425 | 668.44% |
| | | 22713 | Insurance Co of N Amer | 1,927,648 | 0.0037% | 2,141,099 | 971,346 | 45.37% |
| | | 10030 | Ace Ind Ins Co | 1,514 | 0.0000% | 676 | -98,797 | -14614.94% |
| | | | | **694,609,131** | **1.3500%** | **678,312,147** | **384,710,691** | **56.72%** |
| 4 | 22950 | Acstar Ins Co | | | | | | |
| | | 22950 | Acstar Ins Co | 290,634 | 0.0006% | 280,914 | -227,087 | -80.84% |
| | | | | **290,634** | **0.0006%** | **280,914** | **-227,087** | **-80.84%** |
| 5 | 40517 | Advantage Workers Comp Ins Co | | | | | | |
| | | 40517 | Advantage Workers Comp Ins Co | 13,384,371 | 0.0260% | 12,135,615 | 4,549,871 | 37.49% |
| | | | | **13,384,371** | **0.0260%** | **12,135,615** | **4,549,871** | **37.49%** |
| 6 | 313 | AEGIS GRP | | | | | | |
| | | 33898 | Aegis Security Ins Co | 7,211,713 | 0.0140% | 7,320,400 | 3,320,112 | 45.35% |
| | | | | **7,211,713** | **0.0140%** | **7,320,400** | **3,320,112** | **45.35%** |
| 7 | 468 | Aegon US Holding Grp | | | | | | |
| | | 10952 | Stonebridge Cas Ins Co | 11,978,147 | 0.0233% | 11,904,514 | 5,934,764 | 49.85% |
| | | | | **11,978,147** | **0.0233%** | **11,904,514** | **5,934,764** | **49.85%** |
| 8 | 1 | AETNA GRP | | | | | | |
| | | 36153 | Aetna Ins Co of CT | 749,432 | 0.0015% | 749,432 | 1,691,071 | 225.65% |
| | | | | **749,432** | **0.0015%** | **749,432** | **1,691,071** | **225.65%** |
| 9 | 3596 | Affirmative Ins Grp | | | | | | |
| | | 42609 | Affirmative Ins Co | 25,216,416 | 0.0490% | 25,278,629 | 12,022,354 | 47.56% |
| | | | | **25,216,416** | **0.0490%** | **25,278,629** | **12,022,354** | **47.56%** |
| 10 | 42757 | Agri Gen Ins Co | | | | | | |
| | | 42757 | Agri Gen Ins Co | 20,389,907 | 0.0396% | 20,257,884 | 7,811,512 | 38.56% |
| | | | | **20,389,907** | **0.0396%** | **20,257,884** | **7,811,512** | **38.56%** |
| 11 | 38733 | Alaska Natl Ins Co | | | | | | |
| | | 38733 | Alaska Natl Ins Co | 26,362,558 | 0.0512% | 26,692,047 | 16,843,659 | 63.10% |
| | | | | **26,362,558** | **0.0512%** | **26,692,047** | **16,843,659** | **63.10%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: TOTALS [35]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 12 | 501 | Alleghany Grp | | | | | | |
| | | 22314 | RSUI Ind Co | 68,796,056 | 0.1337% | 72,685,877 | 30,070,578 | 41.37% |
| | | 11555 | Pacific Compensation Ins Co | 50,988,091 | 0.0991% | 52,738,084 | 78,958,310 | 149.72% |
| | | 11005 | Homesite Ins Co Of CA | 22,098,546 | 0.0429% | 21,213,639 | 7,998,974 | 37.71% |
| | | 18619 | Platte River Ins Co | 10,713,794 | 0.0208% | 16,835,186 | 8,404,625 | 49.92% |
| | | 10472 | Capitol Ind Corp | 365,674 | 0.0007% | 1,130,468 | -819,328 | -72.48% |
| | | | | **152,962,161** | **0.2973%** | **164,603,254** | **124,613,159** | **75.71%** |
| 13 | 13285 | Allegheny Cas Co | | | | | | |
| | | 13285 | Allegheny Cas Co | 6,669,908 | 0.0130% | 6,265,911 | 2,009,094 | 32.06% |
| | | | | **6,669,908** | **0.0130%** | **6,265,911** | **2,009,094** | **32.06%** |
| 14 | 10920 | Alliance United Ins Co | | | | | | |
| | | 10920 | Alliance United Ins Co | 75,365,548 | 0.1465% | 68,583,313 | 46,302,066 | 67.51% |
| | | | | **75,365,548** | **0.1465%** | **68,583,313** | **46,302,066** | **67.51%** |
| 15 | 761 | ALLIANZ INS GRP | | | | | | |
| | | 21873 | Firemans Fund Ins Co | 482,595,995 | 0.9379% | 484,267,000 | 242,037,147 | 49.98% |
| | | 21857 | American Ins Co | 115,880,390 | 0.2252% | 122,474,718 | 76,445,331 | 62.42% |
| | | 21881 | National Surety Corp | 103,051,335 | 0.2003% | 98,650,167 | 40,788,252 | 41.35% |
| | | 35300 | Allianz Global Risks US Ins Co | 72,547,038 | 0.1410% | 74,063,472 | 15,828,908 | 21.37% |
| | | 21849 | American Automobile Ins Co | 55,158,476 | 0.1072% | 57,134,731 | 25,148,013 | 44.02% |
| | | 21865 | Associated Ind Corp | 43,019,811 | 0.0836% | 50,255,956 | 10,170,573 | 20.24% |
| | | 20516 | Euler Hermes Amer Credit Ind Co | 25,723,352 | 0.0500% | 26,286,119 | 15,533,697 | 59.09% |
| | | 11630 | Jefferson Ins Co | 21,916,991 | 0.0426% | 21,364,766 | 7,867,562 | 36.82% |
| | | 22810 | Chicago Ins Co | 6,365,910 | 0.0124% | 6,467,950 | 2,760,633 | 42.68% |
| | | 22837 | AGCS Marine Ins Co | 165,022 | 0.0003% | 126,815 | 1,171,850 | 924.06% |
| | | | | **926,424,320** | **1.8005%** | **941,091,694** | **437,751,966** | **46.52%** |
| 16 | 3239 | Allied World Assur Holding Grp | | | | | | |
| | | 19489 | Allied World Assur Co US Inc | 34,357,469 | 0.0668% | 23,679,294 | 13,773,442 | 58.17% |
| | | 16624 | Darwin Natl Assur Co | 12,216,242 | 0.0237% | 5,073,483 | 1,768,427 | 34.86% |
| | | 22730 | Allied World Reins Co | 85,225 | 0.0002% | 94,508 | 717,186 | 758.86% |
| | | | | **46,658,936** | **0.0907%** | **28,847,285** | **16,259,055** | **56.36%** |
| 17 | 8 | ALLSTATE INS GRP | | | | | | |
| | | 19240 | Allstate Ind Co | 1,316,955,039 | 2.5595% | 1,289,655,203 | 843,924,984 | 65.44% |
| | | 19232 | Allstate Ins Co | 1,142,068,288 | 2.2196% | 1,178,775,350 | 464,671,150 | 39.42% |
| | | 10358 | Encompass Ins Co | 87,427,812 | 0.1699% | 91,357,774 | 30,424,434 | 33.30% |
| | | 37907 | Deerbrook Ins Co | 5,204,751 | 0.0101% | 5,771,626 | 4,711,843 | 81.64% |
| | | 36455 | Northbrook Ind Co | 3,528,281 | 0.0069% | 10,351,990 | 11,697,912 | 113.00% |
| | | 17230 | Allstate Prop & Cas Ins Co | 2,153,578 | 0.0042% | 3,348,396 | 1,316,990 | 39.33% |
| | | | | **2,557,337,749** | **4.9702%** | **2,579,260,339** | **1,356,747,313** | **52.60%** |
| 18 | 1248 | AMBAC ASSUR CORP GRP | | | | | | |
| | | 18708 | Ambac Assur Corp | 17,267,629 | 0.0336% | 67,811,933 | 295,347,139 | 435.54% |
| | | | | **17,267,629** | **0.0336%** | **67,811,933** | **295,347,139** | **435.54%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: TOTALS [35]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 19 | 574 | AMERCO CORP GRP | | | | | | |
| | | 31089 | Republic Western Ins Co | 2,185,732 | 0.0042% | 2,187,862 | 1,279,890 | 58.50% |
| | | | | **2,185,732** | **0.0042%** | **2,187,862** | **1,279,890** | **58.50%** |
| 20 | 922 | American Assets Grp | | | | | | |
| | | 27847 | Insurance Co Of The West | 191,196,338 | 0.3716% | 200,394,011 | 87,727,796 | 43.78% |
| | | 40029 | Explorer Ins Co | 155,344,875 | 0.3019% | 123,083,464 | 74,012,390 | 60.13% |
| | | | | **346,541,213** | **0.6735%** | **323,477,475** | **161,740,186** | **50.00%** |
| 21 | 594 | AMERICAN CONTRACTORS INS GRP | | | | | | |
| | | 19984 | ACIG Ins Co | 263,460 | 0.0005% | 263,460 | 79,970 | 30.35% |
| | | | | **263,460** | **0.0005%** | **263,460** | **79,970** | **30.35%** |
| 22 | 1321 | American Farmers & Ranchers Grp | | | | | | |
| | | 37931 | American Farmers & Ranchers Ins Co | 1,420,256 | 0.0028% | 1,710,878 | 97,759 | 5.71% |
| | | | | **1,420,256** | **0.0028%** | **1,710,878** | **97,759** | **5.71%** |
| 23 | 84 | American Financial Grp | | | | | | |
| | | 16691 | Great Amer Ins Co | 90,424,669 | 0.1757% | 97,544,196 | 22,004,084 | 22.56% |
| | | 43753 | Republic Ind Co of CA | 71,386,806 | 0.1387% | 71,820,544 | 42,262,213 | 58.84% |
| | | 26344 | Great Amer Assur Co | 70,041,865 | 0.1361% | 103,183,425 | -68,086,637 | -65.99% |
| | | 22179 | Republic Ind Co Of Amer | 63,289,894 | 0.1230% | 63,645,362 | 42,807,923 | 67.26% |
| | | 22136 | Great Amer Ins Co of NY | 60,029,188 | 0.1167% | 62,999,909 | 61,566,532 | 97.72% |
| | | 32620 | National Interstate Ins Co | 41,757,509 | 0.0812% | 48,817,832 | 26,218,829 | 53.71% |
| | | 26832 | Great Amer Alliance Ins Co | 9,594,078 | 0.0186% | 8,915,340 | 2,080,418 | 23.34% |
| | | 33723 | Great Amer Spirit Ins Co | 113,151 | 0.0002% | 103,665 | -156,025 | -150.51% |
| | | 31135 | Great Amer Security Ins Co | 1,000 | 0.0000% | 375 | 139 | 37.07% |
| | | | | **406,638,160** | **0.7903%** | **457,030,648** | **128,697,476** | **28.16%** |
| 24 | 3678 | American Independent Ins Grp | | | | | | |
| | | 39098 | Omni Ins Co | 265,440 | 0.0005% | 371,373 | 148,853 | 40.08% |
| | | | | **265,440** | **0.0005%** | **371,373** | **148,853** | **40.08%** |
| 25 | 12 | AMERICAN INTL GRP | | | | | | |
| | | 19445 | National Union Fire Ins Co Of Pitts | 926,831,101 | 1.8013% | 961,836,485 | 650,522,820 | 67.63% |
| | | 19429 | Insurance Co Of The State Of PA | 233,824,724 | 0.4544% | 254,123,993 | 329,414,910 | 129.63% |
| | | 23809 | Granite State Ins Co | 123,384,088 | 0.2398% | 226,980,661 | 156,192,960 | 68.81% |
| | | 19402 | Chartis Prop Cas Co | 81,509,397 | 0.1584% | 29,906,635 | 12,598,228 | 42.13% |
| | | 19380 | American Home Assur Co | 80,352,120 | 0.1562% | 106,794,340 | 63,974,849 | 59.90% |
| | | 23841 | New Hampshire Ins Co | 71,612,820 | 0.1392% | 88,874,806 | 106,049,426 | 119.32% |
| | | 19410 | Commerce & Industry Ins Co | 45,189,154 | 0.0878% | 51,071,686 | 38,196,236 | 74.79% |
| | | 15873 | United Guar Residential Ins Co | 36,717,344 | 0.0714% | 36,887,252 | 209,827,373 | 568.83% |
| | | 26999 | United Guar Mortgage Ind Co | 27,494,777 | 0.0534% | 27,476,144 | 21,687,564 | 78.93% |
| | | 19399 | AIU Ins Co | 20,336,533 | 0.0395% | 20,619,784 | 12,889,998 | 62.51% |
| | | 26220 | Yosemite Ins Co | 3,721,579 | 0.0072% | 5,794,550 | 5,455,439 | 94.15% |
| | | 40525 | United Guar Credit Ins Co | 216,269 | 0.0004% | 228,120 | 1,260,752 | 552.67% |
| | | | | **1,651,189,906** | **3.2091%** | **1,810,594,456** | **1,608,070,555** | **88.81%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: TOTALS [35]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 26 | 408 | | AMERICAN NATL FIN GRP | | | | | |
| | | 11048 | Pacific Prop & Cas Co | 26,225,937 | 0.0510% | 25,237,268 | 12,460,461 | 49.37% |
| | | 28401 | American Natl Prop & Cas Co | 11,367,452 | 0.0221% | 15,669,805 | 9,993,614 | 63.78% |
| | | | | **37,593,389** | **0.0731%** | **40,907,073** | **22,454,075** | **54.89%** |
| 27 | 12190 | | American Pet Ins Co | | | | | |
| | | 12190 | American Pet Ins Co | 404,639 | 0.0008% | 374,533 | 253,576 | 67.70% |
| | | | | **404,639** | **0.0008%** | **374,533** | **253,576** | **67.70%** |
| 28 | 18 | | AMERICAN ROAD GRP | | | | | |
| | | 19631 | American Road Ins Co | 3,534,160 | 0.0069% | 3,636,861 | 557,927 | 15.34% |
| | | | | **3,534,160** | **0.0069%** | **3,636,861** | **557,927** | **15.34%** |
| 29 | 1346 | | AMERICAN SAFETY HOLDING GRP | | | | | |
| | | 39969 | American Safety Cas Ins Co | 44,014,555 | 0.0855% | 31,699,683 | 14,211,805 | 44.83% |
| | | | | **44,014,555** | **0.0855%** | **31,699,683** | **14,211,805** | **44.83%** |
| 30 | 31380 | | American Surety Co | | | | | |
| | | 31380 | American Surety Co | 2,496,414 | 0.0049% | 2,498,836 | 358,695 | 14.35% |
| | | | | **2,496,414** | **0.0049%** | **2,498,836** | **358,695** | **14.35%** |
| 31 | 4 | | Ameriprise Fin Grp | | | | | |
| | | 29068 | IDS Prop Cas Ins Co | 221,466,425 | 0.4304% | 217,896,765 | 135,024,881 | 61.97% |
| | | | | **221,466,425** | **0.4304%** | **217,896,765** | **135,024,881** | **61.97%** |
| 32 | 680 | | AMERISAFE GRP | | | | | |
| | | 31895 | American Interstate Ins Co | 12,346 | 0.0000% | 12,496 | -62,066 | -496.69% |
| | | | | **12,346** | **0.0000%** | **12,496** | **-62,066** | **-496.69%** |
| 33 | 124 | | AMERISURE CO GRP | | | | | |
| | | 23396 | Amerisure Mut Ins Co | 2,526,606 | 0.0049% | 1,772,189 | 1,581,141 | 89.22% |
| | | | | **2,526,606** | **0.0049%** | **1,772,189** | **1,581,141** | **89.22%** |
| 34 | 27928 | | Amex Assur Co | | | | | |
| | | 27928 | Amex Assur Co | 35,203,852 | 0.0684% | 35,485,786 | 10,481,883 | 29.54% |
| | | | | **35,203,852** | **0.0684%** | **35,485,786** | **10,481,883** | **29.54%** |
| 35 | 28 | | AMICA MUT GRP | | | | | |
| | | 19976 | Amica Mut Ins Co | 86,060,044 | 0.1673% | 83,892,535 | 37,039,718 | 44.15% |
| | | | | **86,060,044** | **0.1673%** | **83,892,535** | **37,039,718** | **44.15%** |
| 36 | 2538 | | Amtrust Financial Serv Grp | | | | | |
| | | 25011 | Wesco Ins Co | 25,631,483 | 0.0498% | 30,160,907 | 27,287,486 | 90.47% |
| | | 19879 | Security Natl Ins Co | 4,334,283 | 0.0084% | 3,396,675 | 988,896 | 29.11% |
| | | | | **29,965,766** | **0.0582%** | **33,557,582** | **28,276,382** | **84.26%** |
| 37 | 4256 | | Anchor Ins Holdings Grp | | | | | |
| | | 40010 | Anchor Gen Ins Co | 100,573,252 | 0.1955% | 76,913,080 | 47,020,885 | 61.14% |
| | | | | **100,573,252** | **0.1955%** | **76,913,080** | **47,020,885** | **61.14%** |
| 38 | 34738 | | Arag Ins Co | | | | | |
| | | 34738 | Arag Ins Co | 14,549,371 | 0.0283% | 14,547,460 | 8,746,963 | 60.13% |
| | | | | **14,549,371** | **0.0283%** | **14,547,460** | **8,746,963** | **60.13%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: TOTALS [35]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 39 | 1279 | Arch Ins Grp | | | | | | |
| | | 11150 | Arch Ins Co | 226,090,947 | 0.4394% | 235,656,535 | 138,443,533 | 58.75% |
| | | | | **226,090,947** | **0.4394%** | **235,656,535** | **138,443,533** | **58.75%** |
| 40 | 457 | ARGONAUT GRP | | | | | | |
| | | 19801 | Argonaut Ins Co | 16,914,040 | 0.0329% | 11,832,773 | 32,832,907 | 277.47% |
| | | 19828 | Argonaut Midwest Ins Co | 15,090,742 | 0.0293% | 13,983,346 | 8,232,304 | 58.87% |
| | | 19860 | Argonaut Great Central Ins Co | 11,339,570 | 0.0220% | 11,574,019 | 3,343,525 | 28.89% |
| | | 19844 | Argonaut SW Ins Co | 1,053,709 | 0.0020% | 957,738 | 1,458,774 | 152.31% |
| | | | | **44,398,061** | **0.0863%** | **38,347,876** | **45,867,510** | **119.61%** |
| 41 | 4662 | Ariel Holdings Group | | | | | | |
| | | 26611 | Valiant Ins Co | 1,728,241 | 0.0034% | 1,329,883 | 635,529 | 47.79% |
| | | | | **1,728,241** | **0.0034%** | **1,329,883** | **635,529** | **47.79%** |
| 42 | 41459 | Armed Forces Ins Exch | | | | | | |
| | | 41459 | Armed Forces Ins Exch | 5,953,007 | 0.0116% | 6,061,397 | 1,334,265 | 22.01% |
| | | | | **5,953,007** | **0.0116%** | **6,061,397** | **1,334,265** | **22.01%** |
| 43 | 10632 | Armor Assur Co | | | | | | |
| | | 10632 | Armor Assur Co | 125,242 | 0.0002% | 132,929 | 0 | 0.00% |
| | | | | **125,242** | **0.0002%** | **132,929** | **0** | **0.00%** |
| 44 | 19 | Assurant Inc Grp | | | | | | |
| | | 42978 | American Security Ins Co | 269,391,956 | 0.5236% | 274,655,283 | 46,399,213 | 16.89% |
| | | 10111 | American Bankers Ins Co Of FL | 52,593,293 | 0.1022% | 58,372,849 | 12,916,675 | 22.13% |
| | | 19615 | American Reliable Ins Co | 28,936,338 | 0.0562% | 28,074,896 | 11,319,266 | 40.32% |
| | | 42986 | Standard Guar Ins Co | 3,316,902 | 0.0064% | 6,647,131 | 2,184,024 | 32.86% |
| | | | | **354,238,489** | **0.6885%** | **367,750,159** | **72,819,178** | **19.80%** |
| 45 | 194 | Assured Guar Grp | | | | | | |
| | | 30180 | Assured Guar Corp | 50,269,791 | 0.0977% | 2,528,871 | 1,022,737 | 40.44% |
| | | 18287 | Assured Guar Municipal Corp | 15,535,150 | 0.0302% | 26,028,931 | 19,384,323 | 74.47% |
| | | | | **65,804,941** | **0.1279%** | **28,557,802** | **20,407,060** | **71.46%** |
| 46 | 24 | ATLANTIC CO GRP | | | | | | |
| | | 19895 | Atlantic Mut Ins Co | 926,086 | 0.0018% | 936,097 | 6,431,532 | 687.06% |
| | | 19909 | Centennial Ins Co | 72,096 | 0.0001% | 81,998 | 10,183,793 | 12419.56% |
| | | | | **998,182** | **0.0019%** | **1,018,095** | **16,615,325** | **1632.00%** |
| 47 | 1318 | Auto Club Enterprises Ins Grp | | | | | | |
| | | 15598 | Interins Exch Of The Automobile Club | 2,007,797,839 | 3.9021% | 2,045,618,694 | 976,924,678 | 47.76% |
| | | | | **2,007,797,839** | **3.9021%** | **2,045,618,694** | **976,924,678** | **47.76%** |
| 48 | 29530 | AXA Art Ins Corp | | | | | | |
| | | 29530 | AXA Art Ins Corp | 5,052,954 | 0.0098% | 6,059,600 | 694,425 | 11.46% |
| | | | | **5,052,954** | **0.0098%** | **6,059,600** | **694,425** | **11.46%** |
| 49 | 968 | AXA INS GRP | | | | | | |
| | | 33022 | AXA Ins Co | 3,507,506 | 0.0068% | 3,561,292 | 7,704,272 | 216.33% |
| | | | | **3,507,506** | **0.0068%** | **3,561,292** | **7,704,272** | **216.33%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: TOTALS [35]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 50 | 3416 | AXIS Capital Grp | | | | | | |
| | | 37273 | Axis Ins Co | 63,745,840 | 0.1239% | 60,909,857 | 35,375,602 | 58.08% |
| | | 20370 | AXIS Reins Co | 46,285,710 | 0.0900% | 46,565,300 | 14,524,070 | 31.19% |
| | | | | **110,031,550** | **0.2138%** | **107,475,157** | **49,899,672** | **46.43%** |
| 51 | 867 | Baldwin & Lyons Grp | | | | | | |
| | | 12416 | Protective Ins Co | 9,182,013 | 0.0178% | 9,182,897 | 4,658,104 | 50.73% |
| | | 40460 | Sagamore Ins Co | 1,240,616 | 0.0024% | 1,540,150 | 312,526 | 20.29% |
| | | | | **10,422,629** | **0.0203%** | **10,723,047** | **4,970,630** | **46.35%** |
| 52 | 18538 | Bancinsure Inc | | | | | | |
| | | 18538 | Bancinsure Inc | 3,806,588 | 0.0074% | 4,182,347 | 3,066,799 | 73.33% |
| | | | | **3,806,588** | **0.0074%** | **4,182,347** | **3,066,799** | **73.33%** |
| 53 | 1281 | BANKAMERICA CORP GRP | | | | | | |
| | | 24821 | Meritplan Ins Co | 245,606,122 | 0.4773% | 205,495,999 | 64,508,787 | 31.39% |
| | | 24848 | Newport Ins Co | 243,131,937 | 0.4725% | 295,224,311 | 51,441,303 | 17.42% |
| | | 24813 | Balboa Ins Co | 93,870,699 | 0.1824% | 116,528,341 | 45,429,888 | 38.99% |
| | | | | **582,608,758** | **1.1323%** | **617,248,651** | **161,379,978** | **26.15%** |
| 54 | 689 | BANKERS INS GRP | | | | | | |
| | | 33162 | Bankers Ins Co | 8,562,495 | 0.0166% | 8,465,103 | 1,342,899 | 15.86% |
| | | | | **8,562,495** | **0.0166%** | **8,465,103** | **1,342,899** | **15.86%** |
| 55 | 1228 | BAR PLAN GRP | | | | | | |
| | | 29513 | The Bar Plan Mut Ins Co | 11,202 | 0.0000% | 12,843 | 0 | 0.00% |
| | | | | **11,202** | **0.0000%** | **12,843** | **0** | **0.00%** |
| 56 | 572 | BCBS OF MI GRP | | | | | | |
| | | 12177 | Compwest Ins Co | 109,420,925 | 0.2127% | 107,640,469 | 71,537,938 | 66.46% |
| | | 29157 | United WI Ins Co | 100,754 | 0.0002% | 16,292 | 27,107 | 166.38% |
| | | | | **109,521,679** | **0.2129%** | **107,656,761** | **71,565,045** | **66.48%** |
| 57 | 23 | BCS INS GRP | | | | | | |
| | | 38245 | BCS Ins Co | 14,953,254 | 0.0291% | 15,200,166 | 6,908,773 | 45.45% |
| | | | | **14,953,254** | **0.0291%** | **15,200,166** | **6,908,773** | **45.45%** |
| 58 | 37540 | Beazley Ins Co Inc | | | | | | |
| | | 37540 | Beazley Ins Co Inc | 28,141,947 | 0.0547% | 28,670,098 | 18,505,466 | 64.55% |
| | | | | **28,141,947** | **0.0547%** | **28,670,098** | **18,505,466** | **64.55%** |
| 59 | 41394 | Benchmark Ins Co | | | | | | |
| | | 41394 | Benchmark Ins Co | 32,090,036 | 0.0624% | 28,700,152 | 19,981,582 | 69.62% |
| | | | | **32,090,036** | **0.0624%** | **28,700,152** | **19,981,582** | **69.62%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: TOTALS [35]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 60 | 31 | | BERKSHIRE HATHAWAY GRP | | | | | |
| | | 35882 | Geico Gen Ins Co | 419,978,838 | 0.8162% | 404,239,437 | 240,008,844 | 59.37% |
| | | 22055 | Geico Ind Co | 202,139,609 | 0.3929% | 199,579,568 | 132,039,965 | 66.16% |
| | | 22063 | Government Employees Ins Co | 188,501,824 | 0.3664% | 184,371,856 | 106,348,275 | 57.68% |
| | | 41491 | Geico Cas Co | 151,212,817 | 0.2939% | 150,252,421 | 84,945,712 | 56.54% |
| | | 10855 | Cypress Ins Co | 99,689,048 | 0.1937% | 103,148,956 | 82,105,659 | 79.60% |
| | | 34630 | Oak River Ins Co | 80,347,426 | 0.1562% | 87,579,958 | 72,268,307 | 82.52% |
| | | 38865 | California Ins Co | 51,554,160 | 0.1002% | 52,074,998 | 28,069,813 | 53.90% |
| | | 11843 | Medical Protective Co | 29,324,159 | 0.0570% | 28,469,379 | 13,567,385 | 47.66% |
| | | 25895 | United States Liab Ins Co | 22,640,196 | 0.0440% | 21,763,282 | 4,581,772 | 21.05% |
| | | 11673 | Redwood Fire & Cas Ins Co | 17,296,116 | 0.0336% | 22,795,043 | 16,005,987 | 70.22% |
| | | 20052 | National Liab & Fire Ins Co | 15,063,963 | 0.0293% | 21,596,712 | 13,786,476 | 63.84% |
| | | 34274 | Central States Ind Co Of Omaha | 11,937,779 | 0.0232% | 12,033,806 | 2,624,833 | 21.81% |
| | | 11967 | General Star Natl Ins Co | 10,315,906 | 0.0200% | 10,139,535 | 3,680,527 | 36.30% |
| | | 20087 | National Ind Co | 6,246,542 | 0.0121% | 8,046,761 | 12,082,154 | 150.15% |
| | | 38962 | Genesis Ins Co | 4,157,206 | 0.0081% | 5,133,829 | -9,514,276 | -185.33% |
| | | 22039 | General Reins Corp | 3,892,282 | 0.0076% | 4,133,365 | 22,805,574 | 551.74% |
| | | 27812 | Columbia Ins Co | 3,460,130 | 0.0067% | 3,084,817 | 872,000 | 28.27% |
| | | | | **1,317,758,001** | **2.5611%** | **1,318,443,723** | **826,279,007** | **62.67%** |
| 61 | 13528 | | Brotherhood Mut Ins Co | | | | | |
| | | 13528 | Brotherhood Mut Ins Co | 6,026,409 | 0.0117% | 3,785,258 | 2,085,146 | 55.09% |
| | | | | **6,026,409** | **0.0117%** | **3,785,258** | **2,085,146** | **55.09%** |
| 62 | 33 | | CALIFORNIA CAS MGMT GRP | | | | | |
| | | 20117 | California Cas Ind Exch | 154,006,651 | 0.2993% | 158,293,527 | 67,993,138 | 42.95% |
| | | 20125 | California Cas Ins Co | 111,854 | 0.0002% | 114,816 | -264,721 | -230.56% |
| | | | | **154,118,505** | **0.2995%** | **158,408,343** | **67,728,417** | **42.76%** |
| 63 | 10779 | | CALIFORNIA EARTHQUAKE AUTHORITY | | | | | |
| | | 10779 | CALIFORNIA EARTHQUAKE AUTHORITY | 607,676,744 | 1.1810% | 589,954,214 | 126,273 | 0.02% |
| | | | | **607,676,744** | **1.1810%** | **589,954,214** | **126,273** | **0.02%** |
| 64 | 27480 | | California Mut Ins Co | | | | | |
| | | 27480 | California Mut Ins Co | 4,199,087 | 0.0082% | 4,380,385 | 1,031,304 | 23.54% |
| | | | | **4,199,087** | **0.0082%** | **4,380,385** | **1,031,304** | **23.54%** |
| 65 | 1278 | | CALIFORNIA STATE AUTO GRP | | | | | |
| | | 15539 | California State Auto Assn Inter Ins | 1,794,151,714 | 3.4869% | 1,786,361,762 | 943,201,874 | 52.80% |
| | | 10921 | ACA Ins Co | 84,780,633 | 0.1648% | 85,224,192 | 51,848,890 | 60.84% |
| | | 37770 | Western United Ins Co | 42,747,556 | 0.0831% | 56,115,031 | 30,195,434 | 53.81% |
| | | | | **1,921,679,903** | **3.7348%** | **1,927,700,985** | **1,025,246,198** | **53.18%** |
| 66 | 36340 | | Camico Mut Ins Co | | | | | |
| | | 36340 | Camico Mut Ins Co | 31,239,842 | 0.0607% | 31,584,852 | 13,256,335 | 41.97% |
| | | | | **31,239,842** | **0.0607%** | **31,584,852** | **13,256,335** | **41.97%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: TOTALS [35]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 67 | 802 | Capital Ins Grp | | | | | | |
| | | 13544 | California Capital Ins Co | 228,413,776 | 0.4439% | 226,150,898 | 97,565,994 | 43.14% |
| | | 23540 | Monterey Ins Co | 27,616,688 | 0.0537% | 27,191,908 | 15,547,717 | 57.18% |
| | | 12890 | Eagle W Ins Co | 6,940,028 | 0.0135% | 7,311,829 | 3,079,761 | 42.12% |
| | | | | **262,970,492** | **0.5111%** | **260,654,635** | **116,193,472** | **44.58%** |
| 68 | 3764 | Cardif Holdings Grp | | | | | | |
| | | 21075 | Cardif Prop & Cas Ins Co | 219,746 | 0.0004% | 129,076 | 69,431 | 53.79% |
| | | | | **219,746** | **0.0004%** | **129,076** | **69,431** | **53.79%** |
| 69 | 10520 | Care W Ins Co | | | | | | |
| | | 10520 | Care W Ins Co | 31,359,425 | 0.0609% | 39,441,613 | 34,197,712 | 86.70% |
| | | | | **31,359,425** | **0.0609%** | **39,441,613** | **34,197,712** | **86.70%** |
| 70 | 40134 | Castlepoint Natl Ins Co | | | | | | |
| | | 40134 | Castlepoint Natl Ins Co | 38,275,449 | 0.0744% | 41,469,571 | 21,773,340 | 52.50% |
| | | | | **38,275,449** | **0.0744%** | **41,469,571** | **21,773,340** | **52.50%** |
| 71 | 3569 | Caterpillar Grp | | | | | | |
| | | 11255 | Caterpillar Ins Co | 3,175,376 | 0.0062% | 9,277,752 | 4,031,128 | 43.45% |
| | | | | **3,175,376** | **0.0062%** | **9,277,752** | **4,031,128** | **43.45%** |
| 72 | 4574 | Catlin US Ins Grp | | | | | | |
| | | 19518 | Catlin Ins Co | 15,720,879 | 0.0306% | 6,778,297 | 2,914,758 | 43.00% |
| | | | | **15,720,879** | **0.0306%** | **6,778,297** | **2,914,758** | **43.00%** |
| 73 | 26905 | Century Natl Ins Co | | | | | | |
| | | 26905 | Century Natl Ins Co | 119,944,916 | 0.2331% | 127,734,198 | 31,468,170 | 24.64% |
| | | | | **119,944,916** | **0.2331%** | **127,734,198** | **31,468,170** | **24.64%** |
| 74 | 10499 | Chrysler Ins Co | | | | | | |
| | | 10499 | Chrysler Ins Co | 3,882,482 | 0.0075% | 4,987,172 | -2,414,138 | -48.41% |
| | | | | **3,882,482** | **0.0075%** | **4,987,172** | **-2,414,138** | **-48.41%** |
| 75 | 38 | CHUBB & SON INC GRP | | | | | | |
| | | 20281 | Federal Ins Co | 852,242,196 | 1.6563% | 860,574,211 | 322,600,967 | 37.49% |
| | | 20397 | Vigilant Ins Co | 39,570,414 | 0.0769% | 40,779,909 | 8,976,635 | 22.01% |
| | | 35181 | Executive Risk Ind Inc | 34,039,031 | 0.0662% | 41,098,101 | 15,327,292 | 37.29% |
| | | 20346 | Pacific Ind Co | 24,467,435 | 0.0476% | 24,667,468 | 56,702,615 | 229.87% |
| | | 20303 | Great Northern Ins Co | 14,402,059 | 0.0280% | 14,631,943 | 6,749,633 | 46.13% |
| | | 12777 | Chubb Ind Ins Co | 6,151,925 | 0.0120% | 5,800,144 | 3,644,360 | 62.83% |
| | | 10052 | Chubb Natl Ins Co | 3,943,136 | 0.0077% | 5,309,469 | 2,102,815 | 39.60% |
| | | 20338 | Northwestern Pacific Ind Co | 80,976 | 0.0002% | 125,183 | -359,543 | -287.21% |
| | | | | **974,897,172** | **1.8947%** | **992,986,428** | **415,744,774** | **41.87%** |
| 76 | 18767 | Church Mut Ins Co | | | | | | |
| | | 18767 | Church Mut Ins Co | 46,842,509 | 0.0910% | 46,868,003 | 22,612,569 | 48.25% |
| | | | | **46,842,509** | **0.0910%** | **46,868,003** | **22,612,569** | **48.25%** |
| 77 | 4687 | CIFG Grp | | | | | | |
| | | 25771 | CIFG Assur N Amer Inc | 263,850 | 0.0005% | 469,556 | 0 | 0.00% |
| | | | | **263,850** | **0.0005%** | **469,556** | **0** | **0.00%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: TOTALS [35]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 78 | 244 | | CINCINNATI FIN GRP | | | | | |
| | | 10677 | Cincinnati Ins Co | 2,128,426 | 0.0041% | 1,907,478 | 1,286,558 | 67.45% |
| | | | | **2,128,426** | **0.0041%** | **1,907,478** | **1,286,558** | **67.45%** |
| 79 | 41 | | CITIGROUP GRP | | | | | |
| | | 41211 | Triton Ins Co | 1,154,302 | 0.0022% | 2,397,256 | 2,889,544 | 120.54% |
| | | | | **1,154,302** | **0.0022%** | **2,397,256** | **2,889,544** | **120.54%** |
| 80 | 323 | | CIVIL SERV EMPLOYEE GRP | | | | | |
| | | 18953 | CSE Safeguard Ins Co | 51,427,239 | 0.0999% | 38,083,927 | 22,316,953 | 58.60% |
| | | 10693 | Civil Serv Employees Ins Co | 51,365,425 | 0.0998% | 59,309,982 | 18,176,054 | 30.65% |
| | | | | **102,792,664** | **0.1998%** | **97,393,909** | **40,493,007** | **41.58%** |
| 81 | 218 | | CNA INS GRP | | | | | |
| | | 20443 | Continental Cas Co | 385,755,659 | 0.7497% | 339,554,205 | 265,927,680 | 78.32% |
| | | 20508 | Valley Forge Ins Co | 73,055,554 | 0.1420% | 75,650,403 | 34,470,231 | 45.57% |
| | | 20478 | National Fire Ins Co Of Hartford | 70,470,151 | 0.1370% | 70,527,142 | 36,236,575 | 51.38% |
| | | 20427 | American Cas Co Of Reading PA | 62,644,296 | 0.1217% | 62,406,955 | 39,521,295 | 63.33% |
| | | 35289 | Continental Ins Co | 39,758,528 | 0.0773% | 37,353,149 | 36,948,932 | 98.92% |
| | | 20494 | Transportation Ins Co | 39,553,736 | 0.0769% | 35,210,011 | 20,471,954 | 58.14% |
| | | 13188 | Western Surety Co | 30,330,417 | 0.0589% | 31,831,982 | 2,319,439 | 7.29% |
| | | 24047 | Surety Bonding Co Of Amer | 638,162 | 0.0012% | 1,141,359 | -559,727 | -49.04% |
| | | 13200 | Universal Surety Of Amer | 535 | 0.0000% | 535 | -899 | -168.04% |
| | | | | **702,207,038** | **1.3647%** | **653,675,741** | **435,335,480** | **66.60%** |
| 82 | 31887 | | Coface N Amer Ins Co | | | | | |
| | | 31887 | Coface N Amer Ins Co | 6,744,430 | 0.0131% | 7,199,997 | 9,764,204 | 135.61% |
| | | | | **6,744,430** | **0.0131%** | **7,199,997** | **9,764,204** | **135.61%** |
| 83 | 421 | | COLLATERAL HOLDINGS GRP | | | | | |
| | | 24350 | Triad Guar Ins Corp | 45,211,271 | 0.0879% | 45,334,275 | 155,131,864 | 342.20% |
| | | | | **45,211,271** | **0.0879%** | **45,334,275** | **155,131,864** | **342.20%** |
| 84 | 10758 | | Colonial Surety Co | | | | | |
| | | 10758 | Colonial Surety Co | 826,158 | 0.0016% | 760,558 | -79,941 | -10.51% |
| | | | | **826,158** | **0.0016%** | **760,558** | **-79,941** | **-10.51%** |
| 85 | 816 | | COMMERCE INC GRP | | | | | |
| | | 13161 | Commerce W Ins Co | 97,546,697 | 0.1896% | 84,597,869 | 49,207,744 | 58.17% |
| | | 19941 | American Commerce Ins Co | 512,307 | 0.0010% | 137,745 | 0 | 0.00% |
| | | | | **98,059,004** | **0.1906%** | **84,735,614** | **49,207,744** | **58.07%** |
| 86 | 34711 | | Computer Ins Co | | | | | |
| | | 34711 | Computer Ins Co | 426,998 | 0.0008% | 426,998 | -1,802 | -0.42% |
| | | | | **426,998** | **0.0008%** | **426,998** | **-1,802** | **-0.42%** |
| 87 | 37206 | | Contractors Bonding & Ins Co | | | | | |
| | | 37206 | Contractors Bonding & Ins Co | 8,784,265 | 0.0171% | 10,183,544 | 1,511,325 | 14.84% |
| | | | | **8,784,265** | **0.0171%** | **10,183,544** | **1,511,325** | **14.84%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: TOTALS [35]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 88 | 10783 | Cornerstone Natl Ins Co | | | | | | |
| | | 10783 | Cornerstone Natl Ins Co | 18,362,762 | 0.0357% | 17,282,002 | 14,334,973 | 82.95% |
| | | | | **18,362,762** | **0.0357%** | **17,282,002** | **14,334,973** | **82.95%** |
| 89 | 30082 | CPA Ins Co | | | | | | |
| | | 30082 | CPA Ins Co | 465,418 | 0.0009% | 466,173 | 117,700 | 25.25% |
| | | | | **465,418** | **0.0009%** | **466,173** | **117,700** | **25.25%** |
| 90 | 14010 | Crusader Ins Co | | | | | | |
| | | 14010 | Crusader Ins Co | 38,900,174 | 0.0756% | 40,050,880 | 10,676,577 | 26.66% |
| | | | | **38,900,174** | **0.0756%** | **40,050,880** | **10,676,577** | **26.66%** |
| 91 | 306 | CUNA MUT GRP | | | | | | |
| | | 10847 | Cumis Ins Society Inc | 65,915,729 | 0.1281% | 63,750,668 | 32,447,741 | 50.90% |
| | | 40266 | CMG Mortgage Ins Co | 4,713,193 | 0.0092% | 5,637,352 | 14,530,449 | 257.75% |
| | | 29114 | CMG Mortgage Assur Co | 14,250 | 0.0000% | 14,382 | 32,600 | 226.67% |
| | | | | **70,643,172** | **0.1373%** | **69,402,402** | **47,010,790** | **67.74%** |
| 92 | 4641 | D & J Rottman Grp | | | | | | |
| | | 10008 | Western Ins Co | 7,220,410 | 0.0140% | 7,213,689 | 3,224,313 | 44.70% |
| | | | | **7,220,410** | **0.0140%** | **7,213,689** | **3,224,313** | **44.70%** |
| 93 | 16705 | Dealers Assur Co | | | | | | |
| | | 16705 | Dealers Assur Co | 5,434,471 | 0.0106% | 9,480,860 | 928,766 | 9.80% |
| | | | | **5,434,471** | **0.0106%** | **9,480,860** | **928,766** | **9.80%** |
| 94 | 3489 | Delek Grp | | | | | | |
| | | 19216 | Southern Ins Co | 184,082,364 | 0.3578% | 115,630,185 | 69,106,028 | 59.76% |
| | | | | **184,082,364** | **0.3578%** | **115,630,185** | **69,106,028** | **59.76%** |
| 95 | 74 | DELPHI FIN GRP | | | | | | |
| | | 15105 | Safety Natl Cas Corp | 41,274,385 | 0.0802% | 36,800,582 | 14,233,452 | 38.68% |
| | | 11123 | Safety First Ins Co | 93,607 | 0.0002% | 24,413 | 425,217 | 1741.76% |
| | | | | **41,367,992** | **0.0804%** | **36,824,995** | **14,658,669** | **39.81%** |
| 96 | 40975 | Dentists Ins Co | | | | | | |
| | | 40975 | Dentists Ins Co | 38,922,023 | 0.0756% | 38,310,130 | 10,778,616 | 28.14% |
| | | | | **38,922,023** | **0.0756%** | **38,310,130** | **10,778,616** | **28.14%** |
| 97 | 930 | DHC GRP | | | | | | |
| | | 19269 | Danielson Natl Ins Co | 8,536,228 | 0.0166% | 8,190,797 | 4,882,134 | 59.61% |
| | | 23671 | National Amer Ins Co of CA | 6,328,072 | 0.0123% | 6,228,266 | 10,346,081 | 166.11% |
| | | | | **14,864,300** | **0.0289%** | **14,419,063** | **15,228,215** | **105.61%** |
| 98 | 831 | DOCTORS CO GRP | | | | | | |
| | | 34495 | Doctors Co An Interins Exch | 210,632,460 | 0.4094% | 179,136,612 | 17,968,867 | 10.03% |
| | | 10352 | Scpie Ind Co | 11,825,295 | 0.0230% | 15,014,882 | -6,838,509 | -45.54% |
| | | 34487 | Professional Underwriters Liab Ins C | 9,911,242 | 0.0193% | 9,274,280 | -2,398,209 | -25.86% |
| | | 39152 | American Hlthcare Ind Co | 1,565,180 | 0.0030% | 11,603,818 | 3,353,085 | 28.90% |
| | | | | **233,934,177** | **0.4547%** | **215,029,592** | **12,085,234** | **5.62%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: TOTALS [35]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 99 | 4672 | Dongbu Ins Grp | | | | | | |
| | | 12502 | Dongbu Ins Co Ltd | 44,097 | 0.0001% | 1,837 | 0 | 0.00% |
| | | | | **44,097** | **0.0001%** | **1,837** | **0** | **0.00%** |
| 100 | 33499 | Dorinco Reins Co | | | | | | |
| | | 33499 | Dorinco Reins Co | 841,348 | 0.0016% | 801,750 | 0 | 0.00% |
| | | | | **841,348** | **0.0016%** | **801,750** | **0** | **0.00%** |
| 101 | 57 | ELECTRIC INS GRP | | | | | | |
| | | 21261 | Electric Ins Co | 42,213,136 | 0.0820% | 42,376,950 | 32,193,325 | 75.97% |
| | | | | **42,213,136** | **0.0820%** | **42,376,950** | **32,193,325** | **75.97%** |
| 102 | 62 | EMC INS CO GRP | | | | | | |
| | | 21415 | Employers Mut Cas Co | 16,789,572 | 0.0326% | 17,415,552 | 8,337,973 | 47.88% |
| | | | | **16,789,572** | **0.0326%** | **17,415,552** | **8,337,973** | **47.88%** |
| 103 | 12003 | Emergency Medicine Professional Asr | | | | | | |
| | | 12003 | Emergency Medicine Professional Asr | 484,172 | 0.0009% | 0 | 0 | 0.00% |
| | | | | **484,172** | **0.0009%** | **0** | **0** | **#Num!** |
| 104 | 3363 | Employers Grp | | | | | | |
| | | 11512 | Employers Compensation Ins Co | 184,447,483 | 0.3585% | 188,630,790 | 105,556,489 | 55.96% |
| | | | | **184,447,483** | **0.3585%** | **188,630,790** | **105,556,489** | **55.96%** |
| 105 | 3786 | Endurance Grp | | | | | | |
| | | 11551 | Endurance Reins Corp of Amer | 26,098,709 | 0.0507% | 114,851,393 | 101,956,842 | 88.77% |
| | | 43630 | Endurance Risk Solutions Assur Co | 7,647,518 | 0.0149% | 5,390,059 | 3,400,437 | 63.09% |
| | | | | **33,746,227** | **0.0656%** | **120,241,452** | **105,357,279** | **87.62%** |
| 106 | 1120 | EVEREST REINS HOLDINGS GRP | | | | | | |
| | | 10120 | Everest Natl Ins Co | 265,135,478 | 0.5153% | 251,253,617 | 182,545,763 | 72.65% |
| | | | | **265,135,478** | **0.5153%** | **251,253,617** | **182,545,763** | **72.65%** |
| 107 | 158 | FAIRFAX FIN GRP | | | | | | |
| | | 21113 | United States Fire Ins Co | 99,598,406 | 0.1936% | 97,261,537 | 42,264,249 | 43.45% |
| | | 25054 | Hudson Ins Co | 47,199,737 | 0.0917% | 44,590,240 | 27,909,098 | 62.59% |
| | | 21105 | North River Ins Co | 19,867,235 | 0.0386% | 19,886,016 | 4,692,485 | 23.60% |
| | | 10936 | Seneca Ins Co Inc | 3,548,296 | 0.0069% | 2,999,842 | 1,138,084 | 37.94% |
| | | 25534 | TIG Ins Co | 1,956,282 | 0.0038% | 1,956,282 | -26,994,482 | -1379.89% |
| | | 10220 | Commonwealth Ins Co Of Amer | 640,954 | 0.0012% | 827,765 | -217,504 | -26.28% |
| | | | | **172,810,910** | **0.3359%** | **167,521,682** | **48,791,930** | **29.13%** |
| 108 | 7 | FEDERATED MUT GRP | | | | | | |
| | | 13935 | Federated Mut Ins Co | 46,258,325 | 0.0899% | 51,777,969 | 7,337,118 | 14.17% |
| | | 28304 | Federated Serv Ins Co | 6,322,830 | 0.0123% | 6,667,582 | 993,866 | 14.91% |
| | | | | **52,581,155** | **0.1022%** | **58,445,551** | **8,330,984** | **14.25%** |
| 109 | 11118 | Federated Rural Electric Ins Exch | | | | | | |
| | | 11118 | Federated Rural Electric Ins Exch | 312,427 | 0.0006% | 312,055 | 2,436,775 | 780.88% |
| | | | | **312,427** | **0.0006%** | **312,055** | **2,436,775** | **780.88%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: TOTALS [35]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 110 | 670 | FIDELITY NATL FIN GRP | | | | | | |
| | | 25180 | Fidelity Natl Ins Co | 38,562,940 | 0.0749% | 40,168,026 | 19,953,168 | 49.67% |
| | | 16578 | Fidelity Natl Prop & Cas Ins Co | 36,447,316 | 0.0708% | 34,204,062 | 2,136,337 | 6.25% |
| | | | | **75,010,256** | **0.1458%** | **74,372,088** | **22,089,505** | **29.70%** |
| 111 | 35009 | Financial Cas & Surety Inc | | | | | | |
| | | 35009 | Financial Cas & Surety Inc | 2,063,036 | 0.0040% | 2,063,036 | 53,087 | 2.57% |
| | | | | **2,063,036** | **0.0040%** | **2,063,036** | **53,087** | **2.57%** |
| 112 | 70 | FIRST AMER TITLE GRP | | | | | | |
| | | 34525 | First Amer Specilaty Ins Co | 66,645,056 | 0.1295% | 69,946,000 | 23,129,630 | 33.07% |
| | | 37710 | First Amer Prop & Cas Ins Co | 14,838,466 | 0.0288% | 15,672,408 | 3,567,599 | 22.76% |
| | | | | **81,483,522** | **0.1584%** | **85,618,408** | **26,697,229** | **31.18%** |
| 113 | 28519 | First Sealord Surety Inc | | | | | | |
| | | 28519 | First Sealord Surety Inc | 1,029,749 | 0.0020% | 750,309 | 56,700 | 7.56% |
| | | | | **1,029,749** | **0.0020%** | **750,309** | **56,700** | **7.56%** |
| 114 | 349 | FLORISTS MUT GRP | | | | | | |
| | | 13978 | Florists Mut Ins Co | 16,126,824 | 0.0313% | 13,870,392 | 9,778,565 | 70.50% |
| | | | | **16,126,824** | **0.0313%** | **13,870,392** | **9,778,565** | **70.50%** |
| 115 | 65 | FM GLOBAL GRP | | | | | | |
| | | 21482 | Factory Mut Ins Co | 305,712,090 | 0.5942% | 301,956,135 | 13,928,051 | 4.61% |
| | | 10014 | Affiliated Fm Ins Co | 97,280,720 | 0.1891% | 91,159,796 | 16,283,957 | 17.86% |
| | | | | **402,992,810** | **0.7832%** | **393,115,931** | **30,212,008** | **7.69%** |
| 116 | 28339 | Gateway Ins Co | | | | | | |
| | | 28339 | Gateway Ins Co | 669,799 | 0.0013% | 583,181 | 91,881 | 15.76% |
| | | | | **669,799** | **0.0013%** | **583,181** | **91,881** | **15.76%** |
| 117 | 350 | General Electric Grp | | | | | | |
| | | 32077 | Heritage Cas Ins Co | 658,869 | 0.0013% | 658,869 | 327,024 | 49.63% |
| | | | | **658,869** | **0.0013%** | **658,869** | **327,024** | **49.63%** |
| 118 | 1169 | GENERALI GRP | | | | | | |
| | | 11231 | Generali Us Branch | 2,458,948 | 0.0048% | 1,786,621 | 122,740 | 6.87% |
| | | | | **2,458,948** | **0.0048%** | **1,786,621** | **122,740** | **6.87%** |
| 119 | 450 | GENEVE HOLDINGS INC GRP | | | | | | |
| | | 26581 | Independence Amer Ins Co | 665,339 | 0.0013% | 665,339 | 259,672 | 39.03% |
| | | | | **665,339** | **0.0013%** | **665,339** | **259,672** | **39.03%** |
| 120 | 4011 | Genworth Fin Grp | | | | | | |
| | | 38458 | Genworth Mortgage Ins Corp | 25,965,416 | 0.0505% | 26,322,070 | 140,068,323 | 532.13% |
| | | 29823 | Genworth Residential Mortgage Ins Co | 2,246,227 | 0.0044% | 2,168,798 | 54,002,931 | 2489.99% |
| | | 18759 | Genworth Residential Mortgage Assur | 2,059 | 0.0000% | 2,175 | 4,575 | 210.34% |
| | | 16675 | Genworth Mortgage Ins Corp Of NC | 65 | 0.0000% | 65 | 0 | 0.00% |
| | | | | **28,213,767** | **0.0548%** | **28,493,108** | **194,075,829** | **681.13%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: TOTALS [35]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 121 | 3829 | GeoVera Holdings Inc Grp | | | | | | |
| | | 10799 | Geovera Ins Co | 96,585,037 | 0.1877% | 96,425,049 | 1,777,792 | 1.84% |
| | | 10887 | Pacific Select Prop Ins Co | 18,276,629 | 0.0355% | 19,911,908 | 326,096 | 1.64% |
| | | 10182 | Geovera Specialty Ins Co | 483,411 | 0.0009% | 570,334 | 1,070,803 | 187.75% |
| | | | | **115,345,077** | **0.2242%** | **116,907,291** | **3,174,691** | **2.72%** |
| 122 | 1331 | Glencoe US Holdings Grp | | | | | | |
| | | 10340 | Stonington Ins Co | 7,434,032 | 0.0144% | 7,459,960 | 5,402,154 | 72.42% |
| | | | | **7,434,032** | **0.0144%** | **7,459,960** | **5,402,154** | **72.42%** |
| 123 | 79 | GMAC INS HOLDING GRP | | | | | | |
| | | 23728 | National Gen Ins Co | 91,602,737 | 0.1780% | 95,228,893 | 49,986,462 | 52.49% |
| | | 31488 | Integon Preferred Ins Co | 29,201,360 | 0.0568% | 31,052,168 | 22,636,563 | 72.90% |
| | | 38660 | MIC Gen Ins Corp | 12,670,570 | 0.0246% | 13,678,602 | 7,692,672 | 56.24% |
| | | 22012 | Motors Ins Corp | 1,670,800 | 0.0032% | 1,671,430 | 655,637 | 39.23% |
| | | 38601 | MIC Prop & Cas Ins Corp | 607,894 | 0.0012% | 286,686 | 113,841 | 39.71% |
| | | 29742 | Integon Natl Ins Co | 474,144 | 0.0009% | 343,468 | 207,997 | 60.56% |
| | | | | **136,227,505** | **0.2648%** | **142,261,247** | **81,293,172** | **57.14%** |
| 124 | 39861 | Golden Bear Ins Co | | | | | | |
| | | 39861 | Golden Bear Ins Co | 25,451,046 | 0.0495% | 23,457,005 | 11,185,220 | 47.68% |
| | | | | **25,451,046** | **0.0495%** | **23,457,005** | **11,185,220** | **47.68%** |
| 125 | 83 | GRANGE INS GRP | | | | | | |
| | | 22101 | Grange Ins Assn | 27,698,742 | 0.0538% | 27,352,633 | 14,899,638 | 54.47% |
| | | | | **27,698,742** | **0.0538%** | **27,352,633** | **14,899,638** | **54.47%** |
| 126 | 1208 | GRAY INS GRP | | | | | | |
| | | 36307 | Gray Ins Co | 1,448 | 0.0000% | 1,591 | 78,398 | 4927.59% |
| | | | | **1,448** | **0.0000%** | **1,591** | **78,398** | **4927.59%** |
| 127 | 36650 | Guarantee Co Of N Amer USA | | | | | | |
| | | 36650 | Guarantee Co Of N Amer USA | 5,761,606 | 0.0112% | 5,959,700 | 150,249 | 2.52% |
| | | | | **5,761,606** | **0.0112%** | **5,959,700** | **150,249** | **2.52%** |
| 128 | 828 | GUARD INS CO GRP | | | | | | |
| | | 31470 | Norguard Ins Co | 16,810,260 | 0.0327% | 12,222,143 | 4,845,970 | 39.65% |
| | | 42390 | Amguard Ins Co | 11,135,245 | 0.0216% | 9,438,454 | 6,650,099 | 70.46% |
| | | 14702 | Eastguard Ins Co | 1,277,370 | 0.0025% | 1,299,653 | 734,529 | 56.52% |
| | | | | **29,222,875** | **0.0568%** | **22,960,250** | **12,230,598** | **53.27%** |
| 129 | 303 | GUIDEONE INS GRP | | | | | | |
| | | 15032 | Guideone Mut Ins Co | 31,732,494 | 0.0617% | 34,224,047 | 10,547,972 | 30.82% |
| | | 14559 | Guideone Specialty Mut Ins Co | 27,762,902 | 0.0540% | 29,960,062 | 20,574,602 | 68.67% |
| | | | | **59,495,396** | **0.1156%** | **64,184,109** | **31,122,574** | **48.49%** |
| 130 | 517 | HANNOVER GRP | | | | | | |
| | | 41343 | HDI Gerling Amer Ins Co | 4,470,676 | 0.0087% | 4,255,543 | -5,028,401 | -118.16% |
| | | 20532 | Clarendon Natl Ins Co | 215,903 | 0.0004% | 20,450 | -24,606,939 | -20327.33% |
| | | 21806 | Harbor Specialty Ins Co | 4,509 | 0.0000% | 4,509 | 759,313 | 16839.94% |
| | | | | **4,691,088** | **0.0091%** | **4,280,502** | **-28,876,027** | **-674.59%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: TOTALS [35]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 131 | 253 | HARLEYSVILLE GRP | | | | | | |
| | | 14168 | Harleysville Mut Ins Co | 2,467,906 | 0.0048% | 2,299,913 | 304,439 | 13.24% |
| | | | | **2,467,906** | **0.0048%** | **2,299,913** | **304,439** | **13.24%** |
| 132 | 91 | HARTFORD FIRE & CAS GRP | | | | | | |
| | | 29424 | Hartford Cas Ins Co | 383,614,122 | 0.7456% | 401,619,958 | 144,037,309 | 35.86% |
| | | 19682 | Hartford Fire In Co | 269,192,088 | 0.5232% | 271,949,816 | 31,627,936 | 11.63% |
| | | 30104 | Hartford Underwriters Ins Co | 234,054,326 | 0.4549% | 229,579,162 | 106,588,897 | 46.43% |
| | | 37478 | Hartford Ins Co Of The Midwest | 151,142,853 | 0.2937% | 149,804,789 | 56,312,654 | 37.59% |
| | | 29459 | Twin City Fire Ins Co Co | 127,523,623 | 0.2478% | 145,455,627 | 1,742,295 | 1.20% |
| | | 22357 | Hartford Accident & Ind Co | 62,259,184 | 0.1210% | 32,702,496 | 23,729,219 | 72.56% |
| | | 34690 | Property & Cas Ins Co Of Hartford | 19,927,208 | 0.0387% | 22,596,977 | 8,815,461 | 39.01% |
| | | 27120 | Trumbull Ins Co | 93,860 | 0.0002% | 86,973 | -4,772 | -5.49% |
| | | | | **1,247,807,264** | **2.4251%** | **1,253,795,798** | **372,848,999** | **29.74%** |
| 133 | 984 | HCC INS HOLDINGS GRP | | | | | | |
| | | 29599 | US Specialty Ins Co | 72,703,170 | 0.1413% | 71,843,985 | 34,827,356 | 48.48% |
| | | 10216 | American Contractors Ind Co | 65,110,668 | 0.1265% | 64,083,324 | 19,925,499 | 31.09% |
| | | 10367 | Avemco Ins Co | 4,498,367 | 0.0087% | 4,666,123 | 1,464,683 | 31.39% |
| | | | | **142,312,205** | **0.2766%** | **140,593,432** | **56,217,538** | **39.99%** |
| 134 | 11832 | Health Care Industry Liab Recip Ins | | | | | | |
| | | 11832 | Health Care Industry Liab Recip Ins | 2,138,317 | 0.0042% | 1,966,827 | 1,034,058 | 52.57% |
| | | | | **2,138,317** | **0.0042%** | **1,966,827** | **1,034,058** | **52.57%** |
| 135 | 4666 | Hiscox Ins Grp | | | | | | |
| | | 10200 | Hiscox Ins Co Inc | 719,430 | 0.0014% | 215,281 | 124,123 | 57.66% |
| | | | | **719,430** | **0.0014%** | **215,281** | **124,123** | **57.66%** |
| 136 | 300 | HORACE MANN GRP | | | | | | |
| | | 22578 | Horace Mann Ins Co | 37,345,111 | 0.0726% | 36,519,881 | 20,654,291 | 56.56% |
| | | 22756 | Horace Mann Prop & Cas Ins Co | 13,467,091 | 0.0262% | 13,868,336 | 7,001,287 | 50.48% |
| | | | | **50,812,202** | **0.0988%** | **50,388,217** | **27,655,578** | **54.89%** |
| 137 | 352 | HSBC Grp | | | | | | |
| | | 28657 | HSBC Ins Co of DE | 59,484 | 0.0001% | 59,484 | 64,469 | 108.38% |
| | | | | **59,484** | **0.0001%** | **59,484** | **64,469** | **108.38%** |
| 138 | 10048 | Hyundai Marine & Fire Ins Co Ltd | | | | | | |
| | | 10048 | Hyundai Marine & Fire Ins Co Ltd | 2,440,520 | 0.0047% | 2,528,759 | 316,263 | 12.51% |
| | | | | **2,440,520** | **0.0047%** | **2,528,759** | **316,263** | **12.51%** |
| 139 | 225 | IAT Reins Co Grp | | | | | | |
| | | 26433 | Harco Natl Ins Co | 18,308,929 | 0.0356% | 20,306,888 | 27,934,125 | 137.56% |
| | | 13234 | Wilshire Ins Co | 17,945,342 | 0.0349% | 18,247,528 | 2,747,484 | 15.06% |
| | | 23248 | Occidental Fire & Cas Co Of NC | 15,207,126 | 0.0296% | 15,899,507 | 7,191,521 | 45.23% |
| | | 28886 | Transguard Ins Co Of Amer Inc | 13,407,196 | 0.0261% | 10,600,549 | 5,582,966 | 52.67% |
| | | 20010 | Acceptance Ind Ins Co | 1,909,098 | 0.0037% | 2,061,092 | 1,727,678 | 83.82% |
| | | | | **66,777,691** | **0.1298%** | **67,115,564** | **45,183,774** | **67.32%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: TOTALS [35]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 140 | 479 | IFG CO GRP | | | | | | |
| | | 11177 | First Fin Ins Co | 2,590,400 | 0.0050% | 3,106,238 | 4,125,344 | 132.81% |
| | | | | **2,590,400** | **0.0050%** | **3,106,238** | **4,125,344** | **132.81%** |
| 141 | 246 | INDIANA LUMBERMENS GRP | | | | | | |
| | | 14265 | Indiana Lumbermens Mut Ins Co | 4,669,292 | 0.0091% | 4,338,827 | 780,191 | 17.98% |
| | | | | **4,669,292** | **0.0091%** | **4,338,827** | **780,191** | **17.98%** |
| 142 | 3495 | Infinity Prop & Cas Ins Grp | | | | | | |
| | | 22268 | Infinity Ins Co | 440,903,073 | 0.8569% | 442,762,125 | 238,193,622 | 53.80% |
| | | 20260 | Infinity Select Ins Co | 25,220,800 | 0.0490% | 20,332,593 | 12,165,713 | 59.83% |
| | | 10068 | Hillstar Ins Co | 11,386,399 | 0.0221% | 8,243,991 | 6,322,612 | 76.69% |
| | | 11738 | Infinity Auto Ins Co | 8,433,658 | 0.0164% | 9,962,461 | 5,396,283 | 54.17% |
| | | | | **485,943,930** | **0.9444%** | **481,301,170** | **262,078,230** | **54.45%** |
| 143 | 75 | Insco Ins Services Grp | | | | | | |
| | | 12718 | Developers Surety & Ind Co | 11,745,555 | 0.0228% | 13,804,711 | 5,283,825 | 38.28% |
| | | 25550 | Indemnity Co Of CA | 4,124,224 | 0.0080% | 5,090,520 | 703,808 | 13.83% |
| | | | | **15,869,779** | **0.0308%** | **18,895,231** | **5,987,633** | **31.69%** |
| 144 | 11592 | International Fidelity Ins Co | | | | | | |
| | | 11592 | International Fidelity Ins Co | 22,249,554 | 0.0432% | 22,403,994 | 592,141 | 2.64% |
| | | | | **22,249,554** | **0.0432%** | **22,403,994** | **592,141** | **2.64%** |
| 145 | 4509 | Ironshore Grp | | | | | | |
| | | 23647 | Ironshore Ind Inc | 4,287,536 | 0.0083% | 2,974,619 | 1,660,702 | 55.83% |
| | | | | **4,287,536** | **0.0083%** | **2,974,619** | **1,660,702** | **55.83%** |
| 146 | 3488 | J A Patterson Grp | | | | | | |
| | | 27081 | Bond Safeguard Ins Co | 7,184,941 | 0.0140% | 8,927,266 | -50,331 | -0.56% |
| | | 13307 | Lexon Ins Co | 1,581,131 | 0.0031% | 826,189 | 313,929 | 38.00% |
| | | | | **8,766,072** | **0.0170%** | **9,753,455** | **263,598** | **2.70%** |
| 147 | 14354 | Jewelers Mut Ins Co | | | | | | |
| | | 14354 | Jewelers Mut Ins Co | 15,376,385 | 0.0299% | 15,404,281 | 9,349,875 | 60.70% |
| | | | | **15,376,385** | **0.0299%** | **15,404,281** | **9,349,875** | **60.70%** |
| 148 | 281 | JM FAMILY GRP | | | | | | |
| | | 26492 | Courtesy Ins Co | 5,550,075 | 0.0108% | 4,593,991 | 3,005,904 | 65.43% |
| | | | | **5,550,075** | **0.0108%** | **4,593,991** | **3,005,904** | **65.43%** |
| 149 | 9 | JPMorgan Chase & Co Grp | | | | | | |
| | | 22985 | Sequoia Ins Co | 74,686,832 | 0.1452% | 78,921,648 | 33,611,462 | 42.59% |
| | | 12832 | Personal Express Ins Co | 14,649,937 | 0.0285% | 15,023,865 | 8,039,889 | 53.51% |
| | | | | **89,336,769** | **0.1736%** | **93,945,513** | **41,651,351** | **44.34%** |
| 150 | 1326 | KINGSWAY GRP | | | | | | |
| | | 33650 | Mendota Ins Co | 20,019,205 | 0.0389% | 19,858,231 | 11,043,409 | 55.61% |
| | | 42862 | Universal Cas Co | 16,549,558 | 0.0322% | 21,796,588 | 25,098,284 | 115.15% |
| | | 33855 | Lincoln Gen Ins Co | 7,196,480 | 0.0140% | 39,072,557 | 66,776,098 | 170.90% |
| | | | | **43,765,243** | **0.0851%** | **80,727,376** | **102,917,791** | **127.49%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: TOTALS [35]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 151 | 456 | LANCER FINANCIAL GRP | | | | | | |
| | | 26077 | Lancer Ins Co | 19,596,800 | 0.0381% | 21,445,746 | 14,289,432 | 66.63% |
| | | | | **19,596,800** | **0.0381%** | **21,445,746** | **14,289,432** | **66.63%** |
| 152 | 36706 | Lawyers Mut Ins Co | | | | | | |
| | | 36706 | Lawyers Mut Ins Co | 44,419,608 | 0.0863% | 45,640,544 | 12,751,815 | 27.94% |
| | | | | **44,419,608** | **0.0863%** | **45,640,544** | **12,751,815** | **27.94%** |
| 153 | 37800 | Leading Ins Grp Ins Co Ltd | | | | | | |
| | | 37800 | Leading Ins Grp Ins Co Ltd | 11,136,050 | 0.0216% | 10,144,942 | 4,011,287 | 39.54% |
| | | | | **11,136,050** | **0.0216%** | **10,144,942** | **4,011,287** | **39.54%** |
| 154 | 37940 | Lexington Natl Ins Corp | | | | | | |
| | | 37940 | Lexington Natl Ins Corp | 2,853,378 | 0.0055% | 2,831,339 | -28,439 | -1.00% |
| | | | | **2,853,378** | **0.0055%** | **2,831,339** | **-28,439** | **-1.00%** |
| 155 | 111 | LIBERTY MUT GRP | | | | | | |
| | | 23035 | Liberty Mut Fire Ins Co | 617,931,451 | 1.2009% | 618,801,528 | 324,674,829 | 52.47% |
| | | 24740 | Safeco Ins Co Of Amer | 541,016,787 | 1.0515% | 542,213,980 | 227,256,691 | 41.91% |
| | | 23043 | Liberty Mut Ins Co | 334,043,489 | 0.6492% | 319,307,915 | 186,630,146 | 58.45% |
| | | 24198 | Peerless Ins Co | 190,022,725 | 0.3693% | 206,927,381 | 64,445,758 | 31.14% |
| | | 10836 | Golden Eagle Ins Corp | 162,195,465 | 0.3152% | 136,201,639 | 49,679,285 | 36.47% |
| | | 26042 | Wausau Underwriters Ins Co | 126,496,602 | 0.2458% | 117,490,747 | 71,454,301 | 60.82% |
| | | 42404 | Liberty Ins Corp | 91,386,532 | 0.1776% | 99,223,688 | 63,843,304 | 64.34% |
| | | 24724 | First Natl Ins Co Of Amer | 89,813,183 | 0.1746% | 92,348,606 | 42,140,333 | 45.63% |
| | | 19690 | American Economy Ins Co | 78,389,758 | 0.1524% | 80,430,872 | 37,517,411 | 46.65% |
| | | 39012 | Safeco Ins Co Of IL | 68,757,598 | 0.1336% | 80,346,585 | 37,421,232 | 46.57% |
| | | 19704 | American States Ins Co | 68,546,575 | 0.1332% | 78,805,427 | 12,927,882 | 16.40% |
| | | 24732 | General Ins Co Of Amer | 49,565,203 | 0.0963% | 54,805,877 | 22,940,960 | 41.86% |
| | | 19917 | Liberty Ins Underwriters Inc | 45,813,481 | 0.0890% | 45,260,879 | -1,834,837 | -4.05% |
| | | 24171 | Netherlands Ins Co The | 37,780,067 | 0.0734% | 39,177,423 | 23,323,613 | 59.53% |
| | | 37214 | American States Preferred Ins Co | 37,329,894 | 0.0726% | 37,580,122 | 19,297,884 | 51.35% |
| | | 21458 | Employers Ins of Wausau | 36,435,288 | 0.0708% | 37,322,016 | 57,098,186 | 152.99% |
| | | 26069 | Wausau Business Ins Co | 21,449,679 | 0.0417% | 27,645,523 | 25,456,720 | 92.08% |
| | | 18333 | Peerless Ind Ins Co | 9,948,896 | 0.0193% | 6,921,626 | 3,612,137 | 52.19% |
| | | 41939 | Liberty Northwest Ins Corp | 9,638,037 | 0.0187% | 9,417,774 | 4,049,938 | 43.00% |
| | | 33600 | LM Ins Corp | 4,014,009 | 0.0078% | 4,586,064 | 2,976,225 | 64.90% |
| | | 33588 | First Liberty Ins Corp | 3,995,686 | 0.0078% | 5,673,741 | 2,917,013 | 51.41% |
| | | 19712 | American States Ins Co Of TX | 3,584,388 | 0.0070% | 4,389,124 | 3,049,853 | 69.49% |
| | | 24074 | Ohio Cas Ins Co | 2,152,293 | 0.0042% | 990,158 | 4,205,774 | 424.76% |
| | | 24066 | American Fire & Cas Co | 1,664,935 | 0.0032% | 1,537,653 | -7,315,949 | -475.79% |
| | | | | **2,631,972,021** | **5.1152%** | **2,647,406,348** | **1,277,768,689** | **48.26%** |
| 156 | 4381 | Lightyear Delos Grp | | | | | | |
| | | 35408 | Delos Ins Co | 137,050,738 | 0.2664% | 141,233,270 | 95,720,424 | 67.77% |
| | | | | **137,050,738** | **0.2664%** | **141,233,270** | **95,720,424** | **67.77%** |
| 157 | 3702 | Loya Grp | | | | | | |
| | | 12589 | Loya Cas Ins Co | 74,104,601 | 0.1440% | 70,515,696 | 44,907,230 | 63.68% |
| | | | | **74,104,601** | **0.1440%** | **70,515,696** | **44,907,230** | **63.68%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: TOTALS [35]

### *Sorted by Group Name*

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| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 158 | 108 | LUMBERMENS MUT CAS GRP | | | | | | |
| | | 22977 | Lumbermens Mut Cas Co | 1,558,611 | 0.0030% | 1,586,748 | 19,250,311 | 1213.19% |
| | | 22918 | American Motorists Ins Co | 718,339 | 0.0014% | 947,359 | 15,608,953 | 1647.63% |
| | | 30562 | American Manufacturers Mut Ins Co | 44,314 | 0.0001% | 48,572 | 2,581,611 | 5315.02% |
| | | | | **2,321,264** | **0.0045%** | **2,582,679** | **37,440,875** | **1449.69%** |
| 159 | 23108 | Lumbermens Underwriting Alliance | | | | | | |
| | | 23108 | Lumbermens Underwriting Alliance | 7,022,892 | 0.0136% | 4,739,962 | 1,216,705 | 25.67% |
| | | | | **7,022,892** | **0.0136%** | **4,739,962** | **1,216,705** | **25.67%** |
| 160 | 1332 | MAINE EMPLOYERS MUT INS GRP | | | | | | |
| | | 11030 | Memic Ind Co | 30,770 | 0.0001% | 17,077 | 56,871 | 333.03% |
| | | | | **30,770** | **0.0001%** | **17,077** | **56,871** | **333.03%** |
| 161 | 42269 | Majestic Ins Co | | | | | | |
| | | 42269 | Majestic Ins Co | 105,111,721 | 0.2043% | 104,157,615 | 88,567,015 | 85.03% |
| | | | | **105,111,721** | **0.2043%** | **104,157,615** | **88,567,015** | **85.03%** |
| 162 | 785 | MARKEL CORP GRP | | | | | | |
| | | 38970 | Markel Ins Co | 27,049,063 | 0.0526% | 30,819,153 | 9,316,276 | 30.23% |
| | | 28932 | Markel Amer Ins Co | 15,536,100 | 0.0302% | 16,622,273 | 5,472,101 | 32.92% |
| | | 27189 | Associated Intl Ins Co | 7,000 | 0.0000% | 4,359 | -9,007,560 | 206642.81% |
| | | | | **42,592,163** | **0.0828%** | **47,445,785** | **5,780,817** | **12.18%** |
| 163 | 4636 | Max Capital Grp | | | | | | |
| | | 21296 | Max Amer Ins Co | 2,087,649 | 0.0041% | 800,815 | 278,835 | 34.82% |
| | | | | **2,087,649** | **0.0041%** | **800,815** | **278,835** | **34.82%** |
| 164 | 528 | MBIA GRP | | | | | | |
| | | 12041 | MBIA Ins Corp | 3,672,471 | 0.0071% | 60,604,529 | 228,964 | 0.38% |
| | | 20877 | Capital Markets Assur Corp | 9,849 | 0.0000% | 22,538 | 0 | 0.00% |
| | | | | **3,682,320** | **0.0072%** | **60,627,067** | **228,964** | **0.38%** |
| 165 | 748 | Meadowbrook Ins Grp | | | | | | |
| | | 18023 | Star Ins Co | 135,220,421 | 0.2628% | 88,736,156 | 43,150,583 | 48.63% |
| | | 25780 | Williamsburg Natl Ins Co | 25,382,797 | 0.0493% | 25,711,616 | 7,966,584 | 30.98% |
| | | 21903 | Procentury Ins Co | 9,005,758 | 0.0175% | 6,348,181 | 6,623,913 | 104.34% |
| | | | | **169,608,976** | **0.3296%** | **120,795,953** | **57,741,080** | **47.80%** |
| 166 | 608 | MEDICAL INS EXCH OF CA GRP | | | | | | |
| | | 32433 | Medical Ins Exch Of CA | 36,879,376 | 0.0717% | 36,878,052 | 9,278,251 | 25.16% |
| | | | | **36,879,376** | **0.0717%** | **36,878,052** | **9,278,251** | **25.16%** |
| 167 | 1113 | MEDMARK INS GRP | | | | | | |
| | | 22241 | Medmarc Cas Ins Co | 5,809,800 | 0.0113% | 5,052,658 | 1,307,208 | 25.87% |
| | | | | **5,809,800** | **0.0113%** | **5,052,658** | **1,307,208** | **25.87%** |
| 168 | 15768 | Merced Mut Ins Co | | | | | | |
| | | 15768 | Merced Mut Ins Co | 5,326,614 | 0.0104% | 5,694,620 | 1,273,483 | 22.36% |
| | | | | **5,326,614** | **0.0104%** | **5,694,620** | **1,273,483** | **22.36%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: TOTALS [35]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 169 | 1114 | MERCER INS GRP | | | | | | |
| | | 31453 | Financial Pacific Ins Co | 78,935,113 | 0.1534% | 82,350,684 | 28,225,019 | 34.27% |
| | | | | **78,935,113** | **0.1534%** | **82,350,684** | **28,225,019** | **34.27%** |
| 170 | 3479 | Merchants Bonding Co Grp | | | | | | |
| | | 14494 | Merchants Bonding Co a Mut | 8,866,899 | 0.0172% | 8,674,858 | 279,963 | 3.23% |
| | | | | **8,866,899** | **0.0172%** | **8,674,858** | **279,963** | **3.23%** |
| 171 | 660 | MERCURY GEN GRP | | | | | | |
| | | 27553 | Mercury Ins Co | 1,217,051,519 | 2.3653% | 1,227,615,080 | 637,252,604 | 51.91% |
| | | 11908 | Mercury Cas Co | 619,284,628 | 1.2036% | 629,391,934 | 298,180,270 | 47.38% |
| | | 38342 | California Automobile Ins Co | 131,885,197 | 0.2563% | 140,503,756 | 81,421,544 | 57.95% |
| | | 16810 | American Mercury Ins Co | 6,675,014 | 0.0130% | 10,010,999 | 10,598,298 | 105.87% |
| | | | | **1,974,896,358** | **3.8382%** | **2,007,521,769** | **1,027,452,716** | **51.18%** |
| 172 | 241 | METROPOLITAN GRP | | | | | | |
| | | 25321 | Metropolitan Drt Prop & Cas Ins Co | 87,886,504 | 0.1708% | 84,318,804 | 42,730,256 | 50.68% |
| | | | | **87,886,504** | **0.1708%** | **84,318,804** | **42,730,256** | **50.68%** |
| 173 | 40150 | MGA Ins Co Inc | | | | | | |
| | | 40150 | MGA Ins Co Inc | 1,454,924 | 0.0028% | 1,831,090 | 808,836 | 44.17% |
| | | | | **1,454,924** | **0.0028%** | **1,831,090** | **808,836** | **44.17%** |
| 174 | 105 | MGIC GRP | | | | | | |
| | | 29858 | Mortgage Guar Ins Corp | 61,971,562 | 0.1204% | 67,066,174 | 198,662,711 | 296.22% |
| | | 10682 | MGIC Credit Assur Corp | 57,412 | 0.0001% | 57,412 | 261,927 | 456.22% |
| | | 18740 | MGIC Ind Corp | 4,942 | 0.0000% | 5,669 | 6,372 | 112.40% |
| | | | | **62,033,916** | **0.1206%** | **67,129,255** | **198,931,010** | **296.34%** |
| 175 | 14508 | Michigan Millers Mut Ins Co | | | | | | |
| | | 14508 | Michigan Millers Mut Ins Co | 226 | 0.0000% | 226 | -1,251 | -553.54% |
| | | | | **226** | **0.0000%** | **226** | **-1,251** | **-553.54%** |
| 176 | 869 | MINNESOTA MUT GRP | | | | | | |
| | | 10054 | Securian Cas Co | 1,890,414 | 0.0037% | 1,721,203 | 439,897 | 25.56% |
| | | | | **1,890,414** | **0.0037%** | **1,721,203** | **439,897** | **25.56%** |
| 177 | 2978 | Mitsui Sumitomo Ins Grp | | | | | | |
| | | 20362 | Mitsui Sumitomo Ins Co of Amer | 51,215,871 | 0.0995% | 52,106,435 | 13,471,424 | 25.85% |
| | | 22551 | Mitsui Sumitomo Ins USA Inc | 18,734,155 | 0.0364% | 18,418,384 | 9,976,766 | 54.17% |
| | | | | **69,950,026** | **0.1359%** | **70,524,819** | **23,448,190** | **33.25%** |
| 178 | 291 | MOTORISTS MUT GRP | | | | | | |
| | | 13331 | American Hardware Mut Ins Co | 17,288,889 | 0.0336% | 17,513,839 | 10,632,726 | 60.71% |
| | | | | **17,288,889** | **0.0336%** | **17,513,839** | **10,632,726** | **60.71%** |
| 179 | 361 | Munich Re Grp | | | | | | |
| | | 23469 | American Modern Home Ins Co | 89,319,788 | 0.1736% | 89,737,154 | 22,171,405 | 24.71% |
| | | 19720 | American Alt Ins Corp | 51,768,169 | 0.1006% | 48,955,890 | 18,700,521 | 38.20% |
| | | 23450 | American Family Home Ins Co | 13,619,640 | 0.0265% | 12,917,802 | 4,417,363 | 34.20% |
| | | 11452 | Hartford Steam Boil Inspec & Ins Co | 8,207,179 | 0.0160% | 8,398,018 | 720,438 | 8.58% |
| | | | | **162,914,776** | **0.3166%** | **160,008,864** | **46,009,727** | **28.75%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: TOTALS [35]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 180 | 23663 | National Amer Ins Co | | | | | | |
| | | 23663 | National Amer Ins Co | 60,969 | 0.0001% | 48,840 | -63,516 | -130.05% |
| | | | | **60,969** | **0.0001%** | **48,840** | **-63,516** | **-130.05%** |
| 181 | 19119 | National Unity Ins Co | | | | | | |
| | | 19119 | National Unity Ins Co | 320,707 | 0.0006% | 322,272 | 67,915 | 21.07% |
| | | | | **320,707** | **0.0006%** | **322,272** | **67,915** | **21.07%** |
| 182 | 13127 | Nations Ins Co | | | | | | |
| | | 13127 | Nations Ins Co | 6,510,974 | 0.0127% | 6,418,965 | 2,874,344 | 44.78% |
| | | | | **6,510,974** | **0.0127%** | **6,418,965** | **2,874,344** | **44.78%** |
| 183 | 140 | NATIONWIDE CORP GRP | | | | | | |
| | | 19100 | Amco Ins Co | 669,454,051 | 1.3011% | 661,890,155 | 329,278,175 | 49.75% |
| | | 23787 | Nationwide Mut Ins Co | 265,826,972 | 0.5166% | 274,450,526 | 92,990,050 | 33.88% |
| | | 42579 | Allied Prop & Cas Ins Co | 197,833,918 | 0.3845% | 192,236,173 | 92,822,726 | 48.29% |
| | | 25453 | Nationwide Ins Co Of Amer | 134,267,917 | 0.2609% | 128,610,492 | 82,943,026 | 64.49% |
| | | 42889 | Victoria Fire & Cas Co | 92,941,203 | 0.1806% | 111,956,893 | 70,071,957 | 62.59% |
| | | 28223 | Nationwide Agribusiness Ins Co | 44,010,947 | 0.0855% | 44,120,823 | 31,471,137 | 71.33% |
| | | 42285 | Veterinary Pet Ins Co | 38,138,727 | 0.0741% | 37,820,958 | 19,950,402 | 52.75% |
| | | 15580 | Scottsdale Ind Co | 30,725,950 | 0.0597% | 30,610,689 | 10,051,391 | 32.84% |
| | | 13242 | Titan Ind Co | 18,415,005 | 0.0358% | 15,562,303 | 8,068,527 | 51.85% |
| | | 23779 | Nationwide Mut Fire Ins Co | 13,662,782 | 0.0266% | 13,904,915 | 2,479,362 | 17.83% |
| | | 11991 | National Cas Co | 13,168,314 | 0.0256% | 15,709,593 | 7,699,725 | 49.01% |
| | | 42587 | Depositors Ins Co | 8,658,251 | 0.0168% | 9,118,561 | 5,226,988 | 57.32% |
| | | 13838 | Farmland Mut Ins Co | 454,835 | 0.0009% | 430,598 | 304,398 | 70.69% |
| | | 18961 | Crestbrook Ins Co | 78,200 | 0.0002% | 12,720 | 1,842 | 14.48% |
| | | | | **1,527,637,072** | **2.9690%** | **1,536,435,399** | **753,359,706** | **49.03%** |
| 184 | 25240 | NAU Country Ins Co | | | | | | |
| | | 25240 | NAU Country Ins Co | 71,719,236 | 0.1394% | 70,363,831 | 44,936,554 | 63.86% |
| | | | | **71,719,236** | **0.1394%** | **70,363,831** | **44,936,554** | **63.86%** |
| 185 | 510 | NAVIGATORS GRP | | | | | | |
| | | 42307 | Navigators Ins Co | 120,530,477 | 0.2343% | 126,398,330 | 61,491,291 | 48.65% |
| | | | | **120,530,477** | **0.2343%** | **126,398,330** | **61,491,291** | **48.65%** |
| 186 | 2638 | NCMIC Grp | | | | | | |
| | | 15865 | NCMIC Ins Co | 7,488,111 | 0.0146% | 7,583,546 | -61,499 | -0.81% |
| | | 11127 | Professional Solutions Ins Co | 1,109,858 | 0.0022% | 223,811 | 84,249 | 37.64% |
| | | | | **8,597,969** | **0.0167%** | **7,807,357** | **22,750** | **0.29%** |
| 187 | 256 | New York MARINE & GEN GRP | | | | | | |
| | | 16608 | New York Marine & Gen Ins Co | 19,825,885 | 0.0385% | 16,633,068 | 5,035,120 | 30.27% |
| | | | | **19,825,885** | **0.0385%** | **16,633,068** | **5,035,120** | **30.27%** |
| 188 | 27073 | Nipponkoa Ins Co Ltd US Br | | | | | | |
| | | 27073 | Nipponkoa Ins Co Ltd US Br | 12,271,349 | 0.0238% | 12,363,916 | 9,981,186 | 80.73% |
| | | | | **12,271,349** | **0.0238%** | **12,363,916** | **9,981,186** | **80.73%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: TOTALS [35]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 189 | 1282 | Norcal GRP | | | | | | |
| | | 33200 | Norcal Mut Ins Co | 156,865,844 | 0.3049% | 156,269,874 | 46,439,827 | 29.72% |
| | | | | **156,865,844** | **0.3049%** | **156,269,874** | **46,439,827** | **29.72%** |
| 190 | 4051 | Ocean Harbor Grp | | | | | | |
| | | 12360 | Ocean Harbor Cas Ins Co | 10,025,404 | 0.0195% | 8,670,506 | 5,821,682 | 67.14% |
| | | | | **10,025,404** | **0.0195%** | **8,670,506** | **5,821,682** | **67.14%** |
| 191 | 26565 | Ohio Ind Co | | | | | | |
| | | 26565 | Ohio Ind Co | 5,849,469 | 0.0114% | 4,763,264 | 1,074,419 | 22.56% |
| | | | | **5,849,469** | **0.0114%** | **4,763,264** | **1,074,419** | **22.56%** |
| 192 | 150 | OLD REPUBLIC GRP | | | | | | |
| | | 24147 | Old Republic Ins Co | 111,367,406 | 0.2164% | 117,576,498 | 83,184,025 | 70.75% |
| | | 24139 | Old Republic Gen Ins Corp | 89,340,138 | 0.1736% | 86,514,034 | 65,044,656 | 75.18% |
| | | 28452 | Republic Mortgage Ins Co | 42,730,997 | 0.0830% | 43,817,111 | 80,669,796 | 184.11% |
| | | 11371 | Great West Cas Co | 30,800,898 | 0.0599% | 30,347,159 | 18,698,250 | 61.61% |
| | | 40444 | Old Republic Surety Co | 4,075,039 | 0.0079% | 4,205,115 | 1,331,416 | 31.66% |
| | | 20095 | Bituminous Cas Corp | 9,321 | 0.0000% | 8,800 | -29,025 | -329.83% |
| | | | | **278,323,799** | **0.5409%** | **282,468,717** | **248,899,118** | **88.12%** |
| 193 | 645 | OREGON MUT GRP | | | | | | |
| | | 14907 | Oregon Mut Ins Co | 37,053,935 | 0.0720% | 36,649,678 | 19,856,013 | 54.18% |
| | | | | **37,053,935** | **0.0720%** | **36,649,678** | **19,856,013** | **54.18%** |
| 194 | 40550 | Pacific Pioneer Ins Co | | | | | | |
| | | 40550 | Pacific Pioneer Ins Co | 64,164 | 0.0001% | 140,711 | 186,000 | 132.19% |
| | | | | **64,164** | **0.0001%** | **140,711** | **186,000** | **132.19%** |
| 195 | 3483 | PartnerRe Grp | | | | | | |
| | | 11835 | Paris Re Amer Ins Co | 589,222 | 0.0011% | 828,751 | 269,577 | 32.53% |
| | | | | **589,222** | **0.0011%** | **828,751** | **269,577** | **32.53%** |
| 196 | 14974 | Pennsylvania Lumbermens Mut Ins | | | | | | |
| | | 14974 | Pennsylvania Lumbermens Mut Ins | 95,183 | 0.0002% | 36,330 | 0 | 0.00% |
| | | | | **95,183** | **0.0002%** | **36,330** | **0** | **0.00%** |
| 197 | 767 | Pennsylvania Manufacturers Grp | | | | | | |
| | | 12262 | Pennsylvania Manufacturers Assoc Ins | 45,111,958 | 0.0877% | 43,966,610 | 17,946,849 | 40.82% |
| | | 36897 | Manufacturers Alliance Ins Co | 18,051,415 | 0.0351% | 14,130,848 | 6,600,622 | 46.71% |
| | | 41424 | Pennsylvania Manufacturers Ind Co | 5,661,850 | 0.0110% | 7,858,173 | 4,378,307 | 55.72% |
| | | | | **68,825,223** | **0.1338%** | **65,955,631** | **28,925,778** | **43.86%** |
| 198 | 12297 | Petroleum Cas Co | | | | | | |
| | | 12297 | Petroleum Cas Co | 712,897 | 0.0014% | 712,652 | 238,034 | 33.40% |
| | | | | **712,897** | **0.0014%** | **712,652** | **238,034** | **33.40%** |
| 199 | 3638 | PGC Holding Corp Grp | | | | | | |
| | | 37648 | Permanent Gen Assur Corp | 47,034,240 | 0.0914% | 51,293,750 | 26,304,727 | 51.28% |
| | | | | **47,034,240** | **0.0914%** | **51,293,750** | **26,304,727** | **51.28%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: TOTALS [35]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 200 | 775 | PHARMACISTS MUT GRP | | | | | | |
| | | 13714 | Pharmacists Mut Ins Co | 387,838 | 0.0008% | 153,311 | 199,033 | 129.82% |
| | | | | **387,838** | **0.0008%** | **153,311** | **199,033** | **129.82%** |
| 201 | 677 | Philadelphia Consolidated Holding Grp | | | | | | |
| | | 18058 | Philadelphia Ind Ins Co | 261,361,282 | 0.5080% | 251,548,796 | 101,531,951 | 40.36% |
| | | | | **261,361,282** | **0.5080%** | **251,548,796** | **101,531,951** | **40.36%** |
| 202 | 1135 | PMI GRP | | | | | | |
| | | 27251 | PMI Mortgage Ins Co | 53,168,160 | 0.1033% | 62,009,666 | 174,736,018 | 281.79% |
| | | 12815 | Financial Guar Ins Co | 1,075,368 | 0.0021% | 11,796,310 | 0 | 0.00% |
| | | | | **54,243,528** | **0.1054%** | **73,805,976** | **174,736,018** | **236.75%** |
| 203 | 36234 | Preferred Professional Ins Co | | | | | | |
| | | 36234 | Preferred Professional Ins Co | 1,677,824 | 0.0033% | 1,878,806 | 689,851 | 36.72% |
| | | | | **1,677,824** | **0.0033%** | **1,878,806** | **689,851** | **36.72%** |
| 204 | 3592 | ProAlliance Grp | | | | | | |
| | | 12750 | Evergreen Natl Ind Co | 1,320,835 | 0.0026% | 1,511,729 | -6,939 | -0.46% |
| | | 39551 | Continental Heritage Ins Co | 543,576 | 0.0011% | 543,120 | -11,631 | -2.14% |
| | | | | **1,864,411** | **0.0036%** | **2,054,849** | **-18,570** | **-0.90%** |
| 205 | 2698 | ProAssurance Corp Grp | | | | | | |
| | | 14460 | Podiatry Ins Co Of Amer | 5,917,076 | 0.0115% | 5,792,681 | 1,894,021 | 32.70% |
| | | 10222 | PACO Assur Co Inc | 4,313,569 | 0.0084% | 4,492,494 | 2,752,287 | 61.26% |
| | | 33391 | ProAssurance Ind Co Inc | 61,881 | 0.0001% | 29,265 | 12,191 | 41.66% |
| | | | | **10,292,526** | **0.0200%** | **10,314,440** | **4,658,499** | **45.16%** |
| 206 | 155 | PROGRESSIVE GRP | | | | | | |
| | | 44288 | Progressive Choice Ins Co | 435,713,829 | 0.8468% | 430,495,541 | 241,011,954 | 55.98% |
| | | 27804 | Progressive West Ins Co | 255,055,230 | 0.4957% | 262,807,931 | 128,278,277 | 48.81% |
| | | 11770 | United Financial Cas Co | 156,030,961 | 0.3032% | 167,112,840 | 82,012,974 | 49.08% |
| | | 24260 | Progressive Cas Ins Co | 64,479,659 | 0.1253% | 74,893,492 | 39,815,525 | 53.16% |
| | | 16322 | Progressive Direct Ins Co | 28,207,348 | 0.0548% | 25,569,019 | 13,181,320 | 51.55% |
| | | 10193 | Progressive Express Ins Co | 15,650,162 | 0.0304% | 15,005,800 | 7,876,684 | 52.49% |
| | | 10243 | National Continental Ins Co | 7,575,741 | 0.0147% | 8,232,491 | 6,068,845 | 73.72% |
| | | 11851 | Progressive Advanced Ins Co | 122,821 | 0.0002% | 133,390 | 22,106 | 16.57% |
| | | | | **962,835,751** | **1.8713%** | **984,250,504** | **518,267,685** | **52.66%** |
| 207 | 458 | PROTECTIVE LIFE INS GRP | | | | | | |
| | | 35769 | Lyndon Prop Ins Co | 839,787 | 0.0016% | 11,469,119 | 10,595,671 | 92.38% |
| | | | | **839,787** | **0.0016%** | **11,469,119** | **10,595,671** | **92.38%** |
| 208 | 853 | PUBLIC SERV GRP | | | | | | |
| | | 15059 | Public Serv Mut Ins Co | 21,484,188 | 0.0418% | 20,435,809 | 8,112,787 | 39.70% |
| | | 10830 | Business Alliance Ins Co | 7,881,196 | 0.0153% | 10,518,850 | 6,519,685 | 61.98% |
| | | | | **29,365,384** | **0.0571%** | **30,954,659** | **14,632,472** | **47.27%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: TOTALS [35]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 209 | 796 | QBE INS GRP | | | | | | |
| | | 39217 | QBE Ins Corp | 115,236,285 | 0.2240% | 96,338,119 | 60,456,494 | 62.75% |
| | | 25747 | Unigard Ins Co | 96,215,876 | 0.1870% | 97,173,842 | 37,743,611 | 38.84% |
| | | 37257 | Praetorian Ins Co | 78,184,410 | 0.1520% | 97,962,276 | 42,072,425 | 42.95% |
| | | 37303 | Redland Ins Co | 35,264,868 | 0.0685% | 37,047,835 | 19,751,178 | 53.31% |
| | | 25798 | Unigard Ind Co | 11,433,490 | 0.0222% | 12,769,014 | 8,010,930 | 62.74% |
| | | 27740 | North Pointe Ins Co | 5,587,275 | 0.0109% | 5,095,902 | 4,090,731 | 80.27% |
| | | 24449 | Regent Ins Co | 1,222,085 | 0.0024% | 1,153,119 | 541,695 | 46.98% |
| | | 16217 | National Farmers Union Prop & Cas | 1,202,971 | 0.0023% | 1,316,383 | 85,459 | 6.49% |
| | | 24414 | General Cas Co Of WI | 523,343 | 0.0010% | 764,390 | 270,498 | 35.39% |
| | | | | **344,870,603** | **0.6703%** | **349,620,880** | **173,023,021** | **49.49%** |
| 210 | 3496 | Quanta US Holdings Grp | | | | | | |
| | | 23752 | Quanta Ind Co | 148,068 | 0.0003% | 305,090 | 441,961 | 144.86% |
| | | | | **148,068** | **0.0003%** | **305,090** | **441,961** | **144.86%** |
| 211 | 766 | Radian Grp | | | | | | |
| | | 33790 | Radian Guar Inc | 81,185,813 | 0.1578% | 90,614,051 | 177,482,190 | 195.87% |
| | | 30872 | Amerin Guar Corp | 424,152 | 0.0008% | 424,152 | 15,942,591 | 3758.70% |
| | | | | **81,609,965** | **0.1586%** | **91,038,203** | **193,424,781** | **212.47%** |
| 212 | 783 | RLI INS GRP | | | | | | |
| | | 13056 | RLI Ins Co | 31,818,937 | 0.0618% | 31,044,520 | 9,328,305 | 30.05% |
| | | 28860 | RLI Ind Co | 4,900 | 0.0000% | 1,999 | -546 | -27.31% |
| | | | | **31,823,837** | **0.0618%** | **31,046,519** | **9,327,759** | **30.04%** |
| 213 | 3485 | Rothschild Intl Grp | | | | | | |
| | | 41580 | Red Shield Ins Co | 316,633 | 0.0006% | 322,924 | 449,034 | 139.05% |
| | | | | **316,633** | **0.0006%** | **322,924** | **449,034** | **139.05%** |
| 214 | 4071 | RVI Grp | | | | | | |
| | | 23132 | RVI Natl Ins Co | 218,035 | 0.0004% | 91,168 | 22,859 | 25.07% |
| | | | | **218,035** | **0.0004%** | **91,168** | **22,859** | **25.07%** |
| 215 | 257 | SAFEWAY INS GRP | | | | | | |
| | | 12521 | Safeway Ins Co | 32,802,469 | 0.0638% | 33,569,620 | 16,985,921 | 50.60% |
| | | 10939 | Safeway Direct Ins Co | 1,500,647 | 0.0029% | 1,564,827 | 724,897 | 46.32% |
| | | | | **34,303,116** | **0.0667%** | **35,134,447** | **17,710,818** | **50.41%** |
| 216 | 38300 | Samsung Fire & Marine Ins Co Ltd | | | | | | |
| | | 38300 | Samsung Fire & Marine Ins Co Ltd | 116,400 | 0.0002% | 116,834 | 34,779 | 29.77% |
| | | | | **116,400** | **0.0002%** | **116,834** | **34,779** | **29.77%** |
| 217 | 15563 | SeaBright Ins Co | | | | | | |
| | | 15563 | SeaBright Ins Co | 123,951,985 | 0.2409% | 107,353,423 | 53,195,758 | 49.55% |
| | | | | **123,951,985** | **0.2409%** | **107,353,423** | **53,195,758** | **49.55%** |
| 218 | 242 | SELECTIVE INS GRP | | | | | | |
| | | 12572 | Selective Ins Co Of Amer | 2,441,988 | 0.0047% | 2,117,022 | 50,498 | 2.39% |
| | | | | **2,441,988** | **0.0047%** | **2,117,022** | **50,498** | **2.39%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: TOTALS [35]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 219 | 169 | SENTRY INS GRP | | | | | | |
| | | 13137 | Viking Ins Co Of WI | 130,812,364 | 0.2542% | 131,253,292 | 67,543,353 | 51.46% |
| | | 24988 | Sentry Ins A Mut Co | 38,751,460 | 0.0753% | 40,481,136 | 10,964,242 | 27.08% |
| | | 23434 | Middlesex Ins Co | 3,955,371 | 0.0077% | 4,259,978 | 3,081,084 | 72.33% |
| | | 28460 | Sentry Cas Co | 1,074,933 | 0.0021% | 678,731 | 348,169 | 51.30% |
| | | | | **174,594,128** | **0.3393%** | **176,673,137** | **81,936,848** | **46.38%** |
| 220 | 36560 | Service Ins Co | | | | | | |
| | | 36560 | Service Ins Co | 7,544 | 0.0000% | 7,544 | 0 | 0.00% |
| | | | | **7,544** | **0.0000%** | **7,544** | **0** | **0.00%** |
| 221 | 3219 | Sompo Japan Ins Grp | | | | | | |
| | | 11126 | Sompo Japan Ins Co of Amer | 27,225,751 | 0.0529% | 28,179,913 | 9,349,575 | 33.18% |
| | | 38997 | Sompo Japan Fire & Mar Ins Co Amer | 558,062 | 0.0011% | 435,186 | 340,697 | 78.29% |
| | | | | **27,783,813** | **0.0540%** | **28,615,099** | **9,690,272** | **33.86%** |
| 222 | 20613 | Sparta Ins Co | | | | | | |
| | | 20613 | Sparta Ins Co | 38,620,827 | 0.0751% | 28,706,628 | 16,895,355 | 58.86% |
| | | | | **38,620,827** | **0.0751%** | **28,706,628** | **16,895,355** | **58.86%** |
| 223 | 36790 | Springfield Ins Co Inc | | | | | | |
| | | 36790 | Springfield Ins Co Inc | 19,746,671 | 0.0384% | 19,616,647 | 12,972,332 | 66.13% |
| | | | | **19,746,671** | **0.0384%** | **19,616,647** | **12,972,332** | **66.13%** |
| 224 | 4670 | Starr Grp | | | | | | |
| | | 38318 | Starr Ind & Liab Co | 12,794,118 | 0.0249% | 3,987,605 | 1,821,142 | 45.67% |
| | | | | **12,794,118** | **0.0249%** | **3,987,605** | **1,821,142** | **45.67%** |
| 225 | 175 | STATE AUTO MUT GRP | | | | | | |
| | | 30945 | Plaza Ins Co | 704,077 | 0.0014% | 264,287 | -94,963 | -35.93% |
| | | | | **704,077** | **0.0014%** | **264,287** | **-94,963** | **-35.93%** |
| 226 | 35076 | State Compensation Ins Fund | | | | | | |
| | | 35076 | State Compensation Ins Fund | 1,287,041,223 | 2.5014% | 1,282,537,029 | 938,919,202 | 73.21% |
| | | | | **1,287,041,223** | **2.5014%** | **1,282,537,029** | **938,919,202** | **73.21%** |
| 227 | 176 | STATE FARM GRP | | | | | | |
| | | 25178 | State Farm Mut Auto Ins Co | 2,630,040,218 | 5.1115% | 2,643,737,250 | 1,634,658,409 | 61.83% |
| | | 25151 | State Farm Gen Ins Co | 2,055,807,851 | 3.9955% | 1,992,170,708 | 805,261,454 | 40.42% |
| | | 25143 | State Farm Fire & Cas Co | 107,725,398 | 0.2094% | 110,943,195 | 38,203,990 | 34.44% |
| | | | | **4,793,573,467** | **9.3163%** | **4,746,851,153** | **2,478,123,853** | **52.21%** |
| 228 | 93 | STATE NATL GRP | | | | | | |
| | | 12831 | State Natl Ins Co Inc | 112,379,993 | 0.2184% | 108,084,073 | 38,813,538 | 35.91% |
| | | 22608 | National Specialty Ins Co | 10,465,911 | 0.0203% | 10,443,606 | 5,415,654 | 51.86% |
| | | | | **122,845,904** | **0.2388%** | **118,527,679** | **44,229,192** | **37.32%** |
| 229 | 12878 | Sterling Cas Ins Co | | | | | | |
| | | 12878 | Sterling Cas Ins Co | 18,870,511 | 0.0367% | 20,904,825 | 9,363,207 | 44.79% |
| | | | | **18,870,511** | **0.0367%** | **20,904,825** | **9,363,207** | **44.79%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: TOTALS [35]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 230 | 10909 | Sun Surety Ins Co | | | | | | |
| | | 10909 | Sun Surety Ins Co | 200 | 0.0000% | 200 | 0 | 0.00% |
| | | | | **200** | **0.0000%** | **200** | **0** | **0.00%** |
| 231 | 10916 | Suretec Ins Co | | | | | | |
| | | 10916 | Suretec Ins Co | 8,460,254 | 0.0164% | 9,607,260 | 3,473,644 | 36.16% |
| | | | | **8,460,254** | **0.0164%** | **9,607,260** | **3,473,644** | **36.16%** |
| 232 | 32107 | Sutter Ins Co | | | | | | |
| | | 32107 | Sutter Ins Co | 12,187,677 | 0.0237% | 12,800,005 | 5,251,566 | 41.03% |
| | | | | **12,187,677** | **0.0237%** | **12,800,005** | **5,251,566** | **41.03%** |
| 233 | 181 | SWISS RE GRP | | | | | | |
| | | 39845 | Westport Ins Corp | 50,795,894 | 0.0987% | 49,418,187 | 174,676,402 | 353.47% |
| | | 29874 | North Amer Specialty Ins Co | 12,864,431 | 0.0250% | 11,193,541 | 1,755,742 | 15.69% |
| | | 29700 | North Amer Elite Ins Co | 8,518,133 | 0.0166% | 8,468,509 | 12,162,650 | 143.62% |
| | | 25422 | Atradius Trade Credit Ins Co | 6,777,535 | 0.0132% | 7,981,736 | 6,655,202 | 83.38% |
| | | 32778 | Washington Intl Ins Co | 5,538,052 | 0.0108% | 4,792,396 | 636,903 | 13.29% |
| | | | | **84,494,045** | **0.1642%** | **81,854,369** | **195,886,899** | **239.31%** |
| 234 | 4676 | Syncora Holdings Grp | | | | | | |
| | | 20311 | Syncora Guar Inc | 2,806,802 | 0.0055% | 9,664,909 | -106,923,184 | -1106.30% |
| | | | | **2,806,802** | **0.0055%** | **9,664,909** | **-106,923,184** | **-1106.30%** |
| 235 | 88 | The Hanover Ins Grp | | | | | | |
| | | 42552 | Nova Cas Co | 26,874,240 | 0.0522% | 24,523,730 | 12,789,391 | 52.15% |
| | | 22292 | Hanover Ins Co | 9,630,044 | 0.0187% | 9,362,509 | 3,751,580 | 40.07% |
| | | 10815 | Verlan Fire Ins Co MD | 1,426,157 | 0.0028% | 1,358,624 | 151,278 | 11.13% |
| | | 25585 | Professionals Direct Ins Co | 899,444 | 0.0017% | 271,527 | 72,730 | 26.79% |
| | | 22306 | Massachusetts Bay Ins Co | 596,851 | 0.0012% | 561,397 | 91,712 | 16.34% |
| | | | | **39,426,736** | **0.0766%** | **36,077,787** | **16,856,691** | **46.72%** |
| 236 | 4254 | The Warranty Grp | | | | | | |
| | | 40827 | Virginia Surety Co Inc | 15,646,142 | 0.0304% | 16,956,825 | 863,915 | 5.09% |
| | | | | **15,646,142** | **0.0304%** | **16,956,825** | **863,915** | **5.09%** |
| 237 | 3098 | Tokio Marine Holdings Inc GRP | | | | | | |
| | | 12904 | Tokio Marine & Nichido Fire Ins Co | 124,453,340 | 0.2419% | 128,994,873 | 46,898,738 | 36.36% |
| | | 41238 | Trans Pacific Ins Co | 8,914,070 | 0.0173% | 10,816,582 | 6,435,464 | 59.50% |
| | | | | **133,367,410** | **0.2592%** | **139,811,455** | **53,334,202** | **38.15%** |
| 238 | 161 | TOPA EQUITIES LTD GRP | | | | | | |
| | | 18031 | Topa Ins Co | 80,584,158 | 0.1566% | 90,447,775 | 47,089,607 | 52.06% |
| | | | | **80,584,158** | **0.1566%** | **90,447,775** | **47,089,607** | **52.06%** |
| 239 | 3703 | Tower Grp | | | | | | |
| | | 44300 | Tower Ins Co Of NY | 122,805,780 | 0.2387% | 118,263,958 | 55,205,730 | 46.68% |
| | | 15586 | Preserver Ins Co | 10,812,344 | 0.0210% | 2,934,698 | 576,764 | 19.65% |
| | | | | **133,618,124** | **0.2597%** | **121,198,656** | **55,782,494** | **46.03%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: TOTALS [35]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 240 | 37621 | Toyota Motor Ins Co | | | | | | |
| | | 37621 | Toyota Motor Ins Co | 33,980,174 | 0.0660% | 29,842,732 | 22,557,391 | 75.59% |
| | | | | **33,980,174** | **0.0660%** | **29,842,732** | **22,557,391** | **75.59%** |
| 241 | 3548 | Travelers Grp | | | | | | |
| | | 25674 | Travelers Prop Cas Co Of Amer | 643,778,007 | 1.2512% | 651,188,081 | 188,419,232 | 28.93% |
| | | 25682 | Travelers Ind Co Of CT | 335,649,632 | 0.6523% | 328,204,740 | 115,406,319 | 35.16% |
| | | 19070 | Standard Fire Ins Co | 191,466,199 | 0.3721% | 185,450,550 | 94,468,091 | 50.94% |
| | | 31194 | Travelers Cas & Surety Co Of Amer | 144,200,767 | 0.2803% | 140,148,536 | 25,678,401 | 18.32% |
| | | 24767 | St Paul Fire & Marine Ins Co | 117,037,996 | 0.2275% | 133,810,094 | 59,152,432 | 44.21% |
| | | 36137 | Travelers Commercial Ins Co | 115,661,787 | 0.2248% | 90,323,120 | 38,248,406 | 42.35% |
| | | 36161 | Travelers Prop Cas Ins Co | 114,604,809 | 0.2227% | 116,817,750 | 40,545,050 | 34.71% |
| | | 19038 | Travelers Cas & Surety Co | 108,651,335 | 0.2112% | 98,234,715 | 60,964,519 | 62.06% |
| | | 19046 | Travelers Cas Ins Co Of Amer | 101,497,625 | 0.1973% | 76,391,767 | 44,162,116 | 57.81% |
| | | 24791 | St Paul Mercury Ins Co | 70,836,119 | 0.1377% | 81,216,304 | 59,268,904 | 72.98% |
| | | 25887 | United States Fidelity & Guar Co | 46,491,217 | 0.0904% | 52,114,119 | 16,812,540 | 32.26% |
| | | 24015 | Northland Ins Co | 31,858,711 | 0.0619% | 31,679,626 | 11,991,136 | 37.85% |
| | | 36170 | Travelers Cas Co Of CT | 29,822,797 | 0.0580% | 23,681,833 | 15,509,475 | 65.49% |
| | | 41483 | Farmington Cas Co | 23,695,426 | 0.0461% | 28,908,897 | 15,622,025 | 54.04% |
| | | 36463 | Discover Prop & Cas Ins Co | 23,040,728 | 0.0448% | 26,773,293 | 29,295,685 | 109.42% |
| | | 35386 | Fidelity & Guar Ins Co | 9,486,962 | 0.0184% | 9,866,932 | -18,895,605 | -191.50% |
| | | 25658 | Travelers Ind Co | 2,293,015 | 0.0045% | 1,846,737 | 322,133 | 17.44% |
| | | 24775 | St Paul Guardian Ins Co | 1,454,448 | 0.0028% | 1,481,877 | -82,044 | -5.54% |
| | | 25879 | Fidelity & Guar Ins Underwriters Inc | 42,045 | 0.0001% | 4,550 | -5,044,134 | -10860.09% |
| | | 10819 | American Equity Specialty Ins Co | 22,957 | 0.0000% | 28,299 | 258,056 | 911.89% |
| | | 19224 | St Paul Protective Ins Co | 22,210 | 0.0000% | 15,673 | -3,859,473 | -24624.98% |
| | | | | **2,111,614,792** | **4.1039%** | **2,078,187,493** | **788,243,264** | **37.93%** |
| 242 | 781 | UNION LABOR GRP | | | | | | |
| | | 37893 | Ullico Cas Co | 26,661,813 | 0.0518% | 25,023,572 | 18,772,241 | 75.02% |
| | | | | **26,661,813** | **0.0518%** | **25,023,572** | **18,772,241** | **75.02%** |
| 243 | 920 | United Amer Ind Grp | | | | | | |
| | | 42048 | Diamond State Ins Co | 4,705,483 | 0.0091% | 6,017,399 | 4,831,101 | 80.29% |
| | | 32859 | Penn Amer Ins Co | 4,666,003 | 0.0091% | 5,020,671 | -416,323 | -8.29% |
| | | 41335 | United Natl Specialty Ins Co | 9,942 | 0.0000% | -1,390 | -16,231 | 1167.70% |
| | | | | **9,381,428** | **0.0182%** | **11,036,680** | **4,398,547** | **39.85%** |
| 244 | 248 | UNITED FIRE & CAS GRP | | | | | | |
| | | 13021 | United Fire & Cas Co | 6,302 | 0.0000% | 27,505 | 53,044 | 192.85% |
| | | | | **6,302** | **0.0000%** | **27,505** | **53,044** | **192.85%** |
| 245 | 200 | UNITED SERV AUTOMOBILE ASSN GRP | | | | | | |
| | | 25941 | USAA | 536,360,604 | 1.0424% | 531,756,440 | 216,813,979 | 40.77% |
| | | 25968 | USAA Cas Ins Co | 482,850,893 | 0.9384% | 478,339,929 | 235,112,359 | 49.15% |
| | | 18600 | USAA Gen Ind Co | 44,537,148 | 0.0866% | 40,663,926 | 19,638,778 | 48.30% |
| | | 21253 | Garrison Prop & Cas Ins Co | 30,413,493 | 0.0591% | 26,407,435 | 17,080,578 | 64.68% |
| | | | | **1,094,162,138** | **2.1265%** | **1,077,167,730** | **488,645,694** | **45.36%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: TOTALS [35]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 246 | 215 | UNITRIN GRP | | | | | | |
| | | 19852 | Financial Ind Co | 230,231,424 | 0.4475% | 229,143,659 | 148,468,589 | 64.79% |
| | | 10914 | Kemper Independence Ins Co | 115,189,129 | 0.2239% | 119,442,073 | 46,656,189 | 39.06% |
| | | 10226 | Unitrin Direct Ins Co | 25,777,587 | 0.0501% | 27,915,351 | 15,626,943 | 55.98% |
| | | 31968 | Merastar Ins Co | 5,365,577 | 0.0104% | 5,576,288 | 2,802,126 | 50.25% |
| | | 43044 | Response Ins Co | 1,791,204 | 0.0035% | 1,807,794 | 1,334,231 | 73.80% |
| | | 11142 | United Cas Ins Co Of Amer | 1,630,149 | 0.0032% | 1,630,486 | 171,870 | 10.54% |
| | | 10970 | Response Ind Co Of CA | 1,550,931 | 0.0030% | 1,655,604 | 1,139,218 | 68.81% |
| | | 26050 | Response Worldwide Ins Co | 1,246,085 | 0.0024% | 1,378,395 | 633,406 | 45.95% |
| | | 16063 | Unitrin Auto & Home Ins Co | 968,292 | 0.0019% | 1,062,379 | 3,427,968 | 322.67% |
| | | 10915 | Unitrin Direct Prop & Cas Co | 79,355 | 0.0002% | 39,843 | -107,843 | -270.67% |
| | | | | **383,829,733** | **0.7460%** | **389,651,872** | **220,152,697** | **56.50%** |
| 247 | 71 | UNIVERSAL INS CO GRP | | | | | | |
| | | 10759 | Universal N Amer Ins Co | 7,115,356 | 0.0138% | 1,297,447 | 366,363 | 28.24% |
| | | | | **7,115,356** | **0.0138%** | **1,297,447** | **366,363** | **28.24%** |
| 248 | 28497 | Usplate Glass Ins Co | | | | | | |
| | | 28497 | Usplate Glass Ins Co | 434,071 | 0.0008% | 389,377 | 37,917 | 9.74% |
| | | | | **434,071** | **0.0008%** | **389,377** | **37,917** | **9.74%** |
| 249 | 201 | UTICA GRP | | | | | | |
| | | 25976 | Utica Mut Ins Co | 1,496,002 | 0.0029% | 1,216,033 | 583,059 | 47.95% |
| | | 25984 | Graphic Arts Mut Ins Co | 54,284 | 0.0001% | 36,781 | 1,637,641 | 4452.41% |
| | | | | **1,550,286** | **0.0030%** | **1,252,814** | **2,220,700** | **177.26%** |
| 250 | 697 | VAN ENT GRP | | | | | | |
| | | 37060 | Old United Cas Co | 7,652,207 | 0.0149% | 8,972,493 | 3,546,317 | 39.52% |
| | | | | **7,652,207** | **0.0149%** | **8,972,493** | **3,546,317** | **39.52%** |
| 251 | 21172 | Vanliner Ins Co | | | | | | |
| | | 21172 | Vanliner Ins Co | 19,117,779 | 0.0372% | 17,838,484 | 12,505,743 | 70.11% |
| | | | | **19,117,779** | **0.0372%** | **17,838,484** | **12,505,743** | **70.11%** |
| 252 | 1179 | WAWANESA INS GRP | | | | | | |
| | | 10683 | Wawanesa Gen Ins Co | 251,672,834 | 0.4891% | 245,974,783 | 193,197,867 | 78.54% |
| | | 31526 | Wawanesa Mut Ins Co Us Branch | 55,447,017 | 0.1078% | 56,159,548 | 34,415,059 | 61.28% |
| | | | | **307,119,851** | **0.5969%** | **302,134,331** | **227,612,926** | **75.34%** |
| 253 | 471 | Wells Fargo Grp | | | | | | |
| | | 39039 | Rural Comm Ins Co | 54,179,715 | 0.1053% | 53,066,107 | 54,577,041 | 102.85% |
| | | 39527 | Heritage Ind Co | 8,301,037 | 0.0161% | 8,354,483 | 5,867,202 | 70.23% |
| | | | | **62,480,752** | **0.1214%** | **61,420,590** | **60,444,243** | **98.41%** |
| 254 | 27502 | Western Gen Ins Co | | | | | | |
| | | 27502 | Western Gen Ins Co | 37,632,151 | 0.0731% | 45,448,095 | 23,418,188 | 51.53% |
| | | | | **37,632,151** | **0.0731%** | **45,448,095** | **23,418,188** | **51.53%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: TOTALS [35]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 255 | 800 | | WESTERN MUT INS GRP | | | | | |
| | | 15776 | Residence Mut Ins Co | 40,387,605 | 0.0785% | 39,672,190 | 10,794,144 | 27.21% |
| | | 13625 | Western Mut Ins Co | 3,672,437 | 0.0071% | 3,794,314 | 1,229,043 | 32.39% |
| | | | | **44,060,042** | **0.0856%** | **43,466,504** | **12,023,187** | **27.66%** |
| 256 | 2898 | | Western Serv Contract Grp | | | | | |
| | | 37850 | Pacific Specialty Ins Co | 112,336,624 | 0.2183% | 110,667,544 | 36,385,546 | 32.88% |
| | | | | **112,336,624** | **0.2183%** | **110,667,544** | **36,385,546** | **32.88%** |
| 257 | 866 | | WESTERN WORLD GRP | | | | | |
| | | 40436 | Stratford Ins Co | 1,752,431 | 0.0034% | 1,926,743 | 145,479 | 7.55% |
| | | | | **1,752,431** | **0.0034%** | **1,926,743** | **145,479** | **7.55%** |
| 258 | 228 | | WESTFIELD Grp | | | | | |
| | | 24120 | Westfield Natl Ins Co | 194,426 | 0.0004% | 768,398 | -1,094,059 | -142.38% |
| | | | | **194,426** | **0.0004%** | **768,398** | **-1,094,059** | **-142.38%** |
| 259 | 1129 | | WHITE MOUNTAINS GRP | | | | | |
| | | 30210 | Esurance Prop & Cas Ins Co | 179,556,508 | 0.3490% | 183,820,507 | 101,727,413 | 55.34% |
| | | 20621 | OneBeacon Amer Ins Co | 86,786,008 | 0.1687% | 81,855,727 | 31,491,504 | 38.47% |
| | | 20648 | Employers Fire Ins Co | 75,076,765 | 0.1459% | 73,961,968 | 27,175,978 | 36.74% |
| | | 37915 | Essentia Ins Co | 17,002,204 | 0.0330% | 15,833,337 | 8,692,069 | 54.90% |
| | | 38369 | Northern Assur Co Of Amer | 11,697,722 | 0.0227% | 12,130,116 | 4,488,633 | 37.00% |
| | | 21970 | OneBeacon Ins Co | 9,800,303 | 0.0190% | 19,244,334 | 5,983,011 | 31.09% |
| | | 34460 | Autoone Ins Co | 1,892,975 | 0.0037% | 2,158,866 | 1,512,510 | 70.06% |
| | | 21962 | Pennsylvania Gen Ins Co | 859,972 | 0.0017% | 2,910,734 | 1,949,568 | 66.98% |
| | | 21946 | Camden Fire Ins Assoc | 185,993 | 0.0004% | 211,987 | 56,437 | 26.62% |
| | | 27154 | Atlantic Specialty Ins Co | 42,194 | 0.0001% | 60,378 | -7,395,367 | -12248.45% |
| | | | | **382,900,644** | **0.7442%** | **392,187,954** | **175,681,756** | **44.80%** |
| 260 | 273 | | WORKMENS GRP | | | | | |
| | | 13250 | Workmens Auto Ins Co | 28,444,743 | 0.0553% | 27,305,612 | 12,446,821 | 45.58% |
| | | | | **28,444,743** | **0.0553%** | **27,305,612** | **12,446,821** | **45.58%** |
| 261 | 98 | | WR Berkley Corp GRP | | | | | |
| | | 10510 | Carolina Cas Ins Co | 73,359,758 | 0.1426% | 80,479,223 | 50,326,668 | 62.53% |
| | | 10900 | Preferred Employers Ins Co | 52,577,971 | 0.1022% | 53,485,735 | 9,689,295 | 18.12% |
| | | 40045 | Starnet Ins Co | 20,525,934 | 0.0399% | 21,077,638 | 4,258,973 | 20.21% |
| | | 36684 | Riverport Ins Co | 18,097,831 | 0.0352% | 19,416,108 | 705,375 | 3.63% |
| | | 25224 | Great Divide Ins Co | 13,985,945 | 0.0272% | 13,796,867 | 5,510,681 | 39.94% |
| | | 32603 | Berkley Ins Co | 8,134,533 | 0.0158% | 2,043,993 | 1,431,310 | 70.03% |
| | | 23612 | Midwest Employers Cas Co | 4,571,446 | 0.0089% | 4,928,361 | 3,000,251 | 60.88% |
| | | 29580 | Berkley Regional Ins Co | 871,823 | 0.0017% | 46,047 | -246,929 | -536.25% |
| | | | | **192,125,241** | **0.3734%** | **195,273,972** | **74,675,624** | **38.24%** |
| 262 | 1285 | | XL AMER GRP | | | | | |
| | | 37885 | XL Specialty Ins Co | 140,123,829 | 0.2723% | 145,193,263 | 111,697,850 | 76.93% |
| | | 22322 | Greenwich Ins Co | 71,733,467 | 0.1394% | 99,561,909 | 89,625,075 | 90.02% |
| | | 24554 | XL Ins Amer Inc | 35,151,065 | 0.0683% | 41,472,934 | 19,873,097 | 47.92% |
| | | | | **247,008,361** | **0.4801%** | **286,228,106** | **221,196,022** | **77.28%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: TOTALS [35]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 263 | 669 | | ZALE CORP GRP | | | | | |
| | | 30325 | Zale Ind Co | 474,606 | 0.0009% | 474,606 | 92,182 | 19.42% |
| | | | | **474,606** | **0.0009%** | **474,606** | **92,182** | **19.42%** |
| 264 | 336 | | ZENITH NATL INS GRP | | | | | |
| | | 13269 | Zenith Ins Co | 207,949,820 | 0.4041% | 211,149,132 | 107,035,130 | 50.69% |
| | | 30120 | Znat Ins Co | 59,638,094 | 0.1159% | 60,915,398 | 18,493,182 | 30.36% |
| | | | | **267,587,914** | **0.5201%** | **272,064,530** | **125,528,312** | **46.14%** |
| 265 | 212 | | ZURICH INS GRP | | | | | |
| | | 21687 | Mid Century Ins Co | 1,732,241,660 | 3.3666% | 1,633,630,079 | 960,315,757 | 58.78% |
| | | 21652 | Farmers Ins Exch | 982,673,917 | 1.9098% | 1,041,529,123 | 311,791,216 | 29.94% |
| | | 21660 | Fire Ins Exch | 915,490,299 | 1.7793% | 943,333,361 | 182,284,940 | 19.32% |
| | | 12963 | 21st Century Ins Co | 756,278,569 | 1.4698% | 794,137,062 | 445,857,047 | 56.14% |
| | | 16535 | Zurich Amer Ins Co | 544,427,853 | 1.0581% | 533,367,276 | 344,591,361 | 64.61% |
| | | 21709 | Truck Ins Exch | 346,110,461 | 0.6727% | 344,457,322 | 184,842,905 | 53.66% |
| | | 25089 | Coast Natl Ins Co | 189,723,499 | 0.3687% | 181,870,636 | 95,880,245 | 52.72% |
| | | 11185 | Foremost Ins Co Grand Rapids MI | 146,894,544 | 0.2855% | 139,576,432 | 55,737,910 | 39.93% |
| | | 40142 | American Zurich Ins Co | 130,171,958 | 0.2530% | 133,982,259 | 121,658,012 | 90.80% |
| | | 43761 | 21st Century Superior Ins Co | 121,871,561 | 0.2369% | 193,963,007 | 16,556,354 | 8.54% |
| | | 26247 | American Guar & Liab Ins | 115,240,904 | 0.2240% | 118,485,680 | 74,320,363 | 62.73% |
| | | 21326 | Empire Fire & Marine Ins Co | 110,233,745 | 0.2142% | 140,086,586 | 33,206,009 | 23.70% |
| | | 20796 | 21st Century Premier Ins Co | 83,757,403 | 0.1628% | 49,530,758 | 29,421,505 | 59.40% |
| | | 39306 | Fidelity & Deposit Co Of MD | 82,437,624 | 0.1602% | 82,035,711 | 5,860,364 | 7.14% |
| | | 41181 | Universal Underwriters Ins Co | 53,204,032 | 0.1034% | 51,089,681 | 26,821,219 | 52.50% |
| | | 19305 | Assurance Co Of Amer | 46,293,428 | 0.0900% | 52,652,451 | 44,290,158 | 84.12% |
| | | 19372 | Northern Ins Co Of NY | 28,826,527 | 0.0560% | 33,087,133 | 25,833,371 | 78.08% |
| | | 19356 | Maryland Cas Co | 25,252,066 | 0.0491% | 31,983,785 | 28,209,552 | 88.20% |
| | | 10317 | Neighborhood Spirit Prop & Cas Co | 24,041,514 | 0.0467% | 23,564,644 | 9,603,007 | 40.75% |
| | | 27855 | Zurich Amer Ins Co Of IL | 12,766,141 | 0.0248% | 14,272,909 | 2,489,171 | 17.44% |
| | | 36404 | 21st Century Cas Co | 10,385,722 | 0.0202% | 10,558,267 | 5,809,042 | 55.02% |
| | | 11800 | Foremost Prop & Cas Ins Co | 10,275,449 | 0.0200% | 10,082,944 | 4,434,837 | 43.98% |
| | | 10318 | Exact Prop & Cas Co Inc | 9,318,323 | 0.0181% | 10,299,275 | 3,678,470 | 35.72% |
| | | 10315 | Civic Prop & Cas Co | 8,771,275 | 0.0170% | 8,746,341 | 4,781,773 | 54.67% |
| | | 43699 | American Federation Ins Co | 3,496,608 | 0.0068% | 5,668,639 | 1,462,162 | 25.79% |
| | | 34347 | Colonial Amer Cas & Surety Co | 383,794 | 0.0007% | 542,954 | 3,865 | 0.71% |
| | | 34789 | 21st Century Centennial Ins Co | 365,083 | 0.0007% | 328,667 | -428,229 | -130.29% |
| | | 34649 | Centre Ins Co | 97,706 | 0.0002% | 100,566 | 3,477,879 | 3458.30% |
| | | | | **6,491,031,665** | **12.6153%** | **6,582,963,548** | **3,022,790,265** | **45.92%** |
| | | | **Line Total:** | **51,453,652,723** | **100.0000%** | **51,843,440,281** | **26,941,325,085** | **51.97%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

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

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 11711 | Access Ins Co | | | | | | |
| | | 11711 | Access Ins Co | 135,735,136 | 0.7116% | 141,159,624 | 101,832,659 | 72.14% |
| | | | | **135,735,136** | **0.7116%** | **141,159,624** | **101,832,659** | **72.14%** |
| 2 | 626 | Ace Ltd Grp | | | | | | |
| | | 18279 | Bankers Standard Ins Co | 2,469,745 | 0.0129% | 865,117 | 792,500 | 91.61% |
| | | 22667 | Ace Amer Ins Co | 39,954 | 0.0002% | 39,954 | -16,979 | -42.50% |
| | | | | **2,509,699** | **0.0132%** | **905,071** | **775,521** | **85.69%** |
| 3 | 313 | AEGIS GRP | | | | | | |
| | | 33898 | Aegis Security Ins Co | 1,918,970 | 0.0101% | 1,920,630 | 891,960 | 46.44% |
| | | | | **1,918,970** | **0.0101%** | **1,920,630** | **891,960** | **46.44%** |
| 4 | 3596 | Affirmative Ins Grp | | | | | | |
| | | 42609 | Affirmative Ins Co | 25,216,416 | 0.1322% | 25,278,629 | 12,027,161 | 47.58% |
| | | | | **25,216,416** | **0.1322%** | **25,278,629** | **12,027,161** | **47.58%** |
| 5 | 10920 | Alliance United Ins Co | | | | | | |
| | | 10920 | Alliance United Ins Co | 75,365,548 | 0.3951% | 68,583,313 | 46,302,066 | 67.51% |
| | | | | **75,365,548** | **0.3951%** | **68,583,313** | **46,302,066** | **67.51%** |
| 6 | 761 | ALLIANZ INS GRP | | | | | | |
| | | 21873 | Firemans Fund Ins Co | 32,674,157 | 0.1713% | 32,980,911 | 19,617,333 | 59.48% |
| | | | | **32,674,157** | **0.1713%** | **32,980,911** | **19,617,333** | **59.48%** |
| 7 | 3239 | Allied World Assur Holding Grp | | | | | | |
| | | 22730 | Allied World Reins Co | 92,010 | 0.0005% | 101,293 | -144,457 | -142.61% |
| | | | | **92,010** | **0.0005%** | **101,293** | **-144,457** | **-142.61%** |
| 8 | 8 | ALLSTATE INS GRP | | | | | | |
| | | 19240 | Allstate Ind Co | 1,310,439,149 | 6.8705% | 1,282,956,715 | 842,827,287 | 65.69% |
| | | 19232 | Allstate Ins Co | 303,928,750 | 1.5935% | 301,687,914 | 153,926,473 | 51.02% |
| | | 10358 | Encompass Ins Co | 42,502,548 | 0.2228% | 44,249,039 | 24,340,504 | 55.01% |
| | | 37907 | Deerbrook Ins Co | 5,204,751 | 0.0273% | 5,771,626 | 4,711,843 | 81.64% |
| | | 17230 | Allstate Prop & Cas Ins Co | 2,153,578 | 0.0113% | 3,348,396 | 1,316,990 | 39.33% |
| | | | | **1,664,228,776** | **8.7254%** | **1,638,013,690** | **1,027,123,097** | **62.71%** |
| 9 | 922 | American Assets Grp | | | | | | |
| | | 40029 | Explorer Ins Co | 137,236,371 | 0.7195% | 103,611,963 | 63,200,746 | 61.00% |
| | | 27847 | Insurance Co Of The West | 8,614,991 | 0.0452% | 8,732,152 | 5,695,203 | 65.22% |
| | | | | **145,851,362** | **0.7647%** | **112,344,115** | **68,895,949** | **61.33%** |
| 10 | 84 | American Financial Grp | | | | | | |
| | | 32620 | National Interstate Ins Co | 2,327,945 | 0.0122% | 2,507,248 | 1,162,665 | 46.37% |
| | | 26344 | Great Amer Assur Co | 322,842 | 0.0017% | 370,222 | 396,454 | 107.09% |
| | | 26832 | Great Amer Alliance Ins Co | 29,438 | 0.0002% | 76,554 | -27,939 | -36.50% |
| | | 16691 | Great Amer Ins Co | 15,631 | 0.0001% | 84,126 | -13,617 | -16.19% |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

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

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| | | 33723 | Great Amer Spirit Ins Co | 361 | 0.0000% | 1,655 | 1,415 | 85.50% |
| | | | | **2,696,217** | **0.0141%** | **3,039,805** | **1,518,978** | **49.97%** |
| 11 | 3678 | American Independent Ins Grp | | | | | | |
| | | 39098 | Omni Ins Co | 265,440 | 0.0014% | 371,373 | 148,853 | 40.08% |
| | | | | **265,440** | **0.0014%** | **371,373** | **148,853** | **40.08%** |
| 12 | 12 | AMERICAN INTL GRP | | | | | | |
| | | 19429 | Insurance Co Of The State Of PA | 37,083,481 | 0.1944% | 38,120,932 | 21,369,107 | 56.06% |
| | | 23809 | Granite State Ins Co | 13,667,287 | 0.0717% | 114,159,558 | 75,972,714 | 66.55% |
| | | 19445 | National Union Fire Ins Co Of Pitts | 19,000 | 0.0001% | 19,001 | 16,613 | 87.43% |
| | | | | **50,769,768** | **0.2662%** | **152,299,491** | **97,358,434** | **63.93%** |
| 13 | 408 | AMERICAN NATL FIN GRP | | | | | | |
| | | 11048 | Pacific Prop & Cas Co | 16,054,170 | 0.0842% | 15,951,156 | 9,966,519 | 62.48% |
| | | | | **16,054,170** | **0.0842%** | **15,951,156** | **9,966,519** | **62.48%** |
| 14 | 1346 | AMERICAN SAFETY HOLDING GRP | | | | | | |
| | | 39969 | American Safety Cas Ins Co | 416 | 0.0000% | 416 | 188 | 45.19% |
| | | | | **416** | **0.0000%** | **416** | **188** | **45.19%** |
| 15 | 4 | Ameriprise Fin Grp | | | | | | |
| | | 29068 | IDS Prop Cas Ins Co | 194,467,147 | 1.0196% | 192,822,787 | 124,782,418 | 64.71% |
| | | | | **194,467,147** | **1.0196%** | **192,822,787** | **124,782,418** | **64.71%** |
| 16 | 28 | AMICA MUT GRP | | | | | | |
| | | 19976 | Amica Mut Ins Co | 47,832,721 | 0.2508% | 46,489,515 | 30,615,587 | 65.85% |
| | | | | **47,832,721** | **0.2508%** | **46,489,515** | **30,615,587** | **65.85%** |
| 17 | 4256 | Anchor Ins Holdings Grp | | | | | | |
| | | 40010 | Anchor Gen Ins Co | 99,643,671 | 0.5224% | 75,949,795 | 47,019,467 | 61.91% |
| | | | | **99,643,671** | **0.5224%** | **75,949,795** | **47,019,467** | **61.91%** |
| 18 | 1279 | Arch Ins Grp | | | | | | |
| | | 11150 | Arch Ins Co | 927,202 | 0.0049% | 2,042,415 | 587,565 | 28.77% |
| | | | | **927,202** | **0.0049%** | **2,042,415** | **587,565** | **28.77%** |
| 19 | 19 | Assurant Inc Grp | | | | | | |
| | | 10111 | American Bankers Ins Co Of FL | 3,478,936 | 0.0182% | 3,813,431 | 645,073 | 16.92% |
| | | 19615 | American Reliable Ins Co | 1,271,222 | 0.0067% | 1,281,092 | 544,004 | 42.46% |
| | | | | **4,750,158** | **0.0249%** | **5,094,523** | **1,189,077** | **23.34%** |
| 20 | 24 | ATLANTIC CO GRP | | | | | | |
| | | 19909 | Centennial Ins Co | 72,096 | 0.0004% | 81,998 | 63,446 | 77.38% |
| | | 19895 | Atlantic Mut Ins Co | 37,189 | 0.0002% | 39,572 | -9,744 | -24.62% |
| | | | | **109,285** | **0.0006%** | **121,570** | **53,702** | **44.17%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

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

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| 21 | 1318 | | Auto Club Enterprises Ins Grp | | | | | |
| | | 15598 | Interins Exch Of The Automobile Club | 1,661,780,558 | 8.7125% | 1,709,409,640 | 842,207,502 | 49.27% |
| | | | | **1,661,780,558** | **8.7125%** | **1,709,409,640** | **842,207,502** | **49.27%** |
| 22 | 1281 | | BANKAMERICA CORP GRP | | | | | |
| | | 24813 | Balboa Ins Co | 19,763,561 | 0.1036% | 22,621,309 | 13,182,817 | 58.28% |
| | | 24821 | Meritplan Ins Co | 16,765,813 | 0.0879% | 18,446,921 | 10,096,702 | 54.73% |
| | | | | **36,529,374** | **0.1915%** | **41,068,230** | **23,279,519** | **56.68%** |
| 23 | 31 | | BERKSHIRE HATHAWAY GRP | | | | | |
| | | 35882 | Geico Gen Ins Co | 419,978,675 | 2.2019% | 404,239,274 | 239,700,621 | 59.30% |
| | | 22055 | Geico Ind Co | 202,139,610 | 1.0598% | 199,579,568 | 131,357,284 | 65.82% |
| | | 22063 | Government Employees Ins Co | 181,387,028 | 0.9510% | 177,640,808 | 103,673,851 | 58.36% |
| | | 41491 | Geico Cas Co | 151,212,817 | 0.7928% | 150,252,421 | 84,947,926 | 56.54% |
| | | | | **954,718,130** | **5.0055%** | **931,712,071** | **559,679,682** | **60.07%** |
| 24 | 33 | | CALIFORNIA CAS MGMT GRP | | | | | |
| | | 20117 | California Cas Ind Exch | 108,465,813 | 0.5687% | 112,380,329 | 53,976,802 | 48.03% |
| | | | | **108,465,813** | **0.5687%** | **112,380,329** | **53,976,802** | **48.03%** |
| 25 | 1278 | | CALIFORNIA STATE AUTO GRP | | | | | |
| | | 15539 | California State Auto Assn Inter Ins | 1,340,937,370 | 7.0304% | 1,339,031,139 | 749,769,193 | 55.99% |
| | | 10921 | ACA Ins Co | 49,315,093 | 0.2586% | 53,345,630 | 36,476,952 | 68.38% |
| | | 37770 | Western United Ins Co | 42,747,556 | 0.2241% | 56,115,031 | 30,195,434 | 53.81% |
| | | | | **1,433,000,019** | **7.5131%** | **1,448,491,800** | **816,441,579** | **56.36%** |
| 26 | 802 | | Capital Ins Grp | | | | | |
| | | 13544 | California Capital Ins Co | 40,468,037 | 0.2122% | 40,077,953 | 23,922,616 | 59.69% |
| | | 12890 | Eagle W Ins Co | 1,887,145 | 0.0099% | 1,811,148 | 821,453 | 45.36% |
| | | | | **42,355,182** | **0.2221%** | **41,889,101** | **24,744,069** | **59.07%** |
| 27 | 26905 | | Century Natl Ins Co | | | | | |
| | | 26905 | Century Natl Ins Co | 6,338,637 | 0.0332% | 6,126,942 | 3,413,872 | 55.72% |
| | | | | **6,338,637** | **0.0332%** | **6,126,942** | **3,413,872** | **55.72%** |
| 28 | 38 | | CHUBB & SON INC GRP | | | | | |
| | | 20281 | Federal Ins Co | 16,497,928 | 0.0865% | 16,088,273 | 7,811,475 | 48.55% |
| | | 35181 | Executive Risk Ind Inc | 27,920 | 0.0001% | 33,820 | 50,444 | 149.15% |
| | | 20338 | Northwestern Pacific Ind Co | 1,587 | 0.0000% | 14,872 | -73,333 | -493.09% |
| | | 20397 | Vigilant Ins Co | 98 | 0.0000% | 98 | -53 | -54.08% |
| | | 20346 | Pacific Ind Co | 20 | 0.0000% | 20 | -7 | -35.00% |
| | | | | **16,527,553** | **0.0867%** | **16,137,083** | **7,788,526** | **48.26%** |
| 29 | 323 | | CIVIL SERV EMPLOYEE GRP | | | | | |
| | | 18953 | CSE Safeguard Ins Co | 18,839,424 | 0.0988% | 15,360,591 | 10,709,488 | 69.72% |
| | | 10693 | Civil Serv Employees Ins Co | 15,963,020 | 0.0837% | 16,330,663 | 7,276,196 | 44.56% |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| | | | | **34,802,444** | **0.1825%** | **31,691,254** | **17,985,684** | **56.75%** |
| 30 | 816 | | COMMERCE INC GRP | | | | | |
| | | 13161 | Commerce W Ins Co | 89,029,613 | 0.4668% | 76,725,341 | 48,528,727 | 63.25% |
| | | | | **89,029,613** | **0.4668%** | **76,725,341** | **48,528,727** | **63.25%** |
| 31 | 10783 | | Cornerstone Natl Ins Co | | | | | |
| | | 10783 | Cornerstone Natl Ins Co | 18,362,762 | 0.0963% | 17,282,002 | 14,334,973 | 82.95% |
| | | | | **18,362,762** | **0.0963%** | **17,282,002** | **14,334,973** | **82.95%** |
| 32 | 3489 | | Delek Grp | | | | | |
| | | 19216 | Southern Ins Co | 9,370,636 | 0.0491% | 13,450,632 | 14,640,242 | 108.84% |
| | | | | **9,370,636** | **0.0491%** | **13,450,632** | **14,640,242** | **108.84%** |
| 33 | 930 | | DHC GRP | | | | | |
| | | 19269 | Danielson Natl Ins Co | 6,621,703 | 0.0347% | 6,410,585 | 4,913,492 | 76.65% |
| | | 23671 | National Amer Ins Co of CA | 6,177,685 | 0.0324% | 6,088,767 | 4,202,896 | 69.03% |
| | | | | **12,799,388** | **0.0671%** | **12,499,352** | **9,116,388** | **72.93%** |
| 34 | 831 | | DOCTORS CO GRP | | | | | |
| | | 34495 | Doctors Co An Interins Exch | 22,577 | 0.0001% | 25,894 | 37,431 | 144.55% |
| | | | | **22,577** | **0.0001%** | **25,894** | **37,431** | **144.55%** |
| 35 | 57 | | ELECTRIC INS GRP | | | | | |
| | | 21261 | Electric Ins Co | 3,628,409 | 0.0190% | 3,817,829 | 1,565,994 | 41.02% |
| | | | | **3,628,409** | **0.0190%** | **3,817,829** | **1,565,994** | **41.02%** |
| 36 | 158 | | FAIRFAX FIN GRP | | | | | |
| | | 25054 | Hudson Ins Co | 15,297,517 | 0.0802% | 18,228,817 | 11,270,151 | 61.83% |
| | | | | **15,297,517** | **0.0802%** | **18,228,817** | **11,270,151** | **61.83%** |
| 37 | 670 | | FIDELITY NATL FIN GRP | | | | | |
| | | 25180 | Fidelity Natl Ins Co | 10,330,123 | 0.0542% | 9,590,662 | 6,368,843 | 66.41% |
| | | | | **10,330,123** | **0.0542%** | **9,590,662** | **6,368,843** | **66.41%** |
| 38 | 70 | | FIRST AMER TITLE GRP | | | | | |
| | | 37710 | First Amer Prop & Cas Ins Co | 303,757 | 0.0016% | 153,247 | 119,283 | 77.84% |
| | | | | **303,757** | **0.0016%** | **153,247** | **119,283** | **77.84%** |
| 39 | 1169 | | GENERALI GRP | | | | | |
| | | 11231 | Generali Us Branch | 45,906 | 0.0002% | 49,637 | 56,744 | 114.32% |
| | | | | **45,906** | **0.0002%** | **49,637** | **56,744** | **114.32%** |
| 40 | 79 | | GMAC INS HOLDING GRP | | | | | |
| | | 23728 | National Gen Ins Co | 91,602,737 | 0.4803% | 95,228,893 | 49,979,509 | 52.48% |
| | | 31488 | Integon Preferred Ins Co | 25,131,988 | 0.1318% | 26,493,615 | 19,327,032 | 72.95% |
| | | 38660 | MIC Gen Ins Corp | 12,670,570 | 0.0664% | 13,678,602 | 7,690,645 | 56.22% |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

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

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| | | 29742 | Integon Natl Ins Co | 474,144 | 0.0025% | 343,468 | 207,997 | 60.56% |
| | | | | **129,879,439** | **0.6809%** | **135,744,578** | **77,205,183** | **56.88%** |
| 41 | 83 | GRANGE INS GRP | | | | | | |
| | | 22101 | Grange Ins Assn | 10,122,855 | 0.0531% | 10,067,525 | 5,001,969 | 49.68% |
| | | | | **10,122,855** | **0.0531%** | **10,067,525** | **5,001,969** | **49.68%** |
| 42 | 303 | GUIDEONE INS GRP | | | | | | |
| | | 15032 | Guideone Mut Ins Co | 15,878 | 0.0001% | 17,429 | 8,137 | 46.69% |
| | | | | **15,878** | **0.0001%** | **17,429** | **8,137** | **46.69%** |
| 43 | 517 | HANNOVER GRP | | | | | | |
| | | 20532 | Clarendon Natl Ins Co | 462,953 | 0.0024% | 362,568 | -1,215,497 | -335.25% |
| | | 21806 | Harbor Specialty Ins Co | 4,509 | 0.0000% | 4,509 | -51,990 | -1153.03% |
| | | | | **467,462** | **0.0025%** | **367,077** | **-1,267,487** | **-345.29%** |
| 44 | 91 | HARTFORD FIRE & CAS GRP | | | | | | |
| | | 30104 | Hartford Underwriters Ins Co | 132,499,974 | 0.6947% | 135,269,219 | 72,187,461 | 53.37% |
| | | 29424 | Hartford Cas Ins Co | 71,728,696 | 0.3761% | 76,163,825 | 44,000,579 | 57.77% |
| | | 29459 | Twin City Fire Ins Co Co | 6,161,373 | 0.0323% | 7,272,750 | 3,190,847 | 43.87% |
| | | 19682 | Hartford Fire In Co | 57,237 | 0.0003% | 56,642 | 59,492 | 105.03% |
| | | | | **210,447,280** | **1.1034%** | **218,762,436** | **119,438,379** | **54.60%** |
| 45 | 300 | HORACE MANN GRP | | | | | | |
| | | 22578 | Horace Mann Ins Co | 24,935,891 | 0.1307% | 24,544,865 | 16,805,301 | 68.47% |
| | | 22756 | Horace Mann Prop & Cas Ins Co | 6,653,630 | 0.0349% | 6,833,184 | 4,530,560 | 66.30% |
| | | | | **31,589,521** | **0.1656%** | **31,378,049** | **21,335,861** | **68.00%** |
| 46 | 225 | IAT Reins Co Grp | | | | | | |
| | | 23248 | Occidental Fire & Cas Co Of NC | 9,983,144 | 0.0523% | 10,635,512 | 6,304,186 | 59.27% |
| | | 28886 | Transguard Ins Co Of Amer Inc | 4,899,197 | 0.0257% | 1,951,922 | 864,061 | 44.27% |
| | | 13234 | Wilshire Ins Co | 428 | 0.0000% | 428 | 30 | 7.01% |
| | | | | **14,882,769** | **0.0780%** | **12,587,862** | **7,168,277** | **56.95%** |
| 47 | 3495 | Infinity Prop & Cas Ins Grp | | | | | | |
| | | 22268 | Infinity Ins Co | 440,903,073 | 2.3116% | 442,762,125 | 238,193,622 | 53.80% |
| | | 10068 | Hillstar Ins Co | 11,386,399 | 0.0597% | 8,243,991 | 6,322,612 | 76.69% |
| | | 11738 | Infinity Auto Ins Co | 5,714,786 | 0.0300% | 6,619,300 | 2,733,959 | 41.30% |
| | | 20260 | Infinity Select Ins Co | 2,946,546 | 0.0154% | 3,952,584 | 1,788,195 | 45.24% |
| | | | | **460,950,804** | **2.4167%** | **461,578,000** | **249,038,388** | **53.95%** |
| 48 | 9 | JPMorgan Chase & Co Grp | | | | | | |
| | | 12832 | Personal Express Ins Co | 8,247,437 | 0.0432% | 8,540,276 | 4,456,058 | 52.18% |
| | | 22985 | Sequoia Ins Co | 78,126 | 0.0004% | 86,145 | 166,537 | 193.32% |
| | | | | **8,325,563** | **0.0436%** | **8,626,421** | **4,622,595** | **53.59%** |
| 49 | 1326 | KINGSWAY GRP | | | | | | |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

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

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| | | 33650 | Mendota Ins Co | 20,019,205 | 0.1050% | 19,858,231 | 11,043,409 | 55.61% |
| | | 42862 | Universal Cas Co | 13,089,558 | 0.0686% | 11,468,834 | 10,410,402 | 90.77% |
| | | 33855 | Lincoln Gen Ins Co | 5,292,256 | 0.0277% | 9,529,924 | 4,579,373 | 48.05% |
| | | | | **38,401,019** | **0.2013%** | **40,856,989** | **26,033,184** | **63.72%** |
| 50 | 456 | LANCER FINANCIAL GRP | | | | | | |
| | | 26077 | Lancer Ins Co | 56,818 | 0.0003% | 56,818 | -55,403 | -97.51% |
| | | | | **56,818** | **0.0003%** | **56,818** | **-55,403** | **-97.51%** |
| 51 | 111 | LIBERTY MUT GRP | | | | | | |
| | | 24740 | Safeco Ins Co Of Amer | 323,071,010 | 1.6938% | 323,787,896 | 153,225,015 | 47.32% |
| | | 23035 | Liberty Mut Fire Ins Co | 273,072,870 | 1.4317% | 271,005,024 | 147,955,959 | 54.60% |
| | | 37214 | American States Preferred Ins Co | 37,329,894 | 0.1957% | 37,580,122 | 19,297,884 | 51.35% |
| | | 39012 | Safeco Ins Co Of IL | 3,633,132 | 0.0190% | 3,220,197 | 2,229,361 | 69.23% |
| | | 24724 | First Natl Ins Co Of Amer | 1,816,941 | 0.0095% | 1,840,874 | 512,520 | 27.84% |
| | | 23043 | Liberty Mut Ins Co | 1,347 | 0.0000% | 900 | -9,053 | -1005.89% |
| | | | | **638,925,194** | **3.3498%** | **637,435,013** | **323,211,686** | **50.71%** |
| 52 | 4381 | Lightyear Delos Grp | | | | | | |
| | | 35408 | Delos Ins Co | 17,156,118 | 0.0899% | 18,171,526 | 14,097,453 | 77.58% |
| | | | | **17,156,118** | **0.0899%** | **18,171,526** | **14,097,453** | **77.58%** |
| 53 | 3702 | Loya Grp | | | | | | |
| | | 12589 | Loya Cas Ins Co | 66,043,809 | 0.3463% | 62,454,904 | 44,907,230 | 71.90% |
| | | | | **66,043,809** | **0.3463%** | **62,454,904** | **44,907,230** | **71.90%** |
| 54 | 785 | MARKEL CORP GRP | | | | | | |
| | | 28932 | Markel Amer Ins Co | 1,672,901 | 0.0088% | 1,841,002 | 1,192,311 | 64.76% |
| | | | | **1,672,901** | **0.0088%** | **1,841,002** | **1,192,311** | **64.76%** |
| 55 | 748 | Meadowbrook Ins Grp | | | | | | |
| | | 21903 | Procentury Ins Co | 797,006 | 0.0042% | 277,958 | 327,898 | 117.97% |
| | | | | **797,006** | **0.0042%** | **277,958** | **327,898** | **117.97%** |
| 56 | 660 | MERCURY GEN GRP | | | | | | |
| | | 27553 | Mercury Ins Co | 1,217,051,519 | 6.3809% | 1,227,615,080 | 637,252,604 | 51.91% |
| | | 11908 | Mercury Cas Co | 303,952,729 | 1.5936% | 314,771,346 | 163,955,963 | 52.09% |
| | | 38342 | California Automobile Ins Co | 131,885,197 | 0.6915% | 140,503,756 | 81,421,544 | 57.95% |
| | | | | **1,652,889,445** | **8.6659%** | **1,682,890,182** | **882,630,111** | **52.45%** |
| 57 | 241 | METROPOLITAN GRP | | | | | | |
| | | 25321 | Metropolitan Drt Prop & Cas Ins Co | 76,517,806 | 0.4012% | 72,879,035 | 39,791,036 | 54.60% |
| | | | | **76,517,806** | **0.4012%** | **72,879,035** | **39,791,036** | **54.60%** |
| 58 | 40150 | MGA Ins Co Inc | | | | | | |
| | | 40150 | MGA Ins Co Inc | 1,454,924 | 0.0076% | 1,831,090 | 808,836 | 44.17% |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| | | | | **1,454,924** | **0.0076%** | **1,831,090** | **808,836** | **44.17%** |
| 59 | 361 | Munich Re Grp | | | | | | |
| | | 23469 | American Modern Home Ins Co | 8,516,098 | 0.0446% | 8,647,992 | 4,802,890 | 55.54% |
| | | 23450 | American Family Home Ins Co | 481,976 | 0.0025% | 743,994 | 397,451 | 53.42% |
| | | | | **8,998,074** | **0.0472%** | **9,391,986** | **5,200,341** | **55.37%** |
| 60 | 19119 | National Unity Ins Co | | | | | | |
| | | 19119 | National Unity Ins Co | 320,707 | 0.0017% | 322,272 | 67,915 | 21.07% |
| | | | | **320,707** | **0.0017%** | **322,272** | **67,915** | **21.07%** |
| 61 | 13127 | Nations Ins Co | | | | | | |
| | | 13127 | Nations Ins Co | 6,510,974 | 0.0341% | 6,418,965 | 2,874,344 | 44.78% |
| | | | | **6,510,974** | **0.0341%** | **6,418,965** | **2,874,344** | **44.78%** |
| 62 | 140 | NATIONWIDE CORP GRP | | | | | | |
| | | 19100 | Amco Ins Co | 225,094,081 | 1.1801% | 216,689,340 | 141,711,759 | 65.40% |
| | | 25453 | Nationwide Ins Co Of Amer | 108,466,627 | 0.5687% | 105,032,220 | 69,968,333 | 66.62% |
| | | 42579 | Allied Prop & Cas Ins Co | 107,182,416 | 0.5619% | 103,358,968 | 64,021,618 | 61.94% |
| | | 42889 | Victoria Fire & Cas Co | 92,421,439 | 0.4846% | 111,274,990 | 70,079,948 | 62.98% |
| | | 42587 | Depositors Ins Co | 8,657,328 | 0.0454% | 9,117,801 | 5,232,297 | 57.39% |
| | | 13242 | Titan Ind Co | 61,870 | 0.0003% | -442,252 | 12,076 | -2.73% |
| | | | | **541,883,761** | **2.8410%** | **545,031,067** | **351,026,031** | **64.40%** |
| 63 | 4051 | Ocean Harbor Grp | | | | | | |
| | | 12360 | Ocean Harbor Cas Ins Co | 10,025,404 | 0.0526% | 8,670,506 | 5,821,682 | 67.14% |
| | | | | **10,025,404** | **0.0526%** | **8,670,506** | **5,821,682** | **67.14%** |
| 64 | 645 | OREGON MUT GRP | | | | | | |
| | | 14907 | Oregon Mut Ins Co | 4,263,835 | 0.0224% | 3,889,891 | 2,144,492 | 55.13% |
| | | | | **4,263,835** | **0.0224%** | **3,889,891** | **2,144,492** | **55.13%** |
| 65 | 40550 | Pacific Pioneer Ins Co | | | | | | |
| | | 40550 | Pacific Pioneer Ins Co | 62,150 | 0.0003% | 138,563 | 143,075 | 103.26% |
| | | | | **62,150** | **0.0003%** | **138,563** | **143,075** | **103.26%** |
| 66 | 3483 | PartnerRe Grp | | | | | | |
| | | 11835 | Paris Re Amer Ins Co | 589,222 | 0.0031% | 828,751 | 269,577 | 32.53% |
| | | | | **589,222** | **0.0031%** | **828,751** | **269,577** | **32.53%** |
| 67 | 3638 | PGC Holding Corp Grp | | | | | | |
| | | 37648 | Permanent Gen Assur Corp | 47,034,240 | 0.2466% | 51,293,750 | 26,304,727 | 51.28% |
| | | | | **47,034,240** | **0.2466%** | **51,293,750** | **26,304,727** | **51.28%** |
| 68 | 677 | Philadelphia Consolidated Holding Grp | | | | | | |
| | | 18058 | Philadelphia Ind Ins Co | 5,100,406 | 0.0267% | 4,862,796 | 2,424,155 | 49.85% |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| | | | | **5,100,406** | **0.0267%** | **4,862,796** | **2,424,155** | **49.85%** |
| 69 | 155 | PROGRESSIVE GRP | | | | | | |
| | | 44288 | Progressive Choice Ins Co | 435,713,829 | 2.2844% | 430,495,541 | 240,796,496 | 55.93% |
| | | 27804 | Progressive West Ins Co | 255,048,653 | 1.3372% | 262,792,922 | 128,220,256 | 48.79% |
| | | 24260 | Progressive Cas Ins Co | 46,536,445 | 0.2440% | 55,590,857 | 32,717,446 | 58.85% |
| | | 16322 | Progressive Direct Ins Co | 23,001,930 | 0.1206% | 20,838,310 | 10,258,705 | 49.23% |
| | | 11851 | Progressive Advanced Ins Co | 122,821 | 0.0006% | 133,390 | 22,106 | 16.57% |
| | | | | **760,423,678** | **3.9868%** | **769,851,020** | **412,015,009** | **53.52%** |
| 70 | 796 | QBE INS GRP | | | | | | |
| | | 39217 | QBE Ins Corp | 48,053,064 | 0.2519% | 47,434,273 | 40,541,410 | 85.47% |
| | | 25747 | Unigard Ins Co | 13,828,672 | 0.0725% | 14,035,213 | 6,656,488 | 47.43% |
| | | 37257 | Praetorian Ins Co | 11,750,756 | 0.0616% | 11,092,601 | 6,938,268 | 62.55% |
| | | 37303 | Redland Ins Co | 2,296,532 | 0.0120% | 2,845,819 | 1,357,644 | 47.71% |
| | | | | **75,929,024** | **0.3981%** | **75,407,906** | **55,493,810** | **73.59%** |
| 71 | 257 | SAFEWAY INS GRP | | | | | | |
| | | 12521 | Safeway Ins Co | 32,802,469 | 0.1720% | 33,569,620 | 16,985,921 | 50.60% |
| | | 10939 | Safeway Direct Ins Co | 1,500,647 | 0.0079% | 1,564,827 | 724,897 | 46.32% |
| | | | | **34,303,116** | **0.1798%** | **35,134,447** | **17,710,818** | **50.41%** |
| 72 | 169 | SENTRY INS GRP | | | | | | |
| | | 13137 | Viking Ins Co Of WI | 130,812,364 | 0.6858% | 131,253,292 | 67,537,100 | 51.46% |
| | | | | **130,812,364** | **0.6858%** | **131,253,292** | **67,537,100** | **51.46%** |
| 73 | 3219 | Sompo Japan Ins Grp | | | | | | |
| | | 11126 | Sompo Japan Ins Co of Amer | 3,419 | 0.0000% | 8,330 | 8,499 | 102.03% |
| | | | | **3,419** | **0.0000%** | **8,330** | **8,499** | **102.03%** |
| 74 | 176 | STATE FARM GRP | | | | | | |
| | | 25178 | State Farm Mut Auto Ins Co | 2,488,427,566 | 13.0465% | 2,524,561,721 | 1,549,465,643 | 61.38% |
| | | | | **2,488,427,566** | **13.0465%** | **2,524,561,721** | **1,549,465,643** | **61.38%** |
| 75 | 93 | STATE NATL GRP | | | | | | |
| | | 12831 | State Natl Ins Co Inc | 20,390,793 | 0.1069% | 11,665,563 | 5,399,773 | 46.29% |
| | | | | **20,390,793** | **0.1069%** | **11,665,563** | **5,399,773** | **46.29%** |
| 76 | 12878 | Sterling Cas Ins Co | | | | | | |
| | | 12878 | Sterling Cas Ins Co | 18,870,512 | 0.0989% | 20,904,825 | 9,363,207 | 44.79% |
| | | | | **18,870,512** | **0.0989%** | **20,904,825** | **9,363,207** | **44.79%** |
| 77 | 88 | The Hanover Ins Grp | | | | | | |
| | | 22292 | Hanover Ins Co | 30,832 | 0.0002% | 33,040 | 282 | 0.85% |
| | | | | **30,832** | **0.0002%** | **33,040** | **282** | **0.85%** |
| 78 | 4254 | The Warranty Grp | | | | | | |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

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

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| | | 40827 | Virginia Surety Co Inc | 3,146,435 | 0.0165% | 1,674,406 | 1,010,719 | 60.36% |
| | | | | **3,146,435** | **0.0165%** | **1,674,406** | **1,010,719** | **60.36%** |
| 79 | 3098 | Tokio Marine Holdings Inc GRP | | | | | | |
| | | 12904 | Tokio Marine & Nichido Fire Ins Co | 10,188,500 | 0.0534% | 10,146,314 | 4,662,740 | 45.96% |
| | | | | **10,188,500** | **0.0534%** | **10,146,314** | **4,662,740** | **45.96%** |
| 80 | 161 | TOPA EQUITIES LTD GRP | | | | | | |
| | | 18031 | Topa Ins Co | 21,634,471 | 0.1134% | 26,965,451 | 19,931,025 | 73.91% |
| | | | | **21,634,471** | **0.1134%** | **26,965,451** | **19,931,025** | **73.91%** |
| 81 | 3548 | Travelers Grp | | | | | | |
| | | 19070 | Standard Fire Ins Co | 150,791,729 | 0.7906% | 141,818,542 | 81,064,180 | 57.16% |
| | | 24015 | Northland Ins Co | 18,805 | 0.0001% | 19,972 | 26,746 | 133.92% |
| | | | | **150,810,534** | **0.7907%** | **141,838,514** | **81,090,926** | **57.17%** |
| 82 | 200 | UNITED SERV AUTOMOBILE ASSN GRP | | | | | | |
| | | 25968 | USAA Cas Ins Co | 326,246,246 | 1.7105% | 329,120,794 | 195,185,138 | 59.31% |
| | | 25941 | USAA | 320,445,825 | 1.6801% | 323,393,859 | 179,112,256 | 55.39% |
| | | 18600 | USAA Gen Ind Co | 34,092,804 | 0.1787% | 31,684,234 | 17,969,179 | 56.71% |
| | | 21253 | Garrison Prop & Cas Ins Co | 21,219,892 | 0.1113% | 19,296,277 | 14,103,222 | 73.09% |
| | | | | **702,004,767** | **3.6805%** | **703,495,164** | **406,369,795** | **57.76%** |
| 83 | 215 | UNITRIN GRP | | | | | | |
| | | 19852 | Financial Ind Co | 203,087,647 | 1.0648% | 199,379,446 | 133,264,586 | 66.84% |
| | | 10914 | Kemper Independence Ins Co | 54,803,481 | 0.2873% | 56,742,207 | 30,032,510 | 52.93% |
| | | 10226 | Unitrin Direct Ins Co | 25,777,586 | 0.1351% | 27,915,351 | 15,626,943 | 55.98% |
| | | 31968 | Merastar Ins Co | 4,805,468 | 0.0252% | 5,010,201 | 2,538,848 | 50.67% |
| | | 43044 | Response Ins Co | 1,791,205 | 0.0094% | 1,807,794 | 1,334,231 | 73.80% |
| | | 10970 | Response Ind Co Of CA | 1,550,931 | 0.0081% | 1,655,604 | 1,139,218 | 68.81% |
| | | 26050 | Response Worldwide Ins Co | 1,246,085 | 0.0065% | 1,378,395 | 633,405 | 45.95% |
| | | 16063 | Unitrin Auto & Home Ins Co | 599,588 | 0.0031% | 672,459 | 1,071,649 | 159.36% |
| | | 10915 | Unitrin Direct Prop & Cas Co | 13,156 | 0.0001% | 13,156 | -119,211 | -906.13% |
| | | | | **293,675,147** | **1.5397%** | **294,574,613** | **185,522,179** | **62.98%** |
| 84 | 201 | UTICA GRP | | | | | | |
| | | 25976 | Utica Mut Ins Co | 1,256 | 0.0000% | 1,256 | 178 | 14.17% |
| | | | | **1,256** | **0.0000%** | **1,256** | **178** | **14.17%** |
| 85 | 1179 | WAWANESA INS GRP | | | | | | |
| | | 10683 | Wawanesa Gen Ins Co | 228,805,487 | 1.1996% | 223,513,958 | 181,484,250 | 81.20% |
| | | 31526 | Wawanesa Mut Ins Co Us Branch | 51,324,845 | 0.2691% | 52,010,596 | 33,773,701 | 64.94% |
| | | | | **280,130,332** | **1.4687%** | **275,524,554** | **215,257,951** | **78.13%** |
| 86 | 27502 | Western Gen Ins Co | | | | | | |
| | | 27502 | Western Gen Ins Co | 30,320,477 | 0.1590% | 34,546,602 | 19,393,240 | 56.14% |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

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

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| | | | | **30,320,477** | **0.1590%** | **34,546,602** | **19,393,240** | **56.14%** |
| 87 | 2898 | | Western Serv Contract Grp | | | | | |
| | | 37850 | Pacific Specialty Ins Co | 15,301,122 | 0.0802% | 16,742,389 | 5,577,746 | 33.32% |
| | | | | **15,301,122** | **0.0802%** | **16,742,389** | **5,577,746** | **33.32%** |
| 88 | 1129 | | WHITE MOUNTAINS GRP | | | | | |
| | | 30210 | Esurance Prop & Cas Ins Co | 177,369,344 | 0.9299% | 181,633,342 | 101,715,608 | 56.00% |
| | | 37915 | Essentia Ins Co | 16,145,129 | 0.0846% | 14,996,572 | 8,488,156 | 56.60% |
| | | 34460 | Autoone Ins Co | 1,892,975 | 0.0099% | 2,158,866 | 1,511,010 | 69.99% |
| | | | | **195,407,448** | **1.0245%** | **198,788,780** | **111,714,774** | **56.20%** |
| 89 | 273 | | WORKMENS GRP | | | | | |
| | | 13250 | Workmens Auto Ins Co | 25,125,180 | 0.1317% | 23,990,680 | 11,590,857 | 48.31% |
| | | | | **25,125,180** | **0.1317%** | **23,990,680** | **11,590,857** | **48.31%** |
| 90 | 98 | | WR Berkley Corp GRP | | | | | |
| | | 40045 | Starnet Ins Co | 50,583 | 0.0003% | 213,243 | 145,127 | 68.06% |
| | | | | **50,583** | **0.0003%** | **213,243** | **145,127** | **68.06%** |
| 91 | 1285 | | XL AMER GRP | | | | | |
| | | 22322 | Greenwich Ins Co | 38,417 | 0.0002% | 152,187 | 29,603 | 19.45% |
| | | | | **38,417** | **0.0002%** | **152,187** | **29,603** | **19.45%** |
| 92 | 212 | | ZURICH INS GRP | | | | | |
| | | 21687 | Mid Century Ins Co | 1,162,928,968 | 6.0971% | 1,129,870,499 | 752,433,639 | 66.59% |
| | | 12963 | 21st Century Ins Co | 756,278,171 | 3.9651% | 794,103,127 | 447,399,877 | 56.34% |
| | | 21652 | Farmers Ins Exch | 643,820,786 | 3.3755% | 697,187,055 | 210,184,815 | 30.15% |
| | | 25089 | Coast Natl Ins Co | 189,722,534 | 0.9947% | 181,869,212 | 95,870,394 | 52.71% |
| | | 20796 | 21st Century Premier Ins Co | 73,433,263 | 0.3850% | 36,437,648 | 20,371,890 | 55.91% |
| | | 11185 | Foremost Ins Co Grand Rapids MI | 37,089,329 | 0.1945% | 38,541,185 | 20,369,138 | 52.85% |
| | | 36404 | 21st Century Cas Co | 10,385,722 | 0.0545% | 10,558,268 | 5,809,042 | 55.02% |
| | | 43761 | 21st Century Superior Ins Co | 1,344,070 | 0.0070% | 11,875,006 | 8,375,605 | 70.53% |
| | | 11800 | Foremost Prop & Cas Ins Co | 530,012 | 0.0028% | 487,369 | 194,122 | 39.83% |
| | | 34789 | 21st Century Centennial Ins Co | 364,660 | 0.0019% | 320,635 | -83,105 | -25.92% |
| | | 43699 | American Federation Ins Co | 231,876 | 0.0012% | 689,194 | 255,918 | 37.13% |
| | | 34649 | Centre Ins Co | 97,706 | 0.0005% | 100,566 | -50,002 | -49.72% |
| | | | | **2,876,227,097** | **15.0797%** | **2,902,039,764** | **1,561,131,333** | **53.79%** |
| | | | **Line Total:** | **19,073,455,121** | **100.0000%** | **19,234,386,487** | **10,998,312,405** | **57.18%** |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 626 | Ace Ltd Grp | | | | | | |
| | | 22667 | Ace Amer Ins Co | 26,367,441 | 1.0883% | 26,988,238 | 12,382,512 | 45.88% |
| | | 21121 | Westchester Fire Ins Co | 3,583,047 | 0.1479% | 3,397,766 | 575,971 | 16.95% |
| | | 20702 | Ace Fire Underwriters Ins Co | 1,911,564 | 0.0789% | 1,584,660 | 268,959 | 16.97% |
| | | 43575 | Indemnity Ins Co Of North Amer | 501,560 | 0.0207% | 396,777 | 1,416,068 | 356.89% |
| | | 20699 | Ace Prop & Cas Ins Co | 356,277 | 0.0147% | 345,092 | -800,891 | -232.08% |
| | | | | **32,719,889** | **1.3505%** | **32,712,533** | **13,842,619** | **42.32%** |
| 2 | 38733 | Alaska Natl Ins Co | | | | | | |
| | | 38733 | Alaska Natl Ins Co | 245,574 | 0.0101% | 236,533 | 77,704 | 32.85% |
| | | | | **245,574** | **0.0101%** | **236,533** | **77,704** | **32.85%** |
| 3 | 761 | ALLIANZ INS GRP | | | | | | |
| | | 21857 | American Ins Co | 6,058,873 | 0.2501% | 6,314,591 | 4,129,444 | 65.40% |
| | | 21881 | National Surety Corp | 3,001,005 | 0.1239% | 2,523,223 | 1,195,420 | 47.38% |
| | | 21849 | American Automobile Ins Co | 2,042,824 | 0.0843% | 1,768,845 | 822,801 | 46.52% |
| | | 21873 | Firemans Fund Ins Co | 1,274,424 | 0.0526% | 1,222,597 | -1,669,433 | -136.55% |
| | | 21865 | Associated Ind Corp | 1,144,619 | 0.0472% | 1,196,504 | 520,399 | 43.49% |
| | | | | **13,521,745** | **0.5581%** | **13,025,760** | **4,998,631** | **38.37%** |
| 4 | 8 | ALLSTATE INS GRP | | | | | | |
| | | 19232 | Allstate Ins Co | 38,467,427 | 1.5877% | 41,955,462 | 15,659,933 | 37.33% |
| | | 19240 | Allstate Ind Co | 3,742,666 | 0.1545% | 3,819,029 | 1,990,767 | 52.13% |
| | | | | **42,210,093** | **1.7422%** | **45,774,491** | **17,650,700** | **38.56%** |
| 5 | 574 | AMERCO CORP GRP | | | | | | |
| | | 31089 | Republic Western Ins Co | 19,629 | 0.0008% | 19,629 | -67,299 | -342.85% |
| | | | | **19,629** | **0.0008%** | **19,629** | **-67,299** | **-342.85%** |
| 6 | 922 | American Assets Grp | | | | | | |
| | | 40029 | Explorer Ins Co | 3,417,256 | 0.1410% | 4,061,937 | 1,294,176 | 31.86% |
| | | 27847 | Insurance Co Of The West | 69,012 | 0.0028% | 64,644 | 30,904 | 47.81% |
| | | | | **3,486,268** | **0.1439%** | **4,126,581** | **1,325,080** | **32.11%** |
| 7 | 1321 | American Farmers & Ranchers Grp | | | | | | |
| | | 37931 | American Farmers & Ranchers Ins Co | 910,301 | 0.0376% | 1,041,477 | 698,173 | 67.04% |
| | | | | **910,301** | **0.0376%** | **1,041,477** | **698,173** | **67.04%** |
| 8 | 84 | American Financial Grp | | | | | | |
| | | 32620 | National Interstate Ins Co | 21,255,841 | 0.8773% | 28,183,188 | 17,736,887 | 62.93% |
| | | 26344 | Great Amer Assur Co | 11,354,915 | 0.4687% | 12,558,717 | 7,479,804 | 59.56% |
| | | 16691 | Great Amer Ins Co | 2,313,247 | 0.0955% | 1,850,028 | 598,822 | 32.37% |
| | | 22136 | Great Amer Ins Co of NY | 1,590,233 | 0.0656% | 1,621,081 | 412,956 | 25.47% |
| | | 26832 | Great Amer Alliance Ins Co | 624,152 | 0.0258% | 599,574 | 173,581 | 28.95% |
| | | | | **37,138,388** | **1.5328%** | **44,812,588** | **26,402,050** | **58.92%** |
| 9 | 12 | AMERICAN INTL GRP | | | | | | |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| | | 19445 | National Union Fire Ins Co Of Pitts | 52,255,725 | 2.1568% | 54,268,655 | 25,744,369 | 47.44% |
| | | 19429 | Insurance Co Of The State Of PA | 25,638,705 | 1.0582% | 25,007,999 | 17,736,455 | 70.92% |
| | | 23809 | Granite State Ins Co | 14,609,016 | 0.6030% | 14,393,756 | 7,626,734 | 52.99% |
| | | 23841 | New Hampshire Ins Co | 9,126,386 | 0.3767% | 13,469,756 | 9,494,434 | 70.49% |
| | | 19410 | Commerce & Industry Ins Co | 7,307,114 | 0.3016% | 9,297,240 | 4,891,832 | 52.62% |
| | | 26220 | Yosemite Ins Co | 2,279,897 | 0.0941% | 2,873,605 | 302,071 | 10.51% |
| | | 19399 | AIU Ins Co | 2,325 | 0.0001% | 2,325 | 697 | 29.98% |
| | | | | **111,219,168** | **4.5904%** | **119,313,336** | **65,796,592** | **55.15%** |
| 10 | 408 | AMERICAN NATL FIN GRP | | | | | | |
| | | 11048 | Pacific Prop & Cas Co | 82,176 | 0.0034% | 80,219 | 17,303 | 21.57% |
| | | 28401 | American Natl Prop & Cas Co | 79,968 | 0.0033% | 106,606 | 184,980 | 173.52% |
| | | | | **162,144** | **0.0067%** | **186,825** | **202,283** | **108.27%** |
| 11 | 124 | AMERISURE CO GRP | | | | | | |
| | | 23396 | Amerisure Mut Ins Co | 146,881 | 0.0061% | 148,827 | 229,000 | 153.87% |
| | | | | **146,881** | **0.0061%** | **148,827** | **229,000** | **153.87%** |
| 12 | 2538 | Amtrust Financial Serv Grp | | | | | | |
| | | 25011 | Wesco Ins Co | 4,570,076 | 0.1886% | 3,193,413 | 1,689,076 | 52.89% |
| | | 19879 | Security Natl Ins Co | 1,151,271 | 0.0475% | 1,145,220 | 427,970 | 37.37% |
| | | | | **5,721,347** | **0.2361%** | **4,338,633** | **2,117,046** | **48.80%** |
| 13 | 1279 | Arch Ins Grp | | | | | | |
| | | 11150 | Arch Ins Co | 19,642,535 | 0.8107% | 21,047,989 | 13,509,100 | 64.18% |
| | | | | **19,642,535** | **0.8107%** | **21,047,989** | **13,509,100** | **64.18%** |
| 14 | 457 | ARGONAUT GRP | | | | | | |
| | | 19828 | Argonaut Midwest Ins Co | 12,745,042 | 0.5260% | 11,986,463 | 6,380,879 | 53.23% |
| | | 19860 | Argonaut Great Central Ins Co | 1,107,933 | 0.0457% | 1,149,951 | 624,122 | 54.27% |
| | | 19801 | Argonaut Ins Co | 206 | 0.0000% | 300 | -116,234 | -38744.67% |
| | | | | **13,853,181** | **0.5718%** | **13,136,714** | **6,888,767** | **52.44%** |
| 15 | 19 | Assurant Inc Grp | | | | | | |
| | | 42978 | American Security Ins Co | 4,500,774 | 0.1858% | 4,595,870 | 2,986,843 | 64.99% |
| | | 19615 | American Reliable Ins Co | 311,203 | 0.0128% | 278,001 | 38,077 | 13.70% |
| | | | | **4,811,977** | **0.1986%** | **4,873,871** | **3,024,920** | **62.06%** |
| 16 | 3416 | AXIS Capital Grp | | | | | | |
| | | 37273 | Axis Ins Co | 360,504 | 0.0149% | 373,003 | 361,501 | 96.92% |
| | | | | **360,504** | **0.0149%** | **373,003** | **361,501** | **96.92%** |
| 17 | 867 | Baldwin & Lyons Grp | | | | | | |
| | | 40460 | Sagamore Ins Co | 1,151,860 | 0.0475% | 1,442,515 | 303,338 | 21.03% |
| | | | | **1,151,860** | **0.0475%** | **1,442,515** | **303,338** | **21.03%** |
| 18 | 18538 | Bancinsure Inc | | | | | | |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

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Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| | | 18538 | Bancinsure Inc | 95,409 | 0.0039% | 111,532 | 414,314 | 371.48% |
| | | | | **95,409** | **0.0039%** | **111,532** | **414,314** | **371.48%** |
| 19 | 1281 | BANKAMERICA CORP GRP | | | | | | |
| | | 24821 | Meritplan Ins Co | 44,793,245 | 1.8488% | 51,735,294 | 35,320,103 | 68.27% |
| | | 24813 | Balboa Ins Co | 9,168,160 | 0.3784% | 14,816,952 | 9,497,953 | 64.10% |
| | | 24848 | Newport Ins Co | 1,074,047 | 0.0443% | 1,158,861 | 648,218 | 55.94% |
| | | | | **55,035,452** | **2.2715%** | **67,711,107** | **45,466,274** | **67.15%** |
| 20 | 31 | BERKSHIRE HATHAWAY GRP | | | | | | |
| | | 11673 | Redwood Fire & Cas Ins Co | 12,408,503 | 0.5121% | 13,379,347 | 7,852,520 | 58.69% |
| | | 20052 | National Liab & Fire Ins Co | 3,925,567 | 0.1620% | 5,940,397 | 1,004,607 | 16.91% |
| | | 27812 | Columbia Ins Co | 3,457,267 | 0.1427% | 3,079,621 | 900,831 | 29.25% |
| | | 11967 | General Star Natl Ins Co | 771,268 | 0.0318% | 468,067 | 252,181 | 53.88% |
| | | 20087 | National Ind Co | 6,925 | 0.0003% | 5,266 | -10,627 | -201.80% |
| | | 22063 | Government Employees Ins Co | 251 | 0.0000% | 266 | -2,639 | -992.11% |
| | | 35882 | Geico Gen Ins Co | 163 | 0.0000% | 163 | -245 | -150.31% |
| | | | | **20,569,944** | **0.8490%** | **22,873,127** | **9,996,628** | **43.70%** |
| 21 | 13528 | Brotherhood Mut Ins Co | | | | | | |
| | | 13528 | Brotherhood Mut Ins Co | 399,352 | 0.0165% | 244,527 | 1,152,915 | 471.49% |
| | | | | **399,352** | **0.0165%** | **244,527** | **1,152,915** | **471.49%** |
| 22 | 802 | Capital Ins Grp | | | | | | |
| | | 23540 | Monterey Ins Co | 15,108,652 | 0.6236% | 15,544,554 | 7,611,762 | 48.97% |
| | | 13544 | California Capital Ins Co | 7,236,329 | 0.2987% | 7,266,382 | 2,653,028 | 36.51% |
| | | 12890 | Eagle W Ins Co | 2,301,424 | 0.0950% | 2,801,862 | 258,961 | 9.24% |
| | | | | **24,646,405** | **1.0172%** | **25,612,798** | **10,523,751** | **41.09%** |
| 23 | 40134 | Castlepoint Natl Ins Co | | | | | | |
| | | 40134 | Castlepoint Natl Ins Co | 14,438,375 | 0.5959% | 13,169,190 | 9,082,011 | 68.96% |
| | | | | **14,438,375** | **0.5959%** | **13,169,190** | **9,082,011** | **68.96%** |
| 24 | 26905 | Century Natl Ins Co | | | | | | |
| | | 26905 | Century Natl Ins Co | 30,833,058 | 1.2726% | 35,270,450 | 12,352,546 | 35.02% |
| | | | | **30,833,058** | **1.2726%** | **35,270,450** | **12,352,546** | **35.02%** |
| 25 | 10499 | Chrysler Ins Co | | | | | | |
| | | 10499 | Chrysler Ins Co | 3,649,978 | 0.1506% | 4,173,247 | -2,599,466 | -62.29% |
| | | | | **3,649,978** | **0.1506%** | **4,173,247** | **-2,599,466** | **-62.29%** |
| 26 | 38 | CHUBB & SON INC GRP | | | | | | |
| | | 20281 | Federal Ins Co | 26,550,258 | 1.0958% | 28,391,114 | 11,514,572 | 40.56% |
| | | 20303 | Great Northern Ins Co | 1,760,752 | 0.0727% | 1,708,844 | 915,050 | 53.55% |
| | | 20346 | Pacific Ind Co | 87,241 | 0.0036% | 94,134 | 91,632 | 97.34% |
| | | 20397 | Vigilant Ins Co | 55,298 | 0.0023% | 60,628 | 2,890 | 4.77% |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

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

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Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| | | | | **28,453,549** | **1.1744%** | **30,254,720** | **12,524,144** | **41.40%** |
| 27 | 18767 | Church Mut Ins Co | | | | | | |
| | | 18767 | Church Mut Ins Co | 2,960,759 | 0.1222% | 3,028,974 | 1,735,986 | 57.31% |
| | | | | **2,960,759** | **0.1222%** | **3,028,974** | **1,735,986** | **57.31%** |
| 28 | 244 | CINCINNATI FIN GRP | | | | | | |
| | | 10677 | Cincinnati Ins Co | 850,961 | 0.0351% | 725,173 | 146,622 | 20.22% |
| | | | | **850,961** | **0.0351%** | **725,173** | **146,622** | **20.22%** |
| 29 | 218 | CNA INS GRP | | | | | | |
| | | 20508 | Valley Forge Ins Co | 10,897,011 | 0.4498% | 10,298,673 | 4,793,411 | 46.54% |
| | | 35289 | Continental Ins Co | 10,746,478 | 0.4435% | 8,314,417 | 3,494,295 | 42.03% |
| | | 20443 | Continental Cas Co | 9,806,767 | 0.4048% | 7,651,133 | -5,769,945 | -75.41% |
| | | 20427 | American Cas Co Of Reading PA | 7,617,791 | 0.3144% | 9,451,920 | 4,895,436 | 51.79% |
| | | 20478 | National Fire Ins Co Of Hartford | 5,929,931 | 0.2447% | 6,364,895 | 4,330,188 | 68.03% |
| | | 20494 | Transportation Ins Co | 5,199,716 | 0.2146% | 5,719,788 | 2,692,807 | 47.08% |
| | | | | **50,197,694** | **2.0718%** | **47,800,826** | **14,436,192** | **30.20%** |
| 30 | 816 | COMMERCE INC GRP | | | | | | |
| | | 13161 | Commerce W Ins Co | 7,472,526 | 0.3084% | 7,095,119 | 399,031 | 5.62% |
| | | | | **7,472,526** | **0.3084%** | **7,095,119** | **399,031** | **5.62%** |
| 31 | 37206 | Contractors Bonding & Ins Co | | | | | | |
| | | 37206 | Contractors Bonding & Ins Co | 2,285 | 0.0001% | 468 | -75,242 | -16077.35% |
| | | | | **2,285** | **0.0001%** | **468** | **-75,242** | **-16077.35%** |
| 32 | 306 | CUNA MUT GRP | | | | | | |
| | | 10847 | Cumis Ins Society Inc | 9,642,746 | 0.3980% | 8,937,537 | 6,006,944 | 67.21% |
| | | | | **9,642,746** | **0.3980%** | **8,937,537** | **6,006,944** | **67.21%** |
| 33 | 57 | ELECTRIC INS GRP | | | | | | |
| | | 21261 | Electric Ins Co | 2,468,671 | 0.1019% | 2,468,671 | 586,007 | 23.74% |
| | | | | **2,468,671** | **0.1019%** | **2,468,671** | **586,007** | **23.74%** |
| 34 | 62 | EMC INS CO GRP | | | | | | |
| | | 21415 | Employers Mut Cas Co | 7,415,889 | 0.3061% | 7,672,830 | 3,067,023 | 39.97% |
| | | | | **7,415,889** | **0.3061%** | **7,672,830** | **3,067,023** | **39.97%** |
| 35 | 1120 | EVEREST REINS HOLDINGS GRP | | | | | | |
| | | 10120 | Everest Natl Ins Co | 24,966,143 | 1.0304% | 23,413,862 | 15,630,705 | 66.76% |
| | | | | **24,966,143** | **1.0304%** | **23,413,862** | **15,630,705** | **66.76%** |
| 36 | 158 | FAIRFAX FIN GRP | | | | | | |
| | | 21113 | United States Fire Ins Co | 5,083,011 | 0.2098% | 6,416,550 | 3,677,611 | 57.31% |
| | | 25054 | Hudson Ins Co | 4,062,978 | 0.1677% | 4,147,692 | 717,643 | 17.30% |
| | | 21105 | North River Ins Co | 1,130,804 | 0.0467% | 1,130,703 | 306,036 | 27.07% |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| | | 10936 | Seneca Ins Co Inc | 32,233 | 0.0013% | 9,566 | 522 | 5.46% |
| | | | | **10,309,026** | **0.4255%** | **11,704,511** | **4,701,812** | **40.17%** |
| 37 | 7 | FEDERATED MUT GRP | | | | | | |
| | | 13935 | Federated Mut Ins Co | 14,830,496 | 0.6121% | 16,438,657 | 2,663,383 | 16.20% |
| | | 28304 | Federated Serv Ins Co | 1,992,642 | 0.0822% | 2,048,612 | 793,253 | 38.72% |
| | | | | **16,823,138** | **0.6944%** | **18,487,269** | **3,456,636** | **18.70%** |
| 38 | 11118 | Federated Rural Electric Ins Exch | | | | | | |
| | | 11118 | Federated Rural Electric Ins Exch | 37,077 | 0.0015% | 37,046 | 1,472 | 3.97% |
| | | | | **37,077** | **0.0015%** | **37,046** | **1,472** | **3.97%** |
| 39 | 349 | FLORISTS MUT GRP | | | | | | |
| | | 13978 | Florists Mut Ins Co | 2,802,860 | 0.1157% | 2,851,198 | 2,283,736 | 80.10% |
| | | | | **2,802,860** | **0.1157%** | **2,851,198** | **2,283,736** | **80.10%** |
| 40 | 28339 | Gateway Ins Co | | | | | | |
| | | 28339 | Gateway Ins Co | 669,799 | 0.0276% | 583,181 | 91,881 | 15.76% |
| | | | | **669,799** | **0.0276%** | **583,181** | **91,881** | **15.76%** |
| 41 | 1331 | Glencoe US Holdings Grp | | | | | | |
| | | 10340 | Stonington Ins Co | 391,468 | 0.0162% | 481,473 | -55,376 | -11.50% |
| | | | | **391,468** | **0.0162%** | **481,473** | **-55,376** | **-11.50%** |
| 42 | 79 | GMAC INS HOLDING GRP | | | | | | |
| | | 31488 | Integon Preferred Ins Co | 4,069,372 | 0.1680% | 4,558,553 | 3,309,531 | 72.60% |
| | | 22012 | Motors Ins Corp | 1,668,723 | 0.0689% | 1,668,723 | 655,733 | 39.30% |
| | | | | **5,738,095** | **0.2368%** | **6,227,276** | **3,965,264** | **63.68%** |
| 43 | 39861 | Golden Bear Ins Co | | | | | | |
| | | 39861 | Golden Bear Ins Co | 1,787,245 | 0.0738% | 1,861,678 | 4,849,998 | 260.52% |
| | | | | **1,787,245** | **0.0738%** | **1,861,678** | **4,849,998** | **260.52%** |
| 44 | 83 | GRANGE INS GRP | | | | | | |
| | | 22101 | Grange Ins Assn | 1,392,388 | 0.0575% | 1,374,689 | 1,137,179 | 82.72% |
| | | | | **1,392,388** | **0.0575%** | **1,374,689** | **1,137,179** | **82.72%** |
| 45 | 303 | GUIDEONE INS GRP | | | | | | |
| | | 15032 | Guideone Mut Ins Co | 2,397,621 | 0.0990% | 2,889,440 | 1,233,266 | 42.68% |
| | | | | **2,397,621** | **0.0990%** | **2,889,440** | **1,233,266** | **42.68%** |
| 46 | 517 | HANNOVER GRP | | | | | | |
| | | 20532 | Clarendon Natl Ins Co | 4,638 | 0.0002% | 4,638 | -3,137,087 | -67638.79% |
| | | | | **4,638** | **0.0002%** | **4,638** | **-3,137,087** | **-67638.79%** |
| 47 | 91 | HARTFORD FIRE & CAS GRP | | | | | | |
| | | 19682 | Hartford Fire In Co | 36,237,869 | 1.4957% | 39,039,225 | 10,690,023 | 27.38% |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| | | 34690 | Property & Cas Ins Co Of Hartford | 15,102,431 | 0.6233% | 17,033,890 | 7,077,477 | 41.55% |
| | | 30104 | Hartford Underwriters Ins Co | 6,909,627 | 0.2852% | 5,769,299 | 2,802,150 | 48.57% |
| | | 29424 | Hartford Cas Ins Co | 4,290,198 | 0.1771% | 4,291,732 | 1,780,752 | 41.49% |
| | | 29459 | Twin City Fire Ins Co Co | 1,032,348 | 0.0426% | 1,693,857 | -79,801 | -4.71% |
| | | 22357 | Hartford Accident & Ind Co | 45,194 | 0.0019% | 42,947 | 21,100 | 49.13% |
| | | 37478 | Hartford Ins Co Of The Midwest | 2,203 | 0.0001% | 388 | -10 | -2.58% |
| | | | | **63,619,870** | **2.6258%** | **67,871,338** | **22,291,691** | **32.84%** |
| 48 | 225 | IAT Reins Co Grp | | | | | | |
| | | 13234 | Wilshire Ins Co | 16,159,176 | 0.6669% | 16,434,402 | 2,408,636 | 14.66% |
| | | 26433 | Harco Natl Ins Co | 10,808,386 | 0.4461% | 12,203,700 | 15,365,373 | 125.91% |
| | | 28886 | Transguard Ins Co Of Amer Inc | 4,789,180 | 0.1977% | 4,814,520 | 1,437,519 | 29.86% |
| | | 20010 | Acceptance Ind Ins Co | 828,876 | 0.0342% | 853,959 | 404,146 | 47.33% |
| | | 23248 | Occidental Fire & Cas Co Of NC | 10,387 | 0.0004% | 7,702 | 9,196 | 119.40% |
| | | | | **32,596,005** | **1.3454%** | **34,314,283** | **19,624,870** | **57.19%** |
| 49 | 246 | INDIANA LUMBERMENS GRP | | | | | | |
| | | 14265 | Indiana Lumbermens Mut Ins Co | 1,326,279 | 0.0547% | 1,066,966 | 377,495 | 35.38% |
| | | | | **1,326,279** | **0.0547%** | **1,066,966** | **377,495** | **35.38%** |
| 50 | 3495 | Infinity Prop & Cas Ins Grp | | | | | | |
| | | 20260 | Infinity Select Ins Co | 22,274,254 | 0.9193% | 16,380,009 | 10,377,518 | 63.35% |
| | | 11738 | Infinity Auto Ins Co | 2,718,872 | 0.1122% | 3,343,161 | 2,662,324 | 79.63% |
| | | | | **24,993,126** | **1.0316%** | **19,723,170** | **13,039,842** | **66.11%** |
| 51 | 9 | JPMorgan Chase & Co Grp | | | | | | |
| | | 22985 | Sequoia Ins Co | 3,153,483 | 0.1302% | 3,866,192 | 2,328,255 | 60.22% |
| | | | | **3,153,483** | **0.1302%** | **3,866,192** | **2,328,255** | **60.22%** |
| 52 | 1326 | KINGSWAY GRP | | | | | | |
| | | 42862 | Universal Cas Co | 3,367,987 | 0.1390% | 10,157,267 | 13,316,888 | 131.11% |
| | | | | **3,367,987** | **0.1390%** | **10,157,267** | **13,316,888** | **131.11%** |
| 53 | 456 | LANCER FINANCIAL GRP | | | | | | |
| | | 26077 | Lancer Ins Co | 17,931,980 | 0.7401% | 19,755,495 | 13,927,566 | 70.50% |
| | | | | **17,931,980** | **0.7401%** | **19,755,495** | **13,927,566** | **70.50%** |
| 54 | 111 | LIBERTY MUT GRP | | | | | | |
| | | 24198 | Peerless Ins Co | 51,792,485 | 2.1377% | 62,542,278 | 32,007,249 | 51.18% |
| | | 10836 | Golden Eagle Ins Corp | 41,923,854 | 1.7303% | 31,261,647 | 20,346,427 | 65.08% |
| | | 24171 | Netherlands Ins Co The | 28,205,404 | 1.1641% | 30,355,830 | 18,690,444 | 61.57% |
| | | 19704 | American States Ins Co | 21,892,537 | 0.9036% | 26,575,891 | 6,898,349 | 25.96% |
| | | 24732 | General Ins Co Of Amer | 19,307,412 | 0.7969% | 21,909,124 | 6,471,307 | 29.54% |
| | | 23035 | Liberty Mut Fire Ins Co | 17,335,737 | 0.7155% | 23,068,853 | 10,142,166 | 43.96% |
| | | 19690 | American Economy Ins Co | 11,920,566 | 0.4920% | 11,534,883 | 4,451,575 | 38.59% |
| | | 24724 | First Natl Ins Co Of Amer | 8,636,483 | 0.3565% | 10,834,835 | 3,539,626 | 32.67% |
| | | 26042 | Wausau Underwriters Ins Co | 7,605,118 | 0.3139% | 6,156,441 | 3,116,512 | 50.62% |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| | | 18333 | Peerless Ind Ins Co | 3,290,569 | 0.1358% | 2,995,237 | 2,380,770 | 79.49% |
| | | 42404 | Liberty Ins Corp | 3,107,389 | 0.1283% | 3,474,197 | 1,494,127 | 43.01% |
| | | 26069 | Wausau Business Ins Co | 2,022,980 | 0.0835% | 2,678,901 | 1,624,764 | 60.65% |
| | | 23043 | Liberty Mut Ins Co | 1,126,343 | 0.0465% | 1,299,813 | 1,205,228 | 92.72% |
| | | 21458 | Employers Ins of Wausau | 490,520 | 0.0202% | 1,063,171 | 1,287,298 | 121.08% |
| | | 19917 | Liberty Ins Underwriters Inc | 460,319 | 0.0190% | 263,376 | 174,618 | 66.30% |
| | | 33600 | LM Ins Corp | 199,203 | 0.0082% | 270,042 | -46,371 | -17.17% |
| | | 33588 | First Liberty Ins Corp | 44,876 | 0.0019% | 35,994 | 1,014,024 | 2817.20% |
| | | | | **219,361,795** | **9.0539%** | **236,320,513** | **114,798,113** | **48.58%** |
| 55 | 4381 | Lightyear Delos Grp | | | | | | |
| | | 35408 | Delos Ins Co | 20,346,910 | 0.8398% | 17,248,375 | 11,497,316 | 66.66% |
| | | | | **20,346,910** | **0.8398%** | **17,248,375** | **11,497,316** | **66.66%** |
| 56 | 108 | LUMBERMENS MUT CAS GRP | | | | | | |
| | | 22977 | Lumbermens Mut Cas Co | 14,556 | 0.0006% | 14,556 | -5,548 | -38.11% |
| | | 22918 | American Motorists Ins Co | 2,172 | 0.0001% | 2,172 | 114,752 | 5283.24% |
| | | 30562 | American Manufacturers Mut Ins Co | 1,104 | 0.0000% | 1,104 | 0 | 0.00% |
| | | | | **17,832** | **0.0007%** | **17,832** | **109,204** | **612.40%** |
| 57 | 785 | MARKEL CORP GRP | | | | | | |
| | | 38970 | Markel Ins Co | 1,568,277 | 0.0647% | 1,766,086 | 80,582 | 4.56% |
| | | 28932 | Markel Amer Ins Co | 339,329 | 0.0140% | 401,698 | 298,487 | 74.31% |
| | | | | **1,907,606** | **0.0787%** | **2,167,784** | **379,069** | **17.49%** |
| 58 | 748 | Meadowbrook Ins Grp | | | | | | |
| | | 25780 | Williamsburg Natl Ins Co | 19,690,083 | 0.8127% | 21,593,390 | 6,888,575 | 31.90% |
| | | 18023 | Star Ins Co | 11,996,527 | 0.4951% | 12,496,343 | 4,453,857 | 35.64% |
| | | 21903 | Procentury Ins Co | 6,846,294 | 0.2826% | 5,237,441 | 6,192,358 | 118.23% |
| | | | | **38,532,904** | **1.5904%** | **39,327,174** | **17,534,790** | **44.59%** |
| 59 | 1114 | MERCER INS GRP | | | | | | |
| | | 31453 | Financial Pacific Ins Co | 16,959,595 | 0.7000% | 16,812,871 | 5,865,880 | 34.89% |
| | | | | **16,959,595** | **0.7000%** | **16,812,871** | **5,865,880** | **34.89%** |
| 60 | 660 | MERCURY GEN GRP | | | | | | |
| | | 11908 | Mercury Cas Co | 65,550,712 | 2.7055% | 68,937,652 | 29,973,186 | 43.48% |
| | | | | **65,550,712** | **2.7055%** | **68,937,652** | **29,973,186** | **43.48%** |
| 61 | 2978 | Mitsui Sumitomo Ins Grp | | | | | | |
| | | 20362 | Mitsui Sumitomo Ins Co of Amer | 2,868,814 | 0.1184% | 3,400,432 | 1,170,391 | 34.42% |
| | | 22551 | Mitsui Sumitomo Ins USA Inc | 2,673,544 | 0.1103% | 2,281,638 | 1,838,058 | 80.56% |
| | | | | **5,542,358** | **0.2288%** | **5,682,070** | **3,008,449** | **52.95%** |
| 62 | 291 | MOTORISTS MUT GRP | | | | | | |
| | | 13331 | American Hardware Mut Ins Co | 9,602,209 | 0.3963% | 9,894,514 | 5,084,764 | 51.39% |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| | | | | **9,602,209** | **0.3963%** | **9,894,514** | **5,084,764** | **51.39%** |
| 63 | 361 | Munich Re Grp | | | | | | |
| | | 19720 | American Alt Ins Corp | 8,266,501 | 0.3412% | 8,017,256 | 4,963,057 | 61.90% |
| | | 23469 | American Modern Home Ins Co | 1,936,744 | 0.0799% | 1,936,744 | 866,539 | 44.74% |
| | | | | **10,203,245** | **0.4211%** | **9,954,000** | **5,829,596** | **58.57%** |
| 64 | 140 | NATIONWIDE CORP GRP | | | | | | |
| | | 23787 | Nationwide Mut Ins Co | 111,877,113 | 4.6176% | 117,986,601 | 53,384,546 | 45.25% |
| | | 13242 | Titan Ind Co | 18,346,856 | 0.7572% | 16,000,759 | 8,025,548 | 50.16% |
| | | 28223 | Nationwide Agribusiness Ins Co | 14,541,641 | 0.6002% | 14,628,019 | 16,796,252 | 114.82% |
| | | 15580 | Scottsdale Ind Co | 10,511,333 | 0.4338% | 11,093,758 | 6,578,966 | 59.30% |
| | | 11991 | National Cas Co | 6,002,076 | 0.2477% | 5,827,597 | 3,150,721 | 54.07% |
| | | 25453 | Nationwide Ins Co Of Amer | 886,814 | 0.0366% | 823,494 | 440,844 | 53.53% |
| | | 42889 | Victoria Fire & Cas Co | 519,701 | 0.0214% | 681,855 | 65,500 | 9.61% |
| | | 13838 | Farmland Mut Ins Co | 268,404 | 0.0111% | 258,076 | 274,991 | 106.55% |
| | | 19100 | Amco Ins Co | 61,191 | 0.0025% | 65,491 | -1,562,964 | -2386.53% |
| | | | | **163,015,129** | **6.7282%** | **167,365,650** | **87,154,404** | **52.07%** |
| 65 | 510 | NAVIGATORS GRP | | | | | | |
| | | 42307 | Navigators Ins Co | 2,607,013 | 0.1076% | 1,630,275 | 2,206,851 | 135.37% |
| | | | | **2,607,013** | **0.1076%** | **1,630,275** | **2,206,851** | **135.37%** |
| 66 | 256 | New York MARINE & GEN GRP | | | | | | |
| | | 16608 | New York Marine & Gen Ins Co | 2,208,885 | 0.0912% | 405,491 | 211,924 | 52.26% |
| | | | | **2,208,885** | **0.0912%** | **405,491** | **211,924** | **52.26%** |
| 67 | 27073 | Nipponkoa Ins Co Ltd US Br | | | | | | |
| | | 27073 | Nipponkoa Ins Co Ltd US Br | 1,006,059 | 0.0415% | 963,883 | 115,596 | 11.99% |
| | | | | **1,006,059** | **0.0415%** | **963,883** | **115,596** | **11.99%** |
| 68 | 26565 | Ohio Ind Co | | | | | | |
| | | 26565 | Ohio Ind Co | 1,385,900 | 0.0572% | 254,675 | 185,574 | 72.87% |
| | | | | **1,385,900** | **0.0572%** | **254,675** | **185,574** | **72.87%** |
| 69 | 150 | OLD REPUBLIC GRP | | | | | | |
| | | 11371 | Great West Cas Co | 26,434,644 | 1.0911% | 26,051,128 | 15,455,064 | 59.33% |
| | | 24139 | Old Republic Gen Ins Corp | 11,188,241 | 0.4618% | 11,265,716 | 8,185,339 | 72.66% |
| | | 24147 | Old Republic Ins Co | 9,647,228 | 0.3982% | 9,590,173 | 11,372,034 | 118.58% |
| | | | | **47,270,113** | **1.9510%** | **46,907,017** | **35,012,437** | **74.64%** |
| 70 | 645 | OREGON MUT GRP | | | | | | |
| | | 14907 | Oregon Mut Ins Co | 4,626,746 | 0.1910% | 4,446,090 | 3,691,066 | 83.02% |
| | | | | **4,626,746** | **0.1910%** | **4,446,090** | **3,691,066** | **83.02%** |
| 71 | 14974 | Pennsylvania Lumbermens Mut Ins | | | | | | |
| | | 14974 | Pennsylvania Lumbermens Mut Ins | 20,576 | 0.0008% | 6,976 | 0 | 0.00% |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| | | | | **20,576** | **0.0008%** | **6,976** | **0** | **0.00%** |
| 72 | 767 | | Pennsylvania Manufacturers Grp | | | | | |
| | | 12262 | Pennsylvania Manufacturers Assoc Ins | 764,900 | 0.0316% | 770,093 | 247,730 | 32.17% |
| | | 36897 | Manufacturers Alliance Ins Co | 61,354 | 0.0025% | 77,009 | 84,368 | 109.56% |
| | | 41424 | Pennsylvania Manufacturers Ind Co | 61,137 | 0.0025% | 49,293 | 32,389 | 65.71% |
| | | | | **887,391** | **0.0366%** | **896,395** | **364,487** | **40.66%** |
| 73 | 677 | | Philadelphia Consolidated Holding Grp | | | | | |
| | | 18058 | Philadelphia Ind Ins Co | 34,007,210 | 1.4036% | 29,848,500 | 21,330,008 | 71.46% |
| | | | | **34,007,210** | **1.4036%** | **29,848,500** | **21,330,008** | **71.46%** |
| 74 | 36234 | | Preferred Professional Ins Co | | | | | |
| | | 36234 | Preferred Professional Ins Co | 215,919 | 0.0089% | 221,493 | 111,107 | 50.16% |
| | | | | **215,919** | **0.0089%** | **221,493** | **111,107** | **50.16%** |
| 75 | 155 | | PROGRESSIVE GRP | | | | | |
| | | 11770 | United Financial Cas Co | 154,671,001 | 6.3838% | 165,840,092 | 81,423,163 | 49.10% |
| | | 10193 | Progressive Express Ins Co | 15,564,303 | 0.6424% | 14,925,572 | 7,861,722 | 52.67% |
| | | 10243 | National Continental Ins Co | 7,575,741 | 0.3127% | 8,232,491 | 6,077,008 | 73.82% |
| | | | | **177,811,045** | **7.3389%** | **188,998,155** | **95,361,893** | **50.46%** |
| 76 | 796 | | QBE INS GRP | | | | | |
| | | 37257 | Praetorian Ins Co | 37,414,266 | 1.5442% | 40,265,978 | 12,720,944 | 31.59% |
| | | 25747 | Unigard Ins Co | 24,563,876 | 1.0138% | 25,384,115 | 10,703,569 | 42.17% |
| | | 37303 | Redland Ins Co | 19,521,612 | 0.8057% | 18,834,113 | 14,114,686 | 74.94% |
| | | 39217 | QBE Ins Corp | 5,617,122 | 0.2318% | 2,285,505 | 1,006,608 | 44.04% |
| | | 25798 | Unigard Ind Co | 540,224 | 0.0223% | 603,174 | 145,690 | 24.15% |
| | | 16217 | National Farmers Union Prop & Cas | 132,095 | 0.0055% | 130,630 | -4,507 | -3.45% |
| | | 24414 | General Cas Co Of WI | 88,462 | 0.0037% | 114,718 | 7,696 | 6.71% |
| | | 24449 | Regent Ins Co | 24,014 | 0.0010% | 24,879 | -3,929 | -15.79% |
| | | | | **87,901,671** | **3.6280%** | **87,643,112** | **38,690,757** | **44.15%** |
| 77 | 783 | | RLI INS GRP | | | | | |
| | | 13056 | RLI Ins Co | 5,631,886 | 0.2324% | 6,057,838 | 6,809,783 | 112.41% |
| | | | | **5,631,886** | **0.2324%** | **6,057,838** | **6,809,783** | **112.41%** |
| 78 | 169 | | SENTRY INS GRP | | | | | |
| | | 24988 | Sentry Ins A Mut Co | 4,913,637 | 0.2028% | 5,198,414 | 1,443,837 | 27.77% |
| | | 21180 | Sentry Select Ins Co | 1,010,356 | 0.0417% | 1,790,029 | 16,513,410 | 922.52% |
| | | 28460 | Sentry Cas Co | 291,513 | 0.0120% | 222,575 | 152,105 | 68.34% |
| | | 23434 | Middlesex Ins Co | 1,427 | 0.0001% | 359 | -80 | -22.28% |
| | | | | **6,216,933** | **0.2566%** | **7,211,377** | **18,109,272** | **251.12%** |
| 79 | 3219 | | Sompo Japan Ins Grp | | | | | |
| | | 11126 | Sompo Japan Ins Co of Amer | 3,235,478 | 0.1335% | 3,368,716 | 195,757 | 5.81% |
| | | 38997 | Sompo Japan Fire & Mar Ins Co Amer | 13,575 | 0.0006% | 2,792 | 5,584 | 200.00% |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

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| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| | | | | **3,249,053** | **0.1341%** | **3,371,508** | **201,341** | **5.97%** |
| 80 | 20613 | Sparta Ins Co | | | | | | |
| | | 20613 | Sparta Ins Co | 3,230,355 | 0.1333% | 1,874,701 | 1,071,382 | 57.15% |
| | | | | **3,230,355** | **0.1333%** | **1,874,701** | **1,071,382** | **57.15%** |
| 81 | 36790 | Springfield Ins Co Inc | | | | | | |
| | | 36790 | Springfield Ins Co Inc | 1,585,437 | 0.0654% | 1,582,220 | 2,318,004 | 146.50% |
| | | | | **1,585,437** | **0.0654%** | **1,582,220** | **2,318,004** | **146.50%** |
| 82 | 4670 | Starr Grp | | | | | | |
| | | 38318 | Starr Ind & Liab Co | 429,707 | 0.0177% | 63,928 | 34,054 | 53.27% |
| | | | | **429,707** | **0.0177%** | **63,928** | **34,054** | **53.27%** |
| 83 | 175 | STATE AUTO MUT GRP | | | | | | |
| | | 30945 | Plaza Ins Co | 103,880 | 0.0043% | 23,738 | 10,871 | 45.80% |
| | | | | **103,880** | **0.0043%** | **23,738** | **10,871** | **45.80%** |
| 84 | 176 | STATE FARM GRP | | | | | | |
| | | 25178 | State Farm Mut Auto Ins Co | 58,338,452 | 2.4078% | 59,078,174 | 35,878,185 | 60.73% |
| | | 25143 | State Farm Fire & Cas Co | 3,512,483 | 0.1450% | 3,933,938 | 2,557,288 | 65.01% |
| | | | | **61,850,935** | **2.5528%** | **63,012,112** | **38,435,473** | **61.00%** |
| 85 | 93 | STATE NATL GRP | | | | | | |
| | | 12831 | State Natl Ins Co Inc | 48,757,471 | 2.0124% | 54,200,329 | 28,143,749 | 51.93% |
| | | 22608 | National Specialty Ins Co | 10,465,911 | 0.4320% | 10,443,606 | 5,415,653 | 51.86% |
| | | | | **59,223,382** | **2.4444%** | **64,643,935** | **33,559,402** | **51.91%** |
| 86 | 32107 | Sutter Ins Co | | | | | | |
| | | 32107 | Sutter Ins Co | 8,126,275 | 0.3354% | 6,147,521 | 303,270 | 4.93% |
| | | | | **8,126,275** | **0.3354%** | **6,147,521** | **303,270** | **4.93%** |
| 87 | 181 | SWISS RE GRP | | | | | | |
| | | 39845 | Westport Ins Corp | 539,578 | 0.0223% | 639,691 | 84,581 | 13.22% |
| | | 29874 | North Amer Specialty Ins Co | 55,605 | 0.0023% | 30,331 | 78,987 | 260.42% |
| | | 29700 | North Amer Elite Ins Co | 31,336 | 0.0013% | 26,180 | 38,840 | 148.36% |
| | | | | **626,519** | **0.0259%** | **696,202** | **202,408** | **29.07%** |
| 88 | 88 | The Hanover Ins Grp | | | | | | |
| | | 42552 | Nova Cas Co | 4,179,933 | 0.1725% | 3,537,141 | 621,825 | 17.58% |
| | | 22306 | Massachusetts Bay Ins Co | 398,273 | 0.0164% | 354,721 | 117,961 | 33.25% |
| | | 22292 | Hanover Ins Co | 231,401 | 0.0096% | 168,067 | 128,659 | 76.55% |
| | | | | **4,809,607** | **0.1985%** | **4,059,929** | **868,445** | **21.39%** |
| 89 | 4254 | The Warranty Grp | | | | | | |
| | | 40827 | Virginia Surety Co Inc | 36,790 | 0.0015% | 36,790 | -1,785,501 | -4853.22% |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| | | | | **36,790** | **0.0015%** | **36,790** | **-1,785,501** | **-4853.22%** |
| 90 | 3098 | | Tokio Marine Holdings Inc GRP | | | | | |
| | | 12904 | Tokio Marine & Nichido Fire Ins Co | 12,962,514 | 0.5350% | 14,648,078 | -337,471 | -2.30% |
| | | | | **12,962,514** | **0.5350%** | **14,648,078** | **-337,471** | **-2.30%** |
| 91 | 161 | | TOPA EQUITIES LTD GRP | | | | | |
| | | 18031 | Topa Ins Co | 17,785,298 | 0.7341% | 19,461,730 | 12,454,050 | 63.99% |
| | | | | **17,785,298** | **0.7341%** | **19,461,730** | **12,454,050** | **63.99%** |
| 92 | 3703 | | Tower Grp | | | | | |
| | | 15586 | Preserver Ins Co | 3,181,573 | 0.1313% | 1,170,506 | 152,782 | 13.05% |
| | | 44300 | Tower Ins Co Of NY | 3,014,341 | 0.1244% | 742,301 | 323,453 | 43.57% |
| | | | | **6,195,914** | **0.2557%** | **1,912,807** | **476,235** | **24.90%** |
| 93 | 3548 | | Travelers Grp | | | | | |
| | | 25674 | Travelers Prop Cas Co Of Amer | 92,542,900 | 3.8196% | 94,452,882 | 35,981,753 | 38.09% |
| | | 25682 | Travelers Ind Co Of CT | 42,230,635 | 1.7430% | 37,965,374 | 16,805,599 | 44.27% |
| | | 24015 | Northland Ins Co | 27,596,453 | 1.1390% | 27,482,654 | 11,572,468 | 42.11% |
| | | 24767 | St Paul Fire & Marine Ins Co | 11,195,620 | 0.4621% | 12,775,693 | 3,284,952 | 25.71% |
| | | 36463 | Discover Prop & Cas Ins Co | 8,141,769 | 0.3360% | 11,126,373 | -16,522,171 | -148.50% |
| | | 24791 | St Paul Mercury Ins Co | 4,543,180 | 0.1875% | 5,080,635 | 1,781,982 | 35.07% |
| | | 24775 | St Paul Guardian Ins Co | 166,335 | 0.0069% | 153,167 | -42,793 | -27.94% |
| | | 19038 | Travelers Cas & Surety Co | 54,185 | 0.0022% | 54,185 | 103,015 | 190.12% |
| | | 10819 | American Equity Specialty Ins Co | 22,957 | 0.0009% | 28,299 | 14,431 | 50.99% |
| | | 19224 | St Paul Protective Ins Co | 1,910 | 0.0001% | 750 | 46,495 | 6199.33% |
| | | 25658 | Travelers Ind Co | 477 | 0.0000% | 477 | 9,799 | 2054.30% |
| | | | | **186,496,421** | **7.6974%** | **189,120,489** | **53,035,530** | **28.04%** |
| 94 | 781 | | UNION LABOR GRP | | | | | |
| | | 37893 | Ullico Cas Co | 4,029,271 | 0.1663% | 3,623,804 | 2,139,828 | 59.05% |
| | | | | **4,029,271** | **0.1663%** | **3,623,804** | **2,139,828** | **59.05%** |
| 95 | 920 | | United Amer Ind Grp | | | | | |
| | | 42048 | Diamond State Ins Co | 39,001 | 0.0016% | 14,119 | 9,622 | 68.15% |
| | | | | **39,001** | **0.0016%** | **14,119** | **9,622** | **68.15%** |
| 96 | 215 | | UNITRIN GRP | | | | | |
| | | 19852 | Financial Ind Co | 27,143,777 | 1.1203% | 29,764,213 | 15,204,002 | 51.08% |
| | | | | **27,143,777** | **1.1203%** | **29,764,213** | **15,204,002** | **51.08%** |
| 97 | 201 | | UTICA GRP | | | | | |
| | | 25976 | Utica Mut Ins Co | 77,759 | 0.0032% | 71,099 | -60,842 | -85.57% |
| | | 25984 | Graphic Arts Mut Ins Co | 46,329 | 0.0019% | 32,943 | 4,351 | 13.21% |
| | | | | **124,088** | **0.0051%** | **104,042** | **-56,491** | **-54.30%** |
| 98 | 21172 | | Vanliner Ins Co | | | | | |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| | | 21172 | Vanliner Ins Co | 8,973,535 | 0.3704% | 8,626,637 | 4,700,583 | 54.49% |
| | | | | **8,973,535** | **0.3704%** | **8,626,637** | **4,700,583** | **54.49%** |
| 99 | 27502 | Western Gen Ins Co | | | | | | |
| | | 27502 | Western Gen Ins Co | 6,661,843 | 0.2750% | 8,837,342 | 3,097,528 | 35.05% |
| | | | | **6,661,843** | **0.2750%** | **8,837,342** | **3,097,528** | **35.05%** |
| 100 | 866 | WESTERN WORLD GRP | | | | | | |
| | | 40436 | Stratford Ins Co | 1,406,706 | 0.0581% | 1,567,821 | 378,735 | 24.16% |
| | | | | **1,406,706** | **0.0581%** | **1,567,821** | **378,735** | **24.16%** |
| 101 | 1129 | WHITE MOUNTAINS GRP | | | | | | |
| | | 20621 | OneBeacon Amer Ins Co | 9,286,940 | 0.3833% | 10,238,598 | 6,161,375 | 60.18% |
| | | 20648 | Employers Fire Ins Co | 5,870,687 | 0.2423% | 5,227,038 | 2,415,763 | 46.22% |
| | | 21962 | Pennsylvania Gen Ins Co | 859,978 | 0.0355% | 2,910,740 | 1,325,583 | 45.54% |
| | | 21970 | OneBeacon Ins Co | 146,525 | 0.0060% | 484,436 | 144,574 | 29.84% |
| | | 27154 | Atlantic Specialty Ins Co | 20,598 | 0.0009% | 28,653 | -700,907 | -2446.19% |
| | | | | **16,184,728** | **0.6680%** | **18,889,465** | **9,346,388** | **49.48%** |
| 102 | 98 | WR Berkley Corp GRP | | | | | | |
| | | 10510 | Carolina Cas Ins Co | 33,817,084 | 1.3958% | 37,354,102 | 23,703,731 | 63.46% |
| | | 36684 | Riverport Ins Co | 2,605,461 | 0.1075% | 2,838,990 | 269,520 | 9.49% |
| | | 25224 | Great Divide Ins Co | 2,422,947 | 0.1000% | 2,221,678 | 1,061,555 | 47.78% |
| | | 40045 | Starnet Ins Co | 335,555 | 0.0138% | 273,741 | -591,121 | -215.94% |
| | | | | **39,181,047** | **1.6171%** | **42,688,511** | **24,443,685** | **57.26%** |
| 103 | 1285 | XL AMER GRP | | | | | | |
| | | 22322 | Greenwich Ins Co | 4,862,865 | 0.2007% | 4,867,682 | 3,789,065 | 77.84% |
| | | 24554 | XL Ins Amer Inc | 2,946,587 | 0.1216% | 3,171,928 | 799,916 | 25.22% |
| | | 37885 | XL Specialty Ins Co | 1,871,499 | 0.0772% | 2,007,042 | -1,332,193 | -66.38% |
| | | | | **9,680,951** | **0.3996%** | **10,046,652** | **3,256,788** | **32.42%** |
| 104 | 212 | ZURICH INS GRP | | | | | | |
| | | 16535 | Zurich Amer Ins Co | 72,960,980 | 3.0114% | 60,629,756 | 27,008,012 | 44.55% |
| | | 21326 | Empire Fire & Marine Ins Co | 61,284,587 | 2.5294% | 74,972,904 | 31,759,356 | 42.36% |
| | | 21709 | Truck Ins Exch | 44,006,328 | 1.8163% | 43,147,157 | 8,641,734 | 20.03% |
| | | 21687 | Mid Century Ins Co | 23,558,886 | 0.9724% | 21,369,373 | 12,190,402 | 57.05% |
| | | 41181 | Universal Underwriters Ins Co | 16,590,425 | 0.6847% | 18,355,115 | 3,056,998 | 16.65% |
| | | 21652 | Farmers Ins Exch | 15,378,171 | 0.6347% | 16,581,615 | 3,818,326 | 23.03% |
| | | 20796 | 21st Century Premier Ins Co | 8,769,225 | 0.3619% | 11,741,820 | 6,659,831 | 56.72% |
| | | 26247 | American Guar & Liab Ins | 7,302,834 | 0.3014% | 7,960,059 | 2,886,590 | 36.26% |
| | | 40142 | American Zurich Ins Co | 3,353,773 | 0.1384% | 3,896,723 | 971,086 | 24.92% |
| | | 27855 | Zurich Amer Ins Co Of IL | 3,270,865 | 0.1350% | 4,555,633 | -859,724 | -18.87% |
| | | 19356 | Maryland Cas Co | 1,781,807 | 0.0735% | 2,102,294 | -1,609,054 | -76.54% |
| | | 19305 | Assurance Co Of Amer | 391,456 | 0.0162% | 355,717 | 525,811 | 147.82% |
| | | 10315 | Civic Prop & Cas Co | 163,535 | 0.0067% | 201,184 | -5,266 | -2.62% |
| | | 10318 | Exact Prop & Cas Co Inc | 105,571 | 0.0044% | 143,085 | 39,484 | 27.59% |

# 2009 CALIFORNIA P & C MARKET SHARE REPORT

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

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Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| | | 19372 | Northern Ins Co Of NY | 104,327 | 0.0043% | 91,425 | 2,631 | 2.88% |
| | | 10317 | Neighborhood Spirit Prop & Cas Co | 93,587 | 0.0039% | 111,073 | 44,691 | 40.24% |
| | | 39306 | Fidelity & Deposit Co Of MD | 296 | 0.0000% | 3,140 | -122 | -3.89% |
| | | | | **259,116,653** | **10.6947%** | **266,218,073** | **95,130,786** | **35.73%** |
| | | | **Line Total:** | **2,422,854,094** | **100.0000%** | **2,520,688,652** | **1,203,576,451** | **47.75%** |