

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FIRE

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	761	35300	ALLIANZ INS CO	38,817,675	6.9943%	38,312,055	-180,850	-0.47%
2	212	21652	FARMERS INS EXCH	33,400,723	6.0182%	30,539,299	16,670,056	54.59%
3	212	21660	FIRE INS EXCH	28,736,221	5.1778%	28,845,457	11,579,381	40.14%
4	19	42978	AMERICAN SECURITY INS CO	27,105,145	4.8839%	24,991,790	3,633,695	14.54%
5	8	19232	ALLSTATE INS CO	26,597,067	4.7923%	25,627,317	10,584,121	41.30%
6	84	26344	AGRICULTURAL INS CO	16,639,076	2.9981%	15,851,949	5,093,601	32.13%
7	626	20702	ACE FIRE UNDERWRITERS INS CO	15,827,877	2.8519%	12,122,664	5,685,196	46.90%
8	164	25887	US FIDELITY & GUARANTY CO	15,818,994	2.8503%	15,356,615	8,361,334	54.45%
9	65	21482	FACTORY MUT INS CO	15,681,390	2.8255%	14,443,310	9,443,320	65.38%
10	163	24740	SAFECO INS CO OF AMER	15,187,320	2.7365%	15,162,433	6,252,870	41.24%
11	212	21709	TRUCK INS EXCH	14,339,094	2.5837%	9,474,538	6,584,872	69.50%
12	212	26247	AMERICAN GUARANTEE & LIABILITY INS	13,760,962	2.4795%	13,980,848	-1,936,355	-13.85%
13	41	25674	TRAVELERS IND CO OF IL	13,755,790	2.4786%	14,277,523	3,859,788	27.03%
14	212	21687	MID-CENTURY INS CO	11,945,206	2.1523%	7,060,679	4,665,904	66.08%
15	1330	24813	BALBOA INS CO	10,229,026	1.8431%	12,355,010	2,266,019	18.34%
16	0	26905	CENTURY-NATIONAL INS CO	9,564,519	1.7234%	9,880,232	3,987,096	40.35%
17	176	25151	STATE FARM GENERAL INS CO	9,148,045	1.6483%	10,301,141	4,547,433	44.14%
18	212	16535	ZURICH AMERICAN INS CO	8,351,011	1.5047%	9,649,787	-34,911	-0.36%
19	84	26832	AMERICAN ALLIANCE INS CO	7,921,685	1.4274%	7,079,315	1,092,687	15.43%
20	140	19100	AMCO INS CO	7,628,853	1.3746%	6,388,774	2,859,327	44.76%
21	200	25941	UNITED SERVICES AUTO ASSOC	7,451,143	1.3426%	7,354,442	1,783,973	24.26%
22	761	21873	FIREMANS FUND INS CO	7,317,943	1.3186%	8,370,855	2,806,177	33.52%
23	517	20532	CLARENDON NATL INS CO	7,180,216	1.2938%	7,502,144	3,371,174	44.94%
24	626	22667	ACE AMERICAN INS CO	6,284,147	1.1323%	7,852,022	3,295,831	41.97%
25	400	25747	UNIGARD INS CO	6,197,673	1.1167%	6,525,926	1,950,350	29.89%
26	323	10693	CIVIL SVC EMPLOYEES INS CO	6,184,785	1.1144%	6,175,393	2,730,532	44.22%
27	91	19682	HARTFORD FIRE IN CO	6,171,247	1.1120%	6,165,156	2,599,567	42.17%
28	111	10836	GOLDEN EAGLE INS CORP	5,889,551	1.0612%	6,139,528	1,363,558	22.21%
29	0	37710	GREAT PACIFIC INS CO	5,277,288	0.9509%	5,368,820	1,054,247	19.64%
30	802	13544	CALIFORNIA CAPITAL INS CO	5,063,245	0.9123%	5,110,905	1,308,553	25.60%
31	12	19380	AMERICAN HOME ASSUR CO	4,991,411	0.8994%	4,775,672	16,889,690	353.66%
32	400	24554	WINTERTHUR INTERNATL AMER INS CO	4,716,973	0.8499%	3,297,155	2,392,507	72.56%
33	626	21121	WESTCHESTER FIRE INS CO	4,667,191	0.8409%	4,776,291	3,372,510	70.61%
34	761	21865	ASSOCIATED IND CORP	4,305,282	0.7757%	4,683,107	2,788,150	59.54%
35	0	34525	FIVE STAR INS CO	4,232,661	0.7627%	3,880,595	2,290,022	59.01%
36	111	21458	EMPLOYERS INS OF WAUSAU A MUT C	3,931,336	0.7084%	4,038,453	64,060	1.59%
37	950	12904	TOKIO MARINE&FIRE INS CO LTD US BR	3,866,498	0.6967%	3,969,685	747,563	18.83%
38	0	40800	AMERICAN STERLING INS CO	3,706,135	0.6678%	5,445,536	-280,916	-5.16%
39	164	24767	ST PAUL FIRE & MARINE INS CO	3,617,958	0.6519%	4,176,036	3,478,735	83.30%
40	553	24678	ROYAL IND CO	3,299,619	0.5945%	3,689,067	5,664,894	153.56%
41	388	11452	HARTFORD STEAM BOIL INSPEC & INS	3,032,037	0.5463%	3,443,450	3,181,061	92.38%
42	65	10014	AFFILIATED FM INS CO	2,954,519	0.5324%	2,819,968	2,604,953	92.38%
43	41	36161	TRAVELERS PROPERTY CASUALTY INS	2,935,753	0.5290%	2,968,748	2,179,545	73.42%
44	19	19615	AMERICAN RELIABLE INS CO	2,761,361	0.4976%	5,556,165	2,106,708	37.92%
45	218	20443	CONTINENTAL CAS CO	2,749,356	0.4954%	1,828,940	-1,068,522	-58.42%
46	164	35386	FIDELITY & GUARANTY INS CO	2,724,576	0.4909%	2,281,542	547,553	24.00%
47	3	42579	ALLIED PROP & CAS INS CO	2,548,277	0.4592%	2,206,308	1,178,914	53.43%

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48	127	23469	AMERICAN MODERN HOME INS CO	2,370,045	0.4270%	2,526,234	1,050,482	41.58%
49	0	11231	GENERALI US BRANCH	2,234,811	0.4027%	2,442,624	544,235	22.28%
50	645	14907	OREGON MUT INS CO	2,086,896	0.3760%	2,144,570	393,539	18.35%
51	161	18031	TOPA INS CO	2,042,165	0.3680%	2,021,408	-82,344	-4.07%
52	553	26980	ROYAL INS CO OF AMER	1,989,912	0.3585%	1,835,460	1,420,728	77.40%
53	212	41181	UNIVERSAL UNDERWRITERS INS CO	1,982,286	0.3572%	1,981,580	2,023,345	102.11%
54	159	40592	RELIANCE NATL INS CO	1,913,555	0.3448%	1,816,262	892,763	49.15%
55	98	25224	GREAT DIVIDE INS CO	1,843,826	0.3322%	1,561,384	1,784,402	114.28%
56	12	19445	NATIONAL UNION FIRE INS CO OF PITT	1,727,127	0.3112%	1,990,329	96,129	4.83%
57	1278	15539	CALIFORNIA STATE AUTO ASN INTER-IN	1,720,038	0.3099%	1,818,413	837,636	46.06%
58	304	32352	PRUDENTIAL PROPERTY & CAS INS CO	1,710,816	0.3083%	1,665,044	385,134	23.13%
59	159	24457	RELIANCE INS CO	1,669,509	0.3008%	2,198,854	1,102,200	50.13%
60	218	20435	CNA CAS OF CA	1,638,123	0.2952%	1,214,316	-997,296	-82.13%
61	212	10317	NEIGHBORHOOD SPIRIT PROP & CAS C	1,628,614	0.2934%	3,650,980	2,097,775	57.46%
62	800	15776	RESIDENCE MUT INS CO	1,550,581	0.2794%	1,605,241	683,375	42.57%
63	200	25968	USAA CAS INS CO	1,539,083	0.2773%	1,472,363	422,119	28.67%
64	169	24988	SENTRY INS A MUT CO	1,531,287	0.2759%	1,574,641	1,183,121	75.14%
65	41	22217	GULF INS CO	1,506,728	0.2715%	1,430,686	1,860,210	130.02%
66	158	21113	UNITED STATES FIRE INS CO	1,490,505	0.2686%	1,437,846	5,386,438	374.62%
67	38	20281	FEDERAL INS CO	1,476,305	0.2660%	1,442,151	596,072	41.33%
68	7	13935	FEDERATED MUT INS CO	1,450,176	0.2613%	1,408,264	2,764,873	196.33%
69	604	41343	GERLING AMER INS CO	1,448,105	0.2609%	809,522	35,968	4.44%
70	111	23035	LIBERTY MUT FIRE INS CO	1,443,044	0.2600%	1,442,454	377,644	26.18%
71	108	30562	AMERICAN MANUFACTURERS MUT INS	1,308,260	0.2357%	1,250,170	349,944	27.99%
72	41	19070	STANDARD FIRE INS CO	1,268,953	0.2286%	754,648	249,405	33.05%
73	215	11142	UNITED CAS INS CO OF AMER	1,233,451	0.2222%	1,166,891	253,309	21.71%
74	84	16691	GREAT AMERICAN INS CO	1,169,403	0.2107%	1,219,735	110,315	9.04%
75	0	23108	LUMBERMENS UNDERWRITING ALLIAN	1,121,633	0.2021%	958,632	3,419,661	356.72%
76	84	22136	AMERICAN NATL FIRE INS CO	1,023,395	0.1844%	960,482	386,394	40.23%
77	808	32107	SUTTER INS CO	1,007,618	0.1816%	988,500	292,434	29.58%
78	922	27847	INSURANCE CO OF THE WEST	994,886	0.1793%	937,523	369,879	39.45%
79	41	19038	TRAVELERS CAS & SURETY CO	982,122	0.1770%	2,015,721	1,401,156	69.51%
80	1314	18341	INSURANCE CORP OF NY	955,273	0.1721%	882,330	309,876	35.12%
81	218	20427	AMERICAN CAS CO OF READING PA	952,657	0.1717%	933,607	539,114	57.75%
82	660	11908	MERCURY CAS CO	938,221	0.1691%	834,017	144,804	17.36%
83	164	24791	ST PAUL MERCURY INS CO	937,128	0.1689%	1,061,050	4,406,679	415.31%
84	44	21962	GENERAL ACCIDENT INS CO	916,033	0.1651%	964,590	463,067	48.01%
85	761	22837	INTERSTATE IND CO	914,996	0.1649%	786,668	196,955	25.04%
86	44	20621	COMMERCIAL UNION INS CO	903,595	0.1628%	1,531,808	393,774	25.71%
87	783	13056	RLI INS CO	898,236	0.1618%	1,028,376	-276,984	-26.93%
88	62	21415	EMPLOYERS MUT CAS CO	888,547	0.1601%	983,094	209,502	21.31%
89	212	39306	FIDELITY & DEPOSIT CO OF MD	843,395	0.1520%	808,350	291,970	36.12%
90	249	13846	FARMERS HOME MUT INS CO	814,825	0.1468%	883,402	594,616	67.31%
91	761	21857	AMERICAN INS CO	778,434	0.1403%	524,289	360,599	68.78%
92	98	10510	CAROLINA CAS INS CO	774,634	0.1396%	709,451	142,818	20.13%
93	163	19704	AMERICAN STATES INS CO	768,174	0.1384%	1,056,236	773,252	73.21%
94	163	19690	AMERICAN ECONOMY INS CO	749,194	0.1350%	797,919	468,602	58.73%

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95	91	29424	HARTFORD CAS INS CO	725,280	0.1307%	779,198	292,286	37.51%
96	111	23043	LIBERTY MUT INS CO	713,632	0.1286%	713,676	315,123	44.15%
97	626	22713	INSURANCE CO OF N AMER	685,783	0.1236%	683,849	297,387	43.49%
98	164	24775	ST PAUL GUARDIAN INS CO	642,530	0.1158%	496,252	-17,834	-3.59%
99	83	22101	GRANGE INS ASSN	635,723	0.1145%	654,488	401,761	61.39%
100	91	37478	HARTFORD INS CO OF THE MIDWEST	601,994	0.1085%	620,523	29,788	4.80%
101	1285	22322	GREENWICH INS CO	590,866	0.1065%	312,716	11,257	3.60%
102	0	33499	DORINCO REIN CO	575,228	0.1036%	553,680	0	0.00%
103	31	38962	GENESIS INS CO	567,996	0.1023%	555,925	150,631	27.10%
104	0	27073	NIPPON FIRE & MAR INS CO LTD US BR	557,489	0.1004%	649,254	181,215	27.91%
105	44	21970	CGU INS CO	557,405	0.1004%	758,911	727,030	95.80%
106	0	15768	MERCED MUT INS CO	556,012	0.1002%	575,284	336,990	58.58%
107	958	22438	HAWAIIAN INS & GTY CO LTD	526,663	0.0949%	244,602	48,274	19.74%
108	227	23647	MUTUAL SERVICE CAS INS CO	516,423	0.0931%	586,828	266,144	45.35%
109	218	35289	CONTINENTAL INS CO	512,870	0.0924%	589,136	1,545,252	262.29%
110	91	30104	HARTFORD UNDERWRITERS INS CO	511,345	0.0921%	499,922	504,902	101.00%
111	240	10499	CHRYSLER INS CO	508,135	0.0916%	457,553	15,144	3.31%
112	922	40029	EXPLORER INS CO	477,723	0.0861%	180,402	68,765	38.12%
113	0	39861	GOLDEN BEAR INS CO	458,476	0.0826%	543,477	-316,383	-58.21%
114	553	24600	GLOBE IND CO	455,276	0.0820%	456,791	9,141	2.00%
115	1111	25534	TIG INS CO	436,271	0.0786%	2,159,754	-3,498,570	-161.99%
116	553	24589	AMERICAN & FOREIGN INS CO	406,872	0.0733%	235,064	2,432	1.03%
117	140	23779	NATIONWIDE MUT FIRE INS CO	397,587	0.0716%	385,537	17,499	4.54%
118	19	10111	AMERICAN BANKERS INS CO OF FL	390,644	0.0704%	390,729	17,076	4.37%
119	140	18961	CALFARM INSURANCE CO	368,644	0.0664%	712,829	-37,914	-5.32%
120	800	13625	WESTERN MUT INS CO	367,956	0.0663%	381,670	432,332	113.27%
121	159	24473	UNITED PACIFIC INS CO	356,946	0.0643%	453,407	49,720	10.97%
122	140	23787	NATIONWIDE MUT INS CO	355,983	0.0641%	350,340	190,013	54.24%
123	38	20397	VIGILANT INS CO	353,371	0.0637%	374,114	153,772	41.10%
124	1116	23930	PACIFIC NATL INS CO	346,959	0.0625%	257,700	112,633	43.71%
125	169	21180	SENTRY SELECT INS CO	337,132	0.0607%	282,685	102,156	36.14%
126	772	22985	SEQUOIA INS CO	324,720	0.0585%	281,359	139,719	49.66%
127	164	25879	FIDELITY & GUARANTY INS UNDERWRIT	311,742	0.0562%	311,051	21,711	6.98%
128	41	25682	TRAVELERS IND CO OF CT	307,511	0.0554%	319,784	-202,862	-63.44%
129	350	21318	COREGIS INS CO	293,241	0.0528%	198,764	137,938	69.40%
130	163	24732	GENERAL INS CO OF AMER	287,049	0.0517%	264,343	2,439	0.92%
131	0	41459	ARMED FORCES INS EXCHANGE	281,709	0.0508%	294,490	300,415	102.01%
132	33	20125	CALIFORNIA CAS INS CO	278,008	0.0501%	287,893	137,529	47.77%
133	181	29874	NORTH AMERICAN SPECIALTY INS CO	267,417	0.0482%	289,715	43,882	15.15%
134	923	21296	ASSOCIATES INS CO	256,502	0.0462%	312,137	543	0.17%
135	0	14010	CRUSADER INS CO	254,745	0.0459%	234,615	118,984	50.71%
136	923	24015	NORTHLAND INS CO	240,350	0.0433%	233,890	12,510	5.35%
137	0	11126	YASUDA FIRE & MARINE INS CO OF AM	236,418	0.0426%	697,497	-16,213	-2.32%
138	1330	24848	NEWPORT INS CO	226,478	0.0408%	25,072	2,799	11.16%
139	761	21849	AMERICAN AUTOMOBILE INS CO	225,298	0.0406%	146,199	146,581	100.26%
140	0	20362	SUMITOMO MAR & FIRE INS CO LTD US	222,494	0.0401%	208,699	46,587	22.32%
141	212	19356	MARYLAND CAS CO	221,740	0.0400%	290,655	167,500	57.63%

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142	0	23701	NATIONAL AUTOMOBILE & CAS INS CO	220,929	0.0398%	220,458	31,153	14.13%
143	1218	32859	PENN-AMERICA INS CO	212,670	0.0383%	234,725	36,159	15.40%
144	300	22756	ALLEGIANCE INS CO	210,721	0.0380%	211,562	301,928	142.71%
145	24	19909	CENTENNIAL INS CO	203,234	0.0366%	268,685	125,018	46.53%
146	212	10318	EXACT PROPERTY & CASUALTY CO INC	199,046	0.0359%	412,824	145,641	35.28%
147	761	21881	NATIONAL SURETY CORP	197,585	0.0356%	290,772	137,937	47.44%
148	84	33723	AMERICAN SPIRIT INS CO	194,326	0.0350%	200,459	209,976	104.75%
149	517	37257	INSURANCE CORP OF HANNOVER	191,451	0.0345%	178,129	4,108,953	2306.73%
150	28	19976	AMICA MUT INS CO	187,881	0.0339%	188,286	65,556	34.82%
151	0	10815	VERLAN FIRE INS CO MD	174,958	0.0315%	168,705	18,536	10.99%
152	140	11991	NATIONAL CAS CO	174,450	0.0314%	215,188	-9,637	-4.48%
153	802	12890	EAGLE WEST INS CO	168,066	0.0303%	167,614	71,645	42.74%
154	761	36420	ALLIANZ UNDERWRITERS INS CO	165,571	0.0298%	226,825	-229,635	-101.24%
155	88	22292	HANOVER INS CO	162,536	0.0293%	172,569	86,525	50.14%
156	553	24880	FIRE & CAS INS CO OF CT	158,430	0.0285%	128,941	0	0.00%
157	215	14133	VALLEY INS CO	155,920	0.0281%	170,322	20,841	12.24%
158	83	22128	ROCKY MOUNTAIN FIRE & CAS CO	150,388	0.0271%	134,306	39,165	29.16%
159	930	19269	DANIELSON NATL INS CO	150,033	0.0270%	89,363	288,369	322.69%
160	44	23752	NATIONAL FARMERS UNION STD INS C	139,422	0.0251%	146,452	-1,275	-0.87%
161	0	14508	MICHIGAN MILLERS MUT INS CO	139,148	0.0251%	139,148	201,767	145.00%
162	390	18333	ATLAS ASSUR CO OF AMER	133,754	0.0241%	133,754	99,109	74.10%
163	212	21326	EMPIRE FIRE & MARINE INS CO	131,968	0.0238%	116,667	1,844	1.58%
164	408	28401	AMERICAN NATL PROP & CAS CO	130,691	0.0235%	126,297	112,482	89.06%
165	761	11630	JEFFERSON INS CO	129,082	0.0233%	141,123	81,293	57.60%
166	218	20508	VALLEY FORGE INS CO	128,652	0.0232%	150,675	2,859	1.90%
167	2	33669	CONDOR INS CO	127,771	0.0230%	127,771	47,604	37.26%
168	0	11150	FIRST AMER INS CO	123,183	0.0222%	93,448	22,790	24.39%
169	159	24430	RELIANCE NATL IND CO	118,797	0.0214%	113,478	58,989	51.98%
170	0	18767	CHURCH MUT INS CO	118,295	0.0213%	119,992	61,094	50.92%
171	24	19895	ATLANTIC MUT INS CO	116,422	0.0210%	121,202	2,664	2.20%
172	553	24902	SECURITY INS CO OF HARTFORD	113,542	0.0205%	82,098	28,510	34.73%
173	108	22918	AMERICAN MOTORISTS INS CO	106,035	0.0191%	108,565	32,820	30.23%
174	923	10819	AMERICAN EQUITY SPECIALTY INS CO	103,316	0.0186%	38,620	2,506	6.49%
175	927	19489	COMMERCIAL UNDERWRITERS INS CO	100,886	0.0182%	90,748	336,428	370.73%
176	400	24503	BLUE RIDGE INS CO	90,598	0.0163%	237,181	-2,660	-1.12%
177	212	10315	CIVIC PROPERTY & CAS CO INC	90,504	0.0163%	229,465	-4,676	-2.04%
178	163	24724	FIRST NATL INS CO OF AMER	87,858	0.0158%	112,032	-247,656	-221.06%
179	749	16063	GENERAL SECURITY INS CO	87,062	0.0157%	87,358	-38,114	-43.63%
180	957	19720	AMERICAN ALT INS CORP	83,390	0.0150%	225,549	65,737	29.15%
181	686	39322	SOREMA NA REIN CO	80,290	0.0145%	165,916	5,034,000	3034.07%
182	761	22810	CHICAGO INS CO	78,818	0.0142%	88,682	-2,878	-3.25%
183	303	15032	GUIDEONE MUT INS CO	75,608	0.0136%	75,731	29,206	38.57%
184	218	20486	TRANSCONTINENTAL INS CO	71,931	0.0130%	83,086	-21,912	-26.37%
185	400	25798	UNIGARD IND CO	71,652	0.0129%	75,941	-286	-0.38%
186	33	20117	CALIFORNIA CAS IND EXCH	71,503	0.0129%	74,838	35,649	47.63%
187	218	20478	NATIONAL FIRE INS CO OF HARTFORD	66,437	0.0120%	63,754	0	0.00%
188	329	37303	REDLAND INS CO	65,056	0.0117%	61,776	1,872	3.03%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FIRE

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
189	785	27189	ASSOCIATED INTL INS CO	60,948	0.0110%	371,427	-375,324	-101.05%
190	0	26433	HARCO NATL INS CO	60,412	0.0109%	62,827	-893	-1.42%
191	400	38318	REPUBLIC INS CO	59,445	0.0107%	246,954	-4,823	-1.95%
192	241	25321	METROPOLITAN DRT PROP & CAS INS	58,578	0.0106%	71,176	6,649	9.34%
193	1179	31526	WAWANESA MUT INS CO US BRANCH	57,858	0.0104%	53,472	25,879	48.40%
194	300	22578	HORACE MANN INS CO	56,620	0.0102%	45,580	29,407	64.52%
195	108	18910	AMERICAN PROTECTION INS CO	51,894	0.0094%	50,529	28,495	56.39%
196	150	24147	OLD REPUBLIC INS CO	51,553	0.0093%	56,475	22,528	39.89%
197	479	11177	FIRST FNCL INS CO	49,741	0.0090%	45,839	18,793	41.00%
198	38	20338	NORTHWESTERN PACIFIC IND CO	48,717	0.0088%	48,694	20,522	42.14%
199	1172	24422	LEGION INS CO	46,261	0.0083%	962,061	-1,712,639	-178.02%
200	108	22977	LUMBERMENS MUT CAS CO	45,322	0.0082%	45,946	9,894	21.53%
201	808	25180	ANZA INS CO	42,516	0.0077%	43,604	2,400	5.50%
202	306	10847	CUMIS INS SOCIETY INC	39,322	0.0071%	29,236	15,263	52.21%
203	920	42048	DIAMOND STATE INS CO	34,007	0.0061%	17,515	5,000	28.55%
204	44	16217	NATIONAL FARMERS UNION PROP & CA	33,456	0.0060%	35,137	11,621	33.07%
205	212	19372	NORTHERN INS CO OF NY	33,133	0.0060%	44,820	28,339	63.23%
206	291	13331	AMERICAN HARDWARE MUT INS CO	29,778	0.0054%	30,263	6,272	20.72%
207	1116	41408	PACIFIC AUTOMOBILE INS CO	29,416	0.0053%	19,201	2,205	11.48%
208	38	20346	PACIFIC IND CO	28,970	0.0052%	29,184	13,135	45.01%
209	457	19860	ARGONAUT GREAT CENTRAL INS CO	24,253	0.0044%	24,278	11,335	46.69%
210	0	11118	FEDERATED RURAL ELECTRIC INS COR	23,664	0.0043%	23,630	-111	-0.47%
211	772	42242	CITATION INS CO	22,467	0.0040%	139,013	-96,657	-69.53%
212	79	38660	MIC GENERAL INS CORP	21,657	0.0039%	23,822	1,000	4.20%
213	19	42986	STANDARD GUARANTY INS CO	20,305	0.0037%	9,441	0	0.00%
214	201	25976	UTICA MUT INS CO	17,375	0.0031%	20,865	9,958	47.73%
215	553	24872	CONNECTICUT IND CO	17,286	0.0031%	35,516	26,727	75.25%
216	349	13978	FLORISTS MUT INS CO	17,117	0.0031%	17,127	7,595	44.35%
217	961	42250	FRONTIER PACIFIC INS CO	15,747	0.0028%	17,534	5,282	30.12%
218	244	10677	CINCINNATI INS CO	14,688	0.0026%	13,519	41	0.30%
219	158	24384	RANGER INS CO	14,220	0.0026%	15,687	-369	-2.35%
220	748	18023	STAR INS CO	13,089	0.0024%	23,117	15,333	66.33%
221	961	34266	FRONTIER INS CO	12,714	0.0023%	9,728	942	9.68%
222	1179	10683	WAWANESA GENERAL INS CO	12,316	0.0022%	6,027	3,284	54.49%
223	785	38970	MARKEL INS CO	12,165	0.0022%	9,882	718	7.27%
224	57	21261	ELECTRIC INS CO	12,114	0.0022%	12,931	0	0.00%
225	108	20524	SPECIALTY NATL INS CO	11,172	0.0020%	17,670	-47,684	-269.86%
226	212	19305	ASSURANCE CO OF AMER	10,821	0.0019%	6,089	939	15.42%
227	159	44482	RELIANCE UNIVERSAL INS CO	10,620	0.0019%	6,726	-4,347	-64.63%
228	111	42404	LIBERTY INS CORP	10,040	0.0018%	10,961	-4,147	-37.83%
229	0	37206	CONTRACTORS BONDING & INS CO	10,012	0.0018%	21,892	-2,762	-12.62%
230	1116	23906	NORTHWESTERN NATL CAS CO	9,549	0.0017%	115,263	30,384	26.36%
231	553	24694	SAFEGUARD INS CO	9,165	0.0017%	8,864	77	0.87%
232	802	23540	MONTEREY INS CO	8,559	0.0015%	3,317	2,878	86.77%
233	74	15105	SAFETY NATL CAS CORP	7,927	0.0014%	5,383	484	8.99%
234	232	25895	UNITED STATES LIABILITY INS CO	7,687	0.0014%	8,720	-104	-1.19%
235	140	15580	SCOTTSDALE IND CO	7,451	0.0013%	2,382	22	0.92%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FIRE

Sorted by Market Share

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurrec Losses	Loss Ratio
236	0	34282	WESTERN SPECIALTY INS CO	6,805	0.0012%	2,656	200	7.53%
237	0	23663	NATIONAL AMERICAN INS CO	6,599	0.0012%	2,510	0	0.00%
238	218	20494	TRANSPORTATION INS CO	5,457	0.0010%	3,788	0	0.00%
239	344	10669	CHURCH INS CO	5,151	0.0009%	14,741	0	0.00%
240	158	21105	NORTH RIVER INS CO	4,059	0.0007%	3,171	6,754	212.99%
241	923	24031	NORTHLAND CAS CO	3,796	0.0007%	402	4	1.00%
242	91	29459	TWIN CITY FIRE INS CO CO	3,673	0.0007%	17,796	3,694	20.76%
243	336	13269	ZENITH INS CO	2,693	0.0005%	2,693	1,884	69.96%
244	38	20303	GREAT NORTHERN INS CO	2,373	0.0004%	1,707	721	42.24%
245	79	38601	MIC PROPERTY & CAS INS CORP	2,316	0.0004%	3,198	1,066	33.33%
246	785	28932	MARKEL AMERICAN INS CO	2,305	0.0004%	20,872	2,645	12.67%
247	31	22063	GOVERNMENT EMPLOYEES INS CO	2,033	0.0004%	2,043	-180	-8.81%
248	91	22357	HARTFORD ACCID & IND CO	2,008	0.0004%	1,826	-8	-0.44%
249	111	26069	WAUSAU BUSINESS INS CO	1,952	0.0004%	3,277	0	0.00%
250	124	23396	MICHIGAN MUT INS CO	1,545	0.0003%	1,012	-5,074	-501.38%
251	84	38580	EDEN PARK INS CO	1,234	0.0002%	4,984	2,200	44.14%
252	400	24449	REGENT INS CO	746	0.0001%	509	0	0.00%
253	0	37800	LG INSURANCE COMPANY LTD US BRA	730	0.0001%	700	798	114.00%
254	41	22233	SELECT INS CO	676	0.0001%	2,072	0	0.00%
255	111	26042	WAUSAU UNDERWRITERS INS CO	606	0.0001%	663	240,687	36302.71%
256	212	26611	VALIANT INS CO	247	0.0000%	205	14	6.83%
257	12	23809	GRANITE STATE INS CO	237	0.0000%	2,289	-311	-13.59%
258	303	14559	GUIDEONE SPECIALTY MUT INS CO	235	0.0000%	329	-10	-3.04%
259	44	40134	POTOMAC INS CO OF IL	207	0.0000%	215	-1	-0.47%
260	1285	20583	NAC REIN CORP	188	0.0000%	188	-85,285	-45364.36%
261	246	14265	INDIANA LUMBERMENS MUT INS CO	171	0.0000%	9,909	0	0.00%
262	169	23434	MIDDLESEX INS CO	110	0.0000%	104	-107	-102.88%
263	156	24295	PROVIDENCE WASHINGTON INS CO	109	0.0000%	167	-1,693	-1013.77%
264	1111	25496	TIG IND CO	75	0.0000%	36	0	0.00%
265	201	25984	GRAPHIC ARTS MUT INS CO	39	0.0000%	39	0	0.00%
266	218	20761	BOSTON OLD COLONY INS CO	35	0.0000%	26	0	0.00%
267	0	14974	PENNSYLVANIA LUMBERMENS MUT INS	27	0.0000%	36	103	286.11%
268	930	23671	NATIONAL AMERICAN INS CO OF CA	15	0.0000%	23	5,024	21843.48%
269	41	22209	ATLANTIC INS CO	8	0.0000%	3	0	0.00%
270	130	23531	MILLERS INS CO	8	0.0000%	47,204	2,521	5.34%
271	44	38369	NORTHERN ASSUR CO OF AMER	4	0.0000%	4	0	0.00%
Line Total:				554,991,561	100.0000%	549,105,020	229,270,829	41.75%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: ALLIED LINES

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurrec Losses	Loss Ratic
1	212	39306	FIDELITY & DEPOSIT CO OF MD	21,747,323	7.6704%	20,148,022	665,891	3.30%
2	65	21482	FACTORY MUT INS CO	20,154,392	7.1086%	20,243,671	7,679,283	37.93%
3	218	20443	CONTINENTAL CAS CO	16,794,554	5.9235%	12,187,542	2,060,885	16.91%
4	212	21652	FARMERS INS EXCH	16,098,998	5.6782%	14,224,221	6,389,285	44.92%
5	8	19232	ALLSTATE INS CO	12,307,296	4.3408%	11,976,085	5,700,492	47.60%
6	212	21660	FIRE INS EXCH	10,269,728	3.6222%	10,156,970	6,280,952	61.84%
7	163	24740	SAFECO INS CO OF AMER	9,932,004	3.5031%	9,720,950	5,295,055	54.47%
8	19	42978	AMERICAN SECURITY INS CO	9,189,439	3.2412%	9,238,423	3,243,775	35.11%
9	212	21709	TRUCK INS EXCH	8,641,340	3.0478%	6,633,795	1,642,924	24.77%
10	163	24732	GENERAL INS CO OF AMER	7,073,505	2.4949%	6,970,324	4,600,044	65.99%
11	212	21687	MID-CENTURY INS CO	6,140,106	2.1656%	4,043,940	1,779,916	44.01%
12	400	24554	WINTERTHUR INTERNATL AMER INS CO	5,008,478	1.7665%	3,998,475	5,917,574	148.00%
13	761	21873	FIREMANS FUND INS CO	4,410,582	1.5556%	4,960,437	2,229,935	44.95%
14	1330	24813	BALBOA INS CO	4,349,983	1.5343%	5,265,044	2,885,931	54.81%
15	626	20699	ACE PROP & CAS INS CO	3,811,743	1.3444%	3,811,743	11,234,654	294.74%
16	164	24767	ST PAUL FIRE & MARINE INS CO	3,740,711	1.3194%	3,998,824	2,135,034	53.39%
17	0	26905	CENTURY-NATIONAL INS CO	3,702,305	1.3058%	3,849,862	2,333,020	60.60%
18	388	11452	HARTFORD STEAM BOIL INSPEC & INS	3,572,440	1.2600%	4,135,277	-211,496	-5.11%
19	227	23647	MUTUAL SERVICE CAS INS CO	3,502,093	1.2352%	3,498,665	330,830	9.46%
20	41	22217	GULF INS CO	3,369,171	1.1883%	2,343,775	2,788,031	118.95%
21	553	24678	ROYAL IND CO	3,322,077	1.1717%	3,388,974	5,650,200	166.72%
22	212	16535	ZURICH AMERICAN INS CO	3,289,599	1.1603%	4,321,183	1,500,779	34.73%
23	140	19100	AMCO INS CO	3,193,083	1.1262%	2,754,272	1,346,395	48.88%
24	41	36161	TRAVELERS PROPERTY CASUALTY INS	3,081,393	1.0868%	3,110,936	1,201,059	38.61%
25	41	25674	TRAVELERS IND CO OF IL	2,906,396	1.0251%	5,592,542	2,280,796	40.78%
26	111	21458	EMPLOYERS INS OF WAUSAU A MUT C	2,884,630	1.0174%	3,090,229	1,490,813	48.24%
27	200	25941	UNITED SERVICES AUTO ASSOC	2,853,738	1.0065%	2,865,167	2,860,897	99.85%
28	164	25887	US FIDELITY & GUARANTY CO	2,676,974	0.9442%	2,767,264	61,860	2.24%
29	176	25151	STATE FARM GENERAL INS CO	2,540,896	0.8962%	2,918,346	578,174	19.81%
30	802	13544	CALIFORNIA CAPITAL INS CO	2,425,889	0.8556%	2,452,189	976,668	39.83%
31	400	25747	UNIGARD INS CO	2,368,466	0.8354%	2,523,025	1,674,725	66.38%
32	212	10317	NEIGHBORHOOD SPIRIT PROP & CAS C	2,330,955	0.8221%	2,229,681	536,742	24.07%
33	212	41181	UNIVERSAL UNDERWRITERS INS CO	2,328,066	0.8211%	2,327,460	470,989	20.24%
34	0	40800	AMERICAN STERLING INS CO	2,316,375	0.8170%	3,427,810	277,225	8.09%
35	212	21326	EMPIRE FIRE & MARINE INS CO	2,245,719	0.7921%	2,234,645	9,461,842	423.42%
36	212	26247	AMERICAN GUARANTEE & LIABILITY INS	2,241,382	0.7905%	2,324,617	3,240,098	139.38%
37	626	21121	WESTCHESTER FIRE INS CO	2,221,443	0.7835%	2,229,525	-5,173,779	-232.06%
38	950	12904	TOKIO MARINE&FIRE INS CO LTD US BR	2,167,680	0.7646%	1,973,296	247,560	12.55%
39	323	10693	CIVIL SVC EMPLOYEES INS CO	2,167,017	0.7643%	2,175,627	345,253	15.87%
40	91	19682	HARTFORD FIRE IN CO	2,124,739	0.7494%	2,138,944	-1,854,670	-86.71%
41	65	10014	AFFILIATED FM INS CO	2,106,437	0.7430%	2,784,856	-328,745	-11.80%
42	84	22136	AMERICAN NATL FIRE INS CO	1,912,482	0.6745%	1,922,138	1,298,010	67.53%
43	1285	22322	GREENWICH INS CO	1,759,552	0.6206%	906,366	713	0.08%
44	0	37710	GREAT PACIFIC INS CO	1,759,096	0.6204%	1,789,607	351,750	19.66%
45	329	37303	REDLAND INS CO	1,752,390	0.6181%	1,773,263	5,898,985	332.66%
46	761	21865	ASSOCIATED IND CORP	1,679,650	0.5924%	1,820,654	1,273,320	69.94%
47	127	23469	AMERICAN MODERN HOME INS CO	1,571,047	0.5541%	1,642,192	14,873	0.91%

1999 CALIFORNIA P & C MARKET SHARE REPORT

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
48	44	21970	CGU INS CO	1,567,778	0.5530%	938,050	1,190,295	126.89%
49	553	26980	ROYAL INS CO OF AMER	1,563,644	0.5515%	1,714,615	85,312	4.98%
50	783	13056	RLI INS CO	1,342,456	0.4735%	880,485	855,604	97.17%
51	800	15776	RESIDENCE MUT INS CO	1,341,657	0.4732%	1,391,986	616,277	44.27%
52	0	11231	GENERALI US BRANCH	1,332,837	0.4701%	1,186,241	-53,398	-4.50%
53	169	24988	SENTRY INS A MUT CO	1,326,333	0.4678%	1,332,274	448,681	33.68%
54	553	24600	GLOBE IND CO	1,315,282	0.4639%	1,214,803	597,443	49.18%
55	91	29424	HARTFORD CAS INS CO	1,303,124	0.4596%	1,328,372	3,722,531	280.23%
56	164	24791	ST PAUL MERCURY INS CO	1,279,763	0.4514%	1,617,933	115,621	7.15%
57	163	19704	AMERICAN STATES INS CO	1,217,087	0.4293%	1,174,240	567,652	48.34%
58	159	24457	RELIANCE INS CO	1,173,674	0.4140%	1,696,520	950,639	56.03%
59	645	14907	OREGON MUT INS CO	1,161,496	0.4097%	1,201,218	528,902	44.03%
60	91	37478	HARTFORD INS CO OF THE MIDWEST	1,049,911	0.3703%	1,034,485	986,636	95.37%
61	98	10510	CAROLINA CAS INS CO	1,015,128	0.3580%	968,308	251,766	26.00%
62	169	21180	SENTRY SELECT INS CO	995,053	0.3510%	813,455	55,765	6.86%
63	7	13935	FEDERATED MUT INS CO	949,496	0.3349%	938,814	308,409	32.85%
64	62	21415	EMPLOYERS MUT CAS CO	949,347	0.3348%	874,489	493,951	56.48%
65	158	21113	UNITED STATES FIRE INS CO	939,958	0.3315%	1,044,994	38,903	3.72%
66	163	19690	AMERICAN ECONOMY INS CO	897,186	0.3164%	889,356	673,740	75.76%
67	3	42579	ALLIED PROP & CAS INS CO	842,957	0.2973%	719,482	693,509	96.39%
68	0	28497	USPLATE GLASS INS CO	795,774	0.2807%	709,227	50,049	7.06%
69	98	25224	GREAT DIVIDE INS CO	753,895	0.2659%	781,278	358,201	45.85%
70	44	20621	COMMERCIAL UNION INS CO	698,069	0.2462%	1,712,830	556,371	32.48%
71	159	40592	RELIANCE NATL INS CO	637,555	0.2249%	606,426	496,255	81.83%
72	329	16403	AMERICAN GROWERS INS CO	614,066	0.2166%	614,066	1,253,257	204.09%
73	200	25968	USAA CAS INS CO	586,510	0.2069%	568,565	614,709	108.12%
74	19	19615	AMERICAN RELIABLE INS CO	572,970	0.2021%	822,946	154,817	18.81%
75	304	32352	PRUDENTIAL PROPERTY & CAS INS CO	569,767	0.2010%	567,866	329,866	58.09%
76	111	23035	LIBERTY MUT FIRE INS CO	554,898	0.1957%	554,951	775,420	139.73%
77	240	10499	CHRYSLER INS CO	486,828	0.1717%	436,863	39,360	9.01%
78	1278	15539	CALIFORNIA STATE AUTO ASN INTER-IN	477,805	0.1685%	517,613	104,005	20.09%
79	108	30562	AMERICAN MANUFACTURERS MUT INS	461,249	0.1627%	432,235	183,054	42.35%
80	84	16691	GREAT AMERICAN INS CO	453,133	0.1598%	480,399	1,621,322	337.49%
81	249	13846	FARMERS HOME MUT INS CO	440,940	0.1555%	477,799	180,267	37.73%
82	164	35386	FIDELITY & GUARANTY INS CO	428,009	0.1510%	307,912	-222,111	-72.13%
83	0	23108	LUMBERMENS UNDERWRITING ALLIAN	416,298	0.1468%	500,625	79,046	15.79%
84	41	19070	STANDARD FIRE INS CO	406,613	0.1434%	272,555	38,311	14.06%
85	44	21962	GENERAL ACCIDENT INS CO	380,182	0.1341%	409,060	499,299	122.06%
86	159	24473	UNITED PACIFIC INS CO	321,349	0.1133%	588,715	-150,083	-25.49%
87	140	23787	NATIONWIDE MUT INS CO	308,951	0.1090%	321,495	132,296	41.15%
88	83	22101	GRANGE INS ASSN	304,241	0.1073%	295,941	171,325	57.89%
89	761	35300	ALLIANZ INS CO	302,129	0.1066%	211,197	6,421,091	3040.33%
90	38	20281	FEDERAL INS CO	300,144	0.1059%	312,175	2,952,547	945.80%
91	215	11142	UNITED CAS INS CO OF AMER	264,568	0.0933%	250,291	4,938	1.97%
92	164	24775	ST PAUL GUARDIAN INS CO	262,493	0.0926%	285,053	120,884	42.41%
93	212	10318	EXACT PROPERTY & CASUALTY CO INC	256,513	0.0905%	225,836	4,688	2.08%
94	218	20427	AMERICAN CAS CO OF READING PA	254,055	0.0896%	273,834	824,571	301.12%

1999 CALIFORNIA P & C MARKET SHARE REPORT

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95	626	22713	INSURANCE CO OF N AMER	247,730	0.0874%	247,793	38,443	15.51%
96	181	29874	NORTH AMERICAN SPECIALTY INS CO	244,716	0.0863%	240,262	140,570	58.51%
97	922	27847	INSURANCE CO OF THE WEST	243,940	0.0860%	152,694	230,706	151.09%
98	800	13625	WESTERN MUT INS CO	238,289	0.0840%	249,872	52,275	20.92%
99	0	11126	YASUDA FIRE & MARINE INS CO OF AM	224,372	0.0791%	294,360	-57,656	-19.59%
100	84	26344	AGRICULTURAL INS CO	223,387	0.0788%	223,710	177,896	79.52%
101	218	35289	CONTINENTAL INS CO	219,050	0.0773%	262,670	-5,865,036	-2232.85%
102	923	21296	ASSOCIATES INS CO	214,640	0.0757%	251,762	12,520	4.97%
103	41	19038	TRAVELERS CAS & SURETY CO	214,429	0.0756%	559,365	-507,134	-90.66%
104	218	20435	CNA CAS OF CA	213,975	0.0755%	215,698	-479,636	-222.36%
105	218	20486	TRANSCONTINENTAL INS CO	211,359	0.0745%	209,263	-66,097	-31.59%
106	91	30104	HARTFORD UNDERWRITERS INS CO	209,643	0.0739%	205,828	306,259	148.79%
107	161	18031	TOPA INS CO	209,278	0.0738%	249,288	156,349	62.72%
108	41	25682	TRAVELERS IND CO OF CT	209,139	0.0738%	201,459	-165,180	-81.99%
109	12	23841	NEW HAMPSHIRE INS CO	201,941	0.0712%	701,776	50,764	7.23%
110	111	23043	LIBERTY MUT INS CO	198,199	0.0699%	198,256	15,866	8.00%
111	689	33162	BANKERS INSURANCE CO	187,559	0.0662%	217,216	241	0.11%
112	0	15768	MERCED MUT INS CO	177,207	0.0625%	184,132	116,251	63.13%
113	212	10315	CIVIC PROPERTY & CAS CO INC	173,230	0.0611%	169,802	43,305	25.50%
114	923	24015	NORTHLAND INS CO	165,655	0.0584%	153,984	-172,812	-112.23%
115	218	20508	VALLEY FORGE INS CO	163,198	0.0576%	321,861	-149,726	-46.52%
116	761	21857	AMERICAN INS CO	157,487	0.0555%	91,953	51,923	56.47%
117	0	41459	ARMED FORCES INS EXCHANGE	156,271	0.0551%	165,541	314,448	189.95%
118	140	23779	NATIONWIDE MUT FIRE INS CO	148,892	0.0525%	146,418	93,573	63.91%
119	1116	23930	PACIFIC NATL INS CO	140,802	0.0497%	113,892	39,942	35.07%
120	44	23752	NATIONAL FARMERS UNION STD INS C	139,422	0.0492%	146,452	73,438	50.14%
121	660	11908	MERCURY CAS CO	138,079	0.0487%	134,226	110,603	82.40%
122	1111	25534	TIG INS CO	135,570	0.0478%	1,164,892	594,934	51.07%
123	808	32107	SUTTER INS CO	134,422	0.0474%	131,982	-9,647	-7.31%
124	218	20478	NATIONAL FIRE INS CO OF HARTFORD	134,309	0.0474%	109,739	-5,021	-4.58%
125	0	26433	HARCO NATL INS CO	131,034	0.0462%	107,423	20,781	19.35%
126	553	24589	AMERICAN & FOREIGN INS CO	130,069	0.0459%	121,307	-97,568	-80.43%
127	24	19895	ATLANTIC MUT INS CO	122,482	0.0432%	129,179	3,396	2.63%
128	0	10815	VERLAN FIRE INS CO MD	116,233	0.0410%	113,166	125,471	110.87%
129	930	19269	DANIELSON NATL INS CO	98,202	0.0346%	58,682	565,473	963.62%
130	83	22128	ROCKY MOUNTAIN FIRE & CAS CO	97,330	0.0343%	78,058	11,722	15.02%
131	140	11991	NATIONAL CAS CO	96,731	0.0341%	124,410	21,990	17.68%
132	1330	24848	NEWPORT INS CO	92,750	0.0327%	10,263	959	9.34%
133	163	24724	FIRST NATL INS CO OF AMER	90,689	0.0320%	101,222	610,946	603.57%
134	300	22756	ALLEGIANCE INS CO	85,175	0.0300%	92,327	482	0.52%
135	920	42048	DIAMOND STATE INS CO	83,631	0.0295%	45,833	4,500	9.82%
136	28	19976	AMICA MUT INS CO	82,641	0.0291%	82,077	66,220	80.68%
137	922	40029	EXPLORER INS CO	82,291	0.0290%	24,239	0	0.00%
138	400	25798	UNIGARD IND CO	82,238	0.0290%	88,721	29,327	33.06%
139	212	19356	MARYLAND CAS CO	81,719	0.0288%	141,204	138,306	97.95%
140	772	22985	SEQUOIA INS CO	80,743	0.0285%	72,762	15,803	21.72%
141	1218	32859	PENN-AMERICA INS CO	80,299	0.0283%	89,311	4,604	5.16%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: ALLIED LINES

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurrec Losses	Loss Ratio
142	33	20125	CALIFORNIA CAS INS CO	77,273	0.0273%	82,060	17,113	20.85%
143	215	14133	VALLEY INS CO	71,303	0.0251%	77,742	83,436	107.32%
144	150	24147	OLD REPUBLIC INS CO	70,083	0.0247%	66,030	64,269	97.33%
145	38	20397	VIGILANT INS CO	68,417	0.0241%	73,646	29,633	40.24%
146	350	21318	COREGIS INS CO	67,717	0.0239%	110,088	-412,547	-374.74%
147	408	28401	AMERICAN NATL PROP & CAS CO	66,522	0.0235%	66,032	7,874	11.92%
148	553	24880	FIRE & CAS INS CO OF CT	62,070	0.0219%	50,088	0	0.00%
149	159	24430	RELIANCE NATL IND CO	61,281	0.0216%	82,978	48,214	58.10%
150	761	21849	AMERICAN AUTOMOBILE INS CO	61,251	0.0216%	40,247	54,193	134.65%
151	802	12890	EAGLE WEST INS CO	60,428	0.0213%	61,447	83,792	136.36%
152	761	36420	ALLIANZ UNDERWRITERS INS CO	59,047	0.0208%	103,516	-328,080	-316.94%
153	24	19909	CENTENNIAL INS CO	55,894	0.0197%	76,638	6,059	7.91%
154	84	33723	AMERICAN SPIRIT INS CO	54,918	0.0194%	57,256	231,903	405.03%
155	553	24902	SECURITY INS CO OF HARTFORD	53,048	0.0187%	31,279	110,194	352.29%
156	0	14010	CRUSADER INS CO	49,018	0.0173%	40,477	8,623	21.30%
157	0	42757	AGRI GENERAL INS CO	48,144	0.0170%	48,144	1,688,908	3508.03%
158	88	22292	HANOVER INS CO	46,052	0.0162%	59,525	-3,237	-5.44%
159	176	25143	STATE FARM FIRE AND CAS CO	43,517	0.0153%	-678,231	115,825	-17.08%
160	923	10819	AMERICAN EQUITY SPECIALTY INS CO	43,165	0.0152%	14,378	1,691	11.76%
161	0	14508	MICHIGAN MILLERS MUT INS CO	41,745	0.0147%	41,745	85,775	205.47%
162	140	18961	CALFARM INSURANCE CO	39,139	0.0138%	138,585	72,493	52.31%
163	300	22578	HORACE MANN INS CO	38,445	0.0136%	31,268	0	0.00%
164	0	18767	CHURCH MUT INS CO	37,909	0.0134%	39,855	31,503	79.04%
165	164	25879	FIDELITY & GUARANTY INS UNDERWRIT	36,813	0.0130%	50,737	-9,445	-18.62%
166	108	22918	AMERICAN MOTORISTS INS CO	36,298	0.0128%	51,016	29,012	56.87%
167	84	38580	EDEN PARK INS CO	36,223	0.0128%	58,574	8,262	14.11%
168	553	24872	CONNECTICUT IND CO	34,000	0.0120%	127,129	15,287	12.02%
169	44	16217	NATIONAL FARMERS UNION PROP & CA	33,456	0.0118%	35,137	18,370	52.28%
170	303	15032	GUIDEONE MUT INS CO	32,435	0.0114%	32,416	53,565	165.24%
171	0	27073	NIPPON FIRE & MAR INS CO LTD US BR	31,972	0.0113%	95,778	46,458	48.51%
172	159	44482	RELIANCE UNIVERSAL INS CO	29,868	0.0105%	18,859	0	0.00%
173	686	39322	SOREMA NA REIN CO	29,019	0.0102%	9,923	0	0.00%
174	961	34266	FRONTIER INS CO	27,860	0.0098%	19,505	16,872	86.50%
175	0	20362	SUMITOMO MAR & FIRE INS CO LTD US	26,686	0.0094%	26,683	-20,890	-78.29%
176	400	24503	BLUE RIDGE INS CO	25,883	0.0091%	75,960	893	1.18%
177	212	19372	NORTHERN INS CO OF NY	23,587	0.0083%	29,988	-39,484	-131.67%
178	0	37206	CONTRACTORS BONDING & INS CO	21,955	0.0077%	51,636	7,929	15.36%
179	1116	41408	PACIFIC AUTOMOBILE INS CO	21,433	0.0076%	18,119	316	1.74%
180	12	19399	AIU INS CO	21,012	0.0074%	12,544	1,844	14.70%
181	961	42250	FRONTIER PACIFIC INS CO	20,352	0.0072%	21,100	10,785	51.11%
182	33	20117	CALIFORNIA CAS IND EXCH	19,882	0.0070%	21,339	4,427	20.75%
183	927	19489	COMMERCIAL UNDERWRITERS INS CO	19,730	0.0070%	17,436	1,657	9.50%
184	79	38660	MIC GENERAL INS CORP	19,644	0.0069%	22,593	5,371	23.77%
185	761	21881	NATIONAL SURETY CORP	19,499	0.0069%	50,862	19,723	38.78%
186	400	38318	REPUBLIC INS CO	18,689	0.0066%	81,004	8,344	10.30%
187	108	22977	LUMBERMENS MUT CAS CO	18,595	0.0066%	17,347	8,291	47.80%
188	291	13331	AMERICAN HARDWARE MUT INS CO	18,332	0.0065%	18,326	8,834	48.20%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: ALLIED LINES

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurrec Losses	Loss Ratio
189	74	15105	SAFETY NATL CAS CORP	18,100	0.0064%	12,245	1,102	9.00%
190	218	20494	TRANSPORTATION INS CO	17,707	0.0062%	19,727	0	0.00%
191	479	11177	FIRST FNCL INS CO	17,360	0.0061%	14,399	80,499	559.06%
192	57	21261	ELECTRIC INS CO	16,653	0.0059%	17,330	4,894	28.24%
193	84	26832	AMERICAN ALLIANCE INS CO	16,531	0.0058%	25,353	18,198	71.78%
194	19	42986	STANDARD GUARANTY INS CO	16,063	0.0057%	16,816	67,924	403.92%
195	1179	31526	WAWANESA MUT INS CO US BRANCH	16,016	0.0056%	15,178	3,242	21.36%
196	0	11118	FEDERATED RURAL ELECTRIC INS COR	14,471	0.0051%	14,450	4,854	33.59%
197	158	24384	RANGER INS CO	14,394	0.0051%	13,204	-3,088	-23.39%
198	108	18910	AMERICAN PROTECTION INS CO	14,335	0.0051%	15,407	3,051	19.80%
199	111	42404	LIBERTY INS CORP	14,194	0.0050%	14,855	2,973	20.01%
200	306	10847	CUMIS INS SOCIETY INC	10,955	0.0039%	7,944	3,082	38.80%
201	241	25321	METROPOLITAN DRT PROP & CAS INS	10,736	0.0038%	9,894	9,997	101.04%
202	0	23701	NATIONAL AUTOMOBILE & CAS INS CO	10,479	0.0037%	34,878	1,483	4.25%
203	785	38970	MARKEL INS CO	10,261	0.0036%	7,610	206	2.71%
204	553	20370	ROYAL & SUNALLIANCE PERSONAL INS	9,917	0.0035%	9,917	0	0.00%
205	38	20338	NORTHWESTERN PACIFIC IND CO	8,480	0.0030%	8,568	3,236	37.77%
206	772	42242	CITATION INS CO	7,427	0.0026%	40,760	6,524	16.01%
207	457	19860	ARGONAUT GREAT CENTRAL INS CO	7,381	0.0026%	7,424	2,554	34.40%
208	553	24694	SAFEGUARD INS CO	7,363	0.0026%	4,944	-27	-0.55%
209	808	25180	ANZA INS CO	7,054	0.0025%	7,389	0	0.00%
210	108	20524	SPECIALTY NATL INS CO	6,885	0.0024%	182,519	342	0.19%
211	158	21105	NORTH RIVER INS CO	6,436	0.0023%	7,303	24,959	341.76%
212	140	15580	SCOTTSDALE IND CO	6,273	0.0022%	1,496	4	0.27%
213	79	38601	MIC PROPERTY & CAS INS CORP	5,967	0.0021%	9,172	0	0.00%
214	761	11630	JEFFERSON INS CO	5,673	0.0020%	6,074	191	3.14%
215	212	19305	ASSURANCE CO OF AMER	5,577	0.0020%	3,290	180	5.47%
216	124	23396	MICHIGAN MUT INS CO	5,561	0.0020%	4,730	142	3.00%
217	785	27189	ASSOCIATED INTL INS CO	5,500	0.0019%	3,682	0	0.00%
218	38	20346	PACIFIC IND CO	5,120	0.0018%	5,221	2,479	47.48%
219	349	13978	FLORISTS MUT INS CO	5,086	0.0018%	5,095	995	19.53%
220	91	29459	TWIN CITY FIRE INS CO CO	5,035	0.0018%	14,609	151,829	1039.28%
221	201	25976	UTICA MUT INS CO	4,885	0.0017%	6,029	1,273	21.11%
222	344	10669	CHURCH INS CO	4,855	0.0017%	10,370	0	0.00%
223	0	23663	NATIONAL AMERICAN INS CO	4,706	0.0017%	1,910	7,957	416.60%
224	1116	23906	NORTHWESTERN NATL CAS CO	4,239	0.0015%	33,976	882	2.60%
225	244	10677	CINCINNATI INS CO	4,198	0.0015%	2,614	-41	-1.57%
226	164	36463	DISCOVER PROP & CAS INS CO	4,182	0.0015%	4,182	-18,116	-433.19%
227	44	20613	AMERICAN EMPLOYERS INS CO	3,366	0.0012%	-419	21	-5.01%
228	1179	10683	WAWANESA GENERAL INS CO	3,355	0.0012%	1,652	423	25.61%
229	91	22357	HARTFORD ACCID & IND CO	3,124	0.0011%	2,569	-5	-0.19%
230	12	19445	NATIONAL UNION FIRE INS CO OF PITT	2,818	0.0010%	31,491	44,282	140.62%
231	164	19224	NORTHBROOK PROP & CAS INS CO	2,627	0.0009%	2,627	-72,088	-2744.12%
232	689	16578	FIRST COMM INS CO	2,137	0.0008%	2,452	0	0.00%
233	802	23540	MONTEREY INS CO	2,118	0.0007%	1,229	169	13.75%
234	111	10836	GOLDEN EAGLE INS CORP	2,093	0.0007%	2,377	0	0.00%
235	111	26069	WAUSAU BUSINESS INS CO	1,869	0.0007%	2,814	14	0.50%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: ALLIED LINES

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurrer Losses	Loss Ratic
236	12	19380	AMERICAN HOME ASSUR CO	1,696	0.0006%	2,012	278,037	13818.94%
237	41	22233	SELECT INS CO	1,607	0.0006%	1,952	0	0.00%
238	946	14435	LUMBER MUT INS CO	1,500	0.0005%	443	0	0.00%
239	748	18023	STAR INS CO	1,482	0.0005%	1,036	29	2.80%
240	923	24031	NORTHLAND CAS CO	1,382	0.0005%	142	1	0.70%
241	12	19402	BIRMINGHAM FIRE INS CO OF PA	1,271	0.0004%	852	128	15.02%
242	12	23809	GRANITE STATE INS CO	1,062	0.0004%	3,801	6	0.16%
243	111	26042	WAUSAU UNDERWRITERS INS CO	1,049	0.0004%	1,147	-31	-2.70%
244	88	22306	MASSACHUSETTS BAY INS CO	870	0.0003%	6,943	-4,421	-63.68%
245	336	13269	ZENITH INS CO	751	0.0003%	751	183	24.37%
246	31	22063	GOVERNMENT EMPLOYEES INS CO	556	0.0002%	573	-1,323	-230.89%
247	329	20010	ACCEPTANCE IND INS CO	500	0.0002%	500	116	23.20%
248	169	23434	MIDDLESEX INS CO	433	0.0002%	412	-185	-44.90%
249	201	25984	GRAPHIC ARTS MUT INS CO	380	0.0001%	376	0	0.00%
250	38	20303	GREAT NORTHERN INS CO	376	0.0001%	273	90	32.97%
251	44	40134	POTOMAC INS CO OF IL	326	0.0001%	545	-24	-4.40%
252	246	14265	INDIANA LUMBERMENS MUT INS CO	302	0.0001%	18,016	0	0.00%
253	212	26611	VALIANT INS CO	287	0.0001%	3,601	169	4.69%
254	156	24295	PROVIDENCE WASHINGTON INS CO	246	0.0001%	380	-4	-1.05%
255	0	37800	LG INSURANCE COMPANY LTD US BRA	206	0.0001%	326	220	67.48%
256	303	14559	GUIDEONE SPECIALTY MUT INS CO	162	0.0001%	323	-7	-2.17%
257	400	24449	REGENT INS CO	136	0.0000%	146	0	0.00%
258	44	38369	NORTHERN ASSUR CO OF AMER	109	0.0000%	98	0	0.00%
259	1111	25496	TIG IND CO	107	0.0000%	23	0	0.00%
260	41	19046	TRAVELERS CAS & SURETY CO OF IL	81	0.0000%	882	20,500	2324.26%
261	218	20761	BOSTON OLD COLONY INS CO	52	0.0000%	39	0	0.00%
262	0	14974	PENNSYLVANIA LUMBERMENS MUT INS	46	0.0000%	50	41	82.00%
263	41	22209	ATLANTIC INS CO	25	0.0000%	10	0	0.00%
264	930	23671	NATIONAL AMERICAN INS CO OF CA	4	0.0000%	18	0	0.00%
Line Total:				283,523,155	100.0000%	278,976,886	140,895,489	50.50%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: MULTIPLE PERIL CROP

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer: Premium	Market Share	Earned Premium	Incurrec Losses	Loss Ratic
1	471	39039	RURAL COMMUNITY INS CO	37,618,076	31.3100%	37,618,076	-38,159,165	-101.44%
2	626	20699	ACE PROP & CAS INS CO	35,748,110	29.7536%	35,748,110	43,225,252	120.92%
3	761	21873	FIREMANS FUND INS CO	19,209,206	15.9880%	19,209,206	16,117,130	83.90%
4	84	22136	AMERICAN NATL FIRE INS CO	10,677,423	8.8869%	10,677,423	4,351,981	40.76%
5	218	20443	CONTINENTAL CAS CO	6,114,315	5.0890%	6,114,315	0	0.00%
6	0	42757	AGRI GENERAL INS CO	4,350,366	3.6209%	4,350,366	3,792,427	87.17%
7	329	37303	REDLAND INS CO	3,718,292	3.0948%	3,718,292	16,367,902	440.20%
8	176	25143	STATE FARM FIRE AND CAS CO	1,396,503	1.1623%	1,396,503	1,608,762	115.20%
9	91	29424	HARTFORD CAS INS CO	1,315,030	1.0945%	1,261,846	847,813	67.19%
Line Total:				120,147,321	100.0000%	120,094,137	48,152,102	40.10%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FEDERAL FLOOD INSURANCE

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurrec Losses	Loss Ratio
1	176	25143	STATE FARM FIRE AND CAS CO	23,336,552	20.2859%	23,696,930	892,174	3.76%
2	689	33162	BANKERS INSURANCE CO	21,471,859	18.6650%	22,506,389	298,549	1.33%
3	8	19232	ALLSTATE INS CO	16,667,765	14.4889%	16,732,507	890,997	5.32%
4	19	10111	AMERICAN BANKERS INS CO OF FL	12,191,649	10.5979%	14,158,040	34,600	0.24%
5	91	19682	HARTFORD FIRE IN CO	11,786,666	10.2459%	5,470,983	121,132	2.21%
6	261	37540	OMAHA PROPERTY & CAS INS CO	3,999,513	3.4767%	4,238,636	173,196	4.09%
7	41	19070	STANDARD FIRE INS CO	3,941,861	3.4266%	4,333,754	241,974	5.58%
8	1278	15539	CALIFORNIA STATE AUTO ASN INTER-IN	3,569,890	3.1032%	3,763,380	18,017	0.48%
9	200	18600	USAA GENERAL IND CO	3,172,992	2.7582%	3,322,136	305,403	9.19%
10	212	21660	FIRE INS EXCH	2,935,848	2.5521%	2,935,848	0	0.00%
11	19	19615	AMERICAN RELIABLE INS CO	2,826,067	2.4566%	2,885,011	109,981	3.81%
12	168	24953	SOUTH CAROLINA INS CO	1,935,581	1.6826%	1,655,256	337,894	20.41%
13	800	15776	RESIDENCE MUT INS CO	1,495,883	1.3003%	1,581,040	-4,149	-0.26%
14	0	37710	GREAT PACIFIC INS CO	1,199,141	1.0424%	1,293,331	40,428	3.13%
15	304	32352	PRUDENTIAL PROPERTY & CAS INS CO	676,347	0.5879%	700,827	-3,084	-0.44%
16	212	39306	FIDELITY & DEPOSIT CO OF MD	674,486	0.5863%	586,518	-22,834	-3.89%
17	111	23035	LIBERTY MUT FIRE INS CO	602,528	0.5238%	622,567	29,816	4.79%
18	0	26905	CENTURY-NATIONAL INS CO	552,276	0.4801%	552,952	17,870	3.23%
19	689	16578	FIRST COMM INS CO	523,701	0.4552%	457,267	5,392	1.18%
20	329	37303	REDLAND INS CO	315,153	0.2740%	316,690	25,511	8.06%
21	626	43575	INDEMNITY INS CO OF NA	276,729	0.2406%	276,729	0	0.00%
22	140	23787	NATIONWIDE MUT INS CO	248,143	0.2157%	247,598	0	0.00%
23	408	28401	AMERICAN NATL PROP & CAS CO	186,529	0.1621%	195,954	10,687	5.45%
24	140	23779	NATIONWIDE MUT FIRE INS CO	148,289	0.1289%	157,376	-45,782	-29.09%
25	958	11762	VESTA FIRE INS CORP	120,257	0.1045%	54,702	-47,177	-86.24%
26	253	23582	MINNESOTA FIRE & CAS CO	115,531	0.1004%	214,504	-13,252	-6.18%
27	12	23841	NEW HAMPSHIRE INS CO	34,678	0.0301%	54,558	-1,107,646	-2030.22%
28	553	24902	SECURITY INS CO OF HARTFORD	21,713	0.0189%	19,166	167	0.87%
29	212	10317	NEIGHBORHOOD SPIRIT PROP & CAS C	5,379	0.0047%	5,379	0	0.00%
30	12	23809	GRANITE STATE INS CO	4,311	0.0037%	5,028	754	15.00%
31	253	14168	HARLEYSVILLE MUT INS CO	873	0.0008%	284	0	0.00%
Line Total:				115,038,190	100.0000%	113,041,340	2,310,618	2.04%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FARMOWNERS MULTIPLE PERIL

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurrec Losses	Loss Ratio
1	140	18961	CALFARM INSURANCE CO	43,559,592	37.1739%	43,779,857	29,138,452	66.56%
2	140	23787	NATIONWIDE MUT INS CO	11,955,266	10.2027%	12,118,032	7,045,325	58.14%
3	553	26980	ROYAL INS CO OF AMER	7,389,537	6.3062%	7,500,279	13,380,487	178.40%
4	44	20621	COMMERCIAL UNION INS CO	7,033,844	6.0027%	6,886,391	2,034,337	29.54%
5	111	10836	GOLDEN EAGLE INS CORP	6,381,596	5.4461%	6,952,882	3,163,113	45.49%
6	176	25151	STATE FARM GENERAL INS CO	5,918,573	5.0509%	3,013,626	1,512,337	50.18%
7	802	13544	CALIFORNIA CAPITAL INS CO	5,144,021	4.3899%	4,974,448	2,151,518	43.25%
8	761	21857	AMERICAN INS CO	4,949,217	4.2237%	3,744,135	1,482,216	39.59%
9	41	25674	TRAVELERS IND CO OF IL	4,130,513	3.5250%	3,384,276	1,985,624	58.67%
10	400	25747	UNIGARD INS CO	3,567,611	3.0446%	3,596,832	993,994	27.64%
11	626	43575	INDEMNITY INS CO OF NA	3,125,560	2.6674%	3,504,710	114,652	3.27%
12	761	21865	ASSOCIATED IND CORP	2,062,385	1.7600%	2,702,692	1,688,005	62.46%
13	91	19682	HARTFORD FIRE IN CO	1,801,111	1.5371%	1,712,103	806,637	47.11%
14	83	22101	GRANGE INS ASSN	1,746,846	1.4908%	1,630,252	314,769	19.31%
15	41	25682	TRAVELERS IND CO OF CT	1,655,696	1.4130%	1,378,748	1,196,487	86.78%
16	329	37303	REDLAND INS CO	1,200,493	1.0245%	1,143,227	337,192	29.49%
17	84	26344	AGRICULTURAL INS CO	1,163,338	0.9928%	1,147,412	277,298	24.17%
18	761	21881	NATIONAL SURETY CORP	821,290	0.7009%	452,877	213,516	47.15%
19	761	21873	FIREMANS FUND INS CO	567,712	0.4845%	1,415,322	555,946	39.28%
20	0	15768	MERCED MUT INS CO	487,498	0.4160%	521,580	374,669	71.83%
21	84	22136	AMERICAN NATL FIRE INS CO	445,449	0.3801%	564,760	1,086,177	192.33%
22	84	16691	GREAT AMERICAN INS CO	399,838	0.3412%	194,352	75,180	38.68%
23	553	24600	GLOBE IND CO	396,346	0.3382%	424,372	194,520	45.84%
24	785	38970	MARKEL INS CO	242,912	0.2073%	285,122	-100,437	-35.23%
25	83	22128	ROCKY MOUNTAIN FIRE & CAS CO	200,925	0.1715%	159,191	405,211	254.54%
26	163	19704	AMERICAN STATES INS CO	166,908	0.1424%	93,609	85,406	91.24%
27	19	10111	AMERICAN BANKERS INS CO OF FL	159,275	0.1359%	161,314	294,173	182.36%
28	74	15105	SAFETY NATL CAS CORP	145,718	0.1244%	72,763	46,471	63.87%
29	645	14907	OREGON MUT INS CO	135,648	0.1158%	141,038	34,007	24.11%
30	349	13978	FLORISTS MUT INS CO	81,366	0.0694%	45,772	0	0.00%
31	1172	24422	LEGION INS CO	59,229	0.0505%	58,575	0	0.00%
32	84	26832	AMERICAN ALLIANCE INS CO	17,671	0.0151%	8,919	1,078	12.09%
33	91	29424	HARTFORD CAS INS CO	11,786	0.0101%	7,994	330	4.13%
34	91	29459	TWIN CITY FIRE INS CO CO	11,302	0.0096%	11,304	447	3.95%
35	176	25143	STATE FARM FIRE AND CAS CO	8,572	0.0073%	2,856,871	2,012,239	70.44%
36	761	10079	VINTAGE INS CO	6,624	0.0057%	5,244	417	7.95%
37	158	24384	RANGER INS CO	6,438	0.0055%	9,068	794	8.76%
38	626	22667	ACE AMERICAN INS CO	4,967	0.0042%	5,550	223	4.02%
39	31	11967	GENERAL STAR NATL INS CO	4,760	0.0041%	531	0	0.00%
40	626	22713	INSURANCE CO OF N AMER	3,460	0.0030%	1,643	-1,190	-72.43%
41	140	11991	NATIONAL CAS CO	3,250	0.0028%	3,250	0	0.00%
42	517	20532	CLARENDON NATL INS CO	2,766	0.0024%	1,445	2,765	191.35%
43	44	20648	EMPLOYERS FIRE INS CO	1,111	0.0009%	888	0	0.00%

Line Total: 117,178,020 100.0000% 116,673,256 72,904,385 62.49%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: HOMEOWNERS MULTIPLE PERIL

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	176	25151	STATE FARM GENERAL INS CO	831,858,754	23.3662%	785,397,886	404,372,544	51.49%
2	212	21660	FIRE INS EXCH	619,380,484	17.3978%	610,201,664	375,036,297	61.46%
3	8	19232	ALLSTATE INS CO	518,162,878	14.5547%	511,622,475	214,684,894	41.96%
4	1278	15539	CALIFORNIA STATE AUTO ASN INTER-IN	165,525,195	4.6495%	153,751,982	88,561,982	57.60%
5	163	24740	SAFECO INS CO OF AMER	105,130,442	2.9530%	99,816,464	53,879,990	53.98%
6	1318	15598	INTERINS EXCH OF THE AUTOMOBILE C	104,927,477	2.9473%	96,418,536	51,340,754	53.25%
7	200	25941	UNITED SERVICES AUTO ASSOC	98,030,411	2.7536%	96,693,751	41,186,830	42.60%
8	761	21873	FIREMANS FUND INS CO	74,716,810	2.0987%	77,031,221	26,058,638	33.83%
9	0	26905	CENTURY-NATIONAL INS CO	73,489,417	2.0643%	76,772,284	32,239,778	41.99%
10	140	19100	AMCO INS CO	49,911,350	1.4020%	40,325,010	18,075,514	44.82%
11	200	25968	USAA CAS INS CO	49,354,962	1.3863%	46,139,122	22,765,188	49.34%
12	111	10836	GOLDEN EAGLE INS CORP	40,072,205	1.1256%	42,109,175	21,853,612	51.90%
13	761	21865	ASSOCIATED IND CORP	38,103,568	1.0703%	42,957,073	14,316,367	33.33%
14	212	21652	FARMERS INS EXCH	36,827,466	1.0345%	36,607,517	18,561,813	50.70%
15	323	10693	CIVIL SVC EMPLOYEES INS CO	34,012,714	0.9554%	35,117,993	12,314,457	35.07%
16	38	20281	FEDERAL INS CO	32,219,345	0.9050%	31,701,683	9,843,313	31.05%
17	304	32352	PRUDENTIAL PROPERTY & CAS INS CO	31,460,879	0.8837%	32,433,892	12,367,877	38.13%
18	41	36161	TRAVELERS PROPERTY CASUALTY INS	29,283,592	0.8225%	28,890,518	10,340,202	35.79%
19	111	23035	LIBERTY MUT FIRE INS CO	28,466,272	0.7996%	28,469,351	13,897,130	48.81%
20	802	13544	CALIFORNIA CAPITAL INS CO	27,408,430	0.7699%	28,051,979	13,547,436	48.29%
21	91	30104	HARTFORD UNDERWRITERS INS CO	25,802,470	0.7248%	24,628,389	12,576,316	51.06%
22	218	20435	CNA CAS OF CA	25,576,394	0.7184%	24,149,108	-14,092,724	-58.36%
23	12	12963	21ST CENTURY INS CO	24,660,415	0.6927%	24,111,889	11,637,166	48.26%
24	0	37850	PACIFIC SPECIALTY INS CO	22,891,404	0.6430%	20,232,910	6,725,957	33.24%
25	33	20125	CALIFORNIA CAS INS CO	22,614,719	0.6352%	22,937,845	11,119,688	48.48%
26	3	42579	ALLIED PROP & CAS INS CO	22,374,945	0.6285%	19,638,532	10,841,695	55.21%
27	140	18961	CALFARM INSURANCE CO	21,074,033	0.5920%	22,069,311	9,967,477	45.16%
28	91	29424	HARTFORD CAS INS CO	20,304,362	0.5703%	14,014,860	5,522,626	39.41%
29	660	11908	MERCURY CAS CO	19,709,390	0.5536%	14,723,453	6,275,863	42.62%
30	108	30562	AMERICAN MANUFACTURERS MUT INS	19,483,584	0.5473%	18,825,891	7,416,005	39.39%
31	41	19070	STANDARD FIRE INS CO	18,987,752	0.5333%	20,253,618	7,221,045	35.65%
32	44	20621	COMMERCIAL UNION INS CO	18,754,807	0.5268%	24,227,301	10,802,936	44.59%
33	517	20532	CLARENDON NATL INS CO	16,664,441	0.4681%	17,502,265	6,951,758	39.72%
34	400	25798	UNIGARD IND CO	15,574,847	0.4375%	16,287,606	6,271,066	38.50%
35	800	15776	RESIDENCE MUT INS CO	13,741,954	0.3860%	12,985,785	5,903,277	45.46%
36	645	14907	OREGON MUT INS CO	12,041,068	0.3382%	12,329,516	4,988,486	40.46%
37	28	19976	AMICA MUT INS CO	11,472,607	0.3223%	11,052,872	2,754,902	24.92%
38	800	13625	WESTERN MUT INS CO	11,382,935	0.3197%	12,590,678	4,928,464	39.14%
39	44	21962	GENERAL ACCIDENT INS CO	11,321,492	0.3180%	10,937,235	6,437,125	58.86%
40	922	40029	EXPLORER INS CO	10,393,103	0.2919%	6,497,032	3,600,674	55.42%
41	163	39012	SAFECO INS CO OF IL	10,226,626	0.2873%	9,239,915	4,049,210	43.82%
42	212	10317	NEIGHBORHOOD SPIRIT PROP & CAS C	7,803,436	0.2192%	5,737,306	1,975,668	34.44%
43	163	19690	AMERICAN ECONOMY INS CO	7,774,545	0.2184%	9,230,155	5,252,794	56.91%
44	8	19240	ALLSTATE IND CO	7,080,762	0.1989%	5,945,086	749,914	12.61%
45	950	12904	TOKIO MARINE&FIRE INS CO LTD US BR	6,361,906	0.1787%	6,194,265	1,696,555	27.39%
46	300	22756	ALLEGIANCE INS CO	6,319,047	0.1775%	6,158,176	3,697,496	60.04%
47	0	34525	FIVE STAR INS CO	6,031,379	0.1694%	5,500,664	1,691,719	30.75%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: HOMEOWNERS MULTIPLE PERIL

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
48	33	20117	CALIFORNIA CAS IND EXCH	5,725,826	0.1608%	5,904,821	2,139,614	36.24%
49	249	26395	WESTERN HOME INS CO	5,530,539	0.1553%	6,243,332	1,937,789	31.04%
50	19	10111	AMERICAN BANKERS INS CO OF FL	5,491,476	0.1543%	5,764,966	2,387,666	41.42%
51	83	22101	GRANGE INS ASSN	5,250,306	0.1475%	5,103,162	3,957,921	77.56%
52	140	23779	NATIONWIDE MUT FIRE INS CO	5,199,383	0.1460%	4,963,696	3,669,374	73.92%
53	79	23728	NATIONAL GENERAL INS CO	5,185,017	0.1456%	5,493,212	631,682	11.50%
54	1314	18341	INSURANCE CORP OF NY	4,923,411	0.1383%	4,371,885	2,446,623	55.96%
55	0	14508	MICHIGAN MILLERS MUT INS CO	4,795,247	0.1347%	4,540,414	1,758,070	38.72%
56	923	24015	NORTHLAND INS CO	4,782,535	0.1343%	5,275,868	1,536,469	29.12%
57	227	23647	MUTUAL SERVICE CAS INS CO	4,402,230	0.1237%	4,482,974	2,792,551	62.29%
58	127	23469	AMERICAN MODERN HOME INS CO	4,274,300	0.1201%	4,647,024	1,294,290	27.85%
59	0	15768	MERCED MUT INS CO	4,157,197	0.1168%	4,512,524	1,134,824	25.15%
60	0	41459	ARMED FORCES INS EXCHANGE	3,922,312	0.1102%	4,014,318	1,693,220	42.18%
61	249	13846	FARMERS HOME MUT INS CO	3,894,524	0.1094%	4,308,400	2,128,548	49.40%
62	1179	31526	WAWANESA MUT INS CO US BRANCH	3,887,258	0.1092%	4,077,782	2,286,533	56.07%
63	350	34789	COLONIAL PENN INS CO	3,710,997	0.1042%	3,957,551	120,024	3.03%
64	212	21687	MID-CENTURY INS CO	3,596,239	0.1010%	3,772,839	1,745,074	46.25%
65	1330	24821	MERITPLAN INS CO	3,493,620	0.0981%	3,324,401	652,133	19.62%
66	38	20397	VIGILANT INS CO	3,332,022	0.0936%	3,378,941	484,941	14.35%
67	215	14133	VALLEY INS CO	3,326,465	0.0934%	3,528,220	2,180,894	61.81%
68	958	22438	HAWAIIAN INS & GTY CO LTD	3,076,554	0.0864%	1,406,592	372,675	26.49%
69	84	33723	AMERICAN SPIRIT INS CO	2,963,626	0.0832%	3,019,250	2,017,531	66.82%
70	1179	10683	WAWANESA GENERAL INS CO	2,611,284	0.0733%	2,196,642	1,253,199	57.05%
71	0	23701	NATIONAL AUTOMOBILE & CAS INS CO	2,603,154	0.0731%	3,151,250	1,111,822	35.28%
72	808	32107	SUTTER INS CO	2,531,083	0.0711%	2,505,914	941,124	37.56%
73	749	16063	GENERAL SECURITY INS CO	2,430,753	0.0683%	2,436,818	-65,042	-2.67%
74	400	25747	UNIGARD INS CO	2,386,096	0.0670%	2,403,731	1,218,378	50.69%
75	300	22578	HORACE MANN INS CO	2,362,267	0.0664%	2,108,670	1,117,454	52.99%
76	161	18031	TOPA INS CO	2,319,885	0.0652%	1,890,632	639,507	33.83%
77	253	23582	MINNESOTA FIRE & CAS CO	2,318,218	0.0651%	2,457,948	882,217	35.89%
78	802	12890	EAGLE WEST INS CO	2,238,787	0.0629%	2,326,656	1,159,453	49.83%
79	212	10318	EXACT PROPERTY & CASUALTY CO INC	2,041,314	0.0573%	1,827,459	-126,502	-6.92%
80	212	22730	ZC INS CO	2,040,451	0.0573%	1,303,461	1,174,645	90.12%
81	408	28401	AMERICAN NATL PROP & CAS CO	2,032,265	0.0571%	1,997,225	1,497,982	75.00%
82	241	25321	METROPOLITAN DRT PROP & CAS INS	2,005,472	0.0563%	1,804,053	618,319	34.27%
83	19	19615	AMERICAN RELIABLE INS CO	1,974,693	0.0555%	2,286,151	710,190	31.06%
84	329	37303	REDLAND INS CO	1,867,200	0.0524%	1,984,073	947,099	47.74%
85	212	10315	CIVIC PROPERTY & CAS CO INC	1,845,247	0.0518%	1,803,406	387,097	21.46%
86	930	19269	DANIELSON NATL INS CO	1,803,119	0.0506%	1,352,534	720,958	53.30%
87	83	22128	ROCKY MOUNTAIN FIRE & CAS CO	1,644,641	0.0462%	1,376,276	1,197,945	87.04%
88	212	39306	FIDELITY & DEPOSIT CO OF MD	1,641,986	0.0461%	1,121,910	86,615	7.72%
89	163	24724	FIRST NATL INS CO OF AMER	1,630,880	0.0458%	907,462	189,927	20.93%
90	79	38660	MIC GENERAL INS CORP	1,561,219	0.0439%	1,574,323	580,583	36.88%
91	1111	25534	TIG INS CO	1,204,530	0.0338%	15,310,576	4,113,249	26.87%
92	38	20346	PACIFIC IND CO	1,069,469	0.0300%	1,085,202	133,984	12.35%
93	158	25054	HUDSON INS CO	1,054,512	0.0296%	279,690	91,773	32.81%
94	7	13935	FEDERATED MUT INS CO	952,896	0.0268%	913,707	438,086	47.95%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: HOMEOWNERS MULTIPLE PERIL

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
95	626	22713	INSURANCE CO OF N AMER	792,896	0.0223%	3,376,783	938,296	27.79%
96	44	21970	CGU INS CO	788,822	0.0222%	765,721	385,891	50.40%
97	808	25180	ANZA INS CO	770,463	0.0216%	892,229	88,265	9.89%
98	57	21261	ELECTRIC INS CO	669,738	0.0188%	651,363	99,470	15.27%
99	212	26611	VALIANT INS CO	608,734	0.0171%	773,670	556,651	71.95%
100	164	25887	US FIDELITY & GUARANTY CO	603,643	0.0170%	694,490	40,132	5.78%
101	303	15032	GUIDEONE MUT INS CO	602,128	0.0169%	612,338	306,446	50.05%
102	4	27928	AMEX ASSUR CO	596,339	0.0168%	643,510	20,110	3.13%
103	2	33669	CONDOR INS CO	558,649	0.0157%	1,378,437	1,010,306	73.29%
104	91	37478	HARTFORD INS CO OF THE MIDWEST	489,896	0.0138%	2,854,792	1,962,240	68.73%
105	12	19399	AIU INS CO	439,894	0.0124%	387,707	61,406	15.84%
106	923	10819	AMERICAN EQUITY SPECIALTY INS CO	436,701	0.0123%	181,346	70,298	38.76%
107	1111	25496	TIG IND CO	395,700	0.0111%	970,561	61,690	6.36%
108	164	25879	FIDELITY & GUARANTY INS UNDERWRIT	367,611	0.0103%	456,076	161,905	35.50%
109	574	31089	REPUBLIC WESTERN INS CO	366,832	0.0103%	128,325	50,685	39.50%
110	3	42587	DEPOSITORS INS CO	353,864	0.0099%	57,758	14,258	24.69%
111	772	22985	SEQUOIA INS CO	337,895	0.0095%	247,942	9,421	3.80%
112	0	11126	YASUDA FIRE & MARINE INS CO OF AM	211,749	0.0059%	232,189	44,931	19.35%
113	98	32603	SIGNET STAR REIN CO	202,719	0.0057%	186,139	134,062	72.02%
114	212	19372	NORTHERN INS CO OF NY	196,408	0.0055%	254,528	53,675	21.09%
115	689	33162	BANKERS INSURANCE CO	184,965	0.0052%	184,965	79,985	43.24%
116	163	19704	AMERICAN STATES INS CO	176,998	0.0050%	201,454	110,858	55.03%
117	0	40550	PACIFIC PIONEER INS CO	132,709	0.0037%	134,530	62,763	46.65%
118	91	29459	TWIN CITY FIRE INS CO CO	119,379	0.0034%	1,800,908	1,060,157	58.87%
119	344	10669	CHURCH INS CO	113,489	0.0032%	144,213	9,141	6.34%
120	0	35408	SIRIUS AMERICA INS CO	113,455	0.0032%	27,985	27,230	97.30%
121	761	21857	AMERICAN INS CO	113,124	0.0032%	124,134	22,206	17.89%
122	108	22977	LUMBERMENS MUT CAS CO	110,949	0.0031%	67,818	62,073	91.53%
123	313	33898	AEGIS SECURITY INS CO	110,653	0.0031%	622,870	144,344	23.17%
124	1330	24813	BALBOA INS CO	93,792	0.0026%	99,117	23,152	23.36%
125	12	43761	AMERICAN INTL INS CO OF CA	90,445	0.0025%	27,285	11,107	40.71%
126	458	35769	LYNDON PROPERTY INS CO	89,171	0.0025%	80,575	12,385	15.37%
127	65	10014	AFFILIATED FM INS CO	86,853	0.0024%	81,721	4,412	5.40%
128	227	23655	MODERN SERVICE INS CO	85,870	0.0024%	92,495	11,668	12.61%
129	626	20702	ACE FIRE UNDERWRITERS INS CO	71,812	0.0020%	593,690	162,356	27.35%
130	140	11991	NATIONAL CAS CO	69,026	0.0019%	55,451	150,486	271.39%
131	761	21881	NATIONAL SURETY CORP	66,380	0.0019%	46,905	23,281	49.63%
132	553	24678	ROYAL IND CO	65,811	0.0018%	64,250	-6,785	-10.56%
133	553	26980	ROYAL INS CO OF AMER	64,863	0.0018%	69,349	2,364	3.41%
134	0	18767	CHURCH MUT INS CO	63,715	0.0018%	63,442	4,955	7.81%
135	218	35289	CONTINENTAL INS CO	58,492	0.0016%	1,318,185	-6,876,125	-521.64%
136	41	25682	TRAVELERS IND CO OF CT	54,220	0.0015%	61,708	-19,910	-32.26%
137	626	20699	ACE PROP & CAS INS CO	40,914	0.0011%	49,075	22,808	46.48%
138	108	18910	AMERICAN PROTECTION INS CO	35,809	0.0010%	34,925	16,668	47.73%
139	553	24694	SAFEGUARD INS CO	35,226	0.0010%	32,878	2,284	6.95%
140	62	21407	EMCASCO INS CO	28,194	0.0008%	31,890	24,429	76.60%
141	961	42250	FRONTIER PACIFIC INS CO	26,362	0.0007%	26,362	9,899	37.55%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: HOMEOWNERS MULTIPLE PERIL

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurrec Losses	Loss Ratic
142	0	27073	NIPPON FIRE & MAR INS CO LTD US BR	26,158	0.0007%	18,204	0	0.00%
143	0	11150	FIRST AMER INS CO	21,632	0.0006%	12,473	3,299	26.45%
144	127	23450	AMERICAN FAMILY HOME INS CO	19,020	0.0005%	19,210	-1,365	-7.11%
145	88	22306	MASSACHUSETTS BAY INS CO	14,433	0.0004%	192,322	-186,951	-97.21%
146	91	19682	HARTFORD FIRE IN CO	13,369	0.0004%	1,375,850	199,764	14.52%
147	785	28932	MARKEL AMERICAN INS CO	12,625	0.0004%	150,108	51,705	34.45%
148	88	22292	HANOVER INS CO	9,459	0.0003%	52,772	22,897	43.39%
149	626	22748	PACIFIC EMPLOYERS INS CO	7,701	0.0002%	76,690	-5,268	-6.87%
150	761	11630	JEFFERSON INS CO	6,001	0.0002%	12,622	9,352	74.09%
151	62	21415	EMPLOYERS MUT CAS CO	4,110	0.0001%	7,282	231	3.17%
152	12	36404	21ST CENTURY CAS CO	3,800	0.0001%	5,921	76,180	1286.61%
153	920	42048	DIAMOND STATE INS CO	2,775	0.0001%	1,041	5,375	516.33%
154	38	12777	CHUBB INDEMNITY INS CO	1,221	0.0000%	906	289	31.90%
155	826	18279	BANKERS STANDARD INS CO	1,208	0.0000%	733	-15,210	-2075.03%
156	38	20303	GREAT NORTHERN INS CO	965	0.0000%	543	173	31.86%
157	304	31968	MERASTAR INS CO	930	0.0000%	213	0	0.00%
158	38	20338	NORTHWESTERN PACIFIC IND CO	840	0.0000%	528	-279	-52.84%
159	303	14559	GUIDEONE SPECIALTY MUT INS CO	469	0.0000%	4,858	-395	-8.13%
160	12	23809	GRANITE STATE INS CO	392	0.0000%	392	59	15.05%
161	108	20524	SPECIALTY NATL INS CO	243	0.0000%	240	0	0.00%
162	244	10677	CINCINNATI INS CO	160	0.0000%	1,132	-56	-4.95%
163	212	19305	ASSURANCE CO OF AMER	148	0.0000%	161	13,666	8488.20%
Line Total:				3,560,100,595	100.0000%	3,476,827,465	1,663,998,077	47.86%

1999 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	176	25151	STATE FARM GENERAL INS CO	83,355,091	5.5499%	32,620,299	21,712,543	66.56%
2	212	21709	TRUCK INS EXCH	76,761,842	5.1109%	86,641,942	61,116,561	70.54%
3	91	29424	HARTFORD CAS INS CO	75,526,250	5.0286%	65,616,394	37,337,791	56.90%
4	38	20281	FEDERAL INS CO	69,506,852	4.6278%	73,085,245	40,820,864	55.85%
5	212	21660	FIRE INS EXCH	62,586,530	4.1671%	60,346,885	36,161,543	59.92%
6	761	21873	FIREMANS FUND INS CO	47,625,639	3.1710%	55,290,628	44,797,464	81.02%
7	8	19232	ALLSTATE INS CO	45,325,247	3.0178%	46,774,088	20,234,394	43.26%
8	212	21652	FARMERS INS EXCH	44,691,850	2.9756%	46,658,645	21,113,037	45.25%
9	761	21857	AMERICAN INS CO	43,930,331	2.9249%	47,864,540	19,380,951	40.49%
10	41	25674	TRAVELERS IND CO OF IL	40,973,259	2.7280%	42,715,033	18,343,446	42.94%
11	111	10836	GOLDEN EAGLE INS CORP	34,375,832	2.2888%	34,607,213	27,649,285	79.89%
12	761	21881	NATIONAL SURETY CORP	31,206,485	2.0778%	30,379,493	16,330,026	53.75%
13	212	19305	ASSURANCE CO OF AMER	24,696,654	1.6443%	14,814,842	29,235,514	197.34%
14	140	18961	CALFARM INSURANCE CO	24,425,380	1.6263%	24,452,782	13,592,540	55.59%
15	91	19682	HARTFORD FIRE IN CO	22,279,792	1.4834%	24,865,245	10,996,744	44.23%
16	140	19100	AMCO INS CO	20,659,501	1.3755%	19,845,951	14,602,277	73.58%
17	212	21687	MID-CENTURY INS CO	20,108,116	1.3388%	20,871,805	17,905,162	85.79%
18	24	19895	ATLANTIC MUT INS CO	18,426,828	1.2269%	18,321,976	2,801,721	15.29%
19	41	25682	TRAVELERS IND CO OF CT	18,001,524	1.1986%	17,717,303	5,421,354	30.60%
20	218	20494	TRANSPORTATION INS CO	16,750,458	1.1153%	18,011,341	6,480,664	35.98%
21	163	24740	SAFECO INS CO OF AMER	16,613,288	1.1061%	17,336,356	9,332,187	53.83%
22	802	13544	CALIFORNIA CAPITAL INS CO	16,522,992	1.1001%	16,576,773	7,945,710	47.93%
23	574	31089	REPUBLIC WESTERN INS CO	16,448,694	1.0952%	16,631,304	10,910,355	65.60%
24	772	22985	SEQUOIA INS CO	16,291,182	1.0847%	16,992,879	10,683,318	62.87%
25	212	19372	NORTHERN INS CO OF NY	16,233,488	1.0808%	9,872,565	3,404,619	34.49%
26	1116	23930	PACIFIC NATL INS CO	15,412,693	1.0262%	17,170,971	11,161,491	65.00%
27	218	20486	TRANSCONTINENTAL INS CO	14,496,941	0.9652%	15,796,755	9,932,767	62.88%
28	108	22918	AMERICAN MOTORISTS INS CO	14,069,538	0.9368%	14,466,769	10,182,355	70.38%
29	350	34207	WESTPORT INS` CORP	12,924,670	0.8605%	10,790,364	5,991,018	55.52%
30	164	24767	ST PAUL FIRE & MARINE INS CO	12,585,317	0.8379%	10,934,661	3,554,970	32.51%
31	159	24457	RELIANCE INS CO	12,244,771	0.8153%	13,209,808	10,210,032	77.29%
32	761	21849	AMERICAN AUTOMOBILE INS CO	12,157,627	0.8095%	13,400,237	9,584,599	71.53%
33	44	20648	EMPLOYERS FIRE INS CO	11,748,754	0.7822%	12,075,352	2,782,564	23.04%
34	0	14010	CRUSADER INS CO	11,424,198	0.7606%	12,073,358	2,964,487	24.55%
35	159	24473	UNITED PACIFIC INS CO	11,410,146	0.7597%	10,884,385	4,521,143	41.54%
36	44	21970	CGU INS CO	10,761,256	0.7165%	10,077,919	13,314,287	132.11%
37	108	30562	AMERICAN MANUFACTURERS MUT INS	10,555,101	0.7028%	10,908,390	4,704,580	43.13%
38	44	20621	COMMERCIAL UNION INS CO	10,337,243	0.6883%	10,030,851	2,277,725	22.71%
39	91	37478	HARTFORD INS CO OF THE MIDWEST	9,960,574	0.6632%	10,008,903	3,464,520	34.61%
40	218	20508	VALLEY FORGE INS CO	9,958,169	0.6630%	10,274,535	10,193,919	99.22%
41	0	11231	GENERALI US BRANCH	9,450,058	0.6292%	11,312,435	5,203,284	46.00%
42	163	19690	AMERICAN ECONOMY INS CO	9,185,954	0.6116%	7,748,304	4,755,917	61.38%
43	111	23035	LIBERTY MUT FIRE INS CO	9,095,153	0.6056%	8,834,494	3,959,559	44.82%
44	212	19356	MARYLAND CAS CO	9,001,352	0.5993%	4,229,499	5,760,402	136.20%
45	108	18910	AMERICAN PROTECTION INS CO	8,717,832	0.5804%	8,871,932	1,230,205	13.87%
46	388	11452	HARTFORD STEAM BOIL INSPEC & INS	8,532,257	0.5681%	5,161,067	1,880,373	36.43%
47	0	31453	FINANCIAL PACIFIC INS CO	8,334,052	0.5549%	7,504,191	5,588,388	74.47%

1999 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
48	44	21962	GENERAL ACCIDENT INS CO	8,325,108	0.5543%	7,761,170	5,151,363	66.37%
49	626	43575	INDEMNITY INS CO OF NA	8,232,781	0.5481%	6,758,435	2,183,032	32.30%
50	553	26980	ROYAL INS CO OF AMER	8,005,887	0.5330%	9,463,111	2,780,637	29.38%
51	158	21113	UNITED STATES FIRE INS CO	7,683,918	0.5116%	7,429,702	6,439,474	86.67%
52	1285	22322	GREENWICH INS CO	7,541,840	0.5021%	7,164,571	-1,265,954	-17.67%
53	0	18767	CHURCH MUT INS CO	7,220,682	0.4808%	6,929,078	3,255,491	46.98%
54	38	20303	GREAT NORTHERN INS CO	7,060,261	0.4701%	5,128,733	4,476,259	87.28%
55	303	15032	GUIDEONE MUT INS CO	7,036,867	0.4685%	7,041,215	1,998,626	28.38%
56	853	15059	PUBLIC SERVICE MUT INS CO	6,998,498	0.4660%	6,296,008	1,378,767	21.90%
57	38	20397	VIGILANT INS CO	6,961,173	0.4635%	9,559,215	4,409,375	46.13%
58	0	26905	CENTURY-NATIONAL INS CO	6,903,138	0.4596%	7,514,043	4,291,441	57.11%
59	84	22136	AMERICAN NATL FIRE INS CO	6,840,141	0.4554%	5,995,268	2,765,883	46.13%
60	350	21318	COREGIS INS CO	6,834,213	0.4550%	8,340,130	2,356,152	28.25%
61	660	11908	MERCURY CAS CO	6,305,068	0.4198%	6,326,469	1,238,078	19.57%
62	215	14133	VALLEY INS CO	6,281,647	0.4182%	5,153,357	4,373,596	84.87%
63	1172	24422	LEGION INS CO	6,168,740	0.4107%	4,957,114	3,128,746	63.12%
64	176	25143	STATE FARM FIRE AND CAS CO	6,161,983	0.4103%	57,355,298	41,950,030	73.14%
65	108	22977	LUMBERMENS MUT CAS CO	5,930,183	0.3948%	6,285,307	1,742,061	27.72%
66	677	18058	PHILADELPHIA IND INS CO	5,324,548	0.3545%	4,858,492	87,745	1.81%
67	0	20362	SUMITOMO MAR & FIRE INS CO LTD US	5,264,339	0.3505%	5,042,274	383,492	7.61%
68	38	20338	NORTHWESTERN PACIFIC IND CO	5,123,068	0.3411%	5,629,420	4,236,512	75.26%
69	553	24589	AMERICAN & FOREIGN INS CO	4,986,547	0.3320%	5,427,065	2,669,912	49.20%
70	626	22667	ACE AMERICAN INS CO	4,947,293	0.3294%	5,415,217	4,355,362	80.43%
71	400	25747	UNIGARD INS CO	4,942,624	0.3291%	5,285,250	4,279,455	80.97%
72	164	25879	FIDELITY & GUARANTY INS UNDERWRIT	4,821,775	0.3210%	4,471,612	2,249,933	50.32%
73	553	24678	ROYAL IND CO	4,722,037	0.3144%	4,220,370	-845,111	-20.02%
74	303	14559	GUIDEONE SPECIALTY MUT INS CO	4,616,576	0.3074%	4,504,095	3,324,394	73.81%
75	950	12904	TOKIO MARINE&FIRE INS CO LTD US BR	4,568,891	0.3042%	4,794,770	623,962	13.01%
76	140	23787	NATIONWIDE MUT INS CO	4,414,033	0.2939%	4,160,756	-1,207	-0.03%
77	12	23841	NEW HAMPSHIRE INS CO	4,297,038	0.2861%	9,090,378	5,588,106	61.47%
78	218	20443	CONTINENTAL CAS CO	4,286,950	0.2854%	4,754,109	9,506,527	199.96%
79	1111	25534	TIG INS CO	4,150,012	0.2763%	4,390,208	4,105,088	93.51%
80	84	26832	AMERICAN ALLIANCE INS CO	4,104,401	0.2733%	3,829,897	1,617,392	42.23%
81	761	21865	ASSOCIATED IND CORP	4,053,725	0.2699%	3,098,523	4,155,004	134.10%
82	84	26344	AGRICULTURAL INS CO	4,051,921	0.2698%	2,881,704	1,004,416	34.85%
83	163	19704	AMERICAN STATES INS CO	4,025,918	0.2680%	3,774,167	1,048,801	27.79%
84	24	19909	CENTENNIAL INS CO	4,011,184	0.2671%	3,797,771	1,991,333	52.43%
85	0	11126	YASUDA FIRE & MARINE INS CO OF AM	3,957,886	0.2635%	3,870,399	1,361,440	35.18%
86	218	20427	AMERICAN CAS CO OF READING PA	3,938,676	0.2622%	4,568,191	629,020	13.77%
87	645	14907	OREGON MUT INS CO	3,921,710	0.2611%	4,021,083	875,395	21.77%
88	164	24791	ST PAUL MERCURY INS CO	3,643,044	0.2426%	3,791,119	1,451,731	38.29%
89	1218	32859	PENN-AMERICA INS CO	3,323,587	0.2213%	3,262,393	1,796,225	55.06%
90	163	24732	GENERAL INS CO OF AMER	3,323,024	0.2213%	3,201,138	1,729,121	54.02%
91	44	20613	AMERICAN EMPLOYERS INS CO	3,270,575	0.2178%	2,874,145	764,592	26.60%
92	626	21121	WESTCHESTER FIRE INS CO	3,218,022	0.2143%	2,040,075	1,869,242	91.63%
93	164	25887	US FIDELITY & GUARANTY CO	3,148,612	0.2096%	3,829,935	2,307,328	60.24%
94	553	24902	SECURITY INS CO OF HARTFORD	3,110,805	0.2071%	3,577,599	884,401	24.72%

1999 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
95	111	21458	EMPLOYERS INS OF WAUSAU A MUT C	2,952,040	0.1965%	315,917	74,942	23.72%
96	0	40975	DENTISTS INS CO	2,888,382	0.1923%	2,753,371	3,083,963	112.01%
97	84	16691	GREAT AMERICAN INS CO	2,875,077	0.1914%	2,861,143	2,038,855	71.26%
98	169	24988	SENTRY INS A MUT CO	2,847,620	0.1896%	2,699,115	1,286,811	47.68%
99	306	10847	CUMIS INS SOCIETY INC	2,825,738	0.1881%	2,741,660	473,079	17.26%
100	553	24600	GLOBE IND CO	2,793,960	0.1860%	2,554,012	-109,701	-4.30%
101	161	18031	TOPA INS CO	2,764,939	0.1841%	2,125,071	2,808,628	132.17%
102	0	37206	CONTRACTORS BONDING & INS CO	2,702,873	0.1800%	2,300,588	-153,198	-6.66%
103	88	22292	HANOVER INS CO	2,653,256	0.1767%	1,982,411	2,630,762	132.71%
104	291	13331	AMERICAN HARDWARE MUT INS CO	2,265,472	0.1508%	2,265,300	242,208	10.69%
105	88	22306	MASSACHUSETTS BAY INS CO	2,225,755	0.1482%	3,009,061	1,692,784	56.26%
106	159	24430	RELIANCE NATL IND CO	2,217,937	0.1477%	2,114,742	836,918	39.58%
107	553	40541	GROCERS INS CO	2,216,631	0.1476%	2,084,061	551,904	26.48%
108	38	20346	PACIFIC IND CO	2,187,058	0.1456%	1,606,171	428,491	26.68%
109	79	38601	MIC PROPERTY & CAS INS CORP	2,168,077	0.1444%	2,418,566	1,300,044	53.75%
110	344	10669	CHURCH INS CO	1,915,525	0.1275%	1,866,245	272,119	14.58%
111	0	40550	PACIFIC PIONEER INS CO	1,909,683	0.1271%	2,513,340	1,714,243	68.21%
112	158	21105	NORTH RIVER INS CO	1,877,823	0.1250%	1,705,966	900,481	52.78%
113	31	38962	GENESIS INS CO	1,671,169	0.1113%	1,611,173	417,672	25.92%
114	159	40592	RELIANCE NATL INS CO	1,661,259	0.1106%	2,288,265	339,375	14.83%
115	7	13935	FEDERATED MUT INS CO	1,654,909	0.1102%	1,587,874	317,045	19.97%
116	323	10693	CIVIL SVC EMPLOYEES INS CO	1,638,782	0.1091%	1,715,670	517,234	30.15%
117	0	10830	BUSINESS ALLIANCE INS CO	1,616,277	0.1076%	1,492,691	1,604,186	107.47%
118	626	20702	ACE FIRE UNDERWRITERS INS CO	1,567,208	0.1043%	1,467,551	1,482,521	101.02%
119	130	23531	MILLERS INS CO	1,554,475	0.1035%	1,881,006	924,014	49.12%
120	517	20532	CLARENDON NATL INS CO	1,508,952	0.1005%	1,187,714	4,025,908	338.96%
121	946	14435	LUMBER MUT INS CO	1,486,516	0.0990%	1,349,044	197,873	14.67%
122	0	10823	SABLE INS CO	1,482,187	0.0987%	1,741,874	1,885,926	108.27%
123	922	27847	INSURANCE CO OF THE WEST	1,456,090	0.0969%	1,521,966	-4,447,850	-292.24%
124	218	20478	NATIONAL FIRE INS CO OF HARTFORD	1,425,169	0.0949%	1,618,508	767,063	47.39%
125	44	38369	NORTHERN ASSUR CO OF AMER	1,417,591	0.0944%	1,336,582	696,543	52.11%
126	65	10014	AFFILIATED FM INS CO	1,414,550	0.0942%	1,233,760	-180,840	-14.66%
127	349	13978	FLORISTS MUT INS CO	1,401,744	0.0933%	1,315,505	246,435	18.73%
128	212	39306	FIDELITY & DEPOSIT CO OF MD	1,343,377	0.0894%	945,244	1,033,095	109.29%
129	553	24694	SAFEGUARD INS CO	1,282,064	0.0854%	1,106,334	469,645	42.45%
130	400	25798	UNIGARD IND CO	1,240,025	0.0826%	1,172,732	181,327	15.46%
131	91	29459	TWIN CITY FIRE INS CO CO	1,226,665	0.0817%	1,239,334	965,062	77.87%
132	41	22217	GULF INS CO	1,218,151	0.0811%	1,070,714	2,121,566	198.14%
133	961	42250	FRONTIER PACIFIC INS CO	1,164,222	0.0775%	1,093,836	40,139	3.67%
134	91	30104	HARTFORD UNDERWRITERS INS CO	1,146,217	0.0763%	1,155,978	445,473	38.54%
135	111	26069	WAUSAU BUSINESS INS CO	1,097,485	0.0731%	1,338,917	395,253	29.52%
136	212	16535	ZURICH AMERICAN INS CO	1,096,154	0.0730%	2,673,103	-235,237	-8.80%
137	164	35386	FIDELITY & GUARANTY INS CO	1,058,511	0.0705%	4,275,172	2,991,550	69.97%
138	781	37893	ULICO CAS CO	1,014,119	0.0675%	1,006,598	163,155	16.21%
139	826	18279	BANKERS STANDARD INS CO	1,012,495	0.0674%	1,615,919	1,197,028	74.08%
140	163	24724	FIRST NATL INS CO OF AMER	1,002,218	0.0667%	841,509	48,250	5.73%
141	159	44482	RELIANCE UNIVERSAL INS CO	977,664	0.0651%	1,296,086	5,376,971	414.86%

1999 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
142	510	42307	NAVIGATORS INS CO	950,100	0.0633%	273,845	5,040,286	1840.56%
143	111	42404	LIBERTY INS CORP	942,354	0.0627%	1,049,849	618,510	58.91%
144	329	37303	REDLAND INS CO	920,534	0.0613%	723,979	236,163	32.62%
145	748	18023	STAR INS CO	887,073	0.0591%	817,102	288,166	35.27%
146	920	42048	DIAMOND STATE INS CO	883,526	0.0588%	443,790	382,125	86.10%
147	372	37621	TOYOTA MOTOR INS CO	875,860	0.0583%	641,502	577,676	90.05%
148	1111	25496	TIG IND CO	818,233	0.0545%	415,749	77,165	18.56%
149	1129	38776	FOLKSAMERICA REIN CO	806,364	0.0537%	583,977	495,056	84.77%
150	41	22233	SELECT INS CO	769,078	0.0512%	598,089	213,253	35.66%
151	479	11177	FIRST FNCL INS CO	739,154	0.0492%	707,795	228,100	32.23%
152	1120	10120	EVEREST NATIONAL INSURANCE CO	719,102	0.0479%	735,654	61,302	8.33%
153	227	23647	MUTUAL SERVICE CAS INS CO	702,448	0.0468%	709,001	409,432	57.75%
154	785	38970	MARKEL INS CO	640,602	0.0427%	657,379	110,548	16.82%
155	517	37257	INSURANCE CORP OF HANNOVER	631,726	0.0421%	198,566	112,299	56.55%
156	164	24775	ST PAUL GUARDIAN INS CO	629,571	0.0419%	334,046	201,199	60.23%
157	1111	10220	COMMONWEALTH INS CO OF AMER	601,978	0.0401%	510,963	170,789	33.42%
158	957	19720	AMERICAN ALT INS CORP	543,299	0.0362%	515,746	290,065	56.24%
159	158	24384	RANGER INS CO	542,432	0.0361%	758,586	448,882	59.17%
160	98	32603	SIGNET STAR REIN CO	523,994	0.0349%	52,252	38,723	74.11%
161	802	23540	MONTEREY INS CO	519,868	0.0346%	303,388	433,140	142.77%
162	961	34266	FRONTIER INS CO	474,159	0.0316%	276,656	196,850	71.15%
163	91	22357	HARTFORD ACCID & IND CO	464,641	0.0309%	362,305	996,179	274.96%
164	400	24554	WINTERTHUR INTERNATL AMER INS CO	458,986	0.0306%	471,066	371,210	78.80%
165	111	26042	WAUSAU UNDERWRITERS INS CO	456,015	0.0304%	348,364	223,346	64.11%
166	1330	24813	BALBOA INS CO	455,334	0.0303%	561,358	168,183	29.96%
167	923	24015	NORTHLAND INS CO	423,438	0.0282%	415,417	155,106	37.34%
168	158	25054	HUDSON INS CO	403,323	0.0269%	362,723	290,118	79.98%
169	0	34282	WESTERN SPECIALTY INS CO	387,500	0.0258%	113,570	28,176	24.81%
170	0	14354	JEWELERS MUT INS CO	383,849	0.0256%	388,517	204,433	52.62%
171	1285	37885	XL SPECIALTY INS CO	330,002	0.0220%	245,501	76,447	31.14%
172	12	23809	GRANITE STATE INS CO	314,442	0.0209%	565,974	874,974	154.60%
173	212	26611	VALIANT INS CO	280,454	0.0187%	479,935	930,687	193.92%
174	0	37850	PACIFIC SPECIALTY INS CO	279,957	0.0186%	317,141	391,731	123.52%
175	1314	18341	INSURANCE CORP OF NY	260,366	0.0173%	151,852	-283,672	-186.81%
176	783	13056	RLI INS CO	255,392	0.0170%	262,366	90,170	34.37%
177	923	10819	AMERICAN EQUITY SPECIALTY INS CO	233,658	0.0156%	83,570	31,178	37.31%
178	553	26948	GUARANTY NATL INS CO OF CT	232,828	0.0155%	172,640	124,999	72.40%
179	650	40010	WESTERN FAMILY INS CO	230,008	0.0153%	176,196	0	0.00%
180	0	34525	FIVE STAR INS CO	222,846	0.0148%	166,722	184,948	110.93%
181	457	19860	ARGONAUT GREAT CENTRAL INS CO	212,340	0.0141%	275,852	410,152	148.69%
182	626	20699	ACE PROP & CAS INS CO	198,926	0.0132%	554,299	-657,342	-118.59%
183	748	25780	WILLIAMSBURG NATL INS CO	186,639	0.0124%	87,165	2,493	2.86%
184	62	21415	EMPLOYERS MUT CAS CO	176,212	0.0117%	176,511	76,668	43.44%
185	41	41483	FARMINGTON CAS CO	171,546	0.0114%	921,798	3,216,228	348.91%
186	74	15105	SAFETY NATL CAS CORP	152,379	0.0101%	107,843	32,602	30.23%
187	201	25976	UTICA MUT INS CO	147,087	0.0098%	124,342	125,032	100.55%
188	140	13838	FARMLAND MUT INS CO	144,541	0.0096%	114,239	0	0.00%

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189	140	28223	NATIONWIDE AGRIBUSINESS INS CO	143,026	0.0095%	49,293	0	0.00%
190	1111	18864	FAIRMONT INS CO	142,377	0.0095%	54,893	34,897	63.57%
191	83	22101	GRANGE INS ASSN	140,851	0.0094%	161,392	681,822	422.46%
192	19	19615	AMERICAN RELIABLE INS CO	133,709	0.0089%	61,879	9,015	14.57%
193	1129	26093	WATERFORD INS CO	122,333	0.0081%	911,581	633,589	69.50%
194	602	12912	CREDIT GENERAL INS CO	106,575	0.0071%	159,362	47,582	29.86%
195	108	20524	SPECIALTY NATL INS CO	105,090	0.0070%	345,793	100,181	28.97%
196	0	37800	LG INSURANCE COMPANY LTD US BRA	100,070	0.0067%	94,668	-70,975	-74.97%
197	12	19380	AMERICAN HOME ASSUR CO	91,131	0.0061%	81,057	-37,078	-45.74%
198	1218	10673	PENN-STAR INS CO	86,945	0.0058%	45,035	11,501	25.54%
199	244	10677	CINCINNATI INS CO	77,063	0.0051%	67,704	11,881	17.55%
200	400	24449	REGENT INS CO	76,616	0.0051%	73,326	3,129	4.27%
201	212	21326	EMPIRE FIRE & MARINE INS CO	76,107	0.0051%	40,721	37,661	92.49%
202	212	26247	AMERICAN GUARANTEE & LIABILITY INS	71,708	0.0048%	831,114	-3,936,005	-473.58%
203	111	23043	LIBERTY MUT INS CO	70,063	0.0047%	100,115	47,925	47.87%
204	1116	41408	PACIFIC AUTOMOBILE INS CO	69,355	0.0046%	158,335	21,144	13.35%
205	0	36790	SPRINGFIELD INS CO INC	64,480	0.0043%	38,451	15,237	39.63%
206	336	13269	ZENITH INS CO	60,295	0.0040%	116,405	3,839	3.30%
207	201	25984	GRAPHIC ARTS MUT INS CO	59,644	0.0040%	56,809	318,964	561.47%
208	1172	19577	VILLANOVA INS CO	57,100	0.0038%	12,353	15,803	127.93%
209	19	10111	AMERICAN BANKERS INS CO OF FL	52,237	0.0035%	52,237	118,310	226.49%
210	41	19046	TRAVELERS CAS & SURETY CO OF IL	51,283	0.0034%	434,820	-831,021	-191.12%
211	181	29874	NORTH AMERICAN SPECIALTY INS CO	47,875	0.0032%	16,220	2,345	14.46%
212	44	40134	POTOMAC INS CO OF IL	46,634	0.0031%	46,728	4,390	9.39%
213	83	22128	ROCKY MOUNTAIN FIRE & CAS CO	46,021	0.0031%	40,646	8,126	19.99%
214	38	10052	CHUBB NATIONAL INSURANCE CO	39,725	0.0026%	67,410	6,839	10.15%
215	517	21806	HARBOR SPECIALTY INS CO	35,235	0.0023%	32,787	44,131	134.60%
216	1116	22489	HIGHLANDS INS CO	31,301	0.0021%	5,464	-100,807	-1844.93%
217	111	19917	LIBERTY INSURANCE UNDERWRITERS I	30,674	0.0020%	13,135	427	3.25%
218	124	23396	MICHIGAN MUT INS CO	26,324	0.0018%	33,484	-1,439	-4.30%
219	1116	23906	NORTHWESTERN NATL CAS CO	25,091	0.0017%	19,175	-1,214	-6.33%
220	41	19038	TRAVELERS CAS & SURETY CO	22,243	0.0015%	98,461	-80,887	-82.15%
221	0	10221	ALISTAR INS CO	20,699	0.0014%	10,794	6,660	61.70%
222	140	15580	SCOTTSDALE IND CO	16,277	0.0011%	15,500	-67	-0.43%
223	626	22713	INSURANCE CO OF N AMER	16,131	0.0011%	68,238	-363,650	-532.91%
224	164	19224	NORTHBROOK PROP & CAS INS CO	15,630	0.0010%	13,030	-3,994,304	-30654.67%
225	553	24880	FIRE & CAS INS CO OF CT	15,583	0.0010%	10,618	0	0.00%
226	0	27073	NIPPON FIRE & MAR INS CO LTD US BR	15,009	0.0010%	-2,548	-9,313	365.50%
227	212	40142	AMERICAN ZURICH INS CO	9,816	0.0007%	10,297	1,701	16.52%
228	41	19070	STANDARD FIRE INS CO	9,151	0.0006%	5,952	104,068	1748.45%
229	156	24295	PROVIDENCE WASHINGTON INS CO	5,512	0.0004%	4,559	4,054	88.92%
230	400	19607	WINTERTHUR INTL AMER UNDERWRITE	5,199	0.0003%	5,199	179	3.44%
231	317	40827	VIRGINIA SURETY CO INC	4,563	0.0003%	2,218	0	0.00%
232	304	13242	TITAN INDEMNITY CO	4,350	0.0003%	5,769	-73	-1.27%
233	212	22730	ZC INS CO	4,285	0.0003%	2,074	821	39.59%
234	12	19399	AIU INS CO	3,549	0.0002%	3,549	17,101	481.85%
235	12	19445	NATIONAL UNION FIRE INS CO OF PITT	2,782	0.0002%	6,786	1,265,218	18644.53%

1999 CALIFORNIA P & C MARKET SHARE REPORT

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

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236	246	14265	INDIANA LUMBERMENS MUT INS CO	1,849	0.0001%	1,753	23	1.31%
237	785	27189	ASSOCIATED INTL INS CO	1,837	0.0001%	6,891	-499	-7.24%
238	400	24414	GENERAL CAS CO OF WI	1,808	0.0001%	1,014	2,652	261.54%
239	553	24872	CONNECTICUT IND CO	1,676	0.0001%	25,437	-493,730	-1940.99%
240	390	18333	ATLAS ASSUR CO OF AMER	1,492	0.0001%	1,492	12,811	858.65%
241	44	21946	CGU INS CO OF NJ	1,435	0.0001%	6,491	-41	-0.63%
242	79	22012	MOTORS INS CORP	1,201	0.0001%	1,301	0	0.00%
243	12	19410	COMMERCE & INDUSTRY INS CO	1,000	0.0001%	420	-61,813	-14717.38%
244	140	37877	NATIONWIDE PROPERTY & CAS INS CO	778	0.0001%	12,039	-10,494	-87.17%
245	127	23469	AMERICAN MODERN HOME INS CO	610	0.0000%	457	-21,353	-4672.43%
246	164	41750	ST PAUL MEDICAL LIABILITY INS CO	457	0.0000%	458	-13	-2.84%
247	164	36463	DISCOVER PROP & CAS INS CO	350	0.0000%	350	-1,465	-418.57%
248	41	22209	ATLANTIC INS CO	232	0.0000%	232	0	0.00%
249	140	23779	NATIONWIDE MUT FIRE INS CO	216	0.0000%	740	-153,294	-20715.41%
250	150	20095	BITUMINOUS CAS CORP	156	0.0000%	344	0	0.00%
251	761	35300	ALLIANZ INS CO	13	0.0000%	14	-1,173	-8378.57%
252	41	36170	TRAVELERS CASUALTY COMPANY OF C	8	0.0000%	3,452	1,383,121	40067.24%
253	0	14974	PENNSYLVANIA LUMBERMENS MUT INS	3	0.0000%	3	1	33.33%
Line Total:				1,501,928,803	100.0000%	1,502,555,441	855,791,253	56.96%

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1	176	25151	STATE FARM GENERAL INS CO	75,719,511	5.6957%	29,632,180	13,780,789	46.51%
2	41	25674	TRAVELERS IND CO OF IL	56,098,700	4.2198%	55,615,485	31,431,562	56.52%
3	761	21857	AMERICAN INS CO	55,829,613	4.1996%	60,972,908	41,393,695	67.89%
4	761	21873	FIREMANS FUND INS CO	51,107,639	3.8444%	53,905,702	35,357,769	65.59%
5	111	10836	GOLDEN EAGLE INS CORP	49,846,077	3.7495%	51,141,084	20,546,443	40.18%
6	38	20281	FEDERAL INS CO	47,919,754	3.6046%	48,663,881	32,508,070	66.80%
7	761	21881	NATIONAL SURETY CORP	39,647,373	2.9823%	39,217,520	25,159,464	64.15%
8	218	20486	TRANSCONTINENTAL INS CO	36,429,932	2.7403%	40,084,546	-51,998,069	-129.72%
9	212	21709	TRUCK INS EXCH	34,455,835	2.5918%	40,245,018	54,861,098	136.32%
10	350	34207	WESTPORT INS' CORP	32,628,577	2.4544%	26,980,723	24,592,661	91.15%
11	517	20532	CLARENDON NATL INS CO	31,408,474	2.3626%	29,685,795	23,470,810	79.06%
12	0	31453	FINANCIAL PACIFIC INS CO	26,492,744	1.9928%	24,958,921	12,211,917	48.93%
13	91	37478	HARTFORD INS CO OF THE MIDWEST	24,796,211	1.8652%	23,262,535	8,423,067	36.21%
14	159	24473	UNITED PACIFIC INS CO	23,933,677	1.8003%	22,822,403	17,362,367	76.08%
15	761	21849	AMERICAN AUTOMOBILE INS CO	23,077,402	1.7359%	23,103,168	15,231,638	65.93%
16	41	25682	TRAVELERS IND CO OF CT	22,861,749	1.7197%	22,112,272	12,785,421	57.82%
17	163	24740	SAFECO INS CO OF AMER	21,823,761	1.6416%	22,759,603	8,823,461	38.77%
18	8	19232	ALLSTATE INS CO	21,555,426	1.6214%	22,149,100	4,676,697	21.11%
19	91	29424	HARTFORD CAS INS CO	21,390,915	1.6091%	19,405,780	3,651,942	18.82%
20	140	18961	CALFARM INSURANCE CO	20,260,806	1.5240%	20,455,475	7,329,981	35.83%
21	24	19895	ATLANTIC MUT INS CO	20,108,454	1.5126%	20,120,165	6,977,178	34.68%
22	159	24457	RELIANCE INS CO	19,690,895	1.4812%	19,854,574	7,291,499	36.72%
23	44	21962	GENERAL ACCIDENT INS CO	17,137,013	1.2891%	14,510,184	10,107,258	69.66%
24	91	19682	HARTFORD FIRE IN CO	16,927,628	1.2733%	16,231,671	9,198,439	56.67%
25	0	14010	CRUSADER INS CO	16,075,868	1.2092%	16,902,094	7,357,974	43.53%
26	44	20621	COMMERCIAL UNION INS CO	15,891,733	1.1954%	16,364,004	-3,370,705	-20.60%
27	218	20508	VALLEY FORGE INS CO	15,184,247	1.1422%	16,385,656	13,707,567	83.66%
28	212	21687	MID-CENTURY INS CO	13,941,642	1.0487%	14,097,730	24,639,874	174.78%
29	215	14133	VALLEY INS CO	12,611,025	0.9486%	10,216,020	5,422,020	53.07%
30	218	20494	TRANSPORTATION INS CO	12,063,982	0.9075%	12,730,908	-17,996,987	-141.36%
31	108	30562	AMERICAN MANUFACTURERS MUT INS	11,975,081	0.9008%	13,154,573	5,100,384	38.77%
32	212	21652	FARMERS INS EXCH	11,589,351	0.8718%	13,597,712	6,833,433	50.25%
33	140	19100	AMCO INS CO	11,559,615	0.8695%	11,471,367	2,841,977	24.77%
34	602	12912	CREDIT GENERAL INS CO	11,265,543	0.8474%	11,977,931	7,074,830	59.07%
35	802	13544	CALIFORNIA CAPITAL INS CO	11,219,435	0.8439%	11,231,799	3,444,142	30.66%
36	108	22918	AMERICAN MOTORISTS INS CO	10,347,435	0.7783%	11,066,756	2,424,319	21.91%
37	574	31089	REPUBLIC WESTERN INS CO	9,782,151	0.7358%	9,839,417	1,068,176	10.86%
38	44	21970	CGU INS CO	9,779,498	0.7356%	10,588,128	13,842,022	130.73%
39	1172	24422	LEGION INS CO	9,478,009	0.7129%	8,041,541	6,960,954	86.56%
40	677	18058	PHILADELPHIA IND INS CO	9,387,523	0.7061%	9,155,115	7,470,831	81.60%
41	303	15032	GUIDEONE MUT INS CO	9,294,286	0.6991%	9,744,569	3,657,990	37.54%
42	772	22985	SEQUOIA INS CO	8,227,186	0.6189%	9,494,665	6,318,826	66.55%
43	1116	23930	PACIFIC NATL INS CO	7,630,697	0.5740%	7,100,083	3,997,641	56.30%
44	212	19372	NORTHERN INS CO OF NY	7,544,029	0.5675%	7,812,375	-1,735,867	-22.22%
45	44	20648	EMPLOYERS FIRE INS CO	7,469,877	0.5619%	8,005,092	-5,631,068	-70.34%
46	853	15059	PUBLIC SERVICE MUT INS CO	7,469,295	0.5619%	6,772,195	6,717,157	99.19%
47	163	19690	AMERICAN ECONOMY INS CO	7,201,742	0.5417%	6,322,123	24,513,186	387.74%

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48	303	14559	GUIDEONE SPECIALTY MUT INS CO	7,021,014	0.5281%	6,924,715	2,657,662	38.38%
49	38	20303	GREAT NORTHERN INS CO	6,928,202	0.5211%	5,377,076	3,128,249	58.18%
50	84	22136	AMERICAN NATL FIRE INS CO	6,810,633	0.5123%	6,496,032	6,296,331	96.93%
51	553	26980	ROYAL INS CO OF AMER	6,720,862	0.5056%	6,278,425	7,797,694	124.20%
52	553	24589	AMERICAN & FOREIGN INS CO	6,636,495	0.4992%	5,921,503	4,047,972	68.36%
53	84	16691	GREAT AMERICAN INS CO	6,204,175	0.4667%	6,369,081	6,679,206	104.87%
54	163	24732	GENERAL INS CO OF AMER	6,148,196	0.4625%	5,787,113	2,865,415	49.51%
55	212	21660	FIRE INS EXCH	5,827,775	0.4384%	6,784,952	8,482,303	125.02%
56	0	10823	SABLE INS CO	5,820,066	0.4378%	6,786,849	2,482,256	36.57%
57	0	18767	CHURCH MUT INS CO	5,721,803	0.4304%	5,514,337	2,645,070	47.97%
58	176	25143	STATE FARM FIRE AND CAS CO	5,597,526	0.4211%	52,101,377	3,387,781	6.50%
59	44	20613	AMERICAN EMPLOYERS INS CO	5,581,979	0.4199%	5,071,738	3,080,789	60.74%
60	38	20397	VIGILANT INS CO	5,425,448	0.4081%	7,421,727	2,812,905	37.90%
61	158	21113	UNITED STATES FIRE INS CO	5,381,048	0.4048%	5,864,749	1,878,041	32.02%
62	350	21318	COREGIS INS CO	5,370,807	0.4040%	7,876,499	1,118,578	14.20%
63	24	19909	CENTENNIAL INS CO	4,831,588	0.3634%	4,252,614	2,233,742	52.53%
64	626	22667	ACE AMERICAN INS CO	4,776,239	0.3593%	5,596,764	987,671	17.65%
65	400	25747	UNIGARD INS CO	4,628,553	0.3482%	4,891,312	508,742	10.40%
66	0	26905	CENTURY-NATIONAL INS CO	4,617,354	0.3473%	5,038,260	3,730,033	74.03%
67	163	19704	AMERICAN STATES INS CO	4,609,241	0.3467%	4,643,538	1,427,184	30.73%
68	761	21865	ASSOCIATED IND CORP	4,341,337	0.3266%	3,228,050	2,775,389	85.98%
69	140	23787	NATIONWIDE MUT INS CO	4,257,192	0.3202%	4,152,452	-3,873,463	-93.28%
70	950	12904	TOKIO MARINE&FIRE INS CO LTD US BR	4,228,241	0.3181%	4,588,126	571,838	12.46%
71	12	23841	NEW HAMPSHIRE INS CO	4,092,111	0.3078%	9,141,666	8,557,385	93.61%
72	218	20427	AMERICAN CAS CO OF READING PA	4,024,807	0.3028%	4,052,744	-166,179,697	-4100.42%
73	108	22977	LUMBERMENS MUT CAS CO	3,998,875	0.3008%	4,291,059	-8,863,333	-206.55%
74	84	26832	AMERICAN ALLIANCE INS CO	3,822,198	0.2875%	3,696,890	3,508,763	94.91%
75	1120	10120	EVEREST NATIONAL INSURANCE CO	3,805,626	0.2863%	3,872,652	804,786	20.78%
76	164	25879	FIDELITY & GUARANTY INS UNDERWRIT	3,774,631	0.2839%	3,737,778	-903,367	-24.17%
77	0	11231	GENERALI US BRANCH	3,665,692	0.2757%	4,320,723	57,655	1.33%
78	38	20338	NORTHWESTERN PACIFIC IND CO	3,605,149	0.2712%	4,122,152	1,227,168	29.77%
79	0	11126	YASUDA FIRE & MARINE INS CO OF AM	3,516,300	0.2645%	3,348,912	1,734,700	51.80%
80	1218	32859	PENN-AMERICA INS CO	3,361,216	0.2528%	3,266,270	449,565	13.76%
81	164	24767	ST PAUL FIRE & MARINE INS CO	3,342,389	0.2514%	3,506,448	576,012	16.43%
82	88	22306	MASSACHUSETTS BAY INS CO	3,286,736	0.2472%	5,953,396	10,269,530	172.50%
83	158	24384	RANGER INS CO	3,196,056	0.2404%	2,828,448	557,377	19.71%
84	1111	25534	TIG INS CO	2,937,722	0.2210%	2,463,695	53,120,512	2156.13%
85	553	24694	SAFEGUARD INS CO	2,909,808	0.2189%	2,756,174	1,604,365	58.21%
86	660	11908	MERCURY CAS CO	2,868,399	0.2158%	2,850,084	699,021	24.53%
87	0	20362	SUMITOMO MAR & FIRE INS CO LTD US	2,843,684	0.2139%	2,872,614	-806,606	-28.08%
88	626	20702	ACE FIRE UNDERWRITERS INS CO	2,764,357	0.2079%	4,494,942	1,053,800	23.44%
89	111	23035	LIBERTY MUT FIRE INS CO	2,747,029	0.2066%	3,074,514	1,244,115	40.47%
90	479	11177	FIRST FNCL INS CO	2,659,668	0.2001%	2,539,256	331,182	13.04%
91	1285	22322	GREENWICH INS CO	2,600,646	0.1956%	2,362,734	3,747,017	158.59%
92	961	34266	FRONTIER INS CO	2,385,703	0.1795%	1,452,776	676,583	46.57%
93	0	40550	PACIFIC PIONEER INS CO	2,284,363	0.1718%	2,569,998	1,841,356	71.65%
94	159	24430	RELIANCE NATL IND CO	2,282,021	0.1717%	2,210,549	1,033,957	46.77%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL MULTIPLE PERIL(LIABILITY)

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurrec Losses	Loss Ratio
95	961	42250	FRONTIER PACIFIC INS CO	2,267,868	0.1706%	2,218,111	529,796	23.89%
96	212	19356	MARYLAND CAS CO	2,251,766	0.1694%	4,646,718	-2,827,939	-60.86%
97	161	18031	TOPA INS CO	2,194,476	0.1651%	1,718,649	2,800,861	162.97%
98	111	26069	WAUSAU BUSINESS INS CO	2,127,092	0.1600%	1,695,522	1,037,751	61.21%
99	164	25887	US FIDELITY & GUARANTY CO	2,082,088	0.1566%	2,786,927	-4,319,793	-155.00%
100	38	20346	PACIFIC IND CO	2,034,763	0.1531%	1,581,551	1,460,540	92.35%
101	0	37206	CONTRACTORS BONDING & INS CO	1,963,449	0.1477%	1,691,310	397,861	23.52%
102	91	29459	TWIN CITY FIRE INS CO CO	1,962,498	0.1476%	1,665,156	-474,960	-28.52%
103	212	19305	ASSURANCE CO OF AMER	1,950,440	0.1467%	11,549,315	-16,952,770	-146.79%
104	79	38601	MIC PROPERTY & CAS INS CORP	1,898,883	0.1428%	1,782,240	4,017,061	225.39%
105	84	26344	AGRICULTURAL INS CO	1,895,974	0.1426%	1,683,830	1,306,108	77.57%
106	553	40541	GROCERS INS CO	1,894,734	0.1425%	1,852,714	663,368	35.81%
107	785	38970	MARKEL INS CO	1,793,684	0.1349%	1,694,604	821,734	48.49%
108	218	20443	CONTINENTAL CAS CO	1,766,484	0.1329%	1,390,655	6,687,976	480.92%
109	329	37303	REDLAND INS CO	1,729,949	0.1301%	1,571,978	236,738	15.06%
110	44	38369	NORTHERN ASSUR CO OF AMER	1,729,381	0.1301%	1,888,680	2,087,362	110.52%
111	510	42307	NAVIGATORS INS CO	1,671,433	0.1257%	523,277	204,938	39.16%
112	91	30104	HARTFORD UNDERWRITERS INS CO	1,629,288	0.1226%	1,468,401	948,802	64.61%
113	163	24724	FIRST NATL INS CO OF AMER	1,624,164	0.1222%	1,269,883	363,548	28.63%
114	748	18023	STAR INS CO	1,594,824	0.1200%	1,264,015	624,720	49.42%
115	922	27847	INSURANCE CO OF THE WEST	1,561,658	0.1175%	1,920,856	13,492,860	702.44%
116	130	23531	MILLERS INS CO	1,555,512	0.1170%	1,736,157	936,843	53.96%
117	41	22217	GULF INS CO	1,551,533	0.1167%	1,687,923	-505,937	-29.97%
118	946	14435	LUMBER MUT INS CO	1,544,788	0.1162%	1,456,753	964,336	66.20%
119	169	24988	SENTRY INS A MUT CO	1,536,636	0.1156%	1,444,401	36,760	2.54%
120	920	42048	DIAMOND STATE INS CO	1,528,144	0.1149%	829,214	212,409	25.62%
121	400	25798	UNIGARD IND CO	1,420,174	0.1068%	1,273,681	1,173,197	92.11%
122	158	21105	NORTH RIVER INS CO	1,410,845	0.1061%	1,469,302	554,733	37.75%
123	626	21121	WESTCHESTER FIRE INS CO	1,371,081	0.1031%	991,059	292,553	29.52%
124	344	10669	CHURCH INS CO	1,319,534	0.0993%	1,352,975	593,209	43.84%
125	0	37800	LG INSURANCE COMPANY LTD US BRA	1,236,816	0.0930%	1,212,784	177,889	14.67%
126	0	34525	FIVE STAR INS CO	1,201,885	0.0904%	906,315	151,413	16.71%
127	306	10847	CUMIS INS SOCIETY INC	1,192,080	0.0897%	1,235,774	-653,547	-52.89%
128	553	24600	GLOBE IND CO	1,166,768	0.0878%	1,487,118	-1,748,786	-117.60%
129	553	24872	CONNECTICUT IND CO	1,148,600	0.0864%	1,282,686	471,685	36.77%
130	323	10693	CIVIL SVC EMPLOYEES INS CO	1,117,325	0.0840%	1,167,080	256,918	22.01%
131	218	20478	NATIONAL FIRE INS CO OF HARTFORD	1,107,467	0.0833%	1,069,250	774,640	72.45%
132	826	18279	BANKERS STANDARD INS CO	1,091,550	0.0821%	1,659,385	1,340,945	80.81%
133	212	16535	ZURICH AMERICAN INS CO	1,090,414	0.0820%	1,970,191	1,339,197	67.97%
134	212	39306	FIDELITY & DEPOSIT CO OF MD	1,074,475	0.0808%	885,387	9,246,013	1044.29%
135	88	22292	HANOVER INS CO	1,025,244	0.0771%	1,335,040	3,797,160	284.42%
136	164	35386	FIDELITY & GUARANTY INS CO	1,013,181	0.0762%	4,545,749	103,785	2.28%
137	372	37621	TOYOTA MOTOR INS CO	998,215	0.0751%	613,559	1,052,214	171.49%
138	645	14907	OREGON MUT INS CO	955,801	0.0719%	994,784	826,429	83.08%
139	0	37850	PACIFIC SPECIALTY INS CO	875,110	0.0658%	1,011,205	391,345	38.70%
140	957	19720	AMERICAN ALT INS CORP	841,775	0.0633%	737,926	419,036	56.79%
141	349	13978	FLORISTS MUT INS CO	836,398	0.0629%	802,945	67,724	8.43%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL MULTIPLE PERIL(LIABILITY)

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Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurrec Losses	Loss Ratio
142	0	10830	BUSINESS ALLIANCE INS CO	808,139	0.0608%	746,345	439,821	58.93%
143	111	42404	LIBERTY INS CORP	798,819	0.0601%	1,131,157	849,246	75.08%
144	91	22357	HARTFORD ACCID & IND CO	782,960	0.0589%	767,784	1,373,926	178.95%
145	781	37893	ULICO CAS CO	761,423	0.0573%	756,109	-22,121	-2.93%
146	111	21458	EMPLOYERS INS OF WAUSAU A MUT C	715,994	0.0539%	451,121	1,392,764	308.73%
147	111	26042	WAUSAU UNDERWRITERS INS CO	704,896	0.0530%	601,116	1,764,996	293.62%
148	212	26611	VALIANT INS CO	685,411	0.0516%	686,168	-250,985	-36.58%
149	41	22233	SELECT INS CO	649,144	0.0488%	577,126	395,995	68.61%
150	1129	38776	FOLKSAMERICA REIN CO	593,602	0.0447%	505,256	247,134	48.91%
151	0	34282	WESTERN SPECIALTY INS CO	583,584	0.0439%	185,516	19,147	10.32%
152	7	13935	FEDERATED MUT INS CO	498,790	0.0375%	483,158	685,350	141.85%
153	291	13331	AMERICAN HARDWARE MUT INS CO	443,236	0.0333%	459,868	670,534	145.81%
154	553	24902	SECURITY INS CO OF HARTFORD	421,369	0.0317%	299,602	-2,408,838	-804.01%
155	802	23540	MONTEREY INS CO	412,988	0.0311%	220,595	472,667	214.27%
156	1285	37885	XL SPECIALTY INS CO	395,386	0.0297%	296,011	339,196	114.59%
157	553	24880	FIRE & CAS INS CO OF CT	391,842	0.0295%	293,577	5,050	1.72%
158	227	23647	MUTUAL SERVICE CAS INS CO	391,750	0.0295%	383,915	-34,669	-9.03%
159	626	20699	ACE PROP & CAS INS CO	345,955	0.0260%	724,074	480,166	66.31%
160	553	24678	ROYAL IND CO	337,966	0.0254%	311,265	-7,379	-2.37%
161	517	37257	INSURANCE CORP OF HANNOVER	312,493	0.0235%	97,138	53,282	54.85%
162	0	14354	JEWELERS MUT INS CO	311,755	0.0235%	317,155	308,925	97.41%
163	650	40010	WESTERN FAMILY INS CO	278,457	0.0209%	226,429	384,701	169.90%
164	44	40134	POTOMAC INS CO OF IL	261,811	0.0197%	236,463	121,293	51.29%
165	748	25780	WILLIAMSBURG NATL INS CO	233,921	0.0176%	131,577	39,803	30.25%
166	1129	26093	WATERFORD INS CO	229,349	0.0173%	1,895,879	1,666,365	87.89%
167	212	26247	AMERICAN GUARANTEE & LIABILITY INS	224,443	0.0169%	753,039	268,892	35.71%
168	626	22713	INSURANCE CO OF N AMER	211,629	0.0159%	291,610	109,555	37.57%
169	98	32603	SIGNET STAR REIN CO	204,200	0.0154%	19,725	12,140	61.55%
170	108	20524	SPECIALTY NATL INS CO	192,745	0.0145%	531,618	272,422	51.24%
171	158	25054	HUDSON INS CO	176,702	0.0133%	150,513	223,117	148.24%
172	74	15105	SAFETY NATL CAS CORP	175,896	0.0132%	128,905	-28,894	-22.41%
173	244	10677	CINCINNATI INS CO	164,507	0.0124%	164,032	-192,329	-117.25%
174	164	24791	ST PAUL MERCURY INS CO	163,337	0.0123%	155,547	56,864	36.56%
175	783	13056	RLI INS CO	152,524	0.0115%	156,689	-522,344	-333.36%
176	457	19860	ARGONAUT GREAT CENTRAL INS CO	145,889	0.0110%	187,746	-34,755	-18.51%
177	19	10111	AMERICAN BANKERS INS CO OF FL	130,196	0.0098%	130,196	135,640	104.18%
178	62	21415	EMPLOYERS MUT CAS CO	116,140	0.0087%	116,430	-117,915	-101.28%
179	517	21806	HARBOR SPECIALTY INS CO	114,047	0.0086%	92,288	393,780	426.69%
180	400	24449	REGENT INS CO	102,061	0.0077%	102,326	-375,370	-366.84%
181	1172	19577	VILLANOVA INS CO	97,714	0.0074%	28,410	2,314,707	8147.51%
182	1111	18864	FAIRMONT INS CO	97,613	0.0073%	33,804	24,264	71.78%
183	19	19615	AMERICAN RELIABLE INS CO	91,578	0.0069%	41,455	16,162	38.99%
184	12	23809	GRANITE STATE INS CO	91,001	0.0068%	247,938	597,065	240.81%
185	1218	10673	PENN-STAR INS CO	83,478	0.0063%	36,657	9,552	26.06%
186	83	22101	GRANGE INS ASSN	78,426	0.0059%	167,902	-386,504	-230.20%
187	124	23396	MICHIGAN MUT INS CO	75,985	0.0057%	86,874	-266,531	-306.80%
188	923	10819	AMERICAN EQUITY SPECIALTY INS CO	72,542	0.0055%	31,628	32,704	103.40%

1999 CALIFORNIA P & C MARKET SHARE REPORT

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Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurrec Losses	Loss Ratic
189	150	20109	BITUMINOUS FIRE & MARINE INS CO	71,187	0.0054%	69,792	17,900	25.65%
190	12	19445	NATIONAL UNION FIRE INS CO OF PITT	67,210	0.0051%	70,164	10,650	15.18%
191	218	35289	CONTINENTAL INS CO	64,648	0.0049%	73,283	7,200,079	9825.03%
192	0	36790	SPRINGFIELD INS CO INC	53,437	0.0040%	33,717	13,419	39.80%
193	1116	22489	HIGHLANDS INS CO	53,214	0.0040%	24,619	-1,012,665	-4113.35%
194	201	25984	GRAPHIC ARTS MUT INS CO	49,723	0.0037%	47,446	10,832	22.83%
195	400	24554	WINTERTHUR INTERNATL AMER INS CO	47,103	0.0035%	147,450	-21,572	-14.63%
196	1111	25496	TIG IND CO	42,111	0.0032%	15,328	18,897	123.28%
197	336	13269	ZENITH INS CO	39,431	0.0030%	75,652	202,592	267.79%
198	159	40592	RELIANCE NATL INS CO	37,666	0.0028%	50,370	167,966	333.46%
199	686	25771	WESTERN CONTINENTAL INS CO	36,422	0.0027%	36,752	15,674	42.65%
200	923	24015	NORTHLAND INS CO	33,924	0.0026%	27,190	1,352	4.97%
201	83	22128	ROCKY MOUNTAIN FIRE & CAS CO	30,502	0.0023%	33,220	261	0.79%
202	201	25976	UTICA MUT INS CO	28,234	0.0021%	35,121	204,244	581.54%
203	761	11630	JEFFERSON INS CO	21,093	0.0016%	14,399	5,606	38.93%
204	0	10221	ALISTAR INS CO	20,699	0.0016%	10,794	6,660	61.70%
205	1116	41408	PACIFIC AUTOMOBILE INS CO	16,419	0.0012%	87,785	22,380	25.49%
206	159	44482	RELIANCE UNIVERSAL INS CO	14,400	0.0011%	14,004	76,696	547.67%
207	317	40827	VIRGINIA SURETY CO INC	14,190	0.0011%	7,085	0	0.00%
208	41	41483	FARMINGTON CAS CO	13,256	0.0010%	123,587	-4,356,763	-3525.26%
209	553	35262	PHOENIX ASSUR CO OF NY	12,317	0.0009%	25,743	25,981	100.92%
210	12	19380	AMERICAN HOME ASSUR CO	11,592	0.0009%	12,459	2,527	20.28%
211	0	38733	ALASKA NAT INS CO	8,842	0.0007%	8,842	2,605	29.46%
212	304	13242	TITAN INDEMNITY CO	8,492	0.0006%	12,184	-77,456	-635.72%
213	140	15580	SCOTTSDALE IND CO	8,238	0.0006%	8,483	6	0.07%
214	79	22004	CIM INSURANCE CORP	8,029	0.0006%	8,190	1,253	15.30%
215	41	19070	STANDARD FIRE INS CO	7,946	0.0006%	4,036	1,661,241	41160.58%
216	212	22730	ZC INS CO	6,428	0.0005%	3,113	1,232	39.58%
217	44	21946	CGU INS CO OF NJ	5,707	0.0004%	16,651	-5,447	-32.71%
218	41	19046	TRAVELERS CAS & SURETY CO OF IL	5,511	0.0004%	215,211	1,165,937	541.76%
219	164	24775	ST PAUL GUARDIAN INS CO	5,227	0.0004%	2,971	17,736	596.97%
220	164	36463	DISCOVER PROP & CAS INS CO	4,877	0.0004%	4,877	-282,119	-5784.68%
221	156	24295	PROVIDENCE WASHINGTON INS CO	3,057	0.0002%	2,297	-16,787	-730.82%
222	212	40142	AMERICAN ZURICH INS CO	2,906	0.0002%	2,906	9,230	317.62%
223	390	18333	ATLAS ASSUR CO OF AMER	1,425	0.0001%	1,425	69,179	4854.67%
224	140	37877	NATIONWIDE PROPERTY & CAS INS CO	1,414	0.0001%	8,125	-48,691	-599.27%
225	785	27189	ASSOCIATED INTL INS CO	1,146	0.0001%	5,392	-3,738	-69.32%
226	140	23779	NATIONWIDE MUT FIRE INS CO	1,038	0.0001%	1,325	-633,532	-47813.74%
227	400	24414	GENERAL CAS CO OF WI	1,010	0.0001%	491	20,116	4096.95%
228	140	11991	NATIONAL CAS CO	605	0.0000%	605	7,875	1301.65%
229	400	38318	REPUBLIC INS CO	379	0.0000%	379	-20,586	-5431.66%
230	12	19399	AIU INS CO	181	0.0000%	181	-129,596	-71600.00%
231	108	18910	AMERICAN PROTECTION INS CO	121	0.0000%	237	8	3.38%
232	1116	23906	NORTHWESTERN NATL CAS CO	121	0.0000%	1,624	136,904	8430.05%
233	127	23469	AMERICAN MODERN HOME INS CO	120	0.0000%	83	431,251	19579.52%
234	150	20095	BITUMINOUS CAS CORP	88	0.0000%	246	0	0.00%
235	12	16659	UNITED GTY COML INS CO OF NC	87	0.0000%	87	0	0.00%

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<i>Rec #</i>	<i>Group #</i>	<i>Naic #</i>	<i>Company Name</i>	<i>Writer Premium</i>	<i>Market Share</i>	<i>Earned Premium</i>	<i>Incurrec Losses</i>	<i>Loss Ratic</i>
236	164	41750	ST PAUL MEDICAL LIABILITY INS CO	43	0.0000%	134	14	10.45%
237	41	22209	ATLANTIC INS CO	30	0.0000%	30	0	0.00%
238	761	35300	ALLIANZ INS CO	12	0.0000%	14	41,965	99750.00%
Line Total:				1,329,410,174	100.0000%	1,363,525,179	535,765,699	39.29%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: MORTGAGE GUARANTY

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer: Premium	Market Share	Earned Premium	Incurrec Losses	Loss Ratic
1	105	29858	MORTGAGE GUARANTY INS CORP	88,036,379	20.5573%	91,862,242	35,451,979	38.59%
2	1135	27251	PMI MORTGAGE INS CO	82,712,689	19.3142%	89,229,950	29,038,639	32.54%
3	350	38458	GENERAL ELECTRIC MORTGAGE INS C	74,673,272	17.4369%	79,431,488	7,217,249	9.09%
4	766	33790	RADIAN GUARANTY INC	55,929,051	13.0600%	57,310,609	21,368,800	37.29%
5	12	15873	UNITED GTY RESIDENTIAL INS CO	54,349,663	12.6912%	57,028,929	-73,935	-0.13%
6	150	28452	REPUBLIC MORTGAGE INS CO	32,370,550	7.5588%	33,805,783	5,357,675	15.85%
7	766	30872	AMERIN GUARANTY CORP	27,531,942	6.4290%	32,200,370	6,317,475	19.62%
8	421	24350	TRIAD GUARANTY INS CORP	7,692,481	1.7963%	7,609,789	611,553	8.04%
9	306	40266	CMG MORTGAGE INS CO	3,912,554	0.9136%	3,961,074	180,097	4.55%
10	105	10682	MGIC CREDIT ASSUR CORP	602,311	0.1406%	602,311	55,373	9.19%
11	350	18759	VEREX ASSURE INC	219,825	0.0513%	258,844	-338,453	-130.76%
12	350	29823	GE RESIDENTIAL MORTGAGE INS CORP	178,688	0.0417%	236,595	-197,154	-83.33%
13	12	40525	UNITED GUARANTY CREDIT INS CO	33,397	0.0078%	26,298	-267	-1.02%
14	350	16675	GEN ELEC MORTGAGE INS CORP OF N	4,822	0.0011%	5,808	-8,922	-153.62%
15	239	18732	COMMERCIAL LOAN INS CORP	290	0.0001%	109	0	0.00%
Line Total:				428,247,914	100.0000%	453,570,199	104,980,109	23.15%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OCEAN MARINE

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	12	19380	AMERICAN HOME ASSUR CO	20,630,860	12.7227%	20,450,342	20,507,851	100.28%
2	761	21873	FIREMANS FUND INS CO	19,135,928	11.8008%	19,021,603	13,073,486	68.73%
3	44	20621	COMMERCIAL UNION INS CO	11,214,961	6.9161%	11,890,964	5,092,718	42.83%
4	84	22136	AMERICAN NATL FIRE INS CO	9,071,785	5.5944%	8,804,763	3,901,336	44.31%
5	1285	37885	XL SPECIALTY INS CO	8,397,296	5.1785%	8,338,640	10,556,067	126.59%
6	218	35289	CONTINENTAL INS CO	8,091,245	4.9897%	7,219,611	2,178,880	30.18%
7	553	26980	ROYAL INS CO OF AMER	7,461,695	4.6015%	7,488,788	6,963,626	92.99%
8	164	24767	ST PAUL FIRE & MARINE INS CO	7,255,940	4.4746%	7,996,659	8,479,882	106.04%
9	38	20281	FEDERAL INS CO	6,724,396	4.1468%	6,292,408	2,094,023	33.28%
10	950	12904	TOKIO MARINE&FIRE INS CO LTD US BR	6,122,956	3.7759%	6,122,956	3,665,850	59.87%
11	510	42307	NAVIGATORS INS CO	4,606,405	2.8407%	4,601,778	9,068,585	197.07%
12	0	38997	NISSAN FIRE & MARINE INS CO US BR	4,025,946	2.4827%	4,025,946	786,387	19.53%
13	159	24457	RELIANCE INS CO	3,569,093	2.2010%	5,285,428	1,849,697	35.00%
14	218	37338	PACIFIC INS CO	3,394,588	2.0934%	3,127,986	1,173,773	37.52%
15	256	16608	NEW YORK MARINE & GNRL INS CO	3,161,002	1.9493%	3,023,264	543,874	17.99%
16	91	19682	HARTFORD FIRE IN CO	3,140,216	1.9365%	3,228,814	1,265,715	39.20%
17	626	43575	INDEMNITY INS CO OF NA	2,418,098	1.4912%	2,269,518	5,212,207	229.66%
18	785	28932	MARKEL AMERICAN INS CO	2,340,848	1.4436%	976,335	727,107	74.47%
19	24	19909	CENTENNIAL INS CO	2,277,785	1.4047%	2,250,092	372,282	16.55%
20	65	10014	AFFILIATED FM INS CO	1,933,981	1.1927%	1,970,425	1,272,476	64.58%
21	212	19372	NORTHERN INS CO OF NY	1,923,992	1.1865%	1,459,390	694,183	47.57%
22	212	16535	ZURICH AMERICAN INS CO	1,703,436	1.0505%	1,602,424	1,279,393	79.84%
23	218	20850	FIREMENS INS CO OF NEWARK NJ	1,324,181	0.8166%	1,017,631	489,152	48.07%
24	200	25941	UNITED SERVICES AUTO ASSOC	1,232,309	0.7599%	1,229,700	343,518	27.94%
25	1111	25534	TIG INS CO	1,227,391	0.7569%	938,506	573,841	61.14%
26	41	19070	STANDARD FIRE INS CO	1,160,935	0.7159%	694,572	426,747	61.44%
27	111	19917	LIBERTY INSURANCE UNDERWRITERS I	1,083,167	0.6680%	801,167	490,308	61.20%
28	0	20362	SUMITOMO MAR & FIRE INS CO LTD US	1,053,444	0.6496%	1,003,671	61,145	6.09%
29	553	24902	SECURITY INS CO OF HARTFORD	1,041,420	0.6422%	1,227,464	1,189,409	96.90%
30	12	19445	NATIONAL UNION FIRE INS CO OF PITT	1,027,515	0.6337%	1,076,179	-59,144	-5.50%
31	0	27073	NIPPON FIRE & MAR INS CO LTD US BR	967,131	0.5964%	977,841	423,557	43.32%
32	212	19305	ASSURANCE CO OF AMER	965,468	0.5954%	210,679	55,755	26.46%
33	626	22667	ACE AMERICAN INS CO	874,549	0.5393%	869,411	470,377	54.10%
34	927	18619	UNDERWRITERS INS CO	869,999	0.5365%	1,974,416	-729,034	-36.92%
35	0	22551	MITSUI MARINE & FIRE INS CO	813,446	0.5016%	789,105	278,886	35.34%
36	12	23841	NEW HAMPSHIRE INS CO	773,491	0.4770%	651,717	192,682	29.57%
37	0	10048	HYUNDAI MARINE & FIRE INS CO LTD	720,760	0.4445%	896,841	-105,710	-11.79%
38	923	32778	WASHINGTON INTL INS CO	719,036	0.4434%	690,208	302,776	43.87%
39	41	25674	TRAVELERS IND CO OF IL	668,539	0.4123%	512,481	124,502	24.29%
40	65	21482	FACTORY MUT INS CO	629,125	0.3880%	698,362	639,728	91.60%
41	41	22217	GULF INS CO	609,856	0.3761%	748,792	1,109,771	148.21%
42	24	19895	ATLANTIC MUT INS CO	598,744	0.3692%	519,560	-280,890	-54.06%
43	761	35300	ALLIANZ INS CO	542,258	0.3344%	207,339	88,842	42.85%
44	984	29599	US SPECIALTY INS CO	533,073	0.3287%	466,856	452,642	96.96%
45	218	20435	CNA CAS OF CA	441,739	0.2724%	265,765	-19,891	-7.48%
46	200	25968	USAA CAS INS CO	434,312	0.2678%	416,707	118,524	28.44%
47	517	37257	INSURANCE CORP OF HANNOVER	292,625	0.1805%	197,918	204,109	103.13%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OCEAN MARINE

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
48	0	12190	KOA FIRE & MARINE INS CO LTD	290,240	0.1790%	290,240	15,276	5.26%
49	0	41580	RED SHIELD INS CO	289,063	0.1783%	292,812	200,692	68.54%
50	169	21180	SENTRY SELECT INS CO	266,354	0.1643%	237,272	45,438	19.15%
51	923	24031	NORTHLAND CAS CO	234,588	0.1447%	399,554	-38,333	-9.59%
52	108	22977	LUMBERMENS MUT CAS CO	214,199	0.1321%	127,220	31,417	24.70%
53	140	11991	NATIONAL CAS CO	160,356	0.0989%	111,820	322,651	288.54%
54	1285	22322	GREENWICH INS CO	140,439	0.0866%	170,714	87,343	51.16%
55	88	22292	HANOVER INS CO	124,615	0.0768%	89,626	32,103	35.82%
56	304	32352	PRUDENTIAL PROPERTY & CAS INS CO	109,238	0.0674%	112,393	-72,511	-64.52%
57	108	30562	AMERICAN MANUFACTURERS MUT INS	95,687	0.0590%	74,023	7,637	10.32%
58	761	11630	JEFFERSON INS CO	93,386	0.0576%	54,527	4,674	8.57%
59	0	37800	LG INSURANCE COMPANY LTD US BRA	87,558	0.0540%	87,103	-6,106	-7.01%
60	44	20648	EMPLOYERS FIRE INS CO	84,150	0.0519%	76,836	49,836	64.86%
61	686	39322	SOREMA NA REIN CO	82,139	0.0507%	36,507	0	0.00%
62	38	20397	VIGILANT INS CO	76,076	0.0469%	76,451	10,062	13.16%
63	400	24554	WINTERTHUR INTERNATL AMER INS CO	69,920	0.0431%	37,321	3,395	9.10%
64	0	38733	ALASKA NAT INS CO	64,993	0.0401%	57,950	6,723	11.60%
65	111	23035	LIBERTY MUT FIRE INS CO	62,123	0.0383%	65,755	34,498	52.46%
66	127	23469	AMERICAN MODERN HOME INS CO	59,722	0.0368%	59,857	10,385	17.35%
67	91	29424	HARTFORD CAS INS CO	57,257	0.0353%	41,968	8,551	20.38%
68	28	19976	AMICA MUT INS CO	55,336	0.0341%	57,417	39,576	68.93%
69	212	19356	MARYLAND CAS CO	44,511	0.0274%	9,185	-1,034	-11.26%
70	553	24872	CONNECTICUT IND CO	36,349	0.0224%	36,144	256,380	709.33%
71	91	30104	HARTFORD UNDERWRITERS INS CO	35,173	0.0217%	32,057	1,323	4.13%
72	1116	22489	HIGHLANDS INS CO	31,385	0.0194%	46,243	38,315	82.86%
73	212	21687	MID-CENTURY INS CO	29,554	0.0182%	22,831	-47,811	-209.41%
74	19	10111	AMERICAN BANKERS INS CO OF FL	11,496	0.0071%	11,496	39,207	341.05%
75	218	20761	BOSTON OLD COLONY INS CO	8,137	0.0050%	7,941	-5,742	-72.31%
76	218	35270	FIDELITY & CASUALTY CO OF NY	6,324	0.0039%	6,261	-4,959	-79.20%
77	1314	18341	INSURANCE CORP OF NY	5,824	0.0036%	6,185	29,131	470.99%
78	212	26611	VALIANT INS CO	4,717	0.0029%	844	217	25.71%
79	57	21261	ELECTRIC INS CO	4,547	0.0028%	4,378	0	0.00%
80	181	29874	NORTH AMERICAN SPECIALTY INS CO	4,500	0.0028%	3,542	-4,571	-129.05%
81	0	35408	SIRIUS AMERICA INS CO	3,690	0.0023%	3,131	2,178	69.56%
82	41	36161	TRAVELERS PROPERTY CASUALTY INS	3,623	0.0022%	3,886	-88	-2.26%
83	91	37478	HARTFORD INS CO OF THE MIDWEST	1,526	0.0009%	6,993	167	2.39%
84	91	29459	TWIN CITY FIRE INS CO CO	973	0.0006%	6,698	150	2.24%
85	159	44482	RELIANCE UNIVERSAL INS CO	500	0.0003%	427	-53,147	-12446.60%
86	41	25682	TRAVELERS IND CO OF CT	350	0.0002%	350	-105	-30.00%
87	84	16691	GREAT AMERICAN INS CO	262	0.0002%	1,616	152,222	9419.68%
88	218	20443	CONTINENTAL CAS CO	151	0.0001%	19	73,625	87500.00%
89	159	24473	UNITED PACIFIC INS CO	42	0.0000%	22,905	1,201	5.24%
Line Total:				162,158,038	100.0000%	159,321,520	108,870,966	68.33%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: INLAND MARINE

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	12	19445	NATIONAL UNION FIRE INS CO OF PITT	122,507,383	12.3487%	73,434,632	18,627,921	25.37%
2	783	13056	RLI INS CO	62,857,409	6.3360%	65,944,968	-1,518,608	-2.30%
3	65	21482	FACTORY MUT INS CO	62,234,745	6.2732%	59,907,166	8,073,638	13.48%
4	761	21873	FIREMANS FUND INS CO	40,233,255	4.0555%	34,827,358	13,821,404	39.69%
5	1285	40193	X L INS CO OF NY	39,803,053	4.0121%	29,526,301	16,387,878	55.50%
6	19	10111	AMERICAN BANKERS INS CO OF FL	33,245,087	3.3511%	36,806,088	4,023,370	10.93%
7	785	27189	ASSOCIATED INTL INS CO	33,017,149	3.3281%	36,898,527	1,303,006	3.53%
8	91	19682	HARTFORD FIRE IN CO	29,939,219	3.0179%	30,168,998	13,347,977	44.24%
9	218	20443	CONTINENTAL CAS CO	20,441,872	2.0605%	22,714,129	4,327,137	19.05%
10	176	25151	STATE FARM GENERAL INS CO	19,353,750	1.9509%	14,552,382	5,917,034	40.66%
11	176	25143	STATE FARM FIRE AND CAS CO	19,312,162	1.9467%	22,813,148	6,820,371	29.90%
12	517	20532	CLARENDON NATL INS CO	18,675,235	1.8825%	14,435,537	5,448,944	37.75%
13	8	19232	ALLSTATE INS CO	18,476,595	1.8624%	18,133,721	7,487,531	41.29%
14	626	22667	ACE AMERICAN INS CO	17,238,412	1.7376%	17,196,119	6,073,545	35.32%
15	38	20281	FEDERAL INS CO	16,471,348	1.6603%	18,254,151	6,501,497	35.62%
16	553	24902	SECURITY INS CO OF HARTFORD	15,261,095	1.5383%	17,600,382	11,140,625	63.30%
17	44	20621	COMMERCIAL UNION INS CO	14,341,453	1.4456%	14,107,240	7,206,396	51.08%
18	41	25674	TRAVELERS IND CO OF IL	13,652,935	1.3762%	13,240,433	5,250,771	39.66%
19	41	22217	GULF INS CO	11,428,589	1.1520%	11,195,780	5,957,887	53.22%
20	1285	22322	GREENWICH INS CO	11,345,843	1.1437%	9,787,325	-111,734	-1.14%
21	84	22136	AMERICAN NATL FIRE INS CO	11,334,753	1.1425%	10,913,118	2,423,964	22.21%
22	553	24678	ROYAL IND CO	11,284,505	1.1375%	11,590,682	1,720,735	14.85%
23	108	22977	LUMBERMENS MUT CAS CO	11,159,932	1.1249%	11,318,182	4,228,364	37.36%
24	553	26980	ROYAL INS CO OF AMER	11,002,429	1.1090%	7,805,208	4,314,054	55.27%
25	212	16535	ZURICH AMERICAN INS CO	9,875,110	0.9954%	8,733,478	48,269,438	552.69%
26	159	24457	RELIANCE INS CO	9,339,169	0.9414%	10,421,448	231,699	2.22%
27	212	21687	MID-CENTURY INS CO	8,896,350	0.8967%	8,406,905	4,911,956	58.43%
28	164	24767	ST PAUL FIRE & MARINE INS CO	8,884,735	0.8956%	7,705,044	4,581,016	59.45%
29	329	37303	REDLAND INS CO	8,686,330	0.8756%	8,148,320	4,833,349	59.32%
30	163	24740	SAFECO INS CO OF AMER	8,569,676	0.8638%	8,224,025	3,268,318	39.74%
31	212	21660	FIRE INS EXCH	8,522,146	0.8590%	8,032,787	1,746,587	21.74%
32	352	25011	WESCO INS CO	8,452,924	0.8521%	5,595,731	1,327,891	23.73%
33	84	26344	AGRICULTURAL INS CO	8,077,246	0.8142%	7,418,759	3,795,255	51.16%
34	1318	15598	INTERINS EXCH OF THE AUTOMOBILE C	6,866,714	0.6922%	6,326,653	1,777,151	28.09%
35	1278	15539	CALIFORNIA STATE AUTO ASN INTER-IN	6,089,643	0.6138%	5,898,128	1,402,324	23.78%
36	111	10836	GOLDEN EAGLE INS CORP	5,973,649	0.6021%	5,887,000	1,342,585	22.81%
37	108	22918	AMERICAN MOTORISTS INS CO	5,775,393	0.5822%	5,670,763	1,965,893	34.67%
38	0	29530	AXA NORDSTERN ART INS CORP	5,398,388	0.5442%	4,990,212	2,558,654	51.27%
39	604	41343	GERLING AMER INS CO	5,210,535	0.5252%	4,269,878	2,773,456	64.95%
40	0	37850	PACIFIC SPECIALTY INS CO	5,032,065	0.5072%	5,565,961	1,161,980	20.88%
41	200	25941	UNITED SERVICES AUTO ASSOC	4,928,385	0.4968%	4,803,065	1,374,126	28.61%
42	65	10014	AFFILIATED FM INS CO	4,857,430	0.4896%	4,603,021	948,329	20.60%
43	19	35971	VOYAGER PROPERTY & CAS INS CO	4,702,306	0.4740%	5,015,761	345,558	6.89%
44	218	20435	CNA CAS OF CA	4,634,265	0.4671%	3,263,126	30,577	0.94%
45	19	19615	AMERICAN RELIABLE INS CO	4,534,938	0.4571%	4,196,918	1,829,175	43.58%
46	218	20427	AMERICAN CAS CO OF READING PA	4,390,154	0.4425%	5,712,130	-1,555,094	-27.22%
47	212	19305	ASSURANCE CO OF AMER	4,362,156	0.4397%	3,941,102	818,385	20.77%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: INLAND MARINE

Sorted by Market Share

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Licensed companies only

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48	1111	25534	TIG INS CO	4,239,169	0.4273%	5,508,043	-1,309,556	-23.78%
49	761	35300	ALLIANZ INS CO	4,198,670	0.4232%	11,325,219	7,966,629	70.34%
50	0	14354	JEWELERS MUT INS CO	4,129,237	0.4162%	4,198,637	2,079,907	49.54%
51	626	21121	WESTCHESTER FIRE INS CO	4,097,044	0.4130%	3,855,965	1,895,241	49.15%
52	4	27928	AMEX ASSUR CO	4,079,006	0.4112%	4,079,006	2,168,998	53.17%
53	108	27138	KEMPER CAS INS CO	3,948,104	0.3980%	3,948,104	359,378	9.10%
54	697	37060	OLD UNITED CAS CO	3,878,675	0.3910%	4,056,933	1,748,010	43.09%
55	181	29874	NORTH AMERICAN SPECIALTY INS CO	3,764,628	0.3795%	4,078,900	1,446,778	35.47%
56	212	19356	MARYLAND CAS CO	3,635,223	0.3664%	2,343,644	724,444	30.91%
57	626	43575	INDEMNITY INS CO OF NA	3,599,888	0.3629%	2,967,386	810,226	27.30%
58	248	13021	UNITED FIRE & CAS CO	3,598,696	0.3627%	3,785,028	0	0.00%
59	44	21970	CGU INS CO	3,209,803	0.3235%	2,188,821	1,932,358	88.28%
60	41	41211	TRITON INS CO	3,079,915	0.3105%	1,024,106	358,902	35.05%
61	140	11991	NATIONAL CAS CO	3,026,573	0.3051%	3,158,509	591,226	18.72%
62	140	19100	AMCO INS CO	2,985,638	0.3010%	2,350,993	289,348	12.31%
63	200	25968	USAA CAS INS CO	2,815,783	0.2838%	2,595,581	737,347	28.41%
64	169	21180	SENTRY SELECT INS CO	2,799,638	0.2822%	2,690,272	2,165,444	80.49%
65	158	25054	HUDSON INS CO	2,742,912	0.2765%	930,630	372,000	39.97%
66	38	35181	EXECUTIVE RISK IND INC	2,723,690	0.2745%	1,484,660	1,201,656	80.94%
67	127	23469	AMERICAN MODERN HOME INS CO	2,675,129	0.2697%	1,730,633	804,751	46.50%
68	920	42048	DIAMOND STATE INS CO	2,632,079	0.2653%	1,182,299	0	0.00%
69	38	20346	PACIFIC IND CO	2,530,466	0.2551%	2,826,040	2,701,675	95.60%
70	761	21857	AMERICAN INS CO	2,465,621	0.2485%	2,560,477	304,710	11.90%
71	140	23787	NATIONWIDE MUT INS CO	2,390,825	0.2410%	2,175,121	869,366	39.97%
72	164	24791	ST PAUL MERCURY INS CO	2,337,309	0.2356%	2,866,768	717,577	25.03%
73	41	36161	TRAVELERS PROPERTY CASUALTY INS	2,315,660	0.2334%	2,333,666	853,067	36.55%
74	111	23035	LIBERTY MUT FIRE INS CO	2,308,878	0.2327%	2,637,306	1,032,477	39.15%
75	0	34711	COMPUTER INS CO	2,195,921	0.2213%	2,133,789	-2,592	-0.12%
76	317	40827	VIRGINIA SURETY CO INC	2,139,658	0.2157%	2,053,926	2,131,393	103.77%
77	553	24600	GLOBE IND CO	1,985,536	0.2001%	1,827,545	73,783	4.04%
78	155	24260	PROGRESSIVE CAS INS CO	1,930,358	0.1946%	1,778,004	887,118	49.89%
79	761	21865	ASSOCIATED IND CORP	1,899,121	0.1914%	2,091,736	564,491	26.99%
80	24	19909	CENTENNIAL INS CO	1,893,468	0.1909%	1,765,515	2,320,407	131.43%
81	802	13544	CALIFORNIA CAPITAL INS CO	1,886,767	0.1902%	1,889,166	295,883	15.66%
82	212	21709	TRUCK INS EXCH	1,780,399	0.1795%	1,597,102	460,212	28.82%
83	927	19489	COMMERCIAL UNDERWRITERS INS CO	1,735,724	0.1750%	1,886,167	-982,213	-52.07%
84	12	19410	COMMERCE & INDUSTRY INS CO	1,668,974	0.1682%	1,848,142	-327,928	-17.74%
85	163	19704	AMERICAN STATES INS CO	1,573,421	0.1586%	1,383,388	697,275	50.40%
86	38	20397	VIGILANT INS CO	1,565,239	0.1578%	1,237,028	304,439	24.61%
87	41	25682	TRAVELERS IND CO OF CT	1,563,876	0.1576%	2,459,996	498,969	20.28%
88	0	23108	LUMBERMENS UNDERWRITING ALLIAN	1,483,898	0.1496%	1,453,429	250,153	17.21%
89	159	40592	RELIANCE NATL INS CO	1,367,906	0.1379%	1,955,216	32,321	1.65%
90	7	13935	FEDERATED MUT INS CO	1,367,055	0.1378%	1,458,326	630,028	43.20%
91	212	39306	FIDELITY & DEPOSIT CO OF MD	1,347,850	0.1359%	1,890,835	351,464	18.59%
92	574	31089	REPUBLIC WESTERN INS CO	1,301,842	0.1312%	1,301,644	219,651	16.87%
93	950	12904	TOKIO MARINE&FIRE INS CO LTD US BR	1,286,358	0.1297%	1,486,129	1,852,313	124.64%
94	218	35289	CONTINENTAL INS CO	1,278,001	0.1288%	2,016,872	2,673,989	132.58%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: INLAND MARINE

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
95	1314	18341	INSURANCE CORP OF NY	1,258,477	0.1269%	1,166,138	382,152	32.77%
96	19	42978	AMERICAN SECURITY INS CO	1,188,851	0.1198%	1,879,479	91,166	4.85%
97	400	25747	UNIGARD INS CO	1,186,410	0.1196%	1,055,399	283,795	26.89%
98	91	29424	HARTFORD CAS INS CO	1,160,897	0.1170%	929,565	183,118	19.70%
99	23	38245	BCS INS CO	1,144,434	0.1154%	1,144,434	939,747	82.11%
100	458	35769	LYNDON PROPERTY INS CO	1,141,651	0.1151%	377,372	256,765	68.04%
101	923	24031	NORTHLAND CAS CO	1,109,717	0.1119%	987,209	212,259	21.50%
102	163	39012	SAFECO INS CO OF IL	1,107,783	0.1117%	1,063,907	240,929	22.65%
103	108	30562	AMERICAN MANUFACTURERS MUT INS	1,106,201	0.1115%	1,174,558	307,688	26.20%
104	212	21652	FARMERS INS EXCH	1,101,417	0.1110%	842,187	92,022	10.93%
105	517	37257	INSURANCE CORP OF HANNOVER	1,099,135	0.1108%	671,102	480,213	71.56%
106	626	22713	INSURANCE CO OF N AMER	1,077,443	0.1086%	878,521	359,363	40.91%
107	212	19372	NORTHERN INS CO OF NY	1,057,476	0.1066%	1,013,809	513,188	50.62%
108	0	41459	ARMED FORCES INS EXCHANGE	999,808	0.1008%	1,025,876	261,869	25.53%
109	111	23043	LIBERTY MUT INS CO	962,680	0.0970%	1,237,659	554,882	44.83%
110	98	10510	CAROLINA CAS INS CO	882,913	0.0890%	894,799	533,338	59.60%
111	831	34495	DOCTORS CO AN INTERINSURANCE EX	872,234	0.0879%	456,316	205,517	45.04%
112	218	20508	VALLEY FORGE INS CO	869,652	0.0877%	1,013,528	294,165	29.02%
113	225	13234	WILSHIRE INS CO	869,187	0.0876%	864,920	246,371	28.48%
114	91	30104	HARTFORD UNDERWRITERS INS CO	839,076	0.0846%	828,396	138,373	16.70%
115	91	29459	TWIN CITY FIRE INS CO CO	811,495	0.0818%	912,544	-3,936	-0.43%
116	677	18058	PHILADELPHIA IND INS CO	805,422	0.0812%	425,572	199,331	46.84%
117	748	25780	WILLIAMSBURG NATL INS CO	788,764	0.0795%	746,181	115,790	15.52%
118	163	24724	FIRST NATL INS CO OF AMER	779,537	0.0786%	860,500	95,432	11.09%
119	1172	24422	LEGION INS CO	767,545	0.0774%	838,309	-172,199	-20.54%
120	0	11231	GENERALI US BRANCH	746,579	0.0753%	981,169	265,361	27.05%
121	626	20702	ACE FIRE UNDERWRITERS INS CO	739,077	0.0745%	726,280	150,050	20.66%
122	323	10693	CIVIL SVC EMPLOYEES INS CO	699,700	0.0705%	685,531	114,536	16.71%
123	84	16691	GREAT AMERICAN INS CO	696,496	0.0702%	668,178	-19,113	-2.86%
124	3	42579	ALLIED PROP & CAS INS CO	696,000	0.0702%	504,689	172,047	34.09%
125	785	38970	MARKEL INS CO	673,851	0.0679%	619,301	356,222	57.52%
126	163	24732	GENERAL INS CO OF AMER	648,000	0.0653%	533,595	191,130	35.82%
127	163	19690	AMERICAN ECONOMY INS CO	637,807	0.0643%	656,374	109,826	16.73%
128	0	21172	VANLINER INS CO	624,791	0.0630%	621,887	768,297	123.54%
129	350	20796	COLONIAL PENN FRANKLIN INS CO	609,989	0.0615%	612,673	-459,291	-74.97%
130	111	19917	LIBERTY INSURANCE UNDERWRITERS I	607,888	0.0613%	401,895	922,055	229.43%
131	164	25887	US FIDELITY & GUARANTY CO	584,858	0.0590%	971,040	637,175	65.62%
132	400	25798	UNIGARD IND CO	561,266	0.0566%	592,588	87,023	14.69%
133	159	24430	RELIANCE NATL IND CO	545,851	0.0550%	818,215	154,802	18.92%
134	212	41181	UNIVERSAL UNDERWRITERS INS CO	529,276	0.0534%	444,191	194,802	43.86%
135	150	11371	GREAT WEST CAS CO	509,923	0.0514%	517,242	253,916	49.09%
136	2	33669	CONDOR INS CO	503,603	0.0508%	505,506	524,174	103.69%
137	12	19429	INSURANCE CO OF THE STATE OF PA	477,873	0.0482%	514,407	747,108	145.24%
138	31	11967	GENERAL STAR NATL INS CO	462,990	0.0467%	139,413	53,327	38.25%
139	169	24988	SENTRY INS A MUT CO	451,546	0.0455%	464,095	74,045	15.95%
140	304	32352	PRUDENTIAL PROPERTY & CAS INS CO	447,627	0.0451%	459,097	160,628	34.99%
141	923	24015	NORTHLAND INS CO	426,296	0.0430%	346,000	235,906	68.18%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: INLAND MARINE

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142	227	23647	MUTUAL SERVICE CAS INS CO	425,284	0.0429%	451,196	139,479	30.91%
143	923	21296	ASSOCIATES INS CO	408,869	0.0412%	494,989	262,451	53.02%
144	12	23841	NEW HAMPSHIRE INS CO	405,951	0.0409%	370,724	169,055	45.60%
145	44	21962	GENERAL ACCIDENT INS CO	398,533	0.0402%	411,433	132,149	32.12%
146	645	14907	OREGON MUT INS CO	388,436	0.0392%	400,432	87,554	21.86%
147	164	35386	FIDELITY & GUARANTY INS CO	382,980	0.0386%	473,429	7,772	1.64%
148	159	24473	UNITED PACIFIC INS CO	381,477	0.0385%	382,933	296,401	77.40%
149	1269	10200	AMERICAN LIVE STOCK INS CO	376,942	0.0380%	308,868	55,340	17.92%
150	761	22810	CHICAGO INS CO	352,470	0.0355%	476,158	40,434	8.49%
151	212	22730	ZC INS CO	351,738	0.0355%	375,291	283,022	75.41%
152	62	21415	EMPLOYERS MUT CAS CO	348,894	0.0352%	338,995	73,054	21.55%
153	0	27073	NIPPON FIRE & MAR INS CO LTD US BR	341,182	0.0344%	630,325	1,049,827	166.55%
154	140	23779	NATIONWIDE MUT FIRE INS CO	340,479	0.0343%	338,098	63,895	18.90%
155	961	34266	FRONTIER INS CO	316,450	0.0319%	3,211,053	2,074,695	64.61%
156	306	10847	CUMIS INS SOCIETY INC	304,790	0.0307%	122,528	51,844	42.31%
157	33	20125	CALIFORNIA CAS INS CO	304,200	0.0307%	307,695	67,214	21.84%
158	553	24589	AMERICAN & FOREIGN INS CO	303,353	0.0306%	129,041	3,410	2.64%
159	218	20850	FIREMENS INS CO OF NEWARK NJ	303,244	0.0306%	504,481	404,965	80.27%
160	91	37478	HARTFORD INS CO OF THE MIDWEST	298,979	0.0301%	408,556	99,297	24.30%
161	28	19976	AMICA MUT INS CO	298,325	0.0301%	402,470	71,818	17.84%
162	785	28932	MARKEL AMERICAN INS CO	291,520	0.0294%	330,837	304,382	92.00%
163	553	24880	FIRE & CAS INS CO OF CT	289,432	0.0292%	233,684	458,998	196.42%
164	388	11452	HARTFORD STEAM BOIL INSPEC & INS	289,286	0.0292%	263,978	40,662	15.40%
165	41	19070	STANDARD FIRE INS CO	288,456	0.0291%	506,898	700,640	138.22%
166	164	25879	FIDELITY & GUARANTY INS UNDERWRIT	288,029	0.0290%	271,414	68,816	25.35%
167	218	20486	TRANSCONTINENTAL INS CO	287,263	0.0290%	322,001	290,096	90.09%
168	808	32107	SUTTER INS CO	281,593	0.0284%	294,831	-72,608	-24.63%
169	1111	10220	COMMONWEALTH INS CO OF AMER	272,249	0.0274%	216,562	0	0.00%
170	12	19380	AMERICAN HOME ASSUR CO	261,252	0.0263%	645,801	5,181,048	802.27%
171	212	26247	AMERICAN GUARANTEE & LIABILITY INS	249,485	0.0251%	455,065	-4,304	-0.95%
172	602	12912	CREDIT GENERAL INS CO	248,166	0.0250%	390,416	149,825	38.38%
173	748	18023	STAR INS CO	245,541	0.0248%	255,414	127,711	50.00%
174	111	21458	EMPLOYERS INS OF WAUSAU A MUT C	233,680	0.0236%	262,642	16,867	6.42%
175	291	13331	AMERICAN HARDWARE MUT INS CO	232,987	0.0235%	229,587	143,430	62.47%
176	602	10297	CREDIT GENERAL IND CO	228,902	0.0231%	277,851	229,103	82.46%
177	84	26832	AMERICAN ALLIANCE INS CO	224,344	0.0226%	238,598	67,148	28.14%
178	553	24872	CONNECTICUT IND CO	219,711	0.0221%	450,270	235,134	52.22%
179	626	20699	ACE PROP & CAS INS CO	211,607	0.0213%	259,346	42,261	16.30%
180	958	11762	VESTA FIRE INS CORP	206,747	0.0208%	-259,237	87,915	-33.91%
181	0	20362	SUMITOMO MAR & FIRE INS CO LTD US	206,686	0.0208%	187,948	293,774	156.31%
182	922	27847	INSURANCE CO OF THE WEST	194,357	0.0196%	163,036	57,973	35.56%
183	83	22101	GRANGE INS ASSN	193,028	0.0195%	212,604	50,627	23.81%
184	140	18961	CALFARM INSURANCE CO	191,172	0.0193%	189,574	580,129	306.02%
185	218	20478	NATIONAL FIRE INS CO OF HARTFORD	188,135	0.0190%	481,250	237,938	49.44%
186	164	24775	ST PAUL GUARDIAN INS CO	187,686	0.0189%	171,859	102,517	59.65%
187	1111	25496	TIG IND CO	186,212	0.0188%	206,318	56,703	27.48%
188	140	15580	SCOTTSDALE IND CO	182,411	0.0184%	139,717	88,376	63.25%

1999 CALIFORNIA P & C MARKET SHARE REPORT

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189	158	24384	RANGER INS CO	179,116	0.0181%	348,614	192,814	55.31%
190	158	21113	UNITED STATES FIRE INS CO	176,657	0.0178%	195,530	-5,850,296	-2992.02%
191	240	10499	CHRYSLER INS CO	174,086	0.0175%	147,684	73,538	49.79%
192	923	10819	AMERICAN EQUITY SPECIALTY INS CO	159,367	0.0161%	81,250	97,647	120.18%
193	0	26905	CENTURY-NATIONAL INS CO	156,458	0.0158%	163,588	3,017	1.84%
194	761	21849	AMERICAN AUTOMOBILE INS CO	150,205	0.0151%	175,241	80,457	45.91%
195	31	38962	GENESIS INS CO	135,550	0.0137%	136,582	55,180	40.40%
196	158	21105	NORTH RIVER INS CO	134,109	0.0135%	131,058	-11,017	-8.41%
197	479	11177	FIRST FNCL INS CO	132,035	0.0133%	102,779	53,739	52.29%
198	686	39322	SOREMA NA REIN CO	131,700	0.0133%	127,635	0	0.00%
199	164	41769	ATHENA ASSUR CO	130,562	0.0132%	139,986	76,485	54.64%
200	84	33723	AMERICAN SPIRIT INS CO	126,867	0.0128%	130,622	47,403	36.29%
201	0	22551	MITSUMI MARINE & FIRE INS CO	126,378	0.0127%	131,967	17,098	12.96%
202	0	15768	MERCED MUT INS CO	122,943	0.0124%	108,386	5,000	4.61%
203	215	14133	VALLEY INS CO	119,638	0.0121%	125,329	28,034	22.37%
204	108	20524	SPECIALTY NATL INS CO	118,303	0.0119%	386,615	-5,770	-1.49%
205	761	11630	JEFFERSON INS CO	116,550	0.0117%	171,352	21,160	12.35%
206	1218	32859	PENN-AMERICA INS CO	109,202	0.0110%	113,314	26,950	23.78%
207	958	22438	HAWAIIAN INS & GTY CO LTD	98,366	0.0099%	46,075	3,916	8.50%
208	8	19240	ALLSTATE IND CO	92,234	0.0093%	96,140	-27,466	-28.57%
209	12	12963	21ST CENTURY INS CO	84,125	0.0085%	87,569	0	0.00%
210	867	12416	PROTECTIVE INS CO	80,354	0.0081%	82,828	28,541	34.46%
211	241	25321	METROPOLITAN DRT PROP & CAS INS	75,953	0.0077%	67,341	2,977	4.42%
212	350	34207	WESTPORT INS' CORP	75,824	0.0076%	75,824	-26,716	-35.23%
213	350	21318	COREGIS INS CO	75,385	0.0076%	461,694	-1,337,799	-289.76%
214	212	21326	EMPIRE FIRE & MARINE INS CO	68,903	0.0069%	56,155	33,285	59.27%
215	0	26433	HARCO NATL INS CO	68,168	0.0069%	56,046	86,916	155.08%
216	88	22292	HANOVER INS CO	67,647	0.0068%	97,707	-48,287	-49.42%
217	31	27812	COLUMBIA INS CO	63,875	0.0064%	79,930	1,248	1.56%
218	33	20117	CALIFORNIA CAS IND EXCH	63,737	0.0064%	68,632	-12,994	-18.93%
219	408	28401	AMERICAN NATL PROP & CAS CO	60,046	0.0061%	61,525	14,251	23.16%
220	150	24147	OLD REPUBLIC INS CO	57,822	0.0058%	58,964	5,205	8.83%
221	0	10823	SABLE INS CO	51,637	0.0052%	9,740	6,551	67.26%
222	300	22756	ALLEGIANCE INS CO	51,440	0.0052%	51,750	10,354	20.01%
223	98	25224	GREAT DIVIDE INS CO	46,810	0.0047%	39,969	1,868	4.67%
224	3	42587	DEPOSITORS INS CO	44,652	0.0045%	7,909	9,600	121.38%
225	0	14508	MICHIGAN MILLERS MUT INS CO	43,860	0.0044%	44,294	898	2.03%
226	41	22233	SELECT INS CO	42,539	0.0043%	36,204	15,000	41.43%
227	930	19269	DANIELSON NATL INS CO	41,241	0.0042%	31,093	10,314	33.17%
228	781	37893	ULICO CAS CO	37,949	0.0038%	36,996	-1,196	-3.23%
229	246	14265	INDIANA LUMBERMENS MUT INS CO	37,195	0.0037%	7,748	0	0.00%
230	300	22578	HORACE MANN INS CO	37,190	0.0037%	31,436	16,097	51.21%
231	218	20494	TRANSPORTATION INS CO	35,584	0.0036%	20,791	-270	-1.30%
232	24	19895	ATLANTIC MUT INS CO	31,763	0.0032%	32,660	7,432	22.76%
233	1179	31526	WAWANESA MUT INS CO US BRANCH	31,532	0.0032%	32,384	-113	-0.35%
234	1116	22489	HIGHLANDS INS CO	31,491	0.0032%	35,165	3,525	10.02%
235	400	24449	REGENT INS CO	30,584	0.0031%	30,474	0	0.00%

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236	0	23701	NATIONAL AUTOMOBILE & CAS INS CO	30,408	0.0031%	28,701	-2,225	-7.75%
237	256	16608	NEW YORK MARINE & GNRL INS CO	29,794	0.0030%	33,606	-703,766	-2094.17%
238	0	28886	TRANSGUARD INS CO OF AMER INC	29,555	0.0030%	9,710	1,744	17.96%
239	802	12890	EAGLE WEST INS CO	29,339	0.0030%	30,415	9,202	30.25%
240	867	40460	SAGAMORE INS CO	29,264	0.0029%	18,512	21,218	114.62%
241	212	26611	VALIANT INS CO	27,828	0.0028%	37,660	12,580	33.40%
242	249	26395	WESTERN HOME INS CO	22,667	0.0023%	25,972	375	1.44%
243	44	40134	POTOMAC INS CO OF IL	21,651	0.0022%	40,981	4,558	11.12%
244	57	21261	ELECTRIC INS CO	20,423	0.0021%	21,104	2,970	14.07%
245	83	22128	ROCKY MOUNTAIN FIRE & CAS CO	15,729	0.0016%	14,026	940	6.70%
246	0	11150	FIRST AMER INS CO	15,331	0.0015%	8,214	3,113	37.90%
247	215	19852	FINANCIAL IND CO	14,965	0.0015%	5,995	2,690	44.87%
248	212	10317	NEIGHBORHOOD SPIRIT PROP & CAS C	14,229	0.0014%	13,965	-20,898	-149.65%
249	802	23540	MONTEREY INS CO	12,910	0.0013%	7,946	0	0.00%
250	553	24694	SAFEGUARD INS CO	12,271	0.0012%	6,826	2,675	39.19%
251	689	16578	FIRST COMM INS CO	12,004	0.0012%	187,181	-3,721	-1.99%
252	31	20052	NATIONAL LIAB & FIRE INS CO	11,900	0.0012%	15,733	37,262	236.84%
253	1116	23930	PACIFIC NATL INS CO	11,069	0.0011%	11,125	4,000	35.96%
254	212	10315	CIVIC PROPERTY & CAS CO INC	10,721	0.0011%	11,735	-704	-6.00%
255	253	23582	MINNESOTA FIRE & CAS CO	10,594	0.0011%	11,502	10,521	91.47%
256	826	18279	BANKERS STANDARD INS CO	9,989	0.0010%	11,644	136,495	1172.23%
257	1179	10683	WAWANESA GENERAL INS CO	9,000	0.0009%	7,736	125	1.62%
258	249	13846	FARMERS HOME MUT INS CO	8,755	0.0009%	10,907	897	8.22%
259	12	23809	GRANITE STATE INS CO	7,759	0.0008%	5,174	-8,002	-154.66%
260	553	26948	GUARANTY NATL INS CO OF CT	7,636	0.0008%	5,939	1,968	33.14%
261	98	32603	SIGNET STAR REIN CO	7,600	0.0008%	3,483	2,534	72.75%
262	927	18619	UNDERWRITERS INS CO	7,228	0.0007%	1,483	-699,605	-47174.98%
263	44	38369	NORTHERN ASSUR CO OF AMER	6,797	0.0007%	7,588	-152	-2.00%
264	957	19720	AMERICAN ALT INS CORP	5,572	0.0006%	5,622	-6,643	-118.16%
265	1116	41408	PACIFIC AUTOMOBILE INS CO	5,307	0.0005%	2,160	0	0.00%
266	1111	18864	FAIRMONT INS CO	5,248	0.0005%	1,886	0	0.00%
267	38	20338	NORTHWESTERN PACIFIC IND CO	4,535	0.0005%	4,494	475	10.57%
268	553	35262	PHOENIX ASSUR CO OF NY	4,141	0.0004%	29,407	-1,741,590	-5922.37%
269	108	18910	AMERICAN PROTECTION INS CO	3,917	0.0004%	2,299	0	0.00%
270	201	25976	UTICA MUT INS CO	3,808	0.0004%	1,072	3,315	309.24%
271	111	26042	WAUSAU UNDERWRITERS INS CO	3,515	0.0004%	3,907	-100	-2.56%
272	212	10318	EXACT PROPERTY & CASUALTY CO INC	3,440	0.0003%	3,774	-207	-5.48%
273	0	18767	CHURCH MUT INS CO	3,372	0.0003%	5,251	0	0.00%
274	0	10815	VERLAN FIRE INS CO MD	3,181	0.0003%	2,722	0	0.00%
275	41	19038	TRAVELERS CAS & SURETY CO	2,739	0.0003%	22,050	-81,616	-370.14%
276	88	22306	MASSACHUSETTS BAY INS CO	2,619	0.0003%	9,583	-257,507	-2687.12%
277	1116	23906	NORTHWESTERN NATL CAS CO	2,575	0.0003%	401	0	0.00%
278	111	42404	LIBERTY INS CORP	2,568	0.0003%	3,357	502	14.95%
279	44	16217	NATIONAL FARMERS UNION PROP & CA	2,536	0.0003%	3,060	-12	-0.39%
280	1330	24821	MERITPLAN INS CO	2,287	0.0002%	1,321	54	4.09%
281	12	43761	AMERICAN INTL INS CO OF CA	2,041	0.0002%	535	321	60.00%
282	0	11118	FEDERATED RURAL ELECTRIC INS COR	1,893	0.0002%	1,890	0	0.00%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: INLAND MARINE

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer: Premium	Market Share	Earned Premium	Incurrec Losses	Loss Ratic
283	91	22357	HARTFORD ACCID & IND CO	1,694	0.0002%	2,261	17	0.75%
284	400	24554	WINTERTHUR INTERNATL AMER INS CO	1,258	0.0001%	1,099	22	2.00%
285	159	44482	RELIANCE UNIVERSAL INS CO	810	0.0001%	511	-2,413	-472.21%
286	124	23396	MICHIGAN MUT INS CO	780	0.0001%	491	18	3.67%
287	517	21806	HARBOR SPECIALTY INS CO	541	0.0001%	541	1,716	317.19%
288	111	26069	WAUSAU BUSINESS INS CO	370	0.0000%	784	5,830	743.62%
289	130	23531	MILLERS INS CO	300	0.0000%	2,812	4,445	158.07%
290	62	21407	EMCASCO INS CO	284	0.0000%	184	-57	-30.98%
291	626	22748	PACIFIC EMPLOYERS INS CO	260	0.0000%	5,038	-205	-4.07%
292	38	12777	CHUBB INDEMNITY INS CO	230	0.0000%	195	-1,309	-671.28%
293	41	19046	TRAVELERS CAS & SURETY CO OF IL	200	0.0000%	4,022	-68,007	-1690.88%
294	350	32077	MONTGOMERY WARD INS CO	135	0.0000%	135	0	0.00%
295	227	23655	MODERN SERVICE INS CO	106	0.0000%	116	0	0.00%
296	304	31968	MERASTAR INS CO	79	0.0000%	9	0	0.00%
297	761	10079	VINTAGE INS CO	75	0.0000%	59	5	8.47%
298	244	10677	CINCINNATI INS CO	74	0.0000%	56	1	1.79%
299	11	26220	YOSEMITE INS CO	60	0.0000%	74	-324	-437.84%
300	0	23663	NATIONAL AMERICAN INS CO	17	0.0000%	5	-19	-380.00%
301	38	10052	CHUBB NATIONAL INSURANCE CO	10	0.0000%	7	0	0.00%
302	38	20303	GREAT NORTHERN INS CO	2	0.0000%	-257	47,918	18645.14%
Line Total:				992,067,178	100.0000%	925,887,468	312,175,631	33.72%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FINANCIAL GUARANTY

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer: Premium	Market Share	Earned Premium	Incurrec Losses	Loss Ratic
1	528	12041	MBIA INS CORP	62,377,784	36.3993%	25,775,898	0	0.00%
2	1248	18708	AMBAC ASSUR CORP	53,014,901	30.9358%	31,363,841	2,274	0.01%
3	194	18287	FINANCIAL SECURITY ASSUR INC	34,504,510	20.1344%	24,142,812	13,951	0.06%
4	0	22896	ACA FINANCIAL GTY CORP	13,271,160	7.7441%	399,373	0	0.00%
5	350	12815	FINANCIAL GUARANTY INS CO	8,041,822	4.6926%	9,396,201	0	0.00%
6	528	20877	CAPITAL MARKETS ASR CORP	66,644	0.0389%	108,024	0	0.00%
7	458	35769	LYNDON PROPERTY INS CO	55,125	0.0322%	55,125	0	0.00%
8	41	19038	TRAVELERS CAS & SURETY CO	14,553	0.0085%	14,549	0	0.00%
9	761	21873	FIREMANS FUND INS CO	13,230	0.0077%	974,989	-48,088	-4.93%
10	41	25682	TRAVELERS IND CO OF CT	6,615	0.0039%	128,934	0	0.00%
11	218	35289	CONTINENTAL INS CO	4,410	0.0026%	181,127	-19,887	-10.98%
Line Total:				171,370,754	100.0000%	92,540,873	-51,750	-0.06%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: MEDICAL MALPRACTICE

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurrec Losses	Loss Ratic
1	1282	33200	NORCAL MUT INS CO	129,043,027	24.1920%	124,514,600	37,656,278	30.24%
2	1125	10352	SCPIE IND CO	108,699,293	20.3781%	110,017,408	48,189,961	43.80%
3	831	34495	DOCTORS CO AN INTERINSURANCE EX	85,928,366	16.1092%	100,808,095	26,990,611	26.77%
4	608	32433	MEDICAL INS EXCH OF CA	25,234,075	4.7307%	25,184,484	4,179,348	16.59%
5	212	21709	TRUCK INS EXCH	22,716,124	4.2587%	21,939,695	3,763,266	17.15%
6	0	40975	DENTISTS INS CO	20,041,024	3.7571%	19,887,132	2,938,675	14.78%
7	218	20478	NATIONAL FIRE INS CO OF HARTFORD	16,283,929	3.0528%	16,170,102	10,314,662	63.79%
8	164	24767	ST PAUL FIRE & MARINE INS CO	15,094,095	2.8297%	16,280,983	9,445,664	58.02%
9	929	12246	AMERICAN CONTINENTAL INS CO	14,415,132	2.7024%	15,934,222	3,747,543	23.52%
10	1125	39152	AMERICAN HEALTHCARE IND CO	10,778,134	2.0206%	9,397,137	7,563,886	80.49%
11	163	24732	GENERAL INS CO OF AMER	8,612,187	1.6145%	7,327,513	4,025,070	54.93%
12	761	22810	CHICAGO INS CO	7,922,562	1.4853%	8,491,627	1,199,653	14.13%
13	218	20427	AMERICAN CAS CO OF READING PA	5,803,551	1.0880%	7,430,961	25,173,868	338.77%
14	0	15865	NCMIC INS CO	5,766,963	1.0811%	6,002,334	-274,802	-4.58%
15	38	35181	EXECUTIVE RISK IND INC	5,381,474	1.0089%	4,403,054	2,345,947	53.28%
16	761	21881	NATIONAL SURETY CORP	5,149,852	0.9655%	1,953,725	59,095	3.02%
17	711	35718	PHICO INS CO	4,815,343	0.9027%	5,349,844	397,094	7.42%
18	790	11207	FREMONT INDEMNITY CO	4,759,287	0.8922%	7,557,828	4,482,550	59.31%
19	218	20443	CONTINENTAL CAS CO	4,586,155	0.8598%	4,711,732	13,350,106	283.34%
20	1111	25534	TIG INS CO	4,442,029	0.8328%	3,538,369	-906,008	-25.61%
21	0	43583	NORTHWEST PHYSICIANS MUT INS CO	3,278,027	0.6145%	2,827,541	1,930,864	68.29%
22	831	34487	PROFESSIONAL UNDRWTRS LIAB INS C	3,250,879	0.6095%	3,895,038	1,399,363	35.93%
23	961	42250	FRONTIER PACIFIC INS CO	3,145,189	0.5896%	3,151,470	4,381,662	139.04%
24	517	20532	CLARENDON NATL INS CO	2,505,173	0.4697%	1,629,611	1,219,866	74.86%
25	12	19445	NATIONAL UNION FIRE INS CO OF PITT	2,422,027	0.4541%	1,963,486	2,152,668	109.64%
26	761	21873	FIREMANS FUND INS CO	1,965,751	0.3685%	5,608,955	1,063,819	18.97%
27	608	36412	CLAREMONT LIABILITY INS CO	1,389,970	0.2606%	1,395,843	-1,531,319	-109.71%
28	159	40592	RELIANCE NATL INS CO	1,210,339	0.2269%	806,608	259,398	32.16%
29	626	22667	ACE AMERICAN INS CO	1,185,906	0.2223%	1,091,378	338,940	31.06%
30	41	22217	GULF INS CO	994,657	0.1865%	1,006,420	461,603	45.87%
31	140	11991	NATIONAL CAS CO	868,320	0.1628%	254,959	229,571	90.04%
32	626	20702	ACE FIRE UNDERWRITERS INS CO	867,213	0.1626%	975,939	151,341	15.51%
33	957	19720	AMERICAN ALT INS CORP	835,185	0.1566%	454,945	169,886	37.34%
34	982	11711	CENTURY AMERICAN CAS CO	618,436	0.1159%	1,127,934	765,779	67.89%
35	164	24791	ST PAUL MERCURY INS CO	524,001	0.0982%	527,423	745,462	141.34%
36	159	24430	RELIANCE NATL IND CO	522,629	0.0980%	492,454	157,344	31.95%
37	12	23809	GRANITE STATE INS CO	373,107	0.0699%	356,992	-143,452	-40.18%
38	1172	24422	LEGION INS CO	344,254	0.0645%	458,676	1,572,917	342.93%
39	350	11843	MEDICAL PROTECTIVE CO	334,430	0.0627%	121,088	85,000	70.20%
40	212	16535	ZURICH AMERICAN INS CO	236,427	0.0443%	432,859	2,667,511	616.25%
41	164	41750	ST PAUL MEDICAL LIABILITY INS CO	207,931	0.0390%	275,375	-167,725	-60.91%
42	12	19380	AMERICAN HOME ASSUR CO	207,747	0.0389%	275,499	-138,859	-50.40%
43	161	18031	TOPA INS CO	135,997	0.0255%	192,471	1,008,779	524.12%
44	329	37303	REDLAND INS CO	107,739	0.0202%	73,177	25,748	35.19%
45	1222	10080	HEALTH PROVIDERS MUT INS CO INC R	68,927	0.0129%	741,658	252,507	34.05%
46	0	25123	DEPENDABLE PROTECTIVE MUT RRG I	59,115	0.0111%	53,460	0	0.00%
47	159	44482	RELIANCE UNIVERSAL INS CO	51,052	0.0096%	41,816	-373,061	-892.15%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: MEDICAL MALPRACTICE

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurrec Losses	Loss Ratio
48	218	20494	TRANSPORTATION INS CO	43,984	0.0082%	23,985	-17,941	-74.80%
49	350	34207	WESTPORT INS' CORP	39,748	0.0075%	44,123	-134	-0.30%
50	31	11967	GENERAL STAR NATL INS CO	22,756	0.0043%	6,239	1,000	16.03%
51	159	24473	UNITED PACIFIC INS CO	22,055	0.0041%	20,882	8,464	40.53%
52	1111	23680	ODYSSEY AMER REINS CO	20,287	0.0038%	1,124,170	-4,519	-0.40%
53	923	10819	AMERICAN EQUITY SPECIALTY INS CO	17,438	0.0033%	6,747	0	0.00%
54	785	28932	MARKEL AMERICAN INS CO	13,570	0.0025%	6,714	992	14.78%
55	961	34266	FRONTIER INS CO	10,677	0.0020%	18,442	331,434	1797.17%
56	12	19429	INSURANCE CO OF THE STATE OF PA	9,686	0.0018%	8,254	-25,899	-313.78%
57	44	21962	GENERAL ACCIDENT INS CO	7,551	0.0014%	3,847	30,360	789.19%
58	329	20010	ACCEPTANCE IND INS CO	6,581	0.0012%	6,581	3,435	52.20%
59	12	19399	AIU INS CO	5,392	0.0010%	52,039	1,531	2.94%
60	41	25674	TRAVELERS IND CO OF IL	3,778	0.0007%	4,416	-127,318	-2883.11%
61	163	24724	FIRST NATL INS CO OF AMER	2,450	0.0005%	3,624	-27,889	-769.56%
62	163	19704	AMERICAN STATES INS CO	912	0.0002%	1,011	-4	-0.40%
63	44	21970	CGU INS CO	548	0.0001%	162	8,290	5117.28%
64	218	35289	CONTINENTAL INS CO	351	0.0001%	351	2,007,902	72051.85%
65	218	20435	CNA CAS OF CA	133	0.0000%	-787,867	905,138	-114.88%
66	626	43575	INDEMNITY INS CO OF NA	132	0.0000%	117	0	0.00%
67	761	22837	INTERSTATE IND CO	85	0.0000%	85	-180	-211.76%
Line Total:				533,411,144	100.0000%	547,677,842	226,422,741	41.34%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: EARTHQUAKE

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	10779	10779	CALIFORNIA EARTHQUAKE AUTHORITY	417,507,589	52.2945%	406,387,744	756,624	0.19%
2	176	25151	STATE FARM GENERAL INS CO	53,671,054	6.7225%	19,146,525	437,709	2.29%
3	164	10799	GEOVERA INS CO	41,906,782	5.2490%	35,003,453	0	0.00%
4	626	21121	WESTCHESTER FIRE INS CO	27,675,773	3.4665%	24,009,262	879,739	3.66%
5	0	10887	PACIFIC SELECT INS CO	24,257,011	3.0383%	15,112,867	0	0.00%
6	163	39012	SAFECO INS CO OF IL	22,207,826	2.7816%	21,708,070	-240,993	-1.11%
7	922	27847	INSURANCE CO OF THE WEST	18,717,019	2.3444%	19,587,197	5,704,248	29.12%
8	761	21873	FIREMANS FUND INS CO	12,383,407	1.5511%	12,658,087	251,452	1.99%
9	0	26905	CENTURY-NATIONAL INS CO	9,258,671	1.1597%	10,197,047	582,135	5.71%
10	38	20281	FEDERAL INS CO	8,993,171	1.1264%	9,034,472	368,510	4.08%
11	91	30104	HARTFORD UNDERWRITERS INS CO	7,240,635	0.9069%	6,764,860	59,375	0.88%
12	140	18961	CALFARM INSURANCE CO	6,227,972	0.7801%	6,364,139	151,805	2.39%
13	553	24678	ROYAL IND CO	6,210,711	0.7779%	6,937,545	21,952	0.32%
14	212	26247	AMERICAN GUARANTEE & LIABILITY INS	6,074,867	0.7609%	6,636,413	0	0.00%
15	785	27189	ASSOCIATED INTL INS CO	6,029,894	0.7553%	6,629,903	-7,524,999	-113.50%
16	212	21709	TRUCK INS EXCH	5,762,511	0.7218%	7,141,010	35,574,987	498.18%
17	388	11452	HARTFORD STEAM BOIL INSPEC & INS	5,469,279	0.6850%	7,092,228	-600,404	-8.47%
18	0	39861	GOLDEN BEAR INS CO	5,338,426	0.6687%	6,192,508	104,058	1.68%
19	41	36161	TRAVELERS PROPERTY CASUALTY INS	5,276,036	0.6608%	5,631,541	187,839	3.34%
20	761	21865	ASSOCIATED IND CORP	5,240,165	0.6564%	5,765,942	131	0.00%
21	140	19100	AMCO INS CO	5,190,113	0.6501%	4,915,112	-11,029	-0.22%
22	41	25674	TRAVELERS IND CO OF IL	5,186,942	0.6497%	3,429,296	713,257	20.80%
23	91	19682	HARTFORD FIRE IN CO	4,932,545	0.6178%	4,389,293	311,322	7.09%
24	802	13544	CALIFORNIA CAPITAL INS CO	4,866,581	0.6096%	5,334,494	-16,696	-0.31%
25	1111	25534	TIG INS CO	4,678,981	0.5861%	5,967,620	371,287	6.22%
26	28	19976	AMICA MUT INS CO	4,669,955	0.5849%	4,458,551	11,923	0.27%
27	111	23035	LIBERTY MUT FIRE INS CO	4,371,286	0.5475%	4,238,080	48,718	1.15%
28	108	30562	AMERICAN MANUFACTURERS MUT INS	3,908,155	0.4895%	3,988,106	96,454	2.42%
29	41	19070	STANDARD FIRE INS CO	3,799,039	0.4758%	4,245,726	291,567	6.87%
30	8	19232	ALLSTATE INS CO	2,976,997	0.3729%	2,645,342	-5,269,285	-199.19%
31	91	29424	HARTFORD CAS INS CO	2,816,311	0.3528%	2,128,897	9,644	0.45%
32	761	35300	ALLIANZ INS CO	2,651,896	0.3322%	2,832,299	3,249,909	114.74%
33	212	21687	MID-CENTURY INS CO	2,614,877	0.3275%	2,704,699	1,021,381	37.76%
34	1285	22322	GREENWICH INS CO	2,592,407	0.3247%	1,291,996	5	0.00%
35	3	42579	ALLIED PROP & CAS INS CO	2,499,582	0.3131%	2,277,443	637	0.03%
36	44	20621	COMMERCIAL UNION INS CO	2,269,411	0.2843%	3,377,464	2,036	0.06%
37	33	20125	CALIFORNIA CAS INS CO	2,045,929	0.2563%	2,052,771	4,485	0.22%
38	158	21113	UNITED STATES FIRE INS CO	1,988,530	0.2491%	2,030,256	-228,410	-11.25%
39	800	15776	RESIDENCE MUT INS CO	1,966,501	0.2463%	2,069,480	-221,312	-10.69%
40	163	24740	SAFECO INS CO OF AMER	1,944,853	0.2436%	1,833,284	6,002	0.33%
41	200	25941	UNITED SERVICES AUTO ASSOC	1,660,576	0.2080%	1,465,896	197,005	13.44%
42	0	14508	MICHIGAN MILLERS MUT INS CO	1,626,282	0.2037%	1,538,849	97,482	6.33%
43	645	14907	OREGON MUT INS CO	1,621,523	0.2031%	1,683,063	6,574	0.39%
44	176	25143	STATE FARM FIRE AND CAS CO	1,536,159	0.1924%	38,425,381	2,701,626	7.03%
45	227	23647	MUTUAL SERVICE CAS INS CO	1,497,383	0.1876%	1,581,951	8,276	0.52%
46	212	41181	UNIVERSAL UNDERWRITERS INS CO	1,369,067	0.1715%	1,369,067	0	0.00%

Note: California Earthquake Authority's data is taken from the company's 1999 Annual Statement. It is not included in the NAIC Database.

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: EARTHQUAKE

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
47	212	16535	ZURICH AMERICAN INS CO	1,178,798	0.1476%	934,408	-33,604	-3.60%
48	1314	18341	INSURANCE CORP OF NY	1,177,167	0.1474%	1,038,103	0	0.00%
49	163	19690	AMERICAN ECONOMY INS CO	1,015,902	0.1272%	1,248,855	67,756	5.43%
50	300	22756	ALLEGIANCE INS CO	963,625	0.1207%	864,305	-1,652	-0.19%
51	38	20397	VIGILANT INS CO	939,227	0.1176%	981,418	1,993	0.20%
52	140	23779	NATIONWIDE MUT FIRE INS CO	878,517	0.1100%	854,722	209,483	24.51%
53	400	25747	UNIGARD INS CO	845,355	0.1059%	911,186	-19,364	-2.13%
54	111	21458	EMPLOYERS INS OF WAUSAU A MUT C	817,162	0.1024%	918,934	-7,782	-0.85%
55	800	13625	WESTERN MUT INS CO	811,467	0.1016%	913,589	433,330	47.43%
56	111	10836	GOLDEN EAGLE INS CORP	725,148	0.0908%	2,970,293	0	0.00%
57	164	24767	ST PAUL FIRE & MARINE INS CO	699,483	0.0876%	511,238	-187,406	-36.66%
58	200	25968	USAA CAS INS CO	695,210	0.0871%	585,878	628,855	107.34%
59	0	37850	PACIFIC SPECIALTY INS CO	688,371	0.0862%	443,605	0	0.00%
60	241	25321	METROPOLITAN DRT PROP & CAS INS	653,330	0.0818%	636,208	3,920	0.62%
61	7	13935	FEDERATED MUT INS CO	614,374	0.0770%	602,922	-492	-0.08%
62	553	26980	ROYAL INS CO OF AMER	561,255	0.0703%	521,995	-4,346	-0.83%
63	958	22438	HAWAIIAN INS & GTY CO LTD	550,494	0.0690%	252,717	21,479	8.50%
64	1179	31526	WAWANESA MUT INS CO US BRANCH	518,110	0.0649%	540,422	-3,737	-0.69%
65	0	23701	NATIONAL AUTOMOBILE & CAS INS CO	489,248	0.0613%	231,428	-451	-0.19%
66	0	34525	FIVE STAR INS CO	485,277	0.0608%	475,638	0	0.00%
67	212	21652	FARMERS INS EXCH	462,663	0.0580%	495,198	-279,712	-56.48%
68	108	22918	AMERICAN MOTORISTS INS CO	458,742	0.0575%	440,790	1,679	0.38%
69	300	22578	HORACE MANN INS CO	454,809	0.0570%	370,664	5,000	1.35%
70	140	23787	NATIONWIDE MUT INS CO	424,840	0.0532%	437,521	0	0.00%
71	240	10499	CHRYSLER INS CO	348,775	0.0437%	340,126	139	0.04%
72	772	22985	SEQUOIA INS CO	335,381	0.0420%	312,947	965	0.31%
73	111	42404	LIBERTY INS CORP	329,099	0.0412%	264,230	-24,634	-9.32%
74	164	24791	ST PAUL MERCURY INS CO	318,658	0.0399%	525,479	-10,740	-2.04%
75	41	25682	TRAVELERS IND CO OF CT	318,304	0.0399%	508,294	129,364	25.45%
76	33	20117	CALIFORNIA CAS IND EXCH	300,785	0.0377%	309,871	-655	-0.21%
77	212	19372	NORTHERN INS CO OF NY	295,600	0.0370%	331,666	189,426	57.11%
78	84	33723	AMERICAN SPIRIT INS CO	295,577	0.0370%	317,005	628,772	198.35%
79	1179	10683	WAWANESA GENERAL INS CO	290,208	0.0363%	239,288	3,749	1.57%
80	0	11231	GENERALI US BRANCH	284,566	0.0356%	283,889	-39,314	-13.85%
81	38	20346	PACIFIC IND CO	255,652	0.0320%	254,233	93,980	36.97%
82	212	39306	FIDELITY & DEPOSIT CO OF MD	251,063	0.0314%	230,770	-491,547	-213.00%
83	517	20532	CLARENDON NATL INS CO	242,366	0.0304%	42,366	-18,455	-43.56%
84	291	13331	AMERICAN HARDWARE MUT INS CO	229,064	0.0287%	139,754	-885	-0.63%
85	749	16063	GENERAL SECURITY INS CO	225,493	0.0282%	225,871	-89,076	-39.44%
86	249	26395	WESTERN HOME INS CO	224,442	0.0281%	611,653	312,725	51.13%
87	253	23582	MINNESOTA FIRE & CAS CO	224,373	0.0281%	244,819	0	0.00%
88	400	24554	WINTERTHUR INTERNATL AMER INS CO	217,108	0.0272%	166,143	40,055	24.11%
89	249	13846	FARMERS HOME MUT INS CO	203,370	0.0255%	635,311	337,191	53.07%
90	802	12890	EAGLE WEST INS CO	171,554	0.0215%	183,171	-621	-0.34%
91	626	22713	INSURANCE CO OF N AMER	171,081	0.0214%	700,409	-25,396	-3.63%
92	159	24457	RELIANCE INS CO	165,979	0.0208%	204,177	73,054	35.78%

Note: California Earthquake Authority's data is taken from the company's 1999 Annual Statement.
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1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: EARTHQUAKE

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
93	626	20702	ACE FIRE UNDERWRITERS INS CO	154,084	0.0193%	145,122	2,843	1.96%
94	1330	24821	MERITPLAN INS CO	143,911	0.0180%	145,790	723	0.50%
95	215	11142	UNITED CAS INS CO OF AMER	137,239	0.0172%	129,833	-403	-0.31%
96	0	15768	MERCED MUT INS CO	135,207	0.0169%	145,571	315	0.22%
97	44	21962	GENERAL ACCIDENT INS CO	114,256	0.0143%	542,264	-76,838	-14.17%
98	108	22977	LUMBERMENS MUT CAS CO	107,531	0.0135%	169,945	541	0.32%
99	660	11908	MERCURY CAS CO	104,939	0.0131%	150,247	108,357	72.12%
100	0	11126	YASUDA FIRE & MARINE INS CO OF AM	98,109	0.0123%	43,917	-236	-0.54%
101	164	25887	US FIDELITY & GUARANTY CO	95,647	0.0120%	257,414	-54,363	-21.12%
102	212	26611	VALIANT INS CO	89,147	0.0112%	114,226	3,892	3.41%
103	961	42250	FRONTIER PACIFIC INS CO	85,896	0.0108%	160,058	37,406	23.37%
104	164	25879	FIDELITY & GUARANTY INS UNDERWRIT	83,748	0.0105%	93,076	2,851	3.06%
105	91	37478	HARTFORD INS CO OF THE MIDWEST	82,238	0.0103%	410,104	0	0.00%
106	218	20443	CONTINENTAL CAS CO	82,213	0.0103%	304,257	-2,169,107	-712.92%
107	163	24732	GENERAL INS CO OF AMER	79,127	0.0099%	67,851	1,453	2.14%
108	626	43575	INDEMNITY INS CO OF NA	77,759	0.0097%	98,551	52,899	53.68%
109	626	22667	ACE AMERICAN INS CO	75,647	0.0095%	910,337	-68,770	-7.55%
110	164	24775	ST PAUL GUARDIAN INS CO	74,640	0.0093%	67,847	-1,772	-2.61%
111	159	24473	UNITED PACIFIC INS CO	70,077	0.0088%	73,121	2,952	4.04%
112	0	26433	HARCO NATL INS CO	54,286	0.0068%	55,086	0	0.00%
113	84	22136	AMERICAN NATL FIRE INS CO	47,751	0.0060%	65,662	1,036	1.58%
114	350	21318	COREGIS INS CO	45,514	0.0057%	30,157	-8,148	-27.02%
115	84	26344	AGRICULTURAL INS CO	44,881	0.0056%	40,879	12,368	30.26%
116	0	23108	LUMBERMENS UNDERWRITING ALLIAN	43,563	0.0055%	17,996	0	0.00%
117	159	44482	RELIANCE UNIVERSAL INS CO	41,388	0.0052%	26,122	0	0.00%
118	553	24600	GLOBE IND CO	38,428	0.0048%	37,703	745	1.98%
119	2	33669	CONDOR INS CO	36,970	0.0046%	75,790	0	0.00%
120	553	24589	AMERICAN & FOREIGN INS CO	36,804	0.0046%	29,721	579	1.95%
121	84	26832	AMERICAN ALLIANCE INS CO	35,625	0.0045%	40,394	17,661	43.72%
122	44	21970	CGU INS CO	35,587	0.0045%	64,898	-5,410	-8.34%
123	62	21415	EMPLOYERS MUT CAS CO	33,842	0.0042%	35,144	0	0.00%
124	783	13056	RLI INS CO	33,660	0.0042%	7,086	-614,836	-8676.77%
125	761	21857	AMERICAN INS CO	33,616	0.0042%	38,463	24,922	64.79%
126	218	20508	VALLEY FORGE INS CO	32,916	0.0041%	33,772	0	0.00%
127	98	32603	SIGNET STAR REIN CO	31,072	0.0039%	29,367	21,719	73.96%
128	826	18279	BANKERS STANDARD INS CO	25,781	0.0032%	89,338	-6,382	-7.14%
129	84	16691	GREAT AMERICAN INS CO	24,799	0.0031%	23,551	5,613	23.83%
130	0	27073	NIPPON FIRE & MAR INS CO LTD US BR	21,793	0.0027%	15,105	5,951	39.40%
131	163	19704	AMERICAN STATES INS CO	21,708	0.0027%	74,835	-74,036	-98.93%
132	212	19305	ASSURANCE CO OF AMER	21,047	0.0026%	14,307	35,525	248.31%
133	923	21296	ASSOCIATES INS CO	18,699	0.0023%	18,699	0	0.00%
134	212	19356	MARYLAND CAS CO	17,324	0.0022%	40,697	67,547	165.98%
135	218	35289	CONTINENTAL INS CO	16,752	0.0021%	28,612	-92,047	-321.71%
136	140	11991	NATIONAL CAS CO	13,037	0.0016%	16,486	0	0.00%
137	41	19038	TRAVELERS CAS & SURETY CO	12,630	0.0016%	4,555	-1,075,678	-23615.32%
138	91	29459	TWIN CITY FIRE INS CO CO	11,327	0.0014%	245,120	0	0.00%

Note: California Earthquake Authority's data is taken from the company's 1999 Annual Statement.
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1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: EARTHQUAKE

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurrec Losses	Loss Ratio
139	3	42587	DEPOSITORS INS CO	9,433	0.0012%	1,189	0	0.00%
140	24	19895	ATLANTIC MUT INS CO	9,217	0.0012%	7,670	0	0.00%
141	626	20699	ACE PROP & CAS INS CO	8,875	0.0011%	12,518	9	0.07%
142	227	23655	MODERN SERVICE INS CO	7,660	0.0010%	9,973	628	6.30%
143	313	33898	AEGIS SECURITY INS CO	7,319	0.0009%	46,743	0	0.00%
144	181	29874	NORTH AMERICAN SPECIALTY INS CO	6,596	0.0008%	5,924	0	0.00%
145	108	18910	AMERICAN PROTECTION INS CO	6,099	0.0008%	6,499	513	7.89%
146	161	18031	TOPA INS CO	5,216	0.0007%	4,460	415	9.30%
147	164	35386	FIDELITY & GUARANTY INS CO	5,048	0.0006%	3,983	51	1.28%
148	62	21407	EMCASCO INS CO	4,782	0.0006%	5,817	0	0.00%
149	83	22101	GRANGE INS ASSN	4,588	0.0006%	28,373	-880	-3.10%
150	169	24988	SENTRY INS A MUT CO	4,116	0.0005%	4,440	-1,338	-30.14%
151	215	14133	VALLEY INS CO	3,935	0.0005%	5,568	5,612	100.79%
152	0	23663	NATIONAL AMERICAN INS CO	3,821	0.0005%	796	0	0.00%
153	163	24724	FIRST NATL INS CO OF AMER	3,768	0.0005%	2,390	-47	-1.97%
154	808	32107	SUTTER INS CO	3,373	0.0004%	5,891	0	0.00%
155	218	20486	TRANSCONTINENTAL INS CO	3,193	0.0004%	7,826	-11,506	-147.02%
156	218	20478	NATIONAL FIRE INS CO OF HARTFORD	2,808	0.0004%	7,102	0	0.00%
157	1330	24813	BALBOA INS CO	2,378	0.0003%	3,087	-193	-6.25%
158	83	22128	ROCKY MOUNTAIN FIRE & CAS CO	2,362	0.0003%	4,828	-322	-6.67%
159	111	23043	LIBERTY MUT INS CO	2,219	0.0003%	2,200	13,977	635.32%
160	626	22748	PACIFIC EMPLOYERS INS CO	2,068	0.0003%	25,849	-1,885	-7.29%
161	88	22292	HANOVER INS CO	1,781	0.0002%	3,306	182	5.51%
162	553	24694	SAFEGUARD INS CO	1,677	0.0002%	494	10	2.02%
163	218	20427	AMERICAN CAS CO OF READING PA	1,600	0.0002%	1,600	33,717	2107.31%
164	802	23540	MONTEREY INS CO	1,356	0.0002%	641	-4,664	-727.61%
165	553	24872	CONNECTICUT IND CO	774	0.0001%	1,152	0	0.00%
166	1116	23930	PACIFIC NATL INS CO	468	0.0001%	223	-8,044	-3607.17%
167	12	43761	AMERICAN INTL INS CO OF CA	459	0.0001%	50	30	60.00%
168	0	14974	PENNSYLVANIA LUMBERMENS MUT INS	66	0.0000%	68	234	344.12%
169	41	41483	FARMINGTON CAS CO	43	0.0000%	47,511	-1,131,131	-2380.78%
170	91	22357	HARTFORD ACCID & IND CO	8	0.0000%	4	0	0.00%
171	304	32352	PRUDENTIAL PROPERTY & CAS INS CO	4	0.0000%	242	206,236	85221.49%
Line Total:				798,377,077	100.0000%	781,016,231	37,321,548	4.78%

Note: California Earthquake Authority's data is taken from the company's 1999 Annual Statement. It is not included in the NAIC Database.

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: GROUP A AND H

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurrec Losses	Loss Ratic
1	218	20443	CONTINENTAL CAS CO	65,448,001	22.8502%	62,787,915	10,381,450	16.53%
2	140	18961	CALFARM INSURANCE CO	61,413,652	21.4416%	59,913,100	46,072,448	76.90%
3	176	25178	STATE FARM MUT AUTO INS CO	38,309,529	13.3752%	38,309,529	35,890,381	93.69%
4	218	35289	CONTINENTAL INS CO	23,938,661	8.3578%	23,938,661	16,834,574	70.32%
5	4	27928	AMEX ASSUR CO	11,038,781	3.8540%	11,047,335	1,121,110	10.15%
6	1172	24422	LEGION INS CO	10,832,238	3.7819%	9,209,155	7,217,734	78.38%
7	19	10111	AMERICAN BANKERS INS CO OF FL	10,760,600	3.7569%	10,915,527	3,743,040	34.29%
8	23	38245	BCS INS CO	10,018,401	3.4978%	10,018,401	7,319,746	73.06%
9	350	39845	EMPLOYERS REIN CORP	8,696,309	3.0362%	8,697,753	11,003,277	126.51%
10	159	24457	RELIANCE INS CO	8,613,990	3.0074%	8,419,796	8,126,793	96.52%
11	12	19445	NATIONAL UNION FIRE INS CO OF PITT	3,848,827	1.3438%	4,143,634	11,152,992	269.16%
12	1252	10392	COMBINED BENEFIT INS CO	3,819,846	1.3336%	3,819,846	6,037,967	158.07%
13	38	20281	FEDERAL INS CO	3,450,613	1.2047%	3,562,115	3,095,961	86.91%
14	212	16535	ZURICH AMERICAN INS CO	3,165,328	1.1051%	3,375,301	836,610	24.79%
15	517	20532	CLARENDON NATL INS CO	2,557,220	0.8928%	2,557,220	254,604	9.96%
16	159	24473	UNITED PACIFIC INS CO	2,398,843	0.8375%	2,398,843	586,274	24.44%
17	12	19380	AMERICAN HOME ASSUR CO	2,174,221	0.7591%	2,177,016	2,485,828	114.19%
18	19	19615	AMERICAN RELIABLE INS CO	1,686,314	0.5888%	1,686,314	482,409	28.61%
19	984	10367	AVEMCO INS CO	1,632,509	0.5700%	1,632,509	394,449	24.16%
20	626	22713	INSURANCE CO OF N AMER	1,297,104	0.4529%	1,331,340	1,624,861	122.05%
21	91	19682	HARTFORD FIRE IN CO	1,278,590	0.4464%	1,244,626	423,572	34.03%
22	984	29599	US SPECIALTY INS CO	1,248,750	0.4360%	1,644,373	1,684,397	102.43%
23	1278	15539	CALIFORNIA STATE AUTO ASN INTER-IN	1,057,138	0.3691%	876,172	456,645	52.12%
24	218	20427	AMERICAN CAS CO OF READING PA	803,238	0.2804%	780,809	-7,632	-0.98%
25	12	19429	INSURANCE CO OF THE STATE OF PA	777,350	0.2714%	679,608	2,412,274	354.95%
26	1330	24813	BALBOA INS CO	730,947	0.2552%	735,391	55,270	7.52%
27	0	29947	WESTERN GROWERS INS CO	701,569	0.2449%	701,569	669,447	95.42%
28	111	21458	EMPLOYERS INS OF WAUSAU A MUT C	652,825	0.2279%	658,050	-90,197	-13.71%
29	108	22977	LUMBERMENS MUT CAS CO	549,501	0.1918%	549,501	433,361	78.86%
30	169	24988	SENTRY INS A MUT CO	456,673	0.1594%	456,673	-532,989	-116.71%
31	350	20796	COLONIAL PENN FRANKLIN INS CO	433,697	0.1514%	452,208	156,885	34.69%
32	140	11991	NATIONAL CAS CO	399,042	0.1393%	442,863	129,628	29.27%
33	159	40592	RELIANCE NATL INS CO	390,450	0.1363%	367,001	-276	-0.08%
34	20	38830	LINCOLN NATL HLTH & CAS INS CO	314,856	0.1099%	321,739	970,450	301.63%
35	781	37893	ULICO CAS CO	249,758	0.0872%	249,758	781,424	312.87%
36	169	21180	SENTRY SELECT INS CO	235,097	0.0821%	235,097	217,666	92.59%
37	150	24147	OLD REPUBLIC INS CO	220,348	0.0769%	220,348	59,471	26.99%
38	748	18023	STAR INS CO	206,387	0.0721%	199,326	93,684	47.00%
39	181	29874	NORTH AMERICAN SPECIALTY INS CO	136,609	0.0477%	136,607	283,155	207.28%
40	783	13056	RLI INS CO	113,796	0.0397%	111,171	66,724	60.02%
41	553	24902	SECURITY INS CO OF HARTFORD	88,841	0.0310%	72,234	465,431	644.34%
42	159	24430	RELIANCE NATL IND CO	72,040	0.0252%	51,124	-2,367	-4.63%
43	0	41394	BENCHMARK INS CO	56,809	0.0198%	56,809	25,104	44.19%
44	44	20621	COMMERCIAL UNION INS CO	55,348	0.0193%	42,279	8,973	21.22%
45	7	13935	FEDERATED MUT INS CO	43,085	0.0150%	41,968	42,828	102.05%
46	88	22292	HANOVER INS CO	34,473	0.0120%	33,410	15,021	44.96%
47	88	41840	ALLMERICA FINANCIAL BENEFIT INS CO	5,713	0.0020%	5,601	20,675	369.13%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: GROUP A AND H

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurrec Losses	Loss Ratic
48	38	20346	PACIFIC IND CO	5,274	0.0018%	5,360	19,654	366.68%
49	31	22063	GOVERNMENT EMPLOYEES INS CO	1,752	0.0006%	1,675	159	9.49%
50	961	34266	FRONTIER INS CO	618	0.0002%	618	306	49.51%
51	19	42978	AMERICAN SECURITY INS CO	449	0.0002%	449	61,700	13741.65%
52	350	34789	COLONIAL PENN INS CO	156	0.0001%	172	0	0.00%
53	350	32077	MONTGOMERY WARD INS CO	97	0.0000%	105	-318	-302.86%
54	268	10952	JC PENNEY CAS INS CO	69	0.0000%	65	17	26.15%
55	317	40827	VIRGINIA SURETY CO INC	3	0.0000%	3	0	0.00%
Line Total:				286,422,335	100.0000%	281,316,072	183,582,650	65.26%

1999 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurrec Losses	Loss Ratic
1	19	42978	AMERICAN SECURITY INS CO	53,123,857	43.8743%	53,123,857	3,203,063	6.03%
2	19	10111	AMERICAN BANKERS INS CO OF FL	48,572,050	40.1150%	49,022,998	2,107,010	4.30%
3	31	34274	CENTRAL STATES IND CO OF OMAHA	11,964,409	9.8813%	11,964,409	3,877,401	32.41%
4	19	42986	STANDARD GUARANTY INS CO	5,494,778	4.5381%	5,828,143	964,781	16.55%
5	8	19232	ALLSTATE INS CO	1,363,255	1.1259%	1,661,577	1,125,910	67.76%
6	176	25178	STATE FARM MUT AUTO INS CO	562,725	0.4647%	1,085,325	630,832	58.12%
7	350	20796	COLONIAL PENN FRANKLIN INS CO	526	0.0004%	727	3,674	505.36%
8	350	32077	MONTGOMERY WARD INS CO	306	0.0003%	314	119,960	38203.82%
Line Total:				121,081,906	100.0000%	122,687,350	12,032,631	9.81%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COLLECTIVELY RENEWABLE A&H

Sorted by Market Share

Source: NAIC Database

Licensed companies only

<i>Rec #</i>	<i>Group #</i>	<i>Naic #</i>	<i>Company Name</i>	<i>Writer Premium</i>	<i>Market Share</i>	<i>Earned Premium</i>	<i>Incurrec Losses</i>	<i>Loss Ratic</i>
1	140	11991	NATIONAL CAS CO	714,847	97.6367%	769,904	1,368,992	177.81%
2	218	20443	CONTINENTAL CAS CO	15,515	2.1191%	85,177	8,223	9.65%
3	31	22063	GOVERNMENT EMPLOYEES INS CO	1,717	0.2345%	1,255	100	7.97%
4	350	20796	COLONIAL PENN FRANKLIN INS CO	71	0.0097%	0	0	0.00%
Line Total:				732,150	100.0000%	856,336	1,377,315	160.84%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: NON-CANCELLABLE A&H

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurrec Losses	Loss Ratic
1	143	23914	NORTHWESTERN NTL INS CO MILWAUK	2,783	96.0649%	10,088	-75	-0.74%
2	268	10952	JC PENNEY CAS INS CO	95	3.2793%	77	8	10.39%
3	364	31119	MUTUAL PROTECTIVE INS CO	19	0.6559%	27	-1	-3.70%
Line Total:				2,897	100.0000%	10,192	-68	-0.67%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: GUARANTEED RENEWABLE A&H

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer: Premium	Market Share	Earned Premium	Incurrer Losses	Loss Ratic
1	218	20443	CONTINENTAL CAS CO	33,687,122	70.0325%	14,776,040	10,652,325	72.09%
2	176	25178	STATE FARM MUT AUTO INS CO	12,989,158	27.0033%	9,881,733	6,223,255	62.98%
3	364	31119	MUTUAL PROTECTIVE INS CO	1,018,423	2.1172%	976,141	403,706	41.36%
4	143	23914	NORTHWESTERN NTL INS CO MILWAUK	235,102	0.4888%	350,846	156,046	44.48%
5	163	19704	AMERICAN STATES INS CO	149,111	0.3100%	237,830	171,468	72.10%
6	140	11991	NATIONAL CAS CO	10,402	0.0216%	12,753	14,159	111.02%
7	350	20796	COLONIAL PENN FRANKLIN INS CO	10,379	0.0216%	11,099	-1,537	-13.85%
8	4	27928	AMEX ASSUR CO	1,528	0.0032%	1,528	650	42.54%
9	111	23043	LIBERTY MUT INS CO	355	0.0007%	355	-104	-29.30%
10	108	22977	LUMBERMENS MUT CAS CO	210	0.0004%	210	0	0.00%
11	44	20613	AMERICAN EMPLOYERS INS CO	205	0.0004%	205	0	0.00%
12	350	34789	COLONIAL PENN INS CO	106	0.0002%	106	0	0.00%
Line Total:				48,102,101	100.0000%	26,248,846	17,619,968	67.13%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: NON-RENEWABLE FOR STATED REASONS ONLY

Sorted by Market Share

Source: NAIC Database

Licensed companies only

<i>Rec #</i>	<i>Group #</i>	<i>Naic #</i>	<i>Company Name</i>	<i>Writer Premium</i>	<i>Market Share</i>	<i>Earned Premium</i>	<i>Incurrec Losses</i>	<i>Loss Ratic</i>
1	176	25178	STATE FARM MUT AUTO INS CO	11,609,329	87.2656%	11,733,149	10,663,528	90.88%
2	159	24457	RELIANCE INS CO	1,620,547	12.1814%	2,569,094	1,461,649	56.89%
3	218	20443	CONTINENTAL CAS CO	39,799	0.2992%	40,216	21,504	53.47%
4	364	31119	MUTUAL PROTECTIVE INS CO	23,618	0.1775%	23,984	46,616	194.36%
5	350	20796	COLONIAL PENN FRANKLIN INS CO	5,229	0.0393%	5,541	4,235	76.43%
6	140	11991	NATIONAL CAS CO	4,916	0.0370%	5,835	-4,286	-73.45%
Line Total:				13,303,438	100.0000%	14,377,819	12,193,246	84.81%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OTHER ACCIDENT ONLY

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer: Premium	Market Share	Earned Premium	Incurrec Losses	Loss Ratic
1	761	21849	AMERICAN AUTOMOBILE INS CO	14,868,725	72.2194%	15,682,638	163,498	1.04%
2	41	22217	GULF INS CO	4,325,068	21.0074%	4,325,068	227,880	5.27%
3	1111	25534	TIG INS CO	1,175,679	5.7104%	1,273,584	426,373	33.48%
4	12	19380	AMERICAN HOME ASSUR CO	103,298	0.5017%	98,723	3,142	3.18%
5	140	11991	NATIONAL CAS CO	50,749	0.2465%	56,537	1,282	2.27%
6	1111	25518	TIG PREMIER INS CO	43,679	0.2122%	62,826	-47,736	-75.98%
7	38	20281	FEDERAL INS CO	11,066	0.0537%	11,995	-919	-7.66%
8	38	20346	PACIFIC IND CO	4,995	0.0243%	5,113	-26	-0.51%
9	176	25178	STATE FARM MUT AUTO INS CO	2,232	0.0108%	2,329	-448	-19.24%
10	218	20443	CONTINENTAL CAS CO	1,562	0.0076%	9,233	2,455	26.59%
11	4	27928	AMEX ASSUR CO	651	0.0032%	706	0	0.00%
12	150	24147	OLD REPUBLIC INS CO	466	0.0023%	411	-168	-40.88%
13	140	23787	NATIONWIDE MUT INS CO	100	0.0005%	101	2	1.98%
14	364	31119	MUTUAL PROTECTIVE INS CO	5	0.0000%	5	0	0.00%
Line Total:				20,588,275	100.0000%	21,529,269	775,335	3.60%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: ALL OTHER A&H

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurrec Losses	Loss Ratic
1	929	12246	AMERICAN CONTINENTAL INS CO	4,389,205	25.2480%	4,389,205	4,351,036	99.13%
2	1278	15539	CALIFORNIA STATE AUTO ASN INTER-IN	3,651,626	21.0052%	2,344,515	1,122,258	47.87%
3	176	25178	STATE FARM MUT AUTO INS CO	3,446,963	19.8279%	3,488,402	2,255,870	64.67%
4	785	38970	MARKEL INS CO	2,002,607	11.5196%	2,058,001	642,331	31.21%
5	19	10111	AMERICAN BANKERS INS CO OF FL	1,209,296	6.9562%	1,234,748	306,238	24.80%
6	1222	18872	PACIFIC HEALTH PROVIDERS INS CO	946,485	5.4445%	946,485	753,088	79.57%
7	626	20702	ACE FIRE UNDERWRITERS INS CO	534,617	3.0753%	539,954	42,966	7.96%
8	181	29874	NORTH AMERICAN SPECIALTY INS CO	426,692	2.4545%	426,692	1,237,360	289.99%
9	574	31089	REPUBLIC WESTERN INS CO	409,540	2.3558%	409,540	50,078	12.23%
10	19	19615	AMERICAN RELIABLE INS CO	334,361	1.9233%	724,187	31,664	4.37%
11	218	20443	CONTINENTAL CAS CO	14,257	0.0820%	14,257	0	0.00%
12	291	13331	AMERICAN HARDWARE MUT INS CO	12,250	0.0705%	12,238	124,584	1018.01%
13	317	40827	VIRGINIA SURETY CO INC	6,312	0.0363%	6,129	4,211	68.71%
14	140	11991	NATIONAL CAS CO	185	0.0011%	199	0	0.00%
Line Total:				17,384,396	100.0000%	16,594,552	10,921,684	65.81%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: WORKERS' COMPENSATION

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	0	35076	STATE COMPENSATION INS FUND	1,244,214,678	21.6819%	1,249,493,353	1,156,407,090	92.55%
2	790	37761	FREMONT COMPENSATION INSURANCE C	414,813,857	7.2286%	395,789,681	439,866,978	111.14%
3	1252	22284	CALIFORNIA COMPENSATION INS CO	264,577,615	4.6106%	273,344,293	439,410,603	160.75%
4	1252	37753	SUPERIOR NATL INS CO	209,747,458	3.6551%	201,238,175	274,784,119	136.55%
5	111	10836	GOLDEN EAGLE INS CORP	189,065,838	3.2947%	188,900,662	196,475,541	104.01%
6	111	23035	LIBERTY MUT FIRE INS CO	165,540,057	2.8847%	176,972,457	231,898,745	131.04%
7	1172	24422	LEGION INS CO	141,123,774	2.4593%	109,466,712	146,800,495	134.11%
8	212	21687	MID-CENTURY INS CO	127,203,962	2.2167%	99,338,444	106,907,774	107.62%
9	761	21857	AMERICAN INS CO	125,702,303	2.1905%	132,962,526	156,337,747	117.58%
10	829	32271	CALIFORNIA IND INS CO	120,357,050	2.0974%	119,115,053	120,061,253	100.79%
11	1264	20656	HIH AMERICA COMP & LIAB INS CO	110,984,531	1.9340%	111,366,937	117,211,281	105.25%
12	336	13269	ZENITH INS CO	99,812,443	1.7394%	101,478,543	78,046,582	76.91%
13	517	20532	CLARENDON NATL INS CO	97,611,842	1.7010%	89,128,432	119,793,818	134.41%
14	84	22179	REPUBLIC IND CO OF AMER	87,432,905	1.5236%	88,341,960	123,247,739	139.51%
15	790	21040	FREMONT INDUSTRIAL IND CO	85,090,128	1.4828%	79,669,884	21,609,392	27.12%
16	84	43753	REPUBLIC IND OF CA	74,195,581	1.2929%	72,447,996	51,028,453	70.43%
17	575	32115	PAULA INS CO	69,197,252	1.2058%	71,592,784	72,754,242	101.62%
18	12	19380	AMERICAN HOME ASSUR CO	67,757,236	1.1808%	53,277,223	54,212,208	101.75%
19	108	22977	LUMBERMENS MUT CAS CO	67,470,367	1.1758%	68,521,254	16,145,519	23.56%
20	159	24473	UNITED PACIFIC INS CO	66,732,311	1.1629%	68,059,307	39,574,388	58.15%
21	159	24430	RELIANCE NATL IND CO	64,573,883	1.1253%	53,633,271	36,710,606	68.45%
22	218	20443	CONTINENTAL CAS CO	61,924,532	1.0791%	68,113,981	75,201,297	110.41%
23	108	22918	AMERICAN MOTORISTS INS CO	52,770,216	0.9196%	44,412,620	108,767,052	244.90%
24	108	18910	AMERICAN PROTECTION INS CO	47,128,393	0.8213%	46,511,947	42,656,670	91.71%
25	457	19801	ARGONAUT INS CO	43,948,985	0.7659%	27,831,285	54,345,915	195.27%
26	761	21849	AMERICAN AUTOMOBILE INS CO	43,097,403	0.7510%	43,309,050	52,695,160	121.67%
27	218	20427	AMERICAN CAS CO OF READING PA	42,091,367	0.7335%	46,038,499	40,653,591	88.30%
28	1111	25518	TIG PREMIER INS CO	41,839,322	0.7291%	38,023,935	38,129,603	100.28%
29	761	21873	FIREMANS FUND INS CO	41,509,825	0.7234%	43,154,801	65,119,845	150.90%
30	212	22730	ZC INS CO	41,249,967	0.7188%	40,200,123	23,228,341	57.78%
31	111	42404	LIBERTY INS CORP	40,927,126	0.7132%	41,471,463	71,247,637	171.80%
32	41	25674	TRAVELERS IND CO OF IL	40,288,699	0.7021%	40,333,895	70,955,732	175.92%
33	108	30562	AMERICAN MANUFACTURERS MUT INS CO	39,556,852	0.6893%	42,660,177	42,675,054	100.03%
34	12	19445	NATIONAL UNION FIRE INS CO OF PITTS	38,495,964	0.6708%	62,269,532	-12,823,097	-20.59%
35	12	19429	INSURANCE CO OF THE STATE OF PA	36,335,804	0.6332%	43,215,281	-5,456,475	-12.63%
36	922	40029	EXPLORER INS CO	33,414,686	0.5823%	32,364,044	34,113,882	105.41%
37	1172	19577	VILLANOVA INS CO	31,973,166	0.5572%	17,779,152	19,190,676	107.94%
38	212	21709	TRUCK INS EXCH	31,404,078	0.5473%	29,252,217	35,069,408	119.89%
39	0	42269	MAJESTIC INS CO	30,596,875	0.5332%	29,200,556	16,164,469	55.36%
40	553	24872	CONNECTICUT IND CO	29,436,660	0.5130%	26,170,026	34,212,945	130.73%
41	38	20281	FEDERAL INS CO	28,101,659	0.4897%	29,749,903	23,463,702	78.87%
42	553	24678	ROYAL IND CO	27,571,792	0.4805%	24,122,247	22,073,292	91.51%
43	961	34266	FRONTIER INS CO	27,230,093	0.4745%	19,728,591	17,003,768	86.19%
44	212	21652	FARMERS INS EXCH	26,066,313	0.4542%	24,732,610	23,948,956	96.83%
45	176	25143	STATE FARM FIRE AND CAS CO	25,084,517	0.4371%	25,476,287	20,188,747	79.25%
46	24	19895	ATLANTIC MUT INS CO	24,779,872	0.4318%	24,237,966	26,812,758	110.62%

Note: Fremont Compensation's data is taken from its 1999 Annual Statements.
It is not included in the NAIC Database.

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: WORKERS' COMPENSATION

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
47	163	24740	SAFECO INS CO OF AMER	23,414,679	0.4080%	23,221,501	28,384,206	122.23%
48	159	40592	RELIANCE NATL INS CO	23,308,596	0.4062%	19,908,797	16,669,652	83.73%
49	91	30104	HARTFORD UNDERWRITERS INS CO	22,458,873	0.3914%	22,870,352	25,278,156	110.53%
50	626	43575	INDEMNITY INS CO OF NA	22,356,898	0.3896%	22,747,280	24,793,091	108.99%
51	111	21458	EMPLOYERS INS OF WAUSAU A MUT CO	22,209,807	0.3870%	17,910,738	15,683,807	87.57%
52	218	20486	TRANSCONTINENTAL INS CO	22,017,417	0.3837%	21,673,368	22,212,574	102.49%
53	212	16535	ZURICH AMERICAN INS CO	21,446,956	0.3737%	21,659,671	8,244,622	38.06%
54	164	24767	ST PAUL FIRE & MARINE INS CO	21,039,711	0.3666%	19,710,004	12,324,424	62.53%
55	159	24457	RELIANCE INS CO	20,894,794	0.3641%	18,656,068	13,857,192	74.28%
56	218	20494	TRANSPORTATION INS CO	20,656,440	0.3600%	20,438,694	55,134,069	269.75%
57	212	34649	CENTRE INS CO	20,479,809	0.3569%	19,988,313	32,355,034	161.87%
58	91	19682	HARTFORD FIRE IN CO	19,289,904	0.3361%	20,125,513	12,930,302	64.25%
59	163	39012	SAFECO INS CO OF IL	18,881,274	0.3290%	18,908,939	21,626,883	114.37%
60	91	37478	HARTFORD INS CO OF THE MIDWEST	18,673,759	0.3254%	19,791,264	19,199,873	97.01%
61	111	26069	WAUSAU BUSINESS INS CO	18,326,740	0.3194%	18,485,428	21,761,166	117.72%
62	41	25682	TRAVELERS IND CO OF CT	17,539,999	0.3057%	15,355,689	19,265,071	125.46%
63	790	21059	EMPLOYERS FIRST INS CO	16,737,055	0.2917%	16,842,604	5,217,577	30.98%
64	91	29459	TWIN CITY FIRE INS CO CO	15,746,405	0.2744%	14,707,072	10,784,698	73.33%
65	761	21881	NATIONAL SURETY CORP	14,462,760	0.2520%	12,853,069	15,154,227	117.90%
66	626	22667	ACE AMERICAN INS CO	14,019,878	0.2443%	13,908,969	11,247,710	80.87%
67	38	20346	PACIFIC IND CO	14,012,987	0.2442%	16,250,473	14,979,105	92.18%
68	212	40142	AMERICAN ZURICH INS CO	13,716,320	0.2390%	12,865,948	14,162,830	110.08%
69	626	22748	PACIFIC EMPLOYERS INS CO	12,715,014	0.2216%	12,501,656	29,644,785	237.13%
70	950	12904	TOKIO MARINE&FIRE INS CO LTD US BR	12,482,964	0.2175%	12,627,861	7,461,206	59.09%
71	111	26042	WAUSAU UNDERWRITERS INS CO	12,360,605	0.2154%	12,930,847	13,057,915	100.98%
72	163	24732	GENERAL INS CO OF AMER	12,314,784	0.2146%	11,706,892	10,651,819	90.99%
73	0	29947	WESTERN GROWERS INS CO	12,214,562	0.2129%	12,214,562	11,274,162	92.30%
74	602	10297	CREDIT GENERAL IND CO	12,018,529	0.2094%	12,018,529	10,629,487	88.44%
75	111	23043	LIBERTY MUT INS CO	11,751,824	0.2048%	15,570,987	5,937,557	38.13%
76	0	36790	SPRINGFIELD INS CO INC	10,484,430	0.1827%	14,381,357	10,804,613	75.13%
77	553	26980	ROYAL INS CO OF AMER	10,369,381	0.1807%	8,840,224	11,905,788	134.68%
78	0	10221	ALISTAR INS CO	10,043,072	0.1750%	11,312,440	8,159,178	72.13%
79	317	40827	VIRGINIA SURETY CO INC	10,027,148	0.1747%	6,552,026	3,125,827	47.71%
80	212	26247	AMERICAN GUARANTEE & LIABILITY INS	9,633,445	0.1679%	25,215,684	24,689,740	97.91%
81	56	21237	CASUALTY RECIPROCAL EXCH	9,329,149	0.1626%	7,686,698	4,501,116	58.56%
82	602	12912	CREDIT GENERAL INS CO	9,318,083	0.1624%	9,318,083	6,708,625	72.00%
83	1111	18864	FAIRMONT INS CO	9,132,846	0.1592%	8,301,675	7,897,341	95.13%
84	31	10855	CYPRESS INS CO	9,054,376	0.1578%	8,918,315	3,480,368	39.02%
85	781	37893	ULICO CAS CO	8,900,305	0.1551%	9,350,723	9,741,429	104.18%
86	212	41181	UNIVERSAL UNDERWRITERS INS CO	8,416,132	0.1467%	9,605,618	4,351,750	45.30%
87	164	24791	ST PAUL MERCURY INS CO	8,341,066	0.1454%	7,173,774	4,723,680	65.85%
88	0	11126	YASUDA FIRE & MARINE INS CO OF AMER	8,314,795	0.1449%	7,297,444	8,624,626	118.19%
89	1116	41408	PACIFIC AUTOMOBILE INS CO	7,983,408	0.1391%	6,084,437	3,899,139	64.08%
90	761	21865	ASSOCIATED IND CORP	7,944,864	0.1384%	7,152,369	8,544,279	119.46%
91	218	35289	CONTINENTAL INS CO	7,833,682	0.1365%	7,843,503	-4,420,017	-56.35%
92	169	24988	SENTRY INS A MUT CO	7,829,156	0.1364%	8,770,330	3,577,443	40.79%

Note: Fremont Compensation's data is taken from its 1999 Annual Statements.
It is not included in the NAIC Database.

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: WORKERS' COMPENSATION

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
93	1116	23930	PACIFIC NATL INS CO	7,455,010	0.1299%	7,308,538	6,204,015	84.89%
94	329	37303	REDLAND INS CO	7,429,341	0.1295%	5,931,278	3,319,152	55.96%
95	0	10823	SABLE INS CO	6,811,815	0.1187%	2,824,799	1,946,956	68.92%
96	0	23108	LUMBERMENS UNDERWRITING ALLIANCE	6,706,533	0.1169%	6,386,987	10,880,397	170.35%
97	158	21113	UNITED STATES FIRE INS CO	6,474,539	0.1128%	6,499,806	9,607,381	147.81%
98	91	29424	HARTFORD CAS INS CO	6,255,689	0.1090%	5,625,389	2,561,871	45.54%
99	336	30120	ZNAT INS CO	6,208,956	0.1082%	6,169,041	5,847,686	94.79%
100	930	23671	NATIONAL AMERICAN INS CO OF CA	6,203,286	0.1081%	6,345,401	9,254,375	145.84%
101	0	10520	CARE WEST INS CO	6,092,672	0.1062%	5,112,215	4,122,482	80.64%
102	57	21261	ELECTRIC INS CO	6,083,468	0.1060%	6,083,468	-1,209,755	-19.89%
103	12	23809	GRANITE STATE INS CO	6,083,318	0.1060%	5,523,341	7,069,418	127.99%
104	41	19070	STANDARD FIRE INS CO	5,754,453	0.1003%	4,053,082	1,737,865	42.88%
105	0	20362	SUMITOMO MAR & FIRE INS CO LTD US BR	5,624,776	0.0980%	5,937,693	4,486,968	75.57%
106	24	19909	CENTENNIAL INS CO	5,486,737	0.0956%	4,969,661	5,081,757	102.26%
107	150	24147	OLD REPUBLIC INS CO	5,468,649	0.0953%	5,332,307	1,823,832	34.20%
108	163	24724	FIRST NATL INS CO OF AMER	5,072,277	0.0884%	4,837,613	4,306,536	89.02%
109	108	40380	PACIFIC EAGLE INS CO	4,845,704	0.0844%	4,700,196	20,027,364	426.10%
110	164	24775	ST PAUL GUARDIAN INS CO	4,690,694	0.0817%	4,436,417	2,554,997	57.59%
111	84	16691	GREAT AMERICAN INS CO	4,500,430	0.0784%	4,274,748	5,929,564	138.71%
112	950	41238	TRANS PACIFIC INS CO	4,350,307	0.0758%	4,481,505	5,020,676	112.03%
113	98	10900	PREFERRED EMPLOYERS INS CO	4,201,777	0.0732%	3,703,411	2,323,429	62.74%
114	8	19232	ALLSTATE INS CO	4,115,319	0.0717%	5,245,938	1,294,412	24.67%
115	181	29874	NORTH AMERICAN SPECIALTY INS CO	4,082,634	0.0711%	3,760,409	1,447,996	38.51%
116	748	18023	STAR INS CO	3,977,108	0.0693%	4,345,707	3,732,783	85.90%
117	218	20508	VALLEY FORGE INS CO	3,929,166	0.0685%	3,849,044	4,408,673	114.54%
118	84	22136	AMERICAN NATL FIRE INS CO	3,921,280	0.0683%	2,965,861	3,741,265	126.14%
119	711	35718	PHICO INS CO	3,888,969	0.0678%	2,051,242	1,816,995	88.58%
120	957	19720	AMERICAN ALT INS CORP	3,460,274	0.0603%	2,102,708	1,908,575	90.77%
121	303	15032	GUIDEONE MUT INS CO	3,431,325	0.0598%	3,390,830	292,227	8.62%
122	44	21970	CGU INS CO	3,420,629	0.0596%	4,275,684	8,236,688	192.64%
123	41	22217	GULF INS CO	3,363,753	0.0586%	3,375,447	2,682,561	79.47%
124	626	22713	INSURANCE CO OF N AMER	3,295,084	0.0574%	3,548,066	3,180,271	89.63%
125	0	18767	CHURCH MUT INS CO	3,044,674	0.0531%	3,049,220	2,102,570	68.95%
126	930	19269	DANIELSON NATL INS CO	3,037,489	0.0529%	3,026,174	1,473,855	48.70%
127	84	26832	AMERICAN ALLIANCE INS CO	2,945,296	0.0513%	2,425,783	2,792,585	115.12%
128	749	16063	GENERAL SECURITY INS CO	2,862,766	0.0499%	2,188,926	1,668,029	76.20%
129	164	35386	FIDELITY & GUARANTY INS CO	2,752,919	0.0480%	2,620,070	1,356,986	51.79%
130	946	14435	LUMBER MUT INS CO	2,746,624	0.0479%	2,336,456	2,035,510	87.12%
131	111	33600	LM INS CORP	2,590,333	0.0451%	2,543,862	2,632,213	103.47%
132	218	20478	NATIONAL FIRE INS CO OF HARTFORD	2,517,313	0.0439%	2,931,478	75,180	2.56%
133	553	24694	SAFEGUARD INS CO	2,434,953	0.0424%	1,920,563	1,697,335	88.38%
134	457	19844	ARGONAUT-SW INS CO	2,371,919	0.0413%	2,331,999	3,624,943	155.44%
135	1285	37885	XL SPECIALTY INS CO	2,359,212	0.0411%	1,541,510	705,497	45.77%
136	12	23841	NEW HAMPSHIRE INS CO	2,317,306	0.0404%	1,723,567	1,336,445	77.54%
137	41	19038	TRAVELERS CAS & SURETY CO	2,215,320	0.0386%	-241,204	28,011,636	11613.26%
138	553	40541	GROCERS INS CO	2,194,400	0.0382%	2,650,510	3,923,468	148.03%

Note: Fremont Compensation's data is taken from its 1999 Annual Statements.
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1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: WORKERS' COMPENSATION

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
139	553	24589	AMERICAN & FOREIGN INS CO	2,145,373	0.0374%	1,643,055	903,961	55.02%
140	553	24902	SECURITY INS CO OF HARTFORD	2,067,982	0.0360%	2,121,525	7,516,983	354.32%
141	108	36986	EAGLE PACIFIC INS CO	1,927,336	0.0336%	4,835,587	7,917,870	163.74%
142	38	20397	VIGILANT INS CO	1,904,391	0.0332%	1,017,630	426,220	41.88%
143	626	20702	ACE FIRE UNDERWRITERS INS CO	1,827,539	0.0318%	1,869,449	2,172,629	116.22%
144	159	44482	RELIANCE UNIVERSAL INS CO	1,826,967	0.0318%	1,234,410	1,184,979	96.00%
145	158	21105	NORTH RIVER INS CO	1,648,636	0.0287%	1,755,156	3,945,774	224.81%
146	38	20303	GREAT NORTHERN INS CO	1,604,384	0.0280%	1,045,235	766,851	73.37%
147	626	10030	ACE INDEM INS CO	1,604,192	0.0280%	1,570,180	1,653,925	105.33%
148	553	24880	FIRE & CAS INS CO OF CT	1,535,284	0.0268%	1,480,558	2,337,318	157.87%
149	0	21172	VANLINER INS CO	1,530,260	0.0267%	1,508,297	1,598,405	105.97%
150	44	40134	POTOMAC INS CO OF IL	1,524,823	0.0266%	1,995,838	2,206,626	110.56%
151	1252	10392	COMBINED BENEFIT INS CO	1,453,319	0.0253%	1,503,571	11,160,957	742.30%
152	169	23434	MIDDLESEX INS CO	1,450,381	0.0253%	1,428,637	358,438	25.09%
153	0	27073	NIPPON FIRE & MAR INS CO LTD US BR	1,446,824	0.0252%	1,588,987	1,564,888	98.48%
154	12	19399	AIU INS CO	1,365,507	0.0238%	986,017	-436,678	-44.29%
155	212	26611	VALIANT INS CO	1,359,895	0.0237%	1,004,250	865,836	86.22%
156	1116	22489	HIGHLANDS INS CO	1,329,091	0.0232%	1,328,106	-6,061,513	-456.40%
157	626	20699	ACE PROP & CAS INS CO	1,277,941	0.0223%	1,593,964	-1,543,084	-96.81%
158	74	15105	SAFETY NATL CAS CORP	1,238,548	0.0216%	1,276,166	910,568	71.35%
159	212	22527	HOME INS CO	1,195,164	0.0208%	-2,220,401	3,349,574	-150.85%
160	88	22292	HANOVER INS CO	1,119,493	0.0195%	920,375	274,253	29.80%
161	161	18031	TOPA INS CO	1,108,462	0.0193%	1,108,977	-316,007	-28.50%
162	44	20621	COMMERCIAL UNION INS CO	975,857	0.0170%	938,756	-713,310	-75.98%
163	350	34207	WESTPORT INS' CORP	973,887	0.0170%	613,679	522,539	85.15%
164	400	24449	REGENT INS CO	917,408	0.0160%	855,898	382,974	44.75%
165	12	19402	BIRMINGHAM FIRE INS CO OF PA	871,242	0.0152%	869,427	240,611	27.67%
166	0	38733	ALASKA NAT INS CO	818,349	0.0143%	703,206	288,555	41.03%
167	212	39306	FIDELITY & DEPOSIT CO OF MD	814,496	0.0142%	579,405	525,494	90.70%
168	140	23787	NATIONWIDE MUT INS CO	801,858	0.0140%	817,195	-678,425	-83.02%
169	244	10677	CINCINNATI INS CO	771,304	0.0134%	773,555	694,948	89.84%
170	163	19704	AMERICAN STATES INS CO	769,379	0.0134%	450,886	-733,772	-162.74%
171	12	19410	COMMERCE & INDUSTRY INS CO	742,909	0.0129%	747,718	383,930	51.35%
172	1111	25534	TIG INS CO	729,084	0.0127%	-2,514,029	8,239,001	-327.72%
173	748	25780	WILLIAMSBURG NATL INS CO	686,302	0.0120%	292,892	183,750	62.74%
174	201	25976	UTICA MUT INS CO	661,535	0.0115%	590,911	440,424	74.53%
175	0	12297	PETROLEUM CASUALTY CO	636,787	0.0111%	686,994	196,830	28.65%
176	826	18279	BANKERS STANDARD INS CO	622,037	0.0108%	480,517	680,716	141.66%
177	164	25879	FIDELITY & GUARANTY INS UNDERWRITER	612,481	0.0107%	672,889	311,029	46.22%
178	41	31194	TRAVELERS CAS & SURETY CO OF AM	566,056	0.0099%	450,102	1,087,014	241.50%
179	169	21180	SENTRY SELECT INS CO	561,184	0.0098%	512,490	130,973	25.56%
180	212	19372	NORTHERN INS CO OF NY	532,425	0.0093%	379,437	636,878	167.85%
181	400	25798	UNIGARD IND CO	525,648	0.0092%	585,352	670,826	114.60%
182	31	34630	OAK RIVER INS CO	448,296	0.0078%	412,248	474,717	115.15%
183	212	19356	MARYLAND CAS CO	446,338	0.0078%	462,474	-892,153	-192.91%
184	291	13331	AMERICAN HARDWARE MUT INS CO	428,590	0.0075%	493,568	696,928	141.20%

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1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: WORKERS' COMPENSATION

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
185	829	32280	COMMERCIAL CAS INS CO	410,120	0.0071%	405,233	-379,951	-93.76%
186	84	26344	AGRICULTURAL INS CO	315,600	0.0055%	622,347	662,385	106.43%
187	0	26433	HARCO NATL INS CO	310,951	0.0054%	344,394	299,606	87.00%
188	0	23663	NATIONAL AMERICAN INS CO	306,380	0.0053%	270,131	233,193	86.33%
189	1264	33529	GREAT STATES INS CO	267,724	0.0047%	294,095	1,847,401	628.16%
190	0	36234	PREFERRED PROFESSIONAL INS CO	266,498	0.0046%	218,639	223,419	102.19%
191	164	25887	US FIDELITY & GUARANTY CO	252,926	0.0044%	1,070,995	-1,344,749	-125.56%
192	111	33588	FIRST LIBERTY INS CORP	250,422	0.0044%	235,691	492,297	208.87%
193	44	20613	AMERICAN EMPLOYERS INS CO	250,299	0.0044%	71,835	-74,701	-103.99%
194	124	23396	MICHIGAN MUT INS CO	250,178	0.0044%	253,895	135,238	53.27%
195	553	24600	GLOBE IND CO	233,256	0.0041%	340,113	279,206	82.09%
196	33	20117	CALIFORNIA CAS IND EXCH	230,354	0.0040%	210,213	-2,426,198	-1154.16%
197	33	35955	CALIFORNIA CAS GEN INS CO	228,867	0.0040%	199,115	1,471,297	738.92%
198	457	19828	ARGONAUT-MIDWEST INS CO	223,188	0.0039%	320,341	326,426	101.90%
199	594	19984	AMERICAN RISK FUNDING INS CO	218,376	0.0038%	218,376	268,230	122.83%
200	140	23779	NATIONWIDE MUT FIRE INS CO	214,291	0.0037%	153,905	-166,593	-108.24%
201	163	19690	AMERICAN ECONOMY INS CO	208,039	0.0036%	188,394	149,224	79.21%
202	961	42250	FRONTIER PACIFIC INS CO	199,336	0.0035%	144,536	329,023	227.64%
203	218	20435	CNA CAS OF CA	192,950	0.0034%	170,872	511,314	299.24%
204	767	12262	PENNSYLVANIA MANUFACTURERS ASN I	180,599	0.0031%	44,810	27,150	60.59%
205	240	10499	CHRYSLER INS CO	168,305	0.0029%	229,494	63,129	27.51%
206	150	11371	GREAT WEST CAS CO	165,178	0.0029%	150,815	19,000	12.60%
207	44	23752	NATIONAL FARMERS UNION STD INS CO	165,097	0.0029%	156,207	62,408	39.95%
208	33	20125	CALIFORNIA CAS INS CO	162,401	0.0028%	181,479	383,757	211.46%
209	201	25984	GRAPHIC ARTS MUT INS CO	149,888	0.0026%	128,184	313,653	244.69%
210	400	25747	UNIGARD INS CO	131,945	0.0023%	118,948	-100,710	-84.67%
211	31	11673	REDWOOD FIRE & CAS INS CO	130,597	0.0023%	119,257	65,982	55.33%
212	7	13935	FEDERATED MUT INS CO	128,732	0.0022%	117,799	9,201	7.81%
213	164	36455	NORTHBROOK IND CO	128,146	0.0022%	128,143	3,528,024	2753.19%
214	329	20010	ACCEPTANCE IND INS CO	125,699	0.0022%	103,356	169,355	163.86%
215	41	36161	TRAVELERS PROPERTY CASUALTY INS C	123,950	0.0022%	124,731	875,520	701.93%
216	33	27464	CALIFORNIA CAS & FIRE INS CO	104,184	0.0018%	131,161	1,516,885	1156.51%
217	62	21415	EMPLOYERS MUT CAS CO	99,076	0.0017%	107,339	483,680	450.61%
218	44	20648	EMPLOYERS FIRE INS CO	93,981	0.0016%	41,706	-5,464	-13.10%
219	349	13978	FLORISTS MUT INS CO	89,544	0.0016%	61,363	-170,375	-277.65%
220	158	24384	RANGER INS CO	89,469	0.0016%	158,527	619,131	390.55%
221	218	35270	FIDELITY & CASUALTY CO OF NY	82,392	0.0014%	82,392	8,770,289	10644.59%
222	212	19305	ASSURANCE CO OF AMER	62,700	0.0011%	55,572	28,957	52.11%
223	44	38369	NORTHERN ASSUR CO OF AMER	51,250	0.0009%	53,253	-20,487	-38.47%
224	922	27847	INSURANCE CO OF THE WEST	38,920	0.0007%	24,356	1,624,932	6671.59%
225	8	19240	ALLSTATE IND CO	31,374	0.0005%	51,036	791,095	1550.07%
226	38	20338	NORTHWESTERN PACIFIC IND CO	18,765	0.0003%	39,633	10,981	27.71%
227	1111	25496	TIG IND CO	16,821	0.0003%	41,699	-35,667	-85.53%
228	686	25771	WESTERN CONTINENTAL INS CO	13,698	0.0002%	20,641	107,927	522.88%
229	306	10847	CUMIS INS SOCIETY INC	13,460	0.0002%	12,978	136,326	1050.44%
230	1116	22497	HIGHLANDS UNDERWRITERS INS CO	12,672	0.0002%	19,874	-1,380,189	-6944.70%

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1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: WORKERS' COMPENSATION

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
231	0	11118	FEDERATED RURAL ELECTRIC INS CORP	12,120	0.0002%	12,128	-787	-6.49%
232	41	19046	TRAVELERS CAS & SURETY CO OF IL	11,302	0.0002%	11,212	1,875,213	16725.05%
233	1285	22322	GREENWICH INS CO	10,949	0.0002%	12,150	-7,366	-60.63%
234	140	19100	AMCO INS CO	8,047	0.0001%	4,335	0	0.00%
235	212	27855	ZURICH AMERICAN INS CO OF IL	4,536	0.0001%	4,272	13,856	324.34%
236	958	22438	HAWAIIAN INS & GTY CO LTD	4,477	0.0001%	2,133	181	8.49%
237	0	41394	BENCHMARK INS CO	3,838	0.0001%	4,682	-22,832	-487.65%
238	1116	23906	NORTHWESTERN NATL CAS CO	2,449	0.0000%	2,401	45,164	1881.05%
239	44	16217	NATIONAL FARMERS UNION PROP & CAS	1,329	0.0000%	10,629	-3,437	-32.34%
240	12	43761	AMERICAN INTL INS CO OF CA	1,271	0.0000%	379	190	50.13%
241	218	20885	KANSAS CITY FIRE & MARINE INS CO	978	0.0000%	978	1,421,792	45377.51%
242	150	20109	BITUMINOUS FIRE & MARINE INS CO	655	0.0000%	655	-13,207	-2016.34%
243	300	22756	ALLEGIANCE INS CO	584	0.0000%	797	1,000	125.47%
244	41	36170	TRAVELERS CASUALTY COMPANY OF CT	537	0.0000%	537	127,728	23785.47%
245	300	22578	HORACE MANN INS CO	131	0.0000%	60	0	0.00%
246	761	10079	VINTAGE INS CO	3	0.0000%	2	2	100.00%
Line Total:				5,738,487,462	100.0000%	5,609,008,031	5,848,934,594	104.28%

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1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OTHER LIABILITY

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurrec Losses	Loss Ratio
1	12	19445	NATIONAL UNION FIRE INS CO OF PITT	185,840,556	8.4550%	230,752,258	299,512,748	129.80%
2	38	20281	FEDERAL INS CO	118,147,654	5.3753%	126,032,791	70,151,634	55.66%
3	761	21873	FIREMANS FUND INS CO	85,011,083	3.8677%	92,088,783	17,426,635	18.92%
4	176	25151	STATE FARM GENERAL INS CO	74,224,449	3.3769%	58,819,632	40,629,598	69.07%
5	218	20443	CONTINENTAL CAS CO	64,023,424	2.9128%	67,605,008	109,134,785	161.43%
6	159	24430	RELIANCE NATL IND CO	63,446,338	2.8866%	60,282,139	32,375,812	53.71%
7	38	35181	EXECUTIVE RISK IND INC	62,256,049	2.8324%	59,526,516	40,764,055	68.48%
8	212	16535	ZURICH AMERICAN INS CO	52,621,386	2.3941%	44,679,843	16,480,227	36.89%
9	164	24767	ST PAUL FIRE & MARINE INS CO	48,608,695	2.2115%	48,573,223	17,120,088	35.25%
10	12	19399	AIU INS CO	46,285,936	2.1058%	35,983,400	19,399,195	53.91%
11	159	24457	RELIANCE INS CO	45,819,220	2.0846%	59,370,260	16,011,705	26.97%
12	1111	25534	TIG INS CO	42,430,374	1.9304%	37,279,411	7,814,391	20.96%
13	12	19429	INSURANCE CO OF THE STATE OF PA	34,312,218	1.5611%	37,182,761	11,464,208	30.83%
14	212	21709	TRUCK INS EXCH	33,915,060	1.5430%	32,930,287	1,378,560	4.19%
15	41	22217	GULF INS CO	28,734,982	1.3073%	24,055,439	11,666,026	48.50%
16	479	11177	FIRST FNCL INS CO	28,145,608	1.2805%	32,538,050	36,978,869	113.65%
17	626	22713	INSURANCE CO OF N AMER	27,566,588	1.2542%	27,648,815	3,785,645	13.69%
18	0	36706	LAWYERS MUT INS CO	26,977,068	1.2274%	27,855,893	10,675,912	38.33%
19	783	13056	RLI INS CO	24,955,123	1.1354%	23,093,008	10,216,001	44.24%
20	761	21849	AMERICAN AUTOMOBILE INS CO	24,902,301	1.1330%	24,021,924	5,284,775	22.00%
21	12	19380	AMERICAN HOME ASSUR CO	24,512,687	1.1152%	16,279,771	38,450,433	236.19%
22	1172	24422	LEGION INS CO	23,049,624	1.0487%	22,052,380	23,700,149	107.47%
23	41	25674	TRAVELERS IND CO OF IL	22,008,547	1.0013%	22,345,583	17,966,216	80.40%
24	0	36340	CAMICO MUT INS CO	20,291,915	0.9232%	20,280,325	5,669,974	27.96%
25	677	18058	PHILADELPHIA IND INS CO	19,846,890	0.9030%	18,738,715	5,108,380	27.26%
26	553	24902	SECURITY INS CO OF HARTFORD	19,390,655	0.8822%	17,745,837	15,531,141	87.52%
27	553	18260	DESIGN PROFS INS CO	19,332,873	0.8796%	17,886,336	12,997,220	72.67%
28	98	10510	CAROLINA CAS INS CO	18,674,620	0.8496%	19,081,627	9,505,448	49.81%
29	1314	18341	INSURANCE CORP OF NY	18,377,964	0.8361%	17,227,152	11,824,136	68.64%
30	927	19489	COMMERCIAL UNDERWRITERS INS CO	17,641,992	0.8026%	19,040,807	5,945,985	31.23%
31	111	23035	LIBERTY MUT FIRE INS CO	17,609,920	0.8012%	17,211,873	15,634,138	90.83%
32	553	26980	ROYAL INS CO OF AMER	17,437,359	0.7933%	17,067,097	5,193,756	30.43%
33	163	24740	SAFECO INS CO OF AMER	17,244,255	0.7845%	16,548,180	7,687,168	46.45%
34	108	22977	LUMBERMENS MUT CAS CO	17,034,053	0.7750%	15,055,408	5,110,221	33.94%
35	212	41181	UNIVERSAL UNDERWRITERS INS CO	16,825,328	0.7655%	16,735,200	9,650,700	57.67%
36	158	24384	RANGER INS CO	16,158,506	0.7351%	21,291,998	7,892,001	37.07%
37	7	13935	FEDERATED MUT INS CO	16,026,963	0.7292%	16,136,502	9,297,921	57.62%
38	159	40592	RELIANCE NATL INS CO	15,079,037	0.6860%	14,754,854	12,009,004	81.39%
39	84	16691	GREAT AMERICAN INS CO	14,990,328	0.6820%	11,948,100	9,609,817	80.43%
40	8	19232	ALLSTATE INS CO	14,323,388	0.6517%	14,053,313	7,633,909	54.32%
41	31	38962	GENESIS INS CO	14,028,579	0.6382%	14,428,814	14,551,910	100.85%
42	761	22810	CHICAGO INS CO	13,873,542	0.6312%	13,287,445	2,369,553	17.83%
43	510	42307	NAVIGATORS INS CO	13,345,676	0.6072%	13,616,715	8,574,546	62.97%
44	150	24147	OLD REPUBLIC INS CO	12,958,130	0.5895%	9,758,730	11,885,548	121.79%
45	350	34207	WESTPORT INS` CORP	12,908,211	0.5873%	10,046,054	241,431	2.40%
46	84	26832	AMERICAN ALLIANCE INS CO	12,846,699	0.5845%	11,053,391	7,151,456	64.70%
47	212	26247	AMERICAN GUARANTEE & LIABILITY INS	12,775,272	0.5812%	13,608,575	5,669,159	41.66%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OTHER LIABILITY

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
48	91	29424	HARTFORD CAS INS CO	11,946,547	0.5435%	11,215,144	3,186,610	28.41%
49	961	34266	FRONTIER INS CO	11,107,246	0.5053%	11,020,940	6,505,180	59.03%
50	927	18619	UNDERWRITERS INS CO	10,818,616	0.4922%	5,785,752	5,182,162	89.57%
51	517	20532	CLARENDON NATL INS CO	10,756,000	0.4894%	10,936,552	6,006,805	54.92%
52	0	34282	WESTERN SPECIALTY INS CO	10,682,234	0.4860%	12,221,012	4,414,720	36.12%
53	164	24791	ST PAUL MERCURY INS CO	10,430,179	0.4745%	10,443,721	4,200,698	40.22%
54	626	22667	ACE AMERICAN INS CO	10,052,411	0.4573%	10,273,073	458,172	4.46%
55	553	24678	ROYAL IND CO	9,853,074	0.4483%	9,461,775	2,676,799	28.29%
56	626	21121	WESTCHESTER FIRE INS CO	9,843,559	0.4478%	7,467,560	4,453,787	59.64%
57	181	29874	NORTH AMERICAN SPECIALTY INS CO	9,521,769	0.4332%	9,960,472	7,933,671	79.65%
58	111	10836	GOLDEN EAGLE INS CORP	9,485,841	0.4316%	9,940,712	2,617,217	26.33%
59	200	25941	UNITED SERVICES AUTO ASSOC	9,333,048	0.4246%	9,339,130	6,089,165	65.20%
60	626	43575	INDEMNITY INS CO OF NA	9,257,175	0.4212%	11,428,937	9,847,780	86.17%
61	1231	36374	COMMERCIAL CAS INS CO OF GA	9,236,700	0.4202%	5,211,276	2,475,022	47.49%
62	111	23043	LIBERTY MUT INS CO	8,988,493	0.4089%	8,625,948	8,678,278	100.61%
63	372	37621	TOYOTA MOTOR INS CO	8,934,395	0.4065%	5,232,798	4,352,405	83.18%
64	31	11967	GENERAL STAR NATL INS CO	8,637,001	0.3929%	9,486,896	3,256,784	34.33%
65	84	26344	AGRICULTURAL INS CO	8,579,669	0.3903%	3,568,908	1,630,028	45.67%
66	12	23841	NEW HAMPSHIRE INS CO	8,417,122	0.3829%	25,311,864	42,153,943	166.54%
67	140	18961	CALFARM INSURANCE CO	8,206,767	0.3734%	8,307,290	16,514,539	198.80%
68	923	10819	AMERICAN EQUITY SPECIALTY INS CO	8,020,750	0.3649%	10,325,702	2,398,654	23.23%
69	923	24015	NORTHLAND INS CO	7,859,098	0.3576%	4,945,250	10,282,870	207.93%
70	0	22670	ATTORNEYS INS MUT RRG INC	7,527,057	0.3425%	7,568,624	11,237,274	148.47%
71	212	21652	FARMERS INS EXCH	7,480,182	0.3403%	6,920,524	5,886,178	85.05%
72	785	28932	MARKEL AMERICAN INS CO	7,385,304	0.3360%	5,366,619	2,401,092	44.74%
73	329	37303	REDLAND INS CO	7,334,521	0.3337%	6,596,317	4,069,117	61.69%
74	163	24732	GENERAL INS CO OF AMER	7,300,394	0.3321%	7,027,043	830,561	11.82%
75	1172	19577	VILLANOVA INS CO	7,206,278	0.3279%	5,470,777	6,996,441	127.89%
76	164	25887	US FIDELITY & GUARANTY CO	7,067,864	0.3216%	11,717,148	-908,398	-7.75%
77	785	27189	ASSOCIATED INTL INS CO	6,871,722	0.3126%	7,977,325	10,351,131	129.76%
78	604	41343	GERLING AMER INS CO	6,591,829	0.2999%	7,126,302	58,508,889	821.03%
79	950	12904	TOKIO MARINE&FIRE INS CO LTD US BR	6,550,715	0.2980%	6,979,444	11,279,162	161.61%
80	218	20494	TRANSPORTATION INS CO	6,514,082	0.2964%	8,920,159	2,081,948	23.34%
81	1	36153	AETNA INSURANCE CO OF CT	6,474,662	0.2946%	6,426,829	6,064,684	94.37%
82	164	35386	FIDELITY & GUARANTY INS CO	6,426,140	0.2924%	5,322,772	791,956	14.88%
83	41	31194	TRAVELERS CAS & SURETY CO OF AM	6,353,500	0.2891%	6,313,005	1,401,980	22.21%
84	44	21970	CGU INS CO	6,334,625	0.2882%	4,732,340	3,311,712	69.98%
85	108	22918	AMERICAN MOTORISTS INS CO	6,221,648	0.2831%	5,372,984	4,457,786	82.97%
86	961	42250	FRONTIER PACIFIC INS CO	6,213,012	0.2827%	6,410,783	3,112,413	48.55%
87	140	11991	NATIONAL CAS CO	6,049,260	0.2752%	7,484,169	5,303,815	70.87%
88	91	19682	HARTFORD FIRE IN CO	5,923,354	0.2695%	6,364,912	32,306,073	507.57%
89	602	12912	CREDIT GENERAL INS CO	5,480,493	0.2493%	3,019,768	-395,795	-13.11%
90	12	19410	COMMERCE & INDUSTRY INS CO	5,350,879	0.2434%	10,339,552	8,545,561	82.65%
91	0	10823	SABLE INS CO	5,243,775	0.2386%	5,129,575	4,048,701	78.93%
92	111	21458	EMPLOYERS INS OF WAUSAU A MUT C	5,126,692	0.2332%	4,257,953	31,236,723	733.61%
93	350	20796	COLONIAL PENN FRANKLIN INS CO	4,832,854	0.2199%	4,832,854	11,191,751	231.58%
94	1318	15598	INTERINS EXCH OF THE AUTOMOBILE C	4,799,883	0.2184%	4,297,712	1,695,474	39.45%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OTHER LIABILITY

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
95	1116	23930	PACIFIC NATL INS CO	4,697,458	0.2137%	4,200,068	1,109,692	26.42%
96	306	10847	CUMIS INS SOCIETY INC	4,690,673	0.2134%	4,572,037	4,314,219	94.36%
97	161	18031	TOPA INS CO	4,542,142	0.2066%	4,435,838	-423,861	-9.56%
98	98	25224	GREAT DIVIDE INS CO	4,538,501	0.2065%	4,421,095	1,592,594	36.02%
99	761	21881	NATIONAL SURETY CORP	4,393,625	0.1999%	3,605,688	642,503	17.82%
100	400	25747	UNIGARD INS CO	4,378,171	0.1992%	4,742,589	1,115,760	23.53%
101	212	40142	AMERICAN ZURICH INS CO	4,363,809	0.1985%	4,006,579	2,902,286	72.44%
102	159	24473	UNITED PACIFIC INS CO	4,244,643	0.1931%	3,914,172	3,449,054	88.12%
103	44	20621	COMMERCIAL UNION INS CO	4,091,597	0.1862%	4,076,336	-103,641	-2.54%
104	761	21857	AMERICAN INS CO	4,055,864	0.1845%	4,621,766	964,129	20.86%
105	155	24260	PROGRESSIVE CAS INS CO	4,039,793	0.1838%	3,683,597	2,125,182	57.69%
106	91	29459	TWIN CITY FIRE INS CO CO	3,839,411	0.1747%	3,809,755	-10,409,551	-273.23%
107	88	22292	HANOVER INS CO	3,812,450	0.1735%	4,063,731	1,794,894	44.17%
108	957	19720	AMERICAN ALT INS CORP	3,742,026	0.1702%	3,749,867	1,475,607	39.35%
109	227	23647	MUTUAL SERVICE CAS INS CO	3,689,597	0.1679%	4,251,477	2,419,798	56.92%
110	626	22748	PACIFIC EMPLOYERS INS CO	3,541,785	0.1611%	3,500,141	-666,735	-19.05%
111	232	25895	UNITED STATES LIABILITY INS CO	3,540,829	0.1611%	3,376,508	1,246,625	36.92%
112	553	24872	CONNECTICUT IND CO	3,535,955	0.1609%	4,252,316	1,172,108	27.56%
113	158	21113	UNITED STATES FIRE INS CO	3,499,134	0.1592%	5,469,000	-19,009,668	-347.59%
114	169	21180	SENTRY SELECT INS CO	3,474,846	0.1581%	3,106,898	1,848,621	59.50%
115	140	23787	NATIONWIDE MUT INS CO	3,440,123	0.1565%	3,375,981	4,471,331	132.45%
116	1218	32859	PENN-AMERICA INS CO	3,405,963	0.1550%	3,435,508	1,450,161	42.21%
117	802	13544	CALIFORNIA CAPITAL INS CO	3,278,752	0.1492%	3,310,792	2,364,144	71.41%
118	163	19704	AMERICAN STATES INS CO	3,160,663	0.1438%	3,046,713	11,872,981	389.70%
119	790	21040	FREMONT INDUSTRIAL IND CO	3,149,450	0.1433%	3,199,292	16,496,998	515.65%
120	93	12831	STATE NATL INS CO INC	3,106,556	0.1413%	1,678,645	31,402	1.87%
121	12	19402	BIRMINGHAM FIRE INS CO OF PA	3,102,684	0.1412%	3,187,663	591,451	18.55%
122	62	21415	EMPLOYERS MUT CAS CO	3,073,949	0.1399%	3,127,603	2,811,941	89.91%
123	84	22136	AMERICAN NATL FIRE INS CO	3,070,138	0.1397%	5,041,758	8,915,852	176.84%
124	350	21318	COREGIS INS CO	3,059,935	0.1392%	6,358,115	575,619	9.05%
125	350	39845	EMPLOYERS REIN CORP	3,010,331	0.1370%	4,764,215	3,159,058	66.31%
126	317	40827	VIRGINIA SURETY CO INC	2,960,464	0.1347%	12,390,567	7,838,341	63.26%
127	781	37893	ULICO CAS CO	2,909,146	0.1324%	2,763,957	306,594	11.09%
128	212	11185	FOREMOST INS CO	2,856,425	0.1300%	2,840,424	1,978,384	69.65%
129	212	21687	MID-CENTURY INS CO	2,800,824	0.1274%	1,883,384	1,750,455	92.94%
130	12	12963	21ST CENTURY INS CO	2,781,735	0.1266%	2,683,182	542,383	20.21%
131	761	21865	ASSOCIATED IND CORP	2,609,901	0.1187%	2,428,968	532,956	21.94%
132	761	11630	JEFFERSON INS CO	2,524,738	0.1149%	2,529,198	2,330,377	92.14%
133	111	42404	LIBERTY INS CORP	2,441,865	0.1111%	2,675,683	3,507,998	131.11%
134	749	16063	GENERAL SECURITY INS CO	2,285,129	0.1040%	2,170,637	-4,290,927	-197.68%
135	922	27847	INSURANCE CO OF THE WEST	2,208,630	0.1005%	4,860,271	1,767,840	36.37%
136	785	38970	MARKEL INS CO	2,206,080	0.1004%	2,305,809	2,060,071	89.34%
137	218	20486	TRANSCONTINENTAL INS CO	2,190,356	0.0997%	5,687,673	-16,718,782	-293.95%
138	169	24988	SENTRY INS A MUT CO	2,160,128	0.0983%	2,278,141	1,652,856	72.55%
139	1125	10352	SCPIE IND CO	2,159,570	0.0983%	1,803,591	1,013,773	56.21%
140	108	30562	AMERICAN MANUFACTURERS MUT INS	2,158,812	0.0982%	1,955,833	1,330,967	68.05%
141	920	42048	DIAMOND STATE INS CO	2,144,704	0.0976%	1,473,271	204,820	13.90%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OTHER LIABILITY

Sorted by Market Share

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurrec Losses	Loss Ratio
142	176	25143	STATE FARM FIRE AND CAS CO	2,102,027	0.0956%	16,738,047	17,280,851	103.24%
143	748	18023	STAR INS CO	1,952,050	0.0888%	1,848,387	947,567	51.26%
144	645	14907	OREGON MUT INS CO	1,890,671	0.0860%	1,959,340	396,277	20.23%
145	12	23809	GRANITE STATE INS CO	1,885,038	0.0858%	1,905,055	1,022,745	53.69%
146	218	20478	NATIONAL FIRE INS CO OF HARTFORD	1,842,817	0.0838%	1,979,109	483,300	24.42%
147	0	20362	SUMITOMO MAR & FIRE INS CO LTD US	1,763,082	0.0802%	1,855,424	48,576	2.62%
148	0	37850	PACIFIC SPECIALTY INS CO	1,730,844	0.0787%	1,271,878	267,642	21.04%
149	303	15032	GUIDEONE MUT INS CO	1,724,736	0.0785%	1,795,039	196,219	10.93%
150	0	36790	SPRINGFIELD INS CO INC	1,719,644	0.0782%	1,616,581	905,187	55.99%
151	41	36161	TRAVELERS PROPERTY CASUALTY INS	1,698,309	0.0773%	1,730,898	4,301,194	248.49%
152	0	39861	GOLDEN BEAR INS CO	1,674,989	0.0762%	1,804,995	-741,889	-41.10%
153	0	11126	YASUDA FIRE & MARINE INS CO OF AM	1,625,854	0.0740%	1,668,807	-375,541	-22.50%
154	212	21660	FIRE INS EXCH	1,540,702	0.0701%	1,526,724	2,083,731	136.48%
155	164	24775	ST PAUL GUARDIAN INS CO	1,514,407	0.0689%	1,350,462	520,319	38.53%
156	772	22985	SEQUOIA INS CO	1,511,498	0.0688%	1,556,418	-97,535	-6.27%
157	400	24554	WINTERTHUR INTERNATL AMER INS CO	1,496,880	0.0681%	1,598,034	1,527,900	95.61%
158	1285	37885	XL SPECIALTY INS CO	1,491,891	0.0679%	2,042,352	4,004,314	196.06%
159	38	20346	PACIFIC IND CO	1,480,078	0.0673%	1,510,890	-1,084,688	-71.79%
160	218	24047	SURETY BONDING CO OF AMERICA	1,457,826	0.0663%	792,391	147,850	18.66%
161	23	38245	BCS INS CO	1,313,828	0.0598%	1,355,640	345,893	25.52%
162	212	21326	EMPIRE FIRE & MARINE INS CO	1,236,340	0.0562%	1,166,291	1,122,441	96.24%
163	4	27928	AMEX ASSUR CO	1,195,944	0.0544%	1,201,939	1,197,412	99.62%
164	0	39969	AMERICAN SAFETY CAS INS CO	1,184,053	0.0539%	1,032,437	126,798	12.28%
165	660	11908	MERCURY CAS CO	1,168,041	0.0531%	1,041,115	330,013	31.70%
166	0	18538	BANCINSURE INC	1,154,683	0.0525%	1,670,793	2,358,086	141.14%
167	200	25968	USAA CAS INS CO	1,110,151	0.0505%	1,006,614	-360,711	-35.83%
168	323	10693	CIVIL SVC EMPLOYEES INS CO	1,107,024	0.0504%	1,089,107	877,625	80.58%
169	41	25682	TRAVELERS IND CO OF CT	1,047,743	0.0477%	-1,911,091	-10,575,324	553.37%
170	19	19615	AMERICAN RELIABLE INS CO	1,044,977	0.0475%	1,232,676	1,638,584	132.93%
171	164	25879	FIDELITY & GUARANTY INS UNDERWRIT	1,040,648	0.0473%	818,736	276,789	33.81%
172	212	39306	FIDELITY & DEPOSIT CO OF MD	1,032,004	0.0470%	1,083,044	-2,297,181	-212.10%
173	158	25054	HUDSON INS CO	1,028,171	0.0468%	801,691	538,174	67.13%
174	0	27073	NIPPON FIRE & MAR INS CO LTD US BR	994,856	0.0453%	1,130,197	3,106,508	274.86%
175	140	19100	AMCO INS CO	931,914	0.0424%	534,928	532,752	99.59%
176	831	41050	UNDERWRITER FOR THE PROFESSION	930,259	0.0423%	1,113,530	467,683	42.00%
177	215	14133	VALLEY INS CO	924,677	0.0421%	672,065	26,736	3.98%
178	24	19909	CENTENNIAL INS CO	912,891	0.0415%	901,457	72,683	8.06%
179	212	19372	NORTHERN INS CO OF NY	906,037	0.0412%	1,246,485	14,803,920	1187.65%
180	0	10002	MUNICIPAL MUT INS CO	896,779	0.0408%	867,129	455,241	52.50%
181	31	22063	GOVERNMENT EMPLOYEES INS CO	890,474	0.0405%	842,603	239,219	28.39%
182	929	12246	AMERICAN CONTINENTAL INS CO	889,836	0.0405%	1,113,352	928,573	83.40%
183	212	22730	ZC INS CO	889,351	0.0405%	849,984	360,590	42.42%
184	240	10499	CHRYSLER INS CO	884,130	0.0402%	886,573	-380,201	-42.88%
185	457	19828	ARGONAUT-MIDWEST INS CO	868,180	0.0395%	206,040	9,014,228	4374.99%
186	517	37257	INSURANCE CORP OF HANNOVER	867,020	0.0394%	226,720	179,625	79.23%
187	127	23469	AMERICAN MODERN HOME INS CO	861,684	0.0392%	909,463	1,614,539	177.53%
188	44	23752	NATIONAL FARMERS UNION STD INS C	819,600	0.0373%	874,806	202,139	23.11%

1999 CALIFORNIA P & C MARKET SHARE REPORT

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Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
189	201	25976	UTICA MUT INS CO	817,231	0.0372%	929,156	963,173	103.66%
190	83	22101	GRANGE INS ASSN	811,866	0.0369%	813,772	250,424	30.77%
191	218	35289	CONTINENTAL INS CO	804,527	0.0366%	-1,498,938	-65,378,248	4361.64%
192	291	13331	AMERICAN HARDWARE MUT INS CO	794,026	0.0361%	838,072	3,688,454	440.11%
193	212	43699	AMERICAN FEDERATION INS CO	787,904	0.0358%	783,659	83,527	10.66%
194	212	22527	HOME INS CO	776,877	0.0353%	-247,112	-34,864,938	14108.96%
195	0	18767	CHURCH MUT INS CO	771,311	0.0351%	776,862	5,162,725	664.56%
196	111	26069	WAUSAU BUSINESS INS CO	754,734	0.0343%	677,665	127,290	18.78%
197	2	33669	CONDOR INS CO	752,227	0.0342%	752,227	404,009	53.71%
198	400	25798	UNIGARD IND CO	750,909	0.0342%	780,583	702,856	90.04%
199	111	26042	WAUSAU UNDERWRITERS INS CO	740,413	0.0337%	682,240	115,203	16.89%
200	304	32352	PRUDENTIAL PROPERTY & CAS INS CO	731,660	0.0333%	767,653	-1,199,354	-156.24%
201	44	21962	GENERAL ACCIDENT INS CO	721,314	0.0328%	482,355	948,746	196.69%
202	761	35300	ALLIANZ INS CO	710,673	0.0323%	839,458	-14,330	-1.71%
203	28	19976	AMICA MUT INS CO	694,858	0.0316%	640,307	259,442	40.52%
204	91	30104	HARTFORD UNDERWRITERS INS CO	642,294	0.0292%	598,153	-279,419	-46.71%
205	163	24724	FIRST NATL INS CO OF AMER	640,454	0.0291%	583,936	259,652	44.47%
206	212	11800	FOREMOST PROPERTY & CAS INS CO	635,626	0.0289%	613,465	238,611	38.90%
207	1116	22489	HIGHLANDS INS CO	611,643	0.0278%	595,895	-1,135,552	-190.56%
208	212	10317	NEIGHBORHOOD SPIRIT PROP & CAS C	594,687	0.0271%	560,932	-429,760	-76.62%
209	38	20397	VIGILANT INS CO	591,730	0.0269%	624,274	27,390	4.39%
210	0	14010	CRUSADER INS CO	571,529	0.0260%	659,147	698,581	105.98%
211	300	22578	HORACE MANN INS CO	556,741	0.0253%	531,507	740,227	139.27%
212	91	37478	HARTFORD INS CO OF THE MIDWEST	548,692	0.0250%	501,051	-302,598	-60.39%
213	0	26077	LANCER INS CO	545,657	0.0248%	409,757	284,649	69.47%
214	218	20435	CNA CAS OF CA	541,243	0.0246%	514,818	329,443	63.99%
215	553	24589	AMERICAN & FOREIGN INS CO	538,925	0.0245%	565,937	231,660	40.93%
216	0	34525	FIVE STAR INS CO	533,254	0.0243%	490,014	112,303	22.92%
217	163	19690	AMERICAN ECONOMY INS CO	524,898	0.0239%	587,195	1,829,755	311.61%
218	711	35718	PHICO INS CO	523,186	0.0238%	472,203	210,935	44.67%
219	91	22357	HARTFORD ACCID & IND CO	522,588	0.0238%	588,399	502,569	85.41%
220	946	14435	LUMBER MUT INS CO	514,957	0.0234%	380,933	2,146,000	563.35%
221	79	38601	MIC PROPERTY & CAS INS CORP	502,026	0.0228%	654,768	463,718	70.82%
222	41	22233	SELECT INS CO	491,101	0.0223%	307,670	61,665	20.04%
223	218	20508	VALLEY FORGE INS CO	481,682	0.0219%	459,272	-25,288,655	-5506.25%
224	12	35637	LANDMARK INS CO	475,350	0.0216%	1,018,629	26,501,467	2601.68%
225	3	42579	ALLIED PROP & CAS INS CO	450,114	0.0205%	366,635	245,759	67.03%
226	349	13978	FLORISTS MUT INS CO	445,241	0.0203%	436,625	6,000	1.37%
227	853	15059	PUBLIC SERVICE MUT INS CO	442,852	0.0201%	370,690	0	0.00%
228	761	36420	ALLIANZ UNDERWRITERS INS CO	439,366	0.0200%	728,142	5,640,389	774.63%
229	575	32115	PAULA INS CO	436,644	0.0199%	436,644	322,265	73.80%
230	553	26948	GUARANTY NATL INS CO OF CT	425,674	0.0194%	439,368	2,134,145	485.73%
231	350	34789	COLONIAL PENN INS CO	422,047	0.0192%	448,156	267,007	59.58%
232	0	21172	VANLINER INS CO	411,733	0.0187%	314,327	55,717	17.73%
233	1276	22950	ACSTAR INS CO	408,786	0.0186%	845,051	29,577	3.50%
234	218	13188	WESTERN SURETY CO	378,775	0.0172%	458,484	-211,715	-46.18%
235	689	33162	BANKERS INSURANCE CO	349,118	0.0159%	260,246	59,699	22.94%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OTHER LIABILITY

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
236	44	16217	NATIONAL FARMERS UNION PROP & CA	344,755	0.0157%	364,995	225,885	61.89%
237	19	10111	AMERICAN BANKERS INS CO OF FL	322,630	0.0147%	298,310	764,911	256.41%
238	608	32433	MEDICAL INS EXCH OF CA	319,285	0.0145%	321,481	113,953	35.45%
239	84	33723	AMERICAN SPIRIT INS CO	317,206	0.0144%	275,327	137,815	50.06%
240	0	10221	ALISTAR INS CO	312,598	0.0142%	316,368	120,903	38.22%
241	0	26433	HARCO NATL INS CO	309,843	0.0141%	247,176	48,766	19.73%
242	38	20338	NORTHWESTERN PACIFIC IND CO	293,404	0.0133%	290,931	4,413	1.52%
243	0	41459	ARMED FORCES INS EXCHANGE	248,720	0.0113%	228,364	577,056	252.69%
244	38	20303	GREAT NORTHERN INS CO	242,523	0.0110%	134,232	901,177	671.36%
245	553	24880	FIRE & CAS INS CO OF CT	235,678	0.0107%	195,488	542	0.28%
246	553	24600	GLOBE IND CO	232,395	0.0106%	233,145	150,023	64.35%
247	83	22128	ROCKY MOUNTAIN FIRE & CAS CO	225,290	0.0102%	178,180	-39,405	-22.12%
248	84	32620	NATIONAL INTERSTATE INS CO	221,257	0.0101%	110,880	-47,262	-42.62%
249	1111	18864	FAIRMONT INS CO	219,863	0.0100%	1,114,267	92,270	8.28%
250	626	20702	ACE FIRE UNDERWRITERS INS CO	205,107	0.0093%	271,106	112,440	41.47%
251	150	11371	GREAT WEST CAS CO	201,025	0.0091%	184,010	-18,271	-9.93%
252	826	18279	BANKERS STANDARD INS CO	195,484	0.0089%	163,294	-709,415	-434.44%
253	158	21105	NORTH RIVER INS CO	191,739	0.0087%	106,370	224,721	211.26%
254	108	20524	SPECIALTY NATL INS CO	189,876	0.0086%	563,805	-207,908	-36.88%
255	24	19895	ATLANTIC MUT INS CO	188,262	0.0086%	259,063	15,706	6.06%
256	0	42269	MAJESTIC INS CO	186,050	0.0085%	186,050	0	0.00%
257	212	27855	ZURICH AMERICAN INS CO OF IL	180,020	0.0082%	180,020	-137,223	-76.23%
258	164	41769	ATHENA ASSUR CO	180,015	0.0082%	234,337	-2,066,704	-881.94%
259	159	44482	RELIANCE UNIVERSAL INS CO	163,496	0.0074%	141,553	-672,938	-475.40%
260	249	13846	FARMERS HOME MUT INS CO	158,414	0.0072%	173,379	17,126	9.88%
261	553	40541	GROCERS INS CO	158,337	0.0072%	148,927	0	0.00%
262	0	37206	CONTRACTORS BONDING & INS CO	156,089	0.0071%	84,016	10,913	12.99%
263	808	32107	SUTTER INS CO	153,370	0.0070%	151,955	-22,000	-14.48%
264	959	39551	CONTINENTAL HERITAGE INS CO	153,200	0.0070%	79,291	2,621	3.31%
265	57	21261	ELECTRIC INS CO	142,376	0.0065%	137,822	200,002	145.12%
266	1331	10340	NOBEL INS CO	122,258	0.0056%	407,980	159,436	39.08%
267	127	23450	AMERICAN FAMILY HOME INS CO	121,882	0.0055%	26,934	-117,173	-435.04%
268	0	11118	FEDERATED RURAL ELECTRIC INS COR	116,925	0.0053%	117,047	-10,747	-9.18%
269	44	38369	NORTHERN ASSUR CO OF AMER	110,917	0.0050%	132,068	-1,696,174	-1284.32%
270	225	13234	WILSHIRE INS CO	107,573	0.0049%	105,373	101,719	96.53%
271	212	19356	MARYLAND CAS CO	103,349	0.0047%	331,114	15,035,863	4540.99%
272	108	18910	AMERICAN PROTECTION INS CO	101,230	0.0046%	101,306	60,181	59.41%
273	155	27804	PROGRESSIVE WEST INS CO	99,156	0.0045%	92,142	6,236	6.77%
274	1111	25518	TIG PREMIER INS CO	95,731	0.0044%	1,023,629	890,757	87.02%
275	831	34495	DOCTORS CO AN INTERINSURANCE EX	94,631	0.0043%	35,887	-230,385	-641.97%
276	44	40134	POTOMAC INS CO OF IL	92,047	0.0042%	83,222	31,106	37.38%
277	140	15580	SCOTTSDALE IND CO	91,364	0.0042%	94,880	78,720	82.97%
278	923	24031	NORTHLAND CAS CO	85,327	0.0039%	100,526	71,421	71.05%
279	802	23540	MONTEREY INS CO	81,867	0.0037%	42,825	10,800	25.22%
280	0	23663	NATIONAL AMERICAN INS CO	76,548	0.0035%	60,701	3,902	6.43%
281	816	13161	COMMERCE WEST INS CO	73,641	0.0034%	78,554	-16,387	-20.86%
282	0	15768	MERCED MUT INS CO	71,169	0.0032%	73,230	3,260	4.45%

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283	244	10677	CINCINNATI INS CO	68,595	0.0031%	54,466	34,350	63.07%
284	74	15105	SAFETY NATL CAS CORP	67,468	0.0031%	39,264	18,491	47.09%
285	0	23108	LUMBERMENS UNDERWRITING ALLIAN	66,765	0.0030%	45,745	0	0.00%
286	574	31089	REPUBLIC WESTERN INS CO	48,520	0.0022%	44,279	561,994	1269.21%
287	1116	41408	PACIFIC AUTOMOBILE INS CO	47,135	0.0021%	574,590	3,949	0.69%
288	303	14559	GUIDEONE SPECIALTY MUT INS CO	46,418	0.0021%	41,485	-1,316	-3.17%
289	0	38733	ALASKA NAT INS CO	45,362	0.0021%	26,418	10,527	39.85%
290	88	22306	MASSACHUSETTS BAY INS CO	42,370	0.0019%	204,273	-53,212	-26.05%
291	0	28886	TRANSGUARD INS CO OF AMER INC	40,780	0.0019%	81,947	54,639	66.68%
292	802	12890	EAGLE WEST INS CO	40,490	0.0018%	41,696	27,769	66.60%
293	927	22314	UNDERWRITERS REIN CO	39,716	0.0018%	39,716	51,629	130.00%
294	0	10967	NEWPORT MUT INS RRG INC	38,297	0.0017%	0	0	0.00%
295	212	10318	EXACT PROPERTY & CASUALTY CO INC	37,419	0.0017%	32,647	-33,968	-104.05%
296	930	19269	DANIELSON NATL INS CO	36,315	0.0017%	21,373	896	4.19%
297	329	20010	ACCEPTANCE IND INS CO	35,205	0.0016%	25,907	11,108	42.88%
298	130	23531	MILLERS INS CO	33,859	0.0015%	110,377	-51,096	-46.29%
299	1116	23906	NORTHWESTERN NATL CAS CO	33,526	0.0015%	24,832	-273,842	-1102.78%
300	56	21237	CASUALTY RECIPROCAL EXCH	33,030	0.0015%	10,694	0	0.00%
301	108	40991	KEMPER IND INS CO	32,500	0.0015%	13,586	7,051,671	51903.95%
302	553	24694	SAFEGUARD INS CO	32,064	0.0015%	23,788	15,288	64.27%
303	344	10669	CHURCH INS CO	31,597	0.0014%	53,457	12,920	24.17%
304	517	21806	HARBOR SPECIALTY INS CO	29,933	0.0014%	29,933	40,290	134.60%
305	212	10315	CIVIC PROPERTY & CAS CO INC	28,519	0.0013%	26,318	-9,778	-37.15%
306	408	28401	AMERICAN NATL PROP & CAS CO	27,559	0.0013%	21,366	0	0.00%
307	1111	25496	TIG IND CO	27,545	0.0013%	12,656	5,500	43.46%
308	241	25321	METROPOLITAN DRT PROP & CAS INS	27,347	0.0012%	21,709	2,638	12.15%
309	1222	10080	HEALTH PROVIDERS MUT INS CO INC R	27,036	0.0012%	149,366	-61,152	-40.94%
310	1129	26093	WATERFORD INS CO	26,962	0.0012%	168,203	-56,691	-33.70%
311	212	19305	ASSURANCE CO OF AMER	25,414	0.0012%	408,287	2,485,139	608.67%
312	124	23396	MICHIGAN MUT INS CO	24,131	0.0011%	19,728	14,977	75.92%
313	1285	22322	GREENWICH INS CO	23,674	0.0011%	20,081	18,723	93.24%
314	0	11150	FIRST AMER INS CO	22,053	0.0010%	26,570	14	0.05%
315	1120	10120	EVEREST NATIONAL INSURANCE CO	22,000	0.0010%	22,000	-3,319	-15.09%
316	164	22535	SEABOARD SURETY CO	20,425	0.0009%	202,333	73,665	36.41%
317	212	26611	VALIANT INS CO	18,283	0.0008%	21,077	12,046	57.15%
318	111	33600	LM INS CORP	15,927	0.0007%	7,457	2,808	37.66%
319	31	20052	NATIONAL LIAB & FIRE INS CO	13,847	0.0006%	15,332	-209,562	-1366.83%
320	140	28223	NATIONWIDE AGRIBUSINESS INS CO	13,370	0.0006%	1,671	0	0.00%
321	0	23701	NATIONAL AUTOMOBILE & CAS INS CO	10,950	0.0005%	11,933	5,653	47.37%
322	300	22756	ALLEGIANCE INS CO	10,078	0.0005%	8,235	0	0.00%
323	761	22837	INTERSTATE IND CO	9,870	0.0004%	5,639	20,759	368.13%
324	400	24449	REGENT INS CO	9,176	0.0004%	8,966	0	0.00%
325	457	19860	ARGONAUT GREAT CENTRAL INS CO	7,330	0.0003%	8,465	-6,225	-73.54%
326	41	19070	STANDARD FIRE INS CO	7,065	0.0003%	1,239	1,389,598	12154.80%
327	84	38580	EDEN PARK INS CO	6,912	0.0003%	17,663	-105,277	-596.03%
328	41	41483	FARMINGTON CAS CO	6,547	0.0003%	7,240	-243,813	-3367.58%
329	800	13625	WESTERN MUT INS CO	6,072	0.0003%	7,889	0	0.00%

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330	98	32603	SIGNET STAR REIN CO	5,134	0.0002%	4,695	3,358	71.52%
331	808	25180	ANZA INS CO	4,937	0.0002%	5,514	0	0.00%
332	867	12416	PROTECTIVE INS CO	4,250	0.0002%	4,250	-1,017,421	-23939.32%
333	79	22012	MOTORS INS CORP	4,077	0.0002%	4,201	-132,750	-3159.96%
334	8	19240	ALLSTATE IND CO	4,045	0.0002%	2,389	0	0.00%
335	150	40444	OLD REPUBLIC SURETY CO	3,887	0.0002%	22,338	31,925	142.92%
336	304	13242	TITAN INDEMNITY CO	3,870	0.0002%	5,366	-17,972	-334.92%
337	84	26050	WORLDWIDE INS CO	3,669	0.0002%	6,418	0	0.00%
338	164	36455	NORTHBROOK IND CO	3,065	0.0001%	3,065	-350,352	-11430.73%
339	150	24139	INTERNATIONAL BUS & MERC REASSU	2,933	0.0001%	320,135	-2,656	-0.83%
340	201	25984	GRAPHIC ARTS MUT INS CO	2,314	0.0001%	2,209	3,000	135.81%
341	44	20613	AMERICAN EMPLOYERS INS CO	2,123	0.0001%	1,059	40,742	3847.21%
342	0	14494	MERCHANTS BONDING CO (MUTUAL)	2,095	0.0001%	1,523	-5,811	-381.55%
343	1125	39152	AMERICAN HEALTHCARE IND CO	2,030	0.0001%	1,956	1,174	60.02%
344	958	22438	HAWAIIAN INS & GTY CO LTD	1,968	0.0001%	964	82	8.51%
345	44	20648	EMPLOYERS FIRE INS CO	1,964	0.0001%	2,048	-77,217	-3770.36%
346	748	25780	WILLIAMSBURG NATL INS CO	1,686	0.0001%	2,140	465	21.73%
347	761	10079	VINTAGE INS CO	1,564	0.0001%	1,277	526	41.19%
348	826	20710	CENTURY IND CO	1,325	0.0001%	1,325	3,376,683	254844.00%
349	140	23779	NATIONWIDE MUT FIRE INS CO	1,114	0.0001%	1,114	-57,558	-5166.79%
350	1111	25445	TIG SPECIALTY INS CORP	1,082	0.0000%	627	-37,584	-5994.26%
351	400	24414	GENERAL CAS CO OF WI	1,000	0.0000%	669	0	0.00%
352	169	23434	MIDDLESEX INS CO	906	0.0000%	859	76,982	8961.82%
353	150	20095	BITUMINOUS CAS CORP	722	0.0000%	1,691	-24,594	-1454.41%
354	3	42587	DEPOSITORS INS CO	602	0.0000%	434	0	0.00%
355	457	19801	ARGONAUT INS CO	245	0.0000%	-21,736	63,840	-293.71%
356	0	14508	MICHIGAN MILLERS MUT INS CO	240	0.0000%	240	-23,903	-9959.58%
357	790	11207	FREMONT INDEMNITY CO	174	0.0000%	174	2,601,991	195397.13%
358	218	20761	BOSTON OLD COLONY INS CO	134	0.0000%	157	-1,250	-796.18%
359	41	36137	TRAVELERS COMMERCIAL INS CO	133	0.0000%	133	24	18.05%
360	38	12777	CHUBB INDEMNITY INS CO	60	0.0000%	39	0	0.00%
361	218	20818	COMMERCIAL INS CO OF NEWARK NJ	55	0.0000%	45	2,684	5964.44%
362	218	34622	GLENS FALLS INS CO	38	0.0000%	34	-175,501	-16179.41%
363	218	22152	MAYFLOWER INS CO LTD	19	0.0000%	9	0	0.00%
364	218	20850	FIREMENS INS CO OF NEWARK NJ	17	0.0000%	25	167,708	70832.00%
365	218	20885	KANSAS CITY FIRE & MARINE INS CO	4	0.0000%	4	0	0.00%
Line Total:				2,197,991,544	100.0000%	2,243,979,040	1,517,846,740	67.64%

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1	38	20281	FEDERAL INS CO	22,422,240	15.0512%	22,247,118	27,828,357	125.09%
2	164	24767	ST PAUL FIRE & MARINE INS CO	9,226,596	6.1935%	8,360,402	5,567,860	66.60%
3	1113	22241	MEDMARC CAS INS CO	8,447,002	5.6702%	7,780,442	4,347,353	55.88%
4	108	22918	AMERICAN MOTORISTS INS CO	7,761,055	5.2097%	6,230,172	-692,126	-11.11%
5	950	12904	TOKIO MARINE&FIRE INS CO LTD US BR	5,992,796	4.0227%	5,328,318	425,684	7.99%
6	212	16535	ZURICH AMERICAN INS CO	5,916,295	3.9714%	4,619,564	-3,261,315	-70.60%
7	761	21873	FIREMANS FUND INS CO	5,557,058	3.7302%	5,704,846	2,870,702	50.32%
8	91	19682	HARTFORD FIRE IN CO	5,233,650	3.5132%	5,241,722	5,626,278	107.34%
9	1111	25534	TIG INS CO	4,252,519	2.8546%	4,871,527	13,329,151	273.61%
10	0	11126	YASUDA FIRE & MARINE INS CO OF AM	4,044,468	2.7149%	4,222,462	-232,426	-5.50%
11	108	22977	LUMBERMENS MUT CAS CO	3,822,884	2.5662%	3,718,953	-767,247	-20.63%
12	553	26980	ROYAL INS CO OF AMER	3,240,875	2.1755%	3,018,119	1,116,798	37.00%
13	111	23035	LIBERTY MUT FIRE INS CO	3,223,538	2.1638%	2,933,780	2,608,506	88.91%
14	212	41181	UNIVERSAL UNDERWRITERS INS CO	2,971,740	1.9948%	2,922,044	5,401,504	184.85%
15	604	41343	GERLING AMER INS CO	2,719,632	1.8256%	2,673,766	10,650,714	398.34%
16	626	43575	INDEMNITY INS CO OF NA	2,706,888	1.8170%	3,447,202	1,558,526	45.21%
17	164	24791	ST PAUL MERCURY INS CO	2,685,779	1.8029%	3,285,380	1,454,326	44.27%
18	0	32301	NICHIDO FIRE & MARINE INS CO LTD	2,560,000	1.7184%	2,612,356	912,255	34.92%
19	626	21121	WESTCHESTER FIRE INS CO	2,466,763	1.6558%	1,397,858	-2,201,934	-157.52%
20	159	24430	RELIANCE NATL IND CO	2,287,788	1.5357%	2,269,295	981,363	43.25%
21	927	18619	UNDERWRITERS INS CO	2,028,696	1.3618%	2,536,538	2,268,822	89.45%
22	761	35300	ALLIANZ INS CO	2,003,988	1.3452%	2,716,879	3,197,390	117.69%
23	41	25674	TRAVELERS IND CO OF IL	1,791,980	1.2029%	2,341,726	3,700,295	158.02%
24	7	13935	FEDERATED MUT INS CO	1,716,677	1.1523%	1,708,880	424,925	24.87%
25	927	19489	COMMERCIAL UNDERWRITERS INS CO	1,427,711	0.9584%	1,670,646	3,322,112	198.85%
26	159	24457	RELIANCE INS CO	1,347,729	0.9047%	1,436,769	2,571,920	179.01%
27	212	40142	AMERICAN ZURICH INS CO	1,311,590	0.8804%	1,374,638	578,716	42.10%
28	400	24554	WINTERTHUR INTERNATL AMER INS CO	1,202,941	0.8075%	1,113,896	1,154,281	103.63%
29	38	20338	NORTHWESTERN PACIFIC IND CO	1,196,190	0.8030%	1,191,136	219,726	18.45%
30	140	18961	CALFARM INSURANCE CO	1,137,996	0.7639%	1,239,354	-601,845	-48.56%
31	783	13056	RLI INS CO	1,135,722	0.7624%	1,124,594	-378,194	-33.63%
32	227	23647	MUTUAL SERVICE CAS INS CO	1,069,666	0.7180%	1,117,063	2,469,960	221.11%
33	111	42404	LIBERTY INS CORP	1,066,962	0.7162%	1,182,339	775,621	65.60%
34	38	20303	GREAT NORTHERN INS CO	1,036,637	0.6959%	789,821	797,725	101.00%
35	1172	24422	LEGION INS CO	936,570	0.6287%	1,037,410	-137,865	-13.29%
36	212	26247	AMERICAN GUARANTEE & LIABILITY INS	833,987	0.5598%	654,156	-2,422,427	-370.31%
37	12	19410	COMMERCE & INDUSTRY INS CO	800,685	0.5375%	755,942	1,112,745	147.20%
38	169	24988	SENTRY INS A MUT CO	768,315	0.5157%	786,709	2,203,227	280.06%
39	38	20346	PACIFIC IND CO	746,467	0.5011%	591,310	74,871,778	12662.02%
40	140	23787	NATIONWIDE MUT INS CO	691,790	0.4644%	644,995	-1,840,112	-285.29%
41	111	23043	LIBERTY MUT INS CO	669,911	0.4497%	364,666	2,510,435	688.42%
42	111	21458	EMPLOYERS INS OF WAUSAU A MUT C	666,055	0.4471%	598,854	1,552,741	259.29%
43	108	30562	AMERICAN MANUFACTURERS MUT INS	662,614	0.4448%	391,571	-23,103	-5.90%
44	626	22748	PACIFIC EMPLOYERS INS CO	569,516	0.3823%	685,903	364,579	53.15%
45	158	24384	RANGER INS CO	549,035	0.3685%	687,663	2,888,257	420.01%
46	8	19232	ALLSTATE INS CO	533,359	0.3580%	554,188	-835,808	-150.82%
47	12	19380	AMERICAN HOME ASSUR CO	529,962	0.3557%	44,506	2,900,497	6517.09%

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48	218	20494	TRANSPORTATION INS CO	496,016	0.3330%	365,825	-8,808,847	-2407.94%
49	62	21415	EMPLOYERS MUT CAS CO	494,445	0.3319%	510,421	16,940	3.32%
50	164	24775	ST PAUL GUARDIAN INS CO	484,167	0.3250%	512,899	96,537	18.82%
51	169	21180	SENTRY SELECT INS CO	450,017	0.3021%	418,719	23,616	5.64%
52	150	24147	OLD REPUBLIC INS CO	410,828	0.2758%	397,093	1,567,824	394.83%
53	140	19100	AMCO INS CO	399,535	0.2682%	363,824	3,594,575	988.00%
54	218	20443	CONTINENTAL CAS CO	391,857	0.2630%	409,667	5,749,797	1403.53%
55	626	22667	ACE AMERICAN INS CO	380,998	0.2557%	391,425	3,314,124	846.68%
56	158	21113	UNITED STATES FIRE INS CO	379,579	0.2548%	621,056	7,537,056	1213.59%
57	91	22357	HARTFORD ACCID & IND CO	376,445	0.2527%	376,445	164,708	43.75%
58	163	19704	AMERICAN STATES INS CO	368,950	0.2477%	351,158	1,163,816	331.42%
59	218	20427	AMERICAN CAS CO OF READING PA	331,272	0.2224%	546,124	-41,257,186	-7554.55%
60	1116	23930	PACIFIC NATL INS CO	328,095	0.2202%	288,776	-6,000	-2.08%
61	1111	18864	FAIRMONT INS CO	317,555	0.2132%	117,798	50,000	42.45%
62	1218	32859	PENN-AMERICA INS CO	309,285	0.2076%	299,528	308,783	103.09%
63	164	35386	FIDELITY & GUARANTY INS CO	303,046	0.2034%	275,038	620,490	225.60%
64	244	10677	CINCINNATI INS CO	285,384	0.1916%	301,659	254,259	84.29%
65	98	25224	GREAT DIVIDE INS CO	283,144	0.1901%	250,721	73,341	29.25%
66	645	14907	OREGON MUT INS CO	269,867	0.1812%	264,175	125,131	47.37%
67	761	21857	AMERICAN INS CO	268,360	0.1801%	285,849	78,640	27.51%
68	91	29424	HARTFORD CAS INS CO	258,475	0.1735%	251,683	286,608	113.88%
69	1172	19577	VILLANOVA INS CO	255,388	0.1714%	201,010	-2,366	-1.18%
70	91	37478	HARTFORD INS CO OF THE MIDWEST	247,697	0.1663%	184,813	116,677	63.13%
71	761	21881	NATIONAL SURETY CORP	234,858	0.1577%	203,509	57,292	28.15%
72	12	23841	NEW HAMPSHIRE INS CO	214,325	0.1439%	731,792	1,069,054	146.09%
73	553	24678	ROYAL IND CO	207,249	0.1391%	306,057	716,635	234.15%
74	159	24473	UNITED PACIFIC INS CO	196,784	0.1321%	110,651	-811,494	-733.38%
75	31	38962	GENESIS INS CO	180,221	0.1210%	183,015	192,250	105.05%
76	0	27073	NIPPON FIRE & MAR INS CO LTD US BR	154,976	0.1040%	218,263	98,980	45.35%
77	212	21652	FARMERS INS EXCH	152,600	0.1024%	168,587	8,894,386	5275.84%
78	163	24740	SAFECO INS CO OF AMER	148,500	0.0997%	109,114	292,314	267.90%
79	111	26042	WAUSAU UNDERWRITERS INS CO	145,495	0.0977%	181,258	1,086,386	599.36%
80	84	22136	AMERICAN NATL FIRE INS CO	139,386	0.0936%	184,494	373,169	202.27%
81	553	24872	CONNECTICUT IND CO	139,351	0.0935%	143,607	14,925	10.39%
82	212	21709	TRUCK INS EXCH	136,371	0.0915%	150,845	-24,263,224	-16084.87%
83	44	21970	CGU INS CO	134,480	0.0903%	166,253	941,500	566.31%
84	91	29459	TWIN CITY FIRE INS CO CO	126,833	0.0851%	165,606	-368,794	-222.69%
85	686	25771	WESTERN CONTINENTAL INS CO	125,623	0.0843%	125,623	-214,916	-171.08%
86	689	33162	BANKERS INSURANCE CO	111,823	0.0751%	82,660	25,365	30.69%
87	291	13331	AMERICAN HARDWARE MUT INS CO	105,911	0.0711%	105,905	33,793	31.91%
88	41	25682	TRAVELERS IND CO OF CT	105,578	0.0709%	-89,329	-7,577,638	8482.84%
89	41	22217	GULF INS CO	100,803	0.0677%	67,593	-87,015	-128.73%
90	84	16691	GREAT AMERICAN INS CO	99,305	0.0667%	73,330	288,966	394.06%
91	38	20397	VIGILANT INS CO	99,267	0.0666%	135,893	-226,964	-167.02%
92	761	11630	JEFFERSON INS CO	96,177	0.0646%	92,184	50,859	55.17%
93	961	42250	FRONTIER PACIFIC INS CO	90,110	0.0605%	105,148	15,395	14.64%
94	111	26069	WAUSAU BUSINESS INS CO	82,957	0.0557%	111,835	107,965	96.54%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRODUCTS LIABILITY

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
95	98	10510	CAROLINA CAS INS CO	78,265	0.0525%	71,597	42,965	60.01%
96	159	40592	RELIANCE NATL INS CO	76,855	0.0516%	51,327	-11,014	-21.46%
97	218	20508	VALLEY FORGE INS CO	76,156	0.0511%	86,419	1,383,327	1600.72%
98	164	25887	US FIDELITY & GUARANTY CO	73,931	0.0496%	102,730	198,378	193.11%
99	164	25879	FIDELITY & GUARANTY INS UNDERWRIT	69,949	0.0470%	61,985	39,493	63.71%
100	163	19690	AMERICAN ECONOMY INS CO	62,452	0.0419%	64,864	-200,845	-309.64%
101	218	20486	TRANSCONTINENTAL INS CO	60,728	0.0408%	24,757	-19,113,255	-77203.44%
102	961	34266	FRONTIER INS CO	59,186	0.0397%	56,132	-8,393	-14.95%
103	44	20621	COMMERCIAL UNION INS CO	58,460	0.0392%	68,706	15,797,599	22993.04%
104	181	29874	NORTH AMERICAN SPECIALTY INS CO	56,049	0.0376%	66,113	71,205	107.70%
105	329	20010	ACCEPTANCE IND INS CO	47,250	0.0317%	37,406	184,738	493.87%
106	553	24694	SAFEGUARD INS CO	44,306	0.0297%	34,983	46,597	133.20%
107	83	22101	GRANGE INS ASSN	43,204	0.0290%	45,821	115,777	252.67%
108	12	19429	INSURANCE CO OF THE STATE OF PA	39,594	0.0266%	20,267	-90,510	-446.59%
109	400	25747	UNIGARD INS CO	39,482	0.0265%	43,473	32,719	75.26%
110	163	24732	GENERAL INS CO OF AMER	36,121	0.0242%	44,108	2,076,284	4707.27%
111	553	24589	AMERICAN & FOREIGN INS CO	34,720	0.0233%	29,192	-25,501	-87.36%
112	24	19895	ATLANTIC MUT INS CO	33,712	0.0226%	45,016	-36,856	-81.87%
113	164	41769	ATHENA ASSUR CO	31,786	0.0213%	44,274	-46,455	-104.93%
114	0	23108	LUMBERMENS UNDERWRITING ALLIAN	31,284	0.0210%	22,277	1	0.00%
115	748	18023	STAR INS CO	30,565	0.0205%	19,690	-202	-1.03%
116	88	22292	HANOVER INS CO	28,172	0.0189%	107,045	1,139,445	1064.45%
117	400	25798	UNIGARD IND CO	26,938	0.0181%	27,658	-5,246	-18.97%
118	12	35637	LANDMARK INS CO	26,000	0.0175%	25,806	3,158,091	12237.82%
119	44	21962	GENERAL ACCIDENT INS CO	24,945	0.0167%	12,034	-258,530	-2148.33%
120	12	19399	AIU INS CO	24,767	0.0166%	15,166	-44,154	-291.14%
121	0	20362	SUMITOMO MAR & FIRE INS CO LTD US	23,738	0.0159%	22,563	1,078	4.78%
122	164	36463	DISCOVER PROP & CAS INS CO	23,653	0.0159%	23,653	-2,012,673	-8509.17%
123	0	37206	CONTRACTORS BONDING & INS CO	21,909	0.0147%	11,746	5,976	50.88%
124	108	20524	SPECIALTY NATL INS CO	21,001	0.0141%	37,521	0	0.00%
125	553	24600	GLOBE IND CO	20,089	0.0135%	19,178	-12,689	-66.16%
126	626	20702	ACE FIRE UNDERWRITERS INS CO	17,717	0.0119%	17,168	7,703	44.87%
127	83	22128	ROCKY MOUNTAIN FIRE & CAS CO	17,492	0.0117%	15,648	59,182	378.21%
128	84	26344	AGRICULTURAL INS CO	16,668	0.0112%	40,046	21,891	54.66%
129	0	23663	NATIONAL AMERICAN INS CO	16,123	0.0108%	16,031	1,794	11.19%
130	212	21687	MID-CENTURY INS CO	16,041	0.0108%	18,050	1,284,089	7114.07%
131	41	19038	TRAVELERS CAS & SURETY CO	15,423	0.0104%	6,996	13,625,666	94763.66%
132	163	24724	FIRST NATL INS CO OF AMER	14,962	0.0100%	13,480	-4,843	-35.93%
133	158	21105	NORTH RIVER INS CO	14,837	0.0100%	52,579	232,906	442.96%
134	161	18031	TOPA INS CO	12,325	0.0083%	5,548	-103,715	-1869.41%
135	212	21326	EMPIRE FIRE & MARINE INS CO	10,319	0.0069%	10,244	371	3.62%
136	24	19909	CENTENNIAL INS CO	10,148	0.0068%	13,294	-19,213	-144.52%
137	826	18279	BANKERS STANDARD INS CO	9,272	0.0062%	10,713	91,085	850.23%
138	140	15580	SCOTTSDALE IND CO	7,928	0.0053%	7,693	1,401	18.21%
139	1116	22489	HIGHLANDS INS CO	7,247	0.0049%	654	10,837,524	157113.76%
140	218	35289	CONTINENTAL INS CO	6,456	0.0043%	2,817	1,011,981	35924.07%
141	111	33600	LM INS CORP	6,286	0.0042%	6,365	971	15.26%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRODUCTS LIABILITY

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurrec Losses	Loss Ratio
142	212	19356	MARYLAND CAS CO	6,131	0.0041%	18,513	1,685,360	9103.66%
143	1116	23906	NORTHWESTERN NATL CAS CO	6,104	0.0041%	2,763	-7,900	-285.92%
144	785	38970	MARKEL INS CO	5,202	0.0035%	3,739	-18,104	-484.19%
145	79	38601	MIC PROPERTY & CAS INS CORP	3,759	0.0025%	7,424	0	0.00%
146	1116	41408	PACIFIC AUTOMOBILE INS CO	3,514	0.0024%	2,771	0	0.00%
147	626	22713	INSURANCE CO OF N AMER	3,509	0.0024%	-116,447	3,721,242	-3195.65%
148	922	27847	INSURANCE CO OF THE WEST	3,500	0.0023%	2,133	1,000	46.88%
149	218	20435	CNA CAS OF CA	3,462	0.0023%	3,462	428,450	12375.79%
150	31	20052	NATIONAL LIAB & FIRE INS CO	3,010	0.0020%	4,464	-922	-20.65%
151	215	14133	VALLEY INS CO	2,427	0.0016%	2,266	364	16.06%
152	920	42048	DIAMOND STATE INS CO	2,391	0.0016%	1,088	0	0.00%
153	923	24015	NORTHLAND INS CO	2,159	0.0014%	2,668	-1,634	-61.24%
154	400	24449	REGENT INS CO	2,040	0.0014%	1,759	0	0.00%
155	91	30104	HARTFORD UNDERWRITERS INS CO	1,892	0.0013%	1,721	887	51.54%
156	44	20648	EMPLOYERS FIRE INS CO	1,860	0.0012%	1,508	13,217	876.46%
157	164	36455	NORTHBROOK IND CO	1,020	0.0007%	1,020	-21,774	-2134.71%
158	400	38318	REPUBLIC INS CO	1,000	0.0007%	1,000	-5,146,617	-14661.70%
159	212	19305	ASSURANCE CO OF AMER	876	0.0006%	780	895,750	14839.74%
160	923	24031	NORTHLAND CAS CO	717	0.0005%	81	2	2.47%
161	41	41483	FARMINGTON CAS CO	593	0.0004%	742	-583,517	-78641.11%
162	124	23396	MICHIGAN MUT INS CO	536	0.0004%	269	-18,588	-6910.04%
163	0	26433	HARCO NATL INS CO	310	0.0002%	312	0	0.00%
164	44	20613	AMERICAN EMPLOYERS INS CO	248	0.0002%	62	936,270	10112.90%
165	140	37877	NATIONWIDE PROPERTY & CAS INS CO	190	0.0001%	691	-47,607	-6889.58%
166	41	36137	TRAVELERS COMMERCIAL INS CO	171	0.0001%	171	97,326	56915.79%
167	130	23531	MILLERS INS CO	121	0.0001%	76	0	0.00%
168	140	11991	NATIONAL CAS CO	79	0.0001%	35	358,152	123291.43%
169	626	20699	ACE PROP & CAS INS CO	65	0.0000%	7,479	465,163	6219.59%
170	41	31194	TRAVELERS CAS & SURETY CO OF AM	41	0.0000%	41	2,189	5339.02%
Line Total:				148,973,143	100.0000%	145,580,501	169,183,291	116.21%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRIVATE PASSENGER AUTO NO-FAULT

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer: Premium	Market Share	Earned Premium	Incurrer Losses	Loss Ratic
1	0	23701	NATIONAL AUTOMOBILE & CAS INS CO	10,260,479	48.4515%	10,919,622	4,721,699	43.24%
2	38	35181	EXECUTIVE RISK IND INC	8,029,993	37.9188%	9,574,912	3,723,681	38.89%
3	0	35408	SIRIUS AMERICA INS CO	1,377,627	6.5054%	1,359,188	721,341	53.07%
4	158	25054	HUDSON INS CO	1,134,897	5.3592%	1,189,856	832,942	70.00%
5	1111	25534	TIG INS CO	298,000	1.4072%	-16,500	0	0.00%
6	212	34649	CENTRE INS CO	41,599	0.1964%	31,048	26,985	86.91%
7	2	34983	AMWEST SURETY INS CO	18,074	0.0853%	4,440	200	4.50%
8	79	22004	CIM INSURANCE CORP	8,721	0.0412%	7,921	2,187	27.61%
9	212	22730	ZC INS CO	6,673	0.0315%	5,669	3,596	63.43%
10	98	40045	STARNET INS CO	710	0.0034%	189	1,013	535.98%
11	84	32620	NATIONAL INTERSTATE INS CO	20	0.0001%	51	0	0.00%
Line Total:				21,176,793	100.0000%	23,076,396	10,033,644	43.48%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRIVATE PASSENGER AUTO LIABILITY

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	176	25178	STATE FARM MUT AUTO INS CO	1,158,891,589	14.5322%	1,189,788,871	640,985,768	53.87%
2	212	21652	FARMERS INS EXCH	965,402,866	12.1059%	988,520,789	618,736,657	62.59%
3	1278	15539	CALIFORNIA STATE AUTO ASN INTER-IN	750,889,356	9.4160%	766,940,575	516,815,186	67.39%
4	1318	15598	INTERINS EXCH OF THE AUTOMOBILE C	647,621,974	8.1210%	632,568,301	349,445,330	55.24%
5	12	12963	21ST CENTURY INS CO	514,966,589	6.4576%	521,237,362	290,702,037	55.77%
6	660	27553	MERCURY INS CO OF CA	435,285,140	5.4584%	438,543,103	225,759,792	51.48%
7	8	19240	ALLSTATE IND CO	391,816,014	4.9133%	384,566,087	181,348,435	47.16%
8	8	19232	ALLSTATE INS CO	284,324,667	3.5654%	291,789,668	125,791,197	43.11%
9	660	11908	MERCURY CAS CO	155,635,320	1.9516%	156,763,314	97,069,782	61.92%
10	553	13137	VIKING INS CO OF WI	134,822,331	1.6906%	134,252,308	76,445,823	56.94%
11	814	25089	COAST NATL INS CO	121,005,199	1.5174%	108,827,436	69,843,145	64.18%
12	200	25941	UNITED SERVICES AUTO ASSOC	118,821,944	1.4900%	118,483,956	97,537,542	82.32%
13	163	24740	SAFECO INS CO OF AMER	115,873,830	1.4530%	116,284,549	87,714,677	75.43%
14	155	27804	PROGRESSIVE WEST INS CO	106,521,620	1.3358%	123,561,083	65,411,635	52.94%
15	212	21687	MID-CENTURY INS CO	105,163,297	1.3187%	115,912,274	82,713,436	71.36%
16	84	22268	INFINITY INS CO	98,166,039	1.2310%	90,149,916	40,338,179	44.75%
17	200	25968	USAA CAS INS CO	96,323,589	1.2079%	96,305,304	64,255,220	66.72%
18	31	35882	GEICO GENERAL INS CO	76,395,743	0.9580%	71,825,259	49,123,251	68.39%
19	155	37605	MARATHON INS CO	72,103,162	0.9042%	45,657,684	29,848,155	65.37%
20	517	20532	CLARENDON NATL INS CO	70,284,069	0.8813%	70,233,624	53,102,392	75.61%
21	31	22063	GOVERNMENT EMPLOYEES INS CO	58,062,390	0.7281%	57,507,334	41,505,104	72.17%
22	33	20117	CALIFORNIA CAS IND EXCH	55,360,462	0.6942%	60,322,340	34,261,606	56.80%
23	79	23728	NATIONAL GENERAL INS CO	53,912,710	0.6761%	54,876,232	31,732,594	57.83%
24	111	23035	LIBERTY MUT FIRE INS CO	45,785,995	0.5741%	45,674,964	24,545,503	53.74%
25	140	23787	NATIONWIDE MUT INS CO	44,172,803	0.5539%	43,581,476	30,872,068	70.84%
26	91	30104	HARTFORD UNDERWRITERS INS CO	42,783,958	0.5365%	44,571,536	22,810,055	51.18%
27	1179	31526	WAWANESA MUT INS CO US BRANCH	37,332,974	0.4681%	41,526,060	24,472,130	58.93%
28	218	20435	CNA CAS OF CA	33,698,643	0.4226%	33,585,117	-29,287,535	-87.20%
29	922	40029	EXPLORER INS CO	33,527,846	0.4204%	40,992,048	17,965,658	43.83%
30	227	23647	MUTUAL SERVICE CAS INS CO	31,731,425	0.3979%	20,958,333	20,170,700	96.24%
31	8	17230	ALLSTATE PROP & CAS INS CO	31,458,878	0.3945%	17,511,885	9,567,373	54.63%
32	215	19852	FINANCIAL IND CO	31,118,138	0.3902%	37,816,962	15,551,396	41.12%
33	1179	10683	WAWANESA GENERAL INS CO	28,823,885	0.3614%	26,722,942	24,468,392	91.56%
34	140	19100	AMCO INS CO	28,816,437	0.3614%	22,319,028	3,307,839	14.82%
35	8	37907	DEERBROOK INS CO	27,582,448	0.3459%	23,674,391	12,928,586	54.61%
36	1111	25496	TIG IND CO	26,144,567	0.3278%	27,045,686	18,568,443	68.66%
37	84	11738	LEADER INS CO	23,541,343	0.2952%	21,295,247	16,529,073	77.62%
38	350	20796	COLONIAL PENN FRANKLIN INS CO	23,001,179	0.2884%	24,731,255	17,589,904	71.12%
39	0	11231	GENERALI US BRANCH	22,847,138	0.2865%	22,341,885	14,924,429	66.80%
40	944	37648	PERMANENT GENERAL ASSUR CORP	21,289,324	0.2670%	22,390,336	14,748,979	65.87%
41	802	13544	CALIFORNIA CAPITAL INS CO	21,116,219	0.2648%	21,664,832	12,262,419	56.60%
42	253	14168	HARLEYSVILLE MUT INS CO	21,080,930	0.2644%	7,691,837	5,455,475	70.93%
43	91	29424	HARTFORD CAS INS CO	20,863,414	0.2616%	16,777,967	9,867,884	58.81%
44	12	43761	AMERICAN INTL INS CO OF CA	20,835,337	0.2613%	20,205,993	11,907,593	58.93%
45	407	12220	SUPERIOR INS CO	19,959,421	0.2503%	22,454,276	18,179,132	80.96%
46	0	37770	WESTERN UNITED INS CO	19,693,699	0.2470%	20,471,954	12,124,336	59.22%
47	84	43753	REPUBLIC IND OF CA	19,250,781	0.2414%	16,141,289	8,751,523	54.22%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRIVATE PASSENGER AUTO LIABILITY

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
48	108	30562	AMERICAN MANUFACTURERS MUT INS	18,375,987	0.2304%	18,340,381	12,916,222	70.43%
49	3	42579	ALLIED PROP & CAS INS CO	17,287,849	0.2168%	15,623,518	18,084,272	115.75%
50	130	23531	MILLERS INS CO	16,595,778	0.2081%	19,488,237	14,910,080	76.51%
51	660	38342	CALIFORNIA AUTOMOBILE INS CO	16,398,580	0.2056%	14,190,303	7,634,562	53.80%
52	41	10826	TRAVCAL IND CO	15,872,948	0.1990%	14,812,646	11,516,232	77.75%
53	41	10827	TRAVCAL SECURE INS CO	15,724,250	0.1972%	15,449,482	12,974,383	83.98%
54	761	21903	FIREMANS FUND INS CO OF TX	15,400,015	0.1931%	14,719,775	6,755,164	45.89%
55	0	37850	PACIFIC SPECIALTY INS CO	15,321,096	0.1921%	22,380,624	7,476,478	33.41%
56	0	10221	ALISTAR INS CO	15,312,906	0.1920%	14,099,575	9,363,500	66.41%
57	28	19976	AMICA MUT INS CO	14,835,598	0.1860%	15,336,836	14,183,172	92.48%
58	0	42277	STERLING CAS INS CO	14,704,844	0.1844%	16,041,811	11,247,720	70.12%
59	31	41491	GEICO CAS CO	14,411,152	0.1807%	13,318,980	7,345,272	55.15%
60	930	23671	NATIONAL AMERICAN INS CO OF CA	14,301,614	0.1793%	15,692,033	5,422,420	34.56%
61	31	22055	GEICO IND CO	13,575,096	0.1702%	11,850,445	7,934,967	66.96%
62	91	29459	TWIN CITY FIRE INS CO CO	13,565,366	0.1701%	11,111,395	8,113,822	73.02%
63	816	13161	COMMERCE WEST INS CO	13,417,988	0.1683%	13,588,021	7,515,067	55.31%
64	304	32352	PRUDENTIAL PROPERTY & CAS INS CO	13,202,811	0.1656%	13,541,257	7,232,381	53.41%
65	163	19690	AMERICAN ECONOMY INS CO	13,146,352	0.1649%	14,326,881	7,491,416	52.29%
66	323	10693	CIVIL SVC EMPLOYEES INS CO	12,496,936	0.1567%	12,794,638	8,095,923	63.28%
67	161	18031	TOPA INS CO	12,492,940	0.1567%	14,350,191	6,415,309	44.71%
68	1111	25445	TIG SPECIALTY INS CORP	11,759,156	0.1475%	13,712,347	11,221,053	81.83%
69	323	18953	CSE SAFEGUARD INS CO	11,601,101	0.1455%	12,034,239	8,046,927	66.87%
70	350	34789	COLONIAL PENN INS CO	11,394,676	0.1429%	12,225,185	7,567,981	61.90%
71	218	10201	GALWAY INS CO	11,170,159	0.1401%	13,816,897	17,744,497	128.43%
72	158	25461	TIG INS CO OF TX	11,114,206	0.1394%	16,425,822	7,975,734	48.56%
73	140	23779	NATIONWIDE MUT FIRE INS CO	10,979,860	0.1377%	11,110,392	5,829,792	52.47%
74	1172	24422	LEGION INS CO	10,392,401	0.1303%	6,433,393	4,832,864	75.12%
75	273	13250	WORKMENS AUTO INS CO	9,406,346	0.1180%	9,466,697	3,123,080	32.99%
76	4	27928	AMEX ASSUR CO	9,038,692	0.1133%	8,729,545	5,371,313	61.53%
77	761	22810	CHICAGO INS CO	8,695,731	0.1090%	14,286,287	9,027,097	63.19%
78	155	24260	PROGRESSIVE CAS INS CO	8,547,526	0.1072%	8,792,138	1,470,555	16.73%
79	300	22756	ALLEGIANCE INS CO	8,405,159	0.1054%	8,613,841	6,551,578	76.06%
80	927	19489	COMMERCIAL UNDERWRITERS INS CO	8,323,814	0.1044%	8,591,102	9,998,136	116.38%
81	159	40592	RELIANCE NATL INS CO	8,264,078	0.1036%	2,727,578	2,547,603	93.40%
82	0	30945	NATIONAL ALLIANCE INS CO	8,177,739	0.1025%	8,283,891	6,364,282	76.83%
83	155	11851	PROGRESSIVE HOME INS CO	7,740,070	0.0971%	12,668,748	7,468,428	58.95%
84	920	42048	DIAMOND STATE INS CO	7,714,366	0.0967%	5,114,965	5,842,816	114.23%
85	44	21962	GENERAL ACCIDENT INS CO	7,492,060	0.0939%	8,061,756	5,299,872	65.74%
86	0	40550	PACIFIC PIONEER INS CO	7,344,382	0.0921%	8,828,521	5,007,004	56.71%
87	0	26077	LANCER INS CO	7,340,712	0.0921%	15,285,783	9,657,000	63.18%
88	84	10068	INFINITY NATL INS CO	7,318,875	0.0918%	2,398,825	1,795,775	74.86%
89	808	25180	ANZA INS CO	7,103,189	0.0891%	8,338,200	4,129,379	49.52%
90	83	22101	GRANGE INS ASSN	7,032,182	0.0882%	7,379,519	4,109,007	55.68%
91	140	18961	CALFARM INSURANCE CO	6,902,502	0.0866%	7,776,188	2,562,204	32.95%
92	350	43974	COLONIAL PENN MADISON INS CO	6,888,740	0.0864%	7,434,474	4,406,425	59.27%
93	354	39098	OMNI INS CO	6,778,890	0.0850%	6,541,756	3,703,270	56.61%
94	950	12904	TOKIO MARINE&FIRE INS CO LTD US BR	6,568,872	0.0824%	6,802,828	3,801,363	55.88%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRIVATE PASSENGER AUTO LIABILITY

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurrec Losses	Loss Ratio
95	1218	32859	PENN-AMERICA INS CO	6,320,299	0.0793%	7,391,504	4,973,041	67.28%
96	650	40010	WESTERN FAMILY INS CO	6,095,785	0.0764%	5,747,006	3,922,588	68.25%
97	761	11630	JEFFERSON INS CO	6,039,177	0.0757%	7,203,579	4,740,449	65.81%
98	227	23655	MODERN SERVICE INS CO	5,379,709	0.0675%	6,412,925	4,122,444	64.28%
99	241	25321	METROPOLITAN DRT PROP & CAS INS	5,163,864	0.0648%	4,599,426	2,708,669	58.89%
100	300	22578	HORACE MANN INS CO	5,064,422	0.0635%	4,951,869	3,209,215	64.81%
101	38	20338	NORTHWESTERN PACIFIC IND CO	4,974,177	0.0624%	5,160,757	1,811,763	35.11%
102	515	10928	EAGLE INS CO	4,912,972	0.0616%	4,952,494	4,227,763	85.37%
103	79	38660	MIC GENERAL INS CORP	4,818,139	0.0604%	5,059,413	2,851,811	56.37%
104	79	29742	INTEGON NATL INS CO	4,730,595	0.0593%	3,105,355	2,497,851	80.44%
105	400	19216	SOUTHERN INS CO	4,725,268	0.0593%	4,444,595	3,280,520	73.81%
106	930	19269	DANIELSON NATL INS CO	4,723,857	0.0592%	3,801,143	2,357,509	62.02%
107	400	25798	UNIGARD IND CO	4,721,727	0.0592%	4,954,740	2,371,656	47.87%
108	1285	22322	GREENWICH INS CO	4,679,607	0.0587%	2,614,425	4,729,756	180.91%
109	19	10111	AMERICAN BANKERS INS CO OF FL	4,567,140	0.0573%	4,539,697	3,906,538	86.05%
110	961	42250	FRONTIER PACIFIC INS CO	4,492,454	0.0563%	4,660,901	2,200,436	47.21%
111	400	25747	UNIGARD INS CO	4,274,040	0.0536%	4,238,260	2,745,299	64.77%
112	329	37303	REDLAND INS CO	3,978,209	0.0499%	4,000,904	2,504,108	62.59%
113	212	19356	MARYLAND CAS CO	3,467,380	0.0435%	4,005,239	2,407,515	60.11%
114	408	28401	AMERICAN NATL PROP & CAS CO	3,459,259	0.0434%	3,519,874	2,940,671	83.54%
115	0	26905	CENTURY-NATIONAL INS CO	3,415,543	0.0428%	3,571,659	2,712,457	75.94%
116	0	10920	MILLENNIUM INS CO	3,245,347	0.0407%	3,041,777	1,978,073	65.03%
117	84	12599	WINDSOR INS CO	3,230,665	0.0405%	4,634,566	3,011,347	64.98%
118	159	24457	RELIANCE INS CO	3,046,249	0.0382%	2,535,650	1,583,393	62.45%
119	802	12890	EAGLE WEST INS CO	2,959,185	0.0371%	3,005,076	1,625,017	54.08%
120	57	21261	ELECTRIC INS CO	2,942,848	0.0369%	3,006,474	1,823,253	60.64%
121	1120	10120	EVEREST NATIONAL INSURANCE CO	2,842,338	0.0356%	1,603,804	1,589,185	99.09%
122	689	16578	FIRST COMM INS CO	2,840,940	0.0356%	3,539,636	2,299,921	64.98%
123	257	10939	SAFEBAY DIRECT INS CO	2,839,066	0.0356%	2,408,936	1,569,622	65.16%
124	3	42587	DEPOSITORS INS CO	2,712,236	0.0340%	1,997,684	6,541,029	327.43%
125	84	26832	AMERICAN ALLIANCE INS CO	2,492,940	0.0313%	2,632,224	1,074,163	40.81%
126	215	14133	VALLEY INS CO	2,422,478	0.0304%	2,503,174	840,671	33.58%
127	212	19372	NORTHERN INS CO OF NY	2,389,048	0.0300%	2,532,209	1,228,171	48.50%
128	0	34525	FIVE STAR INS CO	2,216,689	0.0278%	3,153,458	1,851,319	58.71%
129	1172	19577	VILLANOVA INS CO	2,131,027	0.0267%	704,805	164,611	23.36%
130	761	10079	VINTAGE INS CO	1,980,228	0.0248%	1,788,216	1,009,411	56.45%
131	1129	26093	WATERFORD INS CO	1,923,510	0.0241%	1,135,207	706,106	62.20%
132	79	22004	CIM INSURANCE CORP	1,761,220	0.0221%	1,625,958	935,651	57.54%
133	761	22837	INTERSTATE IND CO	1,744,018	0.0219%	4,588,631	3,478,226	75.80%
134	84	21792	ATLANTA CAS CO	1,690,402	0.0212%	2,223,977	1,206,289	54.24%
135	959	39551	CONTINENTAL HERITAGE INS CO	1,687,387	0.0212%	1,108,752	746,926	67.37%
136	163	24724	FIRST NATL INS CO OF AMER	1,632,504	0.0205%	1,673,242	1,730,281	103.41%
137	927	18619	UNDERWRITERS INS CO	1,632,393	0.0205%	1,509,526	802,804	53.18%
138	84	26050	WORLDWIDE INS CO	1,571,921	0.0197%	1,897,947	-347,490	-18.31%
139	517	21806	HARBOR SPECIALTY INS CO	1,427,050	0.0179%	1,716,852	1,108,385	64.56%
140	212	41181	UNIVERSAL UNDERWRITERS INS CO	1,370,542	0.0172%	1,519,290	409,007	26.92%
141	93	12831	STATE NATL INS CO INC	1,347,234	0.0169%	1,661,681	1,272,408	76.57%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRIVATE PASSENGER AUTO LIABILITY

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
142	84	33014	TRANSPORT INS CO	1,273,678	0.0160%	128,952	98,996	76.77%
143	108	22977	LUMBERMENS MUT CAS CO	1,212,858	0.0152%	854,408	600,983	70.34%
144	19	19615	AMERICAN RELIABLE INS CO	1,068,209	0.0134%	1,210,235	554,513	45.82%
145	212	11185	FOREMOST INS CO	1,017,070	0.0128%	1,127,101	247,357	21.95%
146	313	33898	AEGIS SECURITY INS CO	1,006,775	0.0126%	386,971	248,290	64.16%
147	84	16691	GREAT AMERICAN INS CO	907,703	0.0114%	388,937	66,442	17.08%
148	553	24589	AMERICAN & FOREIGN INS CO	864,185	0.0108%	922,890	-178,308	-19.32%
149	215	19887	TRINITY UNIVERSAL INS CO	844,590	0.0106%	87,905	61,528	69.99%
150	772	22985	SEQUOIA INS CO	730,791	0.0092%	784,767	391,756	49.92%
151	2	33669	CONDOR INS CO	722,682	0.0091%	1,545,406	1,543,505	99.88%
152	98	40045	STARNET INS CO	701,566	0.0088%	190,785	103,160	54.07%
153	200	18600	USAA GENERAL IND CO	637,198	0.0080%	301,397	297,715	98.78%
154	574	31089	REPUBLIC WESTERN INS CO	627,300	0.0079%	186,125	87,352	46.93%
155	1234	10970	RESPONSE INDEMNITY CO OF CA	609,151	0.0076%	142,439	177,773	124.81%
156	923	24015	NORTHLAND INS CO	548,508	0.0069%	747,580	324,340	43.39%
157	24	19909	CENTENNIAL INS CO	527,309	0.0066%	604,282	738,165	122.16%
158	164	35386	FIDELITY & GUARANTY INS CO	519,073	0.0065%	635,279	-435,245	-68.51%
159	83	22128	ROCKY MOUNTAIN FIRE & CAS CO	508,481	0.0064%	525,331	186,338	35.47%
160	0	11126	YASUDA FIRE & MARINE INS CO OF AM	464,916	0.0058%	529,853	-49,618	-9.36%
161	127	23469	AMERICAN MODERN HOME INS CO	458,839	0.0058%	419,646	514,870	122.69%
162	108	18910	AMERICAN PROTECTION INS CO	455,816	0.0057%	370,186	258,988	69.96%
163	164	24791	ST PAUL MERCURY INS CO	438,899	0.0055%	443,591	113,078	25.49%
164	785	28932	MARKEL AMERICAN INS CO	434,291	0.0054%	441,635	104,269	23.61%
165	12	19380	AMERICAN HOME ASSUR CO	423,236	0.0053%	189,226	67,502	35.67%
166	140	37877	NATIONWIDE PROPERTY & CAS INS CO	396,380	0.0050%	129,314	73,105	56.53%
167	303	15032	GUIDEONE MUT INS CO	390,568	0.0049%	408,655	194,604	47.62%
168	350	22225	GE AUTO & HOME ASSUR CO	383,731	0.0048%	504,153	120,085	23.82%
169	0	10175	CASCADE NATL INS CO	379,098	0.0048%	235,624	247,713	105.13%
170	159	24430	RELIANCE NATL IND CO	331,765	0.0042%	274,337	217,392	79.24%
171	12	19399	AIU INS CO	320,779	0.0040%	268,275	-34,133	-12.72%
172	1111	25518	TIG PREMIER INS CO	265,616	0.0033%	286,319	522,290	182.42%
173	88	22292	HANOVER INS CO	228,158	0.0029%	288,931	-1,185,720	-410.38%
174	831	34495	DOCTORS CO AN INTERINSURANCE EX	223,064	0.0028%	189,420	74,885	39.53%
175	0	40800	AMERICAN STERLING INS CO	214,344	0.0027%	60,526	79,225	130.89%
176	1141	27740	NORTH POINTE INS CO	192,385	0.0024%	32,806	7,758	23.65%
177	155	44288	SPECIALTY RISK INS CO	189,897	0.0024%	198,615	233,926	117.78%
178	0	27502	WESTERN GENERAL INS CO	186,748	0.0023%	105,681	49,138	46.50%
179	24	19895	ATLANTIC MUT INS CO	183,447	0.0023%	205,627	92,072	44.78%
180	84	32620	NATIONAL INTERSTATE INS CO	170,155	0.0021%	140,857	43,286	30.73%
181	111	23043	LIBERTY MUT INS CO	152,720	0.0019%	360,640	-12,221	-3.39%
182	1116	23930	PACIFIC NATL INS CO	149,750	0.0019%	141,372	82,603	58.43%
183	553	26980	ROYAL INS CO OF AMER	118,178	0.0015%	120,516	-17,441	-14.47%
184	922	27847	INSURANCE CO OF THE WEST	106,324	0.0013%	140,316	-205,677	-146.58%
185	201	25976	UTICA MUT INS CO	99,053	0.0012%	116,979	51,180	43.75%
186	212	22730	ZC INS CO	93,402	0.0012%	79,614	478	0.60%
187	553	24600	GLOBE IND CO	77,208	0.0010%	91,796	-254,160	-276.87%
188	212	43699	AMERICAN FEDERATION INS CO	76,477	0.0010%	71,107	13,199	18.56%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRIVATE PASSENGER AUTO LIABILITY

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
189	517	37257	INSURANCE CORP OF HANNOVER	75,531	0.0009%	51,674	43,417	84.02%
190	12	23841	NEW HAMPSHIRE INS CO	49,210	0.0006%	101,726	-29,782	-29.28%
191	140	10723	NATIONWIDE ASSUR CO	45,779	0.0006%	54,029	19,250	35.63%
192	1111	18864	FAIRMONT INS CO	44,361	0.0006%	12,192	3,341	27.40%
193	84	22136	AMERICAN NATL FIRE INS CO	41,314	0.0005%	38,450	39,021	101.49%
194	163	19704	AMERICAN STATES INS CO	37,171	0.0005%	110,374	-42,007	-38.06%
195	1234	43044	RESPONSE INS CO	35,907	0.0005%	26,998	20,536	76.06%
196	62	21407	EMCASCO INS CO	31,684	0.0004%	33,482	-5,362	-16.01%
197	218	20508	VALLEY FORGE INS CO	28,276	0.0004%	13,036	257,329	1973.99%
198	38	20281	FEDERAL INS CO	26,128	0.0003%	14,331	85,993	600.05%
199	304	31968	MERASTAR INS CO	23,170	0.0003%	7,853	475	6.05%
200	218	20494	TRANSPORTATION INS CO	21,172	0.0003%	9,456	0	0.00%
201	12	23809	GRANITE STATE INS CO	16,637	0.0002%	24,764	-17,846	-72.06%
202	163	24732	GENERAL INS CO OF AMER	13,039	0.0002%	13,645	-505	-3.70%
203	164	24767	ST PAUL FIRE & MARINE INS CO	11,413	0.0001%	17,153	-633,924	-3695.70%
204	553	24678	ROYAL IND CO	11,126	0.0001%	16,747	-15,688	-93.68%
205	1218	10673	PENN-STAR INS CO	9,552	0.0001%	10,448	45,109	431.75%
206	212	21326	EMPIRE FIRE & MARINE INS CO	7,004	0.0001%	43,804	7,434	16.97%
207	218	20443	CONTINENTAL CAS CO	5,764	0.0001%	1,881	3,925,660	108700.69%
208	553	24694	SAFEGUARD INS CO	5,516	0.0001%	6,586	-3,668	-55.69%
209	181	29874	NORTH AMERICAN SPECIALTY INS CO	5,499	0.0001%	12,716	170,004	1336.93%
210	111	42404	LIBERTY INS CORP	5,414	0.0001%	7,629	-1,071	-14.04%
211	1116	22489	HIGHLANDS INS CO	3,145	0.0000%	2,804	-439,706	-15681.38%
212	62	21415	EMPLOYERS MUT CAS CO	2,553	0.0000%	4,550	870	19.12%
213	218	20478	NATIONAL FIRE INS CO OF HARTFORD	1,914	0.0000%	516	21,265	4121.12%
214	304	36447	PRUDENTIAL GENERAL INS CO	1,670	0.0000%	1,417	1,473	103.95%
215	218	20486	TRANSCONTINENTAL INS CO	1,634	0.0000%	566	5,834	1030.74%
216	156	24325	YORK INS CO	1,012	0.0000%	3,534	-788	-22.30%
217	218	35270	FIDELITY & CASUALTY CO OF NY	728	0.0000%	728	-21,231	-2916.35%
218	38	20346	PACIFIC IND CO	660	0.0000%	476	52	10.92%
219	218	20427	AMERICAN CAS CO OF READING PA	556	0.0000%	204	60,425	29620.10%
220	303	14559	GUIDEONE SPECIALTY MUT INS CO	464	0.0000%	2,039	40,979	2009.76%
221	38	20397	VIGILANT INS CO	399	0.0000%	225	24	10.67%
222	38	20303	GREAT NORTHERN INS CO	354	0.0000%	216	23	10.65%
223	38	12777	CHUBB INDEMNITY INS CO	110	0.0000%	48	5	10.42%
224	808	32107	SUTTER INS CO	53	0.0000%	1,621	-835	-51.51%
225	84	26344	AGRICULTURAL INS CO	50	0.0000%	76	13,310	17513.16%
226	686	25771	WESTERN CONTINENTAL INS CO	13	0.0000%	13	0	0.00%
227	852	40150	MGA INS CO INC	10	0.0000%	10	0	0.00%

Line Total: 7,974,623,723 100.0000% 8,006,951,555 4,684,378,285 58.50%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO NO-FAULT

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer: Premium	Market Share	Earned Premium	Incurrec Losses	Loss Ratic
1	12	19380	AMERICAN HOME ASSUR CO	1,245,287	89.5750%	1,245,199	-3,115,639	-250.21%
2	517	20532	CLARENDON NATL INS CO	102,238	7.3541%	31,493	-4,593	-14.58%
3	350	34207	WESTPORT INS' CORP	23,322	1.6776%	30,301	128,572	424.32%
4	169	21180	SENTRY SELECT INS CO	16,301	1.1726%	15,562	5,077	32.62%
5	212	16535	ZURICH AMERICAN INS CO	919	0.0661%	1,350	215	15.93%
6	1285	37885	XL SPECIALTY INS CO	590	0.0424%	264	172	65.15%
7	0	37206	CONTRACTORS BONDING & INS CO	439	0.0316%	165	0	0.00%
8	1218	32859	PENN-AMERICA INS CO	430	0.0309%	749	208	27.77%
9	553	26948	GUARANTY NATL INS CO OF CT	300	0.0216%	274	82	29.93%
10	1111	25518	TIG PREMIER INS CO	82	0.0059%	38	0	0.00%
11	1172	24422	LEGION INS CO	80	0.0058%	608	0	0.00%
12	12	19410	COMMERCE & INDUSTRY INS CO	64	0.0046%	64	-1,115	-1742.19%
13	88	22306	MASSACHUSETTS BAY INS CO	64	0.0046%	64	-13,823	-21598.44%
14	164	35386	FIDELITY & GUARANTY INS CO	44	0.0032%	-669	-1,147	171.45%
15	946	14435	LUMBER MUT INS CO	42	0.0030%	42	0	0.00%
16	1111	25534	TIG INS CO	15	0.0011%	15	-100	-666.67%
Line Total:				1,390,217	100.0000%	1,325,519	-3,002,091	-226.48%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO LIABILITY

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurrec Losses	Loss Ratic
1	176	25178	STATE FARM MUT AUTO INS CO	47,434,164	3.5837%	47,638,736	21,721,162	45.60%
2	111	10836	GOLDEN EAGLE INS CORP	34,931,624	2.6391%	35,428,302	17,348,197	48.97%
3	41	25674	TRAVELERS IND CO OF IL	33,893,385	2.5607%	35,576,634	19,394,712	54.52%
4	155	24260	PROGRESSIVE CAS INS CO	33,259,553	2.5128%	31,740,271	14,662,338	46.19%
5	140	18961	CALFARM INSURANCE CO	30,034,786	2.2691%	29,724,016	18,025,634	60.64%
6	660	11908	MERCURY CAS CO	27,254,231	2.0591%	27,731,837	12,179,015	43.92%
7	12	19445	NATIONAL UNION FIRE INS CO OF PITT	24,017,602	1.8145%	26,472,225	8,556,545	32.32%
8	159	24457	RELIANCE INS CO	23,576,194	1.7812%	30,863,419	21,147,652	68.52%
9	159	24430	RELIANCE NATL IND CO	23,531,201	1.7778%	21,435,466	20,754,749	96.82%
10	38	20281	FEDERAL INS CO	22,357,667	1.6891%	24,164,968	29,123,897	120.52%
11	163	24740	SAFECO INS CO OF AMER	21,819,245	1.6485%	20,491,042	10,636,731	51.91%
12	164	24767	ST PAUL FIRE & MARINE INS CO	21,160,174	1.5987%	20,593,435	16,586,178	80.54%
13	218	20494	TRANSPORTATION INS CO	20,467,501	1.5463%	26,358,707	31,651,591	120.08%
14	212	21709	TRUCK INS EXCH	19,696,322	1.4881%	20,047,810	19,188,965	95.72%
15	111	23035	LIBERTY MUT FIRE INS CO	19,403,818	1.4660%	23,142,581	16,064,803	69.42%
16	218	20508	VALLEY FORGE INS CO	18,766,125	1.4178%	21,491,416	15,115,406	70.33%
17	140	15580	SCOTTSDALE IND CO	18,664,689	1.4101%	18,531,574	18,354,558	99.04%
18	91	19682	HARTFORD FIRE IN CO	17,281,215	1.3056%	16,163,493	10,579,705	65.45%
19	1172	24422	LEGION INS CO	16,550,415	1.2504%	16,391,163	21,879,796	133.49%
20	158	24384	RANGER INS CO	16,070,741	1.2141%	16,343,158	12,162,570	74.42%
21	761	21857	AMERICAN INS CO	15,502,691	1.1712%	20,002,133	10,914,794	54.57%
22	212	21687	MID-CENTURY INS CO	15,323,278	1.1577%	12,391,621	11,235,688	90.67%
23	553	26980	ROYAL INS CO OF AMER	15,181,254	1.1469%	14,445,092	5,929,862	41.05%
24	212	41181	UNIVERSAL UNDERWRITERS INS CO	14,687,387	1.1096%	14,567,272	10,258,039	70.42%
25	0	26905	CENTURY-NATIONAL INS CO	14,622,254	1.1047%	16,278,622	7,695,493	47.27%
26	2	33669	CONDOR INS CO	14,618,084	1.1044%	14,647,256	11,153,909	76.15%
27	350	21318	COREGIS INS CO	13,967,426	1.0552%	11,743,566	8,268,319	70.41%
28	215	19852	FINANCIAL IND CO	13,899,976	1.0501%	14,666,307	5,180,250	35.32%
29	8	19240	ALLSTATE IND CO	13,709,969	1.0358%	11,090,501	6,123,743	55.22%
30	44	21962	GENERAL ACCIDENT INS CO	13,674,180	1.0331%	11,764,827	11,212,861	95.31%
31	1314	18341	INSURANCE CORP OF NY	12,542,838	0.9476%	11,129,514	5,607,626	50.39%
32	8	19232	ALLSTATE INS CO	11,909,276	0.8997%	13,413,942	9,599,662	71.56%
33	400	25747	UNIGARD INS CO	11,666,719	0.8814%	11,421,445	6,443,757	56.42%
34	218	20443	CONTINENTAL CAS CO	11,494,231	0.8684%	13,137,814	19,418,318	147.80%
35	225	13234	WILSHIRE INS CO	11,222,503	0.8479%	11,262,970	3,512,879	31.19%
36	74	15105	SAFETY NATL CAS CORP	10,907,265	0.8240%	10,725,942	9,316,653	86.86%
37	163	19704	AMERICAN STATES INS CO	10,842,383	0.8191%	8,921,204	6,816,695	76.41%
38	7	13935	FEDERATED MUT INS CO	10,694,291	0.8080%	10,869,346	4,917,401	45.24%
39	961	34266	FRONTIER INS CO	10,612,766	0.8018%	8,194,794	5,276,474	64.39%
40	0	26077	LANCER INS CO	10,611,227	0.8017%	10,073,392	3,200,956	31.78%
41	159	24473	UNITED PACIFIC INS CO	10,597,816	0.8007%	11,076,853	4,935,311	44.56%
42	140	23787	NATIONWIDE MUT INS CO	10,437,546	0.7886%	10,278,700	7,713,132	75.04%
43	1111	25534	TIG INS CO	10,163,172	0.7678%	7,943,816	7,259,063	91.38%
44	761	21881	NATIONAL SURETY CORP	9,996,497	0.7552%	11,047,797	6,392,495	57.86%
45	212	16535	ZURICH AMERICAN INS CO	9,702,692	0.7330%	11,525,341	6,252,877	54.25%
46	108	22977	LUMBERMENS MUT CAS CO	9,588,250	0.7244%	9,839,966	2,700,442	27.44%
47	44	20648	EMPLOYERS FIRE INS CO	9,567,819	0.7229%	10,353,690	2,532,369	24.46%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO LIABILITY

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
48	91	29424	HARTFORD CAS INS CO	9,404,877	0.7105%	8,629,358	5,226,796	60.57%
49	0	31453	FINANCIAL PACIFIC INS CO	8,996,656	0.6797%	7,431,842	3,735,195	50.26%
50	12	19410	COMMERCE & INDUSTRY INS CO	8,655,394	0.6539%	8,681,189	3,725,242	42.91%
51	212	21652	FARMERS INS EXCH	8,601,113	0.6498%	8,483,472	3,739,041	44.07%
52	212	22730	ZC INS CO	8,238,311	0.6224%	7,004,858	3,505,805	50.05%
53	169	21180	SENTRY SELECT INS CO	8,216,221	0.6207%	7,926,823	10,992,367	138.67%
54	12	19429	INSURANCE CO OF THE STATE OF PA	8,135,511	0.6146%	7,735,257	5,183,657	67.01%
55	749	16063	GENERAL SECURITY INS CO	8,089,134	0.6111%	8,743,433	1,512,643	17.30%
56	212	19372	NORTHERN INS CO OF NY	7,961,861	0.6015%	6,880,890	6,728,274	97.78%
57	98	10510	CAROLINA CAS INS CO	7,852,898	0.5933%	8,054,873	3,634,416	45.12%
58	950	12904	TOKIO MARINE&FIRE INS CO LTD US BR	7,825,192	0.5912%	7,427,036	6,080,571	81.87%
59	922	27847	INSURANCE CO OF THE WEST	7,684,474	0.5806%	8,268,576	7,881,390	95.32%
60	517	20532	CLARENDON NATL INS CO	7,514,921	0.5678%	10,413,786	8,343,031	80.12%
61	24	19895	ATLANTIC MUT INS CO	7,306,284	0.5520%	6,933,392	3,879,965	55.96%
62	329	37303	REDLAND INS CO	7,116,991	0.5377%	7,031,650	6,387,915	90.85%
63	163	19690	AMERICAN ECONOMY INS CO	7,101,499	0.5365%	6,307,326	3,235,716	51.30%
64	761	21873	FIREMANS FUND INS CO	7,080,069	0.5349%	7,210,780	4,268,130	59.19%
65	930	23671	NATIONAL AMERICAN INS CO OF CA	7,046,008	0.5323%	6,285,219	4,253,656	67.68%
66	1111	25496	TIG IND CO	6,662,375	0.5033%	6,231,501	2,755,166	44.21%
67	218	20427	AMERICAN CAS CO OF READING PA	6,493,291	0.4906%	7,078,088	-3,164,396	-44.71%
68	155	10243	NATIONAL CONTINENTAL INS CO	6,276,070	0.4742%	7,551,629	5,359,317	70.97%
69	111	21458	EMPLOYERS INS OF WAUSAU A MUT C	6,098,315	0.4607%	5,597,252	4,475,938	79.97%
70	0	11126	YASUDA FIRE & MARINE INS CO OF AM	5,959,634	0.4503%	5,584,246	4,173,530	74.74%
71	761	21849	AMERICAN AUTOMOBILE INS CO	5,911,973	0.4467%	6,902,065	3,780,505	54.77%
72	164	41769	ATHENA ASSUR CO	5,836,623	0.4410%	6,006,413	1,570,792	26.15%
73	108	22918	AMERICAN MOTORISTS INS CO	5,798,406	0.4381%	8,050,977	2,588,365	32.15%
74	41	25682	TRAVELERS IND CO OF CT	5,795,674	0.4379%	4,876,051	3,895,450	79.89%
75	163	24732	GENERAL INS CO OF AMER	5,774,031	0.4362%	5,899,159	2,744,964	46.53%
76	1285	22322	GREENWICH INS CO	5,718,468	0.4320%	6,345,736	4,425,670	69.74%
77	212	19305	ASSURANCE CO OF AMER	5,634,995	0.4257%	5,745,069	4,090,102	71.19%
78	212	26247	AMERICAN GUARANTEE & LIABILITY INS	5,546,692	0.4191%	6,121,969	1,898,926	31.02%
79	212	21326	EMPIRE FIRE & MARINE INS CO	5,316,749	0.4017%	5,239,565	4,670,183	89.13%
80	227	23647	MUTUAL SERVICE CAS INS CO	5,268,957	0.3981%	3,756,853	3,355,721	89.32%
81	159	40592	RELIANCE NATL INS CO	5,140,096	0.3883%	5,657,408	6,538,036	115.57%
82	161	18031	TOPA INS CO	5,018,491	0.3791%	3,124,002	2,865,768	91.73%
83	111	42404	LIBERTY INS CORP	5,018,341	0.3791%	5,073,058	7,463,205	147.11%
84	553	24880	FIRE & CAS INS CO OF CT	4,962,015	0.3749%	3,607,287	852,407	23.63%
85	922	40029	EXPLORER INS CO	4,931,296	0.3726%	5,233,192	2,532,744	48.40%
86	108	30562	AMERICAN MANUFACTURERS MUT INS	4,911,732	0.3711%	5,656,847	4,508,293	79.70%
87	44	21970	CGU INS CO	4,877,003	0.3685%	4,479,044	1,707,099	38.11%
88	164	24791	ST PAUL MERCURY INS CO	4,801,650	0.3628%	5,188,709	1,279,828	24.67%
89	164	35386	FIDELITY & GUARANTY INS CO	4,558,593	0.3444%	5,215,509	7,341,397	140.76%
90	164	25887	US FIDELITY & GUARANTY CO	4,437,219	0.3352%	3,238,937	552,155	17.05%
91	553	24678	ROYAL IND CO	4,343,975	0.3282%	3,986,929	3,223,872	80.86%
92	626	22667	ACE AMERICAN INS CO	4,216,348	0.3185%	4,591,650	3,011,573	65.59%
93	1285	37885	XL SPECIALTY INS CO	4,170,542	0.3151%	2,194,163	1,535,431	69.98%
94	761	22810	CHICAGO INS CO	4,169,383	0.3150%	3,839,171	1,267,584	33.02%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO LIABILITY

Sorted by Market Share

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Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
95	163	24724	FIRST NATL INS CO OF AMER	4,149,091	0.3135%	4,123,093	1,466,534	35.57%
96	0	11231	GENERALI US BRANCH	4,104,398	0.3101%	2,562,751	677,547	26.44%
97	12	23841	NEW HAMPSHIRE INS CO	4,104,174	0.3101%	7,435,811	12,050,741	162.06%
98	38	20346	PACIFIC IND CO	3,995,414	0.3019%	4,148,785	5,617,692	135.41%
99	158	21113	UNITED STATES FIRE INS CO	3,931,332	0.2970%	4,344,131	5,396,812	124.23%
100	150	11371	GREAT WEST CAS CO	3,918,004	0.2960%	4,034,036	1,606,454	39.82%
101	155	11770	UNITED FNCL CAS CO	3,878,982	0.2931%	3,878,982	3,496,417	90.14%
102	783	13056	RLI INS CO	3,809,384	0.2878%	3,150,948	2,400,343	76.18%
103	62	21415	EMPLOYERS MUT CAS CO	3,779,557	0.2855%	3,572,188	4,290,272	120.10%
104	626	20702	ACE FIRE UNDERWRITERS INS CO	3,764,961	0.2844%	4,063,613	2,329,127	57.32%
105	240	10499	CHRYSLER INS CO	3,746,203	0.2830%	3,890,733	4,178,124	107.39%
106	772	22985	SEQUOIA INS CO	3,742,972	0.2828%	4,039,119	5,435,358	134.57%
107	291	13331	AMERICAN HARDWARE MUT INS CO	3,692,919	0.2790%	3,671,252	2,686,122	73.17%
108	88	22306	MASSACHUSETTS BAY INS CO	3,642,881	0.2752%	4,518,933	5,883,907	130.21%
109	303	15032	GUIDEONE MUT INS CO	3,626,907	0.2740%	3,589,000	5,097,954	142.04%
110	212	26611	VALIANT INS CO	3,605,210	0.2724%	2,834,458	1,421,516	50.15%
111	923	21296	ASSOCIATES INS CO	3,554,511	0.2685%	3,208,055	2,244,623	69.97%
112	923	24015	NORTHLAND INS CO	3,325,022	0.2512%	3,122,392	1,447,780	46.37%
113	748	18023	STAR INS CO	3,270,548	0.2471%	2,359,788	1,722,478	72.99%
114	84	26344	AGRICULTURAL INS CO	3,206,830	0.2423%	3,008,014	2,606,336	86.65%
115	44	20613	AMERICAN EMPLOYERS INS CO	3,189,507	0.2410%	2,808,430	595,021	21.19%
116	12	19380	AMERICAN HOME ASSUR CO	3,145,230	0.2376%	1,159,022	5,043,583	435.16%
117	218	20486	TRANSCONTINENTAL INS CO	3,096,563	0.2339%	2,536,520	1,788,894	70.53%
118	553	24589	AMERICAN & FOREIGN INS CO	3,073,352	0.2322%	3,103,450	1,268,484	40.87%
119	140	19100	AMCO INS CO	3,069,503	0.2319%	3,077,677	2,192,863	71.25%
120	1120	10120	EVEREST NATIONAL INSURANCE CO	3,049,713	0.2304%	3,059,557	1,085,595	35.48%
121	19	19615	AMERICAN RELIABLE INS CO	2,991,767	0.2260%	4,069,337	6,042,047	148.48%
122	158	25054	HUDSON INS CO	2,795,985	0.2112%	2,433,204	1,567,415	64.42%
123	24	19909	CENTENNIAL INS CO	2,776,224	0.2097%	2,354,570	1,829,109	77.68%
124	602	10297	CREDIT GENERAL IND CO	2,608,625	0.1971%	3,482,833	5,224,841	150.02%
125	44	20621	COMMERCIAL UNION INS CO	2,485,542	0.1878%	1,739,373	-69,994	-4.02%
126	83	22101	GRANGE INS ASSN	2,446,449	0.1848%	2,171,215	975,758	44.94%
127	150	24147	OLD REPUBLIC INS CO	2,360,116	0.1783%	2,507,639	4,373,028	174.39%
128	169	24988	SENTRY INS A MUT CO	2,309,947	0.1745%	2,258,562	1,648,873	73.01%
129	84	16691	GREAT AMERICAN INS CO	2,224,303	0.1680%	2,253,310	1,632,122	72.43%
130	761	21865	ASSOCIATED IND CORP	2,202,179	0.1664%	2,886,691	1,574,354	54.54%
131	164	24775	ST PAUL GUARDIAN INS CO	2,184,689	0.1651%	2,829,920	1,086,059	38.38%
132	181	29874	NORTH AMERICAN SPECIALTY INS CO	2,174,980	0.1643%	2,365,937	-123,682	-5.23%
133	111	23043	LIBERTY MUT INS CO	2,108,990	0.1593%	4,833,653	4,876,798	100.89%
134	400	25798	UNIGARD IND CO	2,077,926	0.1570%	1,971,026	1,725,655	87.55%
135	176	25143	STATE FARM FIRE AND CAS CO	1,992,025	0.1505%	2,078,853	1,325,723	63.77%
136	826	18279	BANKERS STANDARD INS CO	1,980,395	0.1496%	2,178,043	2,365,456	108.60%
137	84	32620	NATIONAL INTERSTATE INS CO	1,976,390	0.1493%	1,319,533	335,824	25.45%
138	0	26433	HARCO NATL INS CO	1,970,122	0.1488%	1,939,967	1,272,178	65.58%
139	1172	19577	VILLANOVA INS CO	1,960,320	0.1481%	1,369,445	705,295	51.50%
140	626	22748	PACIFIC EMPLOYERS INS CO	1,945,820	0.1470%	1,973,877	4,172,599	211.39%
141	41	22217	GULF INS CO	1,852,241	0.1399%	1,097,690	422,856	38.52%

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142	349	13978	FLORISTS MUT INS CO	1,841,190	0.1391%	1,823,587	1,725,876	94.64%
143	31	20052	NATIONAL LIAB & FIRE INS CO	1,838,177	0.1389%	1,665,491	968,717	58.16%
144	946	14435	LUMBER MUT INS CO	1,836,252	0.1387%	1,622,366	199,545	12.30%
145	1116	23930	PACIFIC NATL INS CO	1,835,724	0.1387%	1,787,084	503,561	28.18%
146	84	22136	AMERICAN NATL FIRE INS CO	1,742,004	0.1316%	1,620,641	732,810	45.22%
147	140	11991	NATIONAL CAS CO	1,709,089	0.1291%	1,294,636	1,087,098	83.97%
148	0	27502	WESTERN GENERAL INS CO	1,686,146	0.1274%	1,675,867	718,864	42.90%
149	0	21172	VANLINER INS CO	1,626,460	0.1229%	1,721,347	2,320,663	134.82%
150	0	36790	SPRINGFIELD INS CO INC	1,584,833	0.1197%	1,445,284	1,030,852	71.33%
151	31	38962	GENESIS INS CO	1,581,758	0.1195%	1,638,481	2,282,126	139.28%
152	1116	22489	HIGHLANDS INS CO	1,553,205	0.1173%	1,436,669	398,405	27.73%
153	88	22292	HANOVER INS CO	1,530,913	0.1157%	1,655,669	2,190,094	132.28%
154	57	21261	ELECTRIC INS CO	1,514,040	0.1144%	1,514,040	492,311	32.52%
155	0	18767	CHURCH MUT INS CO	1,490,705	0.1126%	1,408,109	1,621,184	115.13%
156	553	26948	GUARANTY NATL INS CO OF CT	1,490,211	0.1126%	1,171,132	515,008	43.98%
157	41	22233	SELECT INS CO	1,404,134	0.1061%	1,124,215	92,367	8.22%
158	0	20362	SUMITOMO MAR & FIRE INS CO LTD US	1,379,288	0.1042%	1,672,057	472,798	28.28%
159	553	24872	CONNECTICUT IND CO	1,367,288	0.1033%	1,514,181	806,799	53.28%
160	111	26042	WAUSAU UNDERWRITERS INS CO	1,352,766	0.1022%	1,485,960	1,099,114	73.97%
161	553	24902	SECURITY INS CO OF HARTFORD	1,350,013	0.1020%	678,906	-1,649,459	-242.96%
162	31	27812	COLUMBIA INS CO	1,306,148	0.0987%	1,078,790	388,845	36.04%
163	0	10823	SABLE INS CO	1,270,947	0.0960%	981,296	596,983	60.84%
164	0	37206	CONTRACTORS BONDING & INS CO	1,197,659	0.0905%	1,327,769	952,372	71.73%
165	84	24899	SEVEN HILLS INS CO	1,173,042	0.0886%	1,756,130	452,946	25.79%
166	785	28932	MARKEL AMERICAN INS CO	1,058,572	0.0800%	1,058,572	1,149,449	108.58%
167	158	21105	NORTH RIVER INS CO	1,039,871	0.0786%	1,451,813	969,299	66.76%
168	350	34207	WESTPORT INS' CORP	1,017,422	0.0769%	634,709	275,446	43.40%
169	91	29459	TWIN CITY FIRE INS CO CO	1,015,241	0.0767%	953,805	411,967	43.19%
170	927	19489	COMMERCIAL UNDERWRITERS INS CO	1,010,703	0.0764%	1,466,348	696,473	47.50%
171	0	23876	CHATHAM REIN CORP	1,008,088	0.0762%	1,053,144	635,801	60.37%
172	1218	32859	PENN-AMERICA INS CO	931,340	0.0704%	732,037	534,654	73.04%
173	164	25879	FIDELITY & GUARANTY INS UNDERWRIT	912,417	0.0689%	1,211,803	817,698	67.48%
174	111	26069	WAUSAU BUSINESS INS CO	887,878	0.0671%	1,807,881	1,403,263	77.62%
175	650	40010	WESTERN FAMILY INS CO	884,082	0.0668%	931,072	480,188	51.57%
176	44	38369	NORTHERN ASSUR CO OF AMER	857,984	0.0648%	931,324	161,269	17.32%
177	961	42250	FRONTIER PACIFIC INS CO	857,009	0.0647%	720,160	215,791	29.96%
178	38	20338	NORTHWESTERN PACIFIC IND CO	846,016	0.0639%	782,695	491,455	62.79%
179	212	19356	MARYLAND CAS CO	823,808	0.0622%	783,509	428,571	54.70%
180	218	20478	NATIONAL FIRE INS CO OF HARTFORD	794,826	0.0600%	914,756	601,029	65.70%
181	0	27073	NIPPON FIRE & MAR INS CO LTD US BR	717,119	0.0542%	690,116	-111,794	-16.20%
182	781	37893	ULICO CAS CO	698,202	0.0527%	751,471	287,794	38.30%
183	1111	18864	FAIRMONT INS CO	685,608	0.0518%	246,752	113,439	45.97%
184	574	31089	REPUBLIC WESTERN INS CO	667,329	0.0504%	739,252	603,972	81.70%
185	41	19038	TRAVELERS CAS & SURETY CO	617,327	0.0466%	554,637	-294,175	-53.04%
186	802	13544	CALIFORNIA CAPITAL INS CO	610,247	0.0461%	514,368	379,956	73.87%
187	785	38970	MARKEL INS CO	583,525	0.0441%	561,135	105,858	18.86%
188	91	22357	HARTFORD ACCID & IND CO	562,718	0.0425%	559,997	237,791	42.46%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO LIABILITY

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurrec Losses	Loss Ratio
189	790	21040	FREMONT INDUSTRIAL IND CO	548,484	0.0414%	548,484	0	0.00%
190	957	19720	AMERICAN ALT INS CORP	544,586	0.0411%	531,657	221,739	41.71%
191	677	18058	PHILADELPHIA IND INS CO	541,956	0.0409%	544,374	198,056	36.38%
192	626	21121	WESTCHESTER FIRE INS CO	525,898	0.0397%	738,171	187,580	25.41%
193	808	32107	SUTTER INS CO	521,513	0.0394%	488,287	11,226	2.30%
194	84	11738	LEADER INS CO	468,440	0.0354%	444,664	310,944	69.93%
195	306	10847	CUMIS INS SOCIETY INC	451,362	0.0341%	425,986	86,507	20.31%
196	84	26832	AMERICAN ALLIANCE INS CO	422,128	0.0319%	274,496	140,742	51.27%
197	867	12416	PROTECTIVE INS CO	415,653	0.0314%	415,913	423,505	101.83%
198	852	40150	MGA INS CO INC	384,333	0.0290%	543,980	2,191,305	402.83%
199	553	24694	SAFEGUARD INS CO	381,516	0.0288%	254,548	43,236	16.99%
200	12	23809	GRANITE STATE INS CO	376,521	0.0284%	1,843,775	3,324,177	180.29%
201	959	39551	CONTINENTAL HERITAGE INS CO	367,343	0.0278%	274,604	146,970	53.52%
202	553	24600	GLOBE IND CO	367,323	0.0278%	506,356	291,099	57.49%
203	517	37257	INSURANCE CORP OF HANNOVER	347,994	0.0263%	109,745	67,567	61.57%
204	0	28886	TRANSGUARD INS CO OF AMER INC	327,495	0.0247%	636,650	258,014	40.53%
205	83	22128	ROCKY MOUNTAIN FIRE & CAS CO	310,220	0.0234%	217,775	64,129	29.45%
206	44	16217	NATIONAL FARMERS UNION PROP & CA	303,404	0.0229%	289,585	73,565	25.40%
207	867	40460	SAGAMORE INS CO	301,235	0.0228%	204,895	124,770	60.89%
208	38	20397	VIGILANT INS CO	300,675	0.0227%	745,403	1,039,106	139.40%
209	79	31488	INTEGON PREFERRED INS CO	285,900	0.0216%	181,138	145,801	80.49%
210	802	23540	MONTEREY INS CO	277,840	0.0210%	70,467	24,072	34.16%
211	0	23663	NATIONAL AMERICAN INS CO	269,680	0.0204%	176,486	211,947	120.09%
212	159	44482	RELIANCE UNIVERSAL INS CO	261,614	0.0198%	224,474	157,923	70.35%
213	91	30104	HARTFORD UNDERWRITERS INS CO	225,143	0.0170%	151,085	65,790	43.55%
214	553	40541	GROCERS INS CO	222,897	0.0168%	196,966	54,365	27.60%
215	212	39306	FIDELITY & DEPOSIT CO OF MD	186,785	0.0141%	189,612	-22,063	-11.64%
216	130	23531	MILLERS INS CO	178,972	0.0135%	240,017	234,405	97.66%
217	201	25976	UTICA MUT INS CO	173,366	0.0131%	182,151	213,835	117.39%
218	927	18619	UNDERWRITERS INS CO	162,679	0.0123%	169,484	133,192	78.59%
219	400	24554	WINTERTHUR INTERNATL AMER INS CO	134,833	0.0102%	108,744	58,471	53.77%
220	626	20699	ACE PROP & CAS INS CO	124,114	0.0094%	285,393	157,778	55.28%
221	400	24449	REGENT INS CO	118,392	0.0089%	113,142	86,081	76.08%
222	44	40134	POTOMAC INS CO OF IL	118,223	0.0089%	91,958	46,371	50.43%
223	1116	41408	PACIFIC AUTOMOBILE INS CO	113,356	0.0086%	78,194	43,384	55.48%
224	457	19801	ARGONAUT INS CO	112,199	0.0085%	16,423	-154,709	-942.03%
225	212	40142	AMERICAN ZURICH INS CO	112,197	0.0085%	58,104	-270,952	-466.32%
226	626	43575	INDEMNITY INS CO OF NA	106,860	0.0081%	282,397	4,384,243	1552.51%
227	0	23108	LUMBERMENS UNDERWRITING ALLIAN	101,548	0.0077%	72,853	36,683	50.35%
228	479	11177	FIRST FNCL INS CO	92,889	0.0070%	67,868	31,409	46.28%
229	920	42048	DIAMOND STATE INS CO	87,206	0.0066%	38,859	4,250	10.94%
230	244	10677	CINCINNATI INS CO	85,249	0.0064%	73,506	783	1.07%
231	91	37478	HARTFORD INS CO OF THE MIDWEST	72,770	0.0055%	81,476	-639	-0.78%
232	44	23752	NATIONAL FARMERS UNION STD INS C	68,799	0.0052%	67,139	36,874	54.92%
233	124	23396	MICHIGAN MUT INS CO	56,811	0.0043%	55,994	44,836	80.07%
234	108	18910	AMERICAN PROTECTION INS CO	56,387	0.0043%	52,670	71,028	134.85%
235	317	40827	VIRGINIA SURETY CO INC	55,947	0.0042%	53,846	7,445	13.83%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO LIABILITY

Sorted by Market Share

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
236	0	40550	PACIFIC PIONEER INS CO	47,642	0.0036%	74,998	27,769	37.03%
237	212	27855	ZURICH AMERICAN INS CO OF IL	41,482	0.0031%	27,515	11,803	42.90%
238	350	22225	GE AUTO & HOME ASSUR CO	40,807	0.0031%	43,509	37,000	85.04%
239	215	14133	VALLEY INS CO	28,017	0.0021%	17,087	47,335	277.02%
240	517	21806	HARBOR SPECIALTY INS CO	26,789	0.0020%	14,958	95,110	635.85%
241	457	19828	ARGONAUT-MIDWEST INS CO	26,784	0.0020%	4,757	-11,412	-239.90%
242	0	11118	FEDERATED RURAL ELECTRIC INS COR	26,237	0.0020%	26,203	1,219	4.65%
243	28	19976	AMICA MUT INS CO	25,236	0.0019%	26,927	16,893	62.74%
244	201	25984	GRAPHIC ARTS MUT INS CO	22,849	0.0017%	25,208	-66,173	-262.51%
245	686	25771	WESTERN CONTINENTAL INS CO	22,251	0.0017%	26,274	296,789	1129.59%
246	0	38733	ALASKA NAT INS CO	18,449	0.0014%	16,324	4,237	25.96%
247	457	19860	ARGONAUT GREAT CENTRAL INS CO	17,970	0.0014%	23,044	-14,183	-61.55%
248	350	34789	COLONIAL PENN INS CO	14,571	0.0011%	16,592	1,285,400	7747.11%
249	1116	23906	NORTHWESTERN NATL CAS CO	14,477	0.0011%	3,645	0	0.00%
250	111	33588	FIRST LIBERTY INS CORP	14,425	0.0011%	3,640	2,383	65.47%
251	761	22837	INTERSTATE IND CO	11,327	0.0009%	9,478	8,761	92.44%
252	12	19399	AIU INS CO	10,941	0.0008%	35,471	90,369	254.77%
253	111	33600	LM INS CORP	9,725	0.0007%	8,433	4,157	49.29%
254	127	23469	AMERICAN MODERN HOME INS CO	9,653	0.0007%	8,643	396	4.58%
255	923	10819	AMERICAN EQUITY SPECIALTY INS CO	8,424	0.0006%	2,371	244	10.29%
256	645	14907	OREGON MUT INS CO	8,165	0.0006%	8,387	867	10.34%
257	1331	10340	NOBEL INS CO	7,634	0.0006%	484,662	-968,379	-199.81%
258	41	22209	ATLANTIC INS CO	7,023	0.0005%	21,318	20,947	98.26%
259	400	24414	GENERAL CAS CO OF WI	6,348	0.0005%	4,125	2,086	50.57%
260	0	37850	PACIFIC SPECIALTY INS CO	6,234	0.0005%	10,930	-3,616	-33.08%
261	602	12912	CREDIT GENERAL INS CO	6,068	0.0005%	9,064	2,612,570	28823.59%
262	140	37877	NATIONWIDE PROPERTY & CAS INS CO	5,388	0.0004%	5,956	-3,915	-65.73%
263	1111	25518	TIG PREMIER INS CO	4,058	0.0003%	1,905	-464,034	-24358.74%
264	164	36463	DISCOVER PROP & CAS INS CO	3,937	0.0003%	3,937	-601,261	-15272.06%
265	156	24295	PROVIDENCE WASHINGTON INS CO	3,492	0.0003%	4,464	-6,067	-135.91%
266	44	21946	CGU INS CO OF NJ	2,938	0.0002%	62,310	75,118	120.56%
267	1218	10673	PENN-STAR INS CO	2,511	0.0002%	2,197	1,133	51.57%
268	164	19224	NORTHBROOK PROP & CAS INS CO	2,451	0.0002%	-725	-865,354	-19359.17%
269	31	22063	GOVERNMENT EMPLOYEES INS CO	1,543	0.0001%	1,787	961	53.78%
270	767	12262	PENNSYLVANIA MANUFACTURERS ASN	1,474	0.0001%	307	1,014	330.29%
271	41	41483	FARMINGTON CAS CO	928	0.0001%	52,298	384,708	735.61%
272	140	28223	NATIONWIDE AGRIBUSINESS INS CO	854	0.0001%	534	0	0.00%
273	169	23434	MIDDLESEX INS CO	828	0.0001%	735	-4,063	-552.79%
274	140	23779	NATIONWIDE MUT FIRE INS CO	639	0.0000%	559	-9,419	-1684.97%
275	38	20303	GREAT NORTHERN INS CO	437	0.0000%	196	53,173	27129.08%
276	304	13242	TITAN INDEMNITY CO	375	0.0000%	6,136	-11,005	-179.35%
277	218	20435	CNA CAS OF CA	368	0.0000%	368	444,625	20822.01%
278	31	35882	GEICO GENERAL INS CO	140	0.0000%	613	5,533	902.61%
279	218	35289	CONTINENTAL INS CO	51	0.0000%	51	-8,180,309	-39821.57%

Line Total: 1,323,620,995 100.0000% 1,335,749,679 905,534,921 67.79%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRIVATE PASSENGER AUTO PHYSICAL DAMAGE

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	176	25178	STATE FARM MUT AUTO INS CO	695,628,046	13.0875%	701,345,695	443,246,645	63.20%
2	212	21652	FARMERS INS EXCH	675,986,671	12.7180%	676,433,370	406,813,709	60.14%
3	1278	15539	CALIFORNIA STATE AUTO ASN INTER-IN	575,632,342	10.8299%	576,638,450	414,561,662	71.89%
4	1318	15598	INTERINS EXCH OF THE AUTOMOBILE C	485,112,216	9.1269%	460,252,465	272,142,704	59.13%
5	12	12963	21ST CENTURY INS CO	331,154,268	6.2303%	329,476,319	230,366,947	69.92%
6	660	27553	MERCURY INS CO OF CA	305,115,830	5.7404%	299,540,177	154,110,188	51.45%
7	8	19240	ALLSTATE IND CO	265,618,765	4.9973%	253,172,395	171,944,419	67.92%
8	8	19232	ALLSTATE INS CO	181,389,275	3.4127%	181,298,975	110,403,275	60.90%
9	660	11908	MERCURY CAS CO	109,149,576	2.0535%	106,622,517	63,687,632	59.73%
10	200	25941	UNITED SERVICES AUTO ASSOC	101,833,945	1.9159%	102,623,668	62,769,078	61.16%
11	200	25968	USAA CAS INS CO	84,508,725	1.5899%	84,002,207	50,101,082	59.64%
12	163	24740	SAFECO INS CO OF AMER	83,120,861	1.5638%	81,608,670	45,754,435	56.07%
13	155	27804	PROGRESSIVE WEST INS CO	71,586,616	1.3468%	78,139,232	44,765,440	57.29%
14	31	35882	GEICO GENERAL INS CO	58,002,015	1.0912%	53,743,453	36,825,361	68.52%
15	814	25089	COAST NATL INS CO	53,671,031	1.0098%	43,173,407	24,377,106	56.46%
16	155	37605	MARATHON INS CO	53,135,948	0.9997%	33,016,826	23,223,924	70.34%
17	31	22063	GOVERNMENT EMPLOYEES INS CO	44,883,645	0.8444%	43,633,467	28,245,574	64.73%
18	79	23728	NATIONAL GENERAL INS CO	44,439,148	0.8361%	44,347,815	22,946,122	51.74%
19	84	22268	INFINITY INS CO	41,436,819	0.7796%	34,212,233	18,478,810	54.01%
20	33	20117	CALIFORNIA CAS IND EXCH	38,764,840	0.7293%	41,688,453	23,955,138	57.46%
21	212	21687	MID-CENTURY INS CO	38,671,440	0.7276%	42,815,971	33,138,890	77.40%
22	553	13137	VIKING INS CO OF WI	34,085,409	0.6413%	33,728,823	19,758,517	58.58%
23	517	20532	CLARENDON NATL INS CO	33,699,287	0.6340%	32,356,889	27,360,826	84.56%
24	111	23035	LIBERTY MUT FIRE INS CO	33,674,802	0.6336%	33,826,201	19,638,793	58.06%
25	218	10201	GALWAY INS CO	33,533,789	0.6309%	34,499,989	10,311,832	29.89%
26	1179	31526	WAWANESA MUT INS CO US BRANCH	28,121,496	0.5291%	31,344,059	18,305,401	58.40%
27	91	30104	HARTFORD UNDERWRITERS INS CO	27,649,340	0.5202%	26,194,899	15,021,749	57.35%
28	140	23787	NATIONWIDE MUT INS CO	26,685,939	0.5021%	26,904,407	18,069,377	67.16%
29	218	20435	CNA CAS OF CA	21,275,899	0.4003%	20,227,420	-3,253,215	-16.08%
30	8	37907	DEERBROOK INS CO	20,248,549	0.3810%	16,874,818	15,536,775	92.07%
31	140	19100	AMCO INS CO	19,257,689	0.3623%	14,885,700	4,736,707	31.82%
32	1179	10683	WAWANESA GENERAL INS CO	19,214,349	0.3615%	17,429,541	13,565,041	77.83%
33	19	10111	AMERICAN BANKERS INS CO OF FL	18,422,481	0.3466%	6,060,701	3,850,823	63.54%
34	922	40029	EXPLORER INS CO	17,843,780	0.3357%	20,778,604	13,220,762	63.63%
35	28	19976	AMICA MUT INS CO	17,023,678	0.3203%	17,134,819	5,347,819	31.21%
36	8	17230	ALLSTATE PROP & CAS INS CO	16,733,357	0.3148%	9,129,380	6,000,670	65.73%
37	215	19852	FINANCIAL IND CO	16,058,825	0.3021%	17,925,098	9,629,269	53.72%
38	91	29424	HARTFORD CAS INS CO	14,893,520	0.2802%	11,243,966	6,628,449	58.95%
39	944	37648	PERMANENT GENERAL ASSUR CORP	14,493,858	0.2727%	14,908,876	8,078,057	54.18%
40	12	43761	AMERICAN INTL INS CO OF CA	14,194,937	0.2671%	13,601,189	7,743,749	56.93%
41	350	20796	COLONIAL PENN FRANKLIN INS CO	13,721,001	0.2581%	14,996,150	8,248,876	55.01%
42	227	23647	MUTUAL SERVICE CAS INS CO	13,413,161	0.2524%	8,428,435	14,730,789	174.77%
43	253	14168	HARLEYSVILLE MUT INS CO	12,949,942	0.2436%	4,664,412	6,188,610	132.68%
44	802	13544	CALIFORNIA CAPITAL INS CO	12,237,518	0.2302%	12,801,080	7,031,343	54.93%
45	761	22810	CHICAGO INS CO	11,817,969	0.2223%	17,571,900	12,951,666	73.71%
46	108	30562	AMERICAN MANUFACTURERS MUT INS	11,392,663	0.2143%	10,660,706	6,503,074	61.00%
47	3	42579	ALLIED PROP & CAS INS CO	11,391,360	0.2143%	10,365,744	5,586,208	53.89%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRIVATE PASSENGER AUTO PHYSICAL DAMAGE

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48	0	37770	WESTERN UNITED INS CO	11,222,377	0.2111%	11,022,456	6,454,987	58.56%
49	761	21903	FIREMANS FUND INS CO OF TX	11,118,645	0.2092%	9,429,355	4,403,103	46.70%
50	0	42277	STERLING CAS INS CO	10,852,610	0.2042%	12,467,677	6,090,836	48.85%
51	41	10826	TRAVCAL IND CO	10,421,587	0.1961%	9,225,645	7,040,840	76.32%
52	84	11738	LEADER INS CO	9,900,698	0.1863%	7,664,952	5,721,915	74.65%
53	407	12220	SUPERIOR INS CO	9,275,005	0.1745%	9,698,930	7,844,614	80.88%
54	130	23531	MILLERS INS CO	9,026,986	0.1698%	10,414,867	7,960,533	76.43%
55	163	19690	AMERICAN ECONOMY INS CO	8,707,567	0.1638%	9,306,947	4,153,088	44.62%
56	0	37850	PACIFIC SPECIALTY INS CO	8,679,634	0.1633%	10,941,002	6,863,934	62.74%
57	304	32352	PRUDENTIAL PROPERTY & CAS INS CO	8,230,325	0.1548%	8,253,477	4,669,891	56.58%
58	31	22055	GEICO IND CO	8,103,942	0.1525%	6,935,553	5,490,698	79.17%
59	91	29459	TWIN CITY FIRE INS CO CO	8,051,112	0.1515%	6,244,533	4,431,225	70.96%
60	323	10693	CIVIL SVC EMPLOYEES INS CO	8,043,268	0.1513%	8,039,779	4,469,800	55.60%
61	816	13161	COMMERCE WEST INS CO	8,028,468	0.1510%	7,904,016	4,318,945	54.64%
62	212	41181	UNIVERSAL UNDERWRITERS INS CO	7,879,791	0.1483%	7,073,979	7,045,423	99.60%
63	84	43753	REPUBLIC IND OF CA	7,865,340	0.1480%	5,009,698	3,516,594	70.20%
64	0	11231	GENERALI US BRANCH	7,863,343	0.1479%	7,926,583	5,585,136	70.46%
65	0	30945	NATIONAL ALLIANCE INS CO	7,592,868	0.1429%	7,658,441	3,865,658	50.48%
66	1111	25445	TIG SPECIALTY INS CORP	7,530,207	0.1417%	8,295,006	5,656,004	68.19%
67	660	38342	CALIFORNIA AUTOMOBILE INS CO	7,323,111	0.1378%	5,404,662	3,495,156	64.67%
68	140	23779	NATIONWIDE MUT FIRE INS CO	7,223,944	0.1359%	7,481,223	3,519,435	47.04%
69	1172	24422	LEGION INS CO	7,221,700	0.1359%	4,362,650	8,617,587	197.53%
70	350	34789	COLONIAL PENN INS CO	7,038,855	0.1324%	7,401,471	3,024,527	40.86%
71	41	10827	TRAVCAL SECURE INS CO	7,025,750	0.1322%	6,849,015	5,797,550	84.65%
72	0	23701	NATIONAL AUTOMOBILE & CAS INS CO	6,831,700	0.1285%	6,842,538	3,939,993	57.58%
73	84	20260	INFINITY SELECT INS CO	6,741,639	0.1268%	8,389,545	3,663,944	43.67%
74	400	19216	SOUTHERN INS CO	6,694,049	0.1259%	7,020,237	4,728,759	67.36%
75	323	18953	CSE SAFEGUARD INS CO	6,596,394	0.1241%	6,709,024	3,404,866	50.75%
76	158	25461	TIG INS CO OF TX	6,534,909	0.1229%	9,536,961	4,556,978	47.78%
77	1111	25496	TIG IND CO	6,455,081	0.1214%	6,646,905	3,384,868	50.92%
78	31	41491	GEICO CAS CO	6,433,790	0.1210%	5,864,481	3,722,523	63.48%
79	4	27928	AMEX ASSUR CO	6,255,289	0.1177%	5,907,117	3,767,083	63.77%
80	159	40592	RELIANCE NATL INS CO	6,193,941	0.1165%	2,045,375	1,690,417	82.65%
81	950	12904	TOKIO MARINE&FIRE INS CO LTD US BR	6,115,893	0.1151%	6,304,114	2,486,854	39.45%
82	300	22756	ALLEGIANCE INS CO	5,767,575	0.1085%	5,778,856	3,379,339	58.48%
83	155	24260	PROGRESSIVE CAS INS CO	5,608,349	0.1055%	5,178,879	4,673,904	90.25%
84	84	10068	INFINITY NATL INS CO	5,590,758	0.1052%	1,450,009	1,436,752	99.09%
85	650	40010	WESTERN FAMILY INS CO	5,219,377	0.0982%	4,926,596	3,056,657	62.04%
86	38	20338	NORTHWESTERN PACIFIC IND CO	5,094,326	0.0958%	4,963,503	1,617,564	32.59%
87	0	26077	LANCER INS CO	4,620,814	0.0869%	6,279,705	4,955,507	78.91%
88	350	43974	COLONIAL PENN MADISON INS CO	4,378,537	0.0824%	4,687,408	2,547,873	54.36%
89	140	18961	CALFARM INSURANCE CO	4,277,145	0.0805%	4,472,387	2,470,161	55.23%
90	44	21962	GENERAL ACCIDENT INS CO	4,151,838	0.0781%	4,209,472	4,340,724	103.12%
91	227	23655	MODERN SERVICE INS CO	3,946,197	0.0742%	4,340,987	3,068,151	70.68%
92	83	22101	GRANGE INS ASSN	3,898,886	0.0734%	3,948,484	2,433,747	61.64%
93	241	25321	METROPOLITAN DRT PROP & CAS INS	3,854,232	0.0725%	3,278,472	2,415,869	73.69%
94	79	38660	MIC GENERAL INS CORP	3,757,515	0.0707%	3,715,085	2,026,070	54.54%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRIVATE PASSENGER AUTO PHYSICAL DAMAGE

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
95	300	22578	HORACE MANN INS CO	3,617,051	0.0681%	3,460,844	2,392,283	69.12%
96	920	42048	DIAMOND STATE INS CO	3,460,065	0.0651%	2,896,675	3,693,020	127.49%
97	273	13250	WORKMENS AUTO INS CO	3,345,058	0.0629%	3,245,632	2,155,402	66.41%
98	1285	22322	GREENWICH INS CO	3,282,241	0.0618%	2,842,178	2,339,660	82.32%
99	930	19269	DANIELSON NATL INS CO	3,266,343	0.0615%	2,601,936	2,743,318	105.43%
100	0	10221	ALISTAR INS CO	3,243,455	0.0610%	3,209,962	689,895	21.49%
101	927	19489	COMMERCIAL UNDERWRITERS INS CO	3,200,514	0.0602%	3,358,491	2,382,866	70.95%
102	19	19615	AMERICAN RELIABLE INS CO	3,168,196	0.0596%	4,620,435	1,849,252	40.02%
103	400	25798	UNIGARD IND CO	3,114,918	0.0586%	3,215,601	1,249,547	38.86%
104	354	39098	OMNI INS CO	3,111,148	0.0585%	2,943,996	2,034,438	69.10%
105	313	33898	AEGIS SECURITY INS CO	2,929,577	0.0551%	3,605,340	1,943,340	53.90%
106	689	16578	FIRST COMM INS CO	2,900,404	0.0546%	2,904,093	1,965,747	67.69%
107	0	40550	PACIFIC PIONEER INS CO	2,709,723	0.0510%	3,024,771	2,471,893	81.72%
108	400	25747	UNIGARD INS CO	2,568,526	0.0483%	2,511,045	1,491,149	59.38%
109	215	14133	VALLEY INS CO	2,539,174	0.0478%	2,511,611	1,349,499	53.73%
110	79	29742	INTEGON NATL INS CO	2,489,499	0.0468%	1,405,117	1,142,766	81.33%
111	808	25180	ANZA INS CO	2,468,860	0.0464%	2,906,353	1,267,674	43.62%
112	408	28401	AMERICAN NATL PROP & CAS CO	2,349,241	0.0442%	2,370,642	1,249,476	52.71%
113	127	23450	AMERICAN FAMILY HOME INS CO	2,273,423	0.0428%	493,593	58,055	11.76%
114	127	23469	AMERICAN MODERN HOME INS CO	2,239,928	0.0421%	2,641,392	889,381	33.67%
115	0	10920	MILLENNIUM INS CO	2,219,396	0.0418%	2,099,128	1,711,218	81.52%
116	84	26832	AMERICAN ALLIANCE INS CO	2,208,941	0.0416%	2,307,936	985,035	42.68%
117	761	11630	JEFFERSON INS CO	2,182,945	0.0411%	2,309,786	1,386,021	60.01%
118	19	42978	AMERICAN SECURITY INS CO	2,126,554	0.0400%	4,645,932	1,284,190	27.64%
119	761	22837	INTERSTATE IND CO	2,122,513	0.0399%	4,613,304	2,945,318	63.84%
120	84	12599	WINDSOR INS CO	2,062,053	0.0388%	2,830,033	2,233,730	78.93%
121	553	24589	AMERICAN & FOREIGN INS CO	2,026,561	0.0381%	2,101,249	1,188,704	56.57%
122	57	21261	ELECTRIC INS CO	1,977,267	0.0372%	1,903,543	1,269,312	66.68%
123	159	24457	RELIANCE INS CO	1,920,139	0.0361%	1,457,144	1,375,159	94.37%
124	212	19356	MARYLAND CAS CO	1,899,231	0.0357%	3,483,858	1,917,951	55.05%
125	458	30830	WESTERN DIVERSIFIED CAS INS CO	1,864,717	0.0351%	998,142	1,188,925	119.11%
126	802	12890	EAGLE WEST INS CO	1,821,007	0.0343%	1,880,509	926,975	49.29%
127	961	42250	FRONTIER PACIFIC INS CO	1,775,621	0.0334%	2,590,434	2,136,763	82.49%
128	3	42587	DEPOSITORS INS CO	1,691,470	0.0318%	1,255,959	738,487	58.80%
129	0	26905	CENTURY-NATIONAL INS CO	1,667,095	0.0314%	1,715,753	1,086,939	63.35%
130	927	18619	UNDERWRITERS INS CO	1,630,904	0.0307%	1,355,446	1,020,556	75.29%
131	930	23671	NATIONAL AMERICAN INS CO OF CA	1,624,128	0.0306%	1,681,925	947,698	56.35%
132	11	26220	YOSEMITE INS CO	1,580,143	0.0297%	1,948,682	691,357	35.48%
133	458	35769	LYNDON PROPERTY INS CO	1,558,426	0.0293%	2,605,791	618,349	23.73%
134	1129	26093	WATERFORD INS CO	1,548,534	0.0291%	911,031	758,871	83.30%
135	161	18031	TOPA INS CO	1,531,318	0.0288%	1,311,440	-356,807	-27.21%
136	1120	10120	EVEREST NATIONAL INSURANCE CO	1,530,490	0.0288%	863,587	814,284	94.29%
137	257	10939	SAFEWAY DIRECT INS CO	1,487,628	0.0280%	1,198,317	655,122	54.67%
138	212	19372	NORTHERN INS CO OF NY	1,375,746	0.0259%	1,401,690	1,198,559	85.51%
139	212	11185	FOREMOST INS CO	1,364,531	0.0257%	1,671,929	590,588	35.32%
140	1218	32859	PENN-AMERICA INS CO	1,350,850	0.0254%	1,488,242	871,644	58.57%
141	329	37303	REDLAND INS CO	1,321,664	0.0249%	1,333,694	772,613	57.93%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRIVATE PASSENGER AUTO PHYSICAL DAMAGE

Sorted by Market Share

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
142	1172	19577	VILLANOVA INS CO	1,318,382	0.0248%	321,524	0	0.00%
143	163	24724	FIRST NATL INS CO OF AMER	1,261,236	0.0237%	1,272,873	574,949	45.17%
144	761	10079	VINTAGE INS CO	1,173,477	0.0221%	1,027,802	1,130,860	110.03%
145	0	11150	FIRST AMER INS CO	1,117,080	0.0210%	488,280	178,523	36.56%
146	84	21792	ATLANTA CAS CO	1,092,267	0.0205%	1,265,290	811,286	64.12%
147	84	26050	WORLDWIDE INS CO	971,450	0.0183%	1,102,304	579,980	52.62%
148	515	10928	EAGLE INS CO	918,479	0.0173%	835,533	507,954	60.79%
149	0	34525	FIVE STAR INS CO	801,850	0.0151%	1,112,198	797,241	71.68%
150	108	22977	LUMBERMENS MUT CAS CO	786,069	0.0148%	462,466	425,120	91.92%
151	84	16691	GREAT AMERICAN INS CO	757,270	0.0142%	332,046	237,700	71.59%
152	553	26948	GUARANTY NATL INS CO OF CT	751,264	0.0141%	688,338	200,350	29.11%
153	84	33014	TRANSPORT INS CO	750,039	0.0141%	65,181	84,156	129.11%
154	215	19887	TRINITY UNIVERSAL INS CO	713,775	0.0134%	72,639	61,078	84.08%
155	200	18600	USAA GENERAL IND CO	701,566	0.0132%	332,211	307,767	92.64%
156	923	24015	NORTHLAND INS CO	643,901	0.0121%	700,845	228,509	32.60%
157	0	35408	SIRIUS AMERICA INS CO	552,173	0.0104%	560,726	413,851	73.81%
158	155	11851	PROGRESSIVE HOME INS CO	520,935	0.0098%	591,066	406,011	68.69%
159	84	32620	NATIONAL INTERSTATE INS CO	501,019	0.0094%	399,515	282,253	70.65%
160	23	38245	BCS INS CO	487,846	0.0092%	440,349	1,397,557	317.37%
161	93	12831	STATE NATL INS CO INC	476,829	0.0090%	576,076	497,043	86.28%
162	38	35181	EXECUTIVE RISK IND INC	472,903	0.0089%	500,827	275,997	55.11%
163	317	40827	VIRGINIA SURETY CO INC	461,731	0.0087%	83,614	253,694	303.41%
164	2	33669	CONDOR INS CO	454,189	0.0085%	865,194	879,062	101.60%
165	24	19909	CENTENNIAL INS CO	453,349	0.0085%	505,201	200,887	39.76%
166	922	27847	INSURANCE CO OF THE WEST	452,864	0.0085%	793,954	490,201	61.74%
167	772	22985	SEQUOIA INS CO	442,213	0.0083%	453,587	199,535	43.99%
168	108	18910	AMERICAN PROTECTION INS CO	426,150	0.0080%	292,778	160,589	54.85%
169	164	35386	FIDELITY & GUARANTY INS CO	404,462	0.0076%	595,272	246,210	41.36%
170	212	21326	EMPIRE FIRE & MARINE INS CO	384,286	0.0072%	594,451	473,970	79.73%
171	1234	10970	RESPONSE INDEMNITY CO OF CA	373,340	0.0070%	82,794	66,495	80.31%
172	785	28932	MARKEL AMERICAN INS CO	362,066	0.0068%	381,296	278,102	72.94%
173	574	31089	REPUBLIC WESTERN INS CO	343,471	0.0065%	72,002	37,394	51.93%
174	0	11126	YASUDA FIRE & MARINE INS CO OF AM	341,554	0.0064%	423,780	304,934	71.96%
175	0	39861	GOLDEN BEAR INS CO	338,830	0.0064%	355,871	0	0.00%
176	150	35424	OLD REPUBLIC MINNEHOMA INS CO	322,459	0.0061%	454,458	167,775	36.92%
177	12	19380	AMERICAN HOME ASSUR CO	313,517	0.0059%	139,653	29,343	21.01%
178	517	21806	HARBOR SPECIALTY INS CO	293,580	0.0055%	383,846	277,526	72.30%
179	83	22128	ROCKY MOUNTAIN FIRE & CAS CO	274,840	0.0052%	269,802	121,460	45.02%
180	79	22004	CIM INSURANCE CORP	258,367	0.0049%	240,246	130,621	54.37%
181	303	15032	GUIDEONE MUT INS CO	240,755	0.0045%	242,813	79,727	32.83%
182	0	27502	WESTERN GENERAL INS CO	234,320	0.0044%	235,915	36,547	15.49%
183	140	37877	NATIONWIDE PROPERTY & CAS INS CO	217,913	0.0041%	72,847	41,381	56.81%
184	1111	25534	TIG INS CO	209,598	0.0039%	157,098	-9,235	-5.88%
185	155	44288	SPECIALTY RISK INS CO	206,998	0.0039%	216,217	218,377	101.00%
186	12	19399	AIU INS CO	200,970	0.0038%	208,567	92,318	44.26%
187	84	22136	AMERICAN NATL FIRE INS CO	190,946	0.0036%	186,513	41,357	22.17%
188	159	24430	RELIANCE NATL IND CO	178,908	0.0034%	137,976	100,063	72.52%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRIVATE PASSENGER AUTO PHYSICAL DAMAGE

Sorted by Market Share

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Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
189	1141	27740	NORTH POINTE INS CO	168,800	0.0032%	27,678	25,131	90.80%
190	212	43699	AMERICAN FEDERATION INS CO	160,532	0.0030%	176,369	105,360	59.74%
191	0	40800	AMERICAN STERLING INS CO	152,209	0.0029%	42,558	53,347	125.35%
192	1111	25518	TIG PREMIER INS CO	151,499	0.0029%	168,585	-302,265	-179.30%
193	88	22292	HANOVER INS CO	145,476	0.0027%	177,591	33,253	18.72%
194	212	22730	ZC INS CO	133,678	0.0025%	113,020	78,210	69.20%
195	24	19895	ATLANTIC MUT INS CO	133,053	0.0025%	145,383	13,815	9.50%
196	831	34495	DOCTORS CO AN INTERINSURANCE EX	116,453	0.0022%	102,176	79,189	77.50%
197	0	10175	CASCADE NATL INS CO	115,001	0.0022%	73,604	64,025	86.99%
198	176	25151	STATE FARM GENERAL INS CO	92,270	0.0017%	83,364	54,333	65.18%
199	553	26980	ROYAL INS CO OF AMER	89,544	0.0017%	93,600	52,827	56.44%
200	201	25976	UTICA MUT INS CO	74,019	0.0014%	85,272	26,369	30.92%
201	19	35971	VOYAGER PROPERTY & CAS INS CO	72,940	0.0014%	40,168	25,967	64.65%
202	164	24791	ST PAUL MERCURY INS CO	65,140	0.0012%	42,142	27,441	65.12%
203	1116	23930	PACIFIC NATL INS CO	65,078	0.0012%	72,981	32,817	44.97%
204	1111	18864	FAIRMONT INS CO	55,621	0.0010%	15,924	375	2.35%
205	98	40045	STARNET INS CO	48,608	0.0009%	17,357	35,708	205.73%
206	2	34983	AMWEST SURETY INS CO	47,576	0.0009%	11,487	36,465	317.45%
207	553	24600	GLOBE IND CO	44,183	0.0008%	53,931	17,400	32.26%
208	517	37257	INSURANCE CORP OF HANNOVER	36,554	0.0007%	26,855	59,460	221.41%
209	62	21407	EMCASCO INS CO	27,083	0.0005%	28,674	-470	-1.64%
210	1234	43044	RESPONSE INS CO	19,738	0.0004%	14,693	5,025	34.20%
211	852	40150	MGA INS CO INC	18,817	0.0004%	18,458	10,000	54.18%
212	140	10723	NATIONWIDE ASSUR CO	18,599	0.0003%	22,863	20,963	91.69%
213	12	23841	NEW HAMPSHIRE INS CO	18,353	0.0003%	22,570	-642	-2.84%
214	304	31968	MERASTAR INS CO	13,763	0.0003%	4,951	3,222	65.08%
215	212	34649	CENTRE INS CO	12,077	0.0002%	9,014	4,990	55.36%
216	163	24732	GENERAL INS CO OF AMER	11,816	0.0002%	12,483	14,892	119.30%
217	12	23809	GRANITE STATE INS CO	11,782	0.0002%	18,624	-1,354	-7.27%
218	923	24031	NORTHLAND CAS CO	10,830	0.0002%	10,249	-53,454	-521.55%
219	218	35289	CONTINENTAL INS CO	9,503	0.0002%	596,558	-15,341,067	-2571.60%
220	553	24678	ROYAL IND CO	7,517	0.0001%	9,151	-2,672	-29.20%
221	181	29874	NORTH AMERICAN SPECIALTY INS CO	7,487	0.0001%	16,575	82,047	495.00%
222	0	12360	OCEAN HARBOR CAS INS CO	4,241	0.0001%	177	2,096	1184.18%
223	553	24694	SAFEGUARD INS CO	3,977	0.0001%	4,732	1,060	22.40%
224	111	42404	LIBERTY INS CORP	3,479	0.0001%	5,075	-1,257	-24.77%
225	0	23663	NATIONAL AMERICAN INS CO	2,352	0.0000%	23,267	-255,026	-1096.08%
226	808	32107	SUTTER INS CO	2,347	0.0000%	4,997	-49,358	-987.75%
227	1218	10673	PENN-STAR INS CO	2,007	0.0000%	2,222	16,074	723.40%
228	62	21415	EMPLOYERS MUT CAS CO	1,984	0.0000%	2,209	27	1.22%
229	304	36447	PRUDENTIAL GENERAL INS CO	1,186	0.0000%	973	0	0.00%
230	164	25887	US FIDELITY & GUARANTY CO	676	0.0000%	16,679	3,822	22.92%
231	303	14559	GUIDEONE SPECIALTY MUT INS CO	407	0.0000%	286	5,976	2089.51%
232	155	42919	PROGRESSIVE NORTHWESTERN INS C	385	0.0000%	1,343	-21,326	-1587.94%
233	785	38970	MARKEL INS CO	312	0.0000%	4,700	-12,111	-257.68%
234	91	37478	HARTFORD INS CO OF THE MIDWEST	137	0.0000%	111	14,817	13348.65%
235	84	26344	AGRICULTURAL INS CO	121	0.0000%	174	215	123.56%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRIVATE PASSENGER AUTO PHYSICAL DAMAGE

Sorted by Market Share

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Licensed companies only

<i>Rec #</i>	<i>Group #</i>	<i>Naic #</i>	<i>Company Name</i>	<i>Writer Premium</i>	<i>Market Share</i>	<i>Earned Premium</i>	<i>Incurrec Losses</i>	<i>Loss Ratic</i>
236	111	33588	FIRST LIBERTY INS CORP	91	0.0000%	91	12,464	13696.70%
237	12	19445	NATIONAL UNION FIRE INS CO OF PITT	52	0.0000%	43,250	-494,212	-1142.69%
238	218	35270	FIDELITY & CASUALTY CO OF NY	36	0.0000%	36	0	0.00%
239	44	21970	CGU INS CO	9	0.0000%	9	423,240	102666.67%
Line Total:				5,315,200,087	100.0000%	5,198,630,892	3,231,996,138	62.17%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	0	27502	WESTERN GENERAL INS CO	37,740,154	7.5333%	29,422,267	28,877,415	98.15%
2	176	25178	STATE FARM MUT AUTO INS CO	29,902,806	5.9689%	28,423,376	20,303,988	71.43%
3	155	11770	UNITED FNCL CAS CO	28,843,855	5.7575%	27,488,547	13,581,418	49.41%
4	93	12831	STATE NATL INS CO INC	13,607,608	2.7162%	10,696,954	2,826,360	26.42%
5	1330	24813	BALBOA INS CO	13,202,301	2.6353%	11,652,346	5,492,183	47.13%
6	140	18961	CALFARM INSURANCE CO	12,854,917	2.5659%	12,064,938	6,672,968	55.31%
7	0	26905	CENTURY-NATIONAL INS CO	12,595,519	2.5142%	16,677,354	7,587,094	45.49%
8	212	41181	UNIVERSAL UNDERWRITERS INS CO	12,309,172	2.4570%	12,082,471	6,344,600	52.51%
9	111	10836	GOLDEN EAGLE INS CORP	10,288,243	2.0536%	10,205,909	4,109,941	40.27%
10	155	24260	PROGRESSIVE CAS INS CO	9,619,243	1.9201%	8,484,138	4,088,427	48.19%
11	660	11908	MERCURY CAS CO	9,521,416	1.9006%	9,187,386	3,562,743	38.78%
12	38	20281	FEDERAL INS CO	7,999,333	1.5967%	8,320,599	4,540,172	54.57%
13	41	25674	TRAVELERS IND CO OF IL	7,897,637	1.5764%	7,559,912	5,227,166	69.14%
14	159	24457	RELIANCE INS CO	7,479,718	1.4930%	8,617,698	5,796,563	67.26%
15	306	10847	CUMIS INS SOCIETY INC	7,085,444	1.4143%	6,074,360	2,486,885	40.94%
16	923	21296	ASSOCIATES INS CO	7,036,834	1.4046%	6,316,873	6,656,575	105.38%
17	212	21709	TRUCK INS EXCH	6,406,874	1.2789%	6,240,845	2,826,801	45.30%
18	8	19240	ALLSTATE IND CO	5,727,521	1.1433%	4,533,117	2,265,715	49.98%
19	163	24740	SAFECO INS CO OF AMER	5,646,958	1.1272%	5,425,471	2,780,850	51.26%
20	212	21687	MID-CENTURY INS CO	5,367,831	1.0715%	4,180,737	2,630,558	62.92%
21	553	26948	GUARANTY NATL INS CO OF CT	5,258,989	1.0497%	4,014,521	1,684,406	41.96%
22	164	24767	ST PAUL FIRE & MARINE INS CO	5,110,050	1.0200%	4,870,627	3,239,697	66.51%
23	8	19232	ALLSTATE INS CO	4,711,712	0.9405%	5,141,605	2,074,171	40.34%
24	1330	24848	NEWPORT INS CO	4,402,998	0.8789%	4,668,416	1,738,733	37.24%
25	218	20508	VALLEY FORGE INS CO	4,344,303	0.8672%	5,200,929	3,170,982	60.97%
26	218	20494	TRANSPORTATION INS CO	4,310,347	0.8604%	4,463,301	2,803,723	62.82%
27	169	21180	SENTRY SELECT INS CO	4,226,926	0.8437%	3,796,962	3,062,903	80.67%
28	2	33669	CONDOR INS CO	4,064,139	0.8112%	4,064,181	2,358,012	58.02%
29	240	10499	CHRYSLER INS CO	4,033,009	0.8050%	4,903,272	2,232,949	45.54%
30	400	25747	UNIGARD INS CO	3,864,743	0.7714%	4,255,064	2,061,575	48.45%
31	140	23787	NATIONWIDE MUT INS CO	3,852,927	0.7691%	3,565,942	768,917	21.56%
32	79	22012	MOTORS INS CORP	3,750,248	0.7486%	3,710,114	1,140,006	30.73%
33	215	19852	FINANCIAL IND CO	3,731,650	0.7449%	3,776,995	2,245,307	59.45%
34	517	20532	CLARENDON NATL INS CO	3,714,793	0.7415%	3,063,713	3,893,282	127.08%
35	91	19682	HARTFORD FIRE IN CO	3,594,514	0.7175%	3,336,606	1,476,879	44.26%
36	553	26980	ROYAL INS CO OF AMER	3,452,755	0.6892%	3,372,677	2,247,401	66.64%
37	0	31453	FINANCIAL PACIFIC INS CO	3,321,147	0.6629%	2,730,635	1,330,569	48.73%
38	140	15580	SCOTTSDALE IND CO	3,257,464	0.6502%	2,724,876	1,587,294	58.25%
39	108	22977	LUMBERMENS MUT CAS CO	3,253,537	0.6494%	2,925,195	1,041,478	35.60%
40	79	38601	MIC PROPERTY & CAS INS CORP	3,224,288	0.6436%	3,258,117	524,385	16.09%
41	761	21857	AMERICAN INS CO	3,189,324	0.6366%	4,484,055	3,439,518	76.71%
42	225	13234	WILSHIRE INS CO	3,148,113	0.6284%	3,142,350	1,122,919	35.74%
43	91	29424	HARTFORD CAS INS CO	3,130,292	0.6248%	2,688,806	1,635,709	60.83%
44	212	22730	ZC INS CO	3,059,250	0.6107%	2,756,955	1,921,176	69.68%
45	159	24473	UNITED PACIFIC INS CO	3,019,113	0.6026%	2,999,769	1,658,216	55.28%
46	7	13935	FEDERATED MUT INS CO	2,994,370	0.5977%	2,882,984	1,095,481	38.00%
47	159	24430	RELIANCE NATL IND CO	2,874,236	0.5737%	2,760,020	2,508,924	90.90%

1999 CALIFORNIA P & C MARKET SHARE REPORT

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48	163	19704	AMERICAN STATES INS CO	2,756,669	0.5503%	2,386,449	1,125,483	47.16%
49	111	23035	LIBERTY MUT FIRE INS CO	2,742,478	0.5474%	3,026,098	2,046,437	67.63%
50	212	21652	FARMERS INS EXCH	2,707,722	0.5405%	2,652,434	1,099,693	41.46%
51	24	19895	ATLANTIC MUT INS CO	2,703,969	0.5397%	2,529,014	1,184,630	46.84%
52	772	22985	SEQUOIA INS CO	2,684,465	0.5358%	2,757,444	955,930	34.67%
53	1111	25534	TIG INS CO	2,536,445	0.5063%	2,445,878	856,410	35.01%
54	950	12904	TOKIO MARINE&FIRE INS CO LTD US BR	2,409,824	0.4810%	2,475,201	1,196,520	48.34%
55	922	27847	INSURANCE CO OF THE WEST	2,409,456	0.4809%	2,303,745	1,583,229	68.72%
56	761	21881	NATIONAL SURETY CORP	2,384,975	0.4761%	2,532,259	1,823,616	72.02%
57	0	26077	LANCER INS CO	2,327,871	0.4647%	2,181,373	-99,709	-4.57%
58	0	11126	YASUDA FIRE & MARINE INS CO OF AM	2,296,960	0.4585%	2,095,640	995,738	47.51%
59	749	16063	GENERAL SECURITY INS CO	2,278,850	0.4549%	2,780,271	1,779,104	63.99%
60	44	21962	GENERAL ACCIDENT INS CO	2,271,515	0.4534%	2,012,020	447,314	22.23%
61	44	20648	EMPLOYERS FIRE INS CO	2,270,155	0.4531%	2,425,193	1,419,798	58.54%
62	158	24384	RANGER INS CO	2,253,821	0.4499%	2,213,224	814,268	36.79%
63	212	19305	ASSURANCE CO OF AMER	2,220,980	0.4433%	2,280,706	845,202	37.06%
64	761	21849	AMERICAN AUTOMOBILE INS CO	2,207,767	0.4407%	2,480,041	874,320	35.25%
65	927	18619	UNDERWRITERS INS CO	2,193,865	0.4379%	1,482,840	230,487	15.54%
66	98	10510	CAROLINA CAS INS CO	2,117,391	0.4226%	2,131,089	1,548,459	72.66%
67	212	21326	EMPIRE FIRE & MARINE INS CO	2,101,324	0.4194%	1,968,411	964,656	49.01%
68	163	19690	AMERICAN ECONOMY INS CO	2,046,441	0.4085%	1,834,249	975,874	53.20%
69	1314	18341	INSURANCE CORP OF NY	2,024,116	0.4040%	1,652,419	-25,311	-1.53%
70	12	19410	COMMERCE & INDUSTRY INS CO	2,016,596	0.4025%	1,814,142	1,123,579	61.93%
71	218	20443	CONTINENTAL CAS CO	1,997,979	0.3988%	2,203,287	-803,065	-36.45%
72	748	25780	WILLIAMSBURG NATL INS CO	1,882,752	0.3758%	1,883,601	608,644	32.31%
73	930	23671	NATIONAL AMERICAN INS CO OF CA	1,858,199	0.3709%	1,452,557	829,339	57.10%
74	164	41769	ATHENA ASSUR CO	1,803,562	0.3600%	1,825,516	1,638,104	89.73%
75	19	10111	AMERICAN BANKERS INS CO OF FL	1,716,231	0.3426%	709,456	118,772	16.74%
76	12	19429	INSURANCE CO OF THE STATE OF PA	1,703,049	0.3399%	1,572,280	2,730,617	173.67%
77	761	22837	INTERSTATE IND CO	1,654,972	0.3303%	1,748,626	2,167,244	123.94%
78	922	40029	EXPLORER INS CO	1,633,408	0.3260%	1,684,701	849,969	50.45%
79	41	25682	TRAVELERS IND CO OF CT	1,623,120	0.3240%	1,478,375	978,691	66.20%
80	163	24732	GENERAL INS CO OF AMER	1,525,776	0.3046%	1,568,608	817,985	52.15%
81	212	19372	NORTHERN INS CO OF NY	1,491,813	0.2978%	1,132,331	775,735	68.51%
82	1111	25496	TIG IND CO	1,384,470	0.2764%	1,148,292	887,311	77.27%
83	0	26433	HARCO NATL INS CO	1,381,447	0.2757%	1,433,392	1,004,270	70.06%
84	108	30562	AMERICAN MANUFACTURERS MUT INS	1,371,264	0.2737%	1,688,964	1,686,516	99.86%
85	212	16535	ZURICH AMERICAN INS CO	1,358,462	0.2712%	1,714,094	1,604,030	93.58%
86	111	42404	LIBERTY INS CORP	1,321,869	0.2639%	1,382,854	1,368,910	98.99%
87	181	29874	NORTH AMERICAN SPECIALTY INS CO	1,300,011	0.2595%	1,465,598	364,273	24.85%
88	761	21873	FIREMANS FUND INS CO	1,285,686	0.2566%	1,960,119	1,222,983	62.39%
89	88	22306	MASSACHUSETTS BAY INS CO	1,268,684	0.2532%	1,511,300	639,810	42.34%
90	1285	22322	GREENWICH INS CO	1,266,759	0.2529%	1,182,584	882,320	74.61%
91	164	35386	FIDELITY & GUARANTY INS CO	1,241,240	0.2478%	1,376,758	570,562	41.44%
92	12	23841	NEW HAMPSHIRE INS CO	1,230,106	0.2455%	1,894,395	1,355,007	71.53%
93	108	22918	AMERICAN MOTORISTS INS CO	1,228,732	0.2453%	1,563,120	906,838	58.01%
94	329	37303	REDLAND INS CO	1,227,955	0.2451%	1,501,237	1,165,164	77.61%

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95	150	11371	GREAT WEST CAS CO	1,220,220	0.2436%	1,895,493	1,620,343	85.48%
96	291	13331	AMERICAN HARDWARE MUT INS CO	1,185,546	0.2366%	1,205,182	359,364	29.82%
97	783	13056	RLI INS CO	1,158,575	0.2313%	855,163	979,771	114.57%
98	0	11231	GENERALI US BRANCH	1,157,125	0.2310%	671,835	475,498	70.78%
99	163	24724	FIRST NATL INS CO OF AMER	1,126,784	0.2249%	1,030,833	411,807	39.95%
100	38	20346	PACIFIC IND CO	1,109,883	0.2215%	1,153,176	820,000	71.11%
101	164	24791	ST PAUL MERCURY INS CO	1,108,123	0.2212%	1,255,976	592,078	47.14%
102	62	21415	EMPLOYERS MUT CAS CO	1,075,653	0.2147%	1,038,207	422,474	40.69%
103	349	13978	FLORISTS MUT INS CO	1,024,122	0.2044%	993,232	270,894	27.27%
104	923	24015	NORTHLAND INS CO	1,014,996	0.2026%	899,172	950,924	105.76%
105	44	21970	CGU INS CO	1,007,431	0.2011%	882,798	334,761	37.92%
106	1285	37885	XL SPECIALTY INS CO	999,546	0.1995%	521,411	450,161	86.34%
107	553	24589	AMERICAN & FOREIGN INS CO	996,193	0.1988%	978,380	627,751	64.16%
108	303	15032	GUIDEONE MUT INS CO	992,816	0.1982%	974,469	413,942	42.48%
109	41	22217	GULF INS CO	978,256	0.1953%	527,061	91,305	17.32%
110	218	20486	TRANSCONTINENTAL INS CO	968,079	0.1932%	784,842	413,435	52.68%
111	83	22101	GRANGE INS ASSN	960,069	0.1916%	817,927	391,794	47.90%
112	44	20613	AMERICAN EMPLOYERS INS CO	908,355	0.1813%	854,253	586,919	68.71%
113	164	25887	US FIDELITY & GUARANTY CO	902,197	0.1801%	944,701	185,488	19.63%
114	626	22667	ACE AMERICAN INS CO	901,584	0.1800%	932,254	779,605	83.63%
115	553	24880	FIRE & CAS INS CO OF CT	897,852	0.1792%	715,700	629,264	87.92%
116	24	19909	CENTENNIAL INS CO	873,783	0.1744%	739,587	416,207	56.28%
117	212	26611	VALIANT INS CO	872,872	0.1742%	681,185	320,112	46.99%
118	227	23647	MUTUAL SERVICE CAS INS CO	869,266	0.1735%	933,458	408,419	43.75%
119	212	26247	AMERICAN GUARANTEE & LIABILITY INS	865,742	0.1728%	1,131,003	668,513	59.11%
120	111	21458	EMPLOYERS INS OF WAUSAU A MUT C	824,506	0.1646%	635,227	458,674	72.21%
121	602	10297	CREDIT GENERAL IND CO	818,086	0.1633%	1,003,638	1,013,013	100.93%
122	961	34266	FRONTIER INS CO	802,455	0.1602%	556,201	929,435	167.10%
123	761	21865	ASSOCIATED IND CORP	767,723	0.1532%	969,583	584,426	60.28%
124	218	20427	AMERICAN CAS CO OF READING PA	747,061	0.1491%	717,110	-113,668	-15.85%
125	161	18031	TOPA INS CO	737,404	0.1472%	365,923	852,783	233.05%
126	19	19615	AMERICAN RELIABLE INS CO	720,096	0.1437%	878,905	316,195	35.98%
127	350	21318	COREGIS INS CO	698,785	0.1395%	1,080,650	483,734	44.76%
128	1120	10120	EVEREST NATIONAL INSURANCE CO	695,839	0.1389%	685,992	564,164	82.24%
129	400	25798	UNIGARD IND CO	677,944	0.1353%	677,742	149,278	22.03%
130	84	16691	GREAT AMERICAN INS CO	647,768	0.1293%	385,782	194,808	50.50%
131	158	21113	UNITED STATES FIRE INS CO	645,670	0.1289%	752,680	400,917	53.27%
132	169	24988	SENTRY INS A MUT CO	638,990	0.1275%	630,505	258,638	41.02%
133	164	24775	ST PAUL GUARDIAN INS CO	638,036	0.1274%	741,321	354,803	47.86%
134	31	20052	NATIONAL LIAB & FIRE INS CO	637,521	0.1273%	641,096	356,637	55.63%
135	44	20621	COMMERCIAL UNION INS CO	636,685	0.1271%	466,042	108,921	23.37%
136	84	26344	AGRICULTURAL INS CO	623,452	0.1244%	626,272	145,485	23.23%
137	0	20362	SUMITOMO MAR & FIRE INS CO LTD US	565,415	0.1129%	536,802	253,311	47.19%
138	304	32352	PRUDENTIAL PROPERTY & CAS INS CO	545,955	0.1090%	696,278	-303,330	-43.56%
139	176	25143	STATE FARM FIRE AND CAS CO	541,578	0.1081%	566,680	224,009	39.53%
140	111	26069	WAUSAU BUSINESS INS CO	535,731	0.1069%	551,866	367,383	66.57%
141	626	20702	ACE FIRE UNDERWRITERS INS CO	527,526	0.1053%	557,421	665,642	119.41%

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142	1172	24422	LEGION INS CO	527,218	0.1052%	472,369	706,674	149.60%
143	517	21806	HARBOR SPECIALTY INS CO	498,206	0.0994%	493,273	258,859	52.48%
144	400	19216	SOUTHERN INS CO	483,023	0.0964%	480,327	217,711	45.33%
145	748	18023	STAR INS CO	482,935	0.0964%	347,913	432,234	124.24%
146	0	11150	FIRST AMER INS CO	459,964	0.0918%	234,384	73,335	31.29%
147	826	18279	BANKERS STANDARD INS CO	459,851	0.0918%	421,586	314,635	74.63%
148	0	21172	VANLINER INS CO	454,669	0.0908%	456,881	331,978	72.66%
149	0	37206	CONTRACTORS BONDING & INS CO	450,800	0.0900%	426,729	429,256	100.59%
150	553	24678	ROYAL IND CO	446,358	0.0891%	435,266	327,868	75.33%
151	574	31089	REPUBLIC WESTERN INS CO	444,151	0.0887%	474,241	187,567	39.55%
152	602	12912	CREDIT GENERAL INS CO	434,459	0.0867%	614,612	487,407	79.30%
153	158	25054	HUDSON INS CO	430,341	0.0859%	185,087	125,972	68.06%
154	946	14435	LUMBER MUT INS CO	424,682	0.0848%	314,367	241,728	76.89%
155	1116	23930	PACIFIC NATL INS CO	415,983	0.0830%	400,329	218,871	54.67%
156	0	18767	CHURCH MUT INS CO	394,258	0.0787%	369,093	162,000	43.89%
157	84	32620	NATIONAL INTERSTATE INS CO	389,257	0.0777%	236,565	440,030	186.01%
158	84	22136	AMERICAN NATL FIRE INS CO	376,800	0.0752%	359,646	189,182	52.60%
159	808	32107	SUTTER INS CO	370,047	0.0739%	471,313	302,167	64.11%
160	88	22292	HANOVER INS CO	366,969	0.0733%	405,582	395,364	97.48%
161	553	24902	SECURITY INS CO OF HARTFORD	360,579	0.0720%	159,067	36,979	23.25%
162	111	26042	WAUSAU UNDERWRITERS INS CO	357,788	0.0714%	240,910	172,108	71.44%
163	41	22233	SELECT INS CO	344,853	0.0688%	260,836	86,695	33.24%
164	1218	32859	PENN-AMERICA INS CO	338,709	0.0676%	255,718	93,978	36.75%
165	781	37893	ULICO CAS CO	319,039	0.0637%	293,960	167,800	57.08%
166	0	27073	NIPPON FIRE & MAR INS CO LTD US BR	312,164	0.0623%	290,094	132,751	45.76%
167	31	27812	COLUMBIA INS CO	311,087	0.0621%	252,000	79,611	31.59%
168	237	24635	WESTWARD INS CO	306,471	0.0612%	306,471	131,142	42.79%
169	91	29459	TWIN CITY FIRE INS CO CO	304,665	0.0608%	260,034	115,918	44.58%
170	212	19356	MARYLAND CAS CO	287,645	0.0574%	227,889	104,414	45.82%
171	84	24899	SEVEN HILLS INS CO	287,249	0.0573%	403,738	249,358	61.76%
172	74	15105	SAFETY NATL CAS CORP	286,606	0.0572%	185,772	346,461	186.50%
173	140	11991	NATIONAL CAS CO	277,007	0.0553%	237,016	121,859	51.41%
174	12	23809	GRANITE STATE INS CO	271,340	0.0542%	634,908	546,613	86.09%
175	650	40010	WESTERN FAMILY INS CO	267,026	0.0533%	262,468	335,094	127.67%
176	553	24872	CONNECTICUT IND CO	253,216	0.0505%	257,716	251,131	97.44%
177	0	23876	CHATHAM REIN CORP	252,022	0.0503%	263,286	115,093	43.71%
178	38	20338	NORTHWESTERN PACIFIC IND CO	232,702	0.0464%	225,698	143,264	63.48%
179	957	19720	AMERICAN ALT INS CORP	218,936	0.0437%	209,684	241,105	114.98%
180	350	34207	WESTPORT INS' CORP	215,582	0.0430%	104,533	6,429	6.15%
181	802	13544	CALIFORNIA CAPITAL INS CO	202,050	0.0403%	161,185	122,668	76.10%
182	517	37257	INSURANCE CORP OF HANNOVER	185,625	0.0371%	56,088	45,677	81.44%
183	44	38369	NORTHERN ASSUR CO OF AMER	177,871	0.0355%	198,772	234,379	117.91%
184	626	21121	WESTCHESTER FIRE INS CO	177,255	0.0354%	131,802	182,475	138.45%
185	159	40592	RELIANCE NATL INS CO	175,821	0.0351%	95,386	177,046	185.61%
186	0	10823	SABLE INS CO	171,343	0.0342%	137,918	287,824	208.69%
187	218	20478	NATIONAL FIRE INS CO OF HARTFORD	170,396	0.0340%	195,277	61,963	31.73%
188	158	21105	NORTH RIVER INS CO	168,672	0.0337%	269,284	31,201	11.59%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
189	111	23043	LIBERTY MUT INS CO	166,481	0.0332%	131,637	133,308	101.27%
190	961	42250	FRONTIER PACIFIC INS CO	161,823	0.0323%	-595,776	531,348	-89.19%
191	12	19380	AMERICAN HOME ASSUR CO	153,840	0.0307%	138,555	278,897	201.29%
192	164	25879	FIDELITY & GUARANTY INS UNDERWRIT	148,062	0.0296%	264,676	245,315	92.69%
193	677	18058	PHILADELPHIA IND INS CO	141,798	0.0283%	140,423	-836,670	-595.82%
194	155	32786	PROGRESSIVE SPECIALTY INS CO	138,181	0.0276%	138,181	-5,485	-3.97%
195	212	39306	FIDELITY & DEPOSIT CO OF MD	130,052	0.0260%	147,507	-29,685	-20.12%
196	31	22063	GOVERNMENT EMPLOYEES INS CO	128,755	0.0257%	127,124	76,345	60.06%
197	553	24694	SAFEGUARD INS CO	128,376	0.0256%	90,828	60,674	66.80%
198	83	22128	ROCKY MOUNTAIN FIRE & CAS CO	122,427	0.0244%	80,750	36,175	44.80%
199	127	23469	AMERICAN MODERN HOME INS CO	120,517	0.0241%	120,517	88,792	73.68%
200	553	24600	GLOBE IND CO	119,360	0.0238%	145,665	59,933	41.14%
201	44	16217	NATIONAL FARMERS UNION PROP & CA	119,081	0.0238%	115,629	71,136	61.52%
202	38	20397	VIGILANT INS CO	112,149	0.0224%	276,572	97,937	35.41%
203	852	40150	MGA INS CO INC	104,584	0.0209%	39,116	9,665	24.71%
204	159	44482	RELIANCE UNIVERSAL INS CO	97,736	0.0195%	77,659	57,655	74.24%
205	785	38970	MARKEL INS CO	96,498	0.0193%	89,218	76,571	85.82%
206	84	11738	LEADER INS CO	85,765	0.0171%	68,092	18,014	26.46%
207	867	40460	SAGAMORE INS CO	84,892	0.0169%	56,448	12,391	21.95%
208	91	22357	HARTFORD ACCID & IND CO	81,453	0.0163%	71,823	38,411	53.48%
209	626	22748	PACIFIC EMPLOYERS INS CO	80,277	0.0160%	84,569	41,806	49.43%
210	84	26832	AMERICAN ALLIANCE INS CO	79,664	0.0159%	43,800	90,638	206.94%
211	201	25976	UTICA MUT INS CO	77,562	0.0155%	59,275	25,549	43.10%
212	150	24147	OLD REPUBLIC INS CO	76,121	0.0152%	84,653	348,330	411.48%
213	553	40541	GROCERS INS CO	73,884	0.0147%	60,833	55,923	91.93%
214	31	35882	GEICO GENERAL INS CO	67,243	0.0134%	60,806	37,987	62.47%
215	91	30104	HARTFORD UNDERWRITERS INS CO	62,307	0.0124%	43,235	11,628	26.89%
216	867	12416	PROTECTIVE INS CO	60,345	0.0120%	60,345	4,323	7.16%
217	244	10677	CINCINNATI INS CO	57,566	0.0115%	48,987	4,174	8.52%
218	130	23531	MILLERS INS CO	56,230	0.0112%	193,144	29,135	15.08%
219	0	28886	TRANSGUARD INS CO OF AMER INC	49,713	0.0099%	90,023	34,397	38.21%
220	802	23540	MONTEREY INS CO	43,553	0.0087%	9,117	0	0.00%
221	79	31488	INTEGON PREFERRED INS CO	41,717	0.0083%	22,235	21,865	98.34%
222	0	23663	NATIONAL AMERICAN INS CO	36,388	0.0073%	22,590	6,250	27.67%
223	626	20699	ACE PROP & CAS INS CO	36,127	0.0072%	58,702	28,608	48.73%
224	124	23396	MICHIGAN MUT INS CO	34,706	0.0069%	37,751	38,219	101.24%
225	31	38962	GENESIS INS CO	34,223	0.0068%	49,669	4,559	9.18%
226	400	24449	REGENT INS CO	34,174	0.0068%	32,381	27,347	84.45%
227	959	39551	CONTINENTAL HERITAGE INS CO	32,606	0.0065%	29,407	25,068	85.25%
228	1116	22489	HIGHLANDS INS CO	29,672	0.0059%	6,311	9,961	157.84%
229	400	24554	WINTERTHUR INTERNATL AMER INS CO	28,955	0.0058%	26,605	19,370	72.81%
230	0	23108	LUMBERMENS UNDERWRITING ALLIAN	26,593	0.0053%	16,456	5,888	35.78%
231	1111	18864	FAIRMONT INS CO	23,867	0.0048%	8,189	5,890	71.93%
232	44	23752	NATIONAL FARMERS UNION STD INS C	21,918	0.0044%	21,781	31,013	142.39%
233	457	19801	ARGONAUT INS CO	21,418	0.0043%	80,370	34,388	42.79%
234	920	42048	DIAMOND STATE INS CO	20,462	0.0041%	9,520	0	0.00%
235	91	37478	HARTFORD INS CO OF THE MIDWEST	19,111	0.0038%	19,917	25,509	128.08%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer: Premium	Market Share	Earned Premium	Incurrec Losses	Loss Ratic
236	1116	41408	PACIFIC AUTOMOBILE INS CO	17,532	0.0035%	14,822	6,672	45.01%
237	0	40550	PACIFIC PIONEER INS CO	13,943	0.0028%	17,008	10,338	60.78%
238	201	25984	GRAPHIC ARTS MUT INS CO	13,146	0.0026%	12,087	0	0.00%
239	479	11177	FIRST FNCL INS CO	12,756	0.0025%	7,347	24,968	339.84%
240	0	37850	PACIFIC SPECIALTY INS CO	11,700	0.0023%	25,323	5,412	21.37%
241	44	40134	POTOMAC INS CO OF IL	11,671	0.0023%	15,284	1,771	11.59%
242	212	27855	ZURICH AMERICAN INS CO OF IL	11,119	0.0022%	6,082	223	3.67%
243	626	43575	INDEMNITY INS CO OF NA	8,726	0.0017%	73,863	178,494	241.66%
244	215	14133	VALLEY INS CO	8,400	0.0017%	4,827	8,811	182.54%
245	1331	10340	NOBEL INS CO	6,123	0.0012%	81,707	181,479	222.11%
246	0	38733	ALASKA NAT INS CO	6,021	0.0012%	5,076	-18	-0.35%
247	212	40142	AMERICAN ZURICH INS CO	4,323	0.0009%	3,420	1,414	41.35%
248	111	33600	LM INS CORP	3,946	0.0008%	3,367	0	0.00%
249	317	40827	VIRGINIA SURETY CO INC	3,808	0.0008%	2,450	1,517	61.92%
250	400	24414	GENERAL CAS CO OF WI	3,479	0.0007%	2,478	812	32.77%
251	108	18910	AMERICAN PROTECTION INS CO	3,273	0.0007%	9,844	10,171	103.32%
252	111	33588	FIRST LIBERTY INS CORP	3,269	0.0007%	822	0	0.00%
253	1116	23906	NORTHWESTERN NATL CAS CO	3,257	0.0007%	856	0	0.00%
254	457	19828	ARGONAUT-MIDWEST INS CO	2,974	0.0006%	528	-5,546	-1050.38%
255	0	11118	FEDERATED RURAL ELECTRIC INS COR	2,957	0.0006%	2,953	656	22.21%
256	923	10819	AMERICAN EQUITY SPECIALTY INS CO	2,612	0.0005%	826	20	2.42%
257	218	35289	CONTINENTAL INS CO	2,520	0.0005%	2,520	8,298	329.29%
258	140	37877	NATIONWIDE PROPERTY & CAS INS CO	2,169	0.0004%	1,930	73	3.78%
259	28	19976	AMICA MUT INS CO	1,789	0.0004%	3,319	0	0.00%
260	164	36463	DISCOVER PROP & CAS INS CO	1,681	0.0003%	1,681	-46,582	-2771.09%
261	156	24295	PROVIDENCE WASHINGTON INS CO	1,579	0.0003%	1,340	-984	-73.43%
262	218	20850	FIREMENS INS CO OF NEWARK NJ	1,159	0.0002%	1,220	-60,133	-4928.93%
263	626	22713	INSURANCE CO OF N AMER	934	0.0002%	561	-13,542	-2413.90%
264	41	22209	ATLANTIC INS CO	901	0.0002%	8,268	18,865	228.17%
265	767	12262	PENNSYLVANIA MANUFACTURERS ASN	801	0.0002%	167	7	4.19%
266	44	21946	CGU INS CO OF NJ	520	0.0001%	9,255	649	7.01%
267	41	19038	TRAVELERS CAS & SURETY CO	330	0.0001%	18,030	-46,113	-255.76%
268	169	23434	MIDDLESEX INS CO	315	0.0001%	295	295	100.00%
269	140	28223	NATIONWIDE AGRIBUSINESS INS CO	242	0.0000%	151	0	0.00%
Line Total:				500,981,013	100.0000%	478,419,279	275,485,330	57.58%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: AIRCRAFT

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurrec Losses	Loss Ratio
1	38	20281	FEDERAL INS CO	12,026,097	10.8158%	11,706,657	4,820,145	41.17%
2	12	19380	AMERICAN HOME ASSUR CO	10,113,053	9.0953%	5,467,272	2,593,553	47.44%
3	12	19445	NATIONAL UNION FIRE INS CO OF PITT	8,376,978	7.5339%	8,845,494	6,483,021	73.29%
4	158	24384	RANGER INS CO	7,912,504	7.1162%	11,477,315	12,399,653	108.04%
5	984	10367	AVEMCO INS CO	7,614,623	6.8483%	8,422,365	6,274,204	74.49%
6	626	43575	INDEMNITY INS CO OF NA	7,591,341	6.8274%	6,899,774	1,207,785	17.50%
7	159	24430	RELIANCE NATL IND CO	6,961,440	6.2609%	7,329,032	2,461,146	33.58%
8	984	29599	US SPECIALTY INS CO	5,519,266	4.9638%	1,392,710	758,075	54.43%
9	91	19682	HARTFORD FIRE IN CO	5,380,406	4.8389%	3,696,751	2,693,700	72.87%
10	84	16691	GREAT AMERICAN INS CO	4,885,809	4.3941%	5,367,016	5,128,533	95.56%
11	150	24147	OLD REPUBLIC INS CO	4,643,529	4.1762%	5,178,821	4,432,197	85.58%
12	111	23043	LIBERTY MUT INS CO	4,605,993	4.1425%	4,605,993	-76,353	-1.66%
13	212	16535	ZURICH AMERICAN INS CO	3,925,451	3.5304%	3,794,433	2,290,981	60.38%
14	218	20443	CONTINENTAL CAS CO	3,809,780	3.4264%	3,855,380	6,603,229	171.27%
15	164	24767	ST PAUL FIRE & MARINE INS CO	3,768,642	3.3894%	3,622,653	1,896,078	52.34%
16	553	24678	ROYAL IND CO	3,096,758	2.7851%	2,739,716	1,329,849	48.54%
17	244	10677	CINCINNATI INS CO	2,834,247	2.5490%	2,729,103	1,356,542	49.71%
18	108	22977	LUMBERMENS MUT CAS CO	1,686,910	1.5171%	2,026,216	2,306,433	113.83%
19	169	21180	SENTRY SELECT INS CO	1,594,269	1.4338%	1,459,310	512,329	35.11%
20	761	21873	FIREMANS FUND INS CO	977,595	0.8792%	1,261,693	-212,787	-16.87%
21	24	19909	CENTENNIAL INS CO	766,728	0.6896%	774,283	891,069	115.08%
22	927	18619	UNDERWRITERS INS CO	564,399	0.5076%	290,844	142,411	48.96%
23	164	25887	US FIDELITY & GUARANTY CO	473,617	0.4260%	645,688	320,927	49.70%
24	256	16608	NEW YORK MARINE & GNRL INS CO	402,846	0.3623%	327,623	434,129	132.51%
25	626	21121	WESTCHESTER FIRE INS CO	399,205	0.3590%	165,951	47,903	28.87%
26	41	25682	TRAVELERS IND CO OF CT	392,275	0.3528%	699,061	518,998	74.24%
27	12	23841	NEW HAMPSHIRE INS CO	370,660	0.3334%	340,865	792,360	232.46%
28	626	22713	INSURANCE CO OF N AMER	209,518	0.1884%	158,350	-238,202	-150.43%
29	0	11231	GENERALI US BRANCH	118,817	0.1069%	119,489	229,681	192.22%
30	329	37303	REDLAND INS CO	56,423	0.0507%	29,602	0	0.00%
31	1172	24422	LEGION INS CO	47,462	0.0427%	22,045	40,714	184.69%
32	761	11630	JEFFERSON INS CO	42,466	0.0382%	47,434	287,773	606.68%
33	163	24732	GENERAL INS CO OF AMER	17,385	0.0156%	752,316	-120,321	-15.99%
34	927	19489	COMMERCIAL UNDERWRITERS INS CO	1,563	0.0014%	1,533	0	0.00%
35	12	19429	INSURANCE CO OF THE STATE OF PA	1,068	0.0010%	17,518	-413,186	-2358.64%
36	41	19038	TRAVELERS CAS & SURETY CO	601	0.0005%	601	156,207	25991.18%
Line Total:				111,189,724	100.0000%	106,270,907	68,348,776	64.32%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FIDELITY

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurrec Losses	Loss Ratio
1	12	19445	NATIONAL UNION FIRE INS CO OF PITT	15,585,618	19.1827%	15,417,419	10,603,532	68.78%
2	38	20281	FEDERAL INS CO	13,882,997	17.0871%	14,363,067	2,616,800	18.22%
3	306	10847	CUMIS INS SOCIETY INC	12,472,934	15.3516%	12,559,805	14,774,042	117.63%
4	41	31194	TRAVELERS CAS & SURETY CO OF AM	4,349,205	5.3530%	3,791,797	888,698	23.44%
5	159	24457	RELIANCE INS CO	4,244,318	5.2239%	4,141,083	-616,691	-14.89%
6	91	19682	HARTFORD FIRE IN CO	3,960,965	4.8751%	4,125,161	1,680,776	40.74%
7	212	39306	FIDELITY & DEPOSIT CO OF MD	3,435,058	4.2279%	3,138,535	2,005,846	63.91%
8	41	22217	GULF INS CO	1,984,967	2.4431%	1,680,209	989,087	58.87%
9	38	35181	EXECUTIVE RISK IND INC	1,484,608	1.8272%	1,173,562	794,266	67.68%
10	218	20443	CONTINENTAL CAS CO	1,392,667	1.7141%	1,336,789	5,885,159	440.25%
11	155	24260	PROGRESSIVE CAS INS CO	1,325,737	1.6317%	952,304	375,128	39.39%
12	164	24767	ST PAUL FIRE & MARINE INS CO	1,272,188	1.5658%	780,567	423,442	54.25%
13	159	24473	UNITED PACIFIC INS CO	1,213,457	1.4935%	1,360,783	598,640	43.99%
14	164	24791	ST PAUL MERCURY INS CO	1,206,288	1.4847%	1,230,865	545,574	44.32%
15	65	21482	FACTORY MUT INS CO	1,173,062	1.4438%	1,312,042	1,446,385	110.24%
16	84	16691	GREAT AMERICAN INS CO	1,035,748	1.2748%	706,510	211,749	29.97%
17	108	22977	LUMBERMENS MUT CAS CO	1,008,472	1.2412%	995,736	314,589	31.59%
18	218	13188	WESTERN SURETY CO	995,008	1.2247%	999,054	42,674	4.27%
19	212	41181	UNIVERSAL UNDERWRITERS INS CO	979,458	1.2055%	968,824	310,757	32.08%
20	176	25143	STATE FARM FIRE AND CAS CO	912,154	1.1227%	955,457	240,755	25.20%
21	0	18538	BANCINSURE INC	701,558	0.8635%	911,235	397,182	43.59%
22	212	16535	ZURICH AMERICAN INS CO	682,225	0.8397%	674,788	1,152,986	170.87%
23	218	35289	CONTINENTAL INS CO	586,126	0.7214%	571,927	607,267	106.18%
24	111	10836	GOLDEN EAGLE INS CORP	538,113	0.6623%	652,814	-263,825	-40.41%
25	7	13935	FEDERATED MUT INS CO	325,762	0.4009%	223,421	185,512	83.03%
26	65	10014	AFFILIATED FM INS CO	282,680	0.3479%	263,999	907	0.34%
27	150	40444	OLD REPUBLIC SURETY CO	275,948	0.3396%	316,863	66,254	20.91%
28	553	26980	ROYAL INS CO OF AMER	267,656	0.3294%	233,485	3,169	1.36%
29	169	21180	SENTRY SELECT INS CO	225,073	0.2770%	185,638	117,894	63.51%
30	38	20397	VIGILANT INS CO	210,127	0.2586%	232,783	115,561	49.64%
31	201	25976	UTICA MUT INS CO	197,552	0.2431%	181,390	616,693	339.98%
32	140	23787	NATIONWIDE MUT INS CO	188,055	0.2315%	179,852	-6,213	-3.45%
33	41	19038	TRAVELERS CAS & SURETY CO	187,868	0.2312%	328,989	586,276	178.21%
34	91	30104	HARTFORD UNDERWRITERS INS CO	159,940	0.1969%	121,395	-6,010	-4.95%
35	111	23043	LIBERTY MUT INS CO	149,509	0.1840%	160,930	59,740	37.12%
36	961	42250	FRONTIER PACIFIC INS CO	142,859	0.1758%	62,711	39,262	62.61%
37	164	25887	US FIDELITY & GUARANTY CO	127,535	0.1570%	458,395	202,917	44.27%
38	38	20303	GREAT NORTHERN INS CO	119,642	0.1473%	85,462	85,282	99.79%
39	84	22136	AMERICAN NATL FIRE INS CO	117,230	0.1443%	108,438	147,869	136.36%
40	150	24147	OLD REPUBLIC INS CO	106,942	0.1316%	105,974	-13,229	-12.48%
41	38	20338	NORTHWESTERN PACIFIC IND CO	92,436	0.1138%	154,197	228,707	148.32%
42	240	10499	CHRYSLER INS CO	88,125	0.1085%	76,812	82,492	107.39%
43	212	19372	NORTHERN INS CO OF NY	75,010	0.0923%	46,340	39,117	84.41%
44	923	24015	NORTHLAND INS CO	74,834	0.0921%	156,647	309,638	197.67%
45	0	36960	CONNECTICUT SURETY CO	71,673	0.0882%	53,198	0	0.00%
46	218	20427	AMERICAN CAS CO OF READING PA	66,889	0.0823%	80,204	-75,046	-93.57%
47	8	19232	ALLSTATE INS CO	64,387	0.0792%	67,595	91,255	135.00%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FIDELITY

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurrec Losses	Loss Ratio
48	212	19305	ASSURANCE CO OF AMER	62,952	0.0775%	42,940	11,025	25.68%
49	41	25674	TRAVELERS IND CO OF IL	58,015	0.0714%	88,485	459,623	519.44%
50	38	20346	PACIFIC IND CO	57,890	0.0713%	38,792	3,104	8.00%
51	84	26832	AMERICAN ALLIANCE INS CO	57,427	0.0707%	60,971	7,671	12.58%
52	164	35386	FIDELITY & GUARANTY INS CO	56,353	0.0694%	52,614	7,192	13.67%
53	163	24732	GENERAL INS CO OF AMER	52,897	0.0651%	50,925	29,317	57.57%
54	164	24775	ST PAUL GUARDIAN INS CO	52,864	0.0651%	42,120	31,599	75.02%
55	111	21458	EMPLOYERS INS OF WAUSAU A MUT C	52,690	0.0649%	53,211	-36,012	-67.68%
56	41	25682	TRAVELERS IND CO OF CT	50,123	0.0617%	50,695	72,989	143.98%
57	163	24740	SAFECO INS CO OF AMER	49,168	0.0605%	41,515	24,941	60.08%
58	169	24988	SENTRY INS A MUT CO	46,408	0.0571%	41,302	22,427	54.30%
59	227	23647	MUTUAL SERVICE CAS INS CO	44,146	0.0543%	38,584	-1,802	-4.67%
60	291	13331	AMERICAN HARDWARE MUT INS CO	43,418	0.0534%	36,335	48,007	132.12%
61	164	25879	FIDELITY & GUARANTY INS UNDERWRIT	43,325	0.0533%	24,592	6,033	24.53%
62	950	12904	TOKIO MARINE&FIRE INS CO LTD US BR	41,184	0.0507%	39,917	-7,616	-19.08%
63	108	22918	AMERICAN MOTORISTS INS CO	40,030	0.0493%	43,739	1,510	3.45%
64	0	26433	HARCO NATL INS CO	30,155	0.0371%	26,877	148	0.55%
65	0	27073	NIPPON FIRE & MAR INS CO LTD US BR	25,163	0.0310%	31,083	25,233	81.18%
66	163	19704	AMERICAN STATES INS CO	22,834	0.0281%	17,853	2,569	14.39%
67	181	29874	NORTH AMERICAN SPECIALTY INS CO	22,802	0.0281%	21,715	5,497	25.31%
68	218	24047	SURETY BONDING CO OF AMERICA	19,080	0.0235%	8,218	1,265	15.39%
69	626	21121	WESTCHESTER FIRE INS CO	18,614	0.0229%	9,756	6,174	63.28%
70	62	21415	EMPLOYERS MUT CAS CO	14,767	0.0182%	15,952	-927	-5.81%
71	761	21857	AMERICAN INS CO	14,718	0.0181%	8,880	-456	-5.14%
72	12	23841	NEW HAMPSHIRE INS CO	14,678	0.0181%	13,871	97,958	706.21%
73	922	27847	INSURANCE CO OF THE WEST	13,302	0.0164%	11,927	11,052	92.66%
74	212	19356	MARYLAND CAS CO	12,356	0.0152%	10,973	-8,904	-81.14%
75	24	19895	ATLANTIC MUT INS CO	11,406	0.0140%	12,669	-10,507	-82.93%
76	163	19690	AMERICAN ECONOMY INS CO	11,018	0.0136%	8,783	1,641	18.68%
77	44	16217	NATIONAL FARMERS UNION PROP & CA	10,781	0.0133%	10,498	-18	-0.17%
78	218	20508	VALLEY FORGE INS CO	9,619	0.0118%	10,334	0	0.00%
79	400	25747	UNIGARD INS CO	9,518	0.0117%	7,834	-1,278	-16.31%
80	164	22535	SEABOARD SURETY CO	8,216	0.0101%	67,376	-45,178	-67.05%
81	88	22292	HANOVER INS CO	7,426	0.0091%	10,865	251	2.31%
82	44	21962	GENERAL ACCIDENT INS CO	7,159	0.0088%	3,159	2,673	84.62%
83	140	28223	NATIONWIDE AGRIBUSINESS INS CO	6,876	0.0085%	860	0	0.00%
84	159	24430	RELIAANCE NATL IND CO	6,837	0.0084%	2,822	566	20.06%
85	218	20478	NATIONAL FIRE INS CO OF HARTFORD	6,323	0.0078%	6,023	0	0.00%
86	212	26611	VALIANT INS CO	6,297	0.0078%	4,144	969	23.38%
87	84	26344	AGRICULTURAL INS CO	6,250	0.0077%	36,543	-6,527	-17.86%
88	212	26247	AMERICAN GUARANTEE & LIABILITY INS	6,077	0.0075%	11,497	59,595	518.35%
89	553	24678	ROYAL IND CO	5,453	0.0067%	5,460	675	12.36%
90	44	21970	CGU INS CO	5,447	0.0067%	5,571	4,637	83.23%
91	390	24198	PEERLESS INS CO	5,392	0.0066%	3,221	-230	-7.14%
92	159	40592	RELIAANCE NATL INS CO	4,652	0.0057%	4,536	1,521	33.53%
93	761	21881	NATIONAL SURETY CORP	4,519	0.0056%	3,633	294	8.09%
94	1172	24422	LEGION INS CO	4,361	0.0054%	11,968	-510,523	-4265.73%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FIDELITY

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurrec Losses	Loss Ratio
95	91	29424	HARTFORD CAS INS CO	4,112	0.0051%	6,782	-485	-7.15%
96	163	24724	FIRST NATL INS CO OF AMER	3,977	0.0049%	2,779	1,609	57.90%
97	111	26069	WAUSAU BUSINESS INS CO	3,662	0.0045%	3,166	-167	-5.27%
98	761	21873	FIREMANS FUND INS CO	3,556	0.0044%	3,584	-9,119	-254.44%
99	626	43575	INDEMNITY INS CO OF NA	3,554	0.0044%	1,427	0	0.00%
100	0	23108	LUMBERMENS UNDERWRITING ALLIAN	3,269	0.0040%	2,644	0	0.00%
101	158	21105	NORTH RIVER INS CO	2,443	0.0030%	1,388	15,343	1105.40%
102	400	25798	UNIGARD IND CO	2,294	0.0028%	2,582	-299	-11.58%
103	44	20621	COMMERCIAL UNION INS CO	2,211	0.0027%	2,380	-48,336	-2030.92%
104	41	22233	SELECT INS CO	1,928	0.0024%	1,928	17,000	881.74%
105	158	21113	UNITED STATES FIRE INS CO	1,858	0.0023%	1,502	95,868	6382.69%
106	218	35270	FIDELITY & CASUALTY CO OF NY	1,567	0.0019%	464	-111,867	-24109.27%
107	645	14907	OREGON MUT INS CO	1,527	0.0019%	1,411	0	0.00%
108	626	22713	INSURANCE CO OF N AMER	1,367	0.0017%	871	109	12.51%
109	218	20494	TRANSPORTATION INS CO	1,156	0.0014%	1,281	383,426	29931.77%
110	553	24589	AMERICAN & FOREIGN INS CO	1,136	0.0014%	574	88	15.33%
111	961	34266	FRONTIER INS CO	991	0.0012%	576	72	12.50%
112	0	11118	FEDERATED RURAL ELECTRIC INS COR	990	0.0012%	988	184	18.62%
113	553	24600	GLOBE IND CO	635	0.0008%	607	32	5.27%
114	1111	25534	TIG INS CO	592	0.0007%	1,297	-20,261	-1562.14%
115	91	37478	HARTFORD INS CO OF THE MIDWEST	588	0.0007%	266	-6	-2.26%
116	783	13056	RLI INS CO	533	0.0007%	313	0	0.00%
117	111	26042	WAUSAU UNDERWRITERS INS CO	484	0.0006%	2,421	656	27.10%
118	761	21865	ASSOCIATED IND CORP	459	0.0006%	363	29	7.99%
119	244	10677	CINCINNATI INS CO	448	0.0006%	227	47	20.70%
120	218	20486	TRANSCONTINENTAL INS CO	404	0.0005%	1,579	-878	-55.60%
121	212	21687	MID-CENTURY INS CO	329	0.0004%	329	10,455	3177.81%
122	957	19720	AMERICAN ALT INS CORP	290	0.0004%	243	71	29.22%
123	168	24953	SOUTH CAROLINA INS CO	255	0.0003%	302	-9	-2.98%
124	761	21849	AMERICAN AUTOMOBILE INS CO	74	0.0001%	74	41	55.41%
125	161	18031	TOPA INS CO	1	0.0000%	1	0	0.00%
Line Total:				81,248,339	100.0000%	79,881,038	49,554,646	62.04%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: SURETY

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	159	24457	RELIANCE INS CO	25,077,716	6.5026%	23,051,540	2,594,215	11.25%
2	2	34983	AMWEST SURETY INS CO	22,421,036	5.8138%	21,323,233	3,857,865	18.09%
3	961	42250	FRONTIER PACIFIC INS CO	19,899,043	5.1598%	16,625,608	4,798,119	28.86%
4	0	10216	AMERICAN CONTRACTORS INDEMNITY	19,055,430	4.9411%	17,365,848	3,906,596	22.50%
5	761	21873	FIREMANS FUND INS CO	16,984,700	4.4041%	13,862,595	839,722	6.06%
6	163	24740	SAFECO INS CO OF AMER	16,075,868	4.1685%	14,627,311	5,636,701	38.54%
7	108	22918	AMERICAN MOTORISTS INS CO	14,535,574	3.7691%	14,908,515	1,686,017	11.31%
8	212	39306	FIDELITY & DEPOSIT CO OF MD	12,730,592	3.3010%	11,765,936	-590,736	-5.02%
9	922	27847	INSURANCE CO OF THE WEST	11,404,327	2.9571%	12,458,518	1,609,365	12.92%
10	41	31194	TRAVELERS CAS & SURETY CO OF AM	10,285,321	2.6670%	9,057,217	3,772,344	41.65%
11	75	38334	DEVELOPERS INS CO	9,196,567	2.3847%	9,052,342	2,685,759	29.67%
12	38	20281	FEDERAL INS CO	9,119,960	2.3648%	8,557,188	2,886,338	33.73%
13	111	23043	LIBERTY MUT INS CO	8,974,868	2.3272%	7,620,830	366,713	4.81%
14	84	16691	GREAT AMERICAN INS CO	8,843,717	2.2932%	9,912,265	-274,504	-2.77%
15	0	12793	SURETY CO OF THE PACIFIC	8,648,874	2.2426%	8,209,463	1,177,291	14.34%
16	164	25887	US FIDELITY & GUARANTY CO	8,232,959	2.1348%	9,970,330	7,914,717	79.38%
17	159	24473	UNITED PACIFIC INS CO	7,789,389	2.0198%	8,938,724	5,596,336	62.61%
18	761	21857	AMERICAN INS CO	7,306,384	1.8945%	7,635,316	-689,447	-9.03%
19	12	19380	AMERICAN HOME ASSUR CO	7,140,227	1.8515%	8,112,056	-2,236,018	-27.56%
20	1271	10936	SENECA INS CO INC	7,014,019	1.8187%	6,684,055	4,208,411	62.96%
21	218	20478	NATIONAL FIRE INS CO OF HARTFORD	6,933,348	1.7978%	6,432,756	-18,236,287	-283.49%
22	218	20427	AMERICAN CAS CO OF READING PA	6,426,280	1.6663%	5,673,211	8,426,643	148.53%
23	923	32778	WASHINGTON INTL INS CO	6,045,984	1.5677%	6,109,585	3,208,939	52.52%
24	164	24767	ST PAUL FIRE & MARINE INS CO	5,664,559	1.4688%	4,829,724	1,687,016	34.93%
25	19	10111	AMERICAN BANKERS INS CO OF FL	4,594,767	1.1914%	4,583,000	-37,314	-0.81%
26	91	19682	HARTFORD FIRE IN CO	4,576,168	1.1866%	4,895,067	22,734,432	464.44%
27	75	25550	INDEMNITY CO OF CA	4,539,895	1.1772%	4,668,344	-253,553	-5.43%
28	164	22535	SEABOARD SURETY CO	4,383,454	1.1366%	5,091,115	-1,893,007	-37.18%
29	781	37893	ULICO CAS CO	4,214,495	1.0928%	4,742,486	4,769,414	100.57%
30	158	24384	RANGER INS CO	4,161,724	1.0791%	4,712,054	3,401,235	72.18%
31	0	37206	CONTRACTORS BONDING & INS CO	3,812,011	0.9885%	3,772,753	-155,795	-4.13%
32	218	20443	CONTINENTAL CAS CO	3,778,382	0.9797%	3,246,445	2,942,839	90.65%
33	1285	37885	XL SPECIALTY INS CO	3,688,602	0.9565%	3,711,515	2,482,840	66.90%
34	108	22977	LUMBERMENS MUT CAS CO	3,676,423	0.9533%	2,077,871	799,180	38.46%
35	0	13285	ALLEGHENY CAS CO	3,497,564	0.9069%	3,611,577	0	0.00%
36	2	42633	FAR WEST INS CO	3,304,626	0.8569%	3,120,112	702,088	22.50%
37	44	21970	CGU INS CO	3,109,525	0.8063%	2,795,732	-115,063	-4.12%
38	163	24724	FIRST NATL INS CO OF AMER	3,088,831	0.8009%	2,559,955	1,212,479	47.36%
39	0	36960	CONNECTICUT SURETY CO	2,892,994	0.7502%	2,503,466	1,058,590	42.28%
40	761	21881	NATIONAL SURETY CORP	2,686,161	0.6965%	2,656,388	629,840	23.71%
41	218	13188	WESTERN SURETY CO	2,656,787	0.6889%	2,455,092	466,280	18.99%
42	0	23663	NATIONAL AMERICAN INS CO	2,646,040	0.6861%	2,519,293	482,613	19.16%
43	748	18023	STAR INS CO	2,582,695	0.6697%	3,383,194	1,127,357	33.32%
44	0	31380	AMERICAN SURETY CO	2,532,773	0.6567%	2,489,231	56,635	2.28%
45	1116	22489	HIGHLANDS INS CO	2,398,106	0.6218%	2,436,766	17,533	0.72%
46	0	14494	MERCHANTS BONDING CO (MUTUAL)	2,196,639	0.5696%	2,295,311	59,466	2.59%
47	111	21458	EMPLOYERS INS OF WAUSAU A MUT C	2,041,620	0.5294%	2,043,626	-325,971	-15.95%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: SURETY

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurrec Losses	Loss Ratic
48	164	35386	FIDELITY & GUARANTY INS CO	1,936,872	0.5022%	1,752,186	267,896	15.29%
49	961	34266	FRONTIER INS CO	1,747,112	0.4530%	922,122	583,895	63.32%
50	0	31453	FINANCIAL PACIFIC INS CO	1,704,930	0.4421%	1,348,269	59,625	4.42%
51	689	33162	BANKERS INSURANCE CO	1,507,711	0.3909%	1,415,388	-5,434	-0.38%
52	159	41980	RELIANCE SURETY CO	1,432,376	0.3714%	1,456,089	358,427	24.62%
53	329	37303	REDLAND INS CO	1,321,859	0.3428%	1,349,841	1,054,365	78.11%
54	212	34347	COLONIAL AMERICAN CAS & SURETY C	1,241,293	0.3219%	479,674	327,995	68.38%
55	150	24139	INTERNATIONAL BUS & MERC REASSU	1,183,308	0.3068%	1,354,277	465,842	34.40%
56	212	26247	AMERICAN GUARANTEE & LIABILITY INS	1,152,504	0.2988%	929,168	-213,061	-22.93%
57	12	19429	INSURANCE CO OF THE STATE OF PA	972,233	0.2521%	861,272	904,131	104.98%
58	41	19038	TRAVELERS CAS & SURETY CO	920,492	0.2387%	3,079,338	-2,154,342	-69.96%
59	626	22713	INSURANCE CO OF N AMER	895,725	0.2323%	912,499	233,991	25.64%
60	761	21849	AMERICAN AUTOMOBILE INS CO	887,910	0.2302%	1,165,652	-109,851	-9.42%
61	218	24047	SURETY BONDING CO OF AMERICA	858,327	0.2226%	405,324	176,206	43.47%
62	150	40444	OLD REPUBLIC SURETY CO	845,262	0.2192%	907,765	288,428	31.77%
63	41	22217	GULF INS CO	750,435	0.1946%	962,795	290,034	30.12%
64	108	30562	AMERICAN MANUFACTURERS MUT INS	706,311	0.1831%	618,863	181,519	29.33%
65	140	19100	AMCO INS CO	691,872	0.1794%	586,060	0	0.00%
66	159	24430	RELIANCE NATL IND CO	583,821	0.1514%	903,825	-1,115,958	-123.47%
67	1331	10340	NOBEL INS CO	551,445	0.1430%	654,932	-529,661	-80.87%
68	313	33898	AEGIS SECURITY INS CO	536,067	0.1390%	535,272	13,606	2.54%
69	922	40029	EXPLORER INS CO	522,549	0.1355%	572,793	-614,943	-107.36%
70	140	23787	NATIONWIDE MUT INS CO	520,019	0.1348%	639,147	-121,905	-19.07%
71	602	12912	CREDIT GENERAL INS CO	509,486	0.1321%	454,922	307,365	67.56%
72	218	35289	CONTINENTAL INS CO	465,719	0.1208%	462,193	2,934,427	634.89%
73	158	21105	NORTH RIVER INS CO	424,847	0.1102%	100,095	41,952	41.91%
74	12	23809	GRANITE STATE INS CO	421,855	0.1094%	178,851	53,652	30.00%
75	218	13200	UNIVERSAL SURETY OF AMER	347,483	0.0901%	287,548	61,811	21.50%
76	0	23701	NATIONAL AUTOMOBILE & CAS INS CO	337,090	0.0874%	324,936	0	0.00%
77	0	39969	AMERICAN SAFETY CAS INS CO	320,636	0.0831%	248,316	15,427	6.21%
78	176	25143	STATE FARM FIRE AND CAS CO	300,596	0.0779%	290,009	-55,404	-19.10%
79	626	43575	INDEMNITY INS CO OF NA	294,351	0.0763%	271,647	273,317	100.61%
80	163	24732	GENERAL INS CO OF AMER	292,415	0.0758%	325,881	663,970	203.75%
81	0	23876	CHATHAM REIN CORP	271,010	0.0703%	210,355	35,353	16.81%
82	84	26832	AMERICAN ALLIANCE INS CO	270,273	0.0701%	251,834	3,748,954	1488.66%
83	164	24791	ST PAUL MERCURY INS CO	266,704	0.0692%	410,614	141,582	34.48%
84	98	10510	CAROLINA CAS INS CO	255,438	0.0662%	259,439	-16,797	-6.47%
85	241	22926	ECONOMY FIRE & CAS CO	250,000	0.0648%	51,327	9,093	17.72%
86	150	24147	OLD REPUBLIC INS CO	245,108	0.0636%	347,848	62,418	17.94%
87	212	41181	UNIVERSAL UNDERWRITERS INS CO	229,090	0.0594%	232,339	120,273	51.77%
88	19	19615	AMERICAN RELIABLE INS CO	201,639	0.0523%	478,161	486,352	101.71%
89	783	13056	RLI INS CO	187,204	0.0485%	164,919	24,134	14.63%
90	91	22357	HARTFORD ACCID & IND CO	164,279	0.0426%	257,428	41,340	16.06%
91	0	26379	ACCREDITED SURETY & CAS CO INC	157,247	0.0408%	156,570	0	0.00%
92	62	21415	EMPLOYERS MUT CAS CO	134,998	0.0350%	137,044	8,674	6.33%
93	84	22136	AMERICAN NATL FIRE INS CO	133,890	0.0347%	123,785	2,606	2.11%
94	7	13935	FEDERATED MUT INS CO	133,678	0.0347%	139,388	-59,936	-43.00%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: SURETY

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurrec Losses	Loss Ratio
95	12	19445	NATIONAL UNION FIRE INS CO OF PITT	133,620	0.0346%	893,793	-5,302,287	-593.23%
96	88	22292	HANOVER INS CO	131,942	0.0342%	196,268	-3,503	-1.78%
97	74	15105	SAFETY NATL CAS CORP	127,416	0.0330%	130,010	1,935	1.49%
98	0	11592	INTERNATIONAL FIDELITY INS CO	118,063	0.0306%	107,998	637,261	590.07%
99	38	20397	VIGILANT INS CO	115,534	0.0300%	97,082	-377,544	-388.89%
100	44	21962	GENERAL ACCIDENT INS CO	112,044	0.0291%	91,920	-5,511	-6.00%
101	158	21113	UNITED STATES FIRE INS CO	93,178	0.0242%	109,546	-436,453	-398.42%
102	212	21687	MID-CENTURY INS CO	90,513	0.0235%	30,642	6,226	20.32%
103	761	21865	ASSOCIATED IND CORP	87,240	0.0226%	49,496	-2,423	-4.90%
104	602	10297	CREDIT GENERAL IND CO	83,544	0.0217%	55,506	27,753	50.00%
105	0	11304	GLOBAL SURETY & INS CO	82,402	0.0214%	65,229	0	0.00%
106	867	12416	PROTECTIVE INS CO	82,220	0.0213%	44,229	-500	-1.13%
107	0	36650	MID-STATE SURETY CORP	78,059	0.0202%	37,674	5,234	13.89%
108	1276	22950	ACSTAR INS CO	75,780	0.0196%	100,327	3,511	3.50%
109	164	24775	ST PAUL GUARDIAN INS CO	71,521	0.0185%	79,116	13,716	17.34%
110	169	21180	SENTRY SELECT INS CO	69,013	0.0179%	60,756	3,923	6.46%
111	91	29424	HARTFORD CAS INS CO	68,993	0.0179%	172,112	273,956	159.17%
112	785	28932	MARKEL AMERICAN INS CO	68,078	0.0177%	209,365	135,343	64.64%
113	0	37940	LEXINGTON NATL INS CORP	56,506	0.0147%	48,329	0	0.00%
114	212	21709	TRUCK INS EXCH	55,747	0.0145%	3,567	19,369	543.01%
115	458	35769	LYNDON PROPERTY INS CO	53,491	0.0139%	33,009	-29,520	-89.43%
116	240	10499	CHRYSLER INS CO	52,826	0.0137%	52,988	7,318	13.81%
117	553	24902	SECURITY INS CO OF HARTFORD	48,009	0.0124%	47,953	26,897	56.09%
118	201	25976	UTICA MUT INS CO	46,046	0.0119%	58,068	-11,000	-18.94%
119	1172	24422	LEGION INS CO	44,609	0.0116%	34,024	3,642	10.70%
120	248	13021	UNITED FIRE & CAS CO	41,553	0.0108%	10,179	2,000	19.65%
121	38	20346	PACIFIC IND CO	39,310	0.0102%	32,517	1,322	4.07%
122	306	10847	CUMIS INS SOCIETY INC	38,450	0.0100%	96,118	-2,881	-3.00%
123	111	10836	GOLDEN EAGLE INS CORP	37,918	0.0098%	134,987	621,077	460.10%
124	163	19690	AMERICAN ECONOMY INS CO	34,753	0.0090%	34,753	0	0.00%
125	390	24198	PEERLESS INS CO	30,750	0.0080%	22,802	-5,858	-25.69%
126	626	20699	ACE PROP & CAS INS CO	30,375	0.0079%	38,289	98,108	256.23%
127	626	22748	PACIFIC EMPLOYERS INS CO	28,981	0.0075%	20,015	5,037	25.17%
128	88	22306	MASSACHUSETTS BAY INS CO	28,829	0.0075%	25,293	-939	-3.71%
129	181	29874	NORTH AMERICAN SPECIALTY INS CO	27,286	0.0071%	26,513	-632	-2.38%
130	1111	25518	TIG PREMIER INS CO	25,886	0.0067%	29,437	159,842	543.00%
131	291	13331	AMERICAN HARDWARE MUT INS CO	23,855	0.0062%	21,580	6,005	27.83%
132	553	26980	ROYAL INS CO OF AMER	23,082	0.0060%	23,210	10,960	47.22%
133	553	24589	AMERICAN & FOREIGN INS CO	22,488	0.0058%	58,466	28,435	48.64%
134	163	19704	AMERICAN STATES INS CO	21,985	0.0057%	16,097	819	5.09%
135	155	24260	PROGRESSIVE CAS INS CO	21,548	0.0056%	28,546	13,532	47.40%
136	660	16810	AMERICAN MERCURY INS CO	19,631	0.0051%	19,631	0	0.00%
137	1248	18708	AMBAC ASSUR CORP	18,475	0.0048%	62,935	0	0.00%
138	553	24600	GLOBE IND CO	13,933	0.0036%	14,803	4,513	30.49%
139	553	24678	ROYAL IND CO	12,900	0.0033%	13,892	5,210	37.50%
140	1111	25534	TIG INS CO	12,727	0.0033%	17,167	-311,347	-1813.64%
141	176	25151	STATE FARM GENERAL INS CO	11,663	0.0030%	4,428	0	0.00%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: SURETY

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
142	0	26433	HARCO NATL INS CO	8,188	0.0021%	9,095	69	0.76%
143	393	10138	AMERICAN BONDING CO	6,767	0.0018%	6,185	-917,842	-14839.81%
144	41	41483	FARMINGTON CAS CO	6,622	0.0017%	28,473	20,135	70.72%
145	41	19046	TRAVELERS CAS & SURETY CO OF IL	6,572	0.0017%	5,471	-765	-13.98%
146	44	23752	NATIONAL FARMERS UNION STD INS C	5,538	0.0014%	5,379	-49	-0.91%
147	244	10677	CINCINNATI INS CO	5,239	0.0014%	4,820	-214	-4.44%
148	65	10014	AFFILIATED FM INS CO	4,720	0.0012%	4,605	0	0.00%
149	164	25879	FIDELITY & GUARANTY INS UNDERWRIT	4,650	0.0012%	8,011	-1,178	-14.70%
150	111	33600	LM INS CORP	4,300	0.0011%	4,288	-2,247	-52.40%
151	2	33669	CONDOR INS CO	4,225	0.0011%	4,225	75,220	1780.36%
152	8	19232	ALLSTATE INS CO	3,515	0.0009%	4,771	-178,299	-3737.14%
153	350	20796	COLONIAL PENN FRANKLIN INS CO	3,462	0.0009%	3,462	3,583	103.50%
154	1330	24813	BALBOA INS CO	3,364	0.0009%	22,215	-20,522	-92.38%
155	148	24066	AMERICAN FIRE & CAS CO	2,919	0.0008%	3,772	-61,942	-1642.15%
156	169	24988	SENTRY INS A MUT CO	2,624	0.0007%	3,844	-59,945	-1559.44%
157	697	37060	OLD UNITED CAS CO	2,300	0.0006%	1,968	0	0.00%
158	84	26344	AGRICULTURAL INS CO	1,850	0.0005%	1,981	-9	-0.45%
159	1111	18864	FAIRMONT INS CO	1,538	0.0004%	1,538	-22,900	-1488.95%
160	150	35424	OLD REPUBLIC MINNEHOMA INS CO	1,500	0.0004%	1,521	0	0.00%
161	44	20621	COMMERCIAL UNION INS CO	1,326	0.0003%	1,812	-12,176	-671.96%
162	982	11711	CENTURY AMERICAN CAS CO	1,310	0.0003%	1,385	0	0.00%
163	11	26220	YOSEMITE INS CO	1,300	0.0003%	163	24	14.72%
164	31	20087	NATIONAL IND CO	1,295	0.0003%	1,982	-140	-7.06%
165	1111	25445	TIG SPECIALTY INS CORP	883	0.0002%	923	925	100.22%
166	212	19356	MARYLAND CAS CO	665	0.0002%	675	-1,032	-152.89%
167	156	24295	PROVIDENCE WASHINGTON INS CO	630	0.0002%	587	-187	-31.86%
168	0	10221	ALISTAR INS CO	435	0.0001%	0	0	0.00%
169	457	19801	ARGONAUT INS CO	350	0.0001%	350	0	0.00%
170	212	21326	EMPIRE FIRE & MARINE INS CO	350	0.0001%	731	-5,896	-806.57%
171	24	19895	ATLANTIC MUT INS CO	315	0.0001%	315	0	0.00%
172	218	35270	FIDELITY & CASUALTY CO OF NY	313	0.0001%	185	0	0.00%
173	218	20850	FIREMENS INS CO OF NEWARK NJ	225	0.0001%	40,713	28,503	70.01%
174	1330	24821	MERITPLAN INS CO	140	0.0000%	140	1,191	850.71%
175	44	20613	AMERICAN EMPLOYERS INS CO	123	0.0000%	170	-1,160	-682.35%
Line Total:				385,654,818	100.0000%	372,868,979	88,711,294	23.79%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: BURGLARY & THEFT

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurrec Losses	Loss Ratio
1	38	20281	FEDERAL INS CO	4,074,024	30.0584%	4,152,949	34,869	0.84%
2	41	31194	TRAVELERS CAS & SURETY CO OF AM	2,741,961	20.2303%	1,087,753	-1,515,707	-139.34%
3	212	41181	UNIVERSAL UNDERWRITERS INS CO	964,923	7.1193%	960,014	686,647	71.52%
4	12	19445	NATIONAL UNION FIRE INS CO OF PITT	953,548	7.0353%	1,338,907	-164,600	-12.29%
5	65	21482	FACTORY MUT INS CO	571,292	4.2150%	564,023	0	0.00%
6	212	39306	FIDELITY & DEPOSIT CO OF MD	514,940	3.7993%	460,215	1,703	0.37%
7	215	11142	UNITED CAS INS CO OF AMER	457,101	3.3725%	432,434	88,958	20.57%
8	91	19682	HARTFORD FIRE IN CO	443,183	3.2698%	492,230	-142,411	-28.93%
9	159	24457	RELIAANCE INS CO	374,480	2.7629%	640,585	170,761	26.66%
10	164	24767	ST PAUL FIRE & MARINE INS CO	245,644	1.8124%	198,361	132,001	66.55%
11	0	18538	BANCINSURE INC	218,547	1.6125%	209,157	24,600	11.76%
12	159	24473	UNITED PACIFIC INS CO	135,892	1.0026%	149,479	9,800	6.56%
13	553	26980	ROYAL INS CO OF AMER	135,851	1.0023%	115,812	-8,912	-7.70%
14	164	24791	ST PAUL MERCURY INS CO	133,504	0.9850%	147,853	21,191	14.33%
15	7	13935	FEDERATED MUT INS CO	130,391	0.9620%	143,889	6,327	4.40%
16	84	16691	GREAT AMERICAN INS CO	126,745	0.9351%	46,794	7,964	17.02%
17	108	22977	LUMBERMENS MUT CAS CO	120,455	0.8887%	123,192	-2,916	-2.37%
18	164	35386	FIDELITY & GUARANTY INS CO	111,444	0.8222%	102,735	10,507	10.23%
19	41	22217	GULF INS CO	111,196	0.8204%	107,793	-2,039	-1.89%
20	169	21180	SENTRY SELECT INS CO	84,448	0.6231%	72,137	155,401	215.42%
21	98	10510	CAROLINA CAS INS CO	71,763	0.5295%	65,645	40,061	61.03%
22	802	13544	CALIFORNIA CAPITAL INS CO	66,731	0.4923%	70,425	9,759	13.86%
23	240	10499	CHRYSLER INS CO	59,513	0.4391%	52,736	9,058	17.18%
24	212	19305	ASSURANCE CO OF AMER	54,172	0.3997%	36,447	0	0.00%
25	84	22136	AMERICAN NATL FIRE INS CO	45,867	0.3384%	44,285	1,536	3.47%
26	84	26832	AMERICAN ALLIANCE INS CO	36,278	0.2677%	35,059	15,832	45.16%
27	212	19372	NORTHERN INS CO OF NY	30,712	0.2266%	18,318	-67	-0.37%
28	111	23043	LIBERTY MUT INS CO	29,920	0.2208%	156,410	45,494	29.09%
29	0	27073	NIPPON FIRE & MAR INS CO LTD US BR	29,618	0.2185%	37,952	17,999	47.43%
30	41	25674	TRAVELERS IND CO OF IL	27,127	0.2001%	-129,255	37,114	-28.71%
31	922	27847	INSURANCE CO OF THE WEST	26,061	0.1923%	25,133	6,950	27.65%
32	163	24740	SAFECO INS CO OF AMER	24,816	0.1831%	22,848	1,221	5.34%
33	140	23787	NATIONWIDE MUT INS CO	23,857	0.1760%	24,983	182	0.73%
34	164	24775	ST PAUL GUARDIAN INS CO	22,215	0.1639%	18,462	2,706	14.66%
35	329	37303	REDLAND INS CO	21,395	0.1579%	19,563	14,203	72.60%
36	65	10014	AFFILIATED FM INS CO	19,188	0.1416%	20,664	-11	-0.05%
37	164	25887	US FIDELITY & GUARANTY CO	18,697	0.1379%	26,754	2,043	7.64%
38	212	16535	ZURICH AMERICAN INS CO	18,662	0.1377%	33,301	13,827	41.52%
39	111	21458	EMPLOYERS INS OF WAUSAU A MUT C	18,544	0.1368%	19,941	-7,990	-40.07%
40	41	19038	TRAVELERS CAS & SURETY CO	17,695	0.1306%	35,143	-84,820	-241.36%
41	291	13331	AMERICAN HARDWARE MUT INS CO	17,395	0.1283%	16,498	4,868	29.51%
42	400	25747	UNIGARD INS CO	16,107	0.1188%	17,654	-815	-4.62%
43	44	23752	NATIONAL FARMERS UNION STD INS C	14,941	0.1102%	15,683	-140	-0.89%
44	761	21857	AMERICAN INS CO	13,842	0.1021%	11,630	1,376	11.83%
45	111	26069	WAUSAU BUSINESS INS CO	11,837	0.0873%	11,378	8,107	71.25%
46	227	23647	MUTUAL SERVICE CAS INS CO	11,010	0.0812%	9,737	7,763	79.73%
47	0	26433	HARCO NATL INS CO	9,951	0.0734%	11,078	5,098	46.02%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: BURGLARY & THEFT

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurrec Losses	Loss Ratio
48	181	29874	NORTH AMERICAN SPECIALTY INS CO	9,518	0.0702%	9,271	10,956	118.17%
49	1172	24422	LEGION INS CO	9,090	0.0671%	53,927	0	0.00%
50	41	41483	FARMINGTON CAS CO	8,260	0.0609%	6,652	-6,224	-93.57%
51	84	26344	AGRICULTURAL INS CO	7,889	0.0582%	7,858	1,549	19.71%
52	950	12904	TOKIO MARINE&FIRE INS CO LTD US BR	6,772	0.0500%	6,771	953	14.07%
53	802	23540	MONTEREY INS CO	6,763	0.0499%	2,804	0	0.00%
54	108	22918	AMERICAN MOTORISTS INS CO	6,354	0.0469%	9,881	-5,126	-51.88%
55	163	19704	AMERICAN STATES INS CO	5,946	0.0439%	8,369	10,703	127.89%
56	164	25879	FIDELITY & GUARANTY INS UNDERWRIT	5,645	0.0416%	7,333	3,383	46.13%
57	553	24589	AMERICAN & FOREIGN INS CO	5,225	0.0386%	6,230	-1,408	-22.60%
58	169	24988	SENTRY INS A MUT CO	5,097	0.0376%	5,159	-70	-1.36%
59	212	19356	MARYLAND CAS CO	5,012	0.0370%	5,190	-489	-9.42%
60	44	16217	NATIONAL FARMERS UNION PROP & CA	4,780	0.0353%	4,577	-7	-0.15%
61	645	14907	OREGON MUT INS CO	4,592	0.0339%	4,418	0	0.00%
62	163	24732	GENERAL INS CO OF AMER	4,574	0.0337%	3,873	22,624	584.15%
63	212	26611	VALIANT INS CO	4,500	0.0332%	2,672	0	0.00%
64	83	22128	ROCKY MOUNTAIN FIRE & CAS CO	4,027	0.0297%	1,696	131	7.72%
65	212	26247	AMERICAN GUARANTEE & LIABILITY INS	3,550	0.0262%	3,965	1,000	25.22%
66	62	21415	EMPLOYERS MUT CAS CO	3,435	0.0253%	7,830	-503	-6.42%
67	44	21970	CGU INS CO	3,057	0.0226%	2,855	486	17.02%
68	761	21873	FIREMANS FUND INS CO	2,978	0.0220%	14,112	-71	-0.50%
69	44	20621	COMMERCIAL UNION INS CO	2,609	0.0192%	3,063	-4,517	-147.47%
70	923	24015	NORTHLAND INS CO	2,465	0.0182%	1,953	-215	-11.01%
71	218	20508	VALLEY FORGE INS CO	2,355	0.0174%	2,706	0	0.00%
72	41	25682	TRAVELERS IND CO OF CT	2,315	0.0171%	216,782	27,041	12.47%
73	244	10677	CINCINNATI INS CO	2,135	0.0158%	1,725	214	12.41%
74	161	18031	TOPA INS CO	1,930	0.0142%	9,344	13,238	141.67%
75	218	20443	CONTINENTAL CAS CO	1,893	0.0140%	1,987	26,053	1311.17%
76	1111	25534	TIG INS CO	1,565	0.0115%	1,199	0	0.00%
77	163	24724	FIRST NATL INS CO OF AMER	1,442	0.0106%	1,318	47	3.57%
78	212	21326	EMPIRE FIRE & MARINE INS CO	1,073	0.0079%	520	0	0.00%
79	158	21113	UNITED STATES FIRE INS CO	1,018	0.0075%	742	4,735	638.14%
80	350	20796	COLONIAL PENN FRANKLIN INS CO	1,011	0.0075%	1,020	0	0.00%
81	783	13056	RLI INS CO	1,000	0.0074%	792	0	0.00%
82	150	24147	OLD REPUBLIC INS CO	931	0.0069%	923	483	52.33%
83	41	22233	SELECT INS CO	926	0.0068%	471	0	0.00%
84	24	19895	ATLANTIC MUT INS CO	851	0.0063%	1,723	-835	-48.46%
85	400	25798	UNIGARD IND CO	539	0.0040%	539	-239	-44.34%
86	626	21121	WESTCHESTER FIRE INS CO	457	0.0034%	464	14,142	3047.84%
87	163	19690	AMERICAN ECONOMY INS CO	363	0.0027%	867	864	99.65%
88	0	11118	FEDERATED RURAL ELECTRIC INS COR	330	0.0024%	329	0	0.00%
89	140	28223	NATIONWIDE AGRIBUSINESS INS CO	316	0.0023%	40	0	0.00%
90	111	26042	WAUSAU UNDERWRITERS INS CO	303	0.0022%	1,317	-161	-12.22%
91	553	24902	SECURITY INS CO OF HARTFORD	196	0.0014%	92	0	0.00%
92	553	24600	GLOBE IND CO	185	0.0014%	190	-136	-71.58%
93	781	37893	ULICO CAS CO	180	0.0013%	263	0	0.00%
94	44	21962	GENERAL ACCIDENT INS CO	175	0.0013%	44	0	0.00%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: BURGLARY & THEFT

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurrec Losses	Loss Ratic
95	140	11991	NATIONAL CAS CO	150	0.0011%	142	0	0.00%
96	218	20427	AMERICAN CAS CO OF READING PA	143	0.0011%	60	0	0.00%
97	0	15768	MERCED MUT INS CO	109	0.0008%	108	0	0.00%
98	761	21865	ASSOCIATED IND CORP	103	0.0008%	103	35	33.98%
99	218	20478	NATIONAL FIRE INS CO OF HARTFORD	74	0.0005%	303	0	0.00%
100	0	18767	CHURCH MUT INS CO	18	0.0001%	27	0	0.00%
Line Total:				13,553,707	100.0000%	12,701,383	-215,866	-1.70%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: BOILER & MACHINERY

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurrec Losses	Loss Ratic
1	388	11452	HARTFORD STEAM BOIL INSPEC & INS	9,295,754	15.6212%	10,216,557	12,690,130	124.21%
2	41	25674	TRAVELERS IND CO OF IL	6,702,286	11.2630%	6,513,685	6,245,359	95.88%
3	65	21482	FACTORY MUT INS CO	6,114,577	10.2754%	6,166,077	144,911	2.35%
4	38	20281	FEDERAL INS CO	6,023,242	10.1219%	6,136,416	941,897	15.35%
5	38	20346	PACIFIC IND CO	3,477,041	5.8431%	3,996,853	1,651,443	41.32%
6	218	20443	CONTINENTAL CAS CO	3,358,539	5.6439%	2,985,589	1,788,912	59.92%
7	212	41181	UNIVERSAL UNDERWRITERS INS CO	2,218,304	3.7278%	2,217,750	133,000	6.00%
8	111	10836	GOLDEN EAGLE INS CORP	2,165,784	3.6395%	1,585,651	0	0.00%
9	212	26247	AMERICAN GUARANTEE & LIABILITY INS	2,152,781	3.6177%	2,003,921	603,906	30.14%
10	212	16535	ZURICH AMERICAN INS CO	1,488,308	2.5011%	1,775,367	-360,164	-20.29%
11	159	40592	RELIANCE NATL INS CO	1,156,566	1.9436%	1,744,731	2,598,456	148.93%
12	12	19445	NATIONAL UNION FIRE INS CO OF PITT	1,096,510	1.8427%	1,145,078	-109,078	-9.53%
13	802	13544	CALIFORNIA CAPITAL INS CO	1,066,557	1.7923%	1,062,048	56,834	5.35%
14	761	35300	ALLIANZ INS CO	1,027,553	1.7268%	785,674	724,388	92.20%
15	517	20532	CLARENDON NATL INS CO	895,944	1.5056%	368,436	239,483	65.00%
16	212	21709	TRUCK INS EXCH	797,127	1.3395%	600,740	176,239	29.34%
17	108	18910	AMERICAN PROTECTION INS CO	641,986	1.0788%	618,047	-556,452	-90.03%
18	212	21687	MID-CENTURY INS CO	594,322	0.9987%	278,534	117,227	42.09%
19	38	20397	VIGILANT INS CO	520,433	0.8746%	618,330	41,059	6.64%
20	159	24473	UNITED PACIFIC INS CO	512,451	0.8612%	505,603	283,232	56.02%
21	159	24457	RELIANCE INS CO	511,506	0.8596%	488,069	123,114	25.22%
22	164	24767	ST PAUL FIRE & MARINE INS CO	457,940	0.7696%	431,964	458,997	106.26%
23	38	20303	GREAT NORTHERN INS CO	417,718	0.7020%	244,326	193,489	79.19%
24	212	21652	FARMERS INS EXCH	375,721	0.6314%	176,248	15,048	8.54%
25	38	20338	NORTHWESTERN PACIFIC IND CO	335,123	0.5632%	312,416	88,637	28.37%
26	12	19380	AMERICAN HOME ASSUR CO	294,616	0.4951%	304,303	-25,048	-8.23%
27	604	41343	GERLING AMER INS CO	292,721	0.4919%	168,402	-3,271	-1.94%
28	65	10014	AFFILIATED FM INS CO	289,808	0.4870%	207,842	-18,517	-8.91%
29	218	20486	TRANSCONTINENTAL INS CO	258,409	0.4342%	270,421	9,688	3.58%
30	0	40550	PACIFIC PIONEER INS CO	236,920	0.3981%	104,225	20,157	19.34%
31	164	24791	ST PAUL MERCURY INS CO	215,221	0.3617%	340,353	48,442	14.23%
32	212	19372	NORTHERN INS CO OF NY	214,533	0.3605%	131,431	71,962	54.75%
33	91	19682	HARTFORD FIRE IN CO	209,395	0.3519%	165,931	146,467	88.27%
34	164	25879	FIDELITY & GUARANTY INS UNDERWRIT	201,679	0.3389%	95,914	38,166	39.79%
35	218	20494	TRANSPORTATION INS CO	192,302	0.3232%	163,578	75,532	46.17%
36	111	21458	EMPLOYERS INS OF WAUSAU A MUT C	189,118	0.3178%	304,861	50,319	16.51%
37	761	21873	FIREMANS FUND INS CO	175,451	0.2948%	176,580	-30,055	-17.02%
38	163	19704	AMERICAN STATES INS CO	166,930	0.2805%	109,456	31,882	29.13%
39	169	21180	SENTRY SELECT INS CO	163,971	0.2755%	142,569	15,477	10.86%
40	349	13978	FLORISTS MUT INS CO	150,165	0.2523%	140,379	7,022	5.00%
41	240	10499	CHRYSLER INS CO	143,099	0.2405%	135,451	7,899	5.83%
42	41	25682	TRAVELERS IND CO OF CT	137,935	0.2318%	80,041	57,280	71.56%
43	950	12904	TOKIO MARINE&FIRE INS CO LTD US BR	136,957	0.2302%	142,373	-46,816	-32.88%
44	84	22136	AMERICAN NATL FIRE INS CO	136,717	0.2297%	127,525	136,501	107.04%
45	626	43575	INDEMNITY INS CO OF NA	131,733	0.2214%	648,586	167,731	25.86%
46	44	20621	COMMERCIAL UNION INS CO	129,855	0.2182%	126,699	48,553	38.32%
47	84	26832	AMERICAN ALLIANCE INS CO	127,436	0.2142%	92,242	7,391	8.01%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: BOILER & MACHINERY

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer: Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratic
48	1111	25534	TIG INS CO	124,298	0.2089%	77,246	24,984	32.34%
49	0	23108	LUMBERMENS UNDERWRITING ALLIAN	106,244	0.1785%	71,694	0	0.00%
50	164	35386	FIDELITY & GUARANTY INS CO	103,046	0.1732%	74,013	40,547	54.78%
51	91	37478	HARTFORD INS CO OF THE MIDWEST	93,184	0.1566%	103,943	18,852	18.14%
52	7	13935	FEDERATED MUT INS CO	91,999	0.1546%	78,630	3,918	4.98%
53	108	30562	AMERICAN MANUFACTURERS MUT INS	87,149	0.1465%	505,150	645,433	127.77%
54	91	29424	HARTFORD CAS INS CO	79,559	0.1337%	81,677	53,578	65.60%
55	218	20508	VALLEY FORGE INS CO	75,784	0.1274%	72,814	391	0.54%
56	12	19402	BIRMINGHAM FIRE INS CO OF PA	74,280	0.1248%	41,419	5,034	12.15%
57	626	22667	ACE AMERICAN INS CO	70,903	0.1192%	104,331	61,272	58.73%
58	164	25887	US FIDELITY & GUARANTY CO	68,566	0.1152%	38,209	48,930	128.06%
59	0	27073	NIPPON FIRE & MAR INS CO LTD US BR	67,778	0.1139%	69,073	31,278	45.28%
60	12	23841	NEW HAMPSHIRE INS CO	63,468	0.1067%	195,963	-28,357	-14.47%
61	553	26980	ROYAL INS CO OF AMER	63,160	0.1061%	61,138	-25,291	-41.37%
62	159	44482	RELIANCE UNIVERSAL INS CO	60,642	0.1019%	46,933	9,342	19.90%
63	8	19232	ALLSTATE INS CO	58,431	0.0982%	60,947	6,885	11.30%
64	164	24775	ST PAUL GUARDIAN INS CO	51,444	0.0865%	34,507	34,568	100.18%
65	159	24430	RELIANCE NATL IND CO	47,015	0.0790%	55,103	-75,081	-136.26%
66	218	20427	AMERICAN CAS CO OF READING PA	44,699	0.0751%	40,786	0	0.00%
67	626	20702	ACE FIRE UNDERWRITERS INS CO	44,470	0.0747%	44,310	-523	-1.18%
68	826	18279	BANKERS STANDARD INS CO	36,311	0.0610%	54,385	19,780	36.37%
69	84	16691	GREAT AMERICAN INS CO	35,779	0.0601%	50,630	13,349	26.37%
70	761	21857	AMERICAN INS CO	35,067	0.0589%	32,311	14	0.04%
71	922	27847	INSURANCE CO OF THE WEST	34,384	0.0578%	35,189	0	0.00%
72	12	19429	INSURANCE CO OF THE STATE OF PA	30,895	0.0519%	22,808	1,875	8.22%
73	802	23540	MONTEREY INS CO	25,861	0.0435%	11,071	0	0.00%
74	163	24740	SAFECO INS CO OF AMER	21,608	0.0363%	9,869	136	1.38%
75	761	21881	NATIONAL SURETY CORP	20,719	0.0348%	27,513	7	0.03%
76	291	13331	AMERICAN HARDWARE MUT INS CO	20,492	0.0344%	10,299	0	0.00%
77	44	21970	CGU INS CO	19,412	0.0326%	10,576	8,058	76.19%
78	108	22918	AMERICAN MOTORISTS INS CO	17,069	0.0287%	81,797	-595,869	-728.47%
79	24	19895	ATLANTIC MUT INS CO	16,017	0.0269%	14,508	0	0.00%
80	212	26611	VALIANT INS CO	14,793	0.0249%	10,149	1,818	17.91%
81	0	10815	VERLAN FIRE INS CO MD	14,451	0.0243%	13,682	0	0.00%
82	12	23809	GRANITE STATE INS CO	13,004	0.0219%	13,057	-1,660	-12.71%
83	169	24988	SENTRY INS A MUT CO	10,087	0.0170%	11,188	729,204	6517.73%
84	91	29459	TWIN CITY FIRE INS CO CO	9,942	0.0167%	10,855	2,037	18.77%
85	1111	25496	TIG IND CO	9,620	0.0162%	3,054	696	22.79%
86	163	24732	GENERAL INS CO OF AMER	8,803	0.0148%	5,644	144	2.55%
87	91	30104	HARTFORD UNDERWRITERS INS CO	6,735	0.0113%	4,857	829	17.07%
88	212	19356	MARYLAND CAS CO	6,227	0.0105%	4,297	1,286	29.93%
89	686	39322	SOREMA NA REIN CO	4,972	0.0084%	4,929	0	0.00%
90	626	20699	ACE PROP & CAS INS CO	4,507	0.0076%	3,943	8,725	221.28%
91	218	20478	NATIONAL FIRE INS CO OF HARTFORD	3,153	0.0053%	3,913	0	0.00%
92	244	10677	CINCINNATI INS CO	2,457	0.0041%	2,467	-17	-0.69%
93	212	19305	ASSURANCE CO OF AMER	2,352	0.0040%	1,532	782	51.04%
94	84	26344	AGRICULTURAL INS CO	1,710	0.0029%	1,775	0	0.00%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: BOILER & MACHINERY

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer: Premium	Market Share	Earned Premium	Incurrec Losses	Loss Ratic
95	553	24880	FIRE & CAS INS CO OF CT	1,318	0.0022%	942	0	0.00%
96	626	22713	INSURANCE CO OF N AMER	1,050	0.0018%	486	5,165	1062.76%
97	163	24724	FIRST NATL INS CO OF AMER	866	0.0015%	277	3	1.08%
98	1111	18864	FAIRMONT INS CO	390	0.0007%	96	0	0.00%
99	553	24600	GLOBE IND CO	357	0.0006%	357	30	8.40%
100	761	21849	AMERICAN AUTOMOBILE INS CO	350	0.0006%	350	0	0.00%
101	253	23582	MINNESOTA FIRE & CAS CO	322	0.0005%	287	0	0.00%
102	111	23035	LIBERTY MUT FIRE INS CO	284	0.0005%	2,636	-5,236	-198.63%
103	957	19720	AMERICAN ALT INS CORP	274	0.0005%	187	81	43.32%
104	91	22357	HARTFORD ACCID & IND CO	204	0.0003%	143	23	16.08%
105	140	37877	NATIONWIDE PROPERTY & CAS INS CO	190	0.0003%	40	3	7.50%
106	0	20362	SUMITOMO MAR & FIRE INS CO LTD US	3	0.0000%	3	0	0.00%
107	212	40142	AMERICAN ZURICH INS CO	2	0.0000%	2	0	0.00%
108	79	22012	MOTORS INS CORP	2	0.0000%	2	-1,313	-65650.00%
Line Total:				59,507,202	100.0000%	59,477,264	30,152,539	50.70%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: CREDIT

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer: Premium	Market Share	Earned Premium	Incurrec Losses	Loss Ratic
1	0	20516	EULER AMERICAN CREDIT IND CO	11,682,165	21.8520%	11,463,576	7,862,657	68.59%
2	626	22667	ACE AMERICAN INS CO	9,858,386	18.4405%	9,685,630	362,288	3.74%
3	159	24457	RELIANCE INS CO	5,810,334	10.8685%	3,079,184	1,505,714	48.90%
4	212	39306	FIDELITY & DEPOSIT CO OF MD	4,972,284	9.3009%	5,830,459	4,135,871	70.94%
5	352	25011	WESCO INS CO	4,387,633	8.2073%	2,688,664	321,816	11.97%
6	218	35289	CONTINENTAL INS CO	4,306,062	8.0547%	4,599,485	6,075,272	132.09%
7	44	20621	COMMERCIAL UNION INS CO	3,453,923	6.4607%	3,431,016	1,706,076	49.73%
8	84	16691	GREAT AMERICAN INS CO	3,053,118	5.7110%	3,220,501	-872,826	-27.10%
9	626	22713	INSURANCE CO OF N AMER	2,889,950	5.4058%	2,757,116	160,743	5.83%
10	923	21296	ASSOCIATES INS CO	1,173,531	2.1951%	1,173,531	110,088	9.38%
11	317	40827	VIRGINIA SURETY CO INC	627,034	1.1729%	614,084	163,914	26.69%
12	458	35769	LYNDON PROPERTY INS CO	533,918	0.9987%	376,098	143,702	38.21%
13	408	28401	AMERICAN NATL PROP & CAS CO	414,079	0.7746%	346,405	92,310	26.65%
14	150	24147	OLD REPUBLIC INS CO	132,603	0.2480%	132,665	-15,280	-11.52%
15	11	26220	YOSEMITE INS CO	120,240	0.2249%	177,118	92,918	52.46%
16	1330	24813	BALBOA INS CO	28,177	0.0527%	33,825	6,537	19.33%
17	218	20443	CONTINENTAL CAS CO	17,006	0.0318%	21,274	347,727	1634.52%
Line Total:				53,460,443	100.0000%	49,630,631	22,199,527	44.73%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: AGGREGATE WRITE-INS FOR OTHER LINES

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	350	39845	EMPLOYERS REIN CORP	26,200,004	12.5147%	26,216,604	37,884,129	144.50%
2	212	11185	FOREMOST INS CO	20,672,527	9.8744%	20,600,759	8,932,263	43.36%
3	31	34274	CENTRAL STATES IND CO OF OMAHA	19,250,590	9.1952%	19,250,590	1,788,962	9.29%
4	84	26344	AGRICULTURAL INS CO	18,169,157	8.6787%	12,000,424	9,216,928	76.81%
5	218	20850	FIREMENS INS CO OF NEWARK NJ	15,922,546	7.6056%	8,256,543	8,051,897	97.52%
6	18	19631	AMERICAN ROAD INS CO	10,470,344	5.0013%	13,462,384	5,681,397	42.20%
7	0	42285	VETERINARY PET INS CO	7,505,233	3.5850%	6,466,039	4,281,070	66.21%
8	8	19232	ALLSTATE INS CO	6,626,035	3.1650%	136,442	1,258,947	922.70%
9	317	40827	VIRGINIA SURETY CO INC	6,238,113	2.9797%	3,698,272	8,263,475	223.44%
10	268	10952	JC PENNEY CAS INS CO	6,080,919	2.9046%	6,080,919	581,706	9.57%
11	19	10111	AMERICAN BANKERS INS CO OF FL	6,027,820	2.8793%	-122,223	2,568,814	-2101.74%
12	660	16810	AMERICAN MERCURY INS CO	5,927,267	2.8312%	3,275,820	2,238,849	68.34%
13	212	43699	AMERICAN FEDERATION INS CO	5,547,899	2.6500%	5,510,055	1,531,995	27.80%
14	212	11800	FOREMOST PROPERTY & CAS INS CO	5,198,967	2.4833%	5,100,450	2,227,498	43.67%
15	1330	24813	BALBOA INS CO	4,983,150	2.3803%	5,959,834	385,849	6.47%
16	303	14559	GUIDEONE SPECIALTY MUT INS CO	4,350,033	2.0778%	4,350,033	2,261,496	51.99%
17	1285	22322	GREENWICH INS CO	3,697,692	1.7662%	2,309,927	2,076,575	89.90%
18	458	35769	LYNDON PROPERTY INS CO	3,238,569	1.5469%	2,316,582	2,685,239	115.91%
19	11	26220	YOSEMITE INS CO	3,064,998	1.4640%	2,320,486	442,986	19.09%
20	697	37060	OLD UNITED CAS CO	2,978,802	1.4229%	1,730,181	978,003	56.53%
21	761	21873	FIREMANS FUND INS CO	2,543,544	1.2150%	1,443,769	1,011,438	70.06%
22	808	32107	SUTTER INS CO	2,270,395	1.0845%	1,817,669	1,678,540	92.35%
23	79	22004	CIM INSURANCE CORP	2,169,276	1.0362%	6,213,503	5,184,605	83.44%
24	350	39527	HERITAGE IND CO	2,112,369	1.0090%	8,874,479	20,550,461	231.57%
25	1172	24422	LEGION INS CO	2,056,853	0.9825%	2,195,253	2,780,264	126.65%
26	0	26565	OHIO IND CO	2,024,221	0.9669%	2,019,605	160,626	7.95%
27	626	21121	WESTCHESTER FIRE INS CO	1,787,246	0.8537%	1,345,413	58,914	4.38%
28	11	24376	AMERICAN GENERAL IND CO	1,744,148	0.8331%	1,744,148	91,566	5.25%
29	31	22039	GENERAL REIN CORP	1,313,256	0.6273%	1,454,090	-5,463,345	-375.72%
30	218	35289	CONTINENTAL INS CO	1,292,262	0.6173%	311,441	1,230,343	395.05%
31	0	11592	INTERNATIONAL FIDELITY INS CO	1,208,136	0.5771%	1,324,863	-10,225	-0.77%
32	159	24457	RELIANCE INS CO	1,079,944	0.5158%	73,609	84,505	114.80%
33	408	28401	AMERICAN NATL PROP & CAS CO	869,214	0.4152%	445,785	803,444	180.23%
34	712	35041	SIERRA PACIFIC INS CO	719,068	0.3435%	0	0	0.00%
35	150	35424	OLD REPUBLIC MINNEHOMA INS CO	708,603	0.3385%	447,322	356,106	79.61%
36	212	21660	FIRE INS EXCH	682,357	0.3259%	0	0	0.00%
37	574	31089	REPUBLIC WESTERN INS CO	579,054	0.2766%	521,433	1,239,217	237.66%
38	19	19615	AMERICAN RELIABLE INS CO	554,297	0.2648%	892,354	1,132,835	126.95%
39	0	26905	CENTURY-NATIONAL INS CO	318,840	0.1523%	427,943	230,302	53.82%
40	984	10367	AVEMCO INS CO	243,590	0.1164%	142,584	83,521	58.58%
41	212	21652	FARMERS INS EXCH	158,757	0.0758%	6,775	10,272	151.62%
42	74	15105	SAFETY NATL CAS CORP	142,674	0.0681%	165,565	1,382,667	835.12%
43	19	35971	VOYAGER PROPERTY & CAS INS CO	135,995	0.0650%	25,002	452	1.81%
44	41	25674	TRAVELERS IND CO OF IL	118,623	0.0567%	236,986	387,030	163.31%
45	0	30082	CPA INS CO	82,095	0.0392%	81,934	40,378	49.28%
46	215	19887	TRINITY UNIVERSAL INS CO	64,940	0.0310%	64,940	0	0.00%
47	227	23647	MUTUAL SERVICE CAS INS CO	60,772	0.0290%	1,494,412	33,014,969	2209.23%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: AGGREGATE WRITE-INS FOR OTHER LINES

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurrec Losses	Loss Ratic
48	0	15768	MERCED MUT INS CO	51,780	0.0247%	53,806	0	0.00%
49	237	24635	WESTWARD INS CO	37,110	0.0177%	25,011	18,555	74.19%
50	0	18538	BANCINSURE INC	25,705	0.0123%	31,043	0	0.00%
51	41	41211	TRITON INS CO	18,891	0.0090%	22,962	408	1.78%
52	98	23612	MIDWEST EMPLOYERS CAS CO	11,776	0.0056%	18,887	3,347	17.72%
53	140	11991	NATIONAL CAS CO	9,854	0.0047%	82,517	123,921	150.18%
54	155	11770	UNITED FNCL CAS CO	5,568	0.0027%	844,304	770,374	91.24%
55	19	42978	AMERICAN SECURITY INS CO	1,006	0.0005%	4	0	0.00%
56	984	29599	US SPECIALTY INS CO	675	0.0003%	118,132	-200,929	-170.09%
57	31	35882	GEICO GENERAL INS CO	239	0.0001%	92,557	67,725	73.17%
Line Total:				209,353,798	100.0000%	183,980,221	170,160,364	92.49%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: TOTAL LINE

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	176	25178	STATE FARM MUT AUTO INS CO	1,998,776,541	5.6655%	2,031,697,145	1,182,369,128	58.20%
2	212	21652	FARMERS INS EXCH	1,831,104,413	5.1902%	1,851,059,588	1,138,524,229	61.51%
3	1278	15539	CALIFORNIA STATE AUTO ASN INTER-INS	1,508,613,000	4.2761%	1,512,549,069	1,023,858,467	67.69%
4	1318	15598	INTERINS EXCH OF THE AUTOMOBILE CLU	1,249,328,264	3.5412%	1,199,863,667	676,851,895	56.41%
5	0	35076	STATE COMPENSATION INS FUND	1,244,214,678	3.5267%	1,249,493,353	1,156,407,090	92.55%
6	8	19232	ALLSTATE INS CO	1,171,491,891	3.3205%	1,169,089,596	517,257,647	44.24%
7	176	25151	STATE FARM GENERAL INS CO	1,155,894,056	3.2763%	956,490,226	493,544,617	51.60%
8	12	12963	21ST CENTURY INS CO	873,646,834	2.4763%	877,596,023	566,476,381	64.55%
9	212	21660	FIRE INS EXCH	740,481,791	2.0989%	728,831,287	439,261,105	60.27%
10	660	27553	MERCURY INS CO OF CA	740,400,970	2.0986%	738,083,280	379,869,980	51.47%
11	8	19240	ALLSTATE IND CO	684,080,684	1.9390%	659,456,750	363,238,692	55.08%
12	163	24740	SAFECO INS CO OF AMER	462,637,107	1.3113%	453,294,009	275,483,021	60.77%
13	761	21873	FIREMANS FUND INS CO	438,228,465	1.2421%	460,158,144	244,528,201	53.14%
14	38	20281	FEDERAL INS CO	431,253,362	1.2224%	447,816,161	265,073,997	59.19%
15	10779	10779	CALIFORNIA EARTHQUAKE AUTHORITY	417,507,589	1.1834%	406,387,744	756,624	0.19%
16	790	37761	FREMONT COMPENSATION INSURANCE C	414,813,857	1.1758%	395,789,681	439,866,978	111.14%
17	12	19445	NATIONAL UNION FIRE INS CO OF PITTS	404,370,307	1.1462%	430,008,511	342,770,174	79.71%
18	111	10836	GOLDEN EAGLE INS CORP	389,779,512	1.1048%	396,658,589	296,826,744	74.83%
19	212	21687	MID-CENTURY INS CO	362,503,927	1.0275%	337,831,414	296,416,254	87.74%
20	200	25941	UNITED SERVICES AUTO ASSOC	346,145,499	0.9811%	344,858,775	214,142,134	62.10%
21	111	23035	LIBERTY MUT FIRE INS CO	337,632,103	0.9570%	352,730,062	333,851,808	94.65%
22	660	11908	MERCURY CAS CO	332,792,680	0.9433%	326,364,665	185,405,911	56.81%
23	218	20443	CONTINENTAL CAS CO	308,223,606	0.8736%	294,636,884	280,732,883	95.28%
24	517	20532	CLARENDON NATL INS CO	305,323,937	0.8654%	291,077,618	262,868,511	90.31%
25	1252	22284	CALIFORNIA COMPENSATION INS CO	264,577,615	0.7499%	273,344,293	439,410,603	160.75%
26	761	21857	AMERICAN INS CO	264,336,631	0.7493%	285,966,000	234,067,553	81.85%
27	212	21709	TRUCK INS EXCH	256,868,724	0.7281%	262,899,411	199,205,463	75.77%
28	41	25674	TRAVELERS IND CO OF IL	250,161,707	0.7091%	253,645,407	188,098,283	74.16%
29	140	18961	CALFARM INSURANCE CO	240,974,503	0.6830%	241,659,825	152,920,997	63.28%
30	200	25968	USAA CAS INS CO	237,368,326	0.6728%	233,092,342	139,282,393	59.75%
31	1172	24422	LEGION INS CO	229,644,523	0.6509%	187,470,261	225,709,310	120.40%
32	1252	37753	SUPERIOR NATL INS CO	209,747,458	0.5945%	201,238,175	271,840,931	135.08%
33	159	24457	RELIANCE INS CO	199,269,965	0.5648%	218,271,529	96,995,830	44.44%
34	91	29424	HARTFORD CAS INS CO	191,516,450	0.5428%	162,208,026	81,297,607	50.12%
35	155	27804	PROGRESSIVE WEST INS CO	178,207,392	0.5051%	201,792,457	110,183,311	54.60%
36	814	25089	COAST NATL INS CO	174,676,230	0.4951%	152,000,843	94,220,251	61.99%
37	164	24767	ST PAUL FIRE & MARINE INS CO	171,786,240	0.4869%	167,098,005	90,886,028	54.39%
38	159	24430	RELIANCE NATL IND CO	170,643,785	0.4837%	154,967,209	97,198,221	62.72%
39	553	13137	VIKING INS CO OF WI	168,907,740	0.4788%	167,981,131	96,204,340	57.27%
40	91	19682	HARTFORD FIRE IN CO	166,283,410	0.4713%	161,589,254	127,579,098	78.95%
41	140	19100	AMCO INS CO	154,303,149	0.4374%	129,823,030	54,368,545	41.88%
42	19	10111	AMERICAN BANKERS INS CO OF FL	147,865,075	0.4191%	134,717,279	24,378,874	18.10%
43	12	19380	AMERICAN HOME ASSUR CO	144,102,099	0.4085%	114,875,966	143,364,087	124.80%
44	0	26905	CENTURY-NATIONAL INS CO	140,863,389	0.3993%	152,639,599	66,496,675	43.56%
45	84	22268	INFINITY INS CO	139,602,858	0.3957%	124,362,149	58,816,989	47.29%
46	31	35882	GEICO GENERAL INS CO	134,465,380	0.3811%	125,722,688	84,597,337	67.29%

Note: Fremont Compensation's and California Earthquake Authority's data are taken from their 1999 Annual Statements. It is not included in the NAIC Database.

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: TOTAL LINE

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
47	159	24473	UNITED PACIFIC INS CO	133,336,468	0.3779%	134,786,511	77,338,846	57.38%
48	108	22977	LUMBERMENS MUT CAS CO	131,784,804	0.3735%	129,928,522	27,008,928	20.79%
49	91	30104	HARTFORD UNDERWRITERS INS CO	131,404,292	0.3725%	130,141,056	77,805,869	59.79%
50	1282	33200	NORCAL MUT INS CO	129,043,027	0.3658%	124,514,600	37,656,278	30.24%
51	108	30562	AMERICAN MANUFACTURERS MUT INS CO	128,110,013	0.3631%	132,284,409	88,589,108	66.97%
52	761	21849	AMERICAN AUTOMOBILE INS CO	127,505,426	0.3614%	130,427,291	87,747,800	67.28%
53	212	16535	ZURICH AMERICAN INS CO	127,147,632	0.3604%	124,170,484	87,995,112	70.87%
54	155	37605	MARATHON INS CO	125,239,110	0.3550%	78,674,510	53,072,079	67.46%
55	829	32271	CALIFORNIA IND INS CO	120,357,050	0.3411%	119,115,053	120,061,253	100.79%
56	108	22918	AMERICAN MOTORISTS INS CO	118,443,850	0.3357%	113,703,845	131,928,464	116.03%
57	140	23787	NATIONWIDE MUT INS CO	115,168,919	0.3264%	113,976,573	63,532,740	55.74%
58	802	13544	CALIFORNIA CAPITAL INS CO	113,115,434	0.3206%	115,206,483	51,880,336	45.03%
59	1264	20656	HIH AMERICA COMP & LIAB INS CO	110,984,531	0.3146%	111,366,937	117,211,281	105.25%
60	1125	10352	SCPIE IND CO	110,858,863	0.3142%	111,820,999	49,203,734	44.00%
61	761	21881	NATIONAL SURETY CORP	110,386,503	0.3129%	105,356,535	66,474,569	63.09%
62	65	21482	FACTORY MUT INS CO	106,535,237	0.3020%	103,311,305	27,428,761	26.55%
63	31	22063	GOVERNMENT EMPLOYEES INS CO	103,972,865	0.2947%	102,117,865	69,870,726	68.42%
64	79	23728	NATIONAL GENERAL INS CO	103,536,875	0.2935%	104,717,259	55,305,318	52.81%
65	922	40029	EXPLORER INS CO	102,826,682	0.2915%	108,327,055	71,737,513	66.22%
66	84	43753	REPUBLIC IND OF CA	101,311,702	0.2872%	93,598,983	63,296,570	67.63%
67	33	20117	CALIFORNIA CAS IND EXCH	100,537,389	0.2850%	108,600,507	57,953,814	53.36%
68	336	13269	ZENITH INS CO	99,915,613	0.2832%	101,675,348	78,192,332	76.90%
69	783	13056	RLI INS CO	96,901,014	0.2747%	96,780,878	11,184,407	11.56%
70	553	26980	ROYAL INS CO OF AMER	95,139,181	0.2697%	90,068,200	63,149,472	70.11%
71	44	20621	COMMERCIAL UNION INS CO	93,326,909	0.2645%	101,013,696	41,767,316	41.35%
72	19	42978	AMERICAN SECURITY INS CO	92,735,301	0.2629%	93,879,934	11,517,589	12.27%
73	790	21040	FREMONT INDUSTRIAL IND CO	88,788,062	0.2517%	83,518,507	30,622,316	36.67%
74	218	20435	CNA CAS OF CA	88,217,117	0.2500%	82,824,582	-44,369,849	-53.57%
75	105	29858	MORTGAGE GUARANTY INS CORP	88,036,379	0.2495%	91,862,242	35,451,979	38.59%
76	84	22179	REPUBLIC IND CO OF AMER	87,432,905	0.2478%	88,341,960	120,130,883	135.98%
77	831	34495	DOCTORS CO AN INTERINSURANCE EXCH	87,233,827	0.2473%	101,628,794	27,132,732	26.70%
78	1111	25534	TIG INS CO	84,564,108	0.2397%	92,157,737	76,424,097	82.93%
79	176	25143	STATE FARM FIRE AND CAS CO	82,840,484	0.2348%	252,552,866	100,952,614	39.97%
80	12	19429	INSURANCE CO OF THE STATE OF PA	82,795,281	0.2347%	92,696,712	18,857,128	20.34%
81	1135	27251	PMI MORTGAGE INS CO	82,712,689	0.2344%	89,229,950	29,038,639	32.54%
82	218	20494	TRANSPORTATION INS CO	81,509,680	0.2310%	91,432,041	71,792,924	78.52%
83	38	35181	EXECUTIVE RISK IND INC	80,348,717	0.2277%	76,663,531	49,105,602	64.05%
84	218	20486	TRANSCONTINENTAL INS CO	80,088,708	0.2270%	87,475,887	-53,277,210	-60.91%
85	950	12904	TOKIO MARINE&FIRE INS CO LTD US BR	76,733,699	0.2175%	77,263,090	42,083,331	54.47%
86	212	41181	UNIVERSAL UNDERWRITERS INS CO	75,060,562	0.2128%	75,007,093	47,400,836	63.20%
87	626	22667	ACE AMERICAN INS CO	74,887,378	0.2123%	78,852,215	34,464,180	43.71%
88	553	24678	ROYAL IND CO	74,798,929	0.2120%	71,299,395	42,533,802	59.66%
89	24	19895	ATLANTIC MUT INS CO	74,771,098	0.2119%	73,637,088	41,479,661	56.33%
90	350	38458	GENERAL ELECTRIC MORTGAGE INS COR	74,673,272	0.2117%	79,431,488	7,217,249	9.09%
91	761	21865	ASSOCIATED IND CORP	74,626,515	0.2115%	79,539,266	38,707,053	48.66%
92	218	20427	AMERICAN CAS CO OF READING PA	72,945,272	0.2068%	79,689,064	-122,337,100	-153.52%

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1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: TOTAL LINE

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
93	41	25682	TRAVELERS IND CO OF CT	71,673,745	0.2032%	65,649,680	19,979,297	30.43%
94	1179	31526	WAWANESA MUT INS CO US BRANCH	69,965,244	0.1983%	77,589,357	45,089,335	58.11%
95	575	32115	PAULA INS CO	69,633,896	0.1974%	72,029,428	73,076,507	101.45%
96	227	23647	MUTUAL SERVICE CAS INS CO	67,516,452	0.1914%	52,618,103	80,930,453	153.81%
97	323	10693	CIVIL SVC EMPLOYEES INS CO	67,460,811	0.1912%	68,969,579	29,018,659	42.07%
98	44	21962	GENERAL ACCIDENT INS CO	67,044,905	0.1900%	62,166,539	44,817,990	72.09%
99	159	40592	RELIANCE NATL INS CO	66,614,043	0.1888%	55,039,576	44,437,577	80.74%
100	215	19852	FINANCIAL IND CO	64,823,554	0.1837%	74,191,357	32,608,912	43.95%
101	155	24260	PROGRESSIVE CAS INS CO	64,352,107	0.1824%	60,637,877	28,296,184	46.66%
102	84	26344	AGRICULTURAL INS CO	63,025,069	0.1786%	49,162,661	25,957,894	52.80%
103	41	22217	GULF INS CO	62,879,473	0.1782%	55,732,417	31,330,934	56.22%
104	528	12041	MBIA INS CORP	62,377,784	0.1768%	25,775,898	0	0.00%
105	350	34207	WESTPORT INS' CORP	60,807,243	0.1724%	49,320,310	32,998,496	66.91%
106	626	43575	INDEMNITY INS CO OF NA	60,188,473	0.1706%	61,610,958	50,919,540	82.65%
107	163	19690	AMERICAN ECONOMY INS CO	59,305,711	0.1681%	59,553,348	53,737,463	90.23%
108	626	21121	WESTCHESTER FIRE INS CO	58,469,551	0.1657%	49,159,152	5,703,633	11.60%
109	3	42579	ALLIED PROP & CAS INS CO	58,091,083	0.1647%	51,702,352	36,803,041	71.18%
110	84	22136	AMERICAN NATL FIRE INS CO	58,076,540	0.1646%	57,300,014	37,000,223	64.57%
111	304	32352	PRUDENTIAL PROPERTY & CAS INS CO	57,685,429	0.1635%	59,198,026	23,777,470	40.17%
112	108	18910	AMERICAN PROTECTION INS CO	57,643,242	0.1634%	56,938,606	43,940,115	77.17%
113	91	37478	HARTFORD INS CO OF THE MIDWEST	56,937,148	0.1614%	59,289,538	34,123,646	57.55%
114	212	22730	ZC INS CO	56,073,534	0.1589%	52,694,162	30,557,916	57.99%
115	766	33790	RADIAN GUARANTY INC	55,929,051	0.1585%	57,310,609	21,368,800	37.29%
116	212	26247	AMERICAN GUARANTEE & LIABILITY INS	55,592,898	0.1576%	74,661,034	28,548,514	38.24%
117	0	37850	PACIFIC SPECIALTY INS CO	55,516,415	0.1574%	62,200,579	23,280,863	37.43%
118	961	34266	FRONTIER INS CO	54,788,030	0.1553%	45,468,134	33,588,113	73.87%
119	12	15873	UNITED GTY RESIDENTIAL INS CO	54,349,663	0.1541%	57,028,929	-73,935	-0.13%
120	218	20508	VALLEY FORGE INS CO	54,050,300	0.1532%	59,365,997	23,023,045	38.78%
121	84	16691	GREAT AMERICAN INS CO	53,931,206	0.1529%	50,778,024	32,823,647	64.64%
122	0	11231	GENERALI US BRANCH	53,805,364	0.1525%	54,149,624	27,915,824	51.55%
123	163	24732	GENERAL INS CO OF AMER	53,523,123	0.1517%	51,562,453	31,146,409	60.41%
124	400	25747	UNIGARD INS CO	53,072,039	0.1504%	54,548,973	24,677,521	45.24%
125	1248	18708	AMBAC ASSUR CORP	53,033,376	0.1503%	31,426,776	2,274	0.01%
126	111	42404	LIBERTY INS CORP	52,882,130	0.1499%	54,272,511	85,793,307	158.08%
127	212	39306	FIDELITY & DEPOSIT CO OF MD	52,740,166	0.1495%	49,811,749	14,889,916	29.89%
128	163	39012	SAFECO INS CO OF IL	52,423,508	0.1486%	50,920,830	25,660,223	50.39%
129	158	24384	RANGER INS CO	51,140,974	0.1450%	60,996,814	41,489,980	68.02%
130	1179	10683	WAWANESA GENERAL INS CO	50,964,397	0.1445%	46,603,828	39,294,213	84.32%
131	329	37303	REDLAND INS CO	50,171,346	0.1422%	47,309,228	48,197,196	101.88%
132	761	35300	ALLIANZ INS CO	50,142,965	0.1421%	57,118,246	29,058,252	50.87%
133	218	35289	CONTINENTAL INS CO	49,465,579	0.1402%	49,517,031	-72,715,345	-146.85%
134	111	21458	EMPLOYERS INS OF WAUSAU A MUT CO	49,415,014	0.1401%	41,157,007	56,027,085	136.13%
135	28	19976	AMICA MUT INS CO	49,347,904	0.1399%	49,383,881	22,817,321	46.20%
136	0	31453	FINANCIAL PACIFIC INS CO	48,849,529	0.1385%	43,973,858	22,925,694	52.13%
137	12	19399	AIU INS CO	48,672,635	0.1380%	37,946,876	19,002,645	50.08%
138	8	17230	ALLSTATE PROP & CAS INS CO	48,192,235	0.1366%	26,641,265	15,568,043	58.44%

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1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: TOTAL LINE

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
139	8	37907	DEERBROOK INS CO	47,830,996	0.1356%	40,549,208	28,465,360	70.20%
140	922	27847	INSURANCE CO OF THE WEST	47,550,191	0.1348%	53,211,593	30,201,800	56.76%
141	91	29459	TWIN CITY FIRE INS CO CO	46,703,573	0.1324%	43,240,046	15,091,233	34.90%
142	164	25887	US FIDELITY & GUARANTY CO	46,663,704	0.1323%	54,926,493	14,132,473	25.73%
143	761	22810	CHICAGO INS CO	45,949,667	0.1302%	57,193,391	27,328,066	47.78%
144	785	27189	ASSOCIATED INTL INS CO	45,844,128	0.1299%	51,881,789	-8,179,200	-15.77%
145	44	21970	CGU INS CO	45,609,080	0.1293%	42,967,125	46,008,717	107.08%
146	1172	19577	VILLANOVA INS CO	44,999,042	0.1275%	25,887,857	29,338,895	113.33%
147	41	36161	TRAVELERS PROPERTY CASUALTY INS C	44,718,315	0.1268%	44,794,924	19,939,129	44.51%
148	218	10201	GALWAY INS CO	44,703,948	0.1267%	48,316,886	28,055,329	58.07%
149	1285	22322	GREENWICH INS CO	44,605,823	0.1264%	39,147,764	19,175,027	48.98%
150	457	19801	ARGONAUT INS CO	44,083,197	0.1250%	27,906,567	55,535,691	199.01%
151	553	24902	SECURITY INS CO OF HARTFORD	43,319,625	0.1228%	43,653,562	32,819,360	75.18%
152	350	20796	COLONIAL PENN FRANKLIN INS CO	42,619,398	0.1208%	45,646,989	37,338,760	81.80%
153	212	19372	NORTHERN INS CO OF NY	42,275,564	0.1198%	34,589,069	32,313,234	93.42%
154	1111	25496	TIG IND CO	42,142,917	0.1195%	42,737,808	25,780,772	60.32%
155	164	10799	GEOVERA INS CO	41,906,782	0.1188%	35,003,453	0	0.00%
156	1111	25518	TIG PREMIER INS CO	41,788,747	0.1184%	40,595,090	39,742,025	97.90%
157	626	20699	ACE PROP & CAS INS CO	41,700,592	0.1182%	43,149,579	54,781,136	126.96%
158	1314	18341	INSURANCE CORP OF NY	41,525,435	0.1177%	37,625,578	20,405,400	54.23%
159	961	42250	FRONTIER PACIFIC INS CO	40,492,871	0.1148%	37,624,319	18,526,943	49.24%
160	212	19305	ASSURANCE CO OF AMER	40,076,751	0.1136%	39,111,118	21,564,326	55.14%
161	0	27502	WESTERN GENERAL INS CO	39,847,368	0.1129%	31,439,730	29,681,964	94.41%
162	1285	40193	X L INS CO OF NY	39,803,053	0.1128%	29,526,301	16,387,878	55.50%
163	7	13935	FEDERATED MUT INS CO	39,773,644	0.1127%	39,735,872	21,063,451	53.01%
164	111	23043	LIBERTY MUT INS CO	39,485,460	0.1119%	44,667,061	21,720,243	48.63%
165	164	24791	ST PAUL MERCURY INS CO	38,895,792	0.1102%	40,508,392	20,631,143	50.93%
166	1116	23930	PACIFIC NATL INS CO	38,489,786	0.1091%	38,853,426	23,453,222	60.36%
167	626	22713	INSURANCE CO OF N AMER	38,399,676	0.1088%	40,857,673	12,965,647	31.73%
168	350	39845	EMPLOYERS REIN CORP	37,906,644	0.1074%	39,678,572	52,046,464	131.17%
169	84	26832	AMERICAN ALLIANCE INS CO	37,626,777	0.1067%	34,209,316	22,520,203	65.83%
170	471	39039	RURAL COMMUNITY INS CO	37,618,076	0.1066%	37,618,076	-38,159,165	-101.44%
171	553	24872	CONNECTICUT IND CO	36,190,866	0.1026%	34,296,777	36,897,501	107.58%
172	677	18058	PHILADELPHIA IND INS CO	36,048,137	0.1022%	33,862,691	12,227,672	36.11%
173	944	37648	PERMANENT GENERAL ASSUR CORP	35,783,182	0.1014%	37,299,212	22,830,248	61.21%
174	41	19070	STANDARD FIRE INS CO	35,632,225	0.1010%	35,124,340	14,358,612	40.88%
175	12	43761	AMERICAN INTL INS CO OF CA	35,124,490	0.0996%	33,835,431	19,662,990	58.11%
176	161	18031	TOPA INS CO	35,116,969	0.0995%	32,913,243	16,277,136	49.45%
177	772	22985	SEQUOIA INS CO	34,709,046	0.0984%	36,993,889	24,038,096	64.98%
178	194	18287	FINANCIAL SECURITY ASSUR INC	34,504,510	0.0978%	24,142,812	13,951	0.06%
179	253	14168	HARLEYSVILLE MUT INS CO	34,031,745	0.0965%	12,356,533	11,641,984	94.22%
180	84	11738	LEADER INS CO	33,996,246	0.0964%	29,472,955	22,579,946	76.61%
181	927	19489	COMMERCIAL UNDERWRITERS INS CO	33,462,637	0.0948%	36,123,278	21,701,443	60.08%
182	38	20346	PACIFIC IND CO	33,041,497	0.0937%	35,121,347	101,631,216	289.37%
183	1330	24813	BALBOA INS CO	32,988,632	0.0935%	36,727,027	11,293,335	30.75%
184	155	11770	UNITED FNCL CAS CO	32,728,405	0.0928%	32,211,833	17,848,209	55.41%

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1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: TOTAL LINE

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
185	158	21113	UNITED STATES FIRE INS CO	32,686,924	0.0926%	35,801,540	11,270,034	31.48%
186	150	28452	REPUBLIC MORTGAGE INS CO	32,370,550	0.0918%	33,805,783	5,357,675	15.85%
187	4	27928	AMEX ASSUR CO	32,206,230	0.0913%	31,610,685	13,650,676	43.18%
188	479	11177	FIRST FNCL INS CO	31,849,211	0.0903%	36,023,333	37,747,559	104.79%
189	98	10510	CAROLINA CAS INS CO	31,723,050	0.0899%	32,236,828	15,692,905	48.68%
190	218	20478	NATIONAL FIRE INS CO OF HARTFORD	31,477,631	0.0892%	31,983,065	-4,761,207	-14.89%
191	31	34274	CENTRAL STATES IND CO OF OMAHA	31,214,999	0.0885%	31,214,999	5,666,364	18.15%
192	44	20648	EMPLOYERS FIRE INS CO	31,192,508	0.0884%	32,935,149	856,085	2.60%
193	930	23671	NATIONAL AMERICAN INS CO OF CA	31,033,254	0.0880%	31,457,156	23,958,310	76.16%
194	574	31089	REPUBLIC WESTERN INS CO	31,012,820	0.0879%	30,363,465	15,463,286	50.93%
195	0	37770	WESTERN UNITED INS CO	30,916,076	0.0876%	31,494,410	18,573,518	58.97%
196	163	19704	AMERICAN STATES INS CO	30,862,389	0.0875%	28,058,866	25,014,265	89.15%
197	400	25798	UNIGARD IND CO	30,849,045	0.0874%	31,707,092	14,605,688	46.06%
198	0	42269	MAJESTIC INS CO	30,782,925	0.0873%	29,386,606	16,164,469	55.01%
199	350	21318	COREGIS INS CO	30,413,023	0.0862%	36,200,166	10,941,741	30.23%
200	0	11126	YASUDA FIRE & MARINE INS CO OF AMER	30,386,573	0.0861%	31,928,257	21,275,025	66.63%
201	388	11452	HARTFORD STEAM BOIL INSPEC & INS CO	30,191,053	0.0856%	30,312,557	16,986,458	56.04%
202	407	12220	SUPERIOR INS CO	29,234,426	0.0829%	32,153,206	26,023,746	80.94%
203	306	10847	CUMIS INS SOCIETY INC	29,125,208	0.0826%	27,947,034	21,683,308	77.59%
204	130	23531	MILLERS INS CO	29,002,219	0.0822%	34,125,651	25,024,227	73.33%
205	0	10221	ALISTAR INS CO	28,953,863	0.0821%	28,959,933	18,346,796	63.35%
206	626	20702	ACE FIRE UNDERWRITERS INS CO	28,913,565	0.0820%	27,889,209	14,047,434	50.37%
207	215	14133	VALLEY INS CO	28,495,106	0.0808%	24,987,588	14,165,197	56.69%
208	0	14010	CRUSADER INS CO	28,375,354	0.0804%	29,909,687	11,148,232	37.27%
209	766	30872	AMERIN GUARANTY CORP	27,531,942	0.0780%	32,200,370	6,317,475	19.62%
210	303	15032	GUIDEONE MUT INS CO	27,448,431	0.0778%	27,907,075	12,320,506	44.15%
211	602	12912	CREDIT GENERAL INS CO	27,349,653	0.0775%	26,007,148	17,365,341	66.77%
212	0	36706	LAWYERS MUT INS CO	26,977,068	0.0765%	27,855,893	10,675,912	38.33%
213	150	24147	OLD REPUBLIC INS CO	26,803,229	0.0760%	24,292,953	24,439,629	100.60%
214	41	10826	TRAVCAL IND CO	26,294,535	0.0745%	24,038,291	18,557,073	77.20%
215	12	23841	NEW HAMPSHIRE INS CO	26,277,790	0.0745%	58,038,452	70,344,080	121.20%
216	212	11185	FOREMOST INS CO	25,910,553	0.0734%	26,240,213	11,730,980	44.71%
217	761	21903	FIREMANS FUND INS CO OF TX	25,798,744	0.0731%	24,155,211	11,157,537	46.19%
218	0	42277	STERLING CAS INS CO	25,557,454	0.0724%	28,509,488	17,338,556	60.82%
219	608	32433	MEDICAL INS EXCH OF CA	25,553,360	0.0724%	25,505,965	4,293,301	16.83%
220	140	23779	NATIONWIDE MUT FIRE INS CO	25,534,249	0.0724%	25,595,105	12,444,739	48.62%
221	0	26077	LANCER INS CO	25,446,281	0.0721%	34,230,010	17,998,403	52.58%
222	33	20125	CALIFORNIA CAS INS CO	25,432,853	0.0721%	26,607,276	9,639,525	36.23%
223	24	19909	CENTENNIAL INS CO	25,080,319	0.0711%	23,273,647	16,093,574	69.15%
224	19	19615	AMERICAN RELIABLE INS CO	24,665,172	0.0699%	31,643,129	17,469,899	55.21%
225	645	14907	OREGON MUT INS CO	24,487,400	0.0694%	25,153,435	8,263,161	32.85%
226	41	31194	TRAVELERS CAS & SURETY CO OF AM	24,291,766	0.0689%	20,723,284	6,842,211	33.02%
227	0	10887	PACIFIC SELECT INS CO	24,257,011	0.0688%	15,112,867	0	0.00%
228	164	35386	FIDELITY & GUARANTY INS CO	24,025,537	0.0681%	29,909,366	14,245,957	47.63%
229	111	26069	WAUSAU BUSINESS INS CO	23,832,308	0.0676%	24,690,531	25,213,855	102.12%
230	689	33162	BANKERS INSURANCE CO	23,813,036	0.0675%	24,666,863	459,104	1.86%

Note: Fremont Compensation's and California Earthquake Authority's data are taken from their 1999 Annual Statements. It is not included in the NAIC Database.

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: TOTAL LINE

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
231	660	38342	CALIFORNIA AUTOMOBILE INS CO	23,721,691	0.0672%	19,594,965	11,129,718	56.80%
232	169	21180	SENTRY SELECT INS CO	23,715,543	0.0672%	21,956,645	19,454,970	88.61%
233	83	22101	GRANGE INS ASSN	23,545,744	0.0667%	23,431,972	13,468,073	57.48%
234	0	40975	DENTISTS INS CO	22,929,406	0.0650%	22,640,503	6,022,638	26.60%
235	41	10827	TRAVCAL SECURE INS CO	22,750,000	0.0645%	22,298,498	18,771,933	84.18%
236	350	34789	COLONIAL PENN INS CO	22,581,408	0.0640%	24,049,233	12,264,939	51.00%
237	38	20397	VIGILANT INS CO	22,575,663	0.0640%	26,850,899	9,338,492	34.78%
238	317	40827	VIRGINIA SURETY CO INC	22,538,971	0.0639%	25,464,220	21,240,362	83.41%
239	2	34983	AMWEST SURETY INS CO	22,486,686	0.0637%	21,339,160	3,894,530	18.25%
240	212	19356	MARYLAND CAS CO	22,311,778	0.0632%	21,034,993	24,647,330	117.17%
241	140	15580	SCOTTSDALE IND CO	22,242,095	0.0630%	21,526,601	20,110,314	93.42%
242	163	24724	FIRST NATL INS CO OF AMER	22,213,987	0.0630%	20,198,021	10,991,566	54.42%
243	553	24589	AMERICAN & FOREIGN INS CO	22,208,298	0.0629%	21,273,124	10,670,588	50.16%
244	181	29874	NORTH AMERICAN SPECIALTY INS CO	22,107,068	0.0627%	22,903,181	12,872,089	56.20%
245	169	24988	SENTRY INS A MUT CO	21,924,962	0.0621%	22,761,380	12,519,980	55.01%
246	38	20338	NORTHWESTERN PACIFIC IND CO	21,873,928	0.0620%	22,943,888	10,104,498	44.04%
247	2	33669	CONDOR INS CO	21,842,539	0.0619%	23,965,993	18,003,301	75.12%
248	1285	37885	XL SPECIALTY INS CO	21,833,067	0.0619%	18,891,367	20,150,125	106.66%
249	300	22756	ALLEGIANCE INS CO	21,813,404	0.0618%	21,779,849	13,940,525	64.01%
250	31	22055	GEICO IND CO	21,679,038	0.0614%	18,785,998	13,452,951	71.61%
251	816	13161	COMMERCE WEST INS CO	21,520,097	0.0610%	21,570,591	11,817,625	54.79%
252	0	10823	SABLE INS CO	20,851,770	0.0591%	17,612,051	11,252,737	63.89%
253	31	41491	GEICO CAS CO	20,844,942	0.0591%	19,183,461	11,061,511	57.66%
254	0	23701	NATIONAL AUTOMOBILE & CAS INS CO	20,794,435	0.0589%	21,765,744	9,888,432	45.43%
255	510	42307	NAVIGATORS INS CO	20,560,379	0.0583%	19,007,510	22,048,779	116.00%
256	212	34649	CENTRE INS CO	20,533,485	0.0582%	20,028,375	32,387,009	161.71%
257	0	36340	CAMICO MUT INS CO	20,291,915	0.0575%	20,280,325	5,669,974	27.96%
258	800	15776	RESIDENCE MUT INS CO	20,096,576	0.0570%	19,633,532	6,977,468	35.54%
259	927	18619	UNDERWRITERS INS CO	19,908,779	0.0564%	15,106,327	8,351,795	55.29%
260	1218	32859	PENN-AMERICA INS CO	19,743,849	0.0560%	20,569,299	10,545,971	51.27%
261	929	12246	AMERICAN CONTINENTAL INS CO	19,694,172	0.0558%	21,436,778	9,027,152	42.11%
262	923	24015	NORTHLAND INS CO	19,543,181	0.0554%	17,028,860	15,310,695	89.91%
263	212	40142	AMERICAN ZURICH INS CO	19,520,963	0.0553%	18,321,447	17,404,215	94.99%
264	553	18260	DESIGN PROFS INS CO	19,332,873	0.0548%	17,886,336	12,997,220	72.67%
265	1111	25445	TIG SPECIALTY INS CORP	19,290,841	0.0547%	22,020,660	16,829,521	76.43%
266	12	19410	COMMERCE & INDUSTRY INS CO	19,236,501	0.0545%	24,141,382	14,722,544	60.98%
267	781	37893	ULICO CAS CO	19,104,574	0.0542%	19,952,366	16,194,309	81.16%
268	0	10216	AMERICAN CONTRACTORS INDEMNITY CO	19,055,430	0.0540%	17,365,848	3,906,596	22.50%
269	0	20362	SUMITOMO MAR & FIRE INS CO LTD US BR	18,973,635	0.0538%	19,366,431	5,220,233	26.96%
270	626	22748	PACIFIC EMPLOYERS INS CO	18,891,422	0.0535%	18,890,825	32,963,523	174.49%
271	0	18767	CHURCH MUT INS CO	18,866,371	0.0535%	18,278,646	15,021,681	82.18%
272	920	42048	DIAMOND STATE INS CO	18,593,356	0.0527%	12,054,071	10,354,316	85.90%
273	93	12831	STATE NATL INS CO INC	18,538,227	0.0525%	14,613,356	4,627,214	31.66%
274	749	16063	GENERAL SECURITY INS CO	18,215,074	0.0516%	18,647,724	260,755	1.40%
275	31	38962	GENESIS INS CO	18,199,496	0.0516%	18,603,659	17,654,328	94.90%
276	323	18953	CSE SAFEGUARD INS CO	18,197,321	0.0516%	18,764,638	11,451,167	61.03%

Note: Fremont Compensation's and California Earthquake Authority's data are taken from its 1999 Annual Statements. It is not included in the NAIC Database.

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: TOTAL LINE

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
277	158	25461	TIG INS CO OF TX	17,649,115	0.0500%	25,962,783	12,532,712	48.27%
278	218	20850	FIREMENS INS CO OF NEWARK NJ	17,551,216	0.0497%	9,821,147	13,639,476	138.88%
279	38	20303	GREAT NORTHERN INS CO	17,413,874	0.0494%	12,807,563	10,465,972	81.72%
280	790	21059	EMPLOYERS FIRST INS CO	16,737,055	0.0474%	16,842,604	4,958,793	29.44%
281	604	41343	GERLING AMER INS CO	16,262,822	0.0461%	15,075,551	71,964,457	477.36%
282	111	26042	WAUSAU UNDERWRITERS INS CO	16,123,855	0.0457%	16,480,083	17,759,484	107.76%
283	303	14559	GUIDEONE SPECIALTY MUT INS CO	16,035,778	0.0455%	15,828,163	8,288,779	52.37%
284	0	30945	NATIONAL ALLIANCE INS CO	15,770,607	0.0447%	15,942,332	10,239,940	64.23%
285	602	10297	CREDIT GENERAL IND CO	15,757,686	0.0447%	16,838,357	17,124,197	101.70%
286	0	34525	FIVE STAR INS CO	15,725,841	0.0446%	15,685,693	7,078,965	45.13%
287	225	13234	WILSHIRE INS CO	15,347,376	0.0435%	15,375,613	4,983,503	32.41%
288	748	18023	STAR INS CO	15,244,297	0.0432%	14,864,689	9,111,814	61.30%
289	0	40550	PACIFIC PIONEER INS CO	14,679,365	0.0416%	17,267,391	11,155,523	64.60%
290	127	23469	AMERICAN MODERN HOME INS CO	14,640,832	0.0415%	14,854,728	6,695,089	45.07%
291	65	10014	AFFILIATED FM INS CO	13,950,166	0.0395%	13,990,864	15,368,651	109.85%
292	0	36790	SPRINGFIELD INS CO INC	13,906,824	0.0394%	17,515,389	12,769,308	72.90%
293	853	15059	PUBLIC SERVICE MUT INS CO	13,806,735	0.0391%	12,301,237	8,109,602	65.93%
294	140	11991	NATIONAL CAS CO	13,637,928	0.0387%	14,327,284	9,818,781	68.53%
295	57	21261	ELECTRIC INS CO	13,383,474	0.0379%	13,352,453	2,682,457	20.09%
296	400	24554	WINTERTHUR INTERNATL AMER INS CO	13,383,435	0.0379%	10,965,988	12,519,706	114.17%
297	0	22896	ACA FINANCIAL GTY CORP	13,271,160	0.0376%	399,373	0	0.00%
298	74	15105	SAFETY NATL CAS CORP	13,269,997	0.0376%	12,849,858	12,028,540	93.61%
299	44	20613	AMERICAN EMPLOYERS INS CO	13,197,890	0.0374%	11,671,847	5,928,493	50.79%
300	930	19269	DANIELSON NATL INS CO	13,156,599	0.0373%	10,982,298	8,160,693	74.31%
301	650	40010	WESTERN FAMILY INS CO	12,974,735	0.0368%	12,269,767	8,179,228	66.66%
302	23	38245	BCS INS CO	12,964,509	0.0367%	12,958,824	10,002,943	77.19%
303	0	29947	WESTERN GROWERS INS CO	12,916,131	0.0366%	12,916,131	11,943,609	92.47%
304	84	10068	INFINITY NATL INS CO	12,909,633	0.0366%	3,848,834	3,232,527	83.99%
305	352	25011	WESCO INS CO	12,840,557	0.0364%	8,284,395	1,649,707	19.91%
306	800	13625	WESTERN MUT INS CO	12,806,719	0.0363%	14,143,698	5,846,401	41.34%
307	273	13250	WORKMENS AUTO INS CO	12,751,404	0.0361%	12,712,329	5,277,982	41.52%
308	164	25879	FIDELITY & GUARANTY INS UNDERWRITER	12,723,204	0.0361%	12,557,678	3,328,825	26.51%
309	1120	10120	EVEREST NATIONAL INSURANCE CO	12,665,108	0.0359%	10,843,246	4,915,997	45.34%
310	923	21296	ASSOCIATES INS CO	12,663,494	0.0359%	11,777,727	9,280,621	78.80%
311	212	10317	NEIGHBORHOOD SPIRIT PROP & CAS CO	12,377,300	0.0351%	12,198,243	4,159,527	34.10%
312	300	22578	HORACE MANN INS CO	12,187,676	0.0345%	11,531,898	7,509,683	65.12%
313	785	28932	MARKEL AMERICAN INS CO	11,965,563	0.0339%	8,968,936	5,155,090	57.48%
314	400	19216	SOUTHERN INS CO	11,902,340	0.0337%	11,945,159	8,229,082	68.89%
315	241	25321	METROPOLITAN DRT PROP & CAS INS CO	11,849,512	0.0336%	10,488,279	5,769,038	55.00%
316	0	20516	EULER AMERICAN CREDIT IND CO	11,682,165	0.0331%	11,463,576	7,862,657	68.59%
317	0	34282	WESTERN SPECIALTY INS CO	11,660,123	0.0331%	12,522,754	4,462,243	35.63%
318	212	21326	EMPIRE FIRE & MARINE INS CO	11,580,142	0.0328%	11,472,205	16,784,560	146.31%
319	164	24775	ST PAUL GUARDIAN INS CO	11,512,184	0.0326%	11,403,252	5,113,122	44.84%
320	88	22292	HANOVER INS CO	11,496,062	0.0326%	11,652,423	11,164,239	95.81%
321	350	43974	COLONIAL PENN MADISON INS CO	11,267,277	0.0319%	12,121,882	6,954,298	57.37%
322	761	11630	JEFFERSON INS CO	11,257,288	0.0319%	12,582,278	8,917,755	70.88%

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1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: TOTAL LINE

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
323	62	21415	EMPLOYERS MUT CAS CO	11,197,509	0.0317%	11,055,288	8,768,939	79.32%
324	372	37621	TOYOTA MOTOR INS CO	10,808,470	0.0306%	6,487,859	5,982,295	92.21%
325	1125	39152	AMERICAN HEALTHCARE IND CO	10,780,164	0.0306%	9,399,093	7,565,060	80.49%
326	1111	18864	FAIRMONT INS CO	10,726,887	0.0304%	9,909,014	8,198,917	82.74%
327	240	10499	CHRYSLER INS CO	10,693,034	0.0303%	11,610,284	6,328,900	54.51%
328	88	22306	MASSACHUSETTS BAY INS CO	10,510,275	0.0298%	15,459,005	18,432,362	119.23%
329	18	19631	AMERICAN ROAD INS CO	10,470,344	0.0297%	13,462,384	5,681,397	42.20%
330	808	25180	ANZA INS CO	10,397,019	0.0295%	12,193,289	5,470,470	44.86%
331	0	37206	CONTRACTORS BONDING & INS CO	10,336,604	0.0293%	9,688,590	1,444,857	14.91%
332	957	19720	AMERICAN ALT INS CORP	10,275,607	0.0291%	8,534,160	4,785,174	56.07%
333	79	38660	MIC GENERAL INS CORP	10,178,174	0.0288%	10,395,236	5,464,835	52.57%
334	0	23108	LUMBERMENS UNDERWRITING ALLIANCE	10,107,628	0.0286%	9,549,375	14,671,829	153.64%
335	354	39098	OMNI INS CO	9,890,038	0.0280%	9,485,752	5,737,708	60.49%
336	12	23809	GRANITE STATE INS CO	9,871,806	0.0280%	11,330,548	12,931,560	114.13%
337	158	25054	HUDSON INS CO	9,766,843	0.0277%	6,333,394	4,041,511	63.81%
338	408	28401	AMERICAN NATL PROP & CAS CO	9,595,405	0.0272%	9,151,105	6,729,177	73.53%
339	291	13331	AMERICAN HARDWARE MUT INS CO	9,534,650	0.0270%	13,311,376	11,099,950	83.39%
340	984	10367	AVEMCO INS CO	9,490,722	0.0269%	10,205,850	6,751,416	66.15%
341	227	23655	MODERN SERVICE INS CO	9,419,541	0.0267%	10,857,102	7,203,676	66.35%
342	56	21237	CASUALTY RECIPROCAL EXCH	9,362,179	0.0265%	7,697,392	4,501,116	58.48%
343	553	24600	GLOBE IND CO	9,260,521	0.0262%	9,408,484	-447,603	-4.76%
344	1231	36374	COMMERCIAL CAS INS CO OF GA	9,236,700	0.0262%	5,211,276	2,475,022	47.49%
345	711	35718	PHICO INS CO	9,227,498	0.0262%	7,873,289	2,425,024	30.80%
346	75	38334	DEVELOPERS INS CO	9,196,567	0.0261%	9,052,342	2,685,759	29.67%
347	31	11967	GENERAL STAR NATL INS CO	9,127,507	0.0259%	9,633,079	3,219,111	33.42%
348	923	10819	AMERICAN EQUITY SPECIALTY INS CO	9,097,973	0.0258%	10,766,438	2,637,942	24.50%
349	31	10855	CYPRESS INS CO	9,054,376	0.0257%	8,918,315	3,493,458	39.17%
350	0	12793	SURETY CO OF THE PACIFIC	8,648,874	0.0245%	8,209,463	1,177,291	14.34%
351	946	14435	LUMBER MUT INS CO	8,555,361	0.0242%	7,460,404	5,784,992	77.54%
352	553	24880	FIRE & CAS INS CO OF CT	8,549,504	0.0242%	6,716,883	4,283,579	63.77%
353	1113	22241	MEDMARC CAS INS CO	8,447,002	0.0239%	7,780,442	4,363,601	56.08%
354	1116	41408	PACIFIC AUTOMOBILE INS CO	8,306,875	0.0235%	7,043,027	3,999,116	56.78%
355	785	38970	MARKEL INS CO	8,267,611	0.0234%	8,301,370	4,098,004	49.37%
356	155	11851	PROGRESSIVE HOME INS CO	8,261,005	0.0234%	13,259,814	7,874,438	59.39%
357	0	37710	GREAT PACIFIC INS CO	8,235,525	0.0233%	8,451,758	1,446,425	17.11%
358	350	12815	FINANCIAL GUARANTY INS CO	8,041,822	0.0228%	9,396,201	0	0.00%
359	164	41769	ATHENA ASSUR CO	7,982,548	0.0226%	8,251,645	1,124,451	13.63%
360	553	26948	GUARANTY NATL INS CO OF CT	7,863,979	0.0223%	6,595,427	4,740,419	71.87%
361	0	39861	GOLDEN BEAR INS CO	7,810,721	0.0221%	8,896,851	-196,109	-2.20%
362	79	38601	MIC PROPERTY & CAS INS CORP	7,805,316	0.0221%	8,133,485	4,864,789	59.81%
363	421	24350	TRIAD GUARANTY INS CORP	7,692,481	0.0218%	7,609,789	611,553	8.04%
364	212	26611	VALIANT INS CO	7,576,982	0.0215%	6,653,444	3,880,445	58.32%
365	0	22670	ATTORNEYS INS MUT RRG INC	7,527,057	0.0213%	7,568,624	11,237,274	148.47%
366	0	42285	VETERINARY PET INS CO	7,505,233	0.0213%	6,466,039	4,281,070	66.21%
367	802	12890	EAGLE WEST INS CO	7,488,856	0.0212%	7,696,584	3,947,565	51.29%
368	98	25224	GREAT DIVIDE INS CO	7,466,176	0.0212%	7,054,447	3,810,407	54.01%

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1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: TOTAL LINE

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
369	984	29599	US SPECIALTY INS CO	7,301,764	0.0207%	3,622,071	2,694,185	74.38%
370	553	24694	SAFEGUARD INS CO	7,288,282	0.0207%	6,252,544	3,939,552	63.01%
371	808	32107	SUTTER INS CO	7,275,814	0.0206%	6,862,960	2,984,043	43.48%
372	79	29742	INTEGON NATL INS CO	7,210,768	0.0204%	4,501,312	3,639,174	80.85%
373	1271	10936	SENECA INS CO INC	7,014,019	0.0199%	6,703,204	4,207,758	62.77%
374	158	21105	NORTH RIVER INS CO	6,924,317	0.0196%	7,053,540	6,796,991	96.36%
375	697	37060	OLD UNITED CAS CO	6,859,777	0.0194%	5,789,341	2,726,013	47.09%
376	923	32778	WASHINGTON INTL INS CO	6,765,020	0.0192%	6,799,793	3,511,715	51.64%
377	553	40541	GROCERS INS CO	6,760,883	0.0192%	6,994,011	5,249,028	75.05%
378	84	20260	INFINITY SELECT INS CO	6,741,639	0.0191%	8,389,545	3,663,944	43.67%
379	0	14508	MICHIGAN MILLERS MUT INS CO	6,646,523	0.0188%	6,304,690	2,104,077	33.37%
380	212	43699	AMERICAN FEDERATION INS CO	6,572,812	0.0186%	6,541,190	1,734,081	26.51%
381	1	36153	AETNA INSURANCE CO OF CT	6,474,662	0.0184%	6,426,829	6,064,684	94.37%
382	761	22837	INTERSTATE IND CO	6,457,565	0.0183%	11,752,805	8,738,852	74.36%
383	0	40800	AMERICAN STERLING INS CO	6,389,061	0.0181%	8,976,428	129,420	1.44%
384	689	16578	FIRST COMM INS CO	6,279,186	0.0178%	7,081,136	4,267,282	60.26%
385	155	10243	NATIONAL CONTINENTAL INS CO	6,276,070	0.0178%	7,551,629	4,947,953	65.52%
386	336	30120	ZNAT INS CO	6,208,956	0.0176%	6,169,041	5,847,686	94.79%
387	0	10520	CARE WEST INS CO	6,092,672	0.0173%	5,112,215	4,122,482	80.64%
388	268	10952	JC PENNEY CAS INS CO	6,081,084	0.0172%	6,081,062	581,731	9.57%
389	1116	22489	HIGHLANDS INS CO	6,079,304	0.0172%	5,918,500	2,667,972	45.08%
390	150	11371	GREAT WEST CAS CO	6,014,350	0.0170%	6,781,596	3,481,442	51.34%
391	660	16810	AMERICAN MERCURY INS CO	5,946,898	0.0169%	3,295,451	2,238,849	67.94%
392	349	13978	FLORISTS MUT INS CO	5,891,973	0.0167%	5,641,630	2,162,166	38.33%
393	212	11800	FOREMOST PROPERTY & CAS INS CO	5,834,593	0.0165%	5,713,915	2,466,109	43.16%
394	249	26395	WESTERN HOME INS CO	5,777,638	0.0164%	6,880,947	2,121,672	30.83%
395	0	15865	NCMIC INS CO	5,766,963	0.0163%	6,002,334	-274,802	-4.58%
396	0	15768	MERCED MUT INS CO	5,759,122	0.0163%	6,174,621	1,971,309	31.93%
397	0	27073	NIPPON FIRE & MAR INS CO LTD US BR	5,709,227	0.0162%	6,530,786	6,606,564	101.16%
398	0	41459	ARMED FORCES INS EXCHANGE	5,608,820	0.0159%	5,728,589	3,147,008	54.94%
399	249	13846	FARMERS HOME MUT INS CO	5,520,828	0.0156%	6,489,198	3,258,645	50.22%
400	19	42986	STANDARD GUARANTY INS CO	5,494,659	0.0156%	5,823,973	1,049,490	18.02%
401	0	10920	MILLENNIUM INS CO	5,464,743	0.0155%	5,140,905	3,689,291	71.76%
402	826	18279	BANKERS STANDARD INS CO	5,444,373	0.0154%	6,685,430	5,463,391	81.72%
403	0	29530	AXA NORDSTERN ART INS CORP	5,398,388	0.0153%	4,990,212	2,558,654	51.27%
404	84	12599	WINDSOR INS CO	5,292,718	0.0150%	7,464,599	5,245,077	70.27%
405	1252	10392	COMBINED BENEFIT INS CO	5,273,165	0.0149%	5,323,417	17,198,924	323.08%
406	41	19038	TRAVELERS CAS & SURETY CO	5,172,975	0.0147%	5,082,732	45,530,879	895.80%
407	19	35971	VOYAGER PROPERTY & CAS INS CO	4,911,241	0.0139%	5,080,931	371,977	7.32%
408	108	40380	PACIFIC EAGLE INS CO	4,845,704	0.0137%	4,700,196	20,027,364	426.10%
409	0	14354	JEWELERS MUT INS CO	4,824,840	0.0137%	4,904,309	2,593,266	52.88%
410	3	42587	DEPOSITORS INS CO	4,812,257	0.0136%	3,320,933	7,303,373	219.92%
411	11	26220	YOSEMITE INS CO	4,766,741	0.0135%	4,446,523	4,778,016	107.46%
412	1330	24848	NEWPORT INS CO	4,722,226	0.0134%	4,703,751	1,742,491	37.04%
413	790	11207	FREMONT INDEMNITY CO	4,704,088	0.0133%	7,502,629	-15,110,427	-201.40%
414	0	21172	VANLINER INS CO	4,647,913	0.0132%	4,622,739	5,075,060	109.78%

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1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: TOTAL LINE

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
415	313	33898	AEGIS SECURITY INS CO	4,590,391	0.0130%	5,197,196	2,349,580	45.21%
416	75	25550	INDEMNITY CO OF CA	4,539,895	0.0129%	4,668,344	-253,553	-5.43%
417	200	18600	USAA GENERAL IND CO	4,511,756	0.0128%	3,955,745	910,886	23.03%
418	164	22535	SEABOARD SURETY CO	4,412,095	0.0125%	5,360,824	-1,864,520	-34.78%
419	0	42757	AGRI GENERAL INS CO	4,398,510	0.0125%	4,398,510	5,481,335	124.62%
420	244	10677	CINCINNATI INS CO	4,373,314	0.0124%	4,239,572	2,151,485	50.75%
421	458	35769	LYNDON PROPERTY INS CO	4,355,941	0.0123%	5,627,101	3,623,414	64.39%
422	44	38369	NORTHERN ASSUR CO OF AMER	4,351,774	0.0123%	4,548,238	1,454,200	31.97%
423	950	41238	TRANS PACIFIC INS CO	4,350,307	0.0123%	4,481,505	5,020,676	112.03%
424	0	26433	HARCO NATL INS CO	4,334,867	0.0123%	4,293,670	2,736,937	63.74%
425	257	10939	SAFEMART DIRECT INS CO	4,326,694	0.0123%	3,607,253	2,224,744	61.67%
426	958	22438	HAWAIIAN INS & GTY CO LTD	4,258,522	0.0121%	1,953,083	446,607	22.87%
427	79	22004	CIM INSURANCE CORP	4,205,613	0.0119%	8,095,818	6,254,317	77.25%
428	98	10900	PREFERRED EMPLOYERS INS CO	4,201,777	0.0119%	3,703,411	2,323,429	62.74%
429	517	37257	INSURANCE CORP OF HANNOVER	4,040,154	0.0115%	1,813,935	4,860,217	267.94%
430	218	13188	WESTERN SURETY CO	4,030,570	0.0114%	3,912,630	297,239	7.60%
431	0	38997	NISSAN FIRE & MARINE INS CO US BR	4,025,946	0.0114%	4,025,946	786,387	19.53%
432	261	37540	OMAHA PROPERTY & CAS INS CO	3,998,444	0.0113%	4,249,031	15,934	0.38%
433	84	33723	AMERICAN SPIRIT INS CO	3,952,520	0.0112%	3,999,919	3,273,400	81.84%
434	108	27138	KEMPER CAS INS CO	3,948,104	0.0112%	3,948,104	359,378	9.10%
435	12	19402	BIRMINGHAM FIRE INS CO OF PA	3,933,361	0.0111%	4,365,894	890,220	20.39%
436	306	40266	CMG MORTGAGE INS CO	3,912,554	0.0111%	3,961,074	180,097	4.55%
437	1129	26093	WATERFORD INS CO	3,850,338	0.0109%	5,020,794	3,702,540	73.74%
438	748	25780	WILLIAMSBURG NATL INS CO	3,780,064	0.0107%	3,143,556	1,131,860	36.01%
439	79	22012	MOTORS INS CORP	3,755,528	0.0106%	3,719,277	991,683	26.66%
440	41	22233	SELECT INS CO	3,697,851	0.0105%	2,904,179	932,758	32.12%
441	83	22128	ROCKY MOUNTAIN FIRE & CAS CO	3,650,675	0.0103%	3,129,733	2,091,059	66.81%
442	248	13021	UNITED FIRE & CAS CO	3,640,249	0.0103%	3,795,207	2,000	0.05%
443	1330	24821	MERITPLAN INS CO	3,639,958	0.0103%	3,471,652	640,157	18.44%
444	256	16608	NEW YORK MARINE & GNRL INS CO	3,593,642	0.0102%	3,384,493	35,383	1.05%
445	232	25895	UNITED STATES LIABILITY INS CO	3,548,516	0.0101%	3,385,228	1,246,521	36.82%
446	159	44482	RELIANCE UNIVERSAL INS CO	3,536,757	0.0100%	3,129,580	5,741,751	183.47%
447	0	13285	ALLEGHENY CAS CO	3,497,564	0.0099%	3,611,577	0	0.00%
448	218	37338	PACIFIC INS CO	3,394,588	0.0096%	3,127,986	8,903,366	284.64%
449	344	10669	CHURCH INS CO	3,390,151	0.0096%	3,442,001	887,389	25.78%
450	0	23663	NATIONAL AMERICAN INS CO	3,366,788	0.0095%	3,186,455	287,062	9.01%
451	2	42633	FAR WEST INS CO	3,304,626	0.0094%	3,120,112	702,088	22.50%
452	0	43583	NORTHWEST PHYSICIANS MUT INS CO	3,278,027	0.0093%	2,827,541	1,930,864	68.29%
453	84	32620	NATIONAL INTERSTATE INS CO	3,258,098	0.0092%	2,207,458	1,054,131	47.75%
454	831	34487	PROFESSIONAL UNDRWTRS LIAB INS CO	3,250,879	0.0092%	3,895,038	1,399,363	35.93%
455	515	10928	EAGLE INS CO	3,229,126	0.0092%	3,530,833	6,188,729	175.28%
456	761	10079	VINTAGE INS CO	3,161,971	0.0090%	2,822,600	2,134,477	75.62%
457	41	41211	TRITON INS CO	3,098,806	0.0088%	1,047,068	359,310	34.32%
458	0	36960	CONNECTICUT SURETY CO	2,964,667	0.0084%	2,556,664	1,058,590	41.41%
459	84	21792	ATLANTA CAS CO	2,782,669	0.0079%	3,489,267	2,017,575	57.82%
460	253	23582	MINNESOTA FIRE & CAS CO	2,668,486	0.0076%	2,940,560	1,021,664	34.74%

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1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: TOTAL LINE

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
461	111	33600	LM INS CORP	2,630,517	0.0075%	2,573,772	2,634,970	102.38%
462	0	32301	NICHIDO FIRE & MARINE INS CO LTD	2,560,000	0.0073%	2,612,356	760,160	29.10%
463	84	26050	WORLDWIDE INS CO	2,547,040	0.0072%	3,006,669	232,490	7.73%
464	212	10318	EXACT PROPERTY & CASUALTY CO INC	2,537,732	0.0072%	2,502,540	-10,348	-0.41%
465	0	31380	AMERICAN SURETY CO	2,532,773	0.0072%	2,489,231	56,635	2.28%
466	31	20052	NATIONAL LIAB & FIRE INS CO	2,504,052	0.0071%	2,341,829	935,846	39.96%
467	517	21806	HARBOR SPECIALTY INS CO	2,425,381	0.0069%	2,764,478	2,219,797	80.30%
468	0	10830	BUSINESS ALLIANCE INS CO	2,424,416	0.0069%	2,239,036	2,044,007	91.29%
469	127	23450	AMERICAN FAMILY HOME INS CO	2,414,325	0.0068%	540,428	-60,483	-11.19%
470	457	19844	ARGONAUT-SW INS CO	2,371,919	0.0067%	2,331,999	3,626,782	155.52%
471	201	25976	UTICA MUT INS CO	2,347,753	0.0067%	2,392,969	6,204,715	259.29%
472	218	24047	SURETY BONDING CO OF AMERICA	2,335,233	0.0066%	1,205,933	325,321	26.98%
473	959	39551	CONTINENTAL HERITAGE INS CO	2,240,536	0.0064%	1,492,054	921,585	61.77%
474	0	14494	MERCHANTS BONDING CO (MUTUAL)	2,198,734	0.0062%	2,296,834	53,655	2.34%
475	0	34711	COMPUTER INS CO	2,195,921	0.0062%	2,133,789	-2,592	-0.12%
476	212	10315	CIVIC PROPERTY & CAS CO INC	2,148,221	0.0061%	2,240,726	415,244	18.53%
477	91	22357	HARTFORD ACCID & IND CO	2,147,890	0.0061%	2,209,853	2,100,575	95.05%
478	350	39527	HERITAGE IND CO	2,112,369	0.0060%	8,874,479	20,550,461	231.57%
479	0	18538	BANCINSURE INC	2,100,493	0.0060%	2,822,228	2,779,868	98.50%
480	215	11142	UNITED CAS INS CO OF AMER	2,092,359	0.0059%	1,979,449	346,802	17.52%
481	44	40134	POTOMAC INS CO OF IL	2,077,392	0.0059%	2,511,233	2,430,121	96.77%
482	0	35408	SIRIUS AMERICA INS CO	2,046,945	0.0058%	2,077,130	1,164,600	56.07%
483	0	26565	OHIO IND CO	2,024,221	0.0057%	2,019,605	159,411	7.89%
484	84	33014	TRANSPORT INS CO	2,020,717	0.0057%	239,222	-185,880	-77.70%
485	168	24953	SOUTH CAROLINA INS CO	1,935,836	0.0055%	1,655,558	-577,330	-34.87%
486	108	36986	EAGLE PACIFIC INS CO	1,927,336	0.0055%	4,835,587	7,917,870	163.74%
487	458	30830	WESTERN DIVERSIFIED CAS INS CO	1,864,717	0.0053%	998,142	1,188,925	119.11%
488	212	22527	HOME INS CO	1,794,114	0.0051%	-2,714,806	-29,396,566	1082.82%
489	0	11150	FIRST AMER INS CO	1,759,243	0.0050%	863,368	278,290	32.23%
490	11	24376	AMERICAN GENERAL IND CO	1,744,148	0.0049%	1,744,148	91,566	5.25%
491	111	19917	LIBERTY INSURANCE UNDERWRITERS INC	1,721,729	0.0049%	1,216,197	1,412,790	116.16%
492	31	27812	COLUMBIA INS CO	1,681,110	0.0048%	1,410,720	-433,703	-30.74%
493	215	19887	TRINITY UNIVERSAL INS CO	1,618,984	0.0046%	223,379	122,604	54.89%
494	626	10030	ACE INDEM INS CO	1,604,192	0.0045%	1,570,283	1,640,602	104.48%
495	0	23876	CHATHAM REIN CORP	1,531,120	0.0043%	1,573,925	827,370	52.57%
496	0	39969	AMERICAN SAFETY CAS INS CO	1,504,689	0.0043%	1,280,753	142,225	11.10%
497	84	24899	SEVEN HILLS INS CO	1,460,291	0.0041%	2,159,868	702,304	32.52%
498	169	23434	MIDDLESEX INS CO	1,452,972	0.0041%	1,431,059	501,477	35.04%
499	923	24031	NORTHLAND CAS CO	1,446,357	0.0041%	1,498,341	176,978	11.81%
500	159	41980	RELIANCE SURETY CO	1,432,376	0.0041%	1,456,089	358,427	24.62%
501	0	37800	LG INSURANCE COMPANY LTD US BRANC	1,425,380	0.0040%	1,395,581	101,826	7.30%
502	1129	38776	FOLKSAMERICA REIN CO	1,398,353	0.0040%	1,087,620	596,098	54.81%
503	802	23540	MONTEREY INS CO	1,393,683	0.0040%	673,400	939,062	139.45%
504	44	23752	NATIONAL FARMERS UNION STD INS CO	1,374,737	0.0039%	1,433,899	404,408	28.20%
505	608	36412	CLAREMONT LIABILITY INS CO	1,371,227	0.0039%	1,377,100	-1,546,106	-112.27%
506	0	11592	INTERNATIONAL FIDELITY INS CO	1,326,199	0.0038%	1,432,861	627,036	43.76%

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1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: TOTAL LINE

Sorted by Market Share

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
507	31	22039	GENERAL REIN CORP	1,313,256	0.0037%	1,454,090	-5,463,345	-375.72%
508	400	24449	REGENT INS CO	1,291,333	0.0037%	1,218,927	124,161	10.19%
509	212	34347	COLONIAL AMERICAN CAS & SURETY CO	1,241,293	0.0035%	479,674	306,952	63.99%
510	150	24139	INTERNATIONAL BUS & MERC REASSUR C	1,186,241	0.0034%	1,674,412	463,186	27.66%
511	150	40444	OLD REPUBLIC SURETY CO	1,125,097	0.0032%	1,246,965	386,607	31.00%
512	457	19828	ARGONAUT-MIDWEST INS CO	1,121,126	0.0032%	531,666	9,305,405	1750.24%
513	364	31119	MUTUAL PROTECTIVE INS CO	1,042,064	0.0030%	1,000,157	450,321	45.03%
514	150	35424	OLD REPUBLIC MINNEHOMA INS CO	1,032,562	0.0029%	903,301	523,881	58.00%
515	1234	10970	RESPONSE INDEMNITY CO OF CA	982,491	0.0028%	225,233	244,268	108.45%
516	98	32603	SIGNET STAR REIN CO	974,719	0.0028%	295,661	212,536	71.89%
517	0	38733	ALASKA NAT INS CO	962,016	0.0027%	817,817	312,629	38.23%
518	1222	18872	PACIFIC HEALTH PROVIDERS INS CO	946,485	0.0027%	946,485	212,364	22.44%
519	0	22551	mitsui MARINE & FIRE INS CO	939,824	0.0027%	921,072	303,999	33.00%
520	831	41050	UNDERWRITER FOR THE PROFESSIONS IN	930,259	0.0026%	1,113,530	467,683	42.00%
521	0	10002	MUNICIPAL MUT INS CO	896,779	0.0025%	867,129	455,241	52.50%
522	1111	10220	COMMONWEALTH INS CO OF AMER	874,227	0.0025%	727,525	170,789	23.48%
523	44	16217	NATIONAL FARMERS UNION PROP & CAS	853,578	0.0024%	869,247	397,103	45.68%
524	0	28497	USPLATE GLASS INS CO	795,774	0.0023%	709,227	50,049	7.06%
525	98	40045	STARNET INS CO	750,884	0.0021%	208,331	139,881	67.14%
526	0	10048	HYUNDAI MARINE & FIRE INS CO LTD	720,760	0.0020%	896,841	-105,710	-11.79%
527	712	35041	SIERRA PACIFIC INS CO	719,068	0.0020%	0	0	0.00%
528	1331	10340	NOBEL INS CO	687,460	0.0019%	1,629,281	-1,157,199	-71.03%
529	108	20524	SPECIALTY NATL INS CO	645,315	0.0018%	2,065,807	-121,403	-5.88%
530	0	12297	PETROLEUM CASUALTY CO	636,787	0.0018%	686,994	196,830	28.65%
531	140	37877	NATIONWIDE PROPERTY & CAS INS CO	624,422	0.0018%	230,941	195,734	84.75%
532	982	11711	CENTURY AMERICAN CAS CO	619,746	0.0018%	1,129,319	765,779	67.81%
533	329	16403	AMERICAN GROWERS INS CO	614,066	0.0017%	614,066	1,253,257	204.09%
534	105	10682	MGIC CREDIT ASSUR CORP	602,311	0.0017%	602,311	55,373	9.19%
535	0	33499	DORINCO REIN CO	575,228	0.0016%	553,680	0	0.00%
536	867	12416	PROTECTIVE INS CO	559,440	0.0016%	524,183	-555,556	-105.99%
537	852	40150	MGA INS CO INC	507,744	0.0014%	601,563	2,210,969	367.54%
538	0	10175	CASCADE NATL INS CO	492,081	0.0014%	355,087	155,517	43.80%
539	1276	22950	ACSTAR INS CO	484,566	0.0014%	945,378	33,088	3.50%
540	124	23396	MICHIGAN MUT INS CO	474,675	0.0013%	492,347	-58,756	-11.93%
541	31	34630	OAK RIVER INS CO	448,296	0.0013%	412,248	474,717	115.15%
542	0	28886	TRANSGUARD INS CO OF AMER INC	447,543	0.0013%	818,330	348,794	42.62%
543	350	22225	GE AUTO & HOME ASSUR CO	424,538	0.0012%	547,662	156,719	28.62%
544	867	40460	SAGAMORE INS CO	415,391	0.0012%	279,855	158,379	56.59%
545	457	19860	ARGONAUT GREAT CENTRAL INS CO	415,162	0.0012%	526,808	368,953	70.04%
546	12	35637	LANDMARK INS CO	410,612	0.0012%	1,027,642	27,037,552	2631.03%
547	829	32280	COMMERCIAL CAS INS CO	410,120	0.0012%	405,233	-379,951	-93.76%
548	155	44288	SPECIALTY RISK INS CO	396,895	0.0011%	414,832	452,303	109.03%
549	1269	10200	AMERICAN LIVE STOCK INS CO	376,942	0.0011%	308,868	55,340	17.92%
550	1141	27740	NORTH POINTE INS CO	361,185	0.0010%	60,484	32,889	54.38%
551	218	13200	UNIVERSAL SURETY OF AMER	347,483	0.0010%	287,548	61,811	21.50%
552	237	24635	WESTWARD INS CO	343,581	0.0010%	331,482	149,697	45.16%

Note: Fremont Compensation's and California Earthquake Authority's data are taken from their 1999 Annual Statements. It is not included in the NAIC Database.

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: TOTAL LINE

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
553	350	11843	MEDICAL PROTECTIVE CO	334,430	0.0009%	121,088	85,000	70.20%
554	686	39322	SOREMA NA REIN CO	328,016	0.0009%	345,388	5,034,181	1457.54%
555	79	31488	INTEGON PREFERRED INS CO	327,617	0.0009%	203,373	167,666	82.44%
556	958	11762	VESTA FIRE INS CORP	327,004	0.0009%	-203,797	37,784	-18.54%
557	0	10815	VERLAN FIRE INS CO MD	308,823	0.0009%	298,275	144,007	48.28%
558	201	25984	GRAPHIC ARTS MUT INS CO	297,983	0.0008%	272,358	577,776	212.14%
559	0	12190	KOA FIRE & MARINE INS CO LTD	290,240	0.0008%	290,240	15,276	5.26%
560	0	41580	RED SHIELD INS CO	289,063	0.0008%	292,812	200,692	68.54%
561	111	33588	FIRST LIBERTY INS CORP	268,133	0.0008%	240,170	517,306	215.39%
562	1264	33529	GREAT STATES INS CO	267,724	0.0008%	294,095	1,847,401	628.16%
563	0	36234	PREFERRED PROFESSIONAL INS CO	266,498	0.0008%	218,639	362,988	166.02%
564	241	22926	ECONOMY FIRE & CAS CO	250,000	0.0007%	51,327	9,093	17.72%
565	212	27855	ZURICH AMERICAN INS CO OF IL	237,158	0.0007%	217,888	1,198,280	549.95%
566	20	38830	LINCOLN NATL HLTH & CAS INS CO	226,286	0.0006%	233,169	1,445,712	620.03%
567	350	18759	VEREX ASSURE INC	219,825	0.0006%	258,844	-338,453	-130.76%
568	594	19984	AMERICAN RISK FUNDING INS CO	218,376	0.0006%	218,376	268,230	122.83%
569	33	35955	CALIFORNIA CAS GEN INS CO	217,837	0.0006%	251,406	1,499,020	596.25%
570	329	20010	ACCEPTANCE IND INS CO	214,543	0.0006%	173,700	368,753	212.29%
571	164	41750	ST PAUL MEDICAL LIABILITY INS CO	208,431	0.0006%	275,967	-216,428	-78.43%
572	0	11118	FEDERATED RURAL ELECTRIC INS CORP	199,587	0.0006%	199,618	-4,732	-2.37%
573	1218	10673	PENN-STAR INS CO	184,493	0.0005%	96,559	83,369	86.34%
574	767	12262	PENNSYLVANIA MANUFACTURERS ASN I	182,874	0.0005%	45,284	28,171	62.21%
575	350	29823	GE RESIDENTIAL MORTGAGE INS CORP N	178,688	0.0005%	236,595	-197,154	-83.33%
576	140	28223	NATIONWIDE AGRIBUSINESS INS CO	164,684	0.0005%	52,549	0	0.00%
577	0	26379	ACCREDITED SURETY & CAS CO INC	157,247	0.0004%	156,570	0	0.00%
578	140	13838	FARMLAND MUT INS CO	144,541	0.0004%	114,239	0	0.00%
579	155	32786	PROGRESSIVE SPECIALTY INS CO	138,181	0.0004%	138,135	-13,512	-9.78%
580	41	41483	FARMINGTON CAS CO	137,482	0.0004%	1,148,860	-3,521,463	-306.52%
581	390	18333	ATLAS ASSUR CO OF AMER	134,425	0.0004%	135,322	73,911	54.62%
582	31	11673	REDWOOD FIRE & CAS INS CO	130,597	0.0004%	119,257	65,982	55.33%
583	164	36455	NORTHBROOK IND CO	125,722	0.0004%	125,719	2,295,594	1825.97%
584	400	24503	BLUE RIDGE INS CO	115,610	0.0003%	354,709	-23,551	-6.64%
585	686	25771	WESTERN CONTINENTAL INS CO	114,953	0.0003%	127,478	407,162	319.40%
586	143	23914	NORTHWESTERN NTL INS CO MILWAUKEE	102,928	0.0003%	225,977	526,507	232.99%
587	1116	23906	NORTHWESTERN NATL CAS CO	101,386	0.0003%	204,934	-70,816	-34.56%
588	1222	10080	HEALTH PROVIDERS MUT INS CO INC RRG	95,963	0.0003%	891,024	191,355	21.48%
589	62	21407	EMCASCO INS CO	92,027	0.0003%	100,047	18,540	18.53%
590	0	11304	GLOBAL SURETY & INS CO	82,402	0.0002%	65,229	0	0.00%
591	0	30082	CPA INS CO	82,095	0.0002%	81,934	40,378	49.28%
592	0	36650	MID-STATE SURETY CORP	78,059	0.0002%	37,674	5,234	13.89%
593	33	27464	CALIFORNIA CAS & FIRE INS CO	77,597	0.0002%	387,932	588,226	151.63%
594	400	38318	REPUBLIC INS CO	72,271	0.0002%	336,924	-7,239,811	-2148.80%
595	150	20109	BITUMINOUS FIRE & MARINE INS CO	71,842	0.0002%	70,447	4,693	6.66%
596	528	20877	CAPITAL MARKETS ASR CORP	66,644	0.0002%	108,024	0	0.00%
597	140	10723	NATIONWIDE ASSUR CO	64,378	0.0002%	76,892	40,214	52.30%
598	0	41394	BENCHMARK INS CO	60,647	0.0002%	61,491	2,272	3.69%

Note: Fremont Compensation's and California Earthquake Authority's data are taken from their 1999 Annual Statements. It is not included in the NAIC Database.

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: TOTAL LINE

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
599	218	35270	FIDELITY & CASUALTY CO OF NY	59,323	0.0002%	59,581	-34,709,008	58255.16%
600	0	25123	DEPENDABLE PROTECTIVE MUT RRG INC	59,115	0.0002%	53,460	0	0.00%
601	0	37940	LEXINGTON NATL INS CORP	56,506	0.0002%	48,329	0	0.00%
602	1234	43044	RESPONSE INS CO	55,645	0.0002%	41,691	25,561	61.31%
603	84	38580	EDEN PARK INS CO	44,369	0.0001%	81,472	-102,478	-125.78%
604	41	19046	TRAVELERS CAS & SURETY CO OF IL	43,771	0.0001%	701,754	2,498,435	356.03%
605	38	10052	CHUBB NATIONAL INSURANCE CO	39,735	0.0001%	70,607	7,714	10.93%
606	927	22314	UNDERWRITERS REIN CO	39,716	0.0001%	39,716	19,858	50.00%
607	246	14265	INDIANA LUMBERMENS MUT INS CO	39,517	0.0001%	37,426	-10,738	-28.69%
608	0	10967	NEWPORT MUT INS RRG INC	38,297	0.0001%	0	0	0.00%
609	304	31968	MERASTAR INS CO	37,942	0.0001%	13,026	3,697	28.38%
610	390	24198	PEERLESS INS CO	36,142	0.0001%	26,023	-53,326	-204.92%
611	12	40525	UNITED GUARANTY CREDIT INS CO	33,397	0.0001%	26,298	-267	-1.02%
612	108	40991	KEMPER IND INS CO	32,500	0.0001%	13,586	7,159,554	52698.03%
613	1111	23680	ODYSSEY AMER REINS CO	20,287	0.0001%	1,124,170	-4,519	-0.40%
614	304	13242	TITAN INDEMNITY CO	17,087	0.0000%	31,044	-298,689	-962.15%
615	164	36463	DISCOVER PROP & CAS INS CO	16,232	0.0000%	16,232	-2,826,456	-17412.86%
616	156	24295	PROVIDENCE WASHINGTON INS CO	14,625	0.0000%	13,794	-664,326	-4816.05%
617	400	24414	GENERAL CAS CO OF WI	13,645	0.0000%	8,777	-63,418	-722.55%
618	772	42242	CITATION INS CO	13,227	0.0000%	174,003	5,120,241	2942.62%
619	1116	22497	HIGHLANDS UNDERWRITERS INS CO	12,631	0.0000%	19,851	-1,380,189	-6952.74%
620	553	35262	PHOENIX ASSUR CO OF NY	12,494	0.0000%	51,186	-408,375	-797.83%
621	44	21946	CGU INS CO OF NJ	10,600	0.0000%	94,706	80,912	85.43%
622	98	23612	MIDWEST EMPLOYERS CAS CO	10,494	0.0000%	18,358	2,764	15.06%
623	218	20761	BOSTON OLD COLONY INS CO	8,358	0.0000%	8,163	3,935,711	48214.03%
624	41	22209	ATLANTIC INS CO	8,219	0.0000%	29,861	35,812	119.93%
625	393	10138	AMERICAN BONDING CO	6,767	0.0000%	6,185	-846,142	-13680.55%
626	88	41840	ALLMERICA FINANCIAL BENEFIT INS CO	5,713	0.0000%	5,601	20,675	369.13%
627	400	19607	WINTERTHUR INTL AMER UNDERWRITERS	5,199	0.0000%	5,199	179	3.44%
628	350	16675	GEN ELEC MORTGAGE INS CORP OF NC	4,822	0.0000%	5,808	-8,922	-153.62%
629	0	12360	OCEAN HARBOR CAS INS CO	4,241	0.0000%	177	2,096	1184.18%
630	148	24066	AMERICAN FIRE & CAS CO	2,919	0.0000%	3,772	3,684,651	97684.28%
631	304	36447	PRUDENTIAL GENERAL INS CO	2,856	0.0000%	2,390	-271,524	-11360.84%
632	38	12777	CHUBB INDEMNITY INS CO	1,621	0.0000%	1,188	6,128	515.82%
633	31	20087	NATIONAL IND CO	1,295	0.0000%	-274,590	-81,789	29.79%
634	12	36404	21ST CENTURY CAS CO	1,147	0.0000%	3,268	-867,263	-26538.04%
635	156	24325	YORK INS CO	1,012	0.0000%	3,534	-10,485	-296.69%
636	218	20885	KANSAS CITY FIRE & MARINE INS CO	982	0.0000%	999	1,432,712	43414.61%
637	350	32077	MONTGOMERY WARD INS CO	538	0.0000%	554	239,683	43264.08%
638	239	18732	COMMERCIAL LOAN INS CORP	290	0.0000%	109	0	0.00%
639	0	14974	PENNSYLVANIA LUMBERMENS MUT INS	142	0.0000%	157	379	241.40%
640	12	16659	UNITED GTY COML INS CO OF NC	87	0.0000%	87	0	0.00%
641	41	36170	TRAVELERS CASUALTY COMPANY OF CT	87	0.0000%	3,586	736,474	20537.48%
642	1285	20583	NAC REIN CORP	58	0.0000%	58	-670,309	55705.17%
643	218	20818	COMMERCIAL INS CO OF NEWARK NJ	55	0.0000%	45	-1,351,764	103920.00%
644	218	22152	MAYFLOWER INS CO LTD	19	0.0000%	9	-1,593,601	106677.78%

Note: Fremont Compensation's and California Earthquake Authority's data are taken from their 1999 Annual Statements. It is not included in the NAIC Database.

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: TOTAL LINE

Sorted by Market Share

Source: NAIC Database

Licensed companies only

<i>Rec #</i>	<i>Group #</i>	<i>Naic #</i>	<i>Company Name</i>	<i>Written Premium</i>	<i>Market Share</i>	<i>Earned Premium</i>	<i>Incurred Losses</i>	<i>Loss Ratio</i>
<hr/>								
Line Total:				35,280,098,787	100.0000%	34,880,532,040	21,622,000,948	61.99%

Note: Fremont Compensation's and California Earthquake Authority's data are taken from their 1999 Annual Statements.
They are not included in the NAIC Database.

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: Combined PP Auto Liab & PP Auto PD

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	176	25178	STATE FARM MUT AUTO INS CO	1,854,519,635	13.9544%	1,891,134,566	1,084,232,413	57.33%
2	212	21652	FARMERS INS EXCH	1,641,389,537	12.3507%	1,664,954,159	1,025,550,366	61.60%
3	1278	15539	CALIFORNIA STATE AUTO ASN INTER-IN	1,326,521,698	9.9815%	1,343,579,025	931,376,848	69.32%
4	1318	15598	INTERINS EXCH OF THE AUTOMOBILE C	1,132,734,190	8.5233%	1,092,820,766	621,588,034	56.88%
5	12	12963	21ST CENTURY INS CO	846,120,857	6.3667%	850,713,681	521,068,984	61.25%
6	660	27553	MERCURY INS CO OF CA	740,400,970	5.5712%	738,083,280	379,869,980	51.47%
7	8	19240	ALLSTATE IND CO	657,434,779	4.9469%	637,738,482	353,292,854	55.40%
8	8	19232	ALLSTATE INS CO	465,713,942	3.5043%	473,088,643	236,194,472	49.93%
9	660	11908	MERCURY CAS CO	264,784,896	1.9924%	263,385,831	160,757,414	61.03%
10	200	25941	UNITED SERVICES AUTO ASSOC	220,655,889	1.6603%	221,107,624	160,306,620	72.50%
11	163	24740	SAFECO INS CO OF AMER	198,994,691	1.4973%	197,893,219	133,469,112	67.45%
12	200	25968	USAA CAS INS CO	180,832,314	1.3607%	180,307,511	114,356,302	63.42%
13	155	27804	PROGRESSIVE WEST INS CO	178,108,236	1.3402%	201,700,315	110,177,075	54.62%
14	814	25089	COAST NATL INS CO	174,676,230	1.3144%	152,000,843	94,220,251	61.99%
15	553	13137	VIKING INS CO OF WI	168,907,740	1.2710%	167,981,131	96,204,340	57.27%
16	212	21687	MID-CENTURY INS CO	143,834,737	1.0823%	158,728,245	115,852,326	72.99%
17	84	22268	INFINITY INS CO	139,602,858	1.0504%	124,362,149	58,816,989	47.29%
18	31	35882	GEICO GENERAL INS CO	134,397,758	1.0113%	125,568,712	85,948,612	68.45%
19	155	37605	MARATHON INS CO	125,239,110	0.9424%	78,674,510	53,072,079	67.46%
20	517	20532	CLARENDON NATL INS CO	103,983,356	0.7824%	102,590,513	80,463,218	78.43%
21	31	22063	GOVERNMENT EMPLOYEES INS CO	102,946,035	0.7746%	101,140,801	69,750,678	68.96%
22	79	23728	NATIONAL GENERAL INS CO	98,351,858	0.7401%	99,224,047	54,678,716	55.11%
23	33	20117	CALIFORNIA CAS IND EXCH	94,125,302	0.7083%	102,010,793	58,216,744	57.07%
24	111	23035	LIBERTY MUT FIRE INS CO	79,460,797	0.5979%	79,501,165	44,184,296	55.58%
25	140	23787	NATIONWIDE MUT INS CO	70,858,742	0.5332%	70,485,883	48,941,445	69.43%
26	91	30104	HARTFORD UNDERWRITERS INS CO	70,433,298	0.5300%	70,766,435	37,831,804	53.46%
27	1179	31526	WAWANESA MUT INS CO US BRANCH	65,454,470	0.4925%	72,870,119	42,777,531	58.70%
28	218	20435	CNA CAS OF CA	54,974,542	0.4137%	53,812,537	-32,540,750	-60.47%
29	922	40029	EXPLORER INS CO	51,371,626	0.3865%	61,770,652	31,186,420	50.49%
30	8	17230	ALLSTATE PROP & CAS INS CO	48,192,235	0.3626%	26,641,265	15,568,043	58.44%
31	140	19100	AMCO INS CO	48,074,126	0.3617%	37,204,728	8,044,546	21.62%
32	1179	10683	WAWANESA GENERAL INS CO	48,038,234	0.3615%	44,152,483	38,033,433	86.14%
33	8	37907	DEERBROOK INS CO	47,830,997	0.3599%	40,549,209	28,465,361	70.20%
34	215	19852	FINANCIAL IND CO	47,176,963	0.3550%	55,742,060	25,180,665	45.17%
35	227	23647	MUTUAL SERVICE CAS INS CO	45,144,586	0.3397%	29,386,768	34,901,489	118.77%
36	218	10201	GALWAY INS CO	44,703,948	0.3364%	48,316,886	28,056,329	58.07%
37	350	20796	COLONIAL PENN FRANKLIN INS CO	36,722,180	0.2763%	39,727,405	25,838,780	65.04%
38	944	37648	PERMANENT GENERAL ASSUR CORP	35,783,182	0.2693%	37,299,212	22,827,036	61.20%
39	91	29424	HARTFORD CAS INS CO	35,756,934	0.2691%	28,021,933	16,496,333	58.87%
40	12	43761	AMERICAN INTL INS CO OF CA	35,030,274	0.2636%	33,807,182	19,651,342	58.13%
41	253	14168	HARLEYSVILLE MUT INS CO	34,030,872	0.2561%	12,356,249	11,644,085	94.24%
42	84	11738	LEADER INS CO	33,442,041	0.2516%	28,960,199	22,250,988	76.83%
43	802	13544	CALIFORNIA CAPITAL INS CO	33,353,737	0.2510%	34,465,912	19,293,762	55.98%
44	1111	25496	TIG IND CO	32,599,648	0.2453%	33,692,591	21,953,311	65.16%
45	28	19976	AMICA MUT INS CO	31,859,276	0.2397%	32,471,655	19,530,991	60.15%
46	0	37770	WESTERN UNITED INS CO	30,916,076	0.2326%	31,494,410	18,579,323	58.99%
47	0	11231	GENERALI US BRANCH	30,710,481	0.2311%	30,268,468	20,509,565	67.76%
48	108	30562	AMERICAN MANUFACTURERS MUT INS	29,768,650	0.2240%	29,001,087	19,419,296	66.96%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: Combined PP Auto Liab & PP Auto PD

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
49	407	12220	SUPERIOR INS CO	29,234,426	0.2200%	32,153,206	26,023,746	80.94%
50	3	42579	ALLIED PROP & CAS INS CO	28,679,209	0.2158%	25,989,262	23,670,480	91.08%
51	84	43753	REPUBLIC IND OF CA	27,116,121	0.2040%	21,150,987	12,268,117	58.00%
52	761	21903	FIREMANS FUND INS CO OF TX	26,518,660	0.1995%	24,149,130	11,158,267	46.21%
53	41	10826	TRAVCAL IND CO	26,294,535	0.1979%	24,038,291	18,557,072	77.20%
54	130	23531	MILLERS INS CO	25,622,764	0.1928%	29,903,104	22,870,613	76.48%
55	0	42277	STERLING CAS INS CO	25,557,454	0.1923%	28,509,488	17,338,556	60.82%
56	0	37850	PACIFIC SPECIALTY INS CO	24,000,730	0.1806%	33,321,626	14,340,412	43.04%
57	660	38342	CALIFORNIA AUTOMOBILE INS CO	23,721,691	0.1785%	19,594,965	11,129,718	56.80%
58	19	10111	AMERICAN BANKERS INS CO OF FL	22,989,621	0.1730%	10,600,398	7,757,361	73.18%
59	41	10827	TRAVCAL SECURE INS CO	22,750,000	0.1712%	22,298,497	18,771,933	84.18%
60	163	19690	AMERICAN ECONOMY INS CO	21,853,919	0.1644%	23,633,828	11,644,504	49.27%
61	31	22055	GEICO IND CO	21,679,038	0.1631%	18,785,998	13,425,665	71.47%
62	91	29459	TWIN CITY FIRE INS CO CO	21,616,478	0.1627%	17,355,928	12,545,047	72.28%
63	816	13161	COMMERCE WEST INS CO	21,446,456	0.1614%	21,492,037	11,834,012	55.06%
64	304	32352	PRUDENTIAL PROPERTY & CAS INS CO	21,433,136	0.1613%	21,794,734	11,902,272	54.61%
65	31	41491	GEICO CAS CO	20,844,942	0.1568%	19,183,461	11,067,795	57.69%
66	323	10693	CIVIL SVC EMPLOYEES INS CO	20,540,204	0.1546%	20,834,417	12,565,723	60.31%
67	761	22810	CHICAGO INS CO	20,513,700	0.1544%	31,858,187	21,978,763	68.99%
68	1111	25445	TIG SPECIALTY INS CORP	19,289,363	0.1451%	22,007,353	16,877,057	76.69%
69	0	10221	ALISTAR INS CO	18,556,361	0.1396%	17,309,537	10,053,395	58.08%
70	350	34789	COLONIAL PENN INS CO	18,433,531	0.1387%	19,626,656	10,592,508	53.97%
71	140	23779	NATIONWIDE MUT FIRE INS CO	18,203,804	0.1370%	18,591,615	9,349,227	50.29%
72	323	18953	CSE SAFEGUARD INS CO	18,197,495	0.1369%	18,743,263	11,451,793	61.10%
73	158	25461	TIG INS CO OF TX	17,649,115	0.1328%	25,962,783	12,532,712	48.27%
74	1172	24422	LEGION INS CO	17,614,101	0.1325%	10,796,043	13,450,451	124.59%
75	930	23671	NATIONAL AMERICAN INS CO OF CA	15,925,742	0.1198%	17,373,958	6,370,118	36.66%
76	0	30945	NATIONAL ALLIANCE INS CO	15,770,607	0.1187%	15,942,332	10,229,940	64.17%
77	4	27928	AMEX ASSUR CO	15,293,981	0.1151%	14,636,662	9,138,396	62.43%
78	159	40592	RELIANCE NATL INS CO	14,458,019	0.1088%	4,772,953	4,238,020	88.79%
79	300	22756	ALLEGIANCE INS CO	14,172,734	0.1066%	14,392,697	9,930,917	69.00%
80	155	24260	PROGRESSIVE CAS INS CO	14,155,875	0.1065%	13,971,017	6,144,459	43.98%
81	161	18031	TOPA INS CO	14,024,258	0.1055%	15,661,631	6,058,502	38.68%
82	84	10068	INFINITY NATL INS CO	12,909,633	0.0971%	3,848,834	3,232,527	83.99%
83	273	13250	WORKMENS AUTO INS CO	12,751,404	0.0959%	12,712,329	5,278,482	41.52%
84	950	12904	TOKIO MARINE&FIRE INS CO LTD US BR	12,684,765	0.0954%	13,106,942	6,288,217	47.98%
85	0	26077	LANCER INS CO	11,961,526	0.0900%	21,565,488	14,612,507	67.76%
86	44	21962	GENERAL ACCIDENT INS CO	11,643,898	0.0876%	12,271,228	9,640,596	78.56%
87	927	19489	COMMERCIAL UNDERWRITERS INS CO	11,524,328	0.0867%	11,949,593	12,381,002	103.61%
88	400	19216	SOUTHERN INS CO	11,419,317	0.0859%	11,464,832	8,009,279	69.86%
89	650	40010	WESTERN FAMILY INS CO	11,315,162	0.0851%	10,673,602	6,979,245	65.39%
90	350	43974	COLONIAL PENN MADISON INS CO	11,267,277	0.0848%	12,121,882	6,954,298	57.37%
91	140	18961	CALFARM INSURANCE CO	11,179,647	0.0841%	12,248,575	5,032,365	41.09%
92	920	42048	DIAMOND STATE INS CO	11,174,431	0.0841%	8,011,640	9,535,836	119.02%
93	83	22101	GRANGE INS ASSN	10,931,068	0.0823%	11,328,003	6,542,754	57.76%
94	38	20338	NORTHWESTERN PACIFIC IND CO	10,068,503	0.0758%	10,124,260	3,429,327	33.87%
95	0	40550	PACIFIC PIONEER INS CO	10,054,105	0.0757%	11,853,292	7,478,897	63.10%
96	354	39098	OMNI INS CO	9,890,038	0.0744%	9,485,752	5,737,708	60.49%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: Combined PP Auto Liab & PP Auto PD

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Writer Premium	Market Share	Earned Premium	Incurrec Losses	Loss Ratio
97	808	25180	ANZA INS CO	9,572,049	0.0720%	11,244,553	5,397,053	48.00%
98	227	23655	MODERN SERVICE INS CO	9,325,906	0.0702%	10,753,912	7,190,595	66.86%
99	212	41181	UNIVERSAL UNDERWRITERS INS CO	9,250,333	0.0696%	8,593,269	7,454,430	86.75%
100	241	25321	METROPOLITAN DRT PROP & CAS INS	9,018,096	0.0679%	7,877,898	5,124,538	65.05%
101	300	22578	HORACE MANN INS CO	8,681,473	0.0653%	8,412,713	5,601,498	66.58%
102	79	38660	MIC GENERAL INS CORP	8,575,654	0.0645%	8,774,498	4,877,881	55.59%
103	155	11851	PROGRESSIVE HOME INS CO	8,261,005	0.0622%	13,259,814	7,874,439	59.39%
104	761	11630	JEFFERSON INS CO	8,222,122	0.0619%	9,513,365	6,126,470	64.40%
105	930	19269	DANIELSON NATL INS CO	7,990,200	0.0601%	6,403,079	5,100,827	79.66%
106	1285	22322	GREENWICH INS CO	7,961,848	0.0599%	5,456,603	7,069,416	129.56%
107	400	25798	UNIGARD IND CO	7,836,645	0.0590%	8,170,341	3,621,203	44.32%
108	1218	32859	PENN-AMERICA INS CO	7,671,149	0.0577%	8,879,746	5,844,685	65.82%
109	79	29742	INTEGON NATL INS CO	7,220,094	0.0543%	4,510,472	3,640,617	80.71%
110	400	25747	UNIGARD INS CO	6,842,566	0.0515%	6,749,305	4,236,448	62.77%
111	0	23701	NATIONAL AUTOMOBILE & CAS INS CO	6,831,700	0.0514%	6,842,538	3,939,993	57.58%
112	84	20260	INFINITY SELECT INS CO	6,741,639	0.0507%	8,389,545	3,663,944	43.67%
113	961	42250	FRONTIER PACIFIC INS CO	6,268,075	0.0472%	7,251,335	4,337,199	59.81%
114	515	10928	EAGLE INS CO	5,831,451	0.0439%	5,788,027	4,735,717	81.82%
115	408	28401	AMERICAN NATL PROP & CAS CO	5,808,500	0.0437%	5,890,516	4,190,147	71.13%
116	689	16578	FIRST COMM INS CO	5,741,344	0.0432%	6,443,729	4,265,668	66.20%
117	0	10920	MILLENNIUM INS CO	5,464,743	0.0411%	5,140,905	3,689,291	71.76%
118	212	19356	MARYLAND CAS CO	5,366,611	0.0404%	7,489,097	4,325,466	57.76%
119	329	37303	REDLAND INS CO	5,299,873	0.0399%	5,334,598	3,276,721	61.42%
120	84	12599	WINDSOR INS CO	5,292,718	0.0398%	7,464,599	5,245,077	70.27%
121	0	26905	CENTURY-NATIONAL INS CO	5,082,638	0.0382%	5,287,412	3,799,396	71.86%
122	159	24457	RELIANCE INS CO	4,966,388	0.0374%	3,992,794	2,958,552	74.10%
123	215	14133	VALLEY INS CO	4,961,652	0.0373%	5,014,785	2,190,170	43.67%
124	57	21261	ELECTRIC INS CO	4,920,115	0.0370%	4,910,017	3,092,565	62.98%
125	802	12890	EAGLE WEST INS CO	4,780,192	0.0360%	4,885,585	2,551,992	52.24%
126	84	26832	AMERICAN ALLIANCE INS CO	4,701,881	0.0354%	4,940,160	2,059,198	41.68%
127	3	42587	DEPOSITORS INS CO	4,403,706	0.0331%	3,253,643	7,279,516	223.73%
128	1120	10120	EVEREST NATIONAL INSURANCE CO	4,372,828	0.0329%	2,467,391	2,403,469	97.41%
129	257	10939	SAFeway DIRECT INS CO	4,326,694	0.0326%	3,607,253	2,224,744	61.67%
130	19	19615	AMERICAN RELIABLE INS CO	4,236,405	0.0319%	5,830,670	2,403,765	41.23%
131	313	33898	AEGIS SECURITY INS CO	3,936,352	0.0296%	3,992,311	2,191,630	54.90%
132	761	22837	INTERSTATE IND CO	3,866,531	0.0291%	9,201,935	6,423,544	69.81%
133	212	19372	NORTHERN INS CO OF NY	3,764,794	0.0283%	3,933,899	2,426,730	61.69%
134	1129	26093	WATERFORD INS CO	3,472,044	0.0261%	2,046,238	1,464,977	71.59%
135	1172	19577	VILLANOVA INS CO	3,449,409	0.0260%	1,026,329	164,611	16.04%
136	927	18619	UNDERWRITERS INS CO	3,263,297	0.0246%	2,864,972	1,823,360	63.64%
137	761	10079	VINTAGE INS CO	3,153,705	0.0237%	2,816,018	2,140,271	76.00%
138	0	34525	FIVE STAR INS CO	3,018,539	0.0227%	4,265,656	2,648,560	62.09%
139	163	24724	FIRST NATL INS CO OF AMER	2,893,740	0.0218%	2,946,115	2,305,230	78.25%
140	553	24589	AMERICAN & FOREIGN INS CO	2,890,746	0.0218%	3,024,139	1,010,396	33.41%
141	84	21792	ATLANTA CAS CO	2,782,669	0.0209%	3,489,267	2,017,575	57.82%
142	127	23469	AMERICAN MODERN HOME INS CO	2,698,767	0.0203%	3,061,038	1,404,251	45.87%
143	84	26050	WORLDWIDE INS CO	2,543,371	0.0191%	3,000,251	232,490	7.75%
144	212	11185	FOREMOST INS CO	2,381,601	0.0179%	2,799,030	837,945	29.94%

1999 CALIFORNIA P & C MARKET SHARE REPORT

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145	127	23450	AMERICAN FAMILY HOME INS CO	2,273,423	0.0171%	493,593	58,055	11.76%
146	19	42978	AMERICAN SECURITY INS CO	2,126,554	0.0160%	4,645,932	1,284,190	27.64%
147	84	33014	TRANSPORT INS CO	2,023,717	0.0152%	194,133	183,152	94.34%
148	79	22004	CIM INSURANCE CORP	2,019,587	0.0152%	1,866,204	1,066,272	57.14%
149	108	22977	LUMBERMENS MUT CAS CO	1,998,927	0.0150%	1,316,874	1,026,103	77.92%
150	458	30830	WESTERN DIVERSIFIED CAS INS CO	1,864,717	0.0140%	998,142	1,188,925	119.11%
151	93	12831	STATE NATL INS CO INC	1,824,063	0.0137%	2,237,757	1,769,451	79.07%
152	517	21806	HARBOR SPECIALTY INS CO	1,720,630	0.0129%	2,100,698	1,385,911	65.97%
153	959	39551	CONTINENTAL HERITAGE INS CO	1,687,387	0.0127%	1,108,752	746,926	67.37%
154	84	16691	GREAT AMERICAN INS CO	1,664,973	0.0125%	720,983	304,142	42.18%
155	11	26220	YOSEMITE INS CO	1,580,143	0.0119%	1,948,682	691,357	35.48%
156	458	35769	LYNDON PROPERTY INS CO	1,558,426	0.0117%	2,605,791	618,349	23.73%
157	215	19887	TRINITY UNIVERSAL INS CO	1,558,365	0.0117%	160,544	122,606	76.37%
158	200	18600	USAA GENERAL IND CO	1,338,764	0.0101%	633,608	605,482	95.56%
159	923	24015	NORTHLAND INS CO	1,192,409	0.0090%	1,448,425	552,849	38.17%
160	2	33669	CONDOR INS CO	1,176,871	0.0089%	2,410,600	2,422,567	100.50%
161	772	22985	SEQUOIA INS CO	1,173,004	0.0088%	1,238,354	591,291	47.75%
162	0	11150	FIRST AMER INS CO	1,117,080	0.0084%	488,280	178,523	36.56%
163	1234	10970	RESPONSE INDEMNITY CO OF CA	982,491	0.0074%	225,233	244,268	108.45%
164	24	19909	CENTENNIAL INS CO	980,658	0.0074%	1,109,483	939,052	84.64%
165	574	31089	REPUBLIC WESTERN INS CO	970,771	0.0073%	258,127	124,746	48.33%
166	164	35386	FIDELITY & GUARANTY INS CO	923,535	0.0069%	1,230,551	-189,035	-15.36%
167	108	18910	AMERICAN PROTECTION INS CO	881,966	0.0066%	662,964	419,577	63.29%
168	0	11126	YASUDA FIRE & MARINE INS CO OF AM	806,470	0.0061%	953,633	255,316	26.77%
169	785	28932	MARKEL AMERICAN INS CO	796,357	0.0060%	822,931	382,371	46.46%
170	83	22128	ROCKY MOUNTAIN FIRE & CAS CO	783,321	0.0059%	795,133	307,798	38.71%
171	553	26948	GUARANTY NATL INS CO OF CT	751,264	0.0057%	688,338	200,350	29.11%
172	98	40045	STARNET INS CO	750,174	0.0056%	208,142	138,868	66.72%
173	12	19380	AMERICAN HOME ASSUR CO	736,753	0.0055%	328,879	96,845	29.45%
174	84	32620	NATIONAL INTERSTATE INS CO	671,174	0.0051%	540,372	325,539	60.24%
175	303	15032	GUIDEONE MUT INS CO	631,323	0.0048%	651,468	274,331	42.11%
176	140	37877	NATIONWIDE PROPERTY & CAS INS CO	614,293	0.0046%	202,161	114,486	56.63%
177	922	27847	INSURANCE CO OF THE WEST	559,188	0.0042%	934,270	284,524	30.45%
178	0	35408	SIRIUS AMERICA INS CO	552,173	0.0042%	560,726	413,851	73.81%
179	12	19399	AIU INS CO	521,749	0.0039%	476,842	58,185	12.20%
180	159	24430	RELIANCE NATL IND CO	510,673	0.0038%	412,313	317,455	76.99%
181	164	24791	ST PAUL MERCURY INS CO	504,039	0.0038%	485,733	140,519	28.93%
182	0	10175	CASCADE NATL INS CO	494,099	0.0037%	309,228	311,738	100.81%
183	23	38245	BCS INS CO	487,846	0.0037%	440,349	1,397,557	317.37%
184	38	35181	EXECUTIVE RISK IND INC	472,903	0.0036%	500,827	275,997	55.11%
185	317	40827	VIRGINIA SURETY CO INC	461,731	0.0035%	83,614	253,694	303.41%
186	0	27502	WESTERN GENERAL INS CO	421,068	0.0032%	341,596	85,685	25.08%
187	1111	25518	TIG PREMIER INS CO	417,115	0.0031%	454,904	220,025	48.37%
188	155	44288	SPECIALTY RISK INS CO	396,895	0.0030%	414,832	452,303	109.03%
189	212	21326	EMPIRE FIRE & MARINE INS CO	391,290	0.0029%	638,255	481,404	75.43%
190	350	22225	GE AUTO & HOME ASSUR CO	383,731	0.0029%	504,153	120,085	23.82%
191	88	22292	HANOVER INS CO	373,634	0.0028%	466,522	-1,152,467	-247.03%
192	0	40800	AMERICAN STERLING INS CO	366,553	0.0028%	103,084	132,572	128.61%

1999 CALIFORNIA P & C MARKET SHARE REPORT

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193	1141	27740	NORTH POINTE INS CO	361,185	0.0027%	60,484	32,889	54.38%
194	831	34495	DOCTORS CO AN INTERINSURANCE EX	339,517	0.0026%	291,596	154,074	52.84%
195	0	39861	GOLDEN BEAR INS CO	338,830	0.0025%	355,871	0	0.00%
196	150	35424	OLD REPUBLIC MINNEHOMA INS CO	322,459	0.0024%	454,458	167,775	36.92%
197	24	19895	ATLANTIC MUT INS CO	316,500	0.0024%	351,010	105,887	30.17%
198	212	43699	AMERICAN FEDERATION INS CO	237,009	0.0018%	247,476	118,559	47.91%
199	84	22136	AMERICAN NATL FIRE INS CO	232,260	0.0017%	224,963	80,378	35.73%
200	212	22730	ZC INS CO	227,080	0.0017%	192,634	78,688	40.85%
201	1116	23930	PACIFIC NATL INS CO	214,828	0.0016%	214,353	115,420	53.85%
202	1111	25534	TIG INS CO	209,598	0.0016%	157,098	-9,235	-5.88%
203	553	26980	ROYAL INS CO OF AMER	207,722	0.0016%	214,116	35,386	16.53%
204	201	25976	UTICA MUT INS CO	173,072	0.0013%	202,251	77,549	38.34%
205	111	23043	LIBERTY MUT INS CO	152,720	0.0011%	360,640	-12,221	-3.39%
206	553	24600	GLOBE IND CO	121,391	0.0009%	145,727	-236,760	-162.47%
207	517	37257	INSURANCE CORP OF HANNOVER	112,085	0.0008%	78,529	102,877	131.01%
208	1111	18864	FAIRMONT INS CO	99,982	0.0008%	28,116	3,716	13.22%
209	176	25151	STATE FARM GENERAL INS CO	92,270	0.0007%	83,364	54,333	65.18%
210	19	35971	VOYAGER PROPERTY & CAS INS CO	72,940	0.0005%	40,168	25,967	64.65%
211	12	23841	NEW HAMPSHIRE INS CO	67,563	0.0005%	124,296	-30,424	-24.48%
212	140	10723	NATIONWIDE ASSUR CO	64,378	0.0005%	76,892	40,213	52.30%
213	62	21407	EMCASCO INS CO	58,767	0.0004%	62,156	-5,832	-9.38%
214	1234	43044	RESPONSE INS CO	55,645	0.0004%	41,691	25,561	61.31%
215	2	34983	AMWEST SURETY INS CO	47,576	0.0004%	11,487	36,465	317.45%
216	163	19704	AMERICAN STATES INS CO	37,171	0.0003%	110,374	-42,007	-38.06%
217	304	31968	MERASTAR INS CO	36,933	0.0003%	12,804	3,697	28.87%
218	12	23809	GRANITE STATE INS CO	28,419	0.0002%	43,388	-19,200	-44.25%
219	218	20508	VALLEY FORGE INS CO	28,276	0.0002%	13,036	257,329	1973.99%
220	38	20281	FEDERAL INS CO	26,128	0.0002%	14,331	85,993	600.05%
221	163	24732	GENERAL INS CO OF AMER	24,855	0.0002%	26,128	14,387	55.06%
222	218	20494	TRANSPORTATION INS CO	21,172	0.0002%	9,456	0	0.00%
223	852	40150	MGA INS CO INC	18,827	0.0001%	18,468	10,000	54.15%
224	553	24678	ROYAL IND CO	18,643	0.0001%	25,898	-18,360	-70.89%
225	181	29874	NORTH AMERICAN SPECIALTY INS CO	12,986	0.0001%	29,291	252,051	860.51%
226	212	34649	CENTRE INS CO	12,077	0.0001%	9,014	4,990	55.36%
227	1218	10673	PENN-STAR INS CO	11,559	0.0001%	12,670	61,183	482.90%
228	164	24767	ST PAUL FIRE & MARINE INS CO	11,413	0.0001%	17,153	-633,924	-3695.70%
229	923	24031	NORTHLAND CAS CO	10,830	0.0001%	10,249	-53,454	-521.55%
230	218	35289	CONTINENTAL INS CO	9,503	0.0001%	596,558	-15,341,067	-2571.60%
231	553	24694	SAFEGUARD INS CO	9,493	0.0001%	11,318	-2,608	-23.04%
232	111	42404	LIBERTY INS CORP	8,893	0.0001%	12,704	-2,328	-18.32%
233	218	20443	CONTINENTAL CAS CO	5,764	0.0000%	1,881	3,925,660	108700.69%
234	62	21415	EMPLOYERS MUT CAS CO	4,537	0.0000%	6,759	897	13.27%
235	0	12360	OCEAN HARBOR CAS INS CO	4,241	0.0000%	177	2,096	1184.18%
236	1116	22489	HIGHLANDS INS CO	3,145	0.0000%	2,804	-439,706	-15681.38%
237	304	36447	PRUDENTIAL GENERAL INS CO	2,856	0.0000%	2,390	1,473	61.63%
238	808	32107	SUTTER INS CO	2,400	0.0000%	6,618	-50,193	-758.43%
239	0	23663	NATIONAL AMERICAN INS CO	2,352	0.0000%	23,267	-255,026	-1096.08%
240	218	20478	NATIONAL FIRE INS CO OF HARTFORD	1,914	0.0000%	516	21,265	4121.12%

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241	218	20486	TRANSCONTINENTAL INS CO	1,634	0.0000%	566	5,834	1030.74%
242	156	24325	YORK INS CO	1,012	0.0000%	3,534	-788	-22.30%
243	303	14559	GUIDEONE SPECIALTY MUT INS CO	871	0.0000%	2,325	46,955	2019.57%
244	218	35270	FIDELITY & CASUALTY CO OF NY	764	0.0000%	764	-21,231	-2778.93%
245	164	25887	US FIDELITY & GUARANTY CO	676	0.0000%	16,679	3,822	22.92%
246	38	20346	PACIFIC IND CO	660	0.0000%	476	52	10.92%
247	218	20427	AMERICAN CAS CO OF READING PA	556	0.0000%	204	60,425	29620.10%
248	38	20397	VIGILANT INS CO	399	0.0000%	225	24	10.67%
249	155	42919	PROGRESSIVE NORTHWESTERN INS C	385	0.0000%	1,343	-21,326	-1587.94%
250	38	20303	GREAT NORTHERN INS CO	354	0.0000%	216	23	10.65%
251	785	38970	MARKEL INS CO	312	0.0000%	4,700	-12,111	-257.68%
252	84	26344	AGRICULTURAL INS CO	171	0.0000%	250	13,525	5410.00%
253	91	37478	HARTFORD INS CO OF THE MIDWEST	137	0.0000%	111	14,817	13348.65%
254	38	12777	CHUBB INDEMNITY INS CO	110	0.0000%	48	5	10.42%
255	111	33588	FIRST LIBERTY INS CORP	91	0.0000%	91	12,464	13696.70%
256	12	19445	NATIONAL UNION FIRE INS CO OF PITT	52	0.0000%	43,250	-494,212	-1142.69%
257	686	25771	WESTERN CONTINENTAL INS CO	13	0.0000%	13	0	0.00%
258	44	21970	CGU INS CO	9	0.0000%	9	423,240	02666.67%

Line Total: 13,289,823,810 100.0000% 13,205,582,447 7,916,374,423 59.95%

1999 CALIFORNIA P & C MARKET SHARE REPORT

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1	176	25178	STATE FARM MUT AUTO INS CO	77,336,970	4.2386%	76,062,112	42,025,150	55.25%
2	111	10836	GOLDEN EAGLE INS CORP	45,219,867	2.4783%	45,634,211	21,458,138	47.02%
3	140	18961	CALFARM INSURANCE CO	42,889,703	2.3506%	41,788,954	24,698,602	59.10%
4	155	24260	PROGRESSIVE CAS INS CO	42,878,796	2.3500%	40,224,409	18,750,765	46.62%
5	41	25674	TRAVELERS IND CO OF IL	41,791,022	2.2904%	43,136,546	24,621,878	57.08%
6	0	27502	WESTERN GENERAL INS CO	39,426,300	2.1608%	31,098,134	29,596,279	95.17%
7	660	11908	MERCURY CAS CO	36,775,647	2.0155%	36,919,223	15,741,758	42.64%
8	155	11770	UNITED FNCL CAS CO	32,722,837	1.7934%	31,367,529	17,077,835	54.44%
9	159	24457	RELIANCE INS CO	31,055,912	1.7021%	39,481,117	26,944,215	68.25%
10	38	20281	FEDERAL INS CO	30,357,000	1.6638%	32,485,567	33,664,069	103.63%
11	163	24740	SAFECO INS CO OF AMER	27,466,203	1.5053%	25,916,513	13,417,581	51.77%
12	0	26905	CENTURY-NATIONAL INS CO	27,217,773	1.4917%	32,955,976	15,282,587	46.37%
13	212	41181	UNIVERSAL UNDERWRITERS INS CO	26,996,559	1.4796%	26,649,743	16,602,639	62.30%
14	159	24430	RELIANCE NATL IND CO	26,405,437	1.4472%	24,195,486	23,263,673	96.15%
15	164	24767	ST PAUL FIRE & MARINE INS CO	26,270,224	1.4398%	25,464,062	19,825,875	77.86%
16	212	21709	TRUCK INS EXCH	26,103,196	1.4306%	26,288,655	22,015,766	83.75%
17	218	20494	TRANSPORTATION INS CO	24,777,848	1.3580%	30,822,008	34,455,314	111.79%
18	12	19445	NATIONAL UNION FIRE INS CO OF PITT	24,017,602	1.3163%	26,472,225	8,556,545	32.32%
19	218	20508	VALLEY FORGE INS CO	23,110,428	1.2666%	26,692,345	18,286,388	68.51%
20	111	23035	LIBERTY MUT FIRE INS CO	22,146,296	1.2138%	26,168,679	18,111,240	69.21%
21	140	15580	SCOTTSDALE IND CO	21,922,153	1.2015%	21,256,450	19,941,852	93.82%
22	91	19682	HARTFORD FIRE IN CO	20,875,729	1.1441%	19,500,099	12,056,584	61.83%
23	212	21687	MID-CENTURY INS CO	20,691,109	1.1340%	16,572,358	13,866,246	83.67%
24	8	19240	ALLSTATE IND CO	19,437,490	1.0653%	15,623,618	8,389,458	53.70%
25	761	21857	AMERICAN INS CO	18,692,015	1.0244%	24,486,188	14,354,312	58.62%
26	2	33669	CONDOR INS CO	18,682,223	1.0239%	18,711,437	13,511,921	72.21%
27	553	26980	ROYAL INS CO OF AMER	18,634,009	1.0213%	17,817,769	8,177,263	45.89%
28	158	24384	RANGER INS CO	18,324,562	1.0043%	18,556,382	12,976,838	69.93%
29	215	19852	FINANCIAL IND CO	17,631,626	0.9663%	18,443,302	7,425,557	40.26%
30	1172	24422	LEGION INS CO	17,077,633	0.9360%	16,863,532	22,586,470	133.94%
31	8	19232	ALLSTATE INS CO	16,620,988	0.9109%	18,555,547	11,673,833	62.91%
32	44	21962	GENERAL ACCIDENT INS CO	15,945,695	0.8739%	13,776,847	11,660,175	84.64%
33	400	25747	UNIGARD INS CO	15,531,462	0.8512%	15,676,509	8,505,332	54.26%
34	350	21318	COREGIS INS CO	14,666,211	0.8038%	12,824,216	8,752,053	68.25%
35	1314	18341	INSURANCE CORP OF NY	14,566,954	0.7984%	12,781,933	5,582,315	43.67%
36	225	13234	WILSHIRE INS CO	14,370,616	0.7876%	14,405,320	4,635,798	32.18%
37	140	23787	NATIONWIDE MUT INS CO	14,290,473	0.7832%	13,844,642	8,482,049	61.27%
38	7	13935	FEDERATED MUT INS CO	13,688,661	0.7502%	13,752,330	6,012,882	43.72%
39	159	24473	UNITED PACIFIC INS CO	13,616,929	0.7463%	14,076,622	6,593,527	46.84%
40	93	12831	STATE NATL INS CO INC	13,607,608	0.7458%	10,696,954	2,826,360	26.42%
41	163	19704	AMERICAN STATES INS CO	13,599,052	0.7453%	11,307,653	7,942,178	70.24%
42	218	20443	CONTINENTAL CAS CO	13,492,210	0.7395%	15,341,101	18,615,253	121.34%
43	1330	24813	BALBOA INS CO	13,202,301	0.7236%	11,652,346	5,492,183	47.13%
44	0	26077	LANCER INS CO	12,939,098	0.7091%	12,254,765	3,101,247	25.31%
45	108	22977	LUMBERMENS MUT CAS CO	12,841,787	0.7038%	12,765,161	3,741,920	29.31%
46	1111	25534	TIG INS CO	12,699,617	0.6960%	10,389,694	8,115,473	78.11%
47	91	29424	HARTFORD CAS INS CO	12,535,169	0.6870%	11,318,164	6,862,505	60.63%
48	169	21180	SENTRY SELECT INS CO	12,443,147	0.6820%	11,723,785	14,055,270	119.89%

1999 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: Combined Cmcl Auto Liab & Cmcl Auto PD

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Source: NAIC Database

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49	761	21881	NATIONAL SURETY CORP	12,381,472	0.6786%	13,580,056	8,216,111	60.50%
50	0	31453	FINANCIAL PACIFIC INS CO	12,317,803	0.6751%	10,162,477	5,065,764	49.85%
51	44	20648	EMPLOYERS FIRE INS CO	11,837,974	0.6488%	12,778,883	3,952,167	30.93%
52	961	34266	FRONTIER INS CO	11,415,221	0.6256%	8,750,995	6,205,909	70.92%
53	212	21652	FARMERS INS EXCH	11,308,835	0.6198%	11,135,906	4,838,734	43.45%
54	212	22730	ZC INS CO	11,297,561	0.6192%	9,761,813	5,426,981	55.59%
55	517	20532	CLARENDON NATL INS CO	11,229,714	0.6155%	13,477,499	12,236,313	90.79%
56	74	15105	SAFETY NATL CAS CORP	11,193,871	0.6135%	10,911,714	9,663,114	88.56%
57	212	16535	ZURICH AMERICAN INS CO	11,061,154	0.6062%	13,239,435	7,856,907	59.34%
58	12	19410	COMMERCE & INDUSTRY INS CO	10,671,990	0.5849%	10,495,331	4,848,821	46.20%
59	923	21296	ASSOCIATES INS CO	10,591,345	0.5805%	9,524,928	8,901,198	93.45%
60	749	16063	GENERAL SECURITY INS CO	10,367,984	0.5682%	11,523,704	3,291,747	28.57%
61	950	12904	TOKIO MARINE&FIRE INS CO LTD US BR	10,235,016	0.5609%	9,902,237	7,277,091	73.49%
62	922	27847	INSURANCE CO OF THE WEST	10,093,930	0.5532%	10,572,321	9,464,619	89.52%
63	24	19895	ATLANTIC MUT INS CO	10,010,253	0.5486%	9,462,406	5,064,595	53.52%
64	98	10510	CAROLINA CAS INS CO	9,970,289	0.5464%	10,185,962	5,182,875	50.88%
65	12	19429	INSURANCE CO OF THE STATE OF PA	9,838,560	0.5392%	9,307,537	7,914,274	85.03%
66	212	19372	NORTHERN INS CO OF NY	9,453,674	0.5181%	8,013,221	7,504,009	93.65%
67	163	19690	AMERICAN ECONOMY INS CO	9,147,940	0.5014%	8,141,575	4,211,590	51.73%
68	930	23671	NATIONAL AMERICAN INS CO OF CA	8,904,207	0.4880%	7,737,776	5,082,995	65.69%
69	761	21873	FIREMANS FUND INS CO	8,365,755	0.4585%	9,170,899	5,491,113	59.88%
70	329	37303	REDLAND INS CO	8,344,946	0.4574%	8,532,887	7,553,079	88.52%
71	0	11126	YASUDA FIRE & MARINE INS CO OF AM	8,256,594	0.4525%	7,679,886	5,169,268	67.31%
72	761	21849	AMERICAN AUTOMOBILE INS CO	8,119,740	0.4450%	9,382,106	4,654,825	49.61%
73	1111	25496	TIG IND CO	8,046,845	0.4410%	7,379,793	3,642,477	49.36%
74	212	19305	ASSURANCE CO OF AMER	7,855,975	0.4306%	8,025,775	4,935,304	61.49%
75	240	10499	CHRYSLER INS CO	7,779,212	0.4264%	8,794,005	6,411,073	72.90%
76	164	41769	ATHENA ASSUR CO	7,640,185	0.4187%	7,831,929	3,208,896	40.97%
77	306	10847	CUMIS INS SOCIETY INC	7,536,806	0.4131%	6,500,346	2,573,392	39.59%
78	41	25682	TRAVELERS IND CO OF CT	7,418,794	0.4066%	6,354,426	4,874,141	76.70%
79	212	21326	EMPIRE FIRE & MARINE INS CO	7,418,073	0.4066%	7,207,976	5,634,839	78.18%
80	163	24732	GENERAL INS CO OF AMER	7,299,807	0.4001%	7,467,767	3,562,949	47.71%
81	218	20427	AMERICAN CAS CO OF READING PA	7,240,352	0.3968%	7,795,198	-3,278,064	-42.05%
82	108	22918	AMERICAN MOTORISTS INS CO	7,027,138	0.3851%	9,614,097	3,495,203	36.35%
83	1285	22322	GREENWICH INS CO	6,985,227	0.3828%	7,528,320	5,307,990	70.51%
84	111	21458	EMPLOYERS INS OF WAUSAU A MUT C	6,922,821	0.3794%	6,232,479	4,934,612	79.18%
85	553	26948	GUARANTY NATL INS CO OF CT	6,749,200	0.3699%	5,185,653	2,199,414	42.41%
86	922	40029	EXPLORER INS CO	6,564,704	0.3598%	6,917,893	3,382,713	48.90%
87	772	22985	SEQUOIA INS CO	6,427,437	0.3523%	6,796,563	6,391,288	94.04%
88	212	26247	AMERICAN GUARANTEE & LIABILITY INS	6,412,434	0.3514%	7,252,972	2,567,439	35.40%
89	111	42404	LIBERTY INS CORP	6,340,210	0.3475%	6,455,912	8,832,115	136.81%
90	108	30562	AMERICAN MANUFACTURERS MUT INS	6,282,996	0.3443%	7,345,811	6,194,809	84.33%
91	155	10243	NATIONAL CONTINENTAL INS CO	6,276,070	0.3440%	7,551,629	5,359,317	70.97%
92	227	23647	MUTUAL SERVICE CAS INS CO	6,138,223	0.3364%	4,690,311	3,764,140	80.25%
93	164	24791	ST PAUL MERCURY INS CO	5,909,773	0.3239%	6,444,685	1,871,906	29.05%
94	44	21970	CGU INS CO	5,884,434	0.3225%	5,361,842	2,041,860	38.08%
95	553	24880	FIRE & CAS INS CO OF CT	5,859,867	0.3212%	4,322,987	1,481,671	34.27%
96	164	35386	FIDELITY & GUARANTY INS CO	5,799,833	0.3179%	6,592,267	7,911,959	120.02%

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97	161	18031	TOPA INS CO	5,755,895	0.3155%	3,489,925	3,718,551	106.55%
98	164	25887	US FIDELITY & GUARANTY CO	5,339,416	0.2926%	4,183,638	737,643	17.63%
99	12	23841	NEW HAMPSHIRE INS CO	5,334,280	0.2924%	9,330,206	13,405,748	143.68%
100	159	40592	RELIANCE NATL INS CO	5,315,917	0.2913%	5,752,794	6,715,082	116.73%
101	163	24724	FIRST NATL INS CO OF AMER	5,275,875	0.2892%	5,153,926	1,878,341	36.44%
102	0	11231	GENERALI US BRANCH	5,261,523	0.2884%	3,234,586	1,153,045	35.65%
103	1285	37885	XL SPECIALTY INS CO	5,170,088	0.2834%	2,715,574	1,985,592	73.12%
104	150	11371	GREAT WEST CAS CO	5,138,224	0.2816%	5,929,529	3,226,797	54.42%
105	626	22667	ACE AMERICAN INS CO	5,117,932	0.2805%	5,523,904	3,791,178	68.63%
106	38	20346	PACIFIC IND CO	5,105,297	0.2798%	5,301,961	6,437,692	121.42%
107	783	13056	RLI INS CO	4,967,959	0.2723%	4,006,111	3,380,114	84.37%
108	88	22306	MASSACHUSETTS BAY INS CO	4,911,565	0.2692%	6,030,233	6,523,717	108.18%
109	291	13331	AMERICAN HARDWARE MUT INS CO	4,878,465	0.2674%	4,876,434	3,045,486	62.45%
110	62	21415	EMPLOYERS MUT CAS CO	4,855,210	0.2661%	4,610,395	4,712,746	102.22%
111	553	24678	ROYAL IND CO	4,790,333	0.2625%	4,422,195	3,551,740	80.32%
112	303	15032	GUIDEONE MUT INS CO	4,619,723	0.2532%	4,563,469	5,511,896	120.78%
113	158	21113	UNITED STATES FIRE INS CO	4,577,002	0.2508%	5,096,811	5,797,729	113.75%
114	212	26611	VALIANT INS CO	4,478,082	0.2454%	3,515,643	1,741,628	49.54%
115	1330	24848	NEWPORT INS CO	4,402,998	0.2413%	4,668,416	1,738,733	37.24%
116	923	24015	NORTHLAND INS CO	4,340,018	0.2379%	4,021,564	2,398,704	59.65%
117	626	20702	ACE FIRE UNDERWRITERS INS CO	4,292,487	0.2353%	4,621,034	2,994,769	64.81%
118	761	22810	CHICAGO INS CO	4,169,383	0.2285%	3,839,171	1,267,584	33.02%
119	44	20613	AMERICAN EMPLOYERS INS CO	4,097,862	0.2246%	3,662,683	1,181,940	32.27%
120	553	24589	AMERICAN & FOREIGN INS CO	4,069,545	0.2230%	4,081,830	1,896,235	46.46%
121	218	20486	TRANSCONTINENTAL INS CO	4,064,642	0.2228%	3,321,362	2,202,329	66.31%
122	84	26344	AGRICULTURAL INS CO	3,830,282	0.2099%	3,634,286	2,751,821	75.72%
123	748	18023	STAR INS CO	3,753,483	0.2057%	2,707,701	2,154,712	79.58%
124	79	22012	MOTORS INS CORP	3,750,248	0.2055%	3,710,114	1,140,006	30.73%
125	1120	10120	EVEREST NATIONAL INSURANCE CO	3,745,552	0.2053%	3,745,549	1,649,759	44.05%
126	19	19615	AMERICAN RELIABLE INS CO	3,711,863	0.2034%	4,948,242	6,358,242	128.49%
127	24	19909	CENTENNIAL INS CO	3,650,007	0.2000%	3,094,157	2,245,316	72.57%
128	181	29874	NORTH AMERICAN SPECIALTY INS CO	3,474,991	0.1905%	3,831,535	240,591	6.28%
129	602	10297	CREDIT GENERAL IND CO	3,426,711	0.1878%	4,486,471	6,237,854	139.04%
130	83	22101	GRANGE INS ASSN	3,406,518	0.1867%	2,989,142	1,367,552	45.75%
131	0	26433	HARCO NATL INS CO	3,351,569	0.1837%	3,373,359	2,276,448	67.48%
132	12	19380	AMERICAN HOME ASSUR CO	3,299,070	0.1808%	1,297,577	5,322,480	410.19%
133	158	25054	HUDSON INS CO	3,226,326	0.1768%	2,618,291	1,693,387	64.68%
134	79	38601	MIC PROPERTY & CAS INS CORP	3,224,288	0.1767%	3,258,117	524,385	16.09%
135	44	20621	COMMERCIAL UNION INS CO	3,122,227	0.1711%	2,205,415	38,927	1.77%
136	140	19100	AMCO INS CO	3,069,503	0.1682%	3,077,677	2,192,863	71.25%
137	761	21865	ASSOCIATED IND CORP	2,969,902	0.1628%	3,856,274	2,158,780	55.98%
138	169	24988	SENTRY INS A MUT CO	2,948,937	0.1616%	2,889,067	1,907,511	66.03%
139	84	16691	GREAT AMERICAN INS CO	2,872,071	0.1574%	2,639,092	1,826,930	69.23%
140	349	13978	FLORISTS MUT INS CO	2,865,312	0.1570%	2,816,819	1,996,770	70.89%
141	41	22217	GULF INS CO	2,830,497	0.1551%	1,624,751	514,161	31.65%
142	164	24775	ST PAUL GUARDIAN INS CO	2,822,725	0.1547%	3,571,241	1,440,862	40.35%
143	400	25798	UNIGARD IND CO	2,755,870	0.1510%	2,648,768	1,874,933	70.79%
144	176	25143	STATE FARM FIRE AND CAS CO	2,533,603	0.1389%	2,645,533	1,549,732	58.58%

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145	31	20052	NATIONAL LIAB & FIRE INS CO	2,475,698	0.1357%	2,306,587	1,325,354	57.46%
146	826	18279	BANKERS STANDARD INS CO	2,440,246	0.1337%	2,599,629	2,680,091	103.10%
147	150	24147	OLD REPUBLIC INS CO	2,436,237	0.1335%	2,592,292	4,721,358	182.13%
148	84	32620	NATIONAL INTERSTATE INS CO	2,365,647	0.1297%	1,556,098	775,854	49.86%
149	927	18619	UNDERWRITERS INS CO	2,356,544	0.1292%	1,652,324	363,679	22.01%
150	111	23043	LIBERTY MUT INS CO	2,275,471	0.1247%	4,965,290	5,010,106	100.90%
151	946	14435	LUMBER MUT INS CO	2,260,934	0.1239%	1,936,733	441,273	22.78%
152	1116	23930	PACIFIC NATL INS CO	2,251,707	0.1234%	2,187,413	722,432	33.03%
153	84	22136	AMERICAN NATL FIRE INS CO	2,118,804	0.1161%	1,980,287	921,992	46.56%
154	0	21172	VANLINER INS CO	2,081,129	0.1141%	2,178,228	2,652,641	121.78%
155	626	22748	PACIFIC EMPLOYERS INS CO	2,026,097	0.1110%	2,058,446	4,214,405	204.74%
156	140	11991	NATIONAL CAS CO	1,986,096	0.1089%	1,531,652	1,208,957	78.93%
157	1172	19577	VILLANOVA INS CO	1,960,320	0.1074%	1,369,445	705,295	51.50%
158	0	20362	SUMITOMO MAR & FIRE INS CO LTD US	1,944,703	0.1066%	2,208,859	726,109	32.87%
159	88	22292	HANOVER INS CO	1,897,882	0.1040%	2,061,251	2,585,458	125.43%
160	0	18767	CHURCH MUT INS CO	1,884,963	0.1033%	1,777,202	1,783,184	100.34%
161	748	25780	WILLIAMSBURG NATL INS CO	1,882,752	0.1032%	1,883,601	608,644	32.31%
162	41	22233	SELECT INS CO	1,748,987	0.0959%	1,385,051	179,062	12.93%
163	19	10111	AMERICAN BANKERS INS CO OF FL	1,716,231	0.0941%	709,456	118,772	16.74%
164	553	24902	SECURITY INS CO OF HARTFORD	1,710,592	0.0938%	837,973	-1,612,480	-192.43%
165	111	26042	WAUSAU UNDERWRITERS INS CO	1,710,554	0.0937%	1,726,870	1,271,222	73.61%
166	761	22837	INTERSTATE IND CO	1,666,299	0.0913%	1,758,104	2,176,005	123.77%
167	0	37206	CONTRACTORS BONDING & INS CO	1,648,459	0.0903%	1,754,498	1,381,628	78.75%
168	553	24872	CONNECTICUT IND CO	1,620,504	0.0888%	1,771,897	1,057,930	59.71%
169	31	27812	COLUMBIA INS CO	1,617,235	0.0886%	1,330,790	468,456	35.20%
170	31	38962	GENESIS INS CO	1,615,981	0.0886%	1,688,150	2,286,685	135.46%
171	0	36790	SPRINGFIELD INS CO INC	1,584,833	0.0869%	1,445,284	1,030,852	71.33%
172	1116	22489	HIGHLANDS INS CO	1,582,877	0.0868%	1,442,980	408,366	28.30%
173	57	21261	ELECTRIC INS CO	1,514,040	0.0830%	1,514,040	492,311	32.52%
174	84	24899	SEVEN HILLS INS CO	1,460,291	0.0800%	2,159,868	702,304	32.52%
175	0	10823	SABLE INS CO	1,442,290	0.0790%	1,119,214	884,807	79.06%
176	111	26069	WAUSAU BUSINESS INS CO	1,423,609	0.0780%	2,359,747	1,770,646	75.04%
177	91	29459	TWIN CITY FIRE INS CO CO	1,319,906	0.0723%	1,213,839	527,885	43.49%
178	1218	32859	PENN-AMERICA INS CO	1,270,049	0.0696%	987,755	628,632	63.64%
179	0	23876	CHATHAM REIN CORP	1,260,110	0.0691%	1,316,430	750,894	57.04%
180	350	34207	WESTPORT INS' CORP	1,233,004	0.0676%	739,242	281,875	38.13%
181	158	21105	NORTH RIVER INS CO	1,208,543	0.0662%	1,721,097	1,000,500	58.13%
182	650	40010	WESTERN FAMILY INS CO	1,151,108	0.0631%	1,193,540	815,282	68.31%
183	574	31089	REPUBLIC WESTERN INS CO	1,111,480	0.0609%	1,213,493	791,539	65.23%
184	212	19356	MARYLAND CAS CO	1,111,453	0.0609%	1,011,398	532,985	52.70%
185	38	20338	NORTHWESTERN PACIFIC IND CO	1,078,718	0.0591%	1,008,393	634,719	62.94%
186	164	25879	FIDELITY & GUARANTY INS UNDERWRIT	1,060,479	0.0581%	1,476,479	1,063,013	72.00%
187	785	28932	MARKEL AMERICAN INS CO	1,058,572	0.0580%	1,058,572	1,149,449	108.58%
188	44	38369	NORTHERN ASSUR CO OF AMER	1,035,855	0.0568%	1,130,096	395,648	35.01%
189	0	27073	NIPPON FIRE & MAR INS CO LTD US BR	1,029,283	0.0564%	980,210	20,957	2.14%
190	961	42250	FRONTIER PACIFIC INS CO	1,018,832	0.0558%	124,384	747,139	600.67%
191	781	37893	ULICO CAS CO	1,017,241	0.0558%	1,045,431	455,594	43.58%
192	927	19489	COMMERCIAL UNDERWRITERS INS CO	1,010,703	0.0554%	1,466,348	696,473	47.50%

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193	218	20478	NATIONAL FIRE INS CO OF HARTFORD	965,222	0.0529%	1,110,033	662,992	59.73%
194	808	32107	SUTTER INS CO	891,560	0.0489%	959,600	313,393	32.66%
195	802	13544	CALIFORNIA CAPITAL INS CO	812,297	0.0445%	675,553	502,624	74.40%
196	957	19720	AMERICAN ALT INS CORP	763,522	0.0418%	741,341	462,844	62.43%
197	1111	18864	FAIRMONT INS CO	709,475	0.0389%	254,941	119,329	46.81%
198	626	21121	WESTCHESTER FIRE INS CO	703,153	0.0385%	869,973	370,055	42.54%
199	677	18058	PHILADELPHIA IND INS CO	683,754	0.0375%	684,797	-638,614	-93.26%
200	785	38970	MARKEL INS CO	680,023	0.0373%	650,353	182,429	28.05%
201	12	23809	GRANITE STATE INS CO	647,861	0.0355%	2,478,683	3,870,790	156.16%
202	91	22357	HARTFORD ACCID & IND CO	644,171	0.0353%	631,820	276,202	43.72%
203	41	19038	TRAVELERS CAS & SURETY CO	617,657	0.0339%	572,667	-340,288	-59.42%
204	84	11738	LEADER INS CO	554,205	0.0304%	512,756	328,958	64.15%
205	790	21040	FREMONT INDUSTRIAL IND CO	548,484	0.0301%	548,484	0	0.00%
206	304	32352	PRUDENTIAL PROPERTY & CAS INS CO	545,955	0.0299%	696,278	-303,330	-43.56%
207	517	37257	INSURANCE CORP OF HANNOVER	533,619	0.0292%	165,833	113,244	68.29%
208	517	21806	HARBOR SPECIALTY INS CO	524,995	0.0288%	508,231	353,969	69.65%
209	553	24694	SAFEGUARD INS CO	509,892	0.0279%	345,376	103,910	30.09%
210	84	26832	AMERICAN ALLIANCE INS CO	501,792	0.0275%	318,296	231,380	72.69%
211	852	40150	MGA INS CO INC	488,917	0.0268%	583,096	2,200,970	377.46%
212	553	24600	GLOBE IND CO	486,683	0.0267%	652,021	351,032	53.84%
213	400	19216	SOUTHERN INS CO	483,023	0.0265%	480,327	217,711	45.33%
214	867	12416	PROTECTIVE INS CO	475,998	0.0261%	476,258	427,828	89.83%
215	0	11150	FIRST AMER INS CO	459,964	0.0252%	234,384	73,335	31.29%
216	602	12912	CREDIT GENERAL INS CO	440,527	0.0241%	623,676	3,099,977	497.05%
217	83	22128	ROCKY MOUNTAIN FIRE & CAS CO	432,647	0.0237%	298,525	100,304	33.60%
218	44	16217	NATIONAL FARMERS UNION PROP & CA	422,485	0.0232%	405,214	144,701	35.71%
219	38	20397	VIGILANT INS CO	412,824	0.0226%	1,021,975	1,137,043	111.26%
220	959	39551	CONTINENTAL HERITAGE INS CO	399,949	0.0219%	304,011	172,038	56.59%
221	867	40460	SAGAMORE INS CO	386,127	0.0212%	261,343	137,161	52.48%
222	0	28886	TRANSGUARD INS CO OF AMER INC	377,208	0.0207%	726,673	292,411	40.24%
223	159	44482	RELIANCE UNIVERSAL INS CO	359,350	0.0197%	302,133	215,578	71.35%
224	79	31488	INTEGON PREFERRED INS CO	327,617	0.0180%	203,373	167,666	82.44%
225	802	23540	MONTEREY INS CO	321,393	0.0176%	79,584	24,072	30.25%
226	212	39306	FIDELITY & DEPOSIT CO OF MD	316,837	0.0174%	337,119	-51,748	-15.35%
227	237	24635	WESTWARD INS CO	306,471	0.0168%	306,471	131,142	42.79%
228	0	23663	NATIONAL AMERICAN INS CO	306,068	0.0168%	199,076	218,197	109.60%
229	553	40541	GROCERS INS CO	296,781	0.0163%	257,799	110,288	42.78%
230	91	30104	HARTFORD UNDERWRITERS INS CO	287,450	0.0158%	194,320	77,418	39.84%
231	201	25976	UTICA MUT INS CO	250,928	0.0138%	241,426	239,384	99.15%
232	130	23531	MILLERS INS CO	235,202	0.0129%	433,161	263,540	60.84%
233	400	24554	WINTERTHUR INTERNATL AMER INS CO	163,788	0.0090%	135,349	77,841	57.51%
234	626	20699	ACE PROP & CAS INS CO	160,241	0.0088%	344,095	186,386	54.17%
235	400	24449	REGENT INS CO	152,566	0.0084%	145,523	113,428	77.95%
236	244	10677	CINCINNATI INS CO	142,815	0.0078%	122,493	4,957	4.05%
237	155	32786	PROGRESSIVE SPECIALTY INS CO	138,181	0.0076%	138,181	-5,485	-3.97%
238	457	19801	ARGONAUT INS CO	133,617	0.0073%	96,793	-120,321	-124.31%
239	1116	41408	PACIFIC AUTOMOBILE INS CO	130,888	0.0072%	93,016	50,056	53.81%
240	31	22063	GOVERNMENT EMPLOYEES INS CO	130,298	0.0071%	128,911	77,306	59.97%

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241	127	23469	AMERICAN MODERN HOME INS CO	130,170	0.0071%	129,160	89,188	69.05%
242	44	40134	POTOMAC INS CO OF IL	129,894	0.0071%	107,242	48,142	44.89%
243	0	23108	LUMBERMENS UNDERWRITING ALLIAN	128,141	0.0070%	89,309	42,571	47.67%
244	212	40142	AMERICAN ZURICH INS CO	116,520	0.0064%	61,524	-269,538	-438.10%
245	626	43575	INDEMNITY INS CO OF NA	115,586	0.0063%	356,260	4,562,737	1280.73%
246	920	42048	DIAMOND STATE INS CO	107,668	0.0059%	48,379	4,250	8.78%
247	479	11177	FIRST FNCL INS CO	105,645	0.0058%	75,215	56,377	74.95%
248	91	37478	HARTFORD INS CO OF THE MIDWEST	91,881	0.0050%	101,393	24,870	24.53%
249	124	23396	MICHIGAN MUT INS CO	91,517	0.0050%	93,745	83,055	88.60%
250	44	23752	NATIONAL FARMERS UNION STD INS C	90,717	0.0050%	88,920	67,887	76.35%
251	31	35882	GEICO GENERAL INS CO	67,383	0.0037%	61,419	43,520	70.86%
252	0	40550	PACIFIC PIONEER INS CO	61,585	0.0034%	92,006	38,107	41.42%
253	317	40827	VIRGINIA SURETY CO INC	59,755	0.0033%	56,296	8,962	15.92%
254	108	18910	AMERICAN PROTECTION INS CO	59,660	0.0033%	62,514	81,199	129.89%
255	212	27855	ZURICH AMERICAN INS CO OF IL	52,601	0.0029%	33,597	12,026	35.79%
256	350	22225	GE AUTO & HOME ASSUR CO	40,807	0.0022%	43,509	37,000	85.04%
257	215	14133	VALLEY INS CO	36,417	0.0020%	21,914	56,146	256.21%
258	201	25984	GRAPHIC ARTS MUT INS CO	35,995	0.0020%	37,295	-66,173	-177.43%
259	457	19828	ARGONAUT-MIDWEST INS CO	29,758	0.0016%	5,285	-16,958	-320.87%
260	0	11118	FEDERATED RURAL ELECTRIC INS COR	29,194	0.0016%	29,156	1,875	6.43%
261	28	19976	AMICA MUT INS CO	27,025	0.0015%	30,246	16,893	55.85%
262	0	38733	ALASKA NAT INS CO	24,470	0.0013%	21,400	4,219	19.71%
263	686	25771	WESTERN CONTINENTAL INS CO	22,251	0.0012%	26,274	296,789	1129.59%
264	457	19860	ARGONAUT GREAT CENTRAL INS CO	17,970	0.0010%	23,044	-14,183	-61.55%
265	0	37850	PACIFIC SPECIALTY INS CO	17,934	0.0010%	36,253	1,796	4.95%
266	1116	23906	NORTHWESTERN NATL CAS CO	17,734	0.0010%	4,501	0	0.00%
267	111	33588	FIRST LIBERTY INS CORP	17,694	0.0010%	4,462	2,383	53.41%
268	350	34789	COLONIAL PENN INS CO	14,571	0.0008%	16,592	1,285,400	7747.11%
269	1331	10340	NOBEL INS CO	13,757	0.0008%	566,369	-786,900	-138.94%
270	111	33600	LM INS CORP	13,671	0.0007%	11,800	4,157	35.23%
271	923	10819	AMERICAN EQUITY SPECIALTY INS CO	11,036	0.0006%	3,197	264	8.26%
272	12	19399	AIU INS CO	10,941	0.0006%	35,471	90,369	254.77%
273	400	24414	GENERAL CAS CO OF WI	9,827	0.0005%	6,603	2,898	43.89%
274	645	14907	OREGON MUT INS CO	8,165	0.0004%	8,387	867	10.34%
275	41	22209	ATLANTIC INS CO	7,924	0.0004%	29,586	39,812	134.56%
276	140	37877	NATIONWIDE PROPERTY & CAS INS CO	7,557	0.0004%	7,886	-3,842	-48.72%
277	164	36463	DISCOVER PROP & CAS INS CO	5,618	0.0003%	5,618	-647,843	-11531.56%
278	156	24295	PROVIDENCE WASHINGTON INS CO	5,071	0.0003%	5,804	-7,051	-121.49%
279	1111	25518	TIG PREMIER INS CO	4,058	0.0002%	1,905	-464,034	-24358.74%
280	44	21946	CGU INS CO OF NJ	3,458	0.0002%	71,565	75,767	105.87%
281	218	35289	CONTINENTAL INS CO	2,571	0.0001%	2,571	-8,172,011	-317853.40%
282	1218	10673	PENN-STAR INS CO	2,511	0.0001%	2,197	1,133	51.57%
283	164	19224	NORTHBROOK PROP & CAS INS CO	2,451	0.0001%	-725	-865,354	19359.17%
284	767	12262	PENNSYLVANIA MANUFACTURERS ASN	2,275	0.0001%	474	1,021	215.40%
285	218	20850	FIREMENS INS CO OF NEWARK NJ	1,159	0.0001%	1,220	-60,133	-4928.93%
286	169	23434	MIDDLESEX INS CO	1,143	0.0001%	1,030	-3,768	-365.83%
287	140	28223	NATIONWIDE AGRIBUSINESS INS CO	1,096	0.0001%	685	0	0.00%
288	626	22713	INSURANCE CO OF N AMER	934	0.0001%	561	-13,542	-2413.90%

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289	41	41483	FARMINGTON CAS CO	928	0.0001%	52,298	384,708	735.61%
290	140	23779	NATIONWIDE MUT FIRE INS CO	639	0.0000%	559	-9,419	-1684.97%
291	38	20303	GREAT NORTHERN INS CO	437	0.0000%	196	53,173	27129.08%
292	304	13242	TITAN INDEMNITY CO	375	0.0000%	6,136	-11,005	-179.35%
293	218	20435	CNA CAS OF CA	368	0.0000%	368	444,625	20822.01%
Line Total:				1,824,602,008	100.0000%	1,814,168,958	1,181,020,251	65.10%