

## 2009 California Property and Casualty Market Share Report

Line of Business: Total Line [35]

Sorted by: Group Market Share

Rec. No.	Group No.	Group Name	Written Premium	Market Share	Cumulative Mkt. Share	Incurred Losses	Loss Ratio
1	212	ZURICH INS GRP	6,491,031,665	12.6153%	12.6153%	3,022,790,265	45.92%
2	176	STATE FARM GRP	4,793,573,467	9.3163%	21.9316%	2,478,123,853	52.21%
3	111	LIBERTY MUT GRP	2,631,972,021	5.1152%	27.0468%	1,277,768,689	48.26%
4	8	ALLSTATE INS GRP	2,557,337,749	4.9702%	32.0170%	1,356,747,313	52.60%
5	3548	Travelers Grp	2,111,614,792	4.1039%	36.1209%	788,243,264	37.93%
6	1318	Auto Club Enterprises Ins Grp	2,007,797,839	3.9021%	40.0231%	976,924,678	47.76%
7	660	MERCURY GEN GRP	1,974,896,358	3.8382%	43.8613%	1,027,452,716	51.18%
8	1278	CALIFORNIA STATE AUTO GRP	1,921,679,903	3.7348%	47.5960%	1,025,246,198	53.18%
9	12	AMERICAN INTL GRP	1,651,189,906	3.2091%	50.8051%	1,608,070,555	88.81%
10	140	NATIONWIDE CORP GRP	1,527,637,072	2.9690%	53.7741%	753,359,706	49.03%
11	31	BERKSHIRE HATHAWAY GRP	1,317,758,001	2.5611%	56.3351%	826,279,007	62.67%
12	35076	State Compensation Ins Fund	1,287,041,223	2.5014%	58.8365%	938,919,202	73.21%
13	91	HARTFORD FIRE & CAS GRP	1,247,807,264	2.4251%	61.2616%	372,848,999	29.74%
14	200	UNITED SERV AUTOMOBILE ASSN GRF	1,094,162,138	2.1265%	63.3881%	488,645,694	45.36%
15	38	CHUBB & SON INC GRP	974,897,172	1.8947%	65.2828%	415,744,774	41.87%
16	155	PROGRESSIVE GRP	962,835,751	1.8713%	67.1541%	518,267,685	52.66%
17	761	ALLIANZ INS GRP	926,424,320	1.8005%	68.9546%	437,751,966	46.52%
18	218	CNA INS GRP	702,207,038	1.3647%	70.3193%	435,335,480	66.60%
19	626	Ace Ltd Grp	694,609,131	1.3500%	71.6693%	384,710,691	56.72%
20	10779	CALIFORNIA EARTHQUAKE AUTHORIT	607,676,744	1.1810%	72.8503%	126,273	0.02%
21	1281	BANKAMERICA CORP GRP	582,608,758	1.1323%	73.9826%	161,379,978	26.15%
22	3495	Infinity Prop & Cas Ins Grp	485,943,930	0.9444%	74.9270%	262,078,230	54.45%
23	84	American Financial Grp	406,638,160	0.7903%	75.7173%	128,697,476	28.16%
24	65	FM GLOBAL GRP	402,992,810	0.7832%	76.5006%	30,212,008	7.69%
25	215	UNITRIN GRP	383,829,733	0.7460%	77.2465%	220,152,697	56.50%
Sub Total - Top 25:			39,746,162,945	77.2465%	77.2465%	19,935,877,397	49.75%
26	1129	WHITE MOUNTAINS GRP	382,900,644	0.7442%	77.9907%	175,681,756	44.80%
27	19	Assurant Inc Grp	354,238,489	0.6885%	78.6792%	72,819,178	19.80%
28	922	ICW GRP	346,541,213	0.6735%	79.3527%	161,740,186	50.00%
29	796	QBE INS GRP	344,870,603	0.6703%	80.0229%	173,023,021	49.49%
30	1179	WAWANESA INS GRP	307,119,851	0.5969%	80.6198%	227,612,926	75.34%
31	150	OLD REPUBLIC GRP	278,323,799	0.5409%	81.1607%	248,899,118	88.12%
32	336	ZENITH NATL INS GRP	267,587,914	0.5201%	81.6808%	125,528,312	46.14%
33	1120	EVEREST REINS HOLDINGS GRP	265,135,478	0.5153%	82.1961%	182,545,763	72.65%
34	802	Capital Ins Grp	262,970,492	0.5111%	82.7072%	116,193,472	44.58%
35	677	Philadelphia Consolidated Holding Grp	261,361,282	0.5080%	83.2151%	101,531,951	40.36%
36	1285	XL AMER GRP	247,008,361	0.4801%	83.6952%	221,196,022	77.28%
37	831	DOCTORS CO GRP	233,934,177	0.4547%	84.1498%	12,085,234	5.62%
38	1279	Arch Ins Grp	226,090,947	0.4394%	84.5892%	138,443,533	58.75%
39	4	Ameriprise Fin Grp	221,466,425	0.4304%	85.0196%	135,024,881	61.97%
40	98	WR Berkley Corp GRP	192,125,241	0.3734%	85.3930%	74,675,624	38.24%
41	3363	Employers Grp	184,447,483	0.3585%	85.7515%	105,556,489	55.96%
42	3489	Delek Grp	184,082,364	0.3578%	86.1093%	69,106,028	59.76%
43	169	SENTRY INS GRP	174,594,128	0.3393%	86.4486%	81,936,848	46.38%
44	158	FAIRFAX FIN GRP	172,810,910	0.3359%	86.7845%	48,791,930	29.13%
45	748	Meadowbrook Ins Grp	169,608,976	0.3296%	87.1141%	57,741,080	47.80%
46	361	Munich Re Grp	162,914,776	0.3166%	87.4307%	46,009,727	28.75%
47	1282	Norcal GRP	156,865,844	0.3049%	87.7356%	46,439,827	29.72%
48	33	CALIFORNIA CAS MGMT GRP	154,118,505	0.2995%	88.0351%	67,728,417	42.76%
49	501	Alleghany Grp	152,962,161	0.2973%	88.3324%	124,613,159	75.71%

Source: NAIC Database

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50	984	HCC INS HOLDINGS GRP	142,312,205	0.2766%	88.6090%	56,217,538	39.99%
51	4381	Lightyear Delos Grp	137,050,738	0.2664%	88.8753%	95,720,424	67.77%
52	79	GMAC INS HOLDING GRP	136,227,505	0.2648%	89.1401%	81,293,172	57.14%
53	11711	Access Ins Co	135,735,136	0.2638%	89.4039%	101,832,659	72.14%
54	3703	Tower Grp	133,618,124	0.2597%	89.6636%	55,782,494	46.03%
55	3098	Tokio Marine Holdings Inc GRP	133,367,410	0.2592%	89.9228%	53,334,202	38.15%
56	15563	SeaBright Ins Co	123,951,985	0.2409%	90.1637%	53,195,758	49.55%
57	93	STATE NATL GRP	122,845,904	0.2388%	90.4024%	44,229,192	37.32%
58	510	NAVIGATORS GRP	120,530,477	0.2343%	90.6367%	61,491,291	48.65%
59	26905	Century Natl Ins Co	119,944,916	0.2331%	90.8698%	31,468,170	24.64%
60	3829	GeoVera Holdings Inc Grp	115,345,077	0.2242%	91.0940%	3,174,691	2.72%
61	2898	Western Serv Contract Grp	112,336,624	0.2183%	91.3123%	36,385,546	32.88%
62	3416	AXIS Capital Grp	110,031,550	0.2138%	91.5261%	49,899,672	46.43%
63	572	BCBS OF MI GRP	109,521,679	0.2129%	91.7390%	71,565,045	66.48%
64	42269	Majestic Ins Co	105,111,721	0.2043%	91.9433%	88,567,015	85.03%
65	323	CIVIL SERV EMPLOYEE GRP	102,792,664	0.1998%	92.1431%	40,493,007	41.58%
66	4256	Anchor Ins Holdings Grp	100,573,252	0.1955%	92.3385%	47,020,885	61.14%
67	816	COMMERCE INC GRP	98,059,004	0.1906%	92.5291%	49,207,744	58.07%
68	9	JPMorgan Chase & Co Grp	89,336,769	0.1736%	92.7027%	41,651,351	44.34%
69	241	METROPOLITAN GRP	87,886,504	0.1708%	92.8735%	42,730,256	50.68%
70	28	AMICA MUT GRP	86,060,044	0.1673%	93.0408%	37,039,718	44.15%
71	181	SWISS RE GRP	84,494,045	0.1642%	93.2050%	195,886,899	239.31%
72	766	Radian Grp	81,609,965	0.1586%	93.3636%	193,424,781	212.47%
73	70	FIRST AMER TITLE GRP	81,483,522	0.1584%	93.5220%	26,697,229	31.18%
74	161	TOPA EQUITIES LTD GRP	80,584,158	0.1566%	93.6786%	47,089,607	52.06%
75	1114	MERCER INS GRP	78,935,113	0.1534%	93.8320%	28,225,019	34.27%
76	10920	Alliance United Ins Co	75,365,548	0.1465%	93.9785%	46,302,066	67.51%
77	670	FIDELITY NATL FIN GRP	75,010,256	0.1458%	94.1243%	22,089,505	29.70%
78	3702	Loya Grp	74,104,601	0.1440%	94.2683%	44,907,230	63.68%
79	25240	NAU Country Ins Co	71,719,236	0.1394%	94.4077%	44,936,554	63.86%
80	306	CUNA MUT GRP	70,643,172	0.1373%	94.5450%	47,010,790	67.74%
81	2978	Mitsui Sumitomo Ins Grp	69,950,026	0.1359%	94.6809%	23,448,190	33.25%
82	767	Pennsylvania Manufacturers Grp	68,825,223	0.1338%	94.8147%	28,925,778	43.86%
83	225	IAT Reins Co Grp	66,777,691	0.1298%	94.9444%	45,183,774	67.32%
84	194	Financial Security Assur Holdings Grp	65,804,941	0.1279%	95.0723%	20,407,060	71.46%
85	471	Wells Fargo Grp	62,480,752	0.1214%	95.1938%	60,444,243	98.41%
86	105	MGIC GRP	62,033,916	0.1206%	95.3143%	198,931,010	296.34%
87	303	GUIDEONE INS GRP	59,495,396	0.1156%	95.4300%	31,122,574	48.49%
88	1135	PMI GRP	54,243,528	0.1054%	95.5354%	174,736,018	236.75%
89	7	FEDERATED MUT GRP	52,581,155	0.1022%	95.6376%	8,330,984	14.25%
90	300	HORACE MANN GRP	50,812,202	0.0988%	95.7363%	27,655,578	54.89%
91	3638	PGC Holding Corp Grp	47,034,240	0.0914%	95.8277%	26,304,727	51.28%
92	18767	Church Mut Ins Co	46,842,509	0.0910%	95.9188%	22,612,569	48.25%
93	3239	Allied World Assur Holding Grp	46,658,936	0.0907%	96.0095%	16,259,055	56.36%
94	421	COLLATERAL HOLDINGS GRP	45,211,271	0.0879%	96.0973%	155,131,864	342.20%
95	36706	Lawyers Mut Ins Co	44,419,608	0.0863%	96.1837%	12,751,815	27.94%
96	457	ARGONAUT GRP	44,398,061	0.0863%	96.2699%	45,867,510	119.61%
97	800	WESTERN MUT INS GRP	44,060,042	0.0856%	96.3556%	12,023,187	27.66%
98	1346	AMERICAN SAFETY HOLDING GRP	44,014,555	0.0855%	96.4411%	14,211,805	44.83%
99	1326	KINGSWAY GRP	43,765,243	0.0851%	96.5262%	102,917,791	127.49%
100	785	MARKEL CORP GRP	42,592,163	0.0828%	96.6089%	5,780,817	12.18%
101	57	ELECTRIC INS GRP	42,213,136	0.0820%	96.6910%	32,193,325	75.97%
102	74	DELPHI FIN GRP	41,367,992	0.0804%	96.7714%	14,658,669	39.81%

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103	88	The Hanover Ins Grp	39,426,736	0.0766%	96.8480%	16,856,691	46.72%
104	40975	Dentists Ins Co	38,922,023	0.0756%	96.9237%	10,778,616	28.14%
105	14010	Crusader Ins Co	38,900,174	0.0756%	96.9993%	10,676,577	26.66%
106	20613	Sparta Ins Co	38,620,827	0.0751%	97.0743%	16,895,355	58.86%
107	40134	Castlepoint Natl Ins Co	38,275,449	0.0744%	97.1487%	21,773,340	52.50%
108	27502	Western Gen Ins Co	37,632,151	0.0731%	97.2218%	23,418,188	51.53%
109	408	AMERICAN NATL FIN GRP	37,593,389	0.0731%	97.2949%	22,454,075	54.89%
110	645	OREGON MUT GRP	37,053,935	0.0720%	97.3669%	19,856,013	54.18%
111	608	MEDICAL INS EXCH OF CA GRP	36,879,376	0.0717%	97.4386%	9,278,251	25.16%
112	27928	Amex Assur Co	35,203,852	0.0684%	97.5070%	10,481,883	29.54%
113	257	SAFEWAY INS GRP	34,303,116	0.0667%	97.5737%	17,710,818	50.41%
114	37621	Toyota Motor Ins Co	33,980,174	0.0660%	97.6397%	22,557,391	75.59%
115	3786	Endurance Grp	33,746,227	0.0656%	97.7053%	105,357,279	87.62%
116	41394	Benchmark Ins Co	32,090,036	0.0624%	97.7677%	19,981,582	69.62%
117	783	RLI INS GRP	31,823,837	0.0618%	97.8295%	9,327,759	30.04%
118	10520	Care W Ins Co	31,359,425	0.0609%	97.8905%	34,197,712	86.70%
119	36340	Camico Mut Ins Co	31,239,842	0.0607%	97.9512%	13,256,335	41.97%
120	2538	Amtrust Grp	29,965,766	0.0582%	98.0094%	28,276,382	84.26%
121	853	PUBLIC SERV GRP	29,365,384	0.0571%	98.0665%	14,632,472	47.27%
122	828	GUARD INS CO GRP	29,222,875	0.0568%	98.1233%	12,230,598	53.27%
123	273	WORKMENS GRP	28,444,743	0.0553%	98.1786%	12,446,821	45.58%
124	4011	Genworth Fin Grp	28,213,767	0.0548%	98.2334%	194,075,829	681.13%
125	37540	Beazley Ins Co Inc	28,141,947	0.0547%	98.2881%	18,505,466	64.55%
126	3219	Sompo Japan Ins Grp	27,783,813	0.0540%	98.3421%	9,690,272	33.86%
127	83	GRANGE INS GRP	27,698,742	0.0538%	98.3959%	14,899,638	54.47%
128	781	UNION LABOR GRP	26,661,813	0.0518%	98.4478%	18,772,241	75.02%
129	38733	Alaska Natl Ins Co	26,362,558	0.0512%	98.4990%	16,843,659	63.10%
130	39861	Golden Bear Ins Co	25,451,046	0.0495%	98.5485%	11,185,220	47.68%
131	3596	Affirmative Ins Grp	25,216,416	0.0490%	98.5975%	12,022,354	47.56%
132	11592	International Fidelity Ins Co	22,249,554	0.0432%	98.6407%	592,141	2.64%
133	42757	Agri Gen Ins Co	20,389,907	0.0396%	98.6803%	7,811,512	38.56%
134	256	New York MARINE & GEN GRP	19,825,885	0.0385%	98.7189%	5,035,120	30.27%
135	36790	Springfield Ins Co Inc	19,746,671	0.0384%	98.7572%	12,972,332	66.13%
136	456	LANCER FINANCIAL GRP	19,596,800	0.0381%	98.7953%	14,289,432	66.63%
137	21172	Vanliner Ins Co	19,117,779	0.0372%	98.8325%	12,505,743	70.11%
138	12878	Sterling Cas Ins Co	18,870,511	0.0367%	98.8692%	9,363,207	44.79%
139	10783	Cornerstone Natl Ins Co	18,362,762	0.0357%	98.9048%	14,334,973	82.95%
140	291	MOTORISTS MUT	17,288,889	0.0336%	98.9384%	10,632,726	60.71%
141	1248	AMBAC ASSUR CORP GRP	17,267,629	0.0336%	98.9720%	295,347,139	435.54%
142	62	EMC INS CO GRP	16,789,572	0.0326%	99.0046%	8,337,973	47.88%
143	349	FLORISTS MUT GRP	16,126,824	0.0313%	99.0360%	9,778,565	70.50%
144	75	Insco Ins Services Grp	15,869,779	0.0308%	99.0668%	5,987,633	31.69%
145	4574	Catlin US Ins Grp	15,720,879	0.0306%	99.0974%	2,914,758	43.00%
146	4254	The Warranty Grp	15,646,142	0.0304%	99.1278%	863,915	5.09%
147	14354	Jewelers Mut Ins Co	15,376,385	0.0299%	99.1577%	9,349,875	60.70%
148	23	BCS INS GRP	14,953,254	0.0291%	99.1867%	6,908,773	45.45%
149	930	DHC GRP	14,864,300	0.0289%	99.2156%	15,228,215	105.61%
150	34738	Arag Ins Co	14,549,371	0.0283%	99.2439%	8,746,963	60.13%
151	40517	Advantage Workers Comp Ins Co	13,384,371	0.0260%	99.2699%	4,549,871	37.49%
152	4670	Starr Grp	12,794,118	0.0249%	99.2948%	1,821,142	45.67%
153	27073	Nipponkoa Ins Co Ltd US Br	12,271,349	0.0238%	99.3186%	9,981,186	80.73%
154	32107	Sutter Ins Co	12,187,677	0.0237%	99.3423%	5,251,566	41.03%
155	468	Aegon US Holding Grp	11,978,147	0.0233%	99.3656%	5,934,764	49.85%

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156	37800	Leading Ins Grp Ins Co Ltd	11,136,050	0.0216%	99.3872%	4,011,287	39.54%
157	867	Baldwin & Lyons Grp	10,422,629	0.0203%	99.4075%	4,970,630	46.35%
158	2698	ProAssurance Corp Grp	10,292,526	0.0200%	99.4275%	4,658,499	45.16%
159	4051	Ocean Harbor Grp	10,025,404	0.0195%	99.4470%	5,821,682	67.14%
160	920	UNITED NATL GRP	9,381,428	0.0182%	99.4652%	4,398,547	39.85%
161	3479	Merchants Bonding Co Grp	8,866,899	0.0172%	99.4824%	279,963	3.23%
162	37206	Contractors Bonding & Ins Co	8,784,265	0.0171%	99.4995%	1,511,325	14.84%
163	3488	J A Patterson Grp	8,766,072	0.0170%	99.5165%	263,598	2.70%
164	2638	NCMIC Grp	8,597,969	0.0167%	99.5333%	22,750	0.29%
165	689	BANKERS INS GRP	8,562,495	0.0166%	99.5499%	1,342,899	15.86%
166	10916	Suretec Ins Co	8,460,254	0.0164%	99.5663%	3,473,644	36.16%
167	697	VAN ENT GRP	7,652,207	0.0149%	99.5812%	3,546,317	39.52%
168	1331	Glencoe US Holdings Grp	7,434,032	0.0144%	99.5957%	5,402,154	72.42%
169	4641	D & J Rottman Grp	7,220,410	0.0140%	99.6097%	3,224,313	44.70%
170	313	AEGIS GRP	7,211,713	0.0140%	99.6237%	3,320,112	45.35%
171	71	UNIVERSAL INS CO GRP	7,115,356	0.0138%	99.6375%	366,363	28.24%
172	23108	Lumbermens Underwriting Alliance	7,022,892	0.0136%	99.6512%	1,216,705	25.67%
173	31887	Coface N Amer Ins Co	6,744,430	0.0131%	99.6643%	9,764,204	135.61%
174	13285	Allegheny Cas Co	6,669,908	0.0130%	99.6773%	2,009,094	32.06%
175	13127	Nations Ins Co	6,510,974	0.0127%	99.6899%	2,874,344	44.78%
176	13528	Brotherhood Mut Ins Co	6,026,409	0.0117%	99.7016%	2,085,146	55.09%
177	41459	Armed Forces Ins Exch	5,953,007	0.0116%	99.7132%	1,334,265	22.01%
178	26565	Ohio Ind Co	5,849,469	0.0114%	99.7246%	1,074,419	22.56%
179	1113	MEDMARK INS GRP	5,809,800	0.0113%	99.7359%	1,307,208	25.87%
180	36650	Guarantee Co Of N Amer USA	5,761,606	0.0112%	99.7470%	150,249	2.52%
181	281	JM FAMILY GRP	5,550,075	0.0108%	99.7578%	3,005,904	65.43%
182	16705	Dealers Assur Co	5,434,471	0.0106%	99.7684%	928,766	9.80%
183	15768	Merced Mut Ins Co	5,326,614	0.0104%	99.7788%	1,273,483	22.36%
184	29530	AXA Art Ins Corp	5,052,954	0.0098%	99.7886%	694,425	11.46%
185	517	HANNOVER GRP	4,691,088	0.0091%	99.7977%	-28,876,027	-674.59%
186	246	INDIANA LUMBERMENS GRP	4,669,292	0.0091%	99.8068%	780,191	17.98%
187	4509	Ironshore Grp	4,287,536	0.0083%	99.8151%	1,660,702	55.83%
188	27480	California Mut Ins Co	4,199,087	0.0082%	99.8233%	1,031,304	23.54%
189	10499	Chrysler Ins Co	3,882,482	0.0075%	99.8308%	-2,414,138	-48.41%
190	18538	Bancinsure Inc	3,806,588	0.0074%	99.8382%	3,066,799	73.33%
191	528	MBIA GRP	3,682,320	0.0072%	99.8454%	228,964	0.38%
192	18	AMERICAN ROAD GRP	3,534,160	0.0069%	99.8522%	557,927	15.34%
193	968	AXA INS GRP	3,507,506	0.0068%	99.8590%	7,704,272	216.33%
194	3569	Caterpillar Grp	3,175,376	0.0062%	99.8652%	4,031,128	43.45%
195	37940	Lexington Natl Ins Corp	2,853,378	0.0055%	99.8708%	-28,439	-1.00%
196	4676		2,806,802	0.0055%	99.8762%	-106,923,184	-1106.30%
197	479	IFG CO GRP	2,590,400	0.0050%	99.8812%	4,125,344	132.81%
198	124	AMERISURE CO GRP	2,526,606	0.0049%	99.8862%	1,581,141	89.22%
199	31380	American Surety Co	2,496,414	0.0049%	99.8910%	358,695	14.35%
200	253	HARLEYSVILLE GRP	2,467,906	0.0048%	99.8958%	304,439	13.24%
201	1169	GENERALI GRP	2,458,948	0.0048%	99.9006%	122,740	6.87%
202	242	SELECTIVE INS GRP	2,441,988	0.0047%	99.9053%	50,498	2.39%
203	10048	Hyundai Marine & Fire Ins Co Ltd	2,440,520	0.0047%	99.9101%	316,263	12.51%
204	108	LUMBERMENS MUT CAS GRP	2,321,264	0.0045%	99.9146%	37,440,875	1449.69%
205	26379	Accredited Surety & Cas Co Inc	2,320,969	0.0045%	99.9191%	-51,390	-2.19%
206	574	AMERCO CORP GRP	2,185,732	0.0042%	99.9233%	1,279,890	58.50%
207	11832	Health Care Industry Liab Recip Ins	2,138,317	0.0042%	99.9275%	1,034,058	52.57%
208	244	CINCINNATI FIN GRP	2,128,426	0.0041%	99.9316%	1,286,558	67.45%

Source: NAIC Database

Licensed Companies Only

## 2009 California Property and Casualty Market Share Report

Line of Business: Total Line [35]

Sorted by: Group Market Share

Rec. No.	Group No.	Group Name	Written Premium	Market Share	Cumulative Mkt. Share	Incurred Losses	Loss Ratio
209	4636	Max Capital Grp	2,087,649	0.0041%	99.9357%	278,835	34.82%
210	35009	Financial Cas & Surety Inc	2,063,036	0.0040%	99.9397%	53,087	2.57%
211	869	MINNESOTA MUT GRP	1,890,414	0.0037%	99.9434%	439,897	25.56%
212	3592	ProAlliance Grp	1,864,411	0.0036%	99.9470%	-18,570	-0.90%
213	866	WESTERN WORLD GRP	1,752,431	0.0034%	99.9504%	145,479	7.55%
214	4662	Ariel Holdings Group	1,728,241	0.0034%	99.9538%	635,529	47.79%
215	36234	Preferred Professional Ins Co	1,677,824	0.0033%	99.9570%	689,851	36.72%
216	201	UTICA GRP	1,550,286	0.0030%	99.9600%	2,220,700	177.26%
217	40150	MGA Ins Co Inc	1,454,924	0.0028%	99.9629%	808,836	44.17%
218	1321	American Farmers & Ranchers Grp	1,420,256	0.0028%	99.9656%	97,759	5.71%
219	41	CITIGROUP GRP	1,154,302	0.0022%	99.9679%	2,889,544	120.54%
220	28519	First Sealord Surety Inc	1,029,749	0.0020%	99.9699%	56,700	7.56%
221	24	ATLANTIC CO GRP	998,182	0.0019%	99.9718%	16,615,325	1632.00%
222	33499	Dorinco Reins Co	841,348	0.0016%	99.9734%	0	0.00%
223	458	PROTECTIVE LIFE INS GRP	839,787	0.0016%	99.9751%	10,595,671	92.38%
224	10758	Colonial Surety Co	826,158	0.0016%	99.9767%	-79,941	-10.51%
225	1	AETNA GRP	749,432	0.0015%	99.9781%	1,691,071	225.65%
226	4666	Hiscox Ins Grp	719,430	0.0014%	99.9795%	124,123	57.66%
227	12297	Petroleum Cas Co	712,897	0.0014%	99.9809%	238,034	33.40%
228	175	STATE AUTO MUT GRP	704,077	0.0014%	99.9823%	-94,963	-35.93%
229	28339	Gateway Ins Co	669,799	0.0013%	99.9836%	91,881	15.76%
230	450	GENEVE HOLDINGS INC GRP	665,339	0.0013%	99.9849%	259,672	39.03%
231	350	General Electric Grp	658,869	0.0013%	99.9862%	327,024	49.63%
232	3483	PartnerRe Grp	589,222	0.0011%	99.9873%	269,577	32.53%
233	12003	Emergency Medicine Professional Asr	484,172	0.0009%	99.9883%	0	N/A
234	669	ZALE CORP GRP	474,606	0.0009%	99.9892%	92,182	19.42%
235	30082	CPA Ins Co	465,418	0.0009%	99.9901%	117,700	25.25%
236	28497	Usplate Glass Ins Co	434,071	0.0008%	99.9909%	37,917	9.74%
237	34711	Computer Ins Co	426,998	0.0008%	99.9918%	-1,802	-0.42%
238	12190	American Pet Ins Co	404,639	0.0008%	99.9925%	253,576	67.70%
239	775	PHARMACISTS MUT GRP	387,838	0.0008%	99.9933%	199,033	129.82%
240	19119	National Unity Ins Co	320,707	0.0006%	99.9939%	67,915	21.07%
241	3485	Rothschild Intl Grp	316,633	0.0006%	99.9945%	449,034	139.05%
242	11118	Federated Rural Electric Ins Exch	312,427	0.0006%	99.9951%	2,436,775	780.88%
243	22950	Acstar Ins Co	290,634	0.0006%	99.9957%	-227,087	-80.84%
244	3678	American Independent Ins Grp	265,440	0.0005%	99.9962%	148,853	40.08%
245	4687		263,850	0.0005%	99.9967%	0	0.00%
246	594	AMERICAN CONTRACTORS INS GRP	263,460	0.0005%	99.9972%	79,970	30.35%
247	3764	Cardif Holdings Grp	219,746	0.0004%	99.9977%	69,431	53.79%
248	4071	RVI Grp	218,035	0.0004%	99.9981%	22,859	25.07%
249	228	WESTFIELD Grp	194,426	0.0004%	99.9985%	-1,094,059	-142.38%
250	3496	Quanta US Holdings Grp	148,068	0.0003%	99.9988%	441,961	144.86%
251	10632	Armor Assur Co	125,242	0.0002%	99.9990%	0	0.00%
252	38300	Samsung Fire & Marine Ins Co Ltd	116,400	0.0002%	99.9992%	34,779	29.77%
253	14974	Pennsylvania Lumbermens Mut Ins	95,183	0.0002%	99.9994%	0	0.00%
254	40550	Pacific Pioneer Ins Co	64,164	0.0001%	99.9995%	186,000	132.19%
255	23663	National Amer Ins Co	60,969	0.0001%	99.9997%	-63,516	-130.05%
256	352	HSBC Grp	59,484	0.0001%	99.9998%	64,469	108.38%
257	4672	Dongbu Ins Grp	44,097	0.0001%	99.9999%	0	0.00%
258	1332	MAINE EMPLOYERS MUT INS GRP	30,770	0.0001%	99.9999%	56,871	333.03%
259	680	AMERISAFE GRP	12,346	0.0000%	99.9999%	-62,066	-496.69%
260	1228	BAR PLAN GRP	11,202	0.0000%	100.0000%	0	0.00%
261	36560	Service Ins Co	7,544	0.0000%	100.0000%	0	0.00%

Source: NAIC Database

Licensed Companies Only

## 2009 California Property and Casualty Market Share Report

Line of Business: Total Line [35]

Sorted by: Group Market Share

Rec. No.	Group No.	Group Name	Written Premium	Market Share	Cumulative Mkt. Share	Incurred Losses	Loss Ratio
262	248	UNITED FIRE & CAS GRP	6,302	0.0000%	100.0000%	53,044	192.85%
263	1208	GRAY INS GRP	1,448	0.0000%	100.0000%	78,398	4927.59%
264	14508	Michigan Millers Mut Ins Co	226	0.0000%	100.0000%	-1,251	-553.54%
265	10909	Sun Surety Ins Co	200	0.0000%	100.0000%	0	0.00%
Sub Total - 26 Thru 265:			11,707,489,778	22.7535%	100.0000%	7,005,447,688	59.52%
Line Total:			51,453,652,723	100.0000%	100.0000%	26,941,325,085	51.97%

**ZURICH INS GRP (Group # 212)**  
**2009 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	161,701,920	2.51%	160,008,066	106,627,122	66.64%	1,228,380,180	13.1638%
02.1	ALLIED LINES	91,769,643	1.42%	93,812,493	41,052,659	43.76%	751,093,771	12.2181%
02.3	FEDERAL FLOOD INSURANCE	30,346,734	0.47%	28,483,638	7,218,033	25.34%	167,180,492	18.1521%
04	HOMEOWNERS MULTIPLE PERIL	1,220,002,611	18.91%	1,233,882,100	280,463,823	22.73%	6,355,928,011	19.1947%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	520,838,209	8.07%	538,281,994	159,669,743	29.66%	2,690,863,640	19.3558%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	169,500,073	2.63%	179,078,875	61,619,257	34.41%	1,681,399,994	10.0809%
08	OCEAN MARINE	11,776,936	0.18%	17,750,950	4,173,582	23.51%	281,650,052	4.1814%
09	INLAND MARINE	91,387,629	1.42%	105,916,556	28,616,913	27.02%	1,554,653,557	5.8783%
10	FINANCIAL GUARANTY	0	0.00%	0	0		174,328,032	
11	MEDICAL MALPRACTICE	1,135,892	0.02%	568,376	-14,830,954	-2609.36%	610,392,276	0.1861%
12	EARTHQUAKE	69,607,727	1.08%	75,489,496	5,099	0.01%	1,146,160,916	6.0731%
13	GROUP A AND H	8,189,651	0.13%	8,271,348	1,379,837	16.68%	244,365,854	3.3514%
15.1	COLLECTIVELY RENEWABLE A&H	39	0.00%	39	0	0.00%	419,353	0.0093%
15.3	GUARANTEED RENEWABLE A&H	3,491	0.00%	3,525	3,616	102.58%	84,293,269	0.0041%
16	WORKERS' COMPENSATION	562,070,359	8.71%	555,188,756	445,264,001	80.20%	7,639,825,732	7.3571%
17.1	OTHER LIABILITY	206,832,309	3.21%	214,260,643	177,634,075	82.91%	4,088,110,494	5.0594%
17.3	EXCESS WORKERS' COMPENSATION	9,402,685	0.15%	10,298,096	8,076,304	78.43%	171,447,016	5.4843%
18	PRODUCTS LIABILITY	20,480,153	0.32%	17,668,451	-1,292,380	-7.31%	217,821,350	9.4023%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	965	0.00%	1,424	12,839	901.62%	1,275,860	0.0756%
19.2	PRIVATE PASSENGER AUTO LIABILITY	1,669,807,458	25.88%	1,671,605,848	918,988,551	54.98%	11,010,485,888	15.1656%
19.3	COMMERCIAL AUTO NO-FAULT	-562,386	-0.01%	-59,403	211,334	-355.76%	-4,933,927	11.3983%
19.4	COMMERCIAL AUTO LIABILITY	217,573,649	3.37%	222,040,171	72,875,933	32.82%	2,063,371,806	10.5446%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	1,206,419,639	18.70%	1,230,433,617	642,141,885	52.19%	8,698,032,551	13.8700%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	41,542,430	0.64%	44,186,869	22,167,716	50.17%	638,011,019	6.5112%
22	AIRCRAFT	-7,500	0.00%	-7,500	-309,496	4126.61%	194,627,331	-0.0039%
23	FIDELITY	10,359,449	0.16%	10,702,159	6,700,262	62.61%	113,458,068	9.1306%
24	SURETY	65,651,742	1.02%	65,094,419	2,624,395	4.03%	710,839,954	9.2358%
26	BURGLARY & THEFT	2,139,262	0.03%	1,993,865	493,869	24.77%	21,819,364	9.8044%
27	BOILER & MACHINERY	13,714,776	0.21%	12,802,098	7,706,834	60.20%	95,158,183	14.4126%
28	CREDIT	0	0.00%	0	-40,333		111,565,400	
30	WARRANTY	10,505,376	0.16%	3,392,038	1,718,617	50.67%	111,549,817	9.4177%
35	TOTALS	6,491,031,665	100.00%	6,582,963,548	3,022,782,106	45.92%	53,938,651,003	12.0341%

**STATE FARM GRP (Group # 176)**  
**2009 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	7,113,711	0.15%	7,484,724	13,609,258	181.83%	1,228,380,180	0.5791%
02.1	ALLIED LINES	1,425,923	0.03%	1,511,110	173,873	11.51%	751,093,771	0.1898%
02.2	MULTIPLE PERIL CROP	781,285	0.02%	855,105	93,689	10.96%	201,812,544	0.3871%
02.3	FEDERAL FLOOD INSURANCE	27,075,817	0.57%	26,043,650	142	0.00%	167,180,492	16.1956%
03	FARMOWNERS MULTIPLE PERIL	12,045,822	0.25%	12,049,326	-856,104	-7.10%	209,593,125	5.7472%
04	HOMEOWNERS MULTIPLE PERIL	1,421,166,716	29.67%	1,358,178,290	585,263,493	43.09%	6,355,928,011	22.3597%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	252,798,967	5.28%	234,228,836	70,162,679	29.95%	2,690,863,640	9.3947%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	100,766,022	2.10%	119,546,525	26,245,745	21.95%	1,681,399,994	5.9930%
09	INLAND MARINE	60,344,484	1.26%	60,814,740	24,181,753	39.76%	1,554,653,557	3.8815%
11	MEDICAL MALPRACTICE	698,723	0.01%	690,325	192,268	27.85%	610,392,276	0.1145%
12	EARTHQUAKE	60,223,930	1.26%	61,745,593	-123,428	-0.20%	1,146,160,916	5.2544%
13	GROUP A AND H	32,304,559	0.67%	32,304,559	28,928,903	89.55%	244,365,854	13.2198%
14	CREDIT A&H(GRP&IND)	813,215	0.02%	558,699	309,194	55.34%	27,265,631	2.9826%
15.3	GUARANTEED RENEWABLE A&H	39,395,775	0.82%	16,316,739	13,466,655	82.53%	84,293,269	46.7366%
15.4	NON-RENEWABLE FOR STATED REASONS ONLY	7,502,513	0.16%	7,627,996	5,226,268	68.51%	8,302,487	90.3646%
15.5	OTHER ACCIDENT ONLY	767	0.00%	767	-43	-5.61%	10,098,284	0.0076%
15.7	ALL OTHER ACCIDENT AND HEALTH	2,785,500	0.06%	2,833,185	1,184,495	41.81%	10,841,112	25.6939%
16	WORKERS' COMPENSATION	68,898,685	1.44%	72,507,007	37,720,128	52.02%	7,639,825,732	0.9018%
17.1	OTHER LIABILITY	139,007,826	2.90%	135,680,708	83,841,591	61.79%	4,088,110,494	3.4003%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0.00%	0	199,108		1,275,860	
19.2	PRIVATE PASSENGER AUTO LIABILITY	1,366,067,321	28.52%	1,363,459,860	903,629,133	66.27%	11,010,485,888	12.4070%
19.4	COMMERCIAL AUTO LIABILITY	47,738,559	1.00%	48,425,045	31,269,527	64.57%	2,063,371,806	2.3136%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	1,122,360,245	23.43%	1,161,101,861	645,758,604	55.62%	8,698,032,551	12.9036%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	14,112,376	0.29%	14,587,067	7,165,946	49.13%	638,011,019	2.2119%
23	FIDELITY	912,539	0.02%	916,419	-24,061	-2.63%	113,458,068	0.8043%
24	SURETY	710,813	0.01%	684,442	192,756	28.16%	710,839,954	0.1000%
35	TOTALS	4,793,573,467	100.00%	4,746,851,153	2,478,123,853	52.21%	53,938,651,003	8.8871%

**LIBERTY MUT GRP (Group # 111)**  
**2009 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	81,754,494	3.13%	81,813,421	30,933,437	37.81%	1,228,380,180	6.6555%
02.1	ALLIED LINES	49,799,441	1.91%	48,041,595	17,749,818	36.95%	751,093,771	6.6303%
02.3	FEDERAL FLOOD INSURANCE	2,044,752	0.08%	1,968,948	0	0.00%	167,180,492	1.2231%
03	FARMOWNERS MULTIPLE PERIL	5,060,278	0.19%	4,832,252	2,538,250	52.53%	209,593,125	2.4143%
04	HOMEOWNERS MULTIPLE PERIL	339,111,860	12.99%	327,601,812	86,510,993	26.41%	6,355,928,011	5.3354%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	173,003,452	6.63%	177,120,327	73,349,971	41.41%	2,690,863,640	6.4293%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	144,337,593	5.53%	143,343,123	37,193,998	25.95%	1,681,399,994	8.5844%
08	OCEAN MARINE	1,593,935	0.06%	1,880,191	974,288	51.82%	281,650,052	0.5659%
09	INLAND MARINE	275,038,919	10.53%	276,202,341	156,807,325	56.77%	1,554,653,557	17.6913%
11	MEDICAL MALPRACTICE	145,235	0.01%	111,507	-150,329	-134.82%	610,392,276	0.0238%
12	EARTHQUAKE	16,455,793	0.63%	32,633,632	40,557	0.12%	1,146,160,916	1.4357%
13	GROUP A AND H	0	0.00%	0	114,924		244,365,854	
15.1	COLLECTIVELY RENEWABLE A&H	0	0.00%	0	-327		419,353	
15.2	NON-CANCELLABLE A&H	3,351	0.00%	3,351	194	5.79%	3,191	105.0141%
15.3	GUARANTEED RENEWABLE A&H	85,483	0.00%	-99,233	199,349	-200.89%	84,293,269	0.1014%
15.7	ALL OTHER ACCIDENT AND HEALTH	0	0.00%	0	0		10,841,112	
16	WORKERS' COMPENSATION	363,155,602	13.91%	348,562,752	318,121,838	91.27%	7,639,825,732	4.7535%
17.1	OTHER LIABILITY	158,788,560	6.08%	154,947,266	41,577,531	26.83%	4,088,110,494	3.8842%
17.3	EXCESS WORKERS' COMPENSATION	16,243,737	0.62%	16,765,926	18,571,239	110.77%	171,447,016	9.4745%
18	PRODUCTS LIABILITY	9,685,454	0.37%	9,627,131	13,562,640	140.88%	217,821,350	4.4465%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0.00%	0	47,880		1,275,860	
19.2	PRIVATE PASSENGER AUTO LIABILITY	344,055,439	13.18%	343,553,199	172,072,241	50.09%	11,010,485,888	3.1248%
19.3	COMMERCIAL AUTO NO-FAULT	0	0.00%	0	113,038		-4,933,927	
19.4	COMMERCIAL AUTO LIABILITY	174,006,883	6.66%	188,596,842	95,225,523	50.49%	2,063,371,806	8.4331%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	294,869,755	11.29%	293,881,814	151,174,054	51.44%	8,698,032,551	3.3901%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	45,354,912	1.74%	47,708,854	19,497,008	40.87%	638,011,019	7.1088%
22	AIRCRAFT	7,778,240	0.30%	8,283,350	2,017,379	24.35%	194,627,331	3.9965%
23	FIDELITY	915,662	0.04%	972,831	1,443,317	148.36%	113,458,068	0.8070%
24	SURETY	86,036,952	3.29%	96,957,679	19,851,961	20.47%	710,839,954	12.1036%
26	BURGLARY & THEFT	185,126	0.01%	460,875	-1,160,792	-251.87%	21,819,364	0.8484%
27	BOILER & MACHINERY	861,673	0.03%	876,460	-18,641	-2.13%	95,158,183	0.9055%
35	TOTALS	2,631,972,021	100.00%	2,647,406,348	1,277,862,382	48.27%	53,938,651,003	4.8796%

**ALLSTATE INS GRP (Group # 8)**  
**2009 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	4,198,597	0.16%	4,204,857	1,704,020	40.53%	1,228,380,180	0.3418%
02.1	ALLIED LINES	398,092	0.02%	391,411	485,069	123.93%	751,093,771	0.0530%
02.3	FEDERAL FLOOD INSURANCE	18,849,928	0.74%	18,202,574	38,665	0.21%	167,180,492	11.2752%
04	HOMEOWNERS MULTIPLE PERIL	618,118,742	24.17%	649,421,356	211,723,276	32.60%	6,355,928,011	9.7251%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	100,974,628	3.95%	105,680,708	34,772,414	32.90%	2,690,863,640	3.7525%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	37,006,925	1.45%	38,612,941	10,064,443	26.06%	1,681,399,994	2.2010%
09	INLAND MARINE	20,821,217	0.81%	21,519,509	6,951,796	32.30%	1,554,653,557	1.3393%
12	EARTHQUAKE	0	0.00%	0	10,405		1,146,160,916	
14	CREDIT A&H(GRP&IND)	0	0.00%	0	0		27,265,631	
16	WORKERS' COMPENSATION	0	0.00%	0	725,776		7,639,825,732	
17.1	OTHER LIABILITY	47,028,989	1.84%	47,185,305	42,449,003	89.96%	4,088,110,494	1.1504%
18	PRODUCTS LIABILITY	158,818	0.01%	184,535	-7,972,917	-4320.54%	217,821,350	0.0729%
19.2	PRIVATE PASSENGER AUTO LIABILITY	962,688,659	37.64%	951,331,044	605,516,352	63.65%	11,010,485,888	8.7434%
19.4	COMMERCIAL AUTO LIABILITY	29,378,574	1.15%	31,673,336	12,860,802	40.60%	2,063,371,806	1.4238%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	701,540,117	27.43%	686,682,646	421,607,814	61.40%	8,698,032,551	8.0655%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	12,831,519	0.50%	14,101,155	4,794,877	34.00%	638,011,019	2.0112%
23	FIDELITY	124,719	0.00%	120,932	1,412	1.17%	113,458,068	0.1099%
24	SURETY	840	0.00%	840	0	0.00%	710,839,954	0.0001%
26	BURGLARY & THEFT	20,029	0.00%	19,888	14,501	72.91%	21,819,364	0.0918%
27	BOILER & MACHINERY	131,330	0.01%	167,007	-1,296	-0.78%	95,158,183	0.1380%
28	CREDIT	3,044,064	0.12%	7,458,439	10,503,825	140.83%	111,565,400	2.7285%
30	WARRANTY	21,962	0.00%	2,301,855	497,079	21.59%	111,549,817	0.0197%
34	AGGREGATE WRITE-INS FOR OTHER LINES	0	0.00%	0	0		119,325,510	
35	TOTALS	2,557,337,749	100.00%	2,579,260,339	1,356,747,313	52.60%	53,938,651,003	4.7412%

**Travelers Grp (Group # 3548)**  
**2009 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	66,606,929	3.23%	69,512,430	27,310,627	39.29%	1,228,380,180	5.4223%
02.1	ALLIED LINES	44,110,011	2.14%	43,891,834	13,569,759	30.92%	751,093,771	5.8728%
02.3	FEDERAL FLOOD INSURANCE	7,256,201	0.35%	6,822,158	69,125	1.01%	167,180,492	4.3403%
03	FARMOWNERS MULTIPLE PERIL	28,867,785	1.40%	27,477,606	10,617,886	38.64%	209,593,125	13.7732%
04	HOMEOWNERS MULTIPLE PERIL	195,200,008	9.47%	180,295,623	68,663,999	38.08%	6,355,928,011	3.0711%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	238,489,643	11.57%	226,585,776	70,032,917	30.91%	2,690,863,640	8.8629%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	167,814,945	8.14%	162,805,031	4,161,674	2.56%	1,681,399,994	9.9807%
08	OCEAN MARINE	24,873,169	1.21%	25,315,065	11,432,203	45.16%	281,650,052	8.8312%
09	INLAND MARINE	60,502,729	2.94%	63,189,636	18,183,370	28.78%	1,554,653,557	3.8917%
11	MEDICAL MALPRACTICE	0	0.00%	0	-64,081		610,392,276	
12	EARTHQUAKE	18,410,038	0.89%	17,493,831	22,630	0.13%	1,146,160,916	1.6062%
13	GROUP A AND H	0	0.00%	0	-1,454,085		244,365,854	
15.2	NON-CANCELLABLE A&H	0	0.00%	77	0	0.00%	3,191	
15.5	OTHER ACCIDENT ONLY	0	0.00%	0	2,182		10,098,284	
15.7	ALL OTHER ACCIDENT AND HEALTH	0	0.00%	0	-339		10,841,112	
16	WORKERS' COMPENSATION	508,150,096	24.65%	492,961,071	295,527,347	59.95%	7,639,825,732	6.6513%
17.1	OTHER LIABILITY	169,656,933	8.23%	179,806,602	47,453,089	26.39%	4,088,110,494	4.1500%
17.3	EXCESS WORKERS' COMPENSATION	4,868,222	0.24%	4,622,178	4,125,180	89.25%	171,447,016	2.8395%
18	PRODUCTS LIABILITY	12,139,584	0.59%	13,798,789	7,367,506	53.39%	217,821,350	5.5732%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0.00%	0	-1,647		1,275,860	
19.2	PRIVATE PASSENGER AUTO LIABILITY	93,291,034	4.53%	87,891,431	45,468,732	51.73%	11,010,485,888	0.8473%
19.3	COMMERCIAL AUTO NO-FAULT	1,648	0.00%	1,648	17,121	1038.90%	-4,933,927	-0.0334%
19.4	COMMERCIAL AUTO LIABILITY	151,709,350	7.36%	153,655,817	28,934,328	18.83%	2,063,371,806	7.3525%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	57,519,500	2.79%	53,947,083	35,561,707	65.92%	8,698,032,551	0.6613%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	34,787,071	1.69%	35,463,198	19,729,737	55.63%	638,011,019	5.4524%
22	AIRCRAFT	483,961	0.02%	317,739	-120,662	-37.98%	194,627,331	0.2487%
23	FIDELITY	12,784,552	0.62%	13,706,284	116,013	0.85%	113,458,068	11.2681%
24	SURETY	97,655,659	4.74%	96,724,804	4,355,388	4.50%	710,839,954	13.7381%
26	BURGLARY & THEFT	3,443,393	0.17%	3,430,683	-580,977	-16.93%	21,819,364	15.7814%
27	BOILER & MACHINERY	11,921,805	0.58%	12,030,767	1,479,780	12.30%	95,158,183	12.5284%
30	WARRANTY	0	0.00%	0	-66		111,549,817	
35	TOTALS	2,111,614,792	100.00%	2,078,187,517	788,064,588	37.92%	53,938,651,003	3.9148%

**Auto Club Enterprises Ins Grp (Group # 1318)**  
**2009 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	9,320,029	<b>0.46%</b>	8,250,576	3,434,411	41.63%	1,228,380,180	0.7587%
04	HOMEOWNERS MULTIPLE PERIL	317,512,083	<b>15.81%</b>	308,725,195	124,967,106	40.48%	6,355,928,011	4.9955%
09	INLAND MARINE	6,985,911	<b>0.35%</b>	7,011,231	2,422,627	34.55%	1,554,653,557	0.4494%
17.1	OTHER LIABILITY	12,199,258	<b>0.61%</b>	12,222,052	3,893,032	31.85%	4,088,110,494	0.2984%
19.2	PRIVATE PASSENGER AUTO LIABILITY	887,603,192	<b>44.21%</b>	905,244,760	436,571,007	48.23%	11,010,485,888	8.0614%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	774,177,366	<b>38.56%</b>	804,164,880	405,636,495	50.44%	8,698,032,551	8.9006%
35	TOTALS	2,007,797,839	<b>100.00%</b>	2,045,618,694	976,924,678	47.76%	53,938,651,003	3.7224%

**MERCURY GEN GRP (Group # 660)**  
**2009 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	8,035,931	<b>0.41%</b>	7,742,483	3,659,256	47.26%	1,228,380,180	0.6542%
02.1	ALLIED LINES	1,279,493	<b>0.06%</b>	1,241,026	24,370	1.96%	751,093,771	0.1704%
04	HOMEOWNERS MULTIPLE PERIL	196,090,764	<b>9.93%</b>	193,267,382	82,267,134	42.57%	6,355,928,011	3.0852%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	29,383,674	<b>1.49%</b>	28,591,277	13,289,432	46.48%	2,690,863,640	1.0920%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	8,249,909	<b>0.42%</b>	8,204,957	3,409,342	41.55%	1,681,399,994	0.4907%
12	EARTHQUAKE	491,859	<b>0.02%</b>	420,540	0	0.00%	1,146,160,916	0.0429%
17.1	OTHER LIABILITY	6,249,556	<b>0.32%</b>	6,215,271	1,601,588	25.77%	4,088,110,494	0.1529%
19.2	PRIVATE PASSENGER AUTO LIABILITY	952,783,332	<b>48.24%</b>	970,078,169	442,080,178	45.57%	11,010,485,888	8.6534%
19.4	COMMERCIAL AUTO LIABILITY	51,669,622	<b>2.62%</b>	53,673,568	25,158,253	46.87%	2,063,371,806	2.5041%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	700,106,113	<b>35.45%</b>	712,812,013	440,549,933	61.80%	8,698,032,551	8.0490%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	13,881,090	<b>0.70%</b>	15,264,084	4,814,933	31.54%	638,011,019	2.1757%
24	SURETY	53,581	<b>0.00%</b>	54,126	0	0.00%	710,839,954	0.0075%
30	WARRANTY	6,621,433	<b>0.34%</b>	9,956,873	10,598,298	106.44%	111,549,817	5.9359%
35	TOTALS	1,974,896,358	<b>100.00%</b>	2,007,521,769	1,027,452,716	51.18%	53,938,651,003	3.6614%

**CALIFORNIA STATE AUTO GRP (Group # 1278)**  
**2009 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	30,355,527	<b>1.58%</b>	27,528,538	16,860,814	61.25%	1,228,380,180	2.4712%
02.1	ALLIED LINES	415,379	<b>0.02%</b>	422,411	43,197	10.23%	751,093,771	0.0553%
02.3	FEDERAL FLOOD INSURANCE	9,694,113	<b>0.50%</b>	9,251,042	2,751	0.03%	167,180,492	5.7986%
04	HOMEOWNERS MULTIPLE PERIL	418,122,380	<b>21.76%</b>	413,206,981	181,160,305	43.84%	6,355,928,011	6.5785%
09	INLAND MARINE	9,205,600	<b>0.48%</b>	9,183,950	3,259,406	35.49%	1,554,653,557	0.5921%
15.5	OTHER ACCIDENT ONLY	1,289,679	<b>0.07%</b>	1,347,854	430,984	31.98%	10,098,284	12.7713%
17.1	OTHER LIABILITY	19,597,206	<b>1.02%</b>	18,268,411	6,927,663	37.92%	4,088,110,494	0.4794%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	<b>0.00%</b>	0	119,500		1,275,860	
19.2	PRIVATE PASSENGER AUTO LIABILITY	760,308,198	<b>39.56%</b>	769,602,394	459,021,153	59.64%	11,010,485,888	6.9053%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	672,691,821	<b>35.01%</b>	678,889,406	357,420,426	52.65%	8,698,032,551	7.7338%
35	TOTALS	1,921,679,903	<b>100.00%</b>	1,927,700,985	1,025,246,198	53.18%	53,938,651,003	3.5627%

**AMERICAN INTL GRP (Group # 12)**  
**2009 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	32,243,736	<b>2.07%</b>	34,906,850	13,796,925	39.52%	1,228,380,180	2.6249%
02.1	ALLIED LINES	8,938,807	<b>0.57%</b>	7,771,505	14,397,051	185.25%	751,093,771	1.1901%
02.2	MULTIPLE PERIL CROP	8,826,359	<b>0.57%</b>	6,306,300	4,571,944	72.50%	201,812,544	4.3735%
02.3	FEDERAL FLOOD INSURANCE	912,594	<b>0.06%</b>	912,594	15,826	1.73%	167,180,492	0.5459%
04	HOMEOWNERS MULTIPLE PERIL	43,987,285	<b>2.83%</b>	13,306,206	50,300,842	378.03%	6,355,928,011	0.6921%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	22,260,550	<b>1.43%</b>	14,390,697	3,452,380	23.99%	2,690,863,640	0.8273%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	14,126,844	<b>0.91%</b>	15,903,148	2,319,905	14.59%	1,681,399,994	0.8402%
06	MORTGAGE GUARANTY	64,212,121	<b>4.13%</b>	64,363,396	231,514,937	359.70%	497,833,818	12.8983%
08	OCEAN MARINE	29,845,052	<b>1.92%</b>	26,634,939	22,128,510	83.08%	281,650,052	10.5965%
09	INLAND MARINE	24,338,289	<b>1.57%</b>	29,958,599	18,697,318	62.41%	1,554,653,557	1.5655%
11	MEDICAL MALPRACTICE	19,900,573	<b>1.28%</b>	20,312,183	9,807,041	48.28%	610,392,276	3.2603%
12	EARTHQUAKE	20,880,396	<b>1.34%</b>	6,142,353	5,001	0.08%	1,146,160,916	1.8218%
13	GROUP A AND H	60,723,786	<b>3.91%</b>	60,425,778	33,541,976	55.51%	244,365,854	24.8495%
15.3	GUARANTEED RENEWABLE A&H	109,899	<b>0.01%</b>	109,899	-133	-0.12%	84,293,269	0.1304%
15.5	OTHER ACCIDENT ONLY	121,025	<b>0.01%</b>	126,439	17,507	13.85%	10,098,284	1.1985%
16	WORKERS' COMPENSATION	540,236,867	<b>34.74%</b>	574,158,135	448,010,981	78.03%	7,639,825,732	7.0713%
17.1	OTHER LIABILITY	305,347,784	<b>19.64%</b>	336,344,789	397,369,004	118.14%	4,088,110,494	7.4692%
17.3	EXCESS WORKERS' COMPENSATION	32,639,775	<b>2.10%</b>	36,404,409	15,170,795	41.67%	171,447,016	19.0378%
18	PRODUCTS LIABILITY	-1,948,301	<b>-0.13%</b>	3,594,870	19,148,174	532.65%	217,821,350	-0.8944%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	<b>0.00%</b>	0	-4		1,275,860	
19.2	PRIVATE PASSENGER AUTO LIABILITY	24,365,812	<b>1.57%</b>	87,512,292	62,981,058	71.97%	11,010,485,888	0.2213%
19.3	COMMERCIAL AUTO NO-FAULT	437	<b>0.00%</b>	566	47	8.30%	-4,933,927	-0.0089%
19.4	COMMERCIAL AUTO LIABILITY	94,024,950	<b>6.05%</b>	101,447,895	68,881,036	67.90%	2,063,371,806	4.5569%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	26,403,556	<b>1.70%</b>	64,783,303	31,705,225	48.94%	8,698,032,551	0.3036%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	6,942,509	<b>0.45%</b>	8,093,034	4,817,940	59.53%	638,011,019	1.0881%
22	AIRCRAFT	34,108,781	<b>2.19%</b>	36,174,710	-5,208,205	-14.40%	194,627,331	17.5252%
23	FIDELITY	15,324,424	<b>0.99%</b>	17,084,769	12,442,686	72.83%	113,458,068	13.5067%
24	SURETY	10,501,005	<b>0.68%</b>	13,930,557	-6,461,364	-46.38%	710,839,954	1.4773%
26	BURGLARY & THEFT	2,720,795	<b>0.17%</b>	3,417,812	-138,206	-4.04%	21,819,364	12.4696%
27	BOILER & MACHINERY	13,304,868	<b>0.86%</b>	12,794,433	3,482,383	27.22%	95,158,183	13.9818%
28	CREDIT	215,764	<b>0.01%</b>	252,632	1,191,452	471.62%	111,565,400	0.1934%
30	WARRANTY	1,574,877	<b>0.10%</b>	1,573,440	1,423,520	90.47%	111,549,817	1.4118%
34	AGGREGATE WRITE-INS FOR OTHER LINES	1,441,681	<b>0.09%</b>	2,920,945	1,490,740	51.04%	119,325,510	1.2082%
35	TOTALS	1,651,179,048	<b>100.00%</b>	1,810,663,977	1,609,618,996	88.90%	53,938,651,003	3.0612%

**NATIONWIDE CORP GRP (Group # 140)**  
**2009 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	43,046,653	<b>2.82%</b>	40,901,038	16,248,807	39.73%	1,228,380,180	3.5043%
02.1	ALLIED LINES	22,330,398	<b>1.46%</b>	21,116,293	11,119,402	52.66%	751,093,771	2.9731%
02.3	FEDERAL FLOOD INSURANCE	2,088,594	<b>0.14%</b>	1,907,963	-15,000	-0.79%	167,180,492	1.2493%
03	FARMOWNERS MULTIPLE PERIL	97,764,051	<b>6.41%</b>	98,144,173	20,582,826	20.97%	209,593,125	46.6447%
04	HOMEOWNERS MULTIPLE PERIL	247,813,268	<b>16.25%</b>	243,474,852	88,423,308	36.32%	6,355,928,011	3.8989%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	131,194,477	<b>8.60%</b>	131,647,359	46,095,079	35.01%	2,690,863,640	4.8756%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	104,360,834	<b>6.84%</b>	110,371,360	54,581,718	49.45%	1,681,399,994	6.2068%
08	OCEAN MARINE	764,767	<b>0.05%</b>	770,278	3,345,254	434.29%	281,650,052	0.2715%
09	INLAND MARINE	16,419,363	<b>1.08%</b>	17,083,343	4,038,739	23.64%	1,554,653,557	1.0561%
11	MEDICAL MALPRACTICE	6,932	<b>0.00%</b>	80,108	73,251	91.44%	610,392,276	0.0011%
12	EARTHQUAKE	21,228,252	<b>1.39%</b>	20,638,989	3,293	0.02%	1,146,160,916	1.8521%
13	GROUP A AND H	105,898	<b>0.01%</b>	119,064	1,686,676	1416.61%	244,365,854	0.0433%
15.1	COLLECTIVELY RENEWABLE A&H	304,191	<b>0.02%</b>	278,229	58,050	20.86%	419,353	72.5382%
15.3	GUARANTEED RENEWABLE A&H	2,125	<b>0.00%</b>	-129,173	0	0.00%	84,293,269	0.0025%
15.5	OTHER ACCIDENT ONLY	11,168	<b>0.00%</b>	77,653	-2,219	-2.86%	10,098,284	0.1106%
15.7	ALL OTHER ACCIDENT AND HEALTH	17	<b>0.00%</b>	311	96	30.87%	10,841,112	0.0002%
16	WORKERS' COMPENSATION	340,861	<b>0.02%</b>	244,198	606,342	248.30%	7,639,825,732	0.0045%
17.1	OTHER LIABILITY	73,672,924	<b>4.83%</b>	75,447,637	39,302,113	52.09%	4,088,110,494	1.8021%
18	PRODUCTS LIABILITY	7,989,931	<b>0.52%</b>	8,036,658	3,726,945	46.37%	217,821,350	3.6681%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	<b>0.00%</b>	0	-70,991		1,275,860	
19.2	PRIVATE PASSENGER AUTO LIABILITY	326,093,780	<b>21.38%</b>	327,046,135	211,130,318	64.56%	11,010,485,888	2.9617%
19.3	COMMERCIAL AUTO NO-FAULT	0	<b>0.00%</b>	0	26		-4,933,927	
19.4	COMMERCIAL AUTO LIABILITY	126,052,213	<b>8.26%</b>	126,966,262	68,172,493	53.69%	2,063,371,806	6.1090%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	215,774,477	<b>14.15%</b>	217,969,428	139,153,877	63.84%	8,698,032,551	2.4807%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	36,962,916	<b>2.42%</b>	40,399,388	18,984,514	46.99%	638,011,019	5.7935%
23	FIDELITY	372,737	<b>0.02%</b>	411,378	-2,329	-0.57%	113,458,068	0.3285%
24	SURETY	3,263,286	<b>0.21%</b>	3,641,834	238,782	6.56%	710,839,954	0.4591%
26	BURGLARY & THEFT	688,283	<b>0.05%</b>	721,516	184,561	25.58%	21,819,364	3.1545%
27	BOILER & MACHINERY	4,880,901	<b>0.32%</b>	4,685,397	3,280,965	70.03%	95,158,183	5.1292%
30	WARRANTY	957,120	<b>0.06%</b>	2,468,383	1,989,124	80.58%	111,549,817	0.8580%
34	AGGREGATE WRITE-INS FOR OTHER LINES	38,138,727	<b>2.50%</b>	37,820,958	19,950,402	52.75%	119,325,510	31.9619%
35	TOTALS	1,527,636,413	<b>100.00%</b>	1,536,434,740	753,564,369	49.05%	53,938,651,003	2.8322%

**NATIONWIDE CORP GRP (Group # 140)**  
**2009 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	43,046,653	<b>2.82%</b>	40,901,038	16,248,807	39.73%	1,228,380,180	3.5043%
02.1	ALLIED LINES	22,330,398	<b>1.46%</b>	21,116,293	11,119,402	52.66%	751,093,771	2.9731%
02.3	FEDERAL FLOOD INSURANCE	2,088,594	<b>0.14%</b>	1,907,963	-15,000	-0.79%	167,180,492	1.2493%
03	FARMOWNERS MULTIPLE PERIL	97,764,051	<b>6.41%</b>	98,144,173	20,582,826	20.97%	209,593,125	46.6447%
04	HOMEOWNERS MULTIPLE PERIL	247,813,268	<b>16.25%</b>	243,474,852	88,423,308	36.32%	6,355,928,011	3.8989%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	131,194,477	<b>8.60%</b>	131,647,359	46,095,079	35.01%	2,690,863,640	4.8756%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	104,360,834	<b>6.84%</b>	110,371,360	54,581,718	49.45%	1,681,399,994	6.2068%
08	OCEAN MARINE	764,767	<b>0.05%</b>	770,278	3,345,254	434.29%	281,650,052	0.2715%
09	INLAND MARINE	16,419,363	<b>1.08%</b>	17,083,343	4,038,739	23.64%	1,554,653,557	1.0561%
11	MEDICAL MALPRACTICE	6,932	<b>0.00%</b>	80,108	73,251	91.44%	610,392,276	0.0011%
12	EARTHQUAKE	21,228,252	<b>1.39%</b>	20,638,989	3,293	0.02%	1,146,160,916	1.8521%
13	GROUP A AND H	105,898	<b>0.01%</b>	119,064	1,686,676	1416.61%	244,365,854	0.0433%
15.1	COLLECTIVELY RENEWABLE A&H	304,191	<b>0.02%</b>	278,229	58,050	20.86%	419,353	72.5382%
15.3	GUARANTEED RENEWABLE A&H	2,125	<b>0.00%</b>	-129,173	0	0.00%	84,293,269	0.0025%
15.5	OTHER ACCIDENT ONLY	11,168	<b>0.00%</b>	77,653	-2,219	-2.86%	10,098,284	0.1106%
15.7	ALL OTHER ACCIDENT AND HEALTH	17	<b>0.00%</b>	311	96	30.87%	10,841,112	0.0002%
16	WORKERS' COMPENSATION	340,861	<b>0.02%</b>	244,198	606,342	248.30%	7,639,825,732	0.0045%
17.1	OTHER LIABILITY	73,672,924	<b>4.83%</b>	75,447,637	39,302,113	52.09%	4,088,110,494	1.8021%
18	PRODUCTS LIABILITY	7,989,931	<b>0.52%</b>	8,036,658	3,726,945	46.37%	217,821,350	3.6681%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	<b>0.00%</b>	0	-70,991		1,275,860	
19.2	PRIVATE PASSENGER AUTO LIABILITY	326,093,780	<b>21.38%</b>	327,046,135	211,130,318	64.56%	11,010,485,888	2.9617%
19.3	COMMERCIAL AUTO NO-FAULT	0	<b>0.00%</b>	0	26		-4,933,927	
19.4	COMMERCIAL AUTO LIABILITY	126,052,213	<b>8.26%</b>	126,966,262	68,172,493	53.69%	2,063,371,806	6.1090%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	215,774,477	<b>14.15%</b>	217,969,428	139,153,877	63.84%	8,698,032,551	2.4807%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	36,962,916	<b>2.42%</b>	40,399,388	18,984,514	46.99%	638,011,019	5.7935%
23	FIDELITY	372,737	<b>0.02%</b>	411,378	-2,329	-0.57%	113,458,068	0.3285%
24	SURETY	3,263,286	<b>0.21%</b>	3,641,834	238,782	6.56%	710,839,954	0.4591%
26	BURGLARY & THEFT	688,283	<b>0.05%</b>	721,516	184,561	25.58%	21,819,364	3.1545%
27	BOILER & MACHINERY	4,880,901	<b>0.32%</b>	4,685,397	3,280,965	70.03%	95,158,183	5.1292%
30	WARRANTY	957,120	<b>0.06%</b>	2,468,383	1,989,124	80.58%	111,549,817	0.8580%
34	AGGREGATE WRITE-INS FOR OTHER LINES	38,138,727	<b>2.50%</b>	37,820,958	19,950,402	52.75%	119,325,510	31.9619%
35	TOTALS	1,527,636,413	<b>100.00%</b>	1,536,434,740	753,564,369	49.05%	53,938,651,003	2.8322%

**BERKSHIRE HATHAWAY GRP (Group # 31)**  
**2009 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	1,312,428	0.10%	1,166,659	414,574	35.54%	1,228,380,180	0.1068%
02.1	ALLIED LINES	3,640	0.00%	4,290	10,535	245.57%	751,093,771	0.0005%
04	HOMEOWNERS MULTIPLE PERIL	0	0.00%	0	0		6,355,928,011	
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	0	0.00%	0	-109,588		2,690,863,640	
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	0	0.00%	0	233,407		1,681,399,994	
08	OCEAN MARINE	6,792,566	0.52%	10,972,661	10,781,274	98.26%	281,650,052	2.4117%
09	INLAND MARINE	281,342	0.02%	394,968	15,462	3.91%	1,554,653,557	0.0181%
10	FINANCIAL GUARANTY	0	0.00%	170,464	0	0.00%	174,328,032	
11	MEDICAL MALPRACTICE	29,904,364	2.28%	29,194,494	13,948,385	47.78%	610,392,276	4.8992%
12	EARTHQUAKE	0	0.00%	0	-78,274		1,146,160,916	
13	GROUP A AND H	554,657	0.04%	564,203	-729,752	-129.34%	244,365,854	0.2270%
14	CREDIT A&H(GRP&IND)	2,454,870	0.19%	2,454,870	743,975	30.31%	27,265,631	9.0035%
15.1	COLLECTIVELY RENEWABLE A&H	14,238	0.00%	14,482	28	0.19%	419,353	3.3952%
15.7	ALL OTHER ACCIDENT AND HEALTH	769,268	0.06%	781,473	145,715	18.65%	10,841,112	7.0958%
16	WORKERS' COMPENSATION	235,576,509	17.99%	250,768,457	197,173,591	78.63%	7,639,825,732	3.0835%
17.1	OTHER LIABILITY	26,477,392	2.02%	26,321,251	17,793,389	67.60%	4,088,110,494	0.6477%
17.3	EXCESS WORKERS' COMPENSATION	0	0.00%	0	20,476,217		171,447,016	
18	PRODUCTS LIABILITY	155,294	0.01%	152,092	-47,511	-31.24%	217,821,350	0.0713%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0.00%	0	769,055		1,275,860	
19.2	PRIVATE PASSENGER AUTO LIABILITY	549,686,880	41.97%	537,014,349	317,331,652	59.09%	11,010,485,888	4.9924%
19.4	COMMERCIAL AUTO LIABILITY	16,789,188	1.28%	18,236,336	8,711,452	47.77%	2,063,371,806	0.8137%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	405,031,250	30.93%	394,697,722	242,348,030	61.40%	8,698,032,551	4.6566%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	3,780,756	0.29%	4,636,791	1,446,506	31.20%	638,011,019	0.5926%
22	AIRCRAFT	13,910,253	1.06%	16,191,400	2,951,374	18.23%	194,627,331	7.1471%
24	SURETY	109,330	0.01%	139,075	-207,917	-149.50%	710,839,954	0.0154%
26	BURGLARY & THEFT	4,103	0.00%	1,300	0	0.00%	21,819,364	0.0188%
27	BOILER & MACHINERY	0	0.00%	0	-3,000		95,158,183	
28	CREDIT	0	0.00%	248	0	0.00%	111,565,400	
30	WARRANTY	47,000	0.00%	284,707	494,844	173.81%	111,549,817	0.0421%
34	AGGREGATE WRITE-INS FOR OTHER LINES	8,005,887	0.61%	8,021,117	1,620,160	20.20%	119,325,510	6.7093%
35	TOTALS	1,317,758,001	100.00%	1,318,852,142	830,246,225	62.95%	53,938,651,003	2.4431%

**State Compensation Ins Fund (NAIC # 35076)**  
**2009 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Share By Line
16	WORKERS' COMPENSATION	1,287,041,223	100.00%	1,282,537,029	938,919,202	73.21%	7,639,825,732	16.8465%
35	TOTALS	1,287,041,223	100.00%	1,282,537,029	938,919,202	73.21%	53,938,651,003	2.3861%

**HARTFORD FIRE & CAS GRP (Group # 91)**  
**2009 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	6,713,616	<b>0.55%</b>	6,708,045	485,868	7.24%	1,228,380,180	0.5465%
02.1	ALLIED LINES	2,137,951	<b>0.17%</b>	2,160,889	1,875,629	86.80%	751,093,771	0.2846%
02.2	MULTIPLE PERIL CROP	0	<b>0.00%</b>	0	0		201,812,544	
02.3	FEDERAL FLOOD INSURANCE	26,024,977	<b>2.13%</b>	29,413,394	282,492	0.96%	167,180,492	15.5670%
03	FARMOWNERS MULTIPLE PERIL	0	<b>0.00%</b>	0	0		209,593,125	
04	HOMEOWNERS MULTIPLE PERIL	106,277,703	<b>8.68%</b>	107,657,263	33,703,602	31.31%	6,355,928,011	1.6721%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	219,094,033	<b>17.90%</b>	230,348,461	84,024,216	36.48%	2,690,863,640	8.1421%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	93,462,227	<b>7.63%</b>	100,942,045	27,068,273	26.82%	1,681,399,994	5.5586%
08	OCEAN MARINE	3,104,244	<b>0.25%</b>	3,094,358	663,620	21.45%	281,650,052	1.1022%
09	INLAND MARINE	24,205,392	<b>1.98%</b>	26,849,370	9,581,764	35.69%	1,554,653,557	1.5570%
11	MEDICAL MALPRACTICE	0	<b>0.00%</b>	0	-79,228		610,392,276	
12	EARTHQUAKE	14,509,275	<b>1.19%</b>	14,563,452	-13,071	-0.09%	1,146,160,916	1.2659%
13	GROUP A AND H	1,055	<b>0.00%</b>	1,055	13,843	1312.13%	244,365,854	0.0004%
16	WORKERS' COMPENSATION	338,576,713	<b>27.66%</b>	292,257,127	129,968,360	44.47%	7,639,825,732	4.4317%
17.1	OTHER LIABILITY	46,315,451	<b>3.78%</b>	48,848,430	-25,257,022	-51.70%	4,088,110,494	1.1329%
17.3	EXCESS WORKERS' COMPENSATION	592,450	<b>0.05%</b>	629,858	10,081,519	1600.60%	171,447,016	0.3456%
18	PRODUCTS LIABILITY	15,633,278	<b>1.28%</b>	17,056,484	497,307	2.92%	217,821,350	7.1771%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	-672	<b>0.00%</b>	2,380	139,959	5880.63%	1,275,860	-0.0527%
19.2	PRIVATE PASSENGER AUTO LIABILITY	117,770,490	<b>9.62%</b>	119,527,884	74,093,536	61.99%	11,010,485,888	1.0696%
19.3	COMMERCIAL AUTO NO-FAULT	0	<b>0.00%</b>	0	0		-4,933,927	
19.4	COMMERCIAL AUTO LIABILITY	53,008,543	<b>4.33%</b>	56,504,233	15,291,785	27.06%	2,063,371,806	2.5690%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	92,674,017	<b>7.57%</b>	99,230,201	45,200,490	45.55%	8,698,032,551	1.0655%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	10,486,493	<b>0.86%</b>	11,233,566	7,129,157	63.46%	638,011,019	1.6436%
22	AIRCRAFT	0	<b>0.00%</b>	0	-220,811		194,627,331	
23	FIDELITY	8,018,300	<b>0.65%</b>	8,429,302	2,118,291	25.13%	113,458,068	7.0672%
24	SURETY	19,823,458	<b>1.62%</b>	20,262,413	9,163,910	45.23%	710,839,954	2.7887%
26	BURGLARY & THEFT	1,461,792	<b>0.12%</b>	1,543,827	2,687	0.17%	21,819,364	6.6995%
27	BOILER & MACHINERY	785,066	<b>0.06%</b>	841,899	99,283	11.79%	95,158,183	0.8250%
35	TOTALS	1,247,804,960	<b>100.00%</b>	1,253,794,849	383,676,744	30.60%	53,938,651,003	2.3134%

**UNITED SERV AUTOMOBILE ASSN GRP (Group # 200)**  
**2009 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	19,754,145	<b>1.81%</b>	18,609,421	3,471,275	18.65%	1,228,380,180	1.6081%
02.1	ALLIED LINES	14,798,029	<b>1.35%</b>	13,951,662	7,873,107	56.43%	751,093,771	1.9702%
02.3	FEDERAL FLOOD INSURANCE	5,774,061	<b>0.53%</b>	5,538,121	87,026	1.57%	167,180,492	3.4538%
04	HOMEOWNERS MULTIPLE PERIL	316,805,042	<b>28.95%</b>	301,250,061	56,351,140	18.71%	6,355,928,011	4.9844%
08	OCEAN MARINE	1,292,934	<b>0.12%</b>	1,371,036	306,688	22.37%	281,650,052	0.4591%
09	INLAND MARINE	16,035,537	<b>1.47%</b>	15,473,639	6,170,793	39.88%	1,554,653,557	1.0315%
12	EARTHQUAKE	106,149	<b>0.01%</b>	108,436	76,390	70.45%	1,146,160,916	0.0093%
17.1	OTHER LIABILITY	17,591,473	<b>1.61%</b>	17,370,190	7,939,479	45.71%	4,088,110,494	0.4303%
19.2	PRIVATE PASSENGER AUTO LIABILITY	365,505,476	<b>33.41%</b>	355,450,215	231,690,757	65.18%	11,010,485,888	3.3196%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	336,499,291	<b>30.75%</b>	348,044,949	174,679,038	50.19%	8,698,032,551	3.8687%
35	TOTALS	1,094,162,138	<b>100.00%</b>	1,077,167,730	488,645,694	45.36%	53,938,651,003	2.0285%

**CHUBB & SON INC GRP (Group # 38)**  
**2009 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	1,225,703	0.14%	1,290,251	2,116,034	164.00%	1,228,380,180	0.0998%
02.1	ALLIED LINES	847,451	0.10%	794,568	-86,306	-10.86%	751,093,771	0.1128%
04	HOMEOWNERS MULTIPLE PERIL	77,965,586	8.82%	76,535,363	12,907,562	16.86%	6,355,928,011	1.2267%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	128,949,219	14.59%	129,980,496	30,634,728	23.57%	2,690,863,640	4.7921%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	81,603,419	9.23%	82,941,276	47,073,459	56.76%	1,681,399,994	4.8533%
08	OCEAN MARINE	9,865,726	1.12%	10,624,577	4,811,772	45.29%	281,650,052	3.5028%
09	INLAND MARINE	46,697,375	5.28%	49,157,053	17,242,810	35.08%	1,554,653,557	3.0037%
11	MEDICAL MALPRACTICE	0	0.00%	0	-2,673,044		610,392,276	
12	EARTHQUAKE	34,200,254	3.87%	33,561,660	0	0.00%	1,146,160,916	2.9839%
13	GROUP A AND H	14,439,192	1.63%	13,727,646	9,305,281	67.78%	244,365,854	5.9088%
15.5	OTHER ACCIDENT ONLY	64,914	0.01%	61,199	3,133	5.12%	10,098,284	0.6428%
16	WORKERS' COMPENSATION	110,574,142	12.51%	114,749,160	48,093,736	41.91%	7,639,825,732	1.4473%
17.1	OTHER LIABILITY	99,687,909	11.28%	102,103,676	80,544,701	78.89%	4,088,110,494	2.4385%
17.3	EXCESS WORKERS' COMPENSATION	0	0.00%	0	0		171,447,016	
18	PRODUCTS LIABILITY	42,064,026	4.76%	43,001,970	23,127,264	53.78%	217,821,350	19.3113%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0.00%	0	0		1,275,860	
19.2	PRIVATE PASSENGER AUTO LIABILITY	7,974,315	0.90%	7,497,981	4,605,626	61.42%	11,010,485,888	0.0724%
19.3	COMMERCIAL AUTO NO-FAULT	0	0.00%	0	0		-4,933,927	
19.4	COMMERCIAL AUTO LIABILITY	22,868,796	2.59%	24,370,418	9,815,613	40.28%	2,063,371,806	1.1083%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	8,550,494	0.97%	8,649,508	3,153,291	36.46%	8,698,032,551	0.0983%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	5,584,753	0.63%	5,884,302	2,706,447	45.99%	638,011,019	0.8753%
22	AIRCRAFT	11,572,121	1.31%	9,908,520	6,231,828	62.89%	194,627,331	5.9458%
23	FIDELITY	29,048,471	3.29%	28,575,111	16,606,980	58.12%	113,458,068	25.6028%
24	SURETY	39,221,462	4.44%	37,996,985	-81,461	-0.21%	710,839,954	5.5176%
26	BURGLARY & THEFT	4,252,260	0.48%	4,282,991	208,971	4.88%	21,819,364	19.4885%
27	BOILER & MACHINERY	15,222,512	1.72%	15,590,326	2,254,293	14.46%	95,158,183	15.9971%
35	TOTALS	974,897,172	100.00%	992,986,428	415,744,774	41.87%	53,938,651,003	1.8074%

**PROGRESSIVE GRP (Group # 155)**  
**2009 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
09	INLAND MARINE	12,503,586	1.30%	12,510,159	7,048,214	56.34%	1,554,653,557	0.8043%
16	WORKERS' COMPENSATION	0	0.00%	0	-8,146		7,639,825,732	
17.1	OTHER LIABILITY	7,105,616	0.74%	7,002,840	2,401,537	34.29%	4,088,110,494	0.1738%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0.00%	0	275,420		1,275,860	
19.2	PRIVATE PASSENGER AUTO LIABILITY	429,848,814	44.73%	432,839,938	233,152,460	53.87%	11,010,485,888	3.9040%
19.3	COMMERCIAL AUTO NO-FAULT	0	0.00%	0	48,613		-4,933,927	
19.4	COMMERCIAL AUTO LIABILITY	134,894,226	14.04%	141,388,983	65,793,270	46.53%	2,063,371,806	6.5376%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	330,574,864	34.40%	337,011,082	178,841,980	53.07%	8,698,032,551	3.8006%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	42,915,662	4.47%	47,608,015	26,014,059	54.64%	638,011,019	6.7265%
23	FIDELITY	1,078,693	0.11%	1,334,339	136,888	10.26%	113,458,068	0.9507%
24	SURETY	35,761	0.00%	155,272	12,577	8.10%	710,839,954	0.0050%
34	AGGREGATE WRITE-INS FOR OTHER LINES	0	0.00%	27	-34	-125.93%	119,325,510	
35	TOTALS	962,835,751	100.00%	984,250,504	518,236,764	52.65%	53,938,651,003	1.7851%

**ALLIANZ INS GRP (Group # 761)**  
**2009 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	35,462,595	<b>3.83%</b>	34,047,694	6,892,934	20.24%	1,228,380,180	2.8869%
02.1	ALLIED LINES	15,671,782	<b>1.69%</b>	14,319,840	5,403,750	37.74%	751,093,771	2.0865%
02.2	MULTIPLE PERIL CROP	0	<b>0.00%</b>	-616,991	0	0.00%	201,812,544	
03	FARMOWNERS MULTIPLE PERIL	9,692,969	<b>1.05%</b>	9,209,684	3,186,476	34.60%	209,593,125	4.6247%
04	HOMEOWNERS MULTIPLE PERIL	145,845,850	<b>15.77%</b>	148,348,752	48,952,359	33.00%	6,355,928,011	2.2946%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	175,198,232	<b>18.94%</b>	176,419,911	69,667,052	39.49%	2,690,863,640	6.5109%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	107,088,344	<b>11.58%</b>	114,819,798	39,306,994	34.23%	1,681,399,994	6.3690%
08	OCEAN MARINE	24,989,934	<b>2.70%</b>	23,893,586	8,567,481	35.86%	281,650,052	8.8727%
09	INLAND MARINE	111,783,627	<b>12.08%</b>	123,385,426	60,346,656	48.91%	1,554,653,557	7.1903%
10	FINANCIAL GUARANTY	0	<b>0.00%</b>	36,228	-1,628	-4.49%	174,328,032	
11	MEDICAL MALPRACTICE	6,319,662	<b>0.68%</b>	6,809,534	1,356,810	19.93%	610,392,276	1.0353%
12	EARTHQUAKE	32,413,147	<b>3.50%</b>	32,107,809	-442,840	-1.38%	1,146,160,916	2.8280%
13	GROUP A AND H	1,192	<b>0.00%</b>	14,949	-135,460	-906.15%	244,365,854	0.0005%
15.5	OTHER ACCIDENT ONLY	0	<b>0.00%</b>	0	-51,142		10,098,284	
15.7	ALL OTHER ACCIDENT AND HEALTH	0	<b>0.00%</b>	0	1		10,841,112	
16	WORKERS' COMPENSATION	52,069,052	<b>5.63%</b>	46,488,953	48,438,628	104.19%	7,639,825,732	0.6815%
17.1	OTHER LIABILITY	93,995,662	<b>10.16%</b>	95,991,088	70,243,469	73.18%	4,088,110,494	2.2992%
17.3	EXCESS WORKERS' COMPENSATION	0	<b>0.00%</b>	0	2,631,003		171,447,016	
18	PRODUCTS LIABILITY	9,122,665	<b>0.99%</b>	8,618,257	7,164,114	83.13%	217,821,350	4.1881%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	<b>0.00%</b>	0	-1,065		1,275,860	
19.2	PRIVATE PASSENGER AUTO LIABILITY	15,197,166	<b>1.64%</b>	15,500,265	9,810,296	63.29%	11,010,485,888	0.1380%
19.3	COMMERCIAL AUTO NO-FAULT	0	<b>0.00%</b>	0	41		-4,933,927	
19.4	COMMERCIAL AUTO LIABILITY	10,952,725	<b>1.18%</b>	10,718,186	4,069,737	37.97%	2,063,371,806	0.5308%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	17,476,991	<b>1.89%</b>	17,480,645	11,000,422	62.93%	8,698,032,551	0.2009%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	2,569,006	<b>0.28%</b>	2,307,901	759,072	32.89%	638,011,019	0.4027%
22	AIRCRAFT	15,470,624	<b>1.67%</b>	18,041,734	10,608,424	58.80%	194,627,331	7.9488%
23	FIDELITY	6,515	<b>0.00%</b>	5,676	-752	-13.25%	113,458,068	0.0057%
24	SURETY	14,230,366	<b>1.54%</b>	11,679,319	13,612,258	116.55%	710,839,954	2.0019%
26	BURGLARY & THEFT	4,897	<b>0.00%</b>	4,750	-179,829	-3785.87%	21,819,364	0.0224%
27	BOILER & MACHINERY	2,499,784	<b>0.27%</b>	2,219,735	-7,977	-0.36%	95,158,183	2.6270%
28	CREDIT	25,723,352	<b>2.78%</b>	26,286,119	15,533,697	59.09%	111,565,400	23.0567%
30	WARRANTY	42	<b>0.00%</b>	-296,026	1,722,041	-581.72%	111,549,817	0.0000%
35	TOTALS	926,424,320	<b>100.00%</b>	941,090,790	444,150,845	47.20%	53,938,651,003	1.7176%

**CNA INS GRP (Group # 218)**  
**2009 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	1,277,858	0.20%	310,621	-858,937	-276.52%	1,228,380,180	0.1040%
02.1	ALLIED LINES	17,478,610	2.69%	22,666,001	-20,793,764	-91.74%	751,093,771	2.3271%
04	HOMEOWNERS MULTIPLE PERIL	8,898	0.00%	9,298	3,797,784	40845.17%	6,355,928,011	0.0001%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	69,829,188	10.73%	74,951,739	41,415,091	55.26%	2,690,863,640	2.5950%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	46,971,732	7.22%	50,270,000	17,831,509	35.47%	1,681,399,994	2.7936%
08	OCEAN MARINE	15,328,355	2.36%	15,240,306	15,146,248	99.38%	281,650,052	5.4423%
09	INLAND MARINE	138,383,377	21.27%	139,219,038	104,777,494	75.26%	1,554,653,557	8.9012%
10	FINANCIAL GUARANTY	0	0.00%	0	409,826		174,328,032	
11	MEDICAL MALPRACTICE	19,194,972	2.95%	18,767,378	10,389,936	55.36%	610,392,276	3.1447%
12	EARTHQUAKE	589,044	0.09%	115,575	92,497	80.03%	1,146,160,916	0.0514%
13	GROUP A AND H	18,153,261	2.79%	12,801,021	12,322,429	96.26%	244,365,854	7.4287%
15.1	COLLECTIVELY RENEWABLE A&H	1,714	0.00%	1,714	5,698	332.44%	419,353	0.4087%
15.2	NON-CANCELLABLE A&H	0	0.00%	0	-11		3,191	
15.3	GUARANTEED RENEWABLE A&H	42,818,797	6.58%	3,865,214	43,315,195	1120.64%	84,293,269	50.7974%
15.4	NON-RENEWABLE FOR STATED REASONS ONLY	2,169	0.00%	2,169	3,420	157.68%	8,302,487	0.0261%
16	WORKERS' COMPENSATION	82,829,659	12.73%	65,557,950	84,836,931	129.41%	7,639,825,732	1.0842%
17.1	OTHER LIABILITY	39,579,816	6.08%	33,847,219	110,445,517	326.31%	4,088,110,494	0.9682%
17.3	EXCESS WORKERS' COMPENSATION	0	0.00%	0	-74,786,970		171,447,016	
18	PRODUCTS LIABILITY	10,704,167	1.65%	14,056,728	10,331,491	73.50%	217,821,350	4.9142%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0.00%	0	0		1,275,860	
19.2	PRIVATE PASSENGER AUTO LIABILITY	0	0.00%	0	419,163		11,010,485,888	
19.3	COMMERCIAL AUTO NO-FAULT	0	0.00%	0	9		-4,933,927	
19.4	COMMERCIAL AUTO LIABILITY	42,985,900	6.61%	40,779,455	10,801,180	26.49%	2,063,371,806	2.0833%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	0	0.00%	0	-23,887		8,698,032,551	
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	7,211,794	1.11%	7,021,371	3,635,012	51.77%	638,011,019	1.1304%
22	AIRCRAFT	0	0.00%	0	-2,315,542		194,627,331	
23	FIDELITY	5,177,239	0.80%	5,193,472	189,208	3.64%	113,458,068	4.5631%
24	SURETY	34,140,028	5.25%	37,245,781	4,525,837	12.15%	710,839,954	4.8028%
26	BURGLARY & THEFT	291,640	0.04%	234,046	117,479	50.19%	21,819,364	1.3366%
27	BOILER & MACHINERY	6,023,612	0.93%	6,543,795	5,631,141	86.05%	95,158,183	6.3301%
28	CREDIT	418	0.00%	641	68,737	10723.40%	111,565,400	0.0004%
30	WARRANTY	-4,927	0.00%	1,418,846	1,944,654	137.06%	111,549,817	-0.0044%
35	TOTALS	702,207,038	100.00%	653,675,741	435,335,480	66.60%	53,938,651,003	1.3019%

**Ace Ltd Grp (Group # 626)**  
**2009 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	7,235,095	1.11%	3,862,188	822,028	21.28%	1,228,380,180	0.5890%
02.1	ALLIED LINES	4,484,599	0.69%	2,945,995	1,726,376	58.60%	751,093,771	0.5971%
02.2	MULTIPLE PERIL CROP	49,910,808	7.63%	46,181,489	40,385,841	87.45%	201,812,544	24.7313%
03	FARMOWNERS MULTIPLE PERIL	2,400,624	0.37%	2,056,157	1,086,598	52.85%	209,593,125	1.1454%
04	HOMEOWNERS MULTIPLE PERIL	5,317,645	0.81%	2,131,754	830,518	38.96%	6,355,928,011	0.0837%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	49,308,678	7.54%	51,622,928	7,351,414	14.24%	2,690,863,640	1.8324%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	2,544,610	0.39%	2,481,355	-12,722,274	-512.71%	1,681,399,994	0.1513%
08	OCEAN MARINE	4,020,925	0.61%	2,451,836	70,105	2.86%	281,650,052	1.4276%
09	INLAND MARINE	19,430,619	2.97%	16,951,949	4,207,941	24.82%	1,554,653,557	1.2498%
11	MEDICAL MALPRACTICE	7,691,553	1.18%	7,735,610	7,000,127	90.49%	610,392,276	1.2601%
12	EARTHQUAKE	3,655,113	0.56%	1,737,075	184,175	10.60%	1,146,160,916	0.3189%
13	GROUP A AND H	32,066,575	4.90%	32,745,436	53,774,560	164.22%	244,365,854	13.1224%
14	CREDIT A&H(GRP&IND)	0	0.00%	0	0		27,265,631	
15.7	ALL OTHER ACCIDENT AND HEALTH	71,060	0.01%	71,060	28,469	40.06%	10,841,112	0.6555%
16	WORKERS' COMPENSATION	155,331,954	23.75%	159,164,690	97,408,682	61.20%	7,639,825,732	2.0332%
17.1	OTHER LIABILITY	177,909,280	27.21%	180,751,359	27,558,708	15.25%	4,088,110,494	4.3519%
17.3	EXCESS WORKERS' COMPENSATION	23,855,444	3.65%	27,635,180	11,695,531	42.32%	171,447,016	13.9142%
18	PRODUCTS LIABILITY	7,588,659	1.16%	6,178,366	76,054,095	1230.97%	217,821,350	3.4839%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0.00%	0	0		1,275,860	
19.2	PRIVATE PASSENGER AUTO LIABILITY	1,259,378	0.19%	443,083	173,702	39.20%	11,010,485,888	0.0114%
19.3	COMMERCIAL AUTO NO-FAULT	0	0.00%	0	-10		-4,933,927	
19.4	COMMERCIAL AUTO LIABILITY	31,429,115	4.81%	31,570,024	12,040,880	38.14%	2,063,371,806	1.5232%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	1,250,321	0.19%	461,988	578,455	125.21%	8,698,032,551	0.0144%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	1,290,774	0.20%	1,156,172	208,428	18.03%	638,011,019	0.2023%
22	AIRCRAFT	9,990,648	1.53%	10,422,973	1,531,358	14.69%	194,627,331	5.1332%
23	FIDELITY	1,468,571	0.22%	1,349,101	415,632	30.81%	113,458,068	1.2944%
24	SURETY	9,356,171	1.43%	9,240,352	1,675,964	18.14%	710,839,954	1.3162%
26	BURGLARY & THEFT	382,698	0.06%	366,402	108,416	29.59%	21,819,364	1.7539%
27	BOILER & MACHINERY	65,656	0.01%	67,640	-8,401	-12.42%	95,158,183	0.0690%
28	CREDIT	3,867,556	0.59%	3,903,948	121,878	3.12%	111,565,400	3.4666%
34	AGGREGATE WRITE-INS FOR OTHER LINES	0	0.00%	0	2,150,947		119,325,510	
35	TOTALS	694,609,131	100.00%	678,312,147	413,599,867	60.97%	53,938,651,003	1.2878%

**CALIFORNIA EARTHQUAKE AUTHORITY (NAIC # 10779)**  
**2009 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Share By Line
12	EARTHQUAKE	607,676,744	100.00%	589,954,214	126,273	0.02%	1,146,160,916	53.0184%
35	TOTALS	607,676,744	100.00%	589,954,214	126,273	0.02%	53,938,651,003	1.1266%

**BANKAMERICA CORP GRP (Group # 1281)**  
**2009 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	216,058,022	<b>37.57%</b>	228,205,658	25,576,913	11.21%	1,228,380,180	17.5889%
02.1	ALLIED LINES	209,018,494	<b>36.35%</b>	203,356,005	32,955,829	16.21%	751,093,771	27.8285%
04	HOMEOWNERS MULTIPLE PERIL	63,959,139	<b>11.12%</b>	70,906,399	25,018,924	35.28%	6,355,928,011	1.0063%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	922	<b>0.00%</b>	1,207	-56	-4.64%	2,690,863,640	0.0000%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	0	<b>0.00%</b>	0	2,600,000		1,681,399,994	
09	INLAND MARINE	-446,904	<b>-0.08%</b>	325,895	5,093	1.56%	1,554,653,557	-0.0287%
12	EARTHQUAKE	357,030	<b>0.06%</b>	202,783	-3,531	-1.74%	1,146,160,916	0.0312%
17.1	OTHER LIABILITY	-7,123,788	<b>-1.24%</b>	1,755,533	-125,741	-7.16%	4,088,110,494	-0.1743%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	<b>0.00%</b>	0	0		1,275,860	
19.2	PRIVATE PASSENGER AUTO LIABILITY	21,231,889	<b>3.69%</b>	23,625,563	13,343,549	56.48%	11,010,485,888	0.1928%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	15,297,485	<b>2.66%</b>	17,442,667	9,935,970	56.96%	8,698,032,551	0.1759%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	55,035,452	<b>9.57%</b>	67,711,107	45,466,274	67.15%	638,011,019	8.6261%
28	CREDIT	0	<b>0.00%</b>	0	134		111,565,400	
30	WARRANTY	199,901	<b>0.03%</b>	4,938,718	7,866,742	159.29%	111,549,817	0.1792%
34	AGGREGATE WRITE-INS FOR OTHER LINES	1,490,466	<b>0.26%</b>	1,490,466	311,153	20.88%	119,325,510	1.2491%
35	TOTALS	575,078,107	<b>100.00%</b>	619,961,999	162,951,253	26.28%	53,938,651,003	1.0662%

**Infinity Prop & Cas Ins Grp (Group # 3495)**  
**2009 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
19.2	PRIVATE PASSENGER AUTO LIABILITY	285,118,640	<b>58.67%</b>	283,423,977	170,986,449	60.33%	11,010,485,888	2.5895%
19.4	COMMERCIAL AUTO LIABILITY	19,962,281	<b>4.11%</b>	15,571,257	10,788,711	69.29%	2,063,371,806	0.9675%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	175,832,164	<b>36.18%</b>	178,154,023	78,051,939	43.81%	8,698,032,551	2.0215%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	5,030,845	<b>1.04%</b>	4,151,913	2,251,131	54.22%	638,011,019	0.7885%
35	TOTALS	485,943,930	<b>100.00%</b>	481,301,170	262,078,230	54.45%	53,938,651,003	0.9009%

**American Financial Grp (Group # 84)**  
**2009 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	3,877,660	<b>0.98%</b>	3,505,398	51,357	1.47%	1,228,380,180	0.3157%
02.1	ALLIED LINES	12,407,663	<b>3.13%</b>	11,513,738	956,978	8.31%	751,093,771	1.6519%
02.2	MULTIPLE PERIL CROP	17,113,451	<b>4.32%</b>	16,979,698	39,508,016	232.68%	201,812,544	8.4799%
02.3	FEDERAL FLOOD INSURANCE	186,093	<b>0.05%</b>	118,052	4,072	3.45%	167,180,492	0.1113%
03	FARMOWNERS MULTIPLE PERIL	3,215,891	<b>0.81%</b>	3,225,463	559,203	17.34%	209,593,125	1.5343%
04	HOMEOWNERS MULTIPLE PERIL	0	<b>0.00%</b>	0	-11,927		6,355,928,011	
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	13,475,267	<b>3.40%</b>	14,213,131	6,306,522	44.37%	2,690,863,640	0.5008%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	13,168,965	<b>3.32%</b>	13,814,889	-712,070	-5.15%	1,681,399,994	0.7832%
08	OCEAN MARINE	5,435,039	<b>1.37%</b>	5,564,348	1,357,861	24.40%	281,650,052	1.9297%
09	INLAND MARINE	16,973,622	<b>4.28%</b>	24,502,965	7,536,255	30.76%	1,554,653,557	1.0918%
12	EARTHQUAKE	114,611	<b>0.03%</b>	107,089	1,403	1.31%	1,146,160,916	0.0100%
13	GROUP A AND H	1,371,387	<b>0.35%</b>	1,302,818	86,312	6.63%	244,365,854	0.5612%
16	WORKERS' COMPENSATION	141,759,815	<b>35.77%</b>	141,011,808	91,635,143	64.98%	7,639,825,732	1.8555%
17.1	OTHER LIABILITY	57,617,611	<b>14.54%</b>	63,230,719	35,472,892	56.10%	4,088,110,494	1.4094%
17.3	EXCESS WORKERS' COMPENSATION	12,849,474	<b>3.24%</b>	13,162,327	5,057,283	38.42%	171,447,016	7.4947%
18	PRODUCTS LIABILITY	80,682	<b>0.02%</b>	80,978	861,255	1063.57%	217,821,350	0.0370%
19.2	PRIVATE PASSENGER AUTO LIABILITY	638,514	<b>0.16%</b>	741,421	296,288	39.96%	11,010,485,888	0.0058%
19.3	COMMERCIAL AUTO NO-FAULT	500	<b>0.00%</b>	500	0	0.00%	-4,933,927	-0.0101%
19.4	COMMERCIAL AUTO LIABILITY	27,545,338	<b>6.95%</b>	34,272,928	19,873,464	57.99%	2,063,371,806	1.3350%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	2,057,703	<b>0.52%</b>	2,298,384	1,224,047	53.26%	8,698,032,551	0.0237%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	9,593,050	<b>2.42%</b>	10,539,660	6,528,550	61.94%	638,011,019	1.5036%
22	AIRCRAFT	0	<b>0.00%</b>	0	-55		194,627,331	
23	FIDELITY	9,491,736	<b>2.40%</b>	8,354,869	67,308	0.81%	113,458,068	8.3659%
24	SURETY	16,224,869	<b>4.09%</b>	16,945,616	5,490,802	32.40%	710,839,954	2.2825%
26	BURGLARY & THEFT	151,849	<b>0.04%</b>	145,295	7,102	4.89%	21,819,364	0.6959%
27	BOILER & MACHINERY	631,458	<b>0.16%</b>	629,390	1,473	0.23%	95,158,183	0.6636%
28	CREDIT	5,112,630	<b>1.29%</b>	4,848,191	-952,365	-19.64%	111,565,400	4.5826%
30	WARRANTY	2,148,913	<b>0.54%</b>	963,667	203,010	21.07%	111,549,817	1.9264%
34	AGGREGATE WRITE-INS FOR OTHER LINES	12,655,528	<b>3.19%</b>	42,686,878	-93,290,558	-218.55%	119,325,510	10.6059%
35	TOTALS	406,638,160	<b>100.00%</b>	457,044,574	128,695,415	28.16%	53,938,651,003	0.7539%

**FM GLOBAL GRP (Group # 65)**  
**2009 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	61,950,603	<b>15.37%</b>	60,850,847	689,347	1.13%	1,228,380,180	5.0433%
02.1	ALLIED LINES	77,149,252	<b>19.14%</b>	79,676,018	11,519,885	14.46%	751,093,771	10.2716%
04	HOMEOWNERS MULTIPLE PERIL	177,136	<b>0.04%</b>	169,331	26,803	15.83%	6,355,928,011	0.0028%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	8,948,170	<b>2.22%</b>	8,592,200	2,256,664	26.26%	2,690,863,640	0.3325%
08	OCEAN MARINE	1,108,216	<b>0.27%</b>	1,133,755	-23,968	-2.11%	281,650,052	0.3935%
09	INLAND MARINE	234,573,809	<b>58.21%</b>	223,853,587	3,336,816	1.49%	1,554,653,557	15.0885%
16	WORKERS' COMPENSATION	0	<b>0.00%</b>	0	0		7,639,825,732	
17.1	OTHER LIABILITY	0	<b>0.00%</b>	0	4,659,794		4,088,110,494	
18	PRODUCTS LIABILITY	0	<b>0.00%</b>	0	-17,062		217,821,350	
22	AIRCRAFT	0	<b>0.00%</b>	0	42,678		194,627,331	
23	FIDELITY	0	<b>0.00%</b>	0	-4,975		113,458,068	
27	BOILER & MACHINERY	19,085,625	<b>4.74%</b>	18,840,191	7,726,026	41.01%	95,158,183	20.0567%
35	TOTALS	402,992,810	<b>100.00%</b>	393,115,931	30,212,008	7.69%	53,938,651,003	0.7471%

**UNITRIN GRP (Group # 215)**  
**2009 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	4,084,858	1.06%	4,307,850	906,377	21.04%	1,228,380,180	0.3325%
02.1	ALLIED LINES	2,280,680	0.59%	2,257,917	1,242,329	55.02%	751,093,771	0.3036%
04	HOMEOWNERS MULTIPLE PERIL	47,955,596	12.50%	49,865,733	13,663,727	27.40%	6,355,928,011	0.7545%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	0	0.00%	0	-81,787		2,690,863,640	
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	0	0.00%	0	-1,103,245		1,681,399,994	
08	OCEAN MARINE	216,335	0.06%	229,760	21,369	9.30%	281,650,052	0.0768%
09	INLAND MARINE	1,589,590	0.41%	1,689,587	335,757	19.87%	1,554,653,557	0.1022%
12	EARTHQUAKE	3,241,748	0.84%	3,389,223	-3,389	-0.10%	1,146,160,916	0.2828%
16	WORKERS' COMPENSATION	0	0.00%	0	-87,830		7,639,825,732	
17.1	OTHER LIABILITY	3,209,583	0.84%	3,529,714	3,529,245	99.99%	4,088,110,494	0.0785%
18	PRODUCTS LIABILITY	-2,091	0.00%	33,533	-53,178	-158.58%	217,821,350	-0.0010%
19.2	PRIVATE PASSENGER AUTO LIABILITY	174,808,872	45.55%	174,430,815	114,210,223	65.48%	11,010,485,888	1.5877%
19.3	COMMERCIAL AUTO NO-FAULT	0	0.00%	0	0		-4,933,927	
19.4	COMMERCIAL AUTO LIABILITY	21,389,928	5.57%	23,523,176	12,482,268	53.06%	2,063,371,806	1.0366%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	118,866,275	30.97%	120,143,798	71,225,283	59.28%	8,698,032,551	1.3666%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	5,745,814	1.50%	6,524,094	2,397,742	36.75%	638,011,019	0.9006%
23	FIDELITY	0	0.00%	758	-72	-9.50%	113,458,068	
26	BURGLARY & THEFT	403,711	0.11%	407,658	39,085	9.59%	21,819,364	1.8502%
35	TOTALS	383,790,900	100.00%	390,333,617	218,723,909	56.04%	53,938,651,003	0.7115%