2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: FIRE [01]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	626		ACE LTD					
		22667	Ace American Ins Co	5,491,401	0.8381%	7,121,203	-267,541	-3.76%
		21121	Westchester Fire Ins Co	1,125,735	0.1718%	9,662,946	3,530,288	36.53%
		22713	Insurance Co Of North Amer	493,200	0.0753%	227,297	500,692	220.28%
				7,110,336	**1.0852%**	**17,011,446**	**3,763,439**	**22.12%**
2	761		ALLIANZ INS GRP					
		35300	Allianz Ins Co	33,165,399	5.0616%	35,276,571	9,694,873	27.48%
		21873	Firemans Fund Ins Co	7,534,314	1.1499%	9,418,693	711,853	7.56%
		21865	Associated Ind Corp	3,729,070	0.5691%	3,651,635	1,221,359	33.45%
		22837	Interstate Ind Co	758,564	0.1158%	1,075,620	24,238	2.25%
		21857	American Ins Co	104,794	0.0160%	292,928	931,111	317.86%
		11630	Jefferson Ins Co	61,357	0.0094%	82,600	-1,404	-1.70%
		21849	American Automobile Ins Co	23	0.0000%	23	2	8.70%
				45,353,521	**6.9217%**	**49,798,070**	**12,582,032**	**25.27%**
3	3239		Allied World Assur Holding Grp					
		19489	Allied World Assur Co US Inc	349,733	0.0534%	79,681	44,214	55.49%
				349,733	**0.0534%**	**79,681**	**44,214**	**55.49%**
4	88		ALLMERICA FINANCIAL CORP					
		22292	Hanover Ins Co	50,967	0.0078%	70,897	16,827	23.73%
		22306	Massachusetts Bay Ins Co	180	0.0000%	164	-124	-75.61%
				51,147	**0.0078%**	**71,061**	**16,703**	**23.51%**
5	8		ALLSTATE INS GRP					
		19232	Allstate Ins Co	26,018,454	3.9708%	26,681,988	10,041,174	37.63%
				26,018,454	**3.9708%**	**26,681,988**	**10,041,174**	**37.63%**
6	12		AMERICAN INTRNL GRP					
		19380	American Home Assur Co	5,540,747	0.8456%	3,918,755	5,638,060	143.87%
		23841	New Hampshire Ins Co	248,582	0.0379%	412,771	94,745	22.95%
		23809	Granite State Ins Co	134,122	0.0205%	43,144	8,108	18.79%
		19429	Insurance Co Of The State Of PA	128,431	0.0196%	313,846	58,994	18.80%
		19445	National Union Fire Ins Co Of Pitts	36,045	0.0055%	36,045	942,614	2615.10%
		35637	Landmark Ins Co	13,441	0.0021%	13,441	214,292	1594.32%
				6,101,368	**0.9312%**	**4,738,002**	**6,956,813**	**146.83%**
7	127		AMERICAN MODERN INS GRP					
		23469	American Modern Home Ins Co	4,857,509	0.7413%	3,749,364	1,842,471	49.14%
		23450	American Family Home Ins Co	113,354	0.0173%	66,212	-995	-1.50%
				4,970,863	**0.7586%**	**3,815,576**	**1,841,476**	**48.26%**
8	408		AMERICAN NATL FNCL GRP					
		11048	Pacific Prop & Cas Co	246,516	0.0376%	212,355	362,758	170.83%
		28401	American Natl Prop & Cas Co	14,200	0.0022%	14,420	11,122	77.13%
				260,716	**0.0398%**	**226,775**	**373,880**	**164.87%**

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9	1346		AMERICAN SAFETY HOLDING GRP					
		39969	American Safety Cas Ins Co	3,026	0.0005%	2,723	802	29.45%
				3,026	**0.0005%**	**2,723**	**802**	**29.45%**
10	28		AMICA MUT GRP					
		19976	Amica Mut Ins Co	282,027	0.0430%	250,266	49,858	19.92%
				282,027	**0.0430%**	**250,266**	**49,858**	**19.92%**
11	317		AON CORP					
		40827	Combined Specialty Ins Co	172,417	0.0263%	39,996	23,397	58.50%
				172,417	**0.0263%**	**39,996**	**23,397**	**58.50%**
12	1279		Arch Ins Grp					
		11150	Arch Ins Co	1,172,841	0.1790%	298,812	15,312	5.12%
				1,172,841	**0.1790%**	**298,812**	**15,312**	**5.12%**
13	41459		Armed Forces Ins Exchange					
		41459	Armed Forces Ins Exchange	235,237	0.0359%	233,542	507,698	217.39%
				235,237	**0.0359%**	**233,542**	**507,698**	**217.39%**
14	24		ATLANTIC CO					
		19909	Centennial Ins Co	169,960	0.0259%	168,758	69,017	40.90%
		19895	Atlantic Mut Ins Co	168,630	0.0257%	155,047	-104,965	-67.70%
				338,590	**0.0517%**	**323,805**	**-35,948**	**-11.10%**
15	968		AXA INS GRP					
		16187	AXA Re Prop & Cas Ins Co	208,912	0.0319%	90,432	10,175	11.25%
				208,912	**0.0319%**	**90,432**	**10,175**	**11.25%**
16	1330		Balboa Life & Casualty Grp					
		24848	Newport Ins Co	25,885,086	3.9505%	23,664,582	15,859,228	67.02%
		24813	Balboa Ins Co	10,119,966	1.5445%	8,955,167	3,754,861	41.93%
				36,005,052	**5.4950%**	**32,619,749**	**19,614,089**	**60.13%**
17	689		BANKERS INS GRP					
		33162	Bankers Ins Co	31,413	0.0048%	57,385	17,238	30.04%
				31,413	**0.0048%**	**57,385**	**17,238**	**30.04%**
18	31		BERKSHIRE HATHAWAY					
		38962	Genesis Ins Co	878,188	0.1340%	846,077	212,018	25.06%
		11967	General Star Natl Ins Co	52,500	0.0080%	4,447	1,000	22.49%
		25895	United States Liability Ins Co	7,634	0.0012%	6,031	160	2.65%
		22063	Government Employees Ins Co	1	0.0000%	1	23,514	351400.00%
				938,323	**0.1432%**	**856,556**	**236,692**	**27.63%**
19	33		CALIFORNIA CAS MGMT					
		20125	California Cas Ins Co	152,749	0.0233%	158,907	68,610	43.18%
		20117	California Cas Ind Exch	36,404	0.0056%	38,052	16,319	42.89%
				189,153	**0.0289%**	**196,959**	**84,929**	**43.12%**

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20	802		CALIFORNIA INS GRP					
		13544	California Capital Ins Co	4,779,286	0.7294%	4,775,920	1,810,629	37.91%
		23540	Monterey Ins Co	39,749	0.0061%	23,264	2,960	12.72%
		12890	Eagle West Ins Co	36,615	0.0056%	28,972	8,010	27.65%
				4,855,650	**0.7411%**	**4,828,156**	**1,821,599**	**37.73%**
21	1278		CALIFORNIA ST AUTO GRP					
		15539	California State Auto Asn Inter-Ins	1,227,829	0.1874%	1,193,155	522,288	43.77%
				1,227,829	**0.1874%**	**1,193,155**	**522,288**	**43.77%**
22	26905		Century-Natl Ins Co					
		26905	Century-Natl Ins Co	8,897,549	1.3579%	8,467,191	5,932,804	70.07%
				8,897,549	**1.3579%**	**8,467,191**	**5,932,804**	**70.07%**
23	38		CHUBB & SON INC					
		20281	Federal Ins Co	1,012,716	0.1546%	993,680	2,557,143	257.34%
		20397	Vigilant Ins Co	106,785	0.0163%	105,780	46,998	44.43%
		20303	Great Northern Ins Co	70,732	0.0108%	68,328	32,732	47.90%
		20346	Pacific Ind Co	35,259	0.0054%	31,841	14,484	45.49%
		20338	Northwestern Pacific Ind Co	32,842	0.0050%	43,729	20,050	45.85%
		12777	Chubb Ind Ins Co	10	0.0000%	6	1	16.67%
				1,258,344	**0.1920%**	**1,243,364**	**2,671,408**	**214.85%**
24	18767		Church Mut Ins Co					
		18767	Church Mut Ins Co	153,586	0.0234%	79,988	13,579	16.98%
				153,586	**0.0234%**	**79,988**	**13,579**	**16.98%**
25	344		CHURCH PENSION FUND					
		10669	Church Ins Co	16,641	0.0025%	16,282	0	0.00%
				16,641	**0.0025%**	**16,282**	**0**	**0.00%**
26	244		CINCINNATI FNCL CP					
		10677	Cincinnati Ins Co	7,058	0.0011%	8,179	-185	-2.26%
				7,058	**0.0011%**	**8,179**	**-185**	**-2.26%**
27	323		CIVIL SERV EMPLE					
		10693	Civil Svc Employees Ins Co	6,039,062	0.9217%	6,148,997	4,804,626	78.14%
		18953	CSE Safeguard Ins Co	373,989	0.0571%	316,657	183,211	57.86%
				6,413,051	**0.9787%**	**6,465,654**	**4,987,837**	**77.14%**
28	218		CNA INS GRP					
		34622	Glens Falls Ins Co	3,227,374	0.4925%	3,064,637	1,447,587	47.24%
		35289	Continental Ins Co	142,061	0.0217%	125,892	-1,413,251	-1122.59%
		20494	Transportation Ins Co	99,965	0.0153%	77,420	0	0.00%
		20427	American Cas Co Of Reading PA	92,843	0.0142%	47,292	-12,439	-26.30%
		20486	Transcontinental Ins Co	71,567	0.0109%	64,275	4,240	6.60%
		20850	Firemens Ins Co Of Newark NJ	65,543	0.0100%	48,412	-2,070	-4.28%
		20508	Valley Forge Ins Co	53,131	0.0081%	126,959	7,366	5.80%
		20478	National Fire Ins Co Of Hartford	7,859	0.0012%	40,135	0	0.00%
				3,760,343	**0.5739%**	**3,595,022**	**31,433**	**0.87%**

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29	50		COUNTRY CO					
		23647	Mutual Service Cas Ins Co	517,575	0.0790%	491,985	352,468	71.64%
				517,575	**0.0790%**	**491,985**	**352,468**	**71.64%**
30	400		CREDIT SUISSE GRP					
		25747	Unigard Ins Co	5,466,328	0.8342%	5,008,254	5,392,022	107.66%
		25798	Unigard Ind Co	57,345	0.0088%	59,483	-3,573	-6.01%
		24414	General Cas Co Of WI	1,206	0.0002%	1,206	0	0.00%
		24503	Blue Ridge Ins Co	1,114	0.0002%	1,077	-2,371	-220.15%
		24449	Regent Ins Co	54	0.0000%	48	-32	-66.67%
				5,526,047	**0.8434%**	**5,070,068**	**5,386,046**	**106.23%**
31	14010		Crusader Ins Co					
		14010	Crusader Ins Co	160,915	0.0246%	187,891	51,678	27.50%
				160,915	**0.0246%**	**187,891**	**51,678**	**27.50%**
32	306		CUNA MUT GRP					
		10847	Cumis Ins Society Inc	29,227	0.0045%	31,528	10,731	34.04%
				29,227	**0.0045%**	**31,528**	**10,731**	**34.04%**
33	240		DAIMLER CHRYSLER GRP					
		10499	DaimlerChrysler Ins Co	125,589	0.0192%	283,435	907,825	320.29%
				125,589	**0.0192%**	**283,435**	**907,825**	**320.29%**
34	930		DHC GRP					
		23671	National American Ins Co Of CA	13,824	0.0021%	13,800	27,320	197.97%
				13,824	**0.0021%**	**13,800**	**27,320**	**197.97%**
35	33499		Dorinco Rein Co					
		33499	Dorinco Rein Co	750,376	0.1145%	716,546	0	0.00%
				750,376	**0.1145%**	**716,546**	**0**	**0.00%**
36	57		ELECTRIC INS GRP					
		21261	Electric Ins Co	10,564	0.0016%	10,881	0	0.00%
				10,564	**0.0016%**	**10,881**	**0**	**0.00%**
37	62		EMC INS CO					
		21415	Employers Mut Cas Co	1,150,489	0.1756%	1,041,901	689,340	66.16%
				1,150,489	**0.1756%**	**1,041,901**	**689,340**	**66.16%**
38	1120		EVEREST REIN HOL INC					
		10120	Everest Natl Ins Co	1,191	0.0002%	1,135	0	0.00%
				1,191	**0.0002%**	**1,135**	**0**	**0.00%**
39	158		FAIRFAX FINANCIAL					
		21113	United States Fire Ins Co	15,019,778	2.2923%	15,239,651	682,920	4.48%
		25445	TIG Specialty Ins Corp	157,478	0.0240%	141,474	23,000	16.26%
		24384	Ranger Ins Co	60,206	0.0092%	34,799	-1	0.00%
		25534	TIG Ins Co	58,681	0.0090%	348,135	2,825,180	811.52%
		21105	North River Ins Co	34,797	0.0053%	42,067	1,370	3.26%
		18864	Fairmont Ins Co	4,840	0.0007%	5,333	0	0.00%
				15,335,780	**2.3405%**	**15,811,459**	**3,532,469**	**22.34%**

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40	249		FARMERS HOME MUT					
		13846	Farmers Home Mut Ins Co	627,697	0.0958%	663,607	828,997	124.92%
				627,697	**0.0958%**	**663,607**	**828,997**	**124.92%**
41	7		FEDERATED MUT					
		13935	Federated Mut Ins Co	2,976,432	0.4543%	2,568,429	166,034	6.46%
		28304	Federated Service Ins Co	54,764	0.0084%	44,058	262	0.59%
				3,031,196	**0.4626%**	**2,612,487**	**166,296**	**6.37%**
42	11118		Federated Rural Electric Ins Corp					
		11118	Federated Rural Electric Ins Corp	29,187	0.0045%	28,231	-226	-0.80%
				29,187	**0.0045%**	**28,231**	**-226**	**-0.80%**
43	670		FIDELITY NATL FIN INC					
		16578	First Comm Ins Co	41,815	0.0064%	65,543	255,610	389.99%
				41,815	**0.0064%**	**65,543**	**255,610**	**389.99%**
44	70		FIRST AMN TITLE					
		34525	First American Specilaty Ins Co	12,294,890	1.8764%	8,350,695	5,149,267	61.66%
				12,294,890	**1.8764%**	**8,350,695**	**5,149,267**	**61.66%**
45	349		FLORISTS MUT					
		13978	Florists Mut Ins Co	21,983	0.0034%	21,951	4,388	19.99%
				21,983	**0.0034%**	**21,951**	**4,388**	**19.99%**
46	65		FM GLOBAL GRP					
		21482	Factory Mut Ins Co	31,340,803	4.7831%	26,435,511	2,479,748	9.38%
		10014	Affiliated Fm Ins Co	22,829,132	3.4841%	19,759,669	14,439,532	73.08%
				54,169,935	**8.2672%**	**46,195,180**	**16,919,280**	**36.63%**
47	19		FORTIS GRP					
		42978	American Security Ins Co	38,954,888	5.9451%	36,783,326	7,290,205	19.82%
		19615	American Reliable Ins Co	2,067,988	0.3156%	2,607,477	580,738	22.27%
		10111	American Bankers Ins Co Of FL	624,090	0.0952%	631,799	25,268	4.00%
		42986	Standard Guaranty Ins Co	163,130	0.0249%	99,592	19,466	19.55%
				41,810,096	**6.3809%**	**40,122,194**	**7,915,677**	**19.73%**
48	350		GE GLOBAL GRP					
		34207	Westport Ins Corp	7,215,359	1.1012%	5,603,424	4,602,372	82.13%
		21318	Coregis Ins Co	193,883	0.0296%	216,424	-2,190	-1.01%
				7,409,242	**1.1308%**	**5,819,848**	**4,600,182**	**79.04%**
49	1169		GENERALI GRP					
		11231	Generali Us Branch	105,591	0.0161%	1,461,581	10,167	0.70%
				105,591	**0.0161%**	**1,461,581**	**10,167**	**0.70%**
50	604		GERLING GLOBAL RE GRP					
		41343	Gerling Amer Ins Co	685,412	0.1046%	1,255,994	-419,508	-33.40%
		32190	Constitution Ins Co	198,134	0.0302%	198,134	321,408	162.22%
				883,546	**0.1348%**	**1,454,128**	**-98,100**	**-6.75%**

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51	39861	Golden Bear Ins Co						
		39861	Golden Bear Ins Co	3,224,812	0.4922%	1,895,665	1,358,030	71.64%
				3,224,812	**0.4922%**	**1,895,665**	**1,358,030**	**71.64%**
52	83	GRANGE INS						
		22101	Grange Ins Assn	660,156	0.1008%	672,128	363,210	54.04%
		22128	Rocky Mountain Fire & Cas Co	143,053	0.0218%	177,516	168,539	94.94%
				803,209	**0.1226%**	**849,644**	**531,749**	**62.58%**
53	84	GREAT AMER E&S INS CO						
		26344	Great American Assur Co	2,963,538	0.4523%	6,212,325	-1,147,136	-18.47%
		26832	Great American Alliance Ins Co	827,565	0.1263%	2,326,737	264,253	11.36%
		16691	Great American Ins Co	466,430	0.0712%	980,478	102,218	10.43%
		22136	Great American Ins Co of NY	326,124	0.0498%	889,619	-53,896	-6.06%
		33723	Great American Spirit Ins Co	228,167	0.0348%	205,354	20,302	9.89%
		38580	Great American Protection Ins Co	91	0.0000%	91	-193	-212.09%
				4,811,915	**0.7344%**	**10,614,604**	**-814,452**	**-7.67%**
54	303	GUIDEONE INS GRP						
		15032	Guideone Mut Ins Co	213,338	0.0326%	150,519	366,470	243.47%
		14559	Guideone Specialty Mut Ins Co	27,262	0.0042%	17,873	969	5.42%
				240,600	**0.0367%**	**168,392**	**367,439**	**218.20%**
55	517	HANNOVER GRP						
		20532	Clarendon Natl Ins Co	9,106,284	1.3898%	7,468,622	4,294,768	57.50%
		37257	Insurance Corp Of Hannover	1,190,461	0.1817%	1,004,262	986,603	98.24%
		37303	Redland Ins Co	12,912	0.0020%	12,912	-5	-0.04%
				10,309,657	**1.5734%**	**8,485,796**	**5,281,366**	**62.24%**
56	26433	Harco Natl Ins Co						
		26433	Harco Natl Ins Co	299,849	0.0458%	229,944	15,290	6.65%
				299,849	**0.0458%**	**229,944**	**15,290**	**6.65%**
57	91	HARTFORD FIRE & CAS GRP						
		19682	Hartford Fire In Co	35,594,611	5.4323%	30,199,805	1,888,039	6.25%
		30104	Hartford Underwriters Ins Co	636,933	0.0972%	626,890	358,349	57.16%
		29424	Hartford Cas Ins Co	408,109	0.0623%	458,157	226,771	49.50%
		37478	Hartford Ins Co Of The Midwest	101,044	0.0154%	151,386	438,008	289.33%
		29459	Twin City Fire Ins Co Co	804	0.0001%	817	5,767	705.88%
				36,741,501	**5.6073%**	**31,437,055**	**2,916,934**	**9.28%**
58	1116	HIGHLANDS INS GRP INC						
		41408	Pacific Automobile Ins Co	1,523	0.0002%	11,238	0	0.00%
				1,523	**0.0002%**	**11,238**	**0**	**0.00%**
59	300	HORACE MANN GRP						
		22756	Horace Mann Prop & Cas Ins Co	143,033	0.0218%	150,099	90,697	60.42%
		22578	Horace Mann Ins Co	100,001	0.0153%	90,675	180,955	199.56%
				243,034	**0.0371%**	**240,774**	**271,652**	**112.82%**

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
60	10048	Hyundai Marine & Fire Ins Co Ltd						
		10048	Hyundai Marine & Fire Ins Co Ltd	94,160	0.0144%	107,223	34,000	31.71%
				94,160	**0.0144%**	**107,223**	**34,000**	**31.71%**
61	922	ICW GROUP						
		27847	Insurance Co Of The West	1,717,384	0.2621%	1,431,251	640,002	44.72%
		40029	Explorer Ins Co	232,805	0.0355%	167,512	112,788	67.33%
				1,950,189	**0.2976%**	**1,598,763**	**752,790**	**47.09%**
62	479	IFG CO						
		11177	First Financial Ins Co	176,200	0.0269%	286,105	125,570	43.89%
				176,200	**0.0269%**	**286,105**	**125,570**	**43.89%**
63	1326	KINGSWAY GRP						
		33855	Lincoln General Ins Co	331,161	0.0505%	185,656	0	0.00%
				331,161	**0.0505%**	**185,656**	**0**	**0.00%**
64	37800	Lg Ins Co Ltd Us Branch						
		37800	Lg Ins Co Ltd Us Branch	375	0.0001%	369	348	94.31%
				375	**0.0001%**	**369**	**348**	**94.31%**
65	111	LIBERTY MUT GRP						
		21458	Employers Ins of Wausau	8,631,038	1.3172%	7,100,897	1,774,678	24.99%
		10836	Golden Eagle Ins Corp	4,257,519	0.6498%	5,665,819	3,723,101	65.71%
		24198	Peerless Ins Co	4,126,509	0.6298%	3,218,972	-68,460	-2.13%
		23035	Liberty Mut Fire Ins Co	1,630,952	0.2489%	1,534,536	488,463	31.83%
		23043	Liberty Mut Ins Co	364,711	0.0557%	365,105	299,174	81.94%
		42404	Liberty Ins Corp	49,639	0.0076%	41,240	27,836	67.50%
		26042	Wausau Underwriters Ins Co	42,237	0.0064%	44,855	6,342	14.14%
		24171	Netherlands Ins Co The	27,346	0.0042%	17,157	15	0.09%
		26069	Wausau Business Ins Co	85	0.0000%	859	19,458	2265.19%
				19,130,036	**2.9196%**	**17,989,440**	**6,270,607**	**34.86%**
66	108	LUMBERMENS MUT CAS GRP						
		30562	American Manufacturers Mut Ins Co	1,847,035	0.2819%	1,787,505	251,011	14.04%
		20524	Specialty Natl Ins Co	402,455	0.0614%	412,292	76,071	18.45%
		22918	American Motorists Ins Co	185,078	0.0282%	187,284	-473,144	-252.63%
		18910	American Protection Ins Co	108,589	0.0166%	114,221	-258,167	-226.02%
		22977	Lumbermens Mut Cas Co	79,422	0.0121%	78,697	-177,656	-225.75%
				2,622,579	**0.4002%**	**2,579,999**	**-581,885**	**-22.55%**
67	23108	Lumbermens Underwriting Alliance						
		23108	Lumbermens Underwriting Alliance	3,965,921	0.6053%	3,565,738	235,868	6.61%
				3,965,921	**0.6053%**	**3,565,738**	**235,868**	**6.61%**
68	785	MARKEL CORP GRP						
		28932	Markel American Ins Co	725,019	0.1106%	725,019	198,360	27.36%
		38970	Markel Ins Co	33,517	0.0051%	18,742	600	3.20%
				758,536	**0.1158%**	**743,761**	**198,960**	**26.75%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: FIRE [01]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
69	15768		Merced Mut Ins Co					
		15768	Merced Mut Ins Co	379,013	0.0578%	360,234	193,865	53.82%
				379,013	**0.0578%**	**360,234**	**193,865**	**53.82%**
70	660		MERCURY GEN GRP					
		11908	Mercury Cas Co	2,191,498	0.3345%	1,940,755	207,917	10.71%
				2,191,498	**0.3345%**	**1,940,755**	**207,917**	**10.71%**
71	241		METROPOLITAN GRP					
		25321	Metropolitan Drt Prop & Cas Ins Co	116,214	0.0177%	100,627	10,362	10.30%
				116,214	**0.0177%**	**100,627**	**10,362**	**10.30%**
72	14508		Michigan Millers Mut Ins Co					
		14508	Michigan Millers Mut Ins Co	43,324	0.0066%	43,324	17,685	40.82%
				43,324	**0.0066%**	**43,324**	**17,685**	**40.82%**
73	27480		Mid-State Mut Ins Co					
		27480	Mid-State Mut Ins Co	189,354	0.0289%	177,373	303,611	171.17%
				189,354	**0.0289%**	**177,373**	**303,611**	**171.17%**
74	3098		Millea Holdings Inc					
		12904	Tokio Marine & Fire Ins Co Ltd Us Br	5,905,644	0.9013%	5,192,623	475,637	9.16%
				5,905,644	**0.9013%**	**5,192,623**	**475,637**	**9.16%**
75	2978		Mitsui Sumitomo Ins Grp					
		20362	Sumitomo Mar & Fire Ins Co of Amer	14,855	0.0023%	47,323	17,619	37.23%
				14,855	**0.0023%**	**47,323**	**17,619**	**37.23%**
76	291		MOTORISTS MUT					
		13331	American Hardware Mut Ins Co	22,338	0.0034%	22,338	142,951	639.95%
				22,338	**0.0034%**	**22,338**	**142,951**	**639.95%**
77	361		MUNICH GRP					
		19720	American Alt Ins Corp	378	0.0001%	306	-4,353	-1422.55%
				378	**0.0001%**	**306**	**-4,353**	**-1422.55%**
78	23663		National American Ins Co					
		23663	National American Ins Co	128	0.0000%	580	0	0.00%
				128	**0.0000%**	**580**	**0**	**0.00%**
79	140		NATIONWIDE CORP					
		19100	Amco Ins Co	13,458,616	2.0540%	11,458,674	3,575,934	31.21%
		42579	Allied Prop & Cas Ins Co	3,722,894	0.5682%	3,573,076	1,113,967	31.18%
		23787	Nationwide Mut Ins Co	708,921	0.1082%	657,930	274,996	41.80%
		23779	Nationwide Mut Fire Ins Co	390,427	0.0596%	383,925	120,512	31.39%
		11991	National Cas Co	14,786	0.0023%	34,441	-9,694	-28.15%
		15580	Scottsdale Ind Co	255	0.0000%	619	79	12.76%
				18,295,899	**2.7922%**	**16,108,665**	**5,075,794**	**31.51%**
80	2558		Nipponkoa Ins Co Ltd					
		27073	Nipponkoa Ins Co Ltd U.S. Branch	419,909	0.0641%	489,584	182,912	37.36%
				419,909	**0.0641%**	**489,584**	**182,912**	**37.36%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: FIRE [01]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
81	150		OLD REPUBLIC GRP					
		24147	Old Republic Ins Co	6,806	0.0010%	29,431	8,765	29.78%
				6,806	**0.0010%**	**29,431**	**8,765**	**29.78%**
82	645		OREGON MUT INS					
		14907	Oregon Mut Ins Co	2,342,412	0.3575%	2,240,706	456,237	20.36%
				2,342,412	**0.3575%**	**2,240,706**	**456,237**	**20.36%**
83	1218		PENN AMER GRP INC					
		32859	Penn-Amer Ins Co	709,713	0.1083%	612,134	55,164	9.01%
				709,713	**0.1083%**	**612,134**	**55,164**	**9.01%**
84	772		PHYSICANS OF OH					
		22985	Sequoia Ins Co	425,982	0.0650%	392,146	558,553	142.43%
				425,982	**0.0650%**	**392,146**	**558,553**	**142.43%**
85	304		PRUDENTIAL OF AMER					
		32352	Prudential Prop & Cas Ins Co	1,504,254	0.2296%	1,521,553	742,480	48.80%
				1,504,254	**0.2296%**	**1,521,553**	**742,480**	**48.80%**
86	853		PUBLIC SERVICE GRP					
		15059	Public Service Mut Ins Co	68,937	0.0105%	65,513	37,414	57.11%
				68,937	**0.0105%**	**65,513**	**37,414**	**57.11%**
87	783		RLI INS GRP					
		13056	RLI Ins Co	719,490	0.1098%	918,610	-531,943	-57.91%
				719,490	**0.1098%**	**918,610**	**-531,943**	**-57.91%**
88	553		ROYAL & SUN ALLIANCE USA					
		24678	Royal Ind Co	13,054,137	1.9923%	16,761,774	2,656,191	15.85%
		26980	Royal Ins Co Of Amer	3,401,856	0.5192%	2,971,831	208,539	7.02%
		24589	American & Foreign Ins Co	168,982	0.0258%	198,763	9,118	4.59%
		24902	Security Ins Co Of Hartford	678	0.0001%	-196	-37,350	19056.12%
		24694	Safeguard Ins Co	466	0.0001%	1,527	138	9.04%
		24880	Fire & Cas Ins Co Of CT	106	0.0000%	262	-53	-20.23%
				16,626,225	**2.5374%**	**19,933,961**	**2,836,583**	**14.23%**
89	163		SAFECO INS GRP					
		24740	Safeco Ins Co Of Amer	16,306,964	2.4887%	16,232,927	6,513,955	40.13%
		19704	American States Ins Co	2,837,036	0.4330%	2,189,823	519,445	23.72%
		19690	American Economy Ins Co	596,671	0.0911%	514,005	597,873	116.32%
		24732	General Ins Co Of Amer	68,410	0.0104%	118,660	-13,850	-11.67%
		24724	First Natl Ins Co Of Amer	39,234	0.0060%	39,690	-6,112	-15.40%
				19,848,315	**3.0292%**	**19,095,105**	**7,611,311**	**39.86%**
90	169		SENTRY INS GRP					
		24988	Sentry Ins A Mut Co	2,744,920	0.4189%	2,374,344	1,019,950	42.96%
		21180	Sentry Select Ins Co	1,482,428	0.2262%	1,027,822	-3,327,737	-323.77%
		23434	Middlesex Ins Co	447	0.0001%	457	-32	-7.00%
				4,227,795	**0.6452%**	**3,402,623**	**-2,307,819**	**-67.82%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: FIRE [01]

Sorted by Group Name

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
91	3219	Sompo Japan Ins Grp						
		11126	Sompo Japan Ins Co of Amer	323,449	0.0494%	359,157	107,135	29.83%
				323,449	**0.0494%**	**359,157**	**107,135**	**29.83%**
92	164	ST PAUL GRP						
		36463	Discover Prop & Cas Ins Co	8,760,474	1.3370%	7,610,936	3,253,886	42.75%
		24767	St Paul Fire & Marine Ins Co	4,126,294	0.6297%	3,923,829	239,191	6.10%
		25887	US Fidelity & Guaranty Co	4,107,130	0.6268%	4,118,709	2,458,974	59.70%
		24791	St Paul Mercury Ins Co	1,091,857	0.1666%	1,107,606	-213,767	-19.30%
		35386	Fidelity & Guaranty Ins Co	1,043,319	0.1592%	1,020,082	629,517	61.71%
		25879	Fidelity & Guaranty Ins Underwriters	640,288	0.0977%	748,010	23,878	3.19%
		24775	St Paul Guardian Ins Co	83,370	0.0127%	156,337	-3,465	-2.22%
				19,852,732	**3.0298%**	**18,685,509**	**6,388,214**	**34.19%**
93	748	STAR INS GRP						
		18023	Star Ins Co	31,353	0.0048%	21,302	14,863	69.77%
				31,353	**0.0048%**	**21,302**	**14,863**	**69.77%**
94	176	STATE FARM IL						
		25151	State Farm General Ins Co	7,964,809	1.2156%	9,546,984	3,555,801	37.25%
		25143	State Farm Fire And Cas Co	41,464	0.0063%	-1,225,083	-45,988	3.75%
				8,006,273	**1.2219%**	**8,321,901**	**3,509,813**	**42.18%**
95	32107	Sutter Ins Co						
		32107	Sutter Ins Co	745,997	0.1139%	729,353	88,390	12.12%
				745,997	**0.1139%**	**729,353**	**88,390**	**12.12%**
96	181	SWISS RE GRP						
		29874	North American Specialty Ins Co	102,811	0.0157%	157,374	-19,444	-12.36%
				102,811	**0.0157%**	**157,374**	**-19,444**	**-12.36%**
97	93	TEXAS ST NATL GRP						
		12831	State Natl Ins Co Inc	67,513	0.0103%	89,502	0	0.00%
				67,513	**0.0103%**	**89,502**	**0**	**0.00%**
98	161	TOPA EQUITIES LTD						
		18031	Topa Ins Co	2,519,259	0.3845%	2,441,333	823,713	33.74%
				2,519,259	**0.3845%**	**2,441,333**	**823,713**	**33.74%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: FIRE [01]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
99	3321		Travelers Property Cas Corp Grp					
		25674	Travelers Ind Co Of IL	19,367,393	2.9558%	20,406,099	4,048,723	19.84%
		36161	Travelers Prop Cas Ins Co	2,784,432	0.4249%	2,794,707	2,508,100	89.74%
		24015	Northland Ins Co	2,638,738	0.4027%	2,173,513	216,826	9.98%
		25682	Travelers Ind Co Of CT	637,396	0.0973%	536,668	157,149	29.28%
		19038	Travelers Cas & Surety Co	620,919	0.0948%	648,635	351,194	54.14%
		19070	Standard Fire Ins Co	559,984	0.0855%	611,776	273,535	44.71%
		24031	Northland Cas Co	223,412	0.0341%	186,493	31,657	16.97%
		22217	Gulf Ins Co	172,147	0.0263%	734,302	-594,447	-80.95%
		21296	Associates Ins Co	49,397	0.0075%	130,030	-7,075	-5.44%
		10819	American Equity Specialty Ins Co	45,387	0.0069%	145,687	-2,753	-1.89%
		22233	Select Ins Co	40	0.0000%	154	-4,122	-2676.62%
				27,099,245	**4.1358%**	**28,368,064**	**6,978,787**	**24.60%**
100	1314		TRENWICK AMER CORP GRP					
		18341	Insurance Corp Of NY	775,468	0.1183%	736,492	1,139,264	154.69%
				775,468	**0.1183%**	**736,492**	**1,139,264**	**154.69%**
101	781		UNION LABOR GRP					
		37893	Ulico Cas Co	3,966	0.0006%	165	0	0.00%
				3,966	**0.0006%**	**165**	**0**	**0.00%**
102	920		UNITED NATL GRP					
		42048	Diamond State Ins Co	38,138	0.0058%	62,786	-9,257	-14.74%
				38,138	**0.0058%**	**62,786**	**-9,257**	**-14.74%**
103	200		UNITED SERVICES AUTOMOBILE ASN GRP					
		25941	United Services Auto Assoc	8,207,260	1.2526%	8,075,042	3,077,810	38.12%
		25968	USAA Cas Ins Co	2,265,202	0.3457%	2,098,763	798,925	38.07%
				10,472,462	**1.5983%**	**10,173,805**	**3,876,735**	**38.11%**
104	215		UNITRIN GRP					
		14133	Valley Ins Co	1,273,613	0.1944%	1,377,360	876,233	63.62%
		11142	United Cas Ins Co Of Amer	768,110	0.1172%	764,800	260,104	34.01%
				2,041,723	**0.3116%**	**2,142,160**	**1,136,337**	**53.05%**
105	201		UTICA NATL INS GRP					
		25976	Utica Mut Ins Co	1,812	0.0003%	1,613	518	32.11%
				1,812	**0.0003%**	**1,613**	**518**	**32.11%**
106	10815		Verlan Fire Ins Co MD					
		10815	Verlan Fire Ins Co MD	608,190	0.0928%	454,933	888,985	195.41%
				608,190	**0.0928%**	**454,933**	**888,985**	**195.41%**
107	958		VESTA INS GRP					
		22438	Hawaiian Ins & Gty Co Ltd	210,223	0.0321%	239,768	338,884	141.34%
				210,223	**0.0321%**	**239,768**	**338,884**	**141.34%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: FIRE [01]

Sorted by Group Name

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Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
108	1179		WAWANESA INS GRP					
		31526	Wawanesa Mut Ins Co Us Branch	23,024	0.0035%	36,592	1,867	5.10%
		10683	Wawanesa General Ins Co	22,856	0.0035%	17,759	9,762	54.97%
				45,880	**0.0070%**	**54,351**	**11,629**	**21.40%**
109	800		WESTERN MUT INS GRP					
		15776	Residence Mut Ins Co	1,321,331	0.2017%	1,282,098	304,531	23.75%
		13625	Western Mut Ins Co	187,082	0.0286%	190,029	39,188	20.62%
				1,508,413	**0.2302%**	**1,472,127**	**343,719**	**23.35%**
110	1129		WHITE MOUNTAINS GRP					
		23752	National Farmers Union Std Ins Co	231,868	0.0354%	228,682	-8,089	-3.54%
		21962	Pennsylvania General Ins Co	83,077	0.0127%	464,204	41,924	9.03%
		21970	OneBeacon Ins Co	41,809	0.0064%	122,847	-151,594	-123.40%
		20621	OneBeacon America Ins Co	22,671	0.0035%	225,004	-34,258	-15.23%
		16217	National Farmers Union Prop & Cas	4,148	0.0006%	26,169	-765	-2.92%
				383,573	**0.0585%**	**1,066,906**	**-152,782**	**-14.32%**
111	98		WR Berkley Corp					
		25224	Great Divide Ins Co	2,308,498	0.3523%	2,161,194	701,892	32.48%
		11001	Riverport Ins Co of CA	1,940,306	0.2961%	1,678,972	2,957,354	176.14%
		32603	Berkley Ins Co	6,802	0.0010%	13,517	8,714	64.47%
		10510	Carolina Cas Ins Co	3	0.0000%	8	-24,500	306250.00%
				4,255,609	**0.6495%**	**3,853,691**	**3,643,460**	**94.54%**
112	1285		X L AMER					
		22322	Greenwich Ins Co	4,170,605	0.6365%	7,079,995	-2,374,786	-33.54%
				4,170,605	**0.6365%**	**7,079,995**	**-2,374,786**	**-33.54%**
113	336		ZENITH NATL INS GRP					
		13269	Zenith Ins Co	459	0.0001%	1,264	1,987	157.20%
				459	**0.0001%**	**1,264**	**1,987**	**157.20%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: FIRE [01]

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114	212	ZURICH INS GRP						
		21660	Fire Ins Exch	27,805,380	4.2436%	28,042,441	12,008,111	42.82%
		16535	Zurich American Ins Co	26,728,452	4.0792%	23,696,384	-1,142,114	-4.82%
		26247	American Guarantee & Liability Ins	23,310,976	3.5576%	23,682,936	4,365,912	18.43%
		21652	Farmers Ins Exch	20,751,906	3.1671%	23,066,986	8,996,473	39.00%
		10317	Neighborhood Spirit Prop & Cas Co	6,191,517	0.9449%	5,632,667	4,159,979	73.85%
		41181	Universal Underwriters Ins Co	2,847,359	0.4346%	2,619,983	1,109,523	42.35%
		10318	Exact Prop & Cas Co Inc	1,181,015	0.1802%	933,978	593,428	63.54%
		21709	Truck Ins Exch	1,078,736	0.1646%	1,188,350	387,102	32.57%
		39306	Fidelity & Deposit Co Of MD	740,804	0.1131%	758,738	90,755	11.96%
		10315	Civic Property & Cas Co	437,394	0.0668%	398,174	204,168	51.28%
		21326	Empire Fire & Marine Ins Co	315,495	0.0481%	308,360	130,190	42.22%
		21687	Mid-Century Ins Co	254,431	0.0388%	280,616	-5,893	-2.10%
		19356	Maryland Cas Co	107,803	0.0165%	148,690	16,456	11.07%
		19372	Northern Ins Co Of NY	15,985	0.0024%	33,474	-14,165,090	-42316.69%
		40142	American Zurich Ins Co	8,046	0.0012%	4,078	477	11.70%
		19305	Assurance Co Of Amer	4,525	0.0007%	5,926	-444	-7.49%
				111,779,824	**17.0594%**	**110,801,781**	**16,749,033**	**15.12%**
			Line Total:	**655,238,652**	**100.0000%**	**644,746,901**	**195,374,359**	**30.30%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: ALLIED LINES [02.1]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	626		ACE LTD					
		20699	Ace Prop & Cas Ins Co	2,246,245	0.5087%	2,246,245	618,844	27.55%
		43575	Indemnity Ins Co Of North Amer	185,087	0.0419%	185,087	1,894	1.02%
		22713	Insurance Co Of North Amer	143,909	0.0326%	55,239	153,875	278.56%
		22667	Ace American Ins Co	22	0.0000%	191	-23	-12.04%
				2,575,263	**0.5832%**	**2,486,762**	**774,590**	**31.15%**
2	42757		Agri General Ins Co					
		42757	Agri General Ins Co	124,295	0.0281%	124,295	-34,920	-28.09%
				124,295	**0.0281%**	**124,295**	**-34,920**	**-28.09%**
3	761		ALLIANZ INS GRP					
		35300	Allianz Ins Co	12,775,401	2.8929%	7,226,786	10,720,955	148.35%
		21873	Firemans Fund Ins Co	2,700,798	0.6116%	2,355,351	4,614,463	195.91%
		21865	Associated Ind Corp	1,529,616	0.3464%	1,512,193	1,528,308	101.07%
		11630	Jefferson Ins Co	11,055	0.0025%	14,753	-343	-2.32%
		21857	American Ins Co	9,417	0.0021%	9,488	378	3.98%
		21881	National Surety Corp	3,572	0.0008%	4,220	3,353	79.45%
		21849	American Automobile Ins Co	168	0.0000%	140	1,169,881	835629.29%
				17,030,027	**3.8564%**	**11,122,931**	**18,036,995**	**162.16%**
4	3239		Allied World Assur Holding Grp					
		19489	Allied World Assur Co US Inc	93,262	0.0211%	21,248	17,815	83.84%
				93,262	**0.0211%**	**21,248**	**17,815**	**83.84%**
5	88		ALLMERICA FINANCIAL CORP					
		22292	Hanover Ins Co	17,371	0.0039%	22,938	-242	-1.06%
		22306	Massachusetts Bay Ins Co	243	0.0001%	65	-9	-13.85%
				17,614	**0.0040%**	**23,003**	**-251**	**-1.09%**
6	8		ALLSTATE INS GRP					
		19232	Allstate Ins Co	18,039,360	4.0849%	18,193,306	9,082,854	49.92%
				18,039,360	**4.0849%**	**18,193,306**	**9,082,854**	**49.92%**
7	16403		American Growers Ins Co					
		16403	American Growers Ins Co	105,621	0.0239%	105,621	119,258	112.91%
				105,621	**0.0239%**	**105,621**	**119,258**	**112.91%**
8	12		AMERICAN INTRNL GRP					
		23841	New Hampshire Ins Co	162,593	0.0368%	308,907	85,641	27.72%
		23809	Granite State Ins Co	100,253	0.0227%	51,239	15,537	30.32%
		19380	American Home Assur Co	43	0.0000%	42	8	19.05%
				262,889	**0.0595%**	**360,188**	**101,186**	**28.09%**
9	127		AMERICAN MODERN INS GRP					
		23469	American Modern Home Ins Co	1,480,646	0.3353%	1,341,585	539,521	40.22%
		23450	American Family Home Ins Co	34,167	0.0077%	20,620	1,011	4.90%
				1,514,813	**0.3430%**	**1,362,205**	**540,532**	**39.68%**

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10	408		AMERICAN NATL FNCL GRP					
		11048	Pacific Prop & Cas Co	136,658	0.0309%	119,371	269	0.23%
		28401	American Natl Prop & Cas Co	3,946	0.0009%	4,010	309	7.71%
				140,604	**0.0318%**	**123,381**	**578**	**0.47%**
11	124		AMERISURE CO					
		23396	Amerisure Mut Ins Co	462	0.0001%	3,336	-738	-22.12%
				462	**0.0001%**	**3,336**	**-738**	**-22.12%**
12	28		AMICA MUT GRP					
		19976	Amica Mut Ins Co	185,434	0.0420%	156,133	49,486	31.69%
				185,434	**0.0420%**	**156,133**	**49,486**	**31.69%**
13	317		AON CORP					
		40827	Combined Specialty Ins Co	114,945	0.0260%	26,664	15,598	58.50%
				114,945	**0.0260%**	**26,664**	**15,598**	**58.50%**
14	1279		Arch Ins Grp					
		11150	Arch Ins Co	126,660	0.0287%	36,919	4,102	11.11%
				126,660	**0.0287%**	**36,919**	**4,102**	**11.11%**
15	41459		Armed Forces Ins Exchange					
		41459	Armed Forces Ins Exchange	136,448	0.0309%	136,201	236,374	173.55%
				136,448	**0.0309%**	**136,201**	**236,374**	**173.55%**
16	24		ATLANTIC CO					
		19895	Atlantic Mut Ins Co	220,027	0.0498%	206,884	24,527	11.86%
		19909	Centennial Ins Co	58,303	0.0132%	53,367	2,252	4.22%
				278,330	**0.0630%**	**260,251**	**26,779**	**10.29%**
17	968		AXA INS GRP					
		16187	AXA Re Prop & Cas Ins Co	120,151	0.0272%	54,103	8,266	15.28%
				120,151	**0.0272%**	**54,103**	**8,266**	**15.28%**
18	1330		Balboa Life & Casualty Grp					
		24848	Newport Ins Co	21,759,640	4.9274%	18,550,527	1,493,784	8.05%
		24813	Balboa Ins Co	10,487,216	2.3748%	8,485,735	3,893,422	45.88%
				32,246,856	**7.3021%**	**27,036,262**	**5,387,206**	**19.93%**
19	689		BANKERS INS GRP					
		33162	Bankers Ins Co	289,612	0.0656%	260,968	-2,179	-0.83%
				289,612	**0.0656%**	**260,968**	**-2,179**	**-0.83%**
20	31		BERKSHIRE HATHAWAY					
		11967	General Star Natl Ins Co	17,500	0.0040%	1,482	0	0.00%
				17,500	**0.0040%**	**1,482**	**0**	**0.00%**
21	33		CALIFORNIA CAS MGMT					
		20125	California Cas Ins Co	42,457	0.0096%	44,188	3,041	6.88%
		20117	California Cas Ind Exch	10,120	0.0023%	10,583	712	6.73%
				52,577	**0.0119%**	**54,771**	**3,753**	**6.85%**

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22	802		CALIFORNIA INS GRP					
		13544	California Capital Ins Co	2,158,699	0.4888%	2,173,239	805,430	37.06%
		23540	Monterey Ins Co	28,950	0.0066%	15,320	-400	-2.61%
		12890	Eagle West Ins Co	12,619	0.0029%	9,477	-10,933	-115.36%
				2,200,268	**0.4982%**	**2,198,036**	**794,097**	**36.13%**
23	1278		CALIFORNIA ST AUTO GRP					
		15539	California State Auto Asn Inter-Ins	340,986	0.0772%	331,784	23,538	7.09%
				340,986	**0.0772%**	**331,784**	**23,538**	**7.09%**
24	26905		Century-Natl Ins Co					
		26905	Century-Natl Ins Co	4,120,966	0.9332%	3,599,230	2,202,032	61.18%
				4,120,966	**0.9332%**	**3,599,230**	**2,202,032**	**61.18%**
25	38		CHUBB & SON INC					
		20281	Federal Ins Co	256,022	0.0580%	263,818	-273,102	-103.52%
		20397	Vigilant Ins Co	29,549	0.0067%	28,717	3,428	11.94%
		20303	Great Northern Ins Co	19,576	0.0044%	18,929	2,615	13.81%
		20346	Pacific Ind Co	9,748	0.0022%	8,815	1,158	13.14%
		20338	Northwestern Pacific Ind Co	9,117	0.0021%	12,119	1,574	12.99%
		12777	Chubb Ind Ins Co	2	0.0000%	2	0	0.00%
				324,014	**0.0734%**	**332,400**	**-264,327**	**-79.52%**
26	18767		Church Mut Ins Co					
		18767	Church Mut Ins Co	370,634	0.0839%	66,078	2,102	3.18%
				370,634	**0.0839%**	**66,078**	**2,102**	**3.18%**
27	344		CHURCH PENSION FUND					
		10669	Church Ins Co	10,674	0.0024%	10,429	-642	-6.16%
				10,674	**0.0024%**	**10,429**	**-642**	**-6.16%**
28	244		CINCINNATI FNCL CP					
		10677	Cincinnati Ins Co	4,001	0.0009%	5,278	-130	-2.46%
				4,001	**0.0009%**	**5,278**	**-130**	**-2.46%**
29	323		CIVIL SERV EMPLE					
		10693	Civil Svc Employees Ins Co	1,962,980	0.4445%	2,020,467	1,203,805	59.58%
		18953	CSE Safeguard Ins Co	236,031	0.0534%	199,574	74,356	37.26%
				2,199,011	**0.4980%**	**2,220,041**	**1,278,161**	**57.57%**
30	218		CNA INS GRP					
		20443	Continental Cas Co	22,388,660	5.0698%	24,071,747	5,165,201	21.46%
		34622	Glens Falls Ins Co	368,101	0.0834%	327,618	700,592	213.84%
		20427	American Cas Co Of Reading PA	107,032	0.0242%	54,209	-60,509	-111.62%
		20494	Transportation Ins Co	93,771	0.0212%	76,703	6,950	9.06%
		35289	Continental Ins Co	83,924	0.0190%	75,330	-903,513	-1199.41%
		20486	Transcontinental Ins Co	55,536	0.0126%	59,421	-5,001	-8.42%
		20508	Valley Forge Ins Co	51,530	0.0117%	113,760	-398,385	-350.20%
		20850	Firemens Ins Co Of Newark NJ	22,400	0.0051%	16,667	-53,991	-323.94%
		20478	National Fire Ins Co Of Hartford	14,034	0.0032%	50,359	-61,361	-121.85%
				23,184,988	**5.2501%**	**24,845,814**	**4,389,983**	**17.67%**

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31	50		COUNTRY CO					
		23647	Mutual Service Cas Ins Co	344,540	0.0780%	886,587	847,829	95.63%
				344,540	**0.0780%**	**886,587**	**847,829**	**95.63%**
32	400		CREDIT SUISSE GRP					
		25747	Unigard Ins Co	4,360,837	0.9875%	3,997,745	1,636,521	40.94%
		25798	Unigard Ind Co	68,228	0.0154%	72,904	7,783	10.68%
		24414	General Cas Co Of WI	753	0.0002%	753	0	0.00%
		24503	Blue Ridge Ins Co	312	0.0001%	302	-1,720	-569.54%
		24449	Regent Ins Co	183	0.0000%	165	0	0.00%
				4,430,313	**1.0032%**	**4,071,869**	**1,642,584**	**40.34%**
33	14010		Crusader Ins Co					
		14010	Crusader Ins Co	22,071	0.0050%	27,428	2,185	7.97%
				22,071	**0.0050%**	**27,428**	**2,185**	**7.97%**
34	306		CUNA MUT GRP					
		10847	Cumis Ins Society Inc	8,179	0.0019%	9,005	4,169	46.30%
				8,179	**0.0019%**	**9,005**	**4,169**	**46.30%**
35	240		DAIMLER CHRYSLER GRP					
		10499	DaimlerChrysler Ins Co	66,758	0.0151%	293,366	471,792	160.82%
				66,758	**0.0151%**	**293,366**	**471,792**	**160.82%**
36	930		DHC GRP					
		23671	National American Ins Co Of CA	3,827	0.0009%	3,803	5,000	131.48%
				3,827	**0.0009%**	**3,803**	**5,000**	**131.48%**
37	57		ELECTRIC INS GRP					
		21261	Electric Ins Co	13,736	0.0031%	13,965	13,469	96.45%
				13,736	**0.0031%**	**13,965**	**13,469**	**96.45%**
38	62		EMC INS CO					
		21415	Employers Mut Cas Co	1,391,979	0.3152%	1,259,206	339,993	27.00%
				1,391,979	**0.3152%**	**1,259,206**	**339,993**	**27.00%**
39	1120		EVEREST REIN HOL INC					
		10120	Everest Natl Ins Co	1,988	0.0005%	1,873	0	0.00%
				1,988	**0.0005%**	**1,873**	**0**	**0.00%**
40	158		FAIRFAX FINANCIAL					
		21113	United States Fire Ins Co	6,791,825	1.5380%	6,972,090	390,731	5.60%
		25445	TIG Specialty Ins Corp	72,875	0.0165%	75,851	11,000	14.50%
		25534	TIG Ins Co	55,310	0.0125%	158,093	-15,194	-9.61%
		24384	Ranger Ins Co	25,676	0.0058%	14,702	2,666	18.13%
		21105	North River Ins Co	12,643	0.0029%	78,620	17,361	22.08%
		18864	Fairmont Ins Co	8,704	0.0020%	8,661	0	0.00%
				6,967,033	**1.5777%**	**7,308,017**	**406,564**	**5.56%**
41	249		FARMERS HOME MUT					
		13846	Farmers Home Mut Ins Co	342,932	0.0777%	363,913	267,889	73.61%
				342,932	**0.0777%**	**363,913**	**267,889**	**73.61%**

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42	7		FEDERATED MUT					
		13935	Federated Mut Ins Co	1,714,956	0.3883%	1,516,869	769,110	50.70%
		28304	Federated Service Ins Co	59,783	0.0135%	50,209	11,437	22.78%
				1,774,739	**0.4019%**	**1,567,078**	**780,547**	**49.81%**
43	11118		Federated Rural Electric Ins Corp					
		11118	Federated Rural Electric Ins Corp	18,680	0.0042%	18,117	37,190	205.28%
				18,680	**0.0042%**	**18,117**	**37,190**	**205.28%**
44	670		FIDELITY NATL FIN INC					
		16578	First Comm Ins Co	23,422	0.0053%	33,622	0	0.00%
				23,422	**0.0053%**	**33,622**	**0**	**0.00%**
45	349		FLORISTS MUT					
		13978	Florists Mut Ins Co	6,475	0.0015%	6,465	25	0.39%
				6,475	**0.0015%**	**6,465**	**25**	**0.39%**
46	65		FM GLOBAL GRP					
		21482	Factory Mut Ins Co	62,324,186	14.1130%	54,417,950	17,143,708	31.50%
		10014	Affiliated Fm Ins Co	11,726,580	2.6554%	10,140,785	238,970	2.36%
				74,050,766	**16.7684%**	**64,558,735**	**17,382,678**	**26.93%**
47	19		FORTIS GRP					
		42978	American Security Ins Co	11,472,331	2.5979%	10,971,209	4,630,687	42.21%
		19615	American Reliable Ins Co	317,429	0.0719%	-498,520	14,528	-2.91%
		42986	Standard Guaranty Ins Co	39,532	0.0090%	19,206	188,826	983.16%
				11,829,292	**2.6787%**	**10,491,895**	**4,834,041**	**46.07%**
48	350		GE GLOBAL GRP					
		34207	Westport Ins Corp	4,956,131	1.1223%	4,984,046	12,427	0.25%
		21318	Coregis Ins Co	158,692	0.0359%	216,509	-3,442	-1.59%
				5,114,823	**1.1582%**	**5,200,555**	**8,985**	**0.17%**
49	1169		GENERALI GRP					
		11231	Generali Us Branch	34,118	0.0077%	1,337,023	-113,149	-8.46%
				34,118	**0.0077%**	**1,337,023**	**-113,149**	**-8.46%**
50	604		GERLING GLOBAL RE GRP					
		32190	Constitution Ins Co	120,119	0.0272%	120,119	81,879	68.16%
				120,119	**0.0272%**	**120,119**	**81,879**	**68.16%**
51	79		GMAC INS HOLDING					
		38601	MIC Prop & Cas Ins Corp	33,153	0.0075%	23,650	0	0.00%
				33,153	**0.0075%**	**23,650**	**0**	**0.00%**
52	83		GRANGE INS					
		22101	Grange Ins Assn	362,507	0.0821%	365,483	460,798	126.08%
		22128	Rocky Mountain Fire & Cas Co	82,029	0.0186%	108,212	37,992	35.11%
				444,536	**0.1007%**	**473,695**	**498,790**	**105.30%**

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53	84	GREAT AMER E&S INS CO						
		26344	Great American Assur Co	6,279,202	1.4219%	5,917,858	2,543,707	42.98%
		26832	Great American Alliance Ins Co	2,482,925	0.5622%	2,427,298	1,144,313	47.14%
		22136	Great American Ins Co of NY	1,101,916	0.2495%	1,100,958	729,739	66.28%
		16691	Great American Ins Co	599,297	0.1357%	593,493	-784,306	-132.15%
		33723	Great American Spirit Ins Co	71,134	0.0161%	63,234	25,822	40.84%
				10,534,474	**2.3855%**	**10,102,841**	**3,659,275**	**36.22%**
54	303	GUIDEONE INS GRP						
		15032	Guideone Mut Ins Co	374,505	0.0848%	265,836	91,733	34.51%
		14559	Guideone Specialty Mut Ins Co	103,801	0.0235%	69,469	28,219	40.62%
				478,306	**0.1083%**	**335,305**	**119,952**	**35.77%**
55	517	HANNOVER GRP						
		37257	Insurance Corp Of Hannover	263,703	0.0597%	151,564	46,397	30.61%
		20532	Clarendon Natl Ins Co	70,120	0.0159%	17,514	3,927	22.42%
		37303	Redland Ins Co	10,067	0.0023%	10,067	1,542	15.32%
				343,890	**0.0779%**	**179,145**	**51,866**	**28.95%**
56	26433	Harco Natl Ins Co						
		26433	Harco Natl Ins Co	436,826	0.0989%	350,601	41,196	11.75%
				436,826	**0.0989%**	**350,601**	**41,196**	**11.75%**
57	91	HARTFORD FIRE & CAS GRP						
		19682	Hartford Fire In Co	1,312,551	0.2972%	1,287,549	-423,091	-32.86%
		29424	Hartford Cas Ins Co	679,049	0.1538%	724,616	180,620	24.93%
		30104	Hartford Underwriters Ins Co	250,666	0.0568%	248,036	261,083	105.26%
		37478	Hartford Ins Co Of The Midwest	185,333	0.0420%	280,214	468,147	167.07%
		29459	Twin City Fire Ins Co Co	891	0.0002%	1,137	5,394	474.41%
				2,428,490	**0.5499%**	**2,541,552**	**492,153**	**19.36%**
58	1116	HIGHLANDS INS GRP INC						
		23906	Northwestern Natl Cas Co	3,501	0.0008%	72,536	3,649	5.03%
				3,501	**0.0008%**	**72,536**	**3,649**	**5.03%**
59	300	HORACE MANN GRP						
		22578	Horace Mann Ins Co	64,416	0.0146%	59,378	0	0.00%
		22756	Horace Mann Prop & Cas Ins Co	57,843	0.0131%	62,947	0	0.00%
				122,259	**0.0277%**	**122,325**	**0**	**0.00%**
60	922	ICW GROUP						
		40029	Explorer Ins Co	1,056,276	0.2392%	764,030	311,608	40.78%
		27847	Insurance Co Of The West	448,911	0.1017%	353,867	183,333	51.81%
				1,505,187	**0.3408%**	**1,117,897**	**494,941**	**44.27%**
61	479	IFG CO						
		11177	First Financial Ins Co	17,412	0.0039%	33,507	-160	-0.48%
				17,412	**0.0039%**	**33,507**	**-160**	**-0.48%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: ALLIED LINES [02.1]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
62	1326	KINGSWAY GRP						
		33855	Lincoln General Ins Co	198,907	0.0450%	113,344	122,614	108.18%
				198,907	**0.0450%**	**113,344**	**122,614**	**108.18%**
63	37800	Lg Ins Co Ltd Us Branch						
		37800	Lg Ins Co Ltd Us Branch	115	0.0000%	104	101	97.12%
				115	**0.0000%**	**104**	**101**	**97.12%**
64	111	LIBERTY MUT GRP						
		24198	Peerless Ins Co	3,005,895	0.6807%	2,334,189	1,181,828	50.63%
		21458	Employers Ins of Wausau	2,872,361	0.6504%	2,032,321	-404,461	-19.90%
		23035	Liberty Mut Fire Ins Co	601,024	0.1361%	567,802	949,147	167.16%
		23043	Liberty Mut Ins Co	105,600	0.0239%	38,198	86,080	225.35%
		10836	Golden Eagle Ins Corp	37,297	0.0084%	50,046	61,958	123.80%
		24171	Netherlands Ins Co The	16,000	0.0036%	9,910	9	0.09%
		42404	Liberty Ins Corp	5,553	0.0013%	4,629	19,206	414.91%
		19917	Liberty Ins Underwriters Inc	1,563	0.0004%	17,065	-5,510	-32.29%
		26069	Wausau Business Ins Co	363	0.0001%	749	20,508	2738.05%
				6,645,656	**1.5049%**	**5,054,909**	**1,908,765**	**37.76%**
65	108	LUMBERMENS MUT CAS GRP						
		30562	American Manufacturers Mut Ins Co	688,326	0.1559%	668,459	654,673	97.94%
		20524	Specialty Natl Ins Co	187,107	0.0424%	191,560	49,221	25.69%
		22918	American Motorists Ins Co	133,561	0.0302%	123,834	-54,789	-44.24%
		18910	American Protection Ins Co	43,439	0.0098%	48,564	-37,996	-78.24%
		22977	Lumbermens Mut Cas Co	42,352	0.0096%	143,520	108,649	75.70%
				1,094,785	**0.2479%**	**1,175,937**	**719,758**	**61.21%**
66	23108	Lumbermens Underwriting Alliance						
		23108	Lumbermens Underwriting Alliance	622,421	0.1409%	661,599	22,091	3.34%
				622,421	**0.1409%**	**661,599**	**22,091**	**3.34%**
67	785	MARKEL CORP GRP						
		28932	Markel American Ins Co	204,493	0.0463%	204,493	200,371	97.98%
		38970	Markel Ins Co	32,235	0.0073%	16,638	253	1.52%
				236,728	**0.0536%**	**221,131**	**200,624**	**90.73%**
68	15768	Merced Mut Ins Co						
		15768	Merced Mut Ins Co	121,680	0.0276%	115,638	63,834	55.20%
				121,680	**0.0276%**	**115,638**	**63,834**	**55.20%**
69	660	MERCURY GEN GRP						
		11908	Mercury Cas Co	204,093	0.0462%	177,321	423,999	239.11%
				204,093	**0.0462%**	**177,321**	**423,999**	**239.11%**
70	241	METROPOLITAN GRP						
		25321	Metropolitan Drt Prop & Cas Ins Co	32,161	0.0073%	27,036	111,540	412.56%
				32,161	**0.0073%**	**27,036**	**111,540**	**412.56%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: ALLIED LINES [02.1]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
71	14508		Michigan Millers Mut Ins Co					
		14508	Michigan Millers Mut Ins Co	12,130	0.0027%	12,130	-134	-1.10%
				12,130	**0.0027%**	**12,130**	**-134**	**-1.10%**
72	27480		Mid-State Mut Ins Co					
		27480	Mid-State Mut Ins Co	66,251	0.0150%	61,027	-1,475	-2.42%
				66,251	**0.0150%**	**61,027**	**-1,475**	**-2.42%**
73	3098		Millea Holdings Inc					
		12904	Tokio Marine & Fire Ins Co Ltd Us Br	5,414,570	1.2261%	4,868,544	691,557	14.20%
				5,414,570	**1.2261%**	**4,868,544**	**691,557**	**14.20%**
74	2978		Mitsui Sumitomo Ins Grp					
		20362	Sumitomo Mar & Fire Ins Co of Amer	22,189	0.0050%	7,835	-9,507	-121.34%
				22,189	**0.0050%**	**7,835**	**-9,507**	**-121.34%**
75	291		MOTORISTS MUT					
		13331	American Hardware Mut Ins Co	20,123	0.0046%	19,396	1,769	9.12%
				20,123	**0.0046%**	**19,396**	**1,769**	**9.12%**
76	23663		National American Ins Co					
		23663	National American Ins Co	802	0.0002%	1,637	0	0.00%
				802	**0.0002%**	**1,637**	**0**	**0.00%**
77	140		NATIONWIDE CORP					
		19100	Amco Ins Co	4,107,337	0.9301%	3,960,857	4,534,733	114.49%
		42579	Allied Prop & Cas Ins Co	1,254,382	0.2840%	1,206,940	1,754,049	145.33%
		23787	Nationwide Mut Ins Co	839,166	0.1900%	773,068	118,363	15.31%
		23779	Nationwide Mut Fire Ins Co	154,560	0.0350%	152,139	272,895	179.37%
		11991	National Cas Co	8,109	0.0018%	19,367	-151	-0.78%
		15580	Scottsdale Ind Co	71	0.0000%	313	6,005	1918.53%
				6,363,625	**1.4410%**	**6,112,684**	**6,685,894**	**109.38%**
78	25240		NAU Country Ins Co					
		25240	NAU Country Ins Co	1,245,005	0.2819%	1,103,688	192,140	17.41%
				1,245,005	**0.2819%**	**1,103,688**	**192,140**	**17.41%**
79	2558		Nipponkoa Ins Co Ltd					
		27073	Nipponkoa Ins Co Ltd U.S. Branch	113,631	0.0257%	108,342	-21,229	-19.59%
				113,631	**0.0257%**	**108,342**	**-21,229**	**-19.59%**
80	150		OLD REPUBLIC GRP					
		24147	Old Republic Ins Co	3,081	0.0007%	16,447	8,092	49.20%
				3,081	**0.0007%**	**16,447**	**8,092**	**49.20%**
81	645		OREGON MUT INS					
		14907	Oregon Mut Ins Co	1,398,533	0.3167%	1,324,527	1,125,015	84.94%
				1,398,533	**0.3167%**	**1,324,527**	**1,125,015**	**84.94%**
82	1218		PENN AMER GRP INC					
		32859	Penn-Amer Ins Co	284,040	0.0643%	241,471	132,425	54.84%
				284,040	**0.0643%**	**241,471**	**132,425**	**54.84%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: ALLIED LINES [02.1]

Sorted by Group Name

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
83	772		PHYSICANS OF OH					
		22985	Sequoia Ins Co	53,215	0.0121%	47,799	4,274	8.94%
				53,215	**0.0121%**	**47,799**	**4,274**	**8.94%**
84	304		PRUDENTIAL OF AMER					
		32352	Prudential Prop & Cas Ins Co	499,295	0.1131%	509,132	543,192	106.69%
				499,295	**0.1131%**	**509,132**	**543,192**	**106.69%**
85	853		PUBLIC SERVICE GRP					
		15059	Public Service Mut Ins Co	19,111	0.0043%	18,131	2,446	13.49%
				19,111	**0.0043%**	**18,131**	**2,446**	**13.49%**
86	783		RLI INS GRP					
		13056	RLI Ins Co	1,391,843	0.3152%	990,313	862,285	87.07%
				1,391,843	**0.3152%**	**990,313**	**862,285**	**87.07%**
87	553		ROYAL & SUN ALLIANCE USA					
		24678	Royal Ind Co	7,423,634	1.6810%	8,837,783	-1,388,036	-15.71%
		26980	Royal Ins Co Of Amer	3,044,462	0.6894%	2,553,648	219,219	8.58%
		24600	Globe Ind Co	1,335,189	0.3023%	1,181,264	270,333	22.89%
		24589	American & Foreign Ins Co	126,635	0.0287%	146,762	11,023	7.51%
		24902	Security Ins Co Of Hartford	660	0.0001%	115	43,944	38212.17%
		24694	Safeguard Ins Co	414	0.0001%	3,744	3,991	106.60%
		24880	Fire & Cas Ins Co Of CT	220	0.0000%	898	14	1.56%
				11,931,214	**2.7018%**	**12,724,214**	**-839,512**	**-6.60%**
88	163		SAFECO INS GRP					
		24740	Safeco Ins Co Of Amer	10,712,157	2.4257%	10,745,593	7,821,466	72.79%
		24732	General Ins Co Of Amer	6,272,149	1.4203%	6,344,138	2,954,746	46.57%
		19704	American States Ins Co	3,029,958	0.6861%	2,463,478	658,993	26.75%
		19690	American Economy Ins Co	690,907	0.1565%	651,012	175,264	26.92%
		24724	First Natl Ins Co Of Amer	400,505	0.0907%	407,707	202,649	49.70%
				21,105,676	**4.7793%**	**20,611,928**	**11,813,118**	**57.31%**
89	749		SCOR REINS CO					
		39322	General Security National Ins Co	1,181	0.0003%	11,473	15,183	132.34%
				1,181	**0.0003%**	**11,473**	**15,183**	**132.34%**
90	169		SENTRY INS GRP					
		24988	Sentry Ins A Mut Co	2,432,408	0.5508%	2,140,094	763,404	35.67%
		21180	Sentry Select Ins Co	1,433,758	0.3247%	1,195,238	158,811	13.29%
		23434	Middlesex Ins Co	1,356	0.0003%	1,304	-9	-0.69%
				3,867,522	**0.8758%**	**3,336,636**	**922,206**	**27.64%**
91	3219		Sompo Japan Ins Grp					
		11126	Sompo Japan Ins Co of Amer	216,635	0.0491%	245,736	-43,742	-17.80%
				216,635	**0.0491%**	**245,736**	**-43,742**	**-17.80%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

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92	164	ST PAUL GRP						
		24767	St Paul Fire & Marine Ins Co	6,416,290	1.4529%	6,136,352	1,116,645	18.20%
		36463	Discover Prop & Cas Ins Co	2,419,750	0.5479%	2,342,077	725,679	30.98%
		25887	US Fidelity & Guaranty Co	2,053,850	0.4651%	2,792,582	749,296	26.83%
		35386	Fidelity & Guaranty Ins Co	973,803	0.2205%	879,124	583,719	66.40%
		24791	St Paul Mercury Ins Co	823,390	0.1865%	1,028,579	76,149	7.40%
		25879	Fidelity & Guaranty Ins Underwriters	596,789	0.1351%	663,218	210,362	31.72%
		24775	St Paul Guardian Ins Co	135,945	0.0308%	179,397	502,045	279.85%
				13,419,817	**3.0389%**	**14,021,329**	**3,963,895**	**28.27%**
93	176	STATE FARM IL						
		25151	State Farm General Ins Co	2,212,827	0.5011%	2,639,761	195,506	7.41%
		25143	State Farm Fire And Cas Co	94,963	0.0215%	-253,902	-23,191	9.13%
				2,307,790	**0.5226%**	**2,385,859**	**172,315**	**7.22%**
94	32107	Sutter Ins Co						
		32107	Sutter Ins Co	87,190	0.0197%	88,022	-1,177	-1.34%
				87,190	**0.0197%**	**88,022**	**-1,177**	**-1.34%**
95	181	SWISS RE GRP						
		29874	North American Specialty Ins Co	379,964	0.0860%	381,871	392,631	102.82%
				379,964	**0.0860%**	**381,871**	**392,631**	**102.82%**
96	161	TOPA EQUITIES LTD						
		18031	Topa Ins Co	361,187	0.0818%	331,861	-10,491	-3.16%
				361,187	**0.0818%**	**331,861**	**-10,491**	**-3.16%**
97	3321	Travelers Property Cas Corp Grp						
		25674	Travelers Ind Co Of IL	13,827,794	3.1312%	14,415,560	7,491,675	51.97%
		36161	Travelers Prop Cas Ins Co	3,155,061	0.7144%	3,066,257	2,346,246	76.52%
		24015	Northland Ins Co	979,045	0.2217%	983,093	1,909,322	194.22%
		25682	Travelers Ind Co Of CT	531,933	0.1205%	438,358	-13,841	-3.16%
		19070	Standard Fire Ins Co	218,693	0.0495%	235,254	11,772	5.00%
		22217	Gulf Ins Co	190,306	0.0431%	760,165	-40,586,168	-5339.13%
		19038	Travelers Cas & Surety Co	177,293	0.0401%	185,096	-363,604	-196.44%
		24031	Northland Cas Co	85,020	0.0193%	70,080	13,998	19.97%
		21296	Associates Ins Co	61,810	0.0140%	115,565	-14,331	-12.40%
		10819	American Equity Specialty Ins Co	17,495	0.0040%	62,073	125,236	201.76%
		22233	Select Ins Co	34	0.0000%	169	-12,148	-7188.17%
				19,244,484	**4.3578%**	**20,331,670**	**-29,091,843**	**-143.09%**
98	781	UNION LABOR GRP						
		37893	Ulico Cas Co	1,658	0.0004%	69	0	0.00%
				1,658	**0.0004%**	**69**	**0**	**0.00%**
99	920	UNITED NATL GRP						
		42048	Diamond State Ins Co	40,613	0.0092%	69,304	-468,123	-675.46%
				40,613	**0.0092%**	**69,304**	**-468,123**	**-675.46%**

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100	200		UNITED SERVICES AUTOMOBILE ASN GRP					
		25941	United Services Auto Assoc	3,062,766	0.6935%	3,033,131	4,219,384	139.11%
		25968	USAA Cas Ins Co	834,092	0.1889%	781,007	1,009,446	129.25%
				3,896,858	**0.8824%**	**3,814,138**	**5,228,830**	**137.09%**
101	215		UNITRIN GRP					
		14133	Valley Ins Co	1,114,159	0.2523%	1,331,496	755,516	56.74%
		11142	United Cas Ins Co Of Amer	687,544	0.1557%	682,640	29,417	4.31%
				1,801,703	**0.4080%**	**2,014,136**	**784,933**	**38.97%**
102	28497		Usplate Glass Ins Co					
		28497	Usplate Glass Ins Co	617,985	0.1399%	614,633	66,805	10.87%
				617,985	**0.1399%**	**614,633**	**66,805**	**10.87%**
103	201		UTICA NATL INS GRP					
		25976	Utica Mut Ins Co	510	0.0001%	-115	45	-39.13%
				510	**0.0001%**	**-115**	**45**	**-39.13%**
104	10815		Verlan Fire Ins Co MD					
		10815	Verlan Fire Ins Co MD	500,270	0.1133%	363,423	4,190	1.15%
				500,270	**0.1133%**	**363,423**	**4,190**	**1.15%**
105	1179		WAWANESA INS GRP					
		31526	Wawanesa Mut Ins Co Us Branch	6,476	0.0015%	10,321	5,440	52.71%
		10683	Wawanesa General Ins Co	6,400	0.0014%	5,605	513	9.15%
				12,876	**0.0029%**	**15,926**	**5,953**	**37.38%**
106	800		WESTERN MUT INS GRP					
		15776	Residence Mut Ins Co	1,207,959	0.2735%	1,156,816	553,688	47.86%
		13625	Western Mut Ins Co	126,981	0.0288%	129,499	29,055	22.44%
				1,334,940	**0.3023%**	**1,286,315**	**582,743**	**45.30%**
107	2898		Western Service Contract Grp					
		37850	Pacific Specialty Ins Co	99,443	0.0225%	48,911	0	0.00%
				99,443	**0.0225%**	**48,911**	**0**	**0.00%**
108	1129		WHITE MOUNTAINS GRP					
		21970	OneBeacon Ins Co	915,534	0.2073%	1,014,596	487,313	48.03%
		23752	National Farmers Union Std Ins Co	231,868	0.0525%	228,682	98,631	43.13%
		20621	OneBeacon America Ins Co	35,565	0.0081%	166,300	358,957	215.85%
		21962	Pennsylvania General Ins Co	33,951	0.0077%	188,605	149,147	79.08%
		16217	National Farmers Union Prop & Cas	4,148	0.0009%	26,169	-25,108	-95.95%
				1,221,066	**0.2765%**	**1,624,352**	**1,068,940**	**65.81%**
109	98		WR Berkley Corp					
		11001	Riverport Ins Co of CA	2,786,060	0.6309%	2,397,687	3,656	0.15%
		25224	Great Divide Ins Co	844,062	0.1911%	791,595	191,871	24.24%
		32603	Berkley Ins Co	17,251	0.0039%	19,577	11,751	60.02%
		10510	Carolina Cas Ins Co	16	0.0000%	23	-650	-2826.09%
				3,647,389	**0.8259%**	**3,208,882**	**206,628**	**6.44%**

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110	1285	X L AMER						
		22322	Greenwich Ins Co	43,583,894	9.8694%	29,192,042	10,338,168	35.41%
		24554	XL Ins Amer Inc	569,489	0.1290%	1,878,289	11,699,475	622.88%
				44,153,383	**9.9983%**	**31,070,331**	**22,037,643**	**70.93%**
111	336	ZENITH NATL INS GRP						
		13269	Zenith Ins Co	134	0.0000%	354	42	11.86%
				134	**0.0000%**	**354**	**42**	**11.86%**
112	212	ZURICH INS GRP						
		39306	Fidelity & Deposit Co Of MD	18,550,377	4.2006%	2,151,606	1,994,554	92.70%
		21660	Fire Ins Exch	9,758,623	2.2098%	9,841,242	8,344,572	84.79%
		21652	Farmers Ins Exch	8,300,298	1.8796%	9,341,672	5,557,828	59.50%
		41181	Universal Underwriters Ins Co	3,912,441	0.8860%	3,562,864	1,334,024	37.44%
		16535	Zurich American Ins Co	3,877,095	0.8779%	3,298,987	53,167	1.61%
		10317	Neighborhood Spirit Prop & Cas Co	3,334,817	0.7552%	3,038,479	889,252	29.27%
		26247	American Guarantee & Liability Ins	2,799,431	0.6339%	2,478,784	-13,374,138	-539.54%
		21326	Empire Fire & Marine Ins Co	1,957,965	0.4434%	1,947,365	271,751	13.95%
		19356	Maryland Cas Co	1,818,275	0.4117%	924,507	737,355	79.76%
		21709	Truck Ins Exch	822,830	0.1863%	786,245	18,854	2.40%
		10318	Exact Prop & Cas Co Inc	610,130	0.1382%	492,156	61,327	12.46%
		10315	Civic Property & Cas Co	254,485	0.0576%	231,171	99,446	43.02%
		21687	Mid-Century Ins Co	132,163	0.0299%	137,516	114,893	83.55%
		19372	Northern Ins Co Of NY	18,060	0.0041%	28,700	11,379	39.65%
		19305	Assurance Co Of Amer	3,655	0.0008%	4,428	34,816	786.27%
				56,150,645	**12.7150%**	**38,265,722**	**6,149,080**	**16.07%**
			Line Total:	**441,608,212**	**100.0000%**	**388,341,917**	**111,917,792**	**28.82%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: MULTIPLE PERIL CROP [02.2]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	626		ACE LTD					
		20699	Ace Prop & Cas Ins Co	38,523,263	25.7882%	38,523,263	8,562,369	22.23%
				38,523,263	**25.7882%**	**38,523,263**	**8,562,369**	**22.23%**
2	42757		Agri General Ins Co					
		42757	Agri General Ins Co	9,581,049	6.4137%	8,133,318	8,034,489	98.78%
				9,581,049	**6.4137%**	**8,133,318**	**8,034,489**	**98.78%**
3	761		ALLIANZ INS GRP					
		21873	Firemans Fund Ins Co	25,710,494	17.2111%	25,710,494	31,291,605	121.71%
				25,710,494	**17.2111%**	**25,710,494**	**31,291,605**	**121.71%**
4	16403		American Growers Ins Co					
		16403	American Growers Ins Co	9,386,498	6.2835%	9,386,498	10,653,295	113.50%
				9,386,498	**6.2835%**	**9,386,498**	**10,653,295**	**113.50%**
5	84		GREAT AMER E&S INS CO					
		22136	Great American Ins Co of NY	10,137,837	6.7865%	10,310,092	-975,291	-9.46%
		26832	Great American Alliance Ins Co	2,490,554	1.6672%	2,490,554	-126,046	-5.06%
				12,628,391	**8.4537%**	**12,800,646**	**-1,101,337**	**-8.60%**
6	303		GUIDEONE INS GRP					
		14559	Guideone Specialty Mut Ins Co	3,380,404	2.2629%	3,380,404	10,120,339	299.38%
				3,380,404	**2.2629%**	**3,380,404**	**10,120,339**	**299.38%**
7	91		HARTFORD FIRE & CAS GRP					
		29424	Hartford Cas Ins Co	2,877,394	1.9262%	3,230,750	2,138,980	66.21%
				2,877,394	**1.9262%**	**3,230,750**	**2,138,980**	**66.21%**
8	25240		NAU Country Ins Co					
		25240	NAU Country Ins Co	19,493,407	13.0492%	19,493,407	5,513,835	28.29%
				19,493,407	**13.0492%**	**19,493,407**	**5,513,835**	**28.29%**
9	176		STATE FARM IL					
		25143	State Farm Fire And Cas Co	707,124	0.4734%	707,124	266,726	37.72%
				707,124	**0.4734%**	**707,124**	**266,726**	**37.72%**
10	471		Wells Fargo Grp					
		39039	Rural Community Ins Co	27,095,370	18.1381%	15,166,976	8,386,994	55.30%
				27,095,370	**18.1381%**	**15,166,976**	**8,386,994**	**55.30%**
			Line Total:	**149,383,394**	**100.0000%**	**136,532,880**	**83,867,295**	**61.43%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: FEDERAL FLOOD INSURANCE [02.3]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	8		ALLSTATE INS GRP					
		19232	Allstate Ins Co	12,703,710	11.6360%	14,433,687	28,685	0.20%
				12,703,710	**11.6360%**	**14,433,687**	**28,685**	**0.20%**
2	12		AMERICAN INTRNL GRP					
		23841	New Hampshire Ins Co	68,494	0.0627%	71,052	3,101	4.36%
		19380	American Home Assur Co	35,025	0.0321%	34,275	5,979	17.44%
		23809	Granite State Ins Co	928	0.0009%	2,765	828	29.95%
				104,447	**0.0957%**	**108,092**	**9,908**	**9.17%**
3	408		AMERICAN NATL FNCL GRP					
		28401	American Natl Prop & Cas Co	202,020	0.1850%	220,756	0	0.00%
				202,020	**0.1850%**	**220,756**	**0**	**0.00%**
4	689		BANKERS INS GRP					
		33162	Bankers Ins Co	18,729,179	17.1551%	19,001,031	1,773,404	9.33%
				18,729,179	**17.1551%**	**19,001,031**	**1,773,404**	**9.33%**
5	1278		CALIFORNIA ST AUTO GRP					
		15539	California State Auto Asn Inter-Ins	5,257,703	4.8158%	4,930,195	184,977	3.75%
				5,257,703	**4.8158%**	**4,930,195**	**184,977**	**3.75%**
6	26905		Century-Natl Ins Co					
		26905	Century-Natl Ins Co	892,528	0.8175%	950,653	39,747	4.18%
				892,528	**0.8175%**	**950,653**	**39,747**	**4.18%**
7	3018		Converium Holding Grp					
		22730	Converium Ins North Amer Inc	470,992	0.4314%	170,791	116,134	68.00%
				470,992	**0.4314%**	**170,791**	**116,134**	**68.00%**
8	50		COUNTRY CO					
		23647	Mutual Service Cas Ins Co	33,304	0.0305%	33,304	0	0.00%
				33,304	**0.0305%**	**33,304**	**0**	**0.00%**
9	670		FIDELITY NATL FIN INC					
		16578	First Comm Ins Co	1,001,455	0.9173%	948,513	9,155	0.97%
				1,001,455	**0.9173%**	**948,513**	**9,155**	**0.97%**
10	70		FIRST AMN TITLE					
		37710	First American Prop & Cas Ins Co	772,234	0.7073%	925,775	131,614	14.22%
				772,234	**0.7073%**	**925,775**	**131,614**	**14.22%**
11	19		FORTIS GRP					
		10111	American Bankers Ins Co Of FL	7,526,693	6.8941%	8,301,759	-75,926	-0.91%
		19615	American Reliable Ins Co	418,019	0.3829%	333,758	0	0.00%
				7,944,712	**7.2770%**	**8,635,517**	**-75,926**	**-0.88%**
12	253		HARLEYSVILLE GRP					
		14168	Harleysville Mut Ins Co	14,835	0.0136%	12,043	0	0.00%
				14,835	**0.0136%**	**12,043**	**0**	**0.00%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: FEDERAL FLOOD INSURANCE [02.3]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
13	91		HARTFORD FIRE & CAS GRP					
		19682	Hartford Fire In Co	11,857,624	10.8611%	12,319,797	-400,846	-3.25%
				11,857,624	**10.8611%**	**12,319,797**	**-400,846**	**-3.25%**
14	111		LIBERTY MUT GRP					
		23035	Liberty Mut Fire Ins Co	655,500	0.6004%	640,713	2,191	0.34%
				655,500	**0.6004%**	**640,713**	**2,191**	**0.34%**
15	677		MAGUIRE CORP GRP					
		18058	Philadelphia Ind Ins Co	185,426	0.1698%	124,649	0	0.00%
				185,426	**0.1698%**	**124,649**	**0**	**0.00%**
16	261		MUTUAL OF OMAHA					
		37540	Omaha Prop & Cas Ins Co	4,723,726	4.3267%	4,579,200	247,144	5.40%
				4,723,726	**4.3267%**	**4,579,200**	**247,144**	**5.40%**
17	140		NATIONWIDE CORP					
		23779	Nationwide Mut Fire Ins Co	410,001	0.3755%	415,532	5,390	1.30%
				410,001	**0.3755%**	**415,532**	**5,390**	**1.30%**
18	304		PRUDENTIAL OF AMER					
		32352	Prudential Prop & Cas Ins Co	457,888	0.4194%	527,654	-29,855	-5.66%
				457,888	**0.4194%**	**527,654**	**-29,855**	**-5.66%**
19	553		ROYAL & SUN ALLIANCE USA					
		24902	Security Ins Co Of Hartford	301,584	0.2762%	290,224	143,065	49.29%
				301,584	**0.2762%**	**290,224**	**143,065**	**49.29%**
20	168		SEIBELS BRUCE GRP					
		24953	South Carolina Ins Co	4,435,891	4.0631%	4,668,869	30,649	0.66%
				4,435,891	**4.0631%**	**4,668,869**	**30,649**	**0.66%**
21	176		STATE FARM IL					
		25143	State Farm Fire And Cas Co	17,872,766	16.3707%	19,466,456	-166,150	-0.85%
				17,872,766	**16.3707%**	**19,466,456**	**-166,150**	**-0.85%**
22	3321		Travelers Property Cas Corp Grp					
		19070	Standard Fire Ins Co	3,026,490	2.7721%	3,247,618	0	0.00%
				3,026,490	**2.7721%**	**3,247,618**	**0**	**0.00%**
23	200		UNITED SERVICES AUTOMOBILE ASN GRP					
		18600	USAA General Ind Co	3,474,766	3.1827%	3,482,381	87,226	2.50%
				3,474,766	**3.1827%**	**3,482,381**	**87,226**	**2.50%**
24	958		VESTA INS GRP					
		11762	Vesta Fire Ins Corp	4,342	0.0040%	5,493	-89,469	-1628.78%
				4,342	**0.0040%**	**5,493**	**-89,469**	**-1628.78%**
25	800		WESTERN MUT INS GRP					
		15776	Residence Mut Ins Co	695,993	0.6375%	807,743	0	0.00%
				695,993	**0.6375%**	**807,743**	**0**	**0.00%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: FEDERAL FLOOD INSURANCE [02.3]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
26	212	ZURICH INS GRP						
		21660	Fire Ins Exch	12,622,143	11.5613%	12,876,252	123,116	0.96%
		10315	Civic Property & Cas Co	324,380	0.2971%	390,187	0	0.00%
				12,946,523	**11.8584%**	**13,266,439**	**123,116**	**0.93%**
			Line Total:	**109,175,639**	**100.0000%**	**114,213,125**	**2,170,159**	**1.90%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: FARMOWNERS MULTIPLE PERIL [03]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	626		ACE LTD					
		43575	Indemnity Ins Co Of North Amer	3,402,090	2.3564%	3,801,059	1,827,984	48.09%
				3,402,090	**2.3564%**	**3,801,059**	**1,827,984**	**48.09%**
2	761		ALLIANZ INS GRP					
		21857	American Ins Co	3,357,714	2.3257%	3,354,101	963,209	28.72%
		21865	Associated Ind Corp	1,923,761	1.3325%	2,200,737	1,306,607	59.37%
		21881	National Surety Corp	536,183	0.3714%	596,976	149,919	25.11%
		21873	Firemans Fund Ins Co	132,825	0.0920%	159,874	160,380	100.32%
		21849	American Automobile Ins Co	366	0.0003%	376	56	14.89%
				5,950,849	**4.1218%**	**6,312,064**	**2,580,171**	**40.88%**
3	31		BERKSHIRE HATHAWAY					
		11967	General Star Natl Ins Co	362,327	0.2510%	363,165	111,501	30.70%
				362,327	**0.2510%**	**363,165**	**111,501**	**30.70%**
4	802		CALIFORNIA INS GRP					
		13544	California Capital Ins Co	10,121,141	7.0104%	9,284,697	6,432,068	69.28%
				10,121,141	**7.0104%**	**9,284,697**	**6,432,068**	**69.28%**
5	400		CREDIT SUISSE GRP					
		25747	Unigard Ins Co	4,465,337	3.0929%	4,182,657	565,689	13.52%
				4,465,337	**3.0929%**	**4,182,657**	**565,689**	**13.52%**
6	31453		Financial Pacific Ins Co					
		31453	Financial Pacific Ins Co	42,774	0.0296%	53,172	1,617	3.04%
				42,774	**0.0296%**	**53,172**	**1,617**	**3.04%**
7	349		FLORISTS MUT					
		13978	Florists Mut Ins Co	163,337	0.1131%	148,336	123,920	83.54%
				163,337	**0.1131%**	**148,336**	**123,920**	**83.54%**
8	19		FORTIS GRP					
		19615	American Reliable Ins Co	2,153,005	1.4913%	1,066,399	424,515	39.81%
		10111	American Bankers Ins Co Of FL	353,521	0.2449%	304,364	61,879	20.33%
				2,506,526	**1.7361%**	**1,370,763**	**486,394**	**35.48%**
9	83		GRANGE INS					
		22101	Grange Ins Assn	1,950,224	1.3508%	1,907,737	781,636	40.97%
		22128	Rocky Mountain Fire & Cas Co	792,336	0.5488%	728,927	423,508	58.10%
				2,742,560	**1.8996%**	**2,636,664**	**1,205,144**	**45.71%**
10	84		GREAT AMER E&S INS CO					
		26344	Great American Assur Co	1,940,769	1.3443%	1,793,628	282,873	15.77%
		16691	Great American Ins Co	964,473	0.6680%	913,065	53,871	5.90%
		22136	Great American Ins Co of NY	409,497	0.2836%	395,876	-51,370	-12.98%
		26832	Great American Alliance Ins Co	130,526	0.0904%	147,245	212,639	144.41%
				3,445,265	**2.3863%**	**3,249,814**	**498,013**	**15.32%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: FARMOWNERS MULTIPLE PERIL [03]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
11	517	HANNOVER GRP						
		20532	Clarendon Natl Ins Co	386,566	0.2678%	279,195	119,659	42.86%
				386,566	**0.2678%**	**279,195**	**119,659**	**42.86%**
12	111	LIBERTY MUT GRP						
		10836	Golden Eagle Ins Corp	2,980,124	2.0642%	3,611,586	-323,088	-8.95%
		24198	Peerless Ins Co	360,724	0.2499%	34,027	-563	-1.65%
				3,340,848	**2.3140%**	**3,645,613**	**-323,651**	**-8.88%**
13	785	MARKEL CORP GRP						
		38970	Markel Ins Co	252,123	0.1746%	253,018	965,619	381.64%
				252,123	**0.1746%**	**253,018**	**965,619**	**381.64%**
14	15768	Merced Mut Ins Co						
		15768	Merced Mut Ins Co	411,495	0.2850%	381,318	350,065	91.80%
				411,495	**0.2850%**	**381,318**	**350,065**	**91.80%**
15	27480	Mid-State Mut Ins Co						
		27480	Mid-State Mut Ins Co	32,969	0.0228%	33,963	3,926	11.56%
				32,969	**0.0228%**	**33,963**	**3,926**	**11.56%**
16	140	NATIONWIDE CORP						
		23787	Nationwide Mut Ins Co	67,636,259	46.8479%	71,462,075	26,270,673	36.76%
		19100	Amco Ins Co	1,780,004	1.2329%	2,570,931	12,540,970	487.80%
				69,416,263	**48.0808%**	**74,033,006**	**38,811,643**	**52.42%**
17	645	OREGON MUT INS						
		14907	Oregon Mut Ins Co	89,128	0.0617%	101,740	-1,273	-1.25%
				89,128	**0.0617%**	**101,740**	**-1,273**	**-1.25%**
18	553	ROYAL & SUN ALLIANCE USA						
		26980	Royal Ins Co Of Amer	11,525,778	7.9833%	10,231,708	6,408,161	62.63%
		24600	Globe Ind Co	476,910	0.3303%	429,902	341,048	79.33%
				12,002,688	**8.3136%**	**10,661,610**	**6,749,209**	**63.30%**
19	163	SAFECO INS GRP						
		19704	American States Ins Co	182,172	0.1262%	193,086	417,221	216.08%
				182,172	**0.1262%**	**193,086**	**417,221**	**216.08%**
20	176	STATE FARM IL						
		25151	State Farm General Ins Co	7,965,884	5.5175%	7,407,274	5,412,758	73.07%
				7,965,884	**5.5175%**	**7,407,274**	**5,412,758**	**73.07%**
21	3321	Travelers Property Cas Corp Grp						
		25682	Travelers Ind Co Of CT	4,269,327	2.9571%	3,658,640	981,145	26.82%
		25674	Travelers Ind Co Of IL	3,738,318	2.5893%	3,764,373	2,516,670	66.85%
				8,007,645	**5.5465%**	**7,423,013**	**3,497,815**	**47.12%**
22	1129	WHITE MOUNTAINS GRP						
		21970	OneBeacon Ins Co	9,084,087	6.2920%	8,832,343	4,018,300	45.50%
		20621	OneBeacon America Ins Co	50	0.0000%	50	43,879	87758.00%
				9,084,137	**6.2921%**	**8,832,393**	**4,062,179**	**45.99%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: FARMOWNERS MULTIPLE PERIL [03]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
			Line Total:	**144,374,124**	**100.0000%**	**144,647,620**	**73,897,671**	**51.09%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: HOMEOWNERS MULTIPLE PERIL [04]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	626		ACE LTD					
		20699	Ace Prop & Cas Ins Co	27,069	0.0006%	29,555	19,326	65.39%
		22713	Insurance Co Of North Amer	15,251	0.0003%	77,902	447,503	574.44%
		20702	Ace Fire Underwriters Ins Co	2,146	0.0000%	2,144	2,688	125.37%
				44,466	**0.0010%**	**109,601**	**469,517**	**428.39%**
2	313		AEGIS GRP					
		33898	Aegis Security Ins Co	2,275,278	0.0498%	1,150,694	280,312	24.36%
				2,275,278	**0.0498%**	**1,150,694**	**280,312**	**24.36%**
3	761		ALLIANZ INS GRP					
		21873	Firemans Fund Ins Co	78,805,910	1.7261%	78,352,488	38,546,946	49.20%
		21865	Associated Ind Corp	33,090,901	0.7248%	33,598,600	15,184,921	45.20%
		21857	American Ins Co	88,875	0.0019%	99,774	41,321	41.41%
		21881	National Surety Corp	50,499	0.0011%	58,652	34,104	58.15%
				112,036,185	**2.4539%**	**112,109,514**	**53,807,292**	**48.00%**
4	88		ALLMERICA FINANCIAL CORP					
		22306	Massachusetts Bay Ins Co	15,705	0.0003%	18,472	180,266	975.89%
		22292	Hanover Ins Co	8,500	0.0002%	8,161	681,005	8344.63%
				24,205	**0.0005%**	**26,633**	**861,271**	**3233.85%**
5	8		ALLSTATE INS GRP					
		19232	Allstate Ins Co	622,008,756	13.6237%	585,084,472	318,130,493	54.37%
		19240	Allstate Ind Co	15,497,622	0.3394%	10,595,519	3,805,402	35.92%
				637,506,378	**13.9632%**	**595,679,991**	**321,935,895**	**54.05%**
6	4		AMERICAN EXPRESS GRP					
		27928	Amex Assur Co	3,563,596	0.0781%	2,156,640	778,752	36.11%
				3,563,596	**0.0781%**	**2,156,640**	**778,752**	**36.11%**
7	12		AMERICAN INTRNL GRP					
		43761	American Intl Ins Co Of CA	13,858,786	0.3035%	9,335,795	7,844,395	84.02%
		23841	New Hampshire Ins Co	3,534,790	0.0774%	2,955,926	263,810	8.92%
		12963	21st Century Ins Co	2,446,497	0.0536%	14,465,084	12,280,493	84.90%
				19,840,073	**0.4346%**	**26,756,805**	**20,388,698**	**76.20%**
8	127		AMERICAN MODERN INS GRP					
		23469	American Modern Home Ins Co	6,039,512	0.1323%	4,484,045	2,036,854	45.42%
		23450	American Family Home Ins Co	688,487	0.0151%	542,033	53,660	9.90%
				6,727,999	**0.1474%**	**5,026,078**	**2,090,514**	**41.59%**
9	408		AMERICAN NATL FNCL GRP					
		11048	Pacific Prop & Cas Co	3,812,105	0.0835%	3,217,929	689,948	21.44%
				3,812,105	**0.0835%**	**3,217,929**	**689,948**	**21.44%**
10	28		AMICA MUT GRP					
		19976	Amica Mut Ins Co	15,477,964	0.3390%	13,903,041	8,382,944	60.30%
				15,477,964	**0.3390%**	**13,903,041**	**8,382,944**	**60.30%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: HOMEOWNERS MULTIPLE PERIL [04]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
11	41459		Armed Forces Ins Exchange					
		41459	Armed Forces Ins Exchange	4,073,705	0.0892%	3,984,288	2,555,395	64.14%
				4,073,705	**0.0892%**	**3,984,288**	**2,555,395**	**64.14%**
12	1330		Balboa Life & Casualty Grp					
		24848	Newport Ins Co	15,382,331	0.3369%	9,573,109	5,366,505	56.06%
		24821	Meritplan Ins Co	10,530,022	0.2306%	8,063,945	2,152,725	26.70%
		24813	Balboa Ins Co	4,614,814	0.1011%	4,122,819	3,388,126	82.18%
				30,527,167	**0.6686%**	**21,759,873**	**10,907,356**	**50.13%**
13	689		BANKERS INS GRP					
		33162	Bankers Ins Co	234,507	0.0051%	416,034	247,442	59.48%
				234,507	**0.0051%**	**416,034**	**247,442**	**59.48%**
14	31		BERKSHIRE HATHAWAY					
		22063	Government Employees Ins Co	1	0.0000%	1	242,664	266400.00%
				1	**0.0000%**	**1**	**242,664**	**266400.00%**
15	33		CALIFORNIA CAS MGMT					
		20125	California Cas Ins Co	25,633,522	0.5614%	24,508,787	14,442,947	58.93%
		20117	California Cas Ind Exch	6,431,814	0.1409%	6,164,364	3,279,986	53.21%
				32,065,336	**0.7023%**	**30,673,151**	**17,722,933**	**57.78%**
16	802		CALIFORNIA INS GRP					
		13544	California Capital Ins Co	30,865,604	0.6760%	28,631,536	16,960,216	59.24%
		12890	Eagle West Ins Co	393,817	0.0086%	266,792	106,018	39.74%
				31,259,421	**0.6847%**	**28,898,328**	**17,066,234**	**59.06%**
17	1278		CALIFORNIA ST AUTO GRP					
		15539	California State Auto Asn Inter-Ins	229,270,944	5.0217%	218,080,591	134,423,104	61.64%
				229,270,944	**5.0217%**	**218,080,591**	**134,423,104**	**61.64%**
18	26905		Century-Natl Ins Co					
		26905	Century-Natl Ins Co	64,536,134	1.4135%	61,649,099	39,623,793	64.27%
				64,536,134	**1.4135%**	**61,649,099**	**39,623,793**	**64.27%**
19	38		CHUBB & SON INC					
		20281	Federal Ins Co	37,574,132	0.8230%	35,065,719	17,731,370	50.57%
		20397	Vigilant Ins Co	2,925,106	0.0641%	2,992,783	86,341	2.88%
		20346	Pacific Ind Co	1,006,527	0.0220%	1,017,684	333,901	32.81%
		20303	Great Northern Ins Co	4,683	0.0001%	4,683	111	2.37%
		12777	Chubb Ind Ins Co	3,252	0.0001%	3,252	-159	-4.89%
		20338	Northwestern Pacific Ind Co	915	0.0000%	915	-278	-30.38%
				41,514,615	**0.9093%**	**39,085,036**	**18,151,286**	**46.44%**
20	18767		Church Mut Ins Co					
		18767	Church Mut Ins Co	62,876	0.0014%	62,269	38,188	61.33%
				62,876	**0.0014%**	**62,269**	**38,188**	**61.33%**
21	344		CHURCH PENSION FUND					
		10669	Church Ins Co	114	0.0000%	2,844	-8,658	-304.43%
				114	**0.0000%**	**2,844**	**-8,658**	**-304.43%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: HOMEOWNERS MULTIPLE PERIL [04]

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22	323	CIVIL SERV EMPLE						
		10693	Civil Svc Employees Ins Co	33,584,195	0.7356%	32,867,848	14,517,090	44.17%
		18953	CSE Safeguard Ins Co	4,667,182	0.1022%	4,108,282	3,485,037	84.83%
				38,251,377	**0.8378%**	**36,976,130**	**18,002,127**	**48.69%**
23	218	CNA INS GRP						
		34622	Glens Falls Ins Co	30,193,520	0.6613%	29,356,421	17,505,828	59.63%
				30,193,520	**0.6613%**	**29,356,421**	**17,505,828**	**59.63%**
24	50	COUNTRY CO						
		23647	Mutual Service Cas Ins Co	3,934,113	0.0862%	3,760,414	1,796,683	47.78%
		23655	Modern Service Ins Co	82,369	0.0018%	78,093	5,545	7.10%
				4,016,482	**0.0880%**	**3,838,507**	**1,802,228**	**46.95%**
25	400	CREDIT SUISSE GRP						
		25798	Unigard Ind Co	15,879,491	0.3478%	14,830,063	9,698,828	65.40%
		25747	Unigard Ins Co	3,348,398	0.0733%	2,964,313	1,688,053	56.95%
				19,227,889	**0.4211%**	**17,794,376**	**11,386,881**	**63.99%**
26	57	ELECTRIC INS GRP						
		21261	Electric Ins Co	947,543	0.0208%	894,196	170,962	19.12%
				947,543	**0.0208%**	**894,196**	**170,962**	**19.12%**
27	62	EMC INS CO						
		21407	Emcasco Ins Co	7,575	0.0002%	8,714	-498	-5.71%
		21415	Employers Mut Cas Co	6,613	0.0001%	5,415	17	0.31%
				14,188	**0.0003%**	**14,129**	**-481**	**-3.40%**
28	158	FAIRFAX FINANCIAL						
		25054	Hudson Ins Co	2,609,704	0.0572%	3,617,585	3,256,314	90.01%
				2,609,704	**0.0572%**	**3,617,585**	**3,256,314**	**90.01%**
29	249	FARMERS HOME MUT						
		26395	Western Home Ins Co	7,458,299	0.1634%	6,065,880	4,527,380	74.64%
		13846	Farmers Home Mut Ins Co	7,150,269	0.1566%	5,408,047	3,675,909	67.97%
				14,608,568	**0.3200%**	**11,473,927**	**8,203,289**	**71.50%**
30	7	FEDERATED MUT						
		13935	Federated Mut Ins Co	36,963	0.0008%	559,883	600,922	107.33%
				36,963	**0.0008%**	**559,883**	**600,922**	**107.33%**
31	670	FIDELITY NATL FIN INC						
		25180	Fidelity National Ins Co	4,543,652	0.0995%	2,085,328	1,935,589	92.82%
		16578	First Comm Ins Co	132,787	0.0029%	239,898	377,713	157.45%
				4,676,439	**0.1024%**	**2,325,226**	**2,313,302**	**99.49%**
32	70	FIRST AMN TITLE						
		34525	First American Specilaty Ins Co	52,178,588	1.1429%	28,886,863	16,975,425	58.77%
		37710	First American Prop & Cas Ins Co	5,676,405	0.1243%	3,900,312	2,903,177	74.43%
				57,854,993	**1.2672%**	**32,787,175**	**19,878,602**	**60.63%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: HOMEOWNERS MULTIPLE PERIL [04]

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Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
33	65	FM GLOBAL GRP						
		10014	Affiliated Fm Ins Co	98,675	0.0022%	86,310	38,358	44.44%
				98,675	**0.0022%**	**86,310**	**38,358**	**44.44%**
34	19	FORTIS GRP						
		10111	American Bankers Ins Co Of FL	5,746,642	0.1259%	5,182,942	2,275,564	43.90%
		19615	American Reliable Ins Co	4,903,125	0.1074%	3,494,348	1,965,296	56.24%
		42986	Standard Guaranty Ins Co	992,671	0.0217%	596,482	129,101	21.64%
		42978	American Security Ins Co	984,887	0.0216%	536,153	212,342	39.60%
				12,627,325	**0.2766%**	**9,809,925**	**4,582,303**	**46.71%**
35	350	GE GLOBAL GRP						
		34789	GE Prop & Cas Ins Co	2,692,566	0.0590%	2,842,159	2,325,742	81.83%
				2,692,566	**0.0590%**	**2,842,159**	**2,325,742**	**81.83%**
36	79	GMAC INS HOLDING						
		38660	MIC General Ins Corp	35,064	0.0008%	503,367	24,743	4.92%
				35,064	**0.0008%**	**503,367**	**24,743**	**4.92%**
37	39861	Golden Bear Ins Co						
		39861	Golden Bear Ins Co	156,135	0.0034%	47,017	37,750	80.29%
				156,135	**0.0034%**	**47,017**	**37,750**	**80.29%**
38	83	GRANGE INS						
		22101	Grange Ins Assn	7,813,049	0.1711%	7,267,339	6,807,654	93.67%
		22128	Rocky Mountain Fire & Cas Co	2,021,800	0.0443%	2,029,343	1,869,649	92.13%
				9,834,849	**0.2154%**	**9,296,682**	**8,677,303**	**93.34%**
39	84	GREAT AMER E&S INS CO						
		33723	Great American Spirit Ins Co	2,688,529	0.0589%	2,657,548	610,865	22.99%
				2,688,529	**0.0589%**	**2,657,548**	**610,865**	**22.99%**
40	303	GUIDEONE INS GRP						
		15032	Guideone Mut Ins Co	148,589	0.0033%	420,558	449,173	106.80%
				148,589	**0.0033%**	**420,558**	**449,173**	**106.80%**
41	517	HANNOVER GRP						
		20532	Clarendon Natl Ins Co	23,599,454	0.5169%	17,978,586	15,162,412	84.34%
				23,599,454	**0.5169%**	**17,978,586**	**15,162,412**	**84.34%**
42	91	HARTFORD FIRE & CAS GRP						
		30104	Hartford Underwriters Ins Co	32,843,742	0.7194%	31,325,749	20,486,676	65.40%
		29424	Hartford Cas Ins Co	25,007,388	0.5477%	24,633,599	13,546,949	54.99%
		19682	Hartford Fire In Co	18,315	0.0004%	11,969	-92,796	-775.30%
		37478	Hartford Ins Co Of The Midwest	10,801	0.0002%	8,109	-97,303	-1199.94%
				57,880,246	**1.2677%**	**55,979,426**	**33,843,526**	**60.46%**
43	1116	HIGHLANDS INS GRP INC						
		23930	Pacific Natl Ins Co	78,779	0.0017%	214,433	133,912	62.45%
				78,779	**0.0017%**	**214,433**	**133,912**	**62.45%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

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44	1293		HOMESITE INS GRP					
		11005	Homesite Ins Co Of CA	5,815,103	0.1274%	4,015,483	2,177,808	54.24%
				5,815,103	**0.1274%**	**4,015,483**	**2,177,808**	**54.24%**
45	300		HORACE MANN GRP					
		22756	Horace Mann Prop & Cas Ins Co	7,112,679	0.1558%	7,031,003	2,628,423	37.38%
		22578	Horace Mann Ins Co	4,121,401	0.0903%	3,636,289	3,258,004	89.60%
				11,234,080	**0.2461%**	**10,667,292**	**5,886,427**	**55.18%**
46	922		ICW GROUP					
		40029	Explorer Ins Co	28,268,264	0.6192%	17,706,475	13,898,162	78.49%
				28,268,264	**0.6192%**	**17,706,475**	**13,898,162**	**78.49%**
47	1318		INTERINS EXCH OF THE AUTOMOBILE CLUB					
		15598	Interins Exch Of The Automobile Club	160,563,975	3.5168%	144,980,676	118,317,855	81.61%
				160,563,975	**3.5168%**	**144,980,676**	**118,317,855**	**81.61%**
48	111		LIBERTY MUT GRP					
		23035	Liberty Mut Fire Ins Co	41,898,199	0.9177%	36,940,994	27,247,373	73.76%
		23043	Liberty Mut Ins Co	4,307	0.0001%	4,307	5,218	121.15%
		21458	Employers Ins of Wausau	4,255	0.0001%	4,255	3,449	81.06%
		33588	First Liberty Ins Corp	907	0.0000%	405	513	126.67%
				41,907,668	**0.9179%**	**36,949,961**	**27,256,553**	**73.77%**
49	108		LUMBERMENS MUT CAS GRP					
		30562	American Manufacturers Mut Ins Co	22,716,361	0.4976%	21,513,845	9,764,598	45.39%
		18910	American Protection Ins Co	123,382	0.0027%	91,710	28,182	30.73%
		22977	Lumbermens Mut Cas Co	21,281	0.0005%	55,275	-7,050	-12.75%
		22918	American Motorists Ins Co	1,716	0.0000%	1,775	0	0.00%
				22,862,740	**0.5008%**	**21,662,605**	**9,785,730**	**45.17%**
50	677		MAGUIRE CORP GRP					
		18058	Philadelphia Ind Ins Co	778,645	0.0171%	704,788	279,674	39.68%
				778,645	**0.0171%**	**704,788**	**279,674**	**39.68%**
51	15768		Merced Mut Ins Co					
		15768	Merced Mut Ins Co	4,088,094	0.0895%	3,381,708	2,018,540	59.69%
				4,088,094	**0.0895%**	**3,381,708**	**2,018,540**	**59.69%**
52	660		MERCURY GEN GRP					
		11908	Mercury Cas Co	94,270,518	2.0648%	79,475,250	50,339,823	63.34%
				94,270,518	**2.0648%**	**79,475,250**	**50,339,823**	**63.34%**
53	241		METROPOLITAN GRP					
		25321	Metropolitan Drt Prop & Cas Ins Co	4,828,538	0.1058%	3,978,062	2,331,812	58.62%
				4,828,538	**0.1058%**	**3,978,062**	**2,331,812**	**58.62%**
54	14508		Michigan Millers Mut Ins Co					
		14508	Michigan Millers Mut Ins Co	4,838,083	0.1060%	4,826,466	2,545,454	52.74%
				4,838,083	**0.1060%**	**4,826,466**	**2,545,454**	**52.74%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

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55	27480	Mid-State Mut Ins Co						
		27480	Mid-State Mut Ins Co	1,111,634	0.0243%	989,803	499,143	50.43%
				1,111,634	**0.0243%**	**989,803**	**499,143**	**50.43%**
56	3098	Millea Holdings Inc						
		12904	Tokio Marine & Fire Ins Co Ltd Us Br	7,598,239	0.1664%	7,272,597	3,622,632	49.81%
				7,598,239	**0.1664%**	**7,272,597**	**3,622,632**	**49.81%**
57	140	NATIONWIDE CORP						
		19100	Amco Ins Co	87,206,339	1.9101%	79,374,189	53,703,292	67.66%
		42579	Allied Prop & Cas Ins Co	34,961,775	0.7658%	31,860,561	26,323,270	82.62%
		23779	Nationwide Mut Fire Ins Co	9,122,244	0.1998%	8,441,155	6,345,349	75.17%
		42587	Depositors Ins Co	401,564	0.0088%	520,198	434,032	83.44%
		11991	National Cas Co	82,436	0.0018%	230,425	204,357	88.69%
				131,774,358	**2.8862%**	**120,426,528**	**87,010,300**	**72.25%**
58	2558	Nipponkoa Ins Co Ltd						
		27073	Nipponkoa Ins Co Ltd U.S. Branch	20,674	0.0005%	30,610	5,409	17.67%
				20,674	**0.0005%**	**30,610**	**5,409**	**17.67%**
59	645	OREGON MUT INS						
		14907	Oregon Mut Ins Co	11,022,283	0.2414%	10,757,926	10,400,198	96.67%
				11,022,283	**0.2414%**	**10,757,926**	**10,400,198**	**96.67%**
60	40550	Pacific Pioneer Ins Co						
		40550	Pacific Pioneer Ins Co	423,798	0.0093%	395,877	271,458	68.57%
				423,798	**0.0093%**	**395,877**	**271,458**	**68.57%**
61	772	PHYSICANS OF OH						
		22985	Sequoia Ins Co	3,039,086	0.0666%	2,845,394	1,725,618	60.65%
				3,039,086	**0.0666%**	**2,845,394**	**1,725,618**	**60.65%**
62	304	PRUDENTIAL OF AMER						
		32352	Prudential Prop & Cas Ins Co	33,236,800	0.7280%	32,845,504	22,368,294	68.10%
		31968	Merastar Ins Co	333,923	0.0073%	211,439	72,315	34.20%
				33,570,723	**0.7353%**	**33,056,943**	**22,440,609**	**67.88%**
63	553	ROYAL & SUN ALLIANCE USA						
		24678	Royal Ind Co	67,668	0.0015%	64,596	170,407	263.80%
		24694	Safeguard Ins Co	49,797	0.0011%	47,978	12,664	26.40%
		26980	Royal Ins Co Of Amer	42,991	0.0009%	48,014	125,665	261.73%
				160,456	**0.0035%**	**160,588**	**308,736**	**192.25%**
64	163	SAFECO INS GRP						
		24740	Safeco Ins Co Of Amer	68,005,609	1.4895%	64,589,063	29,444,050	45.59%
		39012	Safeco Ins Co Of IL	59,255,193	1.2979%	56,772,066	38,182,962	67.26%
		24724	First Natl Ins Co Of Amer	28,244,306	0.6186%	26,676,212	24,328,879	91.20%
				155,505,108	**3.4060%**	**148,037,341**	**91,955,891**	**62.12%**
65	3219	Sompo Japan Ins Grp						
		11126	Sompo Japan Ins Co of Amer	175,418	0.0038%	169,939	88,603	52.14%
				175,418	**0.0038%**	**169,939**	**88,603**	**52.14%**

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66	176	STATE FARM IL						
		25151	State Farm General Ins Co	1,068,809,758	23.4099%	977,350,095	616,790,417	63.11%
				1,068,809,758	**23.4099%**	**977,350,095**	**616,790,417**	**63.11%**
67	32107	Sutter Ins Co						
		32107	Sutter Ins Co	3,120,607	0.0684%	3,196,616	2,212,923	69.23%
				3,120,607	**0.0684%**	**3,196,616**	**2,212,923**	**69.23%**
68	93	TEXAS ST NATL GRP						
		12831	State Natl Ins Co Inc	1,709,967	0.0375%	901,994	430,128	47.69%
				1,709,967	**0.0375%**	**901,994**	**430,128**	**47.69%**
69	161	TOPA EQUITIES LTD						
		18031	Topa Ins Co	4,943,081	0.1083%	3,529,753	2,652,471	75.15%
				4,943,081	**0.1083%**	**3,529,753**	**2,652,471**	**75.15%**
70	3321	Travelers Property Cas Corp Grp						
		36161	Travelers Prop Cas Ins Co	29,642,290	0.6492%	28,340,268	18,408,987	64.96%
		19070	Standard Fire Ins Co	18,540,090	0.4061%	18,105,378	7,007,643	38.70%
		24015	Northland Ins Co	599,324	0.0131%	2,047,792	1,416,385	69.17%
		10819	American Equity Specialty Ins Co	4,656	0.0001%	187,287	97,756	52.20%
		25682	Travelers Ind Co Of CT	2,644	0.0001%	12,437	14,542	116.93%
				48,789,004	**1.0686%**	**48,693,162**	**26,945,313**	**55.34%**
71	1314	TRENWICK AMER CORP GRP						
		18341	Insurance Corp Of NY	5,046,907	0.1105%	6,202,950	3,213,263	51.80%
				5,046,907	**0.1105%**	**6,202,950**	**3,213,263**	**51.80%**
72	200	UNITED SERVICES AUTOMOBILE ASN GRP						
		25941	United Services Auto Assoc	117,115,015	2.5651%	113,999,264	61,288,155	53.76%
		25968	USAA Cas Ins Co	75,137,256	1.6457%	70,083,947	35,868,527	51.18%
				192,252,271	**4.2109%**	**184,083,211**	**97,156,682**	**52.78%**
73	215	UNITRIN GRP						
		16063	Unitrin Auto & Home Ins Co	6,330,509	0.1387%	5,433,969	696,118	12.81%
		14133	Valley Ins Co	2,764,980	0.0606%	2,627,534	2,253,731	85.77%
				9,095,489	**0.1992%**	**8,061,503**	**2,949,849**	**36.59%**
74	958	VESTA INS GRP						
		22438	Hawaiian Ins & Gty Co Ltd	1,127,659	0.0247%	1,325,326	273,911	20.67%
				1,127,659	**0.0247%**	**1,325,326**	**273,911**	**20.67%**
75	1179	WAWANESA INS GRP						
		10683	Wawanesa General Ins Co	8,034,521	0.1760%	6,311,813	5,159,003	81.74%
		31526	Wawanesa Mut Ins Co Us Branch	3,250,722	0.0712%	3,322,857	2,702,183	81.32%
				11,285,243	**0.2472%**	**9,634,670**	**7,861,186**	**81.59%**
76	800	WESTERN MUT INS GRP						
		15776	Residence Mut Ins Co	22,377,943	0.4901%	19,523,366	7,201,030	36.88%
		13625	Western Mut Ins Co	6,542,652	0.1433%	6,950,652	3,154,437	45.38%
				28,920,595	**0.6334%**	**26,474,018**	**10,355,467**	**39.12%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: HOMEOWNERS MULTIPLE PERIL [04]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
77	2898		Western Service Contract Grp					
		37850	Pacific Specialty Ins Co	60,509,327	1.3253%	40,396,227	16,779,902	41.54%
				60,509,327	**1.3253%**	**40,396,227**	**16,779,902**	**41.54%**
78	1129		WHITE MOUNTAINS GRP					
		20621	OneBeacon America Ins Co	1,304,427	0.0286%	9,567,610	12,766,450	133.43%
		21962	Pennsylvania General Ins Co	846,331	0.0185%	5,334,698	4,570,061	85.67%
		21970	OneBeacon Ins Co	74,666	0.0016%	397,663	634,388	159.53%
				2,225,424	**0.0487%**	**15,299,971**	**17,970,899**	**117.46%**
79	273		WORKMENS GRP					
		13250	Workmens Auto Ins Co	965,843	0.0212%	742,021	541,600	72.99%
				965,843	**0.0212%**	**742,021**	**541,600**	**72.99%**
80	98		WR Berkley Corp					
		32603	Berkley Ins Co	372,494	0.0082%	386,632	181,827	47.03%
				372,494	**0.0082%**	**386,632**	**181,827**	**47.03%**
81	212		ZURICH INS GRP					
		21660	Fire Ins Exch	784,273,080	17.1778%	733,889,786	372,429,338	50.75%
		11185	Foremost Ins Co	32,447,027	0.7107%	29,779,679	14,090,095	47.31%
		21652	Farmers Ins Exch	30,392,624	0.6657%	29,628,996	11,438,646	38.61%
		34649	Centre Ins Co	10,300,550	0.2256%	8,892,031	8,879,185	99.86%
		11800	Foremost Property & Cas Ins Co	6,939,592	0.1520%	6,565,672	2,548,485	38.82%
		43699	American Federation Ins Co	6,599,457	0.1445%	6,439,557	2,794,918	43.40%
		10317	Neighborhood Spirit Prop & Cas Co	4,605,405	0.1009%	4,279,798	801,922	18.74%
		21687	Mid-Century Ins Co	3,554,365	0.0779%	3,446,832	1,520,596	44.12%
		39306	Fidelity & Deposit Co Of MD	2,583,546	0.0566%	2,128,960	1,333,858	62.65%
		10318	Exact Prop & Cas Co Inc	2,065,370	0.0452%	1,667,003	635,503	38.12%
		10315	Civic Property & Cas Co	1,601,756	0.0351%	1,514,175	665,508	43.95%
		26611	Valiant Ins Co	82,471	0.0018%	278,285	26,960	9.69%
		19372	Northern Ins Co Of NY	18,813	0.0004%	89,695	-37,379	-41.67%
				885,464,056	**19.3941%**	**828,600,469**	**417,127,635**	**50.34%**
			Line Total:	**4,565,626,156**	**100.0000%**	**4,211,592,936**	**2,476,270,849**	**58.80%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

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

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	626		ACE LTD					
		22667	Ace American Ins Co	25,170,743	1.2083%	23,396,748	2,433,823	10.40%
		20702	Ace Fire Underwriters Ins Co	297,067	0.0143%	409,351	-237,260	-57.96%
		21121	Westchester Fire Ins Co	99,084	0.0048%	92,231	15,000	16.26%
		22713	Insurance Co Of North Amer	4,220	0.0002%	-42,099	199,560	-474.03%
		20699	Ace Prop & Cas Ins Co	4,084	0.0002%	3,925	-920,311	-23447.41%
				25,575,198	**1.2277%**	**23,860,156**	**1,490,812**	**6.25%**
2	761		ALLIANZ INS GRP					
		21873	Firemans Fund Ins Co	65,757,134	3.1566%	66,179,881	23,799,591	35.96%
		21857	American Ins Co	40,426,467	1.9406%	37,616,344	17,800,474	47.32%
		21881	National Surety Corp	30,066,216	1.4433%	29,209,793	20,442,184	69.98%
		21849	American Automobile Ins Co	14,681,058	0.7048%	15,403,660	4,117,245	26.73%
		21865	Associated Ind Corp	5,217,255	0.2505%	5,106,800	979,177	19.17%
				156,148,130	**7.4958%**	**153,516,478**	**67,138,671**	**43.73%**
3	88		ALLMERICA FINANCIAL CORP					
		22292	Hanover Ins Co	319,227	0.0153%	499,409	-1,042,750	-208.80%
		22306	Massachusetts Bay Ins Co	54,616	0.0026%	257,141	-639,951	-248.87%
				373,843	**0.0179%**	**756,550**	**-1,682,701**	**-222.42%**
4	8		ALLSTATE INS GRP					
		19232	Allstate Ins Co	46,246,248	2.2200%	43,446,634	22,558,099	51.92%
				46,246,248	**2.2200%**	**43,446,634**	**22,558,099**	**51.92%**
5	574		AMERCO CORP					
		31089	Republic Western Ins Co	7,915,824	0.3800%	13,409,632	8,397,605	62.62%
				7,915,824	**0.3800%**	**13,409,632**	**8,397,605**	**62.62%**
6	12		AMERICAN INTRNL GRP					
		11452	Hartford Steam Boil Inspec & Ins Co	10,075,706	0.4837%	8,799,269	4,279,736	48.64%
		23809	Granite State Ins Co	2,989,380	0.1435%	1,663,399	2,851,750	171.44%
		19380	American Home Assur Co	611,655	0.0294%	1,044,205	13,481	1.29%
		23841	New Hampshire Ins Co	33,806	0.0016%	1,985,019	4,289,944	216.12%
		19410	Commerce & Industry Ins Co	2,198	0.0001%	3,604	123,754	3433.80%
		19445	National Union Fire Ins Co Of Pitts	1,567	0.0001%	141,707	5,400	3.81%
				13,714,312	**0.6583%**	**13,637,203**	**11,564,065**	**84.80%**
7	127		AMERICAN MODERN INS GRP					
		23469	American Modern Home Ins Co	58,631	0.0028%	13,305	-1,530	-11.50%
				58,631	**0.0028%**	**13,305**	**-1,530**	**-11.50%**
8	124		AMERISURE CO					
		23396	Amerisure Mut Ins Co	60,020	0.0029%	63,955	48,126	75.25%
				60,020	**0.0029%**	**63,955**	**48,126**	**75.25%**
9	317		AON CORP					
		40827	Combined Specialty Ins Co	17,775	0.0009%	15,391	11,659	75.75%
				17,775	**0.0009%**	**15,391**	**11,659**	**75.75%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

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

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
10	1279	Arch Ins Grp						
		11150	Arch Ins Co	131,477	0.0063%	151,124	61,110	40.44%
				131,477	**0.0063%**	**151,124**	**61,110**	**40.44%**
11	24	ATLANTIC CO						
		19895	Atlantic Mut Ins Co	23,879,242	1.1463%	23,479,730	10,274,740	43.76%
		19909	Centennial Ins Co	5,304,051	0.2546%	5,272,051	2,288,263	43.40%
		27154	Atlantic Specialty Ins Co	2,606	0.0001%	2,305	-41	-1.78%
				29,185,899	**1.4010%**	**28,754,086**	**12,562,962**	**43.69%**
12	968	AXA INS GRP						
		16187	AXA Re Prop & Cas Ins Co	418,630	0.0201%	221,788	84,573	38.13%
				418,630	**0.0201%**	**221,788**	**84,573**	**38.13%**
13	18538	Bancinsure Inc						
		18538	Bancinsure Inc	215,196	0.0103%	222,945	104,843	47.03%
				215,196	**0.0103%**	**222,945**	**104,843**	**47.03%**
14	31	BERKSHIRE HATHAWAY						
		38962	Genesis Ins Co	910,636	0.0437%	2,270,591	1,232,617	54.29%
		44784	Fairfield Ins Co	2,079	0.0001%	2,079	0	0.00%
				912,715	**0.0438%**	**2,272,670**	**1,232,617**	**54.24%**
15	10830	Business Alliance Ins Co						
		10830	Business Alliance Ins Co	5,250,603	0.2521%	3,646,540	2,318,737	63.59%
				5,250,603	**0.2521%**	**3,646,540**	**2,318,737**	**63.59%**
16	802	CALIFORNIA INS GRP						
		13544	California Capital Ins Co	30,755,416	1.4764%	26,836,537	22,702,157	84.59%
		23540	Monterey Ins Co	2,163,064	0.1038%	1,794,000	1,437,894	80.15%
		12890	Eagle West Ins Co	947	0.0000%	947	-2,304	-243.29%
				32,919,427	**1.5803%**	**28,631,484**	**24,137,747**	**84.30%**
17	38	CHUBB & SON INC						
		20281	Federal Ins Co	95,654,755	4.5918%	89,062,441	42,934,607	48.21%
		20397	Vigilant Ins Co	19,436,981	0.9331%	16,423,040	12,727,565	77.50%
		20303	Great Northern Ins Co	11,510,491	0.5526%	9,732,933	4,574,306	47.00%
		20346	Pacific Ind Co	6,555,949	0.3147%	5,455,107	1,399,280	25.65%
		20338	Northwestern Pacific Ind Co	2,699,957	0.1296%	2,296,334	-525,700	-22.89%
				135,858,133	**6.5218%**	**122,969,855**	**61,110,058**	**49.70%**
18	18767	Church Mut Ins Co						
		18767	Church Mut Ins Co	8,269,236	0.3970%	7,615,235	4,912,244	64.51%
				8,269,236	**0.3970%**	**7,615,235**	**4,912,244**	**64.51%**
19	344	CHURCH PENSION FUND						
		10669	Church Ins Co	1,196,323	0.0574%	1,264,270	419,952	33.22%
				1,196,323	**0.0574%**	**1,264,270**	**419,952**	**33.22%**
20	244	CINCINNATI FNCL CP						
		10677	Cincinnati Ins Co	57,761	0.0028%	52,255	0	0.00%
				57,761	**0.0028%**	**52,255**	**0**	**0.00%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

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

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
21	42242	Citation Ins Co						
		42242	Citation Ins Co	13	0.0000%	13	-75,985	584500.00%
				13	**0.0000%**	**13**	**-75,985**	**584500.00%**
22	323	CIVIL SERV EMPLE						
		10693	Civil Svc Employees Ins Co	4,209,514	0.2021%	3,486,700	63,913	1.83%
				4,209,514	**0.2021%**	**3,486,700**	**63,913**	**1.83%**
23	218	CNA INS GRP						
		20494	Transportation Ins Co	25,276,891	1.2134%	23,046,354	26,808,537	116.32%
		20508	Valley Forge Ins Co	11,695,514	0.5614%	11,441,998	5,624,072	49.15%
		20443	Continental Cas Co	8,076,292	0.3877%	6,317,798	-649,431	-10.28%
		20486	Transcontinental Ins Co	7,523,726	0.3612%	8,120,101	4,223,517	52.01%
		20478	National Fire Ins Co Of Hartford	6,716,946	0.3224%	4,970,888	5,139,841	103.40%
		20427	American Cas Co Of Reading PA	6,300,301	0.3024%	3,663,942	1,731,533	47.26%
				65,589,670	**3.1486%**	**57,561,081**	**42,878,069**	**74.49%**
24	37206	Contractors Bonding & Ins Co						
		37206	Contractors Bonding & Ins Co	1,823,796	0.0876%	2,077,795	1,547,609	74.48%
				1,823,796	**0.0876%**	**2,077,795**	**1,547,609**	**74.48%**
25	50	COUNTRY CO						
		23647	Mutual Service Cas Ins Co	908,683	0.0436%	787,103	1,365,177	173.44%
				908,683	**0.0436%**	**787,103**	**1,365,177**	**173.44%**
26	400	CREDIT SUISSE GRP						
		25747	Unigard Ins Co	11,133,411	0.5345%	9,532,614	2,340,243	24.55%
		25798	Unigard Ind Co	1,382,032	0.0663%	1,382,038	676,144	48.92%
		24449	Regent Ins Co	84,362	0.0040%	79,968	14,694	18.37%
		24414	General Cas Co Of WI	23,917	0.0011%	14,910	-54	-0.36%
				12,623,722	**0.6060%**	**11,009,530**	**3,031,027**	**27.53%**
27	14010	Crusader Ins Co						
		14010	Crusader Ins Co	19,241,145	0.9237%	15,371,941	8,196,386	53.32%
				19,241,145	**0.9237%**	**15,371,941**	**8,196,386**	**53.32%**
28	306	CUNA MUT GRP						
		10847	Cumis Ins Society Inc	2,913,531	0.1399%	2,730,752	1,393,080	51.01%
				2,913,531	**0.1399%**	**2,730,752**	**1,393,080**	**51.01%**
29	40975	Dentists Ins Co						
		40975	Dentists Ins Co	5,399,756	0.2592%	4,642,117	5,042,743	108.63%
				5,399,756	**0.2592%**	**4,642,117**	**5,042,743**	**108.63%**
30	62	EMC INS CO						
		21415	Employers Mut Cas Co	170,156	0.0082%	167,822	-866	-0.52%
				170,156	**0.0082%**	**167,822**	**-866**	**-0.52%**
31	1120	EVEREST REIN HOL INC						
		10120	Everest Natl Ins Co	4,048,698	0.1944%	3,493,491	2,273,910	65.09%
				4,048,698	**0.1944%**	**3,493,491**	**2,273,910**	**65.09%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

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

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
32	158	FAIRFAX FINANCIAL						
		25534	TIG Ins Co	2,616,803	0.1256%	4,298,016	5,541,353	128.93%
		18864	Fairmont Ins Co	1,643,122	0.0789%	2,692,058	646,817	24.03%
		25054	Hudson Ins Co	1,106,872	0.0531%	1,133,690	2,676,791	236.11%
		24384	Ranger Ins Co	763,040	0.0366%	663,371	181,472	27.36%
		21113	United States Fire Ins Co	324,644	0.0156%	928,784	461,625	49.70%
		25496	TIG Ind Co	258,236	0.0124%	319,671	300,168	93.90%
		10220	Commonwealth Ins Co Of Amer	121,811	0.0058%	977,190	340,414	34.84%
		21105	North River Ins Co	103,766	0.0050%	522,402	88,016	16.85%
				6,938,294	**0.3331%**	**11,535,182**	**10,236,656**	**88.74%**
33	7	FEDERATED MUT						
		13935	Federated Mut Ins Co	3,193,319	0.1533%	2,738,103	2,993,669	109.33%
				3,193,319	**0.1533%**	**2,738,103**	**2,993,669**	**109.33%**
34	670	FIDELITY NATL FIN INC						
		16578	First Comm Ins Co	193	0.0000%	32,088	31,783	99.05%
				193	**0.0000%**	**32,088**	**31,783**	**99.05%**
35	31453	Financial Pacific Ins Co						
		31453	Financial Pacific Ins Co	8,437,204	0.4050%	8,932,151	5,291,452	59.24%
				8,437,204	**0.4050%**	**8,932,151**	**5,291,452**	**59.24%**
36	349	FLORISTS MUT						
		13978	Florists Mut Ins Co	2,159,571	0.1037%	1,972,668	523,294	26.53%
				2,159,571	**0.1037%**	**1,972,668**	**523,294**	**26.53%**
37	65	FM GLOBAL GRP						
		10014	Affiliated Fm Ins Co	1,913,790	0.0919%	1,461,634	-40,005	-2.74%
				1,913,790	**0.0919%**	**1,461,634**	**-40,005**	**-2.74%**
38	350	GE GLOBAL GRP						
		34207	Westport Ins Corp	7,743,406	0.3717%	8,038,012	3,686,683	45.87%
		21318	Coregis Ins Co	393,235	0.0189%	3,563,337	-3,747,757	-105.18%
				8,136,641	**0.3906%**	**11,601,349**	**-61,074**	**-0.53%**
39	83	GRANGE INS						
		22101	Grange Ins Assn	265,664	0.0128%	221,202	47,771	21.60%
		22128	Rocky Mountain Fire & Cas Co	48,403	0.0023%	46,741	65,503	140.14%
				314,067	**0.0151%**	**267,943**	**113,274**	**42.28%**
40	84	GREAT AMER E&S INS CO						
		22136	Great American Ins Co of NY	9,755,124	0.4683%	9,521,159	3,498,432	36.74%
		26344	Great American Assur Co	7,318,876	0.3513%	6,653,716	6,163,314	92.63%
		26832	Great American Alliance Ins Co	4,582,408	0.2200%	4,671,529	220,742	4.73%
		16691	Great American Ins Co	3,622,067	0.1739%	3,711,406	188,701	5.08%
				25,278,475	**1.2135%**	**24,557,810**	**10,071,189**	**41.01%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

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

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
41	303	GUIDEONE INS GRP						
		15032	Guideone Mut Ins Co	9,077,740	0.4358%	8,210,689	3,726,789	45.39%
		14559	Guideone Specialty Mut Ins Co	8,058,472	0.3868%	7,274,511	4,682,936	64.37%
				17,136,212	**0.8226%**	**15,485,200**	**8,409,725**	**54.31%**
42	517	HANNOVER GRP						
		37257	Insurance Corp Of Hannover	9,504,211	0.4562%	8,111,784	3,397,510	41.88%
		20532	Clarendon Natl Ins Co	1,509,499	0.0725%	2,199,840	-175,787	-7.99%
				11,013,710	**0.5287%**	**10,311,624**	**3,221,723**	**31.24%**
43	91	HARTFORD FIRE & CAS GRP						
		29424	Hartford Cas Ins Co	146,988,001	7.0561%	134,194,397	69,195,565	51.56%
		19682	Hartford Fire In Co	30,924,040	1.4845%	27,735,804	8,777,304	31.65%
		37478	Hartford Ins Co Of The Midwest	2,623,606	0.1259%	3,455,145	527,554	15.27%
		29459	Twin City Fire Ins Co Co	1,867,272	0.0896%	1,518,126	275,456	18.14%
		30104	Hartford Underwriters Ins Co	1,677,317	0.0805%	1,602,604	443,361	27.67%
		22357	Hartford Accid & Ind Co	685,249	0.0329%	734,503	264,612	36.03%
		34690	Property & Cas Ins Co Of Hartford	62,543	0.0030%	41,761	1,217	2.91%
				184,828,028	**8.8725%**	**169,282,340**	**79,485,069**	**46.95%**
44	1116	HIGHLANDS INS GRP INC						
		23906	Northwestern Natl Cas Co	42,130	0.0020%	230,861	-5,957	-2.58%
		41408	Pacific Automobile Ins Co	25,651	0.0012%	840,247	511,094	60.83%
				67,781	**0.0033%**	**1,071,108**	**505,137**	**47.16%**
45	922	ICW GROUP						
		27847	Insurance Co Of The West	1,196,411	0.0574%	1,255,968	-4,955,557	-394.56%
				1,196,411	**0.0574%**	**1,255,968**	**-4,955,557**	**-394.56%**
46	479	IFG CO						
		11177	First Financial Ins Co	1,392,717	0.0669%	2,438,199	1,875,360	76.92%
				1,392,717	**0.0669%**	**2,438,199**	**1,875,360**	**76.92%**
47	246	INDIANA LUMBERMENS						
		14265	Indiana Lumbermens Mut Ins Co	289	0.0000%	154	0	0.00%
				289	**0.0000%**	**154**	**0**	**0.00%**
48	14354	Jewelers Mut Ins Co						
		14354	Jewelers Mut Ins Co	550,560	0.0264%	465,842	70,500	15.13%
				550,560	**0.0264%**	**465,842**	**70,500**	**15.13%**
49	1326	KINGSWAY GRP						
		33855	Lincoln General Ins Co	811,507	0.0390%	354,202	88,522	24.99%
				811,507	**0.0390%**	**354,202**	**88,522**	**24.99%**
50	37800	Lg Ins Co Ltd Us Branch						
		37800	Lg Ins Co Ltd Us Branch	220,086	0.0106%	270,158	0	0.00%
				220,086	**0.0106%**	**270,158**	**0**	**0.00%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

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

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
51	111	LIBERTY MUT GRP						
		24198	Peerless Ins Co	53,333,222	2.5602%	45,015,195	21,768,957	48.36%
		10836	Golden Eagle Ins Corp	9,655,329	0.4635%	12,668,885	7,947,305	62.73%
		21458	Employers Ins of Wausau	7,950,123	0.3816%	7,563,010	1,269,862	16.79%
		23035	Liberty Mut Fire Ins Co	6,453,447	0.3098%	7,862,989	2,847,608	36.22%
		24171	Netherlands Ins Co The	4,214,235	0.2023%	2,379,138	1,434,754	60.31%
		19917	Liberty Ins Underwriters Inc	2,203,998	0.1058%	2,911,933	3,157,146	108.42%
		26069	Wausau Business Ins Co	573,156	0.0275%	857,459	686,514	80.06%
		42404	Liberty Ins Corp	506,625	0.0243%	500,962	76,402	15.25%
		26042	Wausau Underwriters Ins Co	455,150	0.0218%	814,584	400,585	49.18%
		23043	Liberty Mut Ins Co	16,411	0.0008%	46,702	2,135,935	4573.54%
		33600	LM Ins Corp	120	0.0000%	120	59	49.17%
				85,361,816	**4.0977%**	**80,620,977**	**41,725,127**	**51.75%**
52	108	LUMBERMENS MUT CAS GRP						
		22977	Lumbermens Mut Cas Co	14,645,640	0.7031%	12,730,559	8,552,086	67.18%
		30562	American Manufacturers Mut Ins Co	12,696,423	0.6095%	13,304,027	3,624,344	27.24%
		22918	American Motorists Ins Co	9,870,706	0.4738%	9,867,934	4,534,524	45.95%
		18910	American Protection Ins Co	3,208,923	0.1540%	3,596,146	389,582	10.83%
		20524	Specialty Natl Ins Co	2,249,390	0.1080%	1,836,841	1,205,621	65.64%
		40991	Kemper Ind Ins Co	101,261	0.0049%	101,261	0	0.00%
				42,772,343	**2.0533%**	**41,436,768**	**18,306,157**	**44.18%**
53	677	MAGUIRE CORP GRP						
		18058	Philadelphia Ind Ins Co	17,629,960	0.8463%	12,910,714	4,024,934	31.18%
				17,629,960	**0.8463%**	**12,910,714**	**4,024,934**	**31.18%**
54	785	MARKEL CORP GRP						
		38970	Markel Ins Co	5,791,738	0.2780%	4,466,517	2,384,215	53.38%
		28932	Markel American Ins Co	1	0.0000%	1	0	0.00%
				5,791,739	**0.2780%**	**4,466,518**	**2,384,215**	**53.38%**
55	225	MCMILLEN GRP						
		20010	Acceptance Ind Ins Co	322,641	0.0155%	236,540	82,543	34.90%
		23248	Occidental Fire & Cas Co Of NC	379	0.0000%	332	0	0.00%
				323,020	**0.0155%**	**236,872**	**82,543**	**34.85%**
56	660	MERCURY GEN GRP						
		11908	Mercury Cas Co	10,556,274	0.5067%	8,994,148	4,336,552	48.22%
				10,556,274	**0.5067%**	**8,994,148**	**4,336,552**	**48.22%**
57	27480	Mid-State Mut Ins Co						
		27480	Mid-State Mut Ins Co	3,421,371	0.1642%	3,663,249	459,323	12.54%
				3,421,371	**0.1642%**	**3,663,249**	**459,323**	**12.54%**
58	3098	Millea Holdings Inc						
		12904	Tokio Marine & Fire Ins Co Ltd Us Br	5,317,091	0.2552%	5,138,938	2,801,235	54.51%
				5,317,091	**0.2552%**	**5,138,938**	**2,801,235**	**54.51%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

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Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
59	2978		Mitsui Sumitomo Ins Grp					
		20362	Sumitomo Mar & Fire Ins Co of Amer	7,472,303	0.3587%	7,487,998	1,492,623	19.93%
				7,472,303	**0.3587%**	**7,487,998**	**1,492,623**	**19.93%**
60	291		MOTORISTS MUT					
		13331	American Hardware Mut Ins Co	2,827,997	0.1358%	2,659,234	652,220	24.53%
				2,827,997	**0.1358%**	**2,659,234**	**652,220**	**24.53%**
61	361		MUNICH GRP					
		19720	American Alt Ins Corp	1,441,307	0.0692%	1,221,946	316,239	25.88%
				1,441,307	**0.0692%**	**1,221,946**	**316,239**	**25.88%**
62	140		NATIONWIDE CORP					
		19100	Amco Ins Co	52,396,249	2.5152%	50,087,166	40,485,516	80.83%
		23787	Nationwide Mut Ins Co	11,627,027	0.5581%	11,707,107	4,384,923	37.46%
		28223	Nationwide Agribusiness Ins Co	6,095,385	0.2926%	4,698,903	1,520,421	32.36%
		11991	National Cas Co	129,026	0.0062%	126,517	39,888	31.53%
		15580	Scottsdale Ind Co	5,212	0.0003%	5,339	1	0.02%
		13838	Farmland Mut Ins Co	1,468	0.0001%	5,321	-40	-0.75%
				70,254,367	**3.3725%**	**66,630,353**	**46,430,709**	**69.68%**
63	510		NAVIGATORS GRP INC					
		42307	Navigators Ins Co	751,560	0.0361%	1,001,664	-176,991	-17.67%
				751,560	**0.0361%**	**1,001,664**	**-176,991**	**-17.67%**
64	2558		Nipponkoa Ins Co Ltd					
		27073	Nipponkoa Ins Co Ltd U.S. Branch	4,896	0.0002%	7,642	-12,265	-160.49%
				4,896	**0.0002%**	**7,642**	**-12,265**	**-160.49%**
65	150		OLD REPUBLIC GRP					
		20095	Bituminous Cas Corp	237	0.0000%	192	0	0.00%
				237	**0.0000%**	**192**	**0**	**0.00%**
66	645		OREGON MUT INS					
		14907	Oregon Mut Ins Co	8,180,289	0.3927%	7,303,344	3,317,922	45.43%
				8,180,289	**0.3927%**	**7,303,344**	**3,317,922**	**45.43%**
67	156		P W GROUP INC					
		24295	Providence Washington Ins Co	3,986	0.0002%	4,708	-1,250	-26.55%
				3,986	**0.0002%**	**4,708**	**-1,250**	**-26.55%**
68	1218		PENN AMER GRP INC					
		32859	Penn-Amer Ins Co	9,459,220	0.4541%	7,381,947	4,651,672	63.01%
				9,459,220	**0.4541%**	**7,381,947**	**4,651,672**	**63.01%**
69	767		PENN MFR ASN INS					
		12262	Pennsylvania Manufacturers Asn Ins C	4,350	0.0002%	2,840	78	2.75%
				4,350	**0.0002%**	**2,840**	**78**	**2.75%**
70	772		PHYSICANS OF OH					
		22985	Sequoia Ins Co	33,453,309	1.6059%	28,500,585	16,757,903	58.80%
				33,453,309	**1.6059%**	**28,500,585**	**16,757,903**	**58.80%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

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

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71	853	PUBLIC SERVICE GRP						
		15059	Public Service Mut Ins Co	7,620,917	0.3658%	6,021,035	2,942,536	48.87%
		10997	Western Select Ins Co	137,444	0.0066%	2,205,880	2,587,005	117.28%
				7,758,361	**0.3724%**	**8,226,915**	**5,529,541**	**67.21%**
72	783	RLI INS GRP						
		13056	RLI Ins Co	1,197,522	0.0575%	1,293,536	-9,792	-0.76%
				1,197,522	**0.0575%**	**1,293,536**	**-9,792**	**-0.76%**
73	553	ROYAL & SUN ALLIANCE USA						
		24678	Royal Ind Co	7,806,112	0.3747%	10,119,901	2,370,524	23.42%
		24902	Security Ins Co Of Hartford	7,664,537	0.3679%	5,008,711	5,018,343	100.19%
		26980	Royal Ins Co Of Amer	4,593,940	0.2205%	5,019,048	3,533,112	70.39%
		24600	Globe Ind Co	3,964,499	0.1903%	3,865,980	1,321,783	34.19%
		24589	American & Foreign Ins Co	3,698,165	0.1775%	4,073,178	1,500,997	36.85%
		24694	Safeguard Ins Co	1,862,663	0.0894%	1,747,937	796,484	45.57%
		24872	Connecticut Ind Co	1,265,923	0.0608%	759,161	175,803	23.16%
		40541	Grocers Ins Co	131,492	0.0063%	1,892,237	433,297	22.90%
		24880	Fire & Cas Ins Co Of CT	77,734	0.0037%	109,740	248,112	226.09%
		26948	Guaranty Natl Ins Co Of CT	75,261	0.0036%	62,355	7,698	12.35%
				31,140,326	**1.4949%**	**32,658,248**	**15,406,153**	**47.17%**
74	163	SAFECO INS GRP						
		19690	American Economy Ins Co	23,975,485	1.1509%	21,500,365	14,594,136	67.88%
		19704	American States Ins Co	14,748,582	0.7080%	11,091,802	3,202,446	28.87%
		24740	Safeco Ins Co Of Amer	4,241,057	0.2036%	5,594,159	363,698	6.50%
		24724	First Natl Ins Co Of Amer	2,549,276	0.1224%	2,382,995	262,602	11.02%
		24732	General Ins Co Of Amer	2,013,545	0.0967%	3,448,175	605,885	17.57%
				47,527,945	**2.2815%**	**44,017,496**	**19,028,767**	**43.23%**
75	169	SENTRY INS GRP						
		24988	Sentry Ins A Mut Co	3,599,357	0.1728%	3,475,815	2,598,399	74.76%
				3,599,357	**0.1728%**	**3,475,815**	**2,598,399**	**74.76%**
76	35408	Sirius Amer Ins Co						
		35408	Sirius Amer Ins Co	9,539,223	0.4579%	3,236,517	2,466,586	76.21%
				9,539,223	**0.4579%**	**3,236,517**	**2,466,586**	**76.21%**
77	3219	Sompo Japan Ins Grp						
		11126	Sompo Japan Ins Co of Amer	5,774,523	0.2772%	5,131,132	2,038,864	39.74%
				5,774,523	**0.2772%**	**5,131,132**	**2,038,864**	**39.74%**
78	36790	Springfield Ins Co Inc						
		36790	Springfield Ins Co Inc	114,778	0.0055%	116,677	52,701	45.17%
				114,778	**0.0055%**	**116,677**	**52,701**	**45.17%**

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79	164	ST PAUL GRP						
		24767	St Paul Fire & Marine Ins Co	47,178,468	2.2648%	44,853,462	7,150,275	15.94%
		25887	US Fidelity & Guaranty Co	3,912,077	0.1878%	5,758,328	4,312,754	74.90%
		24791	St Paul Mercury Ins Co	3,348,852	0.1608%	3,156,999	1,161,392	36.79%
		25879	Fidelity & Guaranty Ins Underwriters	2,382,748	0.1144%	2,302,653	575,804	25.01%
		24775	St Paul Guardian Ins Co	994,420	0.0477%	833,482	-193,167	-23.18%
		35386	Fidelity & Guaranty Ins Co	911,914	0.0438%	896,706	114,446	12.76%
		36463	Discover Prop & Cas Ins Co	395,342	0.0190%	288,149	132,472	45.97%
		19224	Northbrook Prop & Cas Ins Co	90,050	0.0043%	88,754	1,254	1.41%
				59,213,871	**2.8425%**	**58,178,533**	**13,255,230**	**22.78%**
80	748	STAR INS GRP						
		18023	Star Ins Co	3,648,295	0.1751%	3,046,687	1,198,549	39.34%
		25780	Williamsburg Natl Ins Co	188,850	0.0091%	576,007	1,423,586	247.15%
				3,837,145	**0.1842%**	**3,622,694**	**2,622,135**	**72.38%**
81	176	STATE FARM IL						
		25151	State Farm General Ins Co	134,539,224	6.4585%	132,401,574	84,216,356	63.61%
				134,539,224	**6.4585%**	**132,401,574**	**84,216,356**	**63.61%**
82	181	SWISS RE GRP						
		29700	North American Elite Ins Co	3,767,255	0.1808%	1,449,581	731,221	50.44%
		29874	North American Specialty Ins Co	88,625	0.0043%	64,363	2,189	3.40%
				3,855,880	**0.1851%**	**1,513,944**	**733,410**	**48.44%**
83	161	TOPA EQUITIES LTD						
		18031	Topa Ins Co	9,328,797	0.4478%	8,286,003	3,492,788	42.15%
				9,328,797	**0.4478%**	**8,286,003**	**3,492,788**	**42.15%**
84	3321	Travelers Property Cas Corp Grp						
		25674	Travelers Ind Co Of IL	73,715,047	3.5386%	62,545,641	28,599,029	45.73%
		25682	Travelers Ind Co Of CT	33,003,583	1.5843%	29,992,091	14,162,179	47.22%
		22217	Gulf Ins Co	3,742,765	0.1797%	3,337,988	6,399,394	191.71%
		24015	Northland Ins Co	639,487	0.0307%	594,235	317,878	53.49%
		22233	Select Ins Co	413,947	0.0199%	502,616	825,048	164.15%
		19038	Travelers Cas & Surety Co	24,634	0.0012%	14,530	13,856	95.36%
		19070	Standard Fire Ins Co	22,217	0.0011%	13,351	-3,337	-24.99%
				111,561,680	**5.3554%**	**97,000,452**	**50,314,047**	**51.87%**
85	1314	TRENWICK AMER CORP GRP						
		18341	Insurance Corp Of NY	2,675,877	0.1285%	2,308,018	369,790	16.02%
				2,675,877	**0.1285%**	**2,308,018**	**369,790**	**16.02%**
86	781	UNION LABOR GRP						
		37893	Ulico Cas Co	1,340,159	0.0643%	1,154,717	955,668	82.76%
				1,340,159	**0.0643%**	**1,154,717**	**955,668**	**82.76%**
87	920	UNITED NATL GRP						
		42048	Diamond State Ins Co	939,163	0.0451%	1,295,622	134,968	10.42%
				939,163	**0.0451%**	**1,295,622**	**134,968**	**10.42%**

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88	201		UTICA NATL INS GRP					
		25976	Utica Mut Ins Co	72,625	0.0035%	159,946	350,935	219.41%
		25984	Graphic Arts Mut Ins Co	13,249	0.0006%	16,509	-20,221	-122.48%
				85,874	**0.0041%**	**176,455**	**330,714**	**187.42%**
89	2898		Western Service Contract Grp					
		37850	Pacific Specialty Ins Co	1,419,456	0.0681%	2,187,659	513,849	23.49%
				1,419,456	**0.0681%**	**2,187,659**	**513,849**	**23.49%**
90	1129		WHITE MOUNTAINS GRP					
		38776	Folksamerica Rein Co	4,660,931	0.2237%	4,539,825	1,448,798	31.91%
		20621	OneBeacon America Ins Co	3,663,605	0.1759%	7,902,382	3,249,499	41.12%
		20648	Employers Fire Ins Co	1,761,183	0.0845%	5,277,519	4,761,932	90.23%
		21962	Pennsylvania General Ins Co	1,303,810	0.0626%	3,144,353	6,321,062	201.03%
		21970	OneBeacon Ins Co	1,024,050	0.0492%	3,972,608	4,893,929	123.19%
		38369	Northern Assur Co Of Amer	618,973	0.0297%	1,415,690	268,797	18.99%
		20613	American Employers Ins Co	458,386	0.0220%	1,364,063	2,259,194	165.62%
				13,490,938	**0.6476%**	**27,616,440**	**23,203,211**	**84.02%**
91	98		WR Berkley Corp					
		32603	Berkley Ins Co	4,002,084	0.1921%	4,272,611	2,074,431	48.55%
		40045	Starnet Ins Co	1,791,642	0.0860%	689,833	394,585	57.20%
				5,793,726	**0.2781%**	**4,962,444**	**2,469,016**	**49.75%**
92	1285		X L AMER					
		22322	Greenwich Ins Co	13,665,945	0.6560%	12,876,798	2,240,003	17.40%
		24554	XL Ins Amer Inc	238,369	0.0114%	206,569	-201,160	-97.38%
				13,904,314	**0.6675%**	**13,083,367**	**2,038,843**	**15.58%**
93	336		ZENITH NATL INS GRP					
		13269	Zenith Ins Co	12	0.0000%	24	-7	-29.17%
				12	**0.0000%**	**24**	**-7**	**-29.17%**

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94	212	ZURICH INS GRP						
		21709	Truck Ins Exch	99,317,044	4.7676%	93,301,660	62,167,674	66.63%
		21652	Farmers Ins Exch	95,350,901	4.5773%	77,583,919	32,463,771	41.84%
		19356	Maryland Cas Co	77,174,446	3.7047%	55,233,625	37,951,801	68.71%
		21660	Fire Ins Exch	74,529,099	3.5777%	71,873,738	36,381,175	50.62%
		21687	Mid-Century Ins Co	38,202,411	1.8339%	37,850,737	22,447,963	59.31%
		19305	Assurance Co Of Amer	23,976,303	1.1510%	40,156,134	31,550,920	78.57%
		19372	Northern Ins Co Of NY	19,549,614	0.9385%	19,403,666	36,710,743	189.19%
		21326	Empire Fire & Marine Ins Co	11,661,903	0.5598%	11,117,245	1,322,930	11.90%
		16535	Zurich American Ins Co	5,743,240	0.2757%	4,419,447	2,453,311	55.51%
		39306	Fidelity & Deposit Co Of MD	5,149,437	0.2472%	4,357,891	490,390	11.25%
		26611	Valiant Ins Co	1,809,589	0.0869%	1,149,071	260,812	22.70%
		10315	Civic Property & Cas Co	670,490	0.0322%	515,618	73,595	14.27%
		10318	Exact Prop & Cas Co Inc	645,469	0.0310%	429,886	47,678	11.09%
		40142	American Zurich Ins Co	399,493	0.0192%	125,929	35,218	27.97%
		10317	Neighborhood Spirit Prop & Cas Co	215,627	0.0104%	211,288	48,108	22.77%
		26247	American Guarantee & Liability Ins	39,594	0.0019%	21,388	65,397	305.76%
		27855	Zurich American Ins Co Of IL	3,490	0.0002%	1,960	443	22.60%
		34347	Colonial American Cas & Surety Co	176	0.0000%	167	-2	-1.20%
				454,438,326	**21.8150%**	**417,753,369**	**264,471,927**	**63.31%**
			Line Total:	**2,083,146,832**	**100.0000%**	**1,959,251,912**	**1,043,827,539**	**53.28%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

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

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1	626	ACE LTD						
		22667	Ace American Ins Co	2,385,583	0.1605%	8,624,559	1,281,783	14.86%
		21121	Westchester Fire Ins Co	433,867	0.0292%	943,432	797,001	84.48%
		20702	Ace Fire Underwriters Ins Co	417,012	0.0281%	349,477	-588,233	-168.32%
		22713	Insurance Co Of North Amer	40,924	0.0028%	113,616	-387,311	-340.89%
		20699	Ace Prop & Cas Ins Co	8,371	0.0006%	6,766	-292,622	-4324.89%
				3,285,757	**0.2211%**	**10,037,850**	**810,618**	**8.08%**
2	38733	Alaska Nat Ins Co						
		38733	Alaska Nat Ins Co	6,905	0.0005%	7,139	1,700	23.81%
				6,905	**0.0005%**	**7,139**	**1,700**	**23.81%**
3	761	ALLIANZ INS GRP						
		21857	American Ins Co	51,900,632	3.4922%	46,848,071	10,210,394	21.79%
		21873	Firemans Fund Ins Co	41,268,491	2.7768%	40,427,630	41,074,772	101.60%
		21881	National Surety Corp	29,425,122	1.9799%	30,484,258	4,326,165	14.19%
		21849	American Automobile Ins Co	19,772,773	1.3304%	23,296,349	1,588,762	6.82%
		21865	Associated Ind Corp	7,411,388	0.4987%	6,685,525	3,104,356	46.43%
		11630	Jefferson Ins Co	3,030	0.0002%	3,030	-16,176	-533.86%
				149,781,436	**10.0783%**	**147,744,863**	**60,288,273**	**40.81%**
4	88	ALLMERICA FINANCIAL CORP						
		22292	Hanover Ins Co	119,044	0.0080%	404,503	-1,535,303	-379.55%
		22306	Massachusetts Bay Ins Co	16,977	0.0011%	106,602	-1,983,818	-1860.96%
				136,021	**0.0092%**	**511,105**	**-3,519,121**	**-688.53%**
5	8	ALLSTATE INS GRP						
		19232	Allstate Ins Co	21,333,016	1.4354%	20,610,138	7,904,051	38.35%
				21,333,016	**1.4354%**	**20,610,138**	**7,904,051**	**38.35%**
6	574	AMERCO CORP						
		31089	Republic Western Ins Co	4,145,181	0.2789%	7,655,320	1,521,348	19.87%
				4,145,181	**0.2789%**	**7,655,320**	**1,521,348**	**19.87%**
7	12	AMERICAN INTRNL GRP						
		23809	Granite State Ins Co	4,906,568	0.3301%	4,809,240	2,422,784	50.38%
		23841	New Hampshire Ins Co	2,620,531	0.1763%	3,607,495	1,198,306	33.22%
		19380	American Home Assur Co	41,729	0.0028%	39,621	28,304	71.44%
		19445	National Union Fire Ins Co Of Pitts	3,592	0.0002%	1,928	88,075	4568.21%
				7,572,420	**0.5095%**	**8,458,284**	**3,737,469**	**44.19%**
8	124	AMERISURE CO						
		23396	Amerisure Mut Ins Co	44,582	0.0030%	53,679	-9,174	-17.09%
				44,582	**0.0030%**	**53,679**	**-9,174**	**-17.09%**
9	317	AON CORP						
		40827	Combined Specialty Ins Co	40,654	0.0027%	39,775	27,300	68.64%
				40,654	**0.0027%**	**39,775**	**27,300**	**68.64%**

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10	1279	Arch Ins Grp						
		11150	Arch Ins Co	522,538	0.0352%	280,133	139,571	49.82%
				522,538	**0.0352%**	**280,133**	**139,571**	**49.82%**
11	24	ATLANTIC CO						
		19895	Atlantic Mut Ins Co	28,477,557	1.9162%	26,853,018	19,696,809	73.35%
		19909	Centennial Ins Co	7,883,708	0.5305%	7,557,437	3,572,962	47.28%
		27154	Atlantic Specialty Ins Co	8,533	0.0006%	7,798	3,358	43.06%
				36,369,798	**2.4472%**	**34,418,253**	**23,273,129**	**67.62%**
12	968	AXA INS GRP						
		16187	AXA Re Prop & Cas Ins Co	2,644	0.0002%	1,373	19,076	1389.37%
				2,644	**0.0002%**	**1,373**	**19,076**	**1389.37%**
13	18538	Bancinsure Inc						
		18538	Bancinsure Inc	201,649	0.0136%	208,911	20,555	9.84%
				201,649	**0.0136%**	**208,911**	**20,555**	**9.84%**
14	31	BERKSHIRE HATHAWAY						
		44784	Fairfield Ins Co	151	0.0000%	7,015	1,000	14.26%
				151	**0.0000%**	**7,015**	**1,000**	**14.26%**
15	10830	Business Alliance Ins Co						
		10830	Business Alliance Ins Co	4,295,949	0.2891%	2,983,533	362,547	12.15%
				4,295,949	**0.2891%**	**2,983,533**	**362,547**	**12.15%**
16	802	CALIFORNIA INS GRP						
		13544	California Capital Ins Co	21,567,896	1.4512%	18,691,172	8,477,776	45.36%
		23540	Monterey Ins Co	1,778,122	0.1196%	1,634,795	1,052,791	64.40%
				23,346,018	**1.5709%**	**20,325,967**	**9,530,567**	**46.89%**
17	38	CHUBB & SON INC						
		20281	Federal Ins Co	50,612,496	3.4055%	45,824,721	16,423,070	35.84%
		20397	Vigilant Ins Co	12,501,868	0.8412%	9,933,469	3,830,661	38.56%
		20303	Great Northern Ins Co	7,594,399	0.5110%	7,181,602	2,260,817	31.48%
		20346	Pacific Ind Co	4,452,642	0.2996%	3,923,381	1,628,089	41.50%
		20338	Northwestern Pacific Ind Co	1,179,188	0.0793%	1,049,140	-170,802	-16.28%
				76,340,593	**5.1367%**	**67,912,313**	**23,971,835**	**35.30%**
18	18767	Church Mut Ins Co						
		18767	Church Mut Ins Co	7,254,070	0.4881%	6,328,762	3,634,894	57.43%
				7,254,070	**0.4881%**	**6,328,762**	**3,634,894**	**57.43%**
19	344	CHURCH PENSION FUND						
		10669	Church Ins Co	775,498	0.0522%	777,769	-4,515	-0.58%
				775,498	**0.0522%**	**777,769**	**-4,515**	**-0.58%**
20	244	CINCINNATI FNCL CP						
		10677	Cincinnati Ins Co	260,107	0.0175%	188,175	-57,749	-30.69%
				260,107	**0.0175%**	**188,175**	**-57,749**	**-30.69%**

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21	42242	Citation Ins Co						
		42242	Citation Ins Co	9	0.0000%	9	-559,049	?11655.56%
				9	**0.0000%**	**9**	**-559,049**	**?11655.56%**
22	323	CIVIL SERV EMPLE						
		10693	Civil Svc Employees Ins Co	2,675,146	0.1800%	2,230,204	690,820	30.98%
				2,675,146	**0.1800%**	**2,230,204**	**690,820**	**30.98%**
23	218	CNA INS GRP						
		20494	Transportation Ins Co	11,601,403	0.7806%	10,995,360	10,096,619	91.83%
		20486	Transcontinental Ins Co	11,548,725	0.7771%	13,094,945	97,671,128	745.87%
		20443	Continental Cas Co	9,025,386	0.6073%	6,035,680	-11,624,635	-192.60%
		20508	Valley Forge Ins Co	8,062,339	0.5425%	11,101,686	14,309,252	128.89%
		20427	American Cas Co Of Reading PA	7,497,969	0.5045%	4,790,281	-33,553,133	-700.44%
		20478	National Fire Ins Co Of Hartford	4,240,514	0.2853%	4,111,877	4,563,821	110.99%
				51,976,336	**3.4973%**	**50,129,829**	**81,463,052**	**162.50%**
24	37206	Contractors Bonding & Ins Co						
		37206	Contractors Bonding & Ins Co	9,762,715	0.6569%	8,378,499	4,193,837	50.05%
				9,762,715	**0.6569%**	**8,378,499**	**4,193,837**	**50.05%**
25	50	COUNTRY CO						
		23647	Mutual Service Cas Ins Co	743,983	0.0501%	619,466	85,331	13.77%
				743,983	**0.0501%**	**619,466**	**85,331**	**13.77%**
26	400	CREDIT SUISSE GRP						
		25747	Unigard Ins Co	9,142,788	0.6152%	8,046,587	3,163,241	39.31%
		25798	Unigard Ind Co	1,504,324	0.1012%	1,568,535	256,810	16.37%
		24449	Regent Ins Co	125,439	0.0084%	102,140	35,913	35.16%
		24414	General Cas Co Of WI	29,860	0.0020%	21,925	12,211	55.69%
				10,802,411	**0.7269%**	**9,739,187**	**3,468,175**	**35.61%**
27	14010	Crusader Ins Co						
		14010	Crusader Ins Co	21,821,886	1.4683%	19,275,441	23,913,284	124.06%
				21,821,886	**1.4683%**	**19,275,441**	**23,913,284**	**124.06%**
28	306	CUNA MUT GRP						
		10847	Cumis Ins Society Inc	3,038,581	0.2045%	2,286,807	123,306	5.39%
				3,038,581	**0.2045%**	**2,286,807**	**123,306**	**5.39%**
29	74	DELPHI FIN GRP						
		15105	Safety Natl Cas Corp	33,589	0.0023%	33,304	-68,345	-205.22%
				33,589	**0.0023%**	**33,304**	**-68,345**	**-205.22%**
30	62	EMC INS CO						
		21415	Employers Mut Cas Co	89,162	0.0060%	87,007	-138,005	-158.61%
				89,162	**0.0060%**	**87,007**	**-138,005**	**-158.61%**
31	1120	EVEREST REIN HOL INC						
		10120	Everest Natl Ins Co	21,078,890	1.4183%	19,748,906	9,664,995	48.94%
				21,078,890	**1.4183%**	**19,748,906**	**9,664,995**	**48.94%**

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32	158	FAIRFAX FINANCIAL						
		25534	TIG Ins Co	2,181,396	0.1468%	3,027,885	-23,652,612	-781.16%
		25054	Hudson Ins Co	883,925	0.0595%	825,587	824,205	99.83%
		18864	Fairmont Ins Co	710,505	0.0478%	734,484	270,696	36.86%
		24384	Ranger Ins Co	421,778	0.0284%	358,801	-471,958	-131.54%
		21113	United States Fire Ins Co	111,828	0.0075%	360,436	-4,665,671	-1294.45%
		21105	North River Ins Co	105,782	0.0071%	451,831	230,967	51.12%
		25496	TIG Ind Co	92,882	0.0062%	120,482	82,499	68.47%
				4,508,096	**0.3033%**	**5,879,506**	**-27,381,874**	**-465.72%**
33	7	FEDERATED MUT						
		13935	Federated Mut Ins Co	5,218,520	0.3511%	3,447,810	2,620,570	76.01%
				5,218,520	**0.3511%**	**3,447,810**	**2,620,570**	**76.01%**
34	670	FIDELITY NATL FIN INC						
		16578	First Comm Ins Co	1,874	0.0001%	46,803	66,758	142.64%
				1,874	**0.0001%**	**46,803**	**66,758**	**142.64%**
35	31453	Financial Pacific Ins Co						
		31453	Financial Pacific Ins Co	34,630,668	2.3302%	32,768,316	19,277,406	58.83%
				34,630,668	**2.3302%**	**32,768,316**	**19,277,406**	**58.83%**
36	349	FLORISTS MUT						
		13978	Florists Mut Ins Co	1,067,330	0.0718%	1,000,530	1,382,518	138.18%
				1,067,330	**0.0718%**	**1,000,530**	**1,382,518**	**138.18%**
37	350	GE GLOBAL GRP						
		34207	Westport Ins Corp	13,916,505	0.9364%	15,265,718	15,194,083	99.53%
		21318	Coregis Ins Co	2,905,497	0.1955%	4,870,006	11,361,501	233.30%
				16,822,002	**1.1319%**	**20,135,724**	**26,555,584**	**131.88%**
38	604	GERLING GLOBAL RE GRP						
		32190	Constitution Ins Co	2,556,368	0.1720%	7,592,839	2,483,985	32.71%
				2,556,368	**0.1720%**	**7,592,839**	**2,483,985**	**32.71%**
39	83	GRANGE INS						
		22101	Grange Ins Assn	8,367	0.0006%	59,318	107,711	181.58%
		22128	Rocky Mountain Fire & Cas Co	1,720	0.0001%	15,818	54,967	347.50%
				10,087	**0.0007%**	**75,136**	**162,678**	**216.51%**
40	84	GREAT AMER E&S INS CO						
		26344	Great American Assur Co	7,983,165	0.5372%	6,080,082	1,283,449	21.11%
		22136	Great American Ins Co of NY	5,160,766	0.3472%	5,210,413	3,114,022	59.77%
		16691	Great American Ins Co	4,664,898	0.3139%	4,736,898	2,744,800	57.95%
		26832	Great American Alliance Ins Co	3,528,660	0.2374%	3,444,073	3,107,518	90.23%
				21,337,489	**1.4357%**	**19,471,466**	**10,249,789**	**52.64%**
41	303	GUIDEONE INS GRP						
		14559	Guideone Specialty Mut Ins Co	9,186,342	0.6181%	8,635,634	2,467,780	28.58%
		15032	Guideone Mut Ins Co	9,125,026	0.6140%	8,532,662	3,077,871	36.07%
				18,311,368	**1.2321%**	**17,168,296**	**5,545,651**	**32.30%**

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42	517	HANNOVER GRP						
		37257	Insurance Corp Of Hannover	8,236,711	0.5542%	6,587,121	3,615,714	54.89%
		20532	Clarendon Natl Ins Co	3,529,575	0.2375%	1,678,667	-1,876,594	-111.79%
		37303	Redland Ins Co	21,775	0.0015%	700,164	-228,708	-32.66%
				11,788,061	**0.7932%**	**8,965,952**	**1,510,412**	**16.85%**
43	91	HARTFORD FIRE & CAS GRP						
		19682	Hartford Fire In Co	32,021,533	2.1546%	29,192,799	10,223,935	35.02%
		29424	Hartford Cas Ins Co	30,229,020	2.0340%	29,118,628	9,848,256	33.82%
		37478	Hartford Ins Co Of The Midwest	26,539,428	1.7857%	26,914,858	9,563,974	35.53%
		29459	Twin City Fire Ins Co Co	5,180,781	0.3486%	4,088,574	1,304,279	31.90%
		30104	Hartford Underwriters Ins Co	2,966,257	0.1996%	2,965,969	855,757	28.85%
		22357	Hartford Accid & Ind Co	406,922	0.0274%	439,945	462,031	105.02%
		34690	Property & Cas Ins Co Of Hartford	16,686	0.0011%	12,745	471	3.70%
				97,360,627	**6.5510%**	**92,733,518**	**32,258,703**	**34.79%**
44	1116	HIGHLANDS INS GRP INC						
		23906	Northwestern Natl Cas Co	14,430	0.0010%	122,654	169,104	137.87%
				14,430	**0.0010%**	**122,654**	**169,104**	**137.87%**
45	922	ICW GROUP						
		27847	Insurance Co Of The West	444,885	0.0299%	794,151	16,172,116	2036.40%
				444,885	**0.0299%**	**794,151**	**16,172,116**	**2036.40%**
46	479	IFG CO						
		11177	First Financial Ins Co	1,885,029	0.1268%	3,398,828	1,819,988	53.55%
				1,885,029	**0.1268%**	**3,398,828**	**1,819,988**	**53.55%**
47	14354	Jewelers Mut Ins Co						
		14354	Jewelers Mut Ins Co	414,479	0.0279%	351,930	65,066	18.49%
				414,479	**0.0279%**	**351,930**	**65,066**	**18.49%**
48	1326	KINGSWAY GRP						
		33855	Lincoln General Ins Co	67,515	0.0045%	47,743	0	0.00%
				67,515	**0.0045%**	**47,743**	**0**	**0.00%**
49	37800	Lg Ins Co Ltd Us Branch						
		37800	Lg Ins Co Ltd Us Branch	2,084,134	0.1402%	1,650,934	1,745,298	105.72%
				2,084,134	**0.1402%**	**1,650,934**	**1,745,298**	**105.72%**
50	111	LIBERTY MUT GRP						
		24198	Peerless Ins Co	60,575,519	4.0759%	52,394,999	59,666,436	113.88%
		10836	Golden Eagle Ins Corp	12,001,993	0.8076%	17,413,823	-37,961,595	-218.00%
		24171	Netherlands Ins Co The	4,094,525	0.2755%	2,361,238	4,008,214	169.75%
		21458	Employers Ins of Wausau	2,126,168	0.1431%	1,976,475	-1,074,735	-54.38%
		23035	Liberty Mut Fire Ins Co	1,693,509	0.1140%	1,720,460	-37,286	-2.17%
		26042	Wausau Underwriters Ins Co	956,492	0.0644%	920,556	-2,705,308	-293.88%
		26069	Wausau Business Ins Co	793,263	0.0534%	827,609	581,435	70.25%
		42404	Liberty Ins Corp	578,052	0.0389%	614,274	-81,674	-13.30%
		19917	Liberty Ins Underwriters Inc	8,183	0.0006%	78,659	0	0.00%
				82,827,704	**5.5732%**	**78,308,093**	**22,395,487**	**28.60%**

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51	108		LUMBERMENS MUT CAS GRP					
		22977	Lumbermens Mut Cas Co	10,857,212	0.7305%	8,692,371	1,652,577	19.01%
		30562	American Manufacturers Mut Ins Co	10,472,102	0.7046%	11,576,221	3,486,416	30.12%
		22918	American Motorists Ins Co	7,835,302	0.5272%	7,460,894	7,769,610	104.14%
		20524	Specialty Natl Ins Co	5,902,307	0.3971%	5,809,480	3,543,525	61.00%
		18910	American Protection Ins Co	2,970,217	0.1999%	3,672,875	2,043,283	55.63%
				38,037,140	**2.5594%**	**37,211,841**	**18,495,411**	**49.70%**
52	677		MAGUIRE CORP GRP					
		18058	Philadelphia Ind Ins Co	25,806,535	1.7364%	20,687,657	8,387,045	40.54%
				25,806,535	**1.7364%**	**20,687,657**	**8,387,045**	**40.54%**
53	785		MARKEL CORP GRP					
		38970	Markel Ins Co	11,643,145	0.7834%	8,849,726	6,386,854	72.17%
		28932	Markel American Ins Co	1,043	0.0001%	174	36	20.69%
				11,644,188	**0.7835%**	**8,849,900**	**6,386,890**	**72.17%**
54	225		MCMILLEN GRP					
		20010	Acceptance Ind Ins Co	431,931	0.0291%	311,057	222,589	71.56%
		23248	Occidental Fire & Cas Co Of NC	163	0.0000%	143	42,692	29854.55%
				432,094	**0.0291%**	**311,200**	**265,281**	**85.24%**
55	660		MERCURY GEN GRP					
		11908	Mercury Cas Co	5,091,491	0.3426%	4,374,983	1,249,506	28.56%
				5,091,491	**0.3426%**	**4,374,983**	**1,249,506**	**28.56%**
56	27480		Mid-State Mut Ins Co					
		27480	Mid-State Mut Ins Co	2,559,303	0.1722%	2,274,513	1,868,427	82.15%
				2,559,303	**0.1722%**	**2,274,513**	**1,868,427**	**82.15%**
57	3098		Millea Holdings Inc					
		12904	Tokio Marine & Fire Ins Co Ltd Us Br	6,373,752	0.4289%	6,386,876	1,361,145	21.31%
				6,373,752	**0.4289%**	**6,386,876**	**1,361,145**	**21.31%**
58	2978		Mitsui Sumitomo Ins Grp					
		20362	Sumitomo Mar & Fire Ins Co of Amer	5,068,888	0.3411%	3,893,125	660,415	16.96%
				5,068,888	**0.3411%**	**3,893,125**	**660,415**	**16.96%**
59	291		MOTORISTS MUT					
		13331	American Hardware Mut Ins Co	504,666	0.0340%	478,110	679,461	142.11%
				504,666	**0.0340%**	**478,110**	**679,461**	**142.11%**
60	361		MUNICH GRP					
		19720	American Alt Ins Corp	2,849,987	0.1918%	2,379,576	2,469,008	103.76%
				2,849,987	**0.1918%**	**2,379,576**	**2,469,008**	**103.76%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

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

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
61	140		NATIONWIDE CORP					
		19100	Amco Ins Co	62,950,863	4.2357%	60,047,220	23,355,941	38.90%
		23787	Nationwide Mut Ins Co	12,107,957	0.8147%	13,040,812	10,121,576	77.61%
		28223	Nationwide Agribusiness Ins Co	3,063,426	0.2061%	2,325,308	1,947,367	83.75%
		11991	National Cas Co	349,574	0.0235%	344,557	164,970	47.88%
		15580	Scottsdale Ind Co	8,490	0.0006%	8,932	1,068	11.96%
		37877	Nationwide Prop & Cas Ins Co	6,229	0.0004%	5,112	-187,548	-3668.78%
		13838	Farmland Mut Ins Co	146	0.0000%	6,450	-6,473	-100.36%
				78,486,685	**5.2811%**	**75,778,391**	**35,396,901**	**46.71%**
62	510		NAVIGATORS GRP INC					
		42307	Navigators Ins Co	2,294,795	0.1544%	2,481,320	2,422,317	97.62%
				2,294,795	**0.1544%**	**2,481,320**	**2,422,317**	**97.62%**
63	2558		Nipponkoa Ins Co Ltd					
		27073	Nipponkoa Ins Co Ltd U.S. Branch	5,525	0.0004%	3,324	6,688	201.20%
				5,525	**0.0004%**	**3,324**	**6,688**	**201.20%**
64	150		OLD REPUBLIC GRP					
		20095	Bituminous Cas Corp	3,275	0.0002%	2,602	800	30.75%
				3,275	**0.0002%**	**2,602**	**800**	**30.75%**
65	645		OREGON MUT INS					
		14907	Oregon Mut Ins Co	1,641,594	0.1105%	1,506,513	1,454,464	96.55%
				1,641,594	**0.1105%**	**1,506,513**	**1,454,464**	**96.55%**
66	156		P W GROUP INC					
		24295	Providence Washington Ins Co	4,698	0.0003%	5,783	-29,941	-517.74%
				4,698	**0.0003%**	**5,783**	**-29,941**	**-517.74%**
67	40550		Pacific Pioneer Ins Co					
		40550	Pacific Pioneer Ins Co	1,497	0.0001%	55,685	44,358	79.66%
				1,497	**0.0001%**	**55,685**	**44,358**	**79.66%**
68	1218		PENN AMER GRP INC					
		32859	Penn-Amer Ins Co	6,210,920	0.4179%	5,153,155	2,032,409	39.44%
				6,210,920	**0.4179%**	**5,153,155**	**2,032,409**	**39.44%**
69	767		PENN MFR ASN INS					
		12262	Pennsylvania Manufacturers Asn Ins C	33,334	0.0022%	25,371	13,439	52.97%
				33,334	**0.0022%**	**25,371**	**13,439**	**52.97%**
70	772		PHYSICANS OF OH					
		22985	Sequoia Ins Co	12,303,848	0.8279%	11,206,587	9,714,850	86.69%
				12,303,848	**0.8279%**	**11,206,587**	**9,714,850**	**86.69%**
71	853		PUBLIC SERVICE GRP					
		15059	Public Service Mut Ins Co	7,180,456	0.4831%	5,774,116	2,110,199	36.55%
		10997	Western Select Ins Co	62,148	0.0042%	2,137,602	1,078,393	50.45%
				7,242,604	**0.4873%**	**7,911,718**	**3,188,592**	**40.30%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

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

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
72	796	QBE INS GRP LTD						
		39217	QBE Ins Corp	601	0.0000%	842	-268,476	-31885.51%
				601	**0.0000%**	**842**	**-268,476**	**-31885.51%**
73	783	RLI INS GRP						
		13056	RLI Ins Co	221,856	0.0149%	239,644	223,655	93.33%
				221,856	**0.0149%**	**239,644**	**223,655**	**93.33%**
74	553	ROYAL & SUN ALLIANCE USA						
		26980	Royal Ins Co Of Amer	5,125,337	0.3449%	3,974,414	2,853,142	71.79%
		24694	Safeguard Ins Co	4,995,823	0.3362%	4,564,984	1,033,210	22.63%
		24902	Security Ins Co Of Hartford	4,684,564	0.3152%	2,647,310	713,718	26.96%
		24589	American & Foreign Ins Co	2,893,355	0.1947%	3,284,687	1,549,474	47.17%
		24678	Royal Ind Co	1,454,620	0.0979%	1,073,985	22,506	2.10%
		24600	Globe Ind Co	1,313,587	0.0884%	1,104,853	333,969	30.23%
		24880	Fire & Cas Ins Co Of CT	114,987	0.0077%	248,414	821,077	330.53%
		24872	Connecticut Ind Co	90,241	0.0061%	93,286	21,002	22.51%
		40541	Grocers Ins Co	76,974	0.0052%	1,537,061	754,314	49.08%
				20,749,488	**1.3962%**	**18,528,994**	**8,102,412**	**43.73%**
75	163	SAFECO INS GRP						
		19690	American Economy Ins Co	17,031,626	1.1460%	15,258,575	6,750,837	44.24%
		19704	American States Ins Co	15,880,706	1.0686%	11,839,988	84,175,804	710.95%
		24740	Safeco Ins Co Of Amer	2,881,996	0.1939%	4,890,703	617,409	12.62%
		24732	General Ins Co Of Amer	2,596,171	0.1747%	3,840,439	634,860	16.53%
		24724	First Natl Ins Co Of Amer	2,564,243	0.1725%	3,058,271	2,304,778	75.36%
				40,954,742	**2.7557%**	**38,887,976**	**94,483,688**	**242.96%**
76	169	SENTRY INS GRP						
		24988	Sentry Ins A Mut Co	2,104,317	0.1416%	2,038,204	2,778,284	136.31%
				2,104,317	**0.1416%**	**2,038,204**	**2,778,284**	**136.31%**
77	35408	Sirius Amer Ins Co						
		35408	Sirius Amer Ins Co	6,799,740	0.4575%	2,346,837	914,412	38.96%
				6,799,740	**0.4575%**	**2,346,837**	**914,412**	**38.96%**
78	3219	Sompo Japan Ins Grp						
		11126	Sompo Japan Ins Co of Amer	1,588,965	0.1069%	2,027,677	4,471,774	220.54%
				1,588,965	**0.1069%**	**2,027,677**	**4,471,774**	**220.54%**
79	36790	Springfield Ins Co Inc						
		36790	Springfield Ins Co Inc	122,639	0.0083%	116,941	246,470	210.76%
				122,639	**0.0083%**	**116,941**	**246,470**	**210.76%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

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

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
80	164		ST PAUL GRP					
		24767	St Paul Fire & Marine Ins Co	2,898,226	0.1950%	2,706,439	-38,898	-1.44%
		25887	US Fidelity & Guaranty Co	1,784,247	0.1201%	2,372,685	780,064	32.88%
		25879	Fidelity & Guaranty Ins Underwriters	1,203,868	0.0810%	1,260,980	948,509	75.22%
		35386	Fidelity & Guaranty Ins Co	601,513	0.0405%	622,188	-416,962	-67.02%
		36463	Discover Prop & Cas Ins Co	168,334	0.0113%	88,599	544,600	614.68%
		24791	St Paul Mercury Ins Co	2,735	0.0002%	4,502	-10,449	-232.10%
		24775	St Paul Guardian Ins Co	500	0.0000%	69	5	7.25%
				6,659,423	**0.4481%**	**7,055,462**	**1,806,869**	**25.61%**
81	748		STAR INS GRP					
		18023	Star Ins Co	2,503,441	0.1684%	2,428,339	1,498,545	61.71%
		25780	Williamsburg Natl Ins Co	124,840	0.0084%	400,951	392,445	97.88%
				2,628,281	**0.1768%**	**2,829,290**	**1,890,990**	**66.84%**
82	176		STATE FARM IL					
		25151	State Farm General Ins Co	99,849,668	6.7185%	79,903,809	59,154,091	74.03%
				99,849,668	**6.7185%**	**79,903,809**	**59,154,091**	**74.03%**
83	161		TOPA EQUITIES LTD					
		18031	Topa Ins Co	9,499,688	0.6392%	8,451,952	1,204,047	14.25%
				9,499,688	**0.6392%**	**8,451,952**	**1,204,047**	**14.25%**
84	3321		Travelers Property Cas Corp Grp					
		25674	Travelers Ind Co Of IL	83,539,999	5.6211%	73,145,232	37,095,555	50.71%
		25682	Travelers Ind Co Of CT	38,990,517	2.6235%	36,287,812	23,174,894	63.86%
		22217	Gulf Ins Co	4,350,614	0.2927%	3,877,572	2,982,203	76.91%
		22233	Select Ins Co	333,450	0.0224%	374,878	875,756	233.61%
		24015	Northland Ins Co	70,958	0.0048%	64,491	13,269	20.57%
		19038	Travelers Cas & Surety Co	30,236	0.0020%	17,833	607,359	3405.82%
		19070	Standard Fire Ins Co	27,268	0.0018%	16,386	1,649,891	10068.91%
		22209	Atlantic Ins Co	481	0.0000%	182	5	2.75%
				127,343,523	**8.5685%**	**113,784,386**	**66,398,932**	**58.36%**
85	781		UNION LABOR GRP					
		37893	Ulico Cas Co	1,719,129	0.1157%	1,526,274	1,164,158	76.27%
				1,719,129	**0.1157%**	**1,526,274**	**1,164,158**	**76.27%**
86	920		UNITED NATL GRP					
		42048	Diamond State Ins Co	1,335,975	0.0899%	2,079,710	3,950,960	189.98%
				1,335,975	**0.0899%**	**2,079,710**	**3,950,960**	**189.98%**
87	201		UTICA NATL INS GRP					
		25976	Utica Mut Ins Co	58,649	0.0039%	69,228	-11,036	-15.94%
		25984	Graphic Arts Mut Ins Co	6,002	0.0004%	11,452	-77,279	-674.81%
				64,651	**0.0044%**	**80,680**	**-88,315**	**-109.46%**
88	2898		Western Service Contract Grp					
		37850	Pacific Specialty Ins Co	1,836,465	0.1236%	2,657,498	2,723,909	102.50%
				1,836,465	**0.1236%**	**2,657,498**	**2,723,909**	**102.50%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

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

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
89	1129	WHITE MOUNTAINS GRP						
		21962	Pennsylvania General Ins Co	8,404,274	0.5655%	15,203,531	39,752,550	261.47%
		20621	OneBeacon America Ins Co	4,207,825	0.2831%	9,020,969	16,672,650	184.82%
		38776	Folksamerica Rein Co	2,064,750	0.1389%	2,045,435	493,355	24.12%
		21970	OneBeacon Ins Co	1,802,001	0.1213%	3,851,017	1,276,215	33.14%
		20648	Employers Fire Ins Co	1,304,157	0.0878%	3,280,813	1,022,313	31.16%
		20613	American Employers Ins Co	1,026,880	0.0691%	2,133,719	-249,282	-11.68%
		38369	Northern Assur Co Of Amer	489,690	0.0329%	1,563,635	-125,084	-8.00%
				19,299,577	**1.2986%**	**37,099,119**	**58,842,717**	**158.61%**
90	98	WR Berkley Corp						
		40045	Starnet Ins Co	21,942,375	1.4764%	8,448,440	4,060,457	48.06%
		32603	Berkley Ins Co	1,484,773	0.0999%	1,613,250	498,464	30.90%
				23,427,148	**1.5763%**	**10,061,690**	**4,558,921**	**45.31%**
91	1285	X L AMER						
		22322	Greenwich Ins Co	4,639,618	0.3122%	4,630,118	124,624	2.69%
		24554	XL Ins Amer Inc	100,751	0.0068%	108,378	48,243	44.51%
				4,740,369	**0.3190%**	**4,738,496**	**172,867**	**3.65%**
92	336	ZENITH NATL INS GRP						
		13269	Zenith Ins Co	11	0.0000%	22	10,033	45604.55%
				11	**0.0000%**	**22**	**10,033**	**45604.55%**
93	212	ZURICH INS GRP						
		21709	Truck Ins Exch	47,546,761	3.1993%	49,894,784	66,695,149	133.67%
		21652	Farmers Ins Exch	36,349,710	2.4458%	33,338,227	23,859,070	71.57%
		21687	Mid-Century Ins Co	15,861,708	1.0673%	16,607,386	-3,617,886	-21.78%
		19372	Northern Ins Co Of NY	15,372,167	1.0343%	15,400,118	11,485,884	74.58%
		21660	Fire Ins Exch	11,367,952	0.7649%	10,277,591	5,218,958	50.78%
		19356	Maryland Cas Co	8,663,201	0.5829%	7,248,184	2,020,625	27.88%
		16535	Zurich American Ins Co	4,060,765	0.2732%	3,059,649	2,828,172	92.43%
		26611	Valiant Ins Co	3,607,333	0.2427%	2,760,716	985,694	35.70%
		39306	Fidelity & Deposit Co Of MD	2,989,012	0.2011%	2,327,187	1,090,398	46.85%
		19305	Assurance Co Of Amer	2,033,829	0.1368%	3,268,373	1,265,487	38.72%
		40142	American Zurich Ins Co	739,968	0.0498%	321,755	137,504	42.74%
		10315	Civic Property & Cas Co	304,091	0.0205%	223,723	78,526	35.10%
		10318	Exact Prop & Cas Co Inc	251,451	0.0169%	173,741	136,432	78.53%
		21326	Empire Fire & Marine Ins Co	175,528	0.0118%	125,833	140,277	111.48%
		26247	American Guarantee & Liability Ins	118,397	0.0080%	58,903	1,345,531	2284.32%
		10317	Neighborhood Spirit Prop & Cas Co	103,914	0.0070%	85,579	23,973	28.01%
		27855	Zurich American Ins Co Of IL	5,738	0.0004%	3,277	1,318	40.22%
		34347	Colonial American Cas & Surety Co	1,257	0.0001%	1,325	446	33.66%
				149,552,782	**10.0629%**	**145,176,351**	**113,695,558**	**78.32%**
			Line Total:	**1,486,184,218**	**100.0000%**	**1,405,649,329**	**894,095,436**	**63.61%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: MORTGAGE GUARANTY [06]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	12		AMERICAN INTRNL GRP					
		15873	United Gty Residential Ins Co	61,502,871	10.8894%	63,099,691	-4,756,510	-7.54%
		40525	United Guaranty Credit Ins Co	354,574	0.0628%	306,991	255,051	83.08%
				61,857,445	**10.9522%**	**63,406,682**	**-4,501,459**	**-7.10%**
2	421		COLLATERAL MORT GRP					
		24350	Triad Guaranty Ins Corp	28,525,904	5.0507%	28,645,561	4,798,048	16.75%
				28,525,904	**5.0507%**	**28,645,561**	**4,798,048**	**16.75%**
3	306		CUNA MUT GRP					
		40266	CMG Mortgage Ins Co	5,695,498	1.0084%	4,962,890	40,509	0.82%
		29114	CMG Mortgage Assur Co	3,219	0.0006%	3,436	254	7.39%
				5,698,717	**1.0090%**	**4,966,326**	**40,763**	**0.82%**
4	350		GE GLOBAL GRP					
		38458	General Electric Mortgage Ins Corp	65,690,499	11.6309%	69,633,387	-14,386,825	-20.66%
		18759	Verex Assure Inc	45,333	0.0080%	94,387	-125,257	-132.71%
		29823	Ge Residential Mortgage Ins Corp NC	24,126	0.0043%	39,209	-47,888	-122.14%
		16675	Gen Elec Mortgage Ins Corp Of NC	299	0.0001%	522	-3,126	-598.85%
				65,760,257	**11.6432%**	**69,767,505**	**-14,563,096**	**-20.87%**
5	105		MGIC GRP					
		29858	Mortgage Guaranty Ins Corp	172,023,798	30.4578%	171,980,449	89,178,872	51.85%
		10682	MGIC Credit Assur Corp	4,656,810	0.8245%	4,656,810	2,934,210	63.01%
		18740	MGIC Ind Corp	87,377	0.0155%	99,370	-838,842	-844.16%
				176,767,985	**31.2978%**	**176,736,629**	**91,274,240**	**51.64%**
6	150		OLD REPUBLIC GRP					
		28452	Republic Mortgage Ins Co	28,615,052	5.0665%	29,468,328	-2,373,183	-8.05%
				28,615,052	**5.0665%**	**29,468,328**	**-2,373,183**	**-8.05%**
7	1135		PMI GRP OF CO					
		27251	PMI Mortgage Ins Co	92,299,174	16.3421%	93,589,462	-26,377,910	-28.18%
				92,299,174	**16.3421%**	**93,589,462**	**-26,377,910**	**-28.18%**
8	766		Radian Grp					
		33790	Radian Guaranty Inc	102,396,346	18.1299%	96,354,990	-13,118,965	-13.62%
		30872	Amerin Guaranty Corp	2,873,062	0.5087%	2,873,062	3,569,329	124.23%
				105,269,408	**18.6386%**	**99,228,052**	**-9,549,636**	**-9.62%**
			Line Total:	**564,793,942**	**100.0000%**	**565,808,545**	**38,747,767**	**6.85%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: OCEAN MARINE [08]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	626		ACE LTD					
		43575	Indemnity Ins Co Of North Amer	2,413,566	1.1021%	2,434,128	4,851,154	199.30%
		22667	Ace American Ins Co	1,175,920	0.5370%	956,956	404,924	42.31%
		22713	Insurance Co Of North Amer	431,636	0.1971%	444,711	78,540	17.66%
				4,021,122	**1.8362%**	**3,835,795**	**5,334,618**	**139.07%**
2	38733		Alaska Nat Ins Co					
		38733	Alaska Nat Ins Co	36,424	0.0166%	33,044	-24,486	-74.10%
				36,424	**0.0166%**	**33,044**	**-24,486**	**-74.10%**
3	761		ALLIANZ INS GRP					
		21873	Firemans Fund Ins Co	23,615,521	10.7838%	23,326,724	10,106,266	43.32%
		35300	Allianz Ins Co	61,304	0.0280%	17,881	89,656	501.40%
		11630	Jefferson Ins Co	3,976	0.0018%	13,016	-11,375	-87.39%
				23,680,801	**10.8137%**	**23,357,621**	**10,184,547**	**43.60%**
4	88		ALLMERICA FINANCIAL CORP					
		22292	Hanover Ins Co	119,890	0.0547%	109,202	64,610	59.17%
				119,890	**0.0547%**	**109,202**	**64,610**	**59.17%**
5	12		AMERICAN INTRNL GRP					
		19380	American Home Assur Co	21,438,425	9.7897%	21,182,336	15,483,050	73.09%
		19445	National Union Fire Ins Co Of Pitts	5,189,984	2.3700%	3,925,268	831,698	21.19%
		23841	New Hampshire Ins Co	3,112,175	1.4212%	3,120,310	3,362,649	107.77%
				29,740,584	**13.5808%**	**28,227,914**	**19,677,397**	**69.71%**
6	28		AMICA MUT GRP					
		19976	Amica Mut Ins Co	82,771	0.0378%	75,022	487,619	649.97%
				82,771	**0.0378%**	**75,022**	**487,619**	**649.97%**
7	24		ATLANTIC CO					
		19909	Centennial Ins Co	2,859,421	1.3057%	2,733,707	798,238	29.20%
		19895	Atlantic Mut Ins Co	2,241,839	1.0237%	1,929,099	1,244,802	64.53%
				5,101,260	**2.3295%**	**4,662,806**	**2,043,040**	**43.82%**
8	31		BERKSHIRE HATHAWAY					
		44784	Fairfield Ins Co	40,379	0.0184%	40,379	5,000	12.38%
				40,379	**0.0184%**	**40,379**	**5,000**	**12.38%**
9	38		CHUBB & SON INC					
		20281	Federal Ins Co	6,460,871	2.9503%	5,822,621	939,369	16.13%
		20397	Vigilant Ins Co	45,054	0.0206%	40,507	1,280	3.16%
				6,505,925	**2.9709%**	**5,863,128**	**940,649**	**16.04%**
10	218		CNA INS GRP					
		35289	Continental Ins Co	11,874,985	5.4226%	11,898,821	4,656,662	39.14%
		20850	Firemens Ins Co Of Newark NJ	6,290,721	2.8726%	5,938,107	3,677,204	61.93%
		34622	Glens Falls Ins Co	507,108	0.2316%	395,036	166,625	42.18%
		20443	Continental Cas Co	3,557	0.0016%	2,402	41,786	1739.63%
				18,676,371	**8.5284%**	**18,234,366**	**8,542,277**	**46.85%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: OCEAN MARINE [08]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
11	57		ELECTRIC INS GRP					
		21261	Electric Ins Co	3,357	0.0015%	3,372	0	0.00%
				3,357	**0.0015%**	**3,372**	**0**	**0.00%**
12	158		FAIRFAX FINANCIAL					
		10220	Commonwealth Ins Co Of Amer	330,554	0.1509%	129,649	60,324	46.53%
		25534	TIG Ins Co	110,501	0.0505%	538,093	-210,159	-39.06%
		18864	Fairmont Ins Co	12,793	0.0058%	9,773	0	0.00%
				453,848	**0.2072%**	**677,515**	**-149,835**	**-22.12%**
13	65		FM GLOBAL GRP					
		21482	Factory Mut Ins Co	1,212,973	0.5539%	1,035,846	129,496	12.50%
		10014	Affiliated Fm Ins Co	1,172,411	0.5354%	1,057,356	28,554	2.70%
				2,385,384	**1.0893%**	**2,093,202**	**158,050**	**7.55%**
14	19		FORTIS GRP					
		10111	American Bankers Ins Co Of FL	933	0.0004%	933	-76	-8.15%
				933	**0.0004%**	**933**	**-76**	**-8.15%**
15	350		GE GLOBAL GRP					
		34207	Westport Ins Corp	565,059	0.2580%	512,486	17,512	3.42%
				565,059	**0.2580%**	**512,486**	**17,512**	**3.42%**
16	84		GREAT AMER E&S INS CO					
		22136	Great American Ins Co of NY	7,481,498	3.4164%	7,268,526	2,398,942	33.00%
				7,481,498	**3.4164%**	**7,268,526**	**2,398,942**	**33.00%**
17	517		HANNOVER GRP					
		37257	Insurance Corp Of Hannover	314,981	0.1438%	363,620	67,586	18.59%
		20532	Clarendon Natl Ins Co	232,760	0.1063%	346,097	640,664	185.11%
				547,741	**0.2501%**	**709,717**	**708,250**	**99.79%**
18	91		HARTFORD FIRE & CAS GRP					
		19682	Hartford Fire In Co	3,716,712	1.6972%	3,721,490	1,452,403	39.03%
		29424	Hartford Cas Ins Co	78,400	0.0358%	74,364	2,819	3.79%
		30104	Hartford Underwriters Ins Co	62,506	0.0285%	55,436	10,857	19.58%
				3,857,618	**1.7616%**	**3,851,290**	**1,466,079**	**38.07%**
19	10048		Hyundai Marine & Fire Ins Co Ltd					
		10048	Hyundai Marine & Fire Ins Co Ltd	1,018,358	0.4650%	990,424	1,066,100	107.64%
				1,018,358	**0.4650%**	**990,424**	**1,066,100**	**107.64%**
20	922		ICW GROUP					
		27847	Insurance Co Of The West	76,878	0.0351%	371,102	1,181,453	318.36%
				76,878	**0.0351%**	**371,102**	**1,181,453**	**318.36%**
21	1326		KINGSWAY GRP					
		33855	Lincoln General Ins Co	147,775	0.0675%	36,749	0	0.00%
				147,775	**0.0675%**	**36,749**	**0**	**0.00%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: OCEAN MARINE [08]

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
22	37800	Lg Ins Co Ltd Us Branch						
		37800	Lg Ins Co Ltd Us Branch	136,117	0.0622%	136,749	13,562	9.92%
				136,117	**0.0622%**	**136,749**	**13,562**	**9.92%**
23	111	LIBERTY MUT GRP						
		23043	Liberty Mut Ins Co	4,171,080	1.9047%	3,415,899	651,482	19.07%
		19917	Liberty Ins Underwriters Inc	1,801,743	0.8228%	1,431,519	821,428	57.38%
		23035	Liberty Mut Fire Ins Co	93,978	0.0429%	86,784	78,297	90.22%
				6,066,801	**2.7704%**	**4,934,202**	**1,551,207**	**31.44%**
24	108	LUMBERMENS MUT CAS GRP						
		22918	American Motorists Ins Co	953,104	0.4352%	862,407	215,708	25.01%
		22977	Lumbermens Mut Cas Co	320,017	0.1461%	304,417	43,735	14.37%
		30562	American Manufacturers Mut Ins Co	141,373	0.0646%	138,873	33,346	24.01%
		18910	American Protection Ins Co	1,361	0.0006%	884	0	0.00%
				1,415,855	**0.6465%**	**1,306,581**	**292,789**	**22.41%**
25	785	MARKEL CORP GRP						
		28932	Markel American Ins Co	5,672,458	2.5903%	4,762,298	2,134,585	44.82%
		38970	Markel Ins Co	1,129	0.0005%	941	229	24.34%
				5,673,587	**2.5908%**	**4,763,239**	**2,134,814**	**44.82%**
26	3098	Millea Holdings Inc						
		12904	Tokio Marine & Fire Ins Co Ltd Us Br	24,576,243	11.2226%	23,715,768	19,593,066	82.62%
				24,576,243	**11.2226%**	**23,715,768**	**19,593,066**	**82.62%**
27	2978	Mitsui Sumitomo Ins Grp						
		22551	Mitsui Marine & Fire Ins Co of Amer	1,388,905	0.6342%	1,294,322	5,007	0.39%
		20362	Sumitomo Mar & Fire Ins Co of Amer	799,115	0.3649%	894,175	43,939	4.91%
				2,188,020	**0.9991%**	**2,188,497**	**48,946**	**2.24%**
28	140	NATIONWIDE CORP						
		11991	National Cas Co	2,159,079	0.9859%	1,529,938	926,300	60.54%
				2,159,079	**0.9859%**	**1,529,938**	**926,300**	**60.54%**
29	510	NAVIGATORS GRP INC						
		42307	Navigators Ins Co	11,678,830	5.3330%	9,538,023	4,407,213	46.21%
				11,678,830	**5.3330%**	**9,538,023**	**4,407,213**	**46.21%**
30	2558	Nipponkoa Ins Co Ltd						
		27073	Nipponkoa Ins Co Ltd U.S. Branch	1,299,365	0.5933%	1,356,129	191,488	14.12%
		12190	NIPPONKOA Ins Co of America	352,705	0.1611%	352,705	92,308	26.17%
				1,652,070	**0.7544%**	**1,708,834**	**283,796**	**16.61%**
31	256	NY MARINE & GEN GRP						
		16608	New York Marine & Gnrl Ins Co	5,199,140	2.3741%	5,222,208	5,111,144	97.87%
				5,199,140	**2.3741%**	**5,222,208**	**5,111,144**	**97.87%**
32	304	PRUDENTIAL OF AMER						
		32352	Prudential Prop & Cas Ins Co	157,615	0.0720%	158,249	52,365	33.09%
				157,615	**0.0720%**	**158,249**	**52,365**	**33.09%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: OCEAN MARINE [08]

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33	41580		Red Shield Ins Co					
		41580	Red Shield Ins Co	433,707	0.1980%	411,699	162,586	39.49%
				433,707	**0.1980%**	**411,699**	**162,586**	**39.49%**
34	553		ROYAL & SUN ALLIANCE USA					
		26980	Royal Ins Co Of Amer	5,908,506	2.6981%	5,945,405	2,534,974	42.64%
		24872	Connecticut Ind Co	6,962	0.0032%	4,793	321	6.70%
				5,915,468	**2.7013%**	**5,950,198**	**2,535,295**	**42.61%**
35	3219		Sompo Japan Ins Grp					
		38997	Sompo Japan Fire & Mar Ins Co Amer	1,916,130	0.8750%	1,916,130	2,114,141	110.33%
				1,916,130	**0.8750%**	**1,916,130**	**2,114,141**	**110.33%**
36	164		ST PAUL GRP					
		24767	St Paul Fire & Marine Ins Co	10,476,929	4.7842%	9,153,294	15,090,926	164.87%
		24791	St Paul Mercury Ins Co	42,000	0.0192%	11,583	1,513	13.06%
				10,518,929	**4.8034%**	**9,164,877**	**15,092,439**	**164.68%**
37	3321		Travelers Property Cas Corp Grp					
		19070	Standard Fire Ins Co	2,936,037	1.3407%	2,425,225	1,740,552	71.77%
		25674	Travelers Ind Co Of IL	710,438	0.3244%	929,947	4,055	0.44%
		36161	Travelers Prop Cas Ins Co	3,166	0.0014%	2,910	-259	-8.90%
		22217	Gulf Ins Co	1,814	0.0008%	2,912	-100,271	-3443.37%
				3,651,455	**1.6674%**	**3,360,994**	**1,644,077**	**48.92%**
38	200		UNITED SERVICES AUTOMOBILE ASN GRP					
		25941	United Services Auto Assoc	1,170,858	0.5347%	1,169,275	492,645	42.13%
		25968	USAA Cas Ins Co	574,759	0.2625%	543,630	279,223	51.36%
				1,745,617	**0.7971%**	**1,712,905**	**771,868**	**45.06%**
39	697		VAN ENT GRP					
		37060	Old United Cas Co	647,400	0.2956%	317,022	332,958	105.03%
				647,400	**0.2956%**	**317,022**	**332,958**	**105.03%**
40	1129		WHITE MOUNTAINS GRP					
		20621	OneBeacon America Ins Co	12,978,769	5.9267%	12,707,757	3,762,317	29.61%
		20648	Employers Fire Ins Co	461,873	0.2109%	326,853	71,477	21.87%
				13,440,642	**6.1376%**	**13,034,610**	**3,833,794**	**29.41%**
41	1285		X L AMER					
		37885	XL Specialty Ins Co	8,165,943	3.7289%	7,838,337	994,521	12.69%
		24554	XL Ins Amer Inc	4,469	0.0020%	8,577	-13,759	-160.42%
				8,170,412	**3.7310%**	**7,846,914**	**980,762**	**12.50%**
42	212		ZURICH INS GRP					
		19372	Northern Ins Co Of NY	3,897,633	1.7798%	3,442,724	1,662,984	48.30%
		16535	Zurich American Ins Co	3,129,332	1.4290%	2,888,530	1,451,086	50.24%
		21687	Mid-Century Ins Co	66,161	0.0302%	102,091	4,433	4.34%
		11185	Foremost Ins Co	9,535	0.0044%	144	0	0.00%
				7,102,661	**3.2434%**	**6,433,489**	**3,118,503**	**48.47%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: OCEAN MARINE [08]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
			Line Total:	**218,989,754**	**100.0000%**	**206,305,719**	**119,103,371**	**57.73%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: INLAND MARINE [09]

Sorted by Group Name

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	626		ACE LTD					
		43575	Indemnity Ins Co Of North Amer	11,087,865	0.8941%	6,734,269	2,406,424	35.73%
		22713	Insurance Co Of North Amer	7,908,236	0.6377%	6,756,794	2,355,441	34.86%
		22667	Ace American Ins Co	7,607,136	0.6134%	12,880,082	11,354,587	88.16%
		21121	Westchester Fire Ins Co	2,333,846	0.1882%	16,233,307	3,403,359	20.97%
		20702	Ace Fire Underwriters Ins Co	554,066	0.0447%	833,965	260,038	31.18%
		20699	Ace Prop & Cas Ins Co	217,312	0.0175%	169,625	213,590	125.92%
		18279	Bankers Standard Ins Co	12,982	0.0010%	21,572	2,401	11.13%
				29,721,443	**2.3966%**	**43,629,614**	**19,995,840**	**45.83%**
2	468		Aegon US Holding Grp					
		31232	Monumental General Cas Co	5,690,567	0.4589%	5,217,190	3,833,423	73.48%
				5,690,567	**0.4589%**	**5,217,190**	**3,833,423**	**73.48%**
3	761		ALLIANZ INS GRP					
		21873	Firemans Fund Ins Co	86,111,607	6.9438%	80,304,636	44,540,899	55.46%
		35300	Allianz Ins Co	17,258,178	1.3916%	17,333,109	7,204,756	41.57%
		21857	American Ins Co	1,862,620	0.1502%	1,845,588	-40,252	-2.18%
		21865	Associated Ind Corp	1,601,760	0.1292%	1,649,614	380,729	23.08%
		11630	Jefferson Ins Co	397,704	0.0321%	438,580	232,878	53.10%
		22837	Interstate Ind Co	15,912	0.0013%	23,221	14,403	62.03%
		21881	National Surety Corp	10,400	0.0008%	11,623	-26,515	-228.13%
		22810	Chicago Ins Co	869	0.0001%	134,987	-36,968	-27.39%
				107,259,050	**8.6490%**	**101,741,358**	**52,269,930**	**51.38%**
4	88		ALLMERICA FINANCIAL CORP					
		22292	Hanover Ins Co	389,652	0.0314%	285,504	133,340	46.70%
		22306	Massachusetts Bay Ins Co	791	0.0001%	3,250	329	10.12%
				390,443	**0.0315%**	**288,754**	**133,669**	**46.29%**
5	8		ALLSTATE INS GRP					
		19232	Allstate Ins Co	21,322,613	1.7194%	21,328,169	8,542,267	40.05%
		19240	Allstate Ind Co	97,489	0.0079%	86,289	33,446	38.76%
				21,420,102	**1.7273%**	**21,414,458**	**8,575,713**	**40.05%**
6	1269		ALS GRP					
		10200	American Live Stock Ins Co	393,186	0.0317%	344,180	62,238	18.08%
				393,186	**0.0317%**	**344,180**	**62,238**	**18.08%**
7	574		AMERCO CORP					
		31089	Republic Western Ins Co	1,523,279	0.1228%	1,526,731	382,034	25.02%
				1,523,279	**0.1228%**	**1,526,731**	**382,034**	**25.02%**
8	4		AMERICAN EXPRESS GRP					
		27928	Amex Assur Co	7,391,167	0.5960%	7,391,167	1,957,079	26.48%
				7,391,167	**0.5960%**	**7,391,167**	**1,957,079**	**26.48%**

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9	12	AMERICAN INTRNL GRP						
		19445	National Union Fire Ins Co Of Pitts	51,059,654	4.1173%	79,536,045	28,036,163	35.25%
		19380	American Home Assur Co	15,040,158	1.2128%	5,422,378	10,816,715	199.48%
		43761	American Intl Ins Co Of CA	5,799,154	0.4676%	3,662,856	902,839	24.65%
		23841	New Hampshire Ins Co	1,663,870	0.1342%	1,667,004	313,645	18.81%
		19410	Commerce & Industry Ins Co	1,654,864	0.1334%	1,901,377	939,897	49.43%
		11452	Hartford Steam Boil Inspec & Ins Co	865,104	0.0698%	917,074	237,035	25.85%
		19402	Birmingham Fire Ins Co Of PA	736,288	0.0594%	534,374	411,302	76.97%
		23809	Granite State Ins Co	714,917	0.0576%	360,836	69,537	19.27%
		19429	Insurance Co Of The State Of PA	77,729	0.0063%	57,333	5,216	9.10%
		12963	21st Century Ins Co	7,751	0.0006%	42,620	0	0.00%
		35637	Landmark Ins Co	1,318	0.0001%	1,475	-149	-10.10%
		19399	AIU Ins Co	321	0.0000%	35	-49	-140.00%
		24376	American General Ind Co	315	0.0000%	315	19	6.03%
				77,621,443	**6.2592%**	**94,103,722**	**41,732,170**	**44.35%**
10	127	AMERICAN MODERN INS GRP						
		23450	American Family Home Ins Co	1,322,381	0.1066%	285,715	308,097	107.83%
		23469	American Modern Home Ins Co	807,243	0.0651%	1,290,402	1,074,623	83.28%
				2,129,624	**0.1717%**	**1,576,117**	**1,382,720**	**87.73%**
11	408	AMERICAN NATL FNCL GRP						
		11048	Pacific Prop & Cas Co	82,746	0.0067%	73,503	3,863	5.26%
				82,746	**0.0067%**	**73,503**	**3,863**	**5.26%**
12	18	AMERICAN ROAD GRP						
		19631	American Road Ins Co	3,564,878	0.2875%	3,564,878	-111,046	-3.12%
				3,564,878	**0.2875%**	**3,564,878**	**-111,046**	**-3.12%**
13	124	AMERISURE CO						
		23396	Amerisure Mut Ins Co	197	0.0000%	197	0	0.00%
				197	**0.0000%**	**197**	**0**	**0.00%**
14	28	AMICA MUT GRP						
		19976	Amica Mut Ins Co	432,674	0.0349%	396,331	214,519	54.13%
				432,674	**0.0349%**	**396,331**	**214,519**	**54.13%**
15	1279	Arch Ins Grp						
		11150	Arch Ins Co	470,489	0.0379%	190,701	137,350	72.02%
				470,489	**0.0379%**	**190,701**	**137,350**	**72.02%**
16	41459	Armed Forces Ins Exchange						
		41459	Armed Forces Ins Exchange	870,645	0.0702%	889,863	316,333	35.55%
				870,645	**0.0702%**	**889,863**	**316,333**	**35.55%**
17	24	ATLANTIC CO						
		19909	Centennial Ins Co	5,778,106	0.4659%	4,963,005	2,047,563	41.26%
		19895	Atlantic Mut Ins Co	217,298	0.0175%	182,753	150,688	82.45%
				5,995,404	**0.4835%**	**5,145,758**	**2,198,251**	**42.72%**

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18	29530	AXA Art Ins Corp						
		29530	AXA Art Ins Corp	5,970,144	0.4814%	6,604,985	826,806	12.52%
				5,970,144	**0.4814%**	**6,604,985**	**826,806**	**12.52%**
19	968	AXA INS GRP						
		16187	AXA Re Prop & Cas Ins Co	21,533,867	1.7364%	21,205,605	745,786	3.52%
		11835	AXA Re Amer Ins Co	11,907,213	0.9602%	2,886,017	91,413	3.17%
				33,441,080	**2.6966%**	**24,091,622**	**837,199**	**3.48%**
20	1330	Balboa Life & Casualty Grp						
		24813	Balboa Ins Co	97,900	0.0079%	121,567	34,504	28.38%
		24821	Meritplan Ins Co	11,719	0.0009%	8,654	4,549	52.57%
		24848	Newport Ins Co	11,002	0.0009%	7,213	1,722	23.87%
				120,621	**0.0097%**	**137,434**	**40,775**	**29.67%**
21	689	BANKERS INS GRP						
		33162	Bankers Ins Co	60,053	0.0048%	49,120	-2,026	-4.12%
				60,053	**0.0048%**	**49,120**	**-2,026**	**-4.12%**
22	23	BCS INS GRP						
		38245	BCS Ins Co	2,744,321	0.2213%	2,744,321	-441,838	-16.10%
				2,744,321	**0.2213%**	**2,744,321**	**-441,838**	**-16.10%**
23	31	BERKSHIRE HATHAWAY						
		11967	General Star Natl Ins Co	3,924,469	0.3165%	3,780,651	2,293,104	60.65%
		38962	Genesis Ins Co	127,710	0.0103%	127,710	116,540	91.25%
		20052	National Liab & Fire Ins Co	62,845	0.0051%	55,988	41,405	73.95%
				4,115,024	**0.3318%**	**3,964,349**	**2,451,049**	**61.83%**
24	33	CALIFORNIA CAS MGMT						
		20125	California Cas Ins Co	303,739	0.0245%	305,503	61,965	20.28%
		20117	California Cas Ind Exch	63,721	0.0051%	63,229	14,814	23.43%
				367,460	**0.0296%**	**368,732**	**76,779**	**20.82%**
25	802	CALIFORNIA INS GRP						
		13544	California Capital Ins Co	1,939,710	0.1564%	1,871,593	440,494	23.54%
		23540	Monterey Ins Co	736,630	0.0594%	512,438	82,409	16.08%
		12890	Eagle West Ins Co	22,314	0.0018%	15,676	15,708	100.20%
				2,698,654	**0.2176%**	**2,399,707**	**538,611**	**22.44%**
26	1278	CALIFORNIA ST AUTO GRP						
		15539	California State Auto Asn Inter-Ins	7,212,705	0.5816%	7,081,165	2,231,059	31.51%
				7,212,705	**0.5816%**	**7,081,165**	**2,231,059**	**31.51%**
27	10175	Cascade Natl Ins Co						
		10175	Cascade Natl Ins Co	285,226	0.0230%	191,105	250,764	131.22%
				285,226	**0.0230%**	**191,105**	**250,764**	**131.22%**
28	26905	Century-Natl Ins Co						
		26905	Century-Natl Ins Co	137,443	0.0111%	135,662	1,087	0.80%
				137,443	**0.0111%**	**135,662**	**1,087**	**0.80%**

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
29	38	CHUBB & SON INC						
		20281	Federal Ins Co	20,925,488	1.6874%	19,480,869	10,224,564	52.49%
		20346	Pacific Ind Co	5,017,882	0.4046%	4,111,059	398,493	9.69%
		35181	Executive Risk Ind Inc	3,457,218	0.2788%	703,083	3,241,035	460.97%
		20397	Vigilant Ins Co	862,361	0.0695%	891,700	86,027	9.65%
		20303	Great Northern Ins Co	767	0.0001%	30,459	1,382	4.54%
		12777	Chubb Ind Ins Co	381	0.0000%	381	1	0.26%
		20338	Northwestern Pacific Ind Co	39	0.0000%	39	-6	-15.38%
				30,264,136	**2.4404%**	**25,217,590**	**13,951,496**	**55.32%**
30	18767	Church Mut Ins Co						
		18767	Church Mut Ins Co	788	0.0001%	796	51	6.41%
				788	**0.0001%**	**796**	**51**	**6.41%**
31	244	CINCINNATI FNCL CP						
		10677	Cincinnati Ins Co	3,096	0.0002%	1,428	5	0.35%
				3,096	**0.0002%**	**1,428**	**5**	**0.35%**
32	41	CITIGROUP						
		41211	Triton Ins Co	261,222	0.0211%	289,491	21,461	7.41%
				261,222	**0.0211%**	**289,491**	**21,461**	**7.41%**
33	323	CIVIL SERV EMPLE						
		10693	Civil Svc Employees Ins Co	637,455	0.0514%	665,731	288,332	43.31%
		18953	CSE Safeguard Ins Co	72,696	0.0059%	65,465	-7,273	-11.11%
				710,151	**0.0573%**	**731,196**	**281,059**	**38.44%**
34	218	CNA INS GRP						
		20443	Continental Cas Co	41,120,876	3.3159%	48,227,380	83,208,509	172.53%
		34622	Glens Falls Ins Co	7,480,195	0.6032%	6,754,754	2,591,025	38.36%
		20850	Firemens Ins Co Of Newark NJ	957,441	0.0772%	954,187	1,797,971	188.43%
		35289	Continental Ins Co	760,856	0.0614%	887,617	-1,051,110	-118.42%
		20494	Transportation Ins Co	392,397	0.0316%	370,508	57,207	15.44%
		20486	Transcontinental Ins Co	284,410	0.0229%	380,516	-28,016	-7.36%
		20508	Valley Forge Ins Co	272,588	0.0220%	617,900	60,928	9.86%
		20427	American Cas Co Of Reading PA	250,785	0.0202%	206,914	-17,930,448	-8665.65%
		20478	National Fire Ins Co Of Hartford	24,470	0.0020%	91,151	-59,178	-64.92%
				51,544,018	**4.1564%**	**58,490,927**	**68,646,888**	**117.36%**
35	34711	Computer Ins Co						
		34711	Computer Ins Co	1,078,480	0.0870%	1,426,683	-24,313	-1.70%
				1,078,480	**0.0870%**	**1,426,683**	**-24,313**	**-1.70%**
36	3018	Converium Holding Grp						
		22730	Converium Ins North Amer Inc	3,348,863	0.2700%	3,324,624	1,261,022	37.93%
				3,348,863	**0.2700%**	**3,324,624**	**1,261,022**	**37.93%**
37	50	COUNTRY CO						
		23647	Mutual Service Cas Ins Co	131,488	0.0106%	147,492	65,910	44.69%
		23655	Modern Service Ins Co	86	0.0000%	86	0	0.00%
				131,574	**0.0106%**	**147,578**	**65,910**	**44.66%**

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38	400		CREDIT SUISSE GRP					
		25747	Unigard Ins Co	1,669,391	0.1346%	1,585,259	518,101	32.68%
		25798	Unigard Ind Co	506,182	0.0408%	512,808	95,605	18.64%
		24449	Regent Ins Co	64,113	0.0052%	64,223	14	0.02%
				2,239,686	**0.1806%**	**2,162,290**	**613,720**	**28.38%**
39	306		CUNA MUT GRP					
		10847	Cumis Ins Society Inc	583,176	0.0470%	540,632	302,442	55.94%
				583,176	**0.0470%**	**540,632**	**302,442**	**55.94%**
40	240		DAIMLER CHRYSLER GRP					
		10499	DaimlerChrysler Ins Co	32,171	0.0026%	66,883	28,899	43.21%
				32,171	**0.0026%**	**66,883**	**28,899**	**43.21%**
41	831		DOCTORS CO GRP					
		34495	Doctors Co An Interins Exchn	1,219,347	0.0983%	1,165,271	664,332	57.01%
				1,219,347	**0.0983%**	**1,165,271**	**664,332**	**57.01%**
42	57		ELECTRIC INS GRP					
		21261	Electric Ins Co	30,995	0.0025%	28,884	5,162	17.87%
				30,995	**0.0025%**	**28,884**	**5,162**	**17.87%**
43	62		EMC INS CO					
		21415	Employers Mut Cas Co	630,181	0.0508%	585,332	50,607	8.65%
		21407	Emcasco Ins Co	506	0.0000%	487	-6	-1.23%
				630,687	**0.0509%**	**585,819**	**50,601**	**8.64%**
44	1120		EVEREST REIN HOL INC					
		10120	Everest Natl Ins Co	9,896	0.0008%	11,815	16,781	142.03%
				9,896	**0.0008%**	**11,815**	**16,781**	**142.03%**
45	158		FAIRFAX FINANCIAL					
		25054	Hudson Ins Co	11,014,881	0.8882%	10,865,565	-238,217	-2.19%
		21113	United States Fire Ins Co	863,205	0.0696%	969,287	24,829	2.56%
		25534	TIG Ins Co	549,959	0.0443%	1,529,047	-882,656	-57.73%
		10220	Commonwealth Ins Co Of Amer	254,078	0.0205%	355,466	0	0.00%
		18864	Fairmont Ins Co	87,616	0.0071%	121,200	59,914	49.43%
		24384	Ranger Ins Co	19,234	0.0016%	1,004	1,076	107.17%
		25496	TIG Ind Co	861	0.0001%	2,245	-9,401	-418.75%
		25445	TIG Specialty Ins Corp	542	0.0000%	542	0	0.00%
				12,790,376	**1.0314%**	**13,844,356**	**-1,044,455**	**-7.54%**
46	249		FARMERS HOME MUT					
		26395	Western Home Ins Co	16,528	0.0013%	15,869	65	0.41%
		13846	Farmers Home Mut Ins Co	9,848	0.0008%	8,085	0	0.00%
				26,376	**0.0021%**	**23,954**	**65**	**0.27%**
47	7		FEDERATED MUT					
		13935	Federated Mut Ins Co	1,466,413	0.1182%	1,469,313	1,017,322	69.24%
		28304	Federated Service Ins Co	26,414	0.0021%	9,273	867	9.35%
				1,492,827	**0.1204%**	**1,478,586**	**1,018,189**	**68.86%**

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48	11118		Federated Rural Electric Ins Corp					
		11118	Federated Rural Electric Ins Corp	2,335	0.0002%	2,259	0	0.00%
				2,335	**0.0002%**	**2,259**	**0**	**0.00%**
49	670		FIDELITY NATL FIN INC					
		16578	First Comm Ins Co	49	0.0000%	3	-3,376	12533.33%
				49	**0.0000%**	**3**	**-3,376**	**12533.33%**
50	65		FM GLOBAL GRP					
		21482	Factory Mut Ins Co	139,560,125	11.2537%	124,593,033	24,685,287	19.81%
		10014	Affiliated Fm Ins Co	17,093,838	1.3784%	13,692,554	6,839,297	49.95%
				156,653,963	**12.6321%**	**138,285,587**	**31,524,584**	**22.80%**
51	19		FORTIS GRP					
		10111	American Bankers Ins Co Of FL	20,826,145	1.6794%	21,116,985	2,810,398	13.31%
		35971	Voyager Property & Cas Ins Co	18,070,226	1.4571%	19,279,517	10,067,569	52.22%
		19615	American Reliable Ins Co	2,815,258	0.2270%	2,406,935	628,642	26.12%
		42978	American Security Ins Co	1,595,199	0.1286%	3,002,306	17,091	0.57%
				43,306,828	**3.4921%**	**45,805,743**	**13,523,700**	**29.52%**
52	350		GE GLOBAL GRP					
		34207	Westport Ins Corp	29,850,804	2.4071%	23,287,729	4,633,399	19.90%
		21318	Coregis Ins Co	218,270	0.0176%	208,359	8,123	3.90%
		20796	GE Cas Ins Co	109,587	0.0088%	111,690	-457,438	-409.56%
				30,178,661	**2.4335%**	**23,607,778**	**4,184,084**	**17.72%**
53	604		GERLING GLOBAL RE GRP					
		32190	Constitution Ins Co	1,880,084	0.1516%	2,211,576	1,344,214	60.78%
		41343	Gerling Amer Ins Co	247,752	0.0200%	179,868	-515,074	-286.36%
				2,127,836	**0.1716%**	**2,391,444**	**829,140**	**34.67%**
54	83		GRANGE INS					
		22101	Grange Ins Assn	133,917	0.0108%	164,737	46,093	27.98%
		22128	Rocky Mountain Fire & Cas Co	17,102	0.0014%	19,260	-1,266	-6.57%
				151,019	**0.0122%**	**183,997**	**44,827**	**24.36%**
55	84		GREAT AMER E&S INS CO					
		22136	Great American Ins Co of NY	18,779,912	1.5144%	17,573,026	-855,392	-4.87%
		26344	Great American Assur Co	8,736,777	0.7045%	8,357,131	5,150,084	61.63%
		16691	Great American Ins Co	621,358	0.0501%	631,590	137,515	21.77%
		32620	National Interstate Ins Co	239,498	0.0193%	197,506	16,273	8.24%
		26832	Great American Alliance Ins Co	156,397	0.0126%	265,204	12,693	4.79%
		33723	Great American Spirit Ins Co	115,304	0.0093%	117,734	4,704	4.00%
				28,649,246	**2.3102%**	**27,142,191**	**4,465,877**	**16.45%**
56	517		HANNOVER GRP					
		37257	Insurance Corp Of Hannover	23,545,045	1.8986%	22,072,934	15,376,244	69.66%
		20532	Clarendon Natl Ins Co	16,703,954	1.3470%	33,224,027	1,906,778	5.74%
		37303	Redland Ins Co	307,947	0.0248%	1,177,300	3,669,293	311.67%
				40,556,946	**3.2704%**	**56,474,261**	**20,952,315**	**37.10%**

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57	26433		Harco Natl Ins Co					
		26433	Harco Natl Ins Co	185,604	0.0150%	151,205	91,410	60.45%
				185,604	**0.0150%**	**151,205**	**91,410**	**60.45%**
58	91		HARTFORD FIRE & CAS GRP					
		19682	Hartford Fire In Co	59,540,711	4.8012%	57,393,305	28,304,479	49.32%
		29459	Twin City Fire Ins Co Co	3,268,526	0.2636%	3,165,478	2,613,613	82.57%
		29424	Hartford Cas Ins Co	987,302	0.0796%	1,006,568	118,925	11.81%
		30104	Hartford Underwriters Ins Co	920,442	0.0742%	924,439	174,551	18.88%
		37478	Hartford Ins Co Of The Midwest	84,498	0.0068%	116,324	6,636	5.70%
				64,801,479	**5.2254%**	**62,606,114**	**31,218,204**	**49.86%**
59	1116		HIGHLANDS INS GRP INC					
		23930	Pacific Natl Ins Co	2,071	0.0002%	48,002	59,492	123.94%
		41408	Pacific Automobile Ins Co	636	0.0001%	3,167	0	0.00%
		23906	Northwestern Natl Cas Co	17	0.0000%	1,584	0	0.00%
				2,724	**0.0002%**	**52,753**	**59,492**	**112.77%**
60	300		HORACE MANN GRP					
		22578	Horace Mann Ins Co	64,193	0.0052%	57,676	7,774	13.48%
		22756	Horace Mann Prop & Cas Ins Co	55,584	0.0045%	55,030	183,122	332.77%
				119,777	**0.0097%**	**112,706**	**190,896**	**169.38%**
61	352		HOUSEHOLD FINANCE CORP					
		25011	Wesco Ins Co	3,523,825	0.2842%	6,513,490	305,273	4.69%
				3,523,825	**0.2842%**	**6,513,490**	**305,273**	**4.69%**
62	922		ICW GROUP					
		27847	Insurance Co Of The West	82,654	0.0067%	35,769	13,243	37.02%
				82,654	**0.0067%**	**35,769**	**13,243**	**37.02%**
63	479		IFG CO					
		11177	First Financial Ins Co	372,966	0.0301%	423,328	153,824	36.34%
				372,966	**0.0301%**	**423,328**	**153,824**	**36.34%**
64	246		INDIANA LUMBERMENS					
		14265	Indiana Lumbermens Mut Ins Co	2,612	0.0002%	2,085	0	0.00%
				2,612	**0.0002%**	**2,085**	**0**	**0.00%**
65	1318		INTERINS EXCH OF THE AUTOMOBILE CLUB					
		15598	Interins Exch Of The Automobile Club	8,527,376	0.6876%	8,341,181	2,343,639	28.10%
				8,527,376	**0.6876%**	**8,341,181**	**2,343,639**	**28.10%**
66	14354		Jewelers Mut Ins Co					
		14354	Jewelers Mut Ins Co	8,639,979	0.6967%	7,031,524	3,084,165	43.86%
				8,639,979	**0.6967%**	**7,031,524**	**3,084,165**	**43.86%**
67	1326		KINGSWAY GRP					
		33855	Lincoln General Ins Co	3,028,200	0.2442%	1,545,780	688,192	44.52%
				3,028,200	**0.2442%**	**1,545,780**	**688,192**	**44.52%**

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68	26077	Lancer Ins Co						
		26077	Lancer Ins Co	289,243	0.0233%	235,422	67,229	28.56%
				289,243	**0.0233%**	**235,422**	**67,229**	**28.56%**
69	37800	Lg Ins Co Ltd Us Branch						
		37800	Lg Ins Co Ltd Us Branch	255,077	0.0206%	199,046	0	0.00%
				255,077	**0.0206%**	**199,046**	**0**	**0.00%**
70	111	LIBERTY MUT GRP						
		24198	Peerless Ins Co	3,459,438	0.2790%	2,816,131	1,082,132	38.43%
		19917	Liberty Ins Underwriters Inc	2,963,900	0.2390%	2,770,221	163,542	5.90%
		21458	Employers Ins of Wausau	1,464,899	0.1181%	1,529,143	622,107	40.68%
		23035	Liberty Mut Fire Ins Co	1,428,138	0.1152%	1,434,013	778,199	54.27%
		10836	Golden Eagle Ins Corp	584,982	0.0472%	1,623,913	441,541	27.19%
		23043	Liberty Mut Ins Co	532,384	0.0429%	417,188	-1,627,615	-390.14%
		24171	Netherlands Ins Co The	56,154	0.0045%	39,497	68,535	173.52%
		42404	Liberty Ins Corp	1	0.0000%	439	3,037	691.80%
				10,489,896	**0.8459%**	**10,630,545**	**1,531,478**	**14.41%**
71	108	LUMBERMENS MUT CAS GRP						
		22977	Lumbermens Mut Cas Co	6,992,413	0.5638%	7,027,846	6,761,804	96.21%
		22918	American Motorists Ins Co	6,243,460	0.5035%	5,617,236	764,968	13.62%
		27138	Kemper Cas Ins Co	1,468,115	0.1184%	1,468,115	130,933	8.92%
		30562	American Manufacturers Mut Ins Co	1,228,558	0.0991%	1,211,048	245,825	20.30%
		20524	Specialty Natl Ins Co	1,202,889	0.0970%	1,030,679	379,901	36.86%
		18910	American Protection Ins Co	922,528	0.0744%	1,186,791	298,904	25.19%
		40991	Kemper Ind Ins Co	389,778	0.0314%	410,950	-2,640,235	-642.47%
				18,447,741	**1.4876%**	**17,952,665**	**5,942,100**	**33.10%**
72	23108	Lumbermens Underwriting Alliance						
		23108	Lumbermens Underwriting Alliance	221,690	0.0179%	155,064	1,813,007	1169.20%
				221,690	**0.0179%**	**155,064**	**1,813,007**	**1169.20%**
73	677	MAGUIRE CORP GRP						
		18058	Philadelphia Ind Ins Co	1,040,302	0.0839%	546,931	586,888	107.31%
				1,040,302	**0.0839%**	**546,931**	**586,888**	**107.31%**
74	785	MARKEL CORP GRP						
		27189	Associated Intl Ins Co	10,344,727	0.8342%	12,829,522	-3,841,916	-29.95%
		38970	Markel Ins Co	8,977,751	0.7239%	7,668,665	858,038	11.19%
		28932	Markel American Ins Co	434,838	0.0351%	447,920	90,263	20.15%
				19,757,316	**1.5932%**	**20,946,107**	**-2,893,615**	**-13.81%**
75	225	MCMILLEN GRP						
		13234	Wilshire Ins Co	2,023,663	0.1632%	2,004,453	862,587	43.03%
		20010	Acceptance Ind Ins Co	44,830	0.0036%	136,785	77,885	56.94%
				2,068,493	**0.1668%**	**2,141,238**	**940,472**	**43.92%**
76	15768	Merced Mut Ins Co						
		15768	Merced Mut Ins Co	92,359	0.0074%	88,159	0	0.00%
				92,359	**0.0074%**	**88,159**	**0**	**0.00%**

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77	241		METROPOLITAN GRP					
		25321	Metropolitan Drt Prop & Cas Ins Co	195,840	0.0158%	158,164	16,019	10.13%
				195,840	**0.0158%**	**158,164**	**16,019**	**10.13%**
78	14508		Michigan Millers Mut Ins Co					
		14508	Michigan Millers Mut Ins Co	34,215	0.0028%	36,908	-1,300	-3.52%
				34,215	**0.0028%**	**36,908**	**-1,300**	**-3.52%**
79	3098		Millea Holdings Inc					
		12904	Tokio Marine & Fire Ins Co Ltd Us Br	1,576,389	0.1271%	1,737,828	2,809,815	161.69%
				1,576,389	**0.1271%**	**1,737,828**	**2,809,815**	**161.69%**
80	2978		Mitsui Sumitomo Ins Grp					
		20362	Sumitomo Mar & Fire Ins Co of Amer	140,254	0.0113%	141,097	108,805	77.11%
		22551	Mitsui Marine & Fire Ins Co of Amer	47,510	0.0038%	85,312	284,378	333.34%
				187,764	**0.0151%**	**226,409**	**393,183**	**173.66%**
81	291		MOTORISTS MUT					
		13331	American Hardware Mut Ins Co	321,086	0.0259%	324,997	225,863	69.50%
				321,086	**0.0259%**	**324,997**	**225,863**	**69.50%**
82	361		MUNICH GRP					
		19720	American Alt Ins Corp	6,945	0.0006%	6,547	-682	-10.42%
				6,945	**0.0006%**	**6,547**	**-682**	**-10.42%**
83	140		NATIONWIDE CORP					
		23787	Nationwide Mut Ins Co	6,832,072	0.5509%	6,560,607	1,272,390	19.39%
		19100	Amco Ins Co	3,200,505	0.2581%	3,097,828	754,952	24.37%
		11991	National Cas Co	2,157,897	0.1740%	2,222,371	-8,047	-0.36%
		42579	Allied Prop & Cas Ins Co	1,050,131	0.0847%	1,003,331	348,001	34.68%
		15580	Scottsdale Ind Co	436,170	0.0352%	578,276	-28,608	-4.95%
		23779	Nationwide Mut Fire Ins Co	426,687	0.0344%	414,782	141,253	34.05%
		42587	Depositors Ins Co	52,814	0.0043%	66,061	8,273	12.52%
		28223	Nationwide Agribusiness Ins Co	27,404	0.0022%	19,233	390	2.03%
				14,183,680	**1.1437%**	**13,962,489**	**2,488,604**	**17.82%**
84	510		NAVIGATORS GRP INC					
		42307	Navigators Ins Co	2,159,301	0.1741%	2,094,427	1,661,110	79.31%
				2,159,301	**0.1741%**	**2,094,427**	**1,661,110**	**79.31%**
85	256		NY MARINE & GEN GRP					
		16608	New York Marine & Gnrl Ins Co	141,971	0.0114%	225,038	208,631	92.71%
				141,971	**0.0114%**	**225,038**	**208,631**	**92.71%**
86	150		OLD REPUBLIC GRP					
		11371	Great West Cas Co	1,616,201	0.1303%	1,343,951	664,627	49.45%
		24147	Old Republic Ins Co	555	0.0000%	4,600	811	17.63%
				1,616,756	**0.1304%**	**1,348,551**	**665,438**	**49.34%**
87	645		OREGON MUT INS					
		14907	Oregon Mut Ins Co	446,722	0.0360%	439,149	85,709	19.52%
				446,722	**0.0360%**	**439,149**	**85,709**	**19.52%**

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Line of Business: INLAND MARINE [09]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
88	1218		PENN AMER GRP INC					
		32859	Penn-Amer Ins Co	428,786	0.0346%	335,858	6,452	1.92%
				428,786	**0.0346%**	**335,858**	**6,452**	**1.92%**
89	155		PROGRESSIVE GRP					
		24260	Progressive Cas Ins Co	4,880,468	0.3935%	4,338,346	1,976,444	45.56%
				4,880,468	**0.3935%**	**4,338,346**	**1,976,444**	**45.56%**
90	867		PROTECTIVE INS GRP					
		12416	Protective Ins Co	138,315	0.0112%	138,234	15,192	10.99%
		40460	Sagamore Ins Co	128,362	0.0104%	108,143	31,612	29.23%
				266,677	**0.0215%**	**246,377**	**46,804**	**19.00%**
91	458		PROTECTIVE LIFE INS GRP					
		35769	Lyndon Property Ins Co	3,741,695	0.3017%	3,254,636	3,973,388	122.08%
				3,741,695	**0.3017%**	**3,254,636**	**3,973,388**	**122.08%**
92	304		PRUDENTIAL OF AMER					
		32352	Prudential Prop & Cas Ins Co	418,313	0.0337%	424,789	190,431	44.83%
		31968	Merastar Ins Co	4,411	0.0004%	2,701	0	0.00%
				422,724	**0.0341%**	**427,490**	**190,431**	**44.55%**
93	796		QBE INS GRP LTD					
		39217	QBE Ins Corp	150	0.0000%	226	1,606	710.62%
				150	**0.0000%**	**226**	**1,606**	**710.62%**
94	783		RLI INS GRP					
		13056	RLI Ins Co	37,936,676	3.0591%	56,517,875	37,033,063	65.52%
				37,936,676	**3.0591%**	**56,517,875**	**37,033,063**	**65.52%**
95	553		ROYAL & SUN ALLIANCE USA					
		24678	Royal Ind Co	9,092,915	0.7332%	15,985,306	-1,308,800	-8.19%
		26980	Royal Ins Co Of Amer	5,984,024	0.4825%	9,324,373	7,218,642	77.42%
		24880	Fire & Cas Ins Co Of CT	265,587	0.0214%	290,052	181,513	62.58%
		24600	Globe Ind Co	144,793	0.0117%	136,607	3,213,490	2352.36%
		24872	Connecticut Ind Co	47,654	0.0038%	67,132	50,415	75.10%
		26948	Guaranty Natl Ins Co Of CT	7,363	0.0006%	8,429	736	8.73%
		24694	Safeguard Ins Co	5,105	0.0004%	5,218	579	11.10%
		24589	American & Foreign Ins Co	1,252	0.0001%	1,507	105	6.97%
				15,548,693	**1.2538%**	**25,818,624**	**9,356,680**	**36.24%**
96	163		SAFECO INS GRP					
		24740	Safeco Ins Co Of Amer	5,753,637	0.4640%	6,149,166	1,807,274	29.39%
		19704	American States Ins Co	3,839,031	0.3096%	3,146,948	1,665,937	52.94%
		39012	Safeco Ins Co Of IL	2,757,125	0.2223%	2,740,365	917,569	33.48%
		24724	First Natl Ins Co Of Amer	928,651	0.0749%	936,911	491,046	52.41%
		19690	American Economy Ins Co	628,530	0.0507%	556,817	582,483	104.61%
		24732	General Ins Co Of Amer	151,284	0.0122%	328,152	253,442	77.23%
				14,058,258	**1.1336%**	**13,858,359**	**5,717,751**	**41.26%**

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
97	169	SENTRY INS GRP						
		21180	Sentry Select Ins Co	2,673,563	0.2156%	2,635,415	1,589,838	60.33%
		24988	Sentry Ins A Mut Co	612,963	0.0494%	534,819	-78,918	-14.76%
				3,286,526	**0.2650%**	**3,170,234**	**1,510,920**	**47.66%**
98	3219	Sompo Japan Ins Grp						
		11126	Sompo Japan Ins Co of Amer	4,605,131	0.3713%	3,940,246	2,412,581	61.23%
				4,605,131	**0.3713%**	**3,940,246**	**2,412,581**	**61.23%**
99	164	ST PAUL GRP						
		24767	St Paul Fire & Marine Ins Co	18,986,723	1.5310%	17,201,219	7,206,146	41.89%
		25887	US Fidelity & Guaranty Co	6,637,909	0.5353%	6,338,053	3,132,648	49.43%
		41769	Athena Assur Co	1,452,193	0.1171%	1,531,575	1,546,889	101.00%
		36463	Discover Prop & Cas Ins Co	1,221,819	0.0985%	1,135,946	356,647	31.40%
		24791	St Paul Mercury Ins Co	516,075	0.0416%	909,724	597,514	65.68%
		35386	Fidelity & Guaranty Ins Co	370,547	0.0299%	372,143	330,071	88.69%
		25879	Fidelity & Guaranty Ins Underwriters	266,482	0.0215%	264,641	91,115	34.43%
		24775	St Paul Guardian Ins Co	95,643	0.0077%	173,562	1,683	0.97%
				29,547,391	**2.3826%**	**27,926,863**	**13,262,713**	**47.49%**
100	748	STAR INS GRP						
		25780	Williamsburg Natl Ins Co	662,877	0.0535%	701,733	161,276	22.98%
		18023	Star Ins Co	134,111	0.0108%	152,628	-8,291	-5.43%
				796,988	**0.0643%**	**854,361**	**152,985**	**17.91%**
101	176	STATE FARM IL						
		25151	State Farm General Ins Co	47,772,980	3.8523%	46,455,075	19,140,080	41.20%
				47,772,980	**3.8523%**	**46,455,075**	**19,140,080**	**41.20%**
102	32107	Sutter Ins Co						
		32107	Sutter Ins Co	293,291	0.0237%	262,907	181,657	69.10%
				293,291	**0.0237%**	**262,907**	**181,657**	**69.10%**
103	181	SWISS RE GRP						
		29874	North American Specialty Ins Co	3,368,321	0.2716%	3,415,824	2,808,423	82.22%
				3,368,321	**0.2716%**	**3,415,824**	**2,808,423**	**82.22%**
104	28886	Transguard Ins Co Of Amer Inc						
		28886	Transguard Ins Co Of Amer Inc	546,293	0.0441%	529,719	194,253	36.67%
				546,293	**0.0441%**	**529,719**	**194,253**	**36.67%**

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105	3321		Travelers Property Cas Corp Grp					
		25674	Travelers Ind Co Of IL	13,620,837	1.0983%	13,209,859	6,351,437	48.08%
		22217	Gulf Ins Co	5,349,901	0.4314%	5,940,858	20,890,582	351.64%
		24015	Northland Ins Co	3,156,246	0.2545%	2,692,837	1,411,558	52.42%
		19070	Standard Fire Ins Co	1,912,246	0.1542%	1,436,967	471,007	32.78%
		21296	Associates Ins Co	923,397	0.0745%	685,380	1,371,392	200.09%
		25682	Travelers Ind Co Of CT	883,886	0.0713%	1,508,019	254,227	16.86%
		36161	Travelers Prop Cas Ins Co	469,589	0.0379%	457,027	143,764	31.46%
		22233	Select Ins Co	35,178	0.0028%	37,310	30,994	83.07%
		33650	Mendota Ins Co	145	0.0000%	171	2	1.17%
				26,351,425	**2.1249%**	**25,968,428**	**30,924,963**	**119.09%**
106	1314		TRENWICK AMER CORP GRP					
		18341	Insurance Corp Of NY	3,145,281	0.2536%	2,437,967	3,248,936	133.26%
				3,145,281	**0.2536%**	**2,437,967**	**3,248,936**	**133.26%**
107	1338		TRIUMPHE HOLDING GRP					
		41106	Triumphe Cas Co	35,066	0.0028%	6,819	0	0.00%
				35,066	**0.0028%**	**6,819**	**0**	**0.00%**
108	781		UNION LABOR GRP					
		37893	Ulico Cas Co	21,355	0.0017%	17,566	2,390	13.61%
				21,355	**0.0017%**	**17,566**	**2,390**	**13.61%**
109	248		UNITED FIRE & CAS GRP					
		13021	United Fire & Cas Co	15,439,660	1.2450%	13,092,198	0	0.00%
				15,439,660	**1.2450%**	**13,092,198**	**0**	**0.00%**
110	920		UNITED NATL GRP					
		42048	Diamond State Ins Co	4,246,462	0.3424%	5,283,634	3,071,980	58.14%
				4,246,462	**0.3424%**	**5,283,634**	**3,071,980**	**58.14%**
111	200		UNITED SERVICES AUTOMOBILE ASN GRP					
		25941	United Services Auto Assoc	5,541,785	0.4469%	5,462,895	1,802,296	32.99%
		25968	USAA Cas Ins Co	4,118,883	0.3321%	3,937,205	1,071,706	27.22%
				9,660,668	**0.7790%**	**9,400,100**	**2,874,002**	**30.57%**
112	215		UNITRIN GRP					
		14133	Valley Ins Co	529,833	0.0427%	629,346	92,487	14.70%
		19852	Financial Ind Co	19,794	0.0016%	34,561	16,932	48.99%
				549,627	**0.0443%**	**663,907**	**109,419**	**16.48%**
113	201		UTICA NATL INS GRP					
		25976	Utica Mut Ins Co	2	0.0000%	209	30,695	14686.60%
				2	**0.0000%**	**209**	**30,695**	**14686.60%**
114	697		VAN ENT GRP					
		37060	Old United Cas Co	4,681,400	0.3775%	4,772,849	3,563,932	74.67%
				4,681,400	**0.3775%**	**4,772,849**	**3,563,932**	**74.67%**

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Line of Business: INLAND MARINE [09]

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115	21172	Vanliner Ins Co						
		21172	Vanliner Ins Co	44,115	0.0036%	19,661	-216,985	-1103.63%
				44,115	**0.0036%**	**19,661**	**-216,985**	**-1103.63%**
116	10815	Verlan Fire Ins Co MD						
		10815	Verlan Fire Ins Co MD	17,219	0.0014%	11,682	0	0.00%
				17,219	**0.0014%**	**11,682**	**0**	**0.00%**
117	958	VESTA INS GRP						
		22438	Hawaiian Ins & Gty Co Ltd	29,595	0.0024%	42,576	10,000	23.49%
				29,595	**0.0024%**	**42,576**	**10,000**	**23.49%**
118	1179	WAWANESA INS GRP						
		10683	Wawanesa General Ins Co	32,773	0.0026%	27,023	-519	-1.92%
		31526	Wawanesa Mut Ins Co Us Branch	26,396	0.0021%	27,245	-64	-0.23%
				59,169	**0.0048%**	**54,268**	**-583**	**-1.07%**
119	2898	Western Service Contract Grp						
		37850	Pacific Specialty Ins Co	3,616,686	0.2916%	3,882,246	1,059,875	27.30%
				3,616,686	**0.2916%**	**3,882,246**	**1,059,875**	**27.30%**
120	866	WESTERN WORLD GRP						
		40436	Stratford Ins Co	30,213	0.0024%	15,017	1,498	9.98%
				30,213	**0.0024%**	**15,017**	**1,498**	**9.98%**
121	1129	WHITE MOUNTAINS GRP						
		20621	OneBeacon America Ins Co	3,799,816	0.3064%	4,092,332	2,705,211	66.10%
		21970	OneBeacon Ins Co	882,670	0.0712%	1,388,625	871,829	62.78%
		20613	American Employers Ins Co	39,328	0.0032%	40,331	8,768	21.74%
		21962	Pennsylvania General Ins Co	21,386	0.0017%	174,607	10,429	5.97%
		20648	Employers Fire Ins Co	204	0.0000%	400	0	0.00%
				4,743,404	**0.3825%**	**5,696,295**	**3,596,237**	**63.13%**
122	98	WR Berkley Corp						
		10510	Carolina Cas Ins Co	2,975,717	0.2400%	2,265,704	722,614	31.89%
		11001	Riverport Ins Co of CA	289,378	0.0233%	263,202	5,828	2.21%
		25224	Great Divide Ins Co	37,234	0.0030%	36,757	82,981	225.76%
		32603	Berkley Ins Co	21,163	0.0017%	100,034	60,908	60.89%
				3,323,492	**0.2680%**	**2,665,697**	**872,331**	**32.72%**
123	1285	X L AMER						
		22322	Greenwich Ins Co	15,706,257	1.2665%	17,763,645	7,804,555	43.94%
		24554	XL Ins Amer Inc	1,862,295	0.1502%	1,223,347	599,382	49.00%
		37885	XL Specialty Ins Co	127,656	0.0103%	100,800	-123,218	-122.24%
				17,696,208	**1.4270%**	**19,087,792**	**8,280,719**	**43.38%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: INLAND MARINE [09]

Sorted by Group Name

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Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
124	212	ZURICH INS GRP						
		16535	Zurich American Ins Co	39,607,708	3.1938%	23,234,465	109,223,476	470.09%
		19305	Assurance Co Of Amer	18,027,450	1.4537%	13,848,612	8,931,651	64.49%
		21660	Fire Ins Exch	9,735,130	0.7850%	9,807,785	1,474,177	15.03%
		21687	Mid-Century Ins Co	8,192,133	0.6606%	8,711,821	3,048,742	35.00%
		19356	Maryland Cas Co	5,511,170	0.4444%	5,250,111	2,162,406	41.19%
		19372	Northern Ins Co Of NY	2,421,266	0.1952%	2,523,021	669,921	26.55%
		39306	Fidelity & Deposit Co Of MD	555,440	0.0448%	638,581	67,745	10.61%
		21709	Truck Ins Exch	527,931	0.0426%	504,930	167,018	33.08%
		41181	Universal Underwriters Ins Co	514,790	0.0415%	547,092	163,938	29.97%
		21326	Empire Fire & Marine Ins Co	499,589	0.0403%	451,030	141,342	31.34%
		21652	Farmers Ins Exch	215,069	0.0173%	231,990	16,348	7.05%
		26611	Valiant Ins Co	113,245	0.0091%	97,453	67,823	69.60%
		40142	American Zurich Ins Co	24,569	0.0020%	11,097	2,799	25.22%
		10317	Neighborhood Spirit Prop & Cas Co	12,942	0.0010%	14,003	0	0.00%
		10315	Civic Property & Cas Co	8,754	0.0007%	9,206	0	0.00%
		11185	Foremost Ins Co	7,726	0.0006%	6,003	0	0.00%
		10318	Exact Prop & Cas Co Inc	3,531	0.0003%	2,846	0	0.00%
				85,978,443	**6.9330%**	**65,890,046**	**126,137,386**	**191.44%**
			Line Total:	**1,240,125,336**	**100.0000%**	**1,249,328,386**	**637,496,130**	**51.03%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: FINANCIAL GUARANTY [10]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	22896		Aca Financial Guaranty Corp					
		22896	Aca Financial Guaranty Corp	8,745,948	2.0947%	1,092,554	0	0.00%
				8,745,948	**2.0947%**	**1,092,554**	**0**	**0.00%**
2	626		ACE LTD					
		30180	ACE Guaranty Corp	449,178	0.1076%	0	0	0.00%
				449,178	**0.1076%**	**0**	**0**	**#Num!**
3	1248		AMBAC ASSUR CORP					
		18708	Ambac Assur Corp	162,805,392	38.9920%	40,921,880	3,523	0.01%
				162,805,392	**38.9920%**	**40,921,880**	**3,523**	**0.01%**
4	194		FNCL SEC ASR HOLDINGS LTD					
		18287	Financial Security Assur Inc	95,507,898	22.8742%	24,390,308	-163,370	-0.67%
				95,507,898	**22.8742%**	**24,390,308**	**-163,370**	**-0.67%**
5	350		GE GLOBAL GRP					
		12815	Financial Guaranty Ins Co	18,145,031	4.3457%	10,236,373	0	0.00%
				18,145,031	**4.3457%**	**10,236,373**	**0**	**0.00%**
6	528		MUNICIPAL BOND INV ASR CORP GRP					
		12041	MBIA Ins Corp	110,964,445	26.5760%	43,264,539	-422,256	-0.98%
		20877	Capital Markets Assr Corp	41,230	0.0099%	82,498	0	0.00%
				111,005,675	**26.5859%**	**43,347,037**	**-422,256**	**-0.97%**
7	1285		X L AMER					
		20311	XL Capital Assurance Inc	20,876,645	5.0000%	1,672,303	0	0.00%
				20,876,645	**5.0000%**	**1,672,303**	**0**	**0.00%**
			Line Total:	**417,535,767**	**100.0000%**	**121,660,455**	**-582,103**	**-0.48%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: MEDICAL MALPRACTICE [11]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	626		ACE LTD					
		22667	Ace American Ins Co	2,260,702	0.3483%	2,276,446	697,739	30.65%
				2,260,702	**0.3483%**	**2,276,446**	**697,739**	**30.65%**
2	761		ALLIANZ INS GRP					
		21873	Firemans Fund Ins Co	13,231,934	2.0388%	11,345,664	9,932,811	87.55%
		22810	Chicago Ins Co	10,221,355	1.5749%	10,483,656	4,137,242	39.46%
		21857	American Ins Co	1,885,784	0.2906%	264,544	100,000	37.80%
		21881	National Surety Corp	1,144,572	0.1764%	1,949,033	863,926	44.33%
				26,483,645	**4.0806%**	**24,042,897**	**15,033,979**	**62.53%**
3	1125		AMERICAN HEALTHCARE SPECIALTY					
		10352	Scpie Ind Co	100,198,768	15.4385%	99,506,043	42,931,213	43.14%
		39152	American Healthcare Ind Co	26,374,051	4.0637%	24,735,788	18,535,083	74.93%
				126,572,819	**19.5021%**	**124,241,831**	**61,466,296**	**49.47%**
4	12		AMERICAN INTRNL GRP					
		19445	National Union Fire Ins Co Of Pitts	1,015,271	0.1564%	727,403	1,591,375	218.77%
		23809	Granite State Ins Co	681,651	0.1050%	582,277	-151,778	-26.07%
				1,696,922	**0.2615%**	**1,309,680**	**1,439,597**	**109.92%**
5	18538		Bancinsure Inc					
		18538	Bancinsure Inc	4,828,139	0.7439%	3,790,921	113,989	3.01%
				4,828,139	**0.7439%**	**3,790,921**	**113,989**	**3.01%**
6	31		BERKSHIRE HATHAWAY					
		11967	General Star Natl Ins Co	104,715	0.0161%	232,835	292,880	125.79%
				104,715	**0.0161%**	**232,835**	**292,880**	**125.79%**
7	38		CHUBB & SON INC					
		35181	Executive Risk Ind Inc	4,721,361	0.7275%	3,957,784	8,871,370	224.15%
				4,721,361	**0.7275%**	**3,957,784**	**8,871,370**	**224.15%**
8	18767		Church Mut Ins Co					
		18767	Church Mut Ins Co	2,109	0.0003%	1,982	-12,949	-653.33%
				2,109	**0.0003%**	**1,982**	**-12,949**	**-653.33%**
9	218		CNA INS GRP					
		20478	National Fire Ins Co Of Hartford	9,400,542	1.4484%	10,391,903	17,762,225	170.92%
		20427	American Cas Co Of Reading PA	7,900,707	1.2173%	7,279,813	-16,766,285	-230.31%
		20443	Continental Cas Co	439,809	0.0678%	468,593	-7,803,737	-1665.36%
		20494	Transportation Ins Co	178,125	0.0274%	180,108	6	0.00%
		20435	CNA Cas Of CA	6,013	0.0009%	4,530	2,110,390	46586.98%
				17,925,196	**2.7619%**	**18,324,947**	**-4,697,401**	**-25.63%**
10	40975		Dentists Ins Co					
		40975	Dentists Ins Co	22,108,969	3.4065%	21,519,173	7,821,851	36.35%
				22,108,969	**3.4065%**	**21,519,173**	**7,821,851**	**36.35%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: MEDICAL MALPRACTICE [11]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
11	831		DOCTORS CO GRP					
		34495	Doctors Co An Interins Exchn	104,046,582	16.0313%	129,179,598	70,957,478	54.93%
		34487	Professional Undrwtrs Liab Ins Co	15,891,876	2.4486%	12,276,232	2,235,764	18.21%
				119,938,458	**18.4799%**	**141,455,830**	**73,193,242**	**51.74%**
12	158		FAIRFAX FINANCIAL					
		25534	TIG Ins Co	24,170,829	3.7242%	19,428,793	26,779,425	137.83%
		25496	TIG Ind Co	64,776	0.0100%	63,436	58,000	91.43%
		18864	Fairmont Ins Co	10,220	0.0016%	40,383	31,100	77.01%
				24,245,825	**3.7358%**	**19,532,612**	**26,868,525**	**137.56%**
13	350		GE GLOBAL GRP					
		11843	Medical Protective Co	17,473,175	2.6922%	12,990,511	9,550,675	73.52%
		34207	Westport Ins Corp	312,722	0.0482%	268,888	76,469	28.44%
				17,785,897	**2.7404%**	**13,259,399**	**9,627,144**	**72.61%**
14	517		HANNOVER GRP					
		20532	Clarendon Natl Ins Co	1,509,376	0.2326%	2,759,500	4,793,989	173.73%
				1,509,376	**0.2326%**	**2,759,500**	**4,793,989**	**173.73%**
15	10080		Health Providers Mut Ins Co Inc RRG					
		10080	Health Providers Mut Ins Co Inc RRG	3,428,751	0.5283%	2,569,545	0	0.00%
				3,428,751	**0.5283%**	**2,569,545**	**0**	**0.00%**
16	111		LIBERTY MUT GRP					
		23043	Liberty Mut Ins Co	400	0.0001%	303	0	0.00%
				400	**0.0001%**	**303**	**0**	**0.00%**
17	108		LUMBERMENS MUT CAS GRP					
		22977	Lumbermens Mut Cas Co	266,098	0.0410%	58,212	1,682	2.89%
				266,098	**0.0410%**	**58,212**	**1,682**	**2.89%**
18	1282		MEDICAL GRP HOLDINGS AND AFFILIATES					
		33200	Norcal Mut Ins Co	162,656,320	25.0618%	160,780,715	63,582,970	39.55%
				162,656,320	**25.0618%**	**160,780,715**	**63,582,970**	**39.55%**
19	608		MEDICAL INS EXCH OF CA GRP					
		32433	Medical Ins Exch Of CA	29,235,058	4.5045%	29,060,810	18,608,820	64.03%
		36412	Claremont Liability Ins Co	1,277,091	0.1968%	1,293,939	-178,500	-13.80%
				30,512,149	**4.7013%**	**30,354,749**	**18,430,320**	**60.72%**
20	361		MUNICH GRP					
		19720	American Alt Ins Corp	1,544,134	0.2379%	1,375,303	649,927	47.26%
				1,544,134	**0.2379%**	**1,375,303**	**649,927**	**47.26%**
21	140		NATIONWIDE CORP					
		11991	National Cas Co	3,115	0.0005%	3,115	-55,676	-1787.35%
				3,115	**0.0005%**	**3,115**	**-55,676**	**-1787.35%**
22	2638		NCMIC Grp					
		15865	NCMIC Ins Co	6,871,931	1.0588%	6,496,443	1,173,586	18.07%
				6,871,931	**1.0588%**	**6,496,443**	**1,173,586**	**18.07%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: MEDICAL MALPRACTICE [11]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
23	43583		Northwest Physicians Mut Ins Co					
		43583	Northwest Physicians Mut Ins Co	6,843,208	1.0544%	6,290,484	1,893,302	30.10%
				6,843,208	**1.0544%**	**6,290,484**	**1,893,302**	**30.10%**
24	14460		Podiatry Ins Co Of Amer RRG Mut Co					
		14460	Podiatry Ins Co Of Amer RRG Mut Co	4,714,686	0.7264%	2,866,305	2,417,902	84.36%
				4,714,686	**0.7264%**	**2,866,305**	**2,417,902**	**84.36%**
25	36234		Preferred Professional Ins Co					
		36234	Preferred Professional Ins Co	210,528	0.0324%	207,233	107,865	52.05%
				210,528	**0.0324%**	**207,233**	**107,865**	**52.05%**
26	2698		ProAssurance Corp Grp					
		33391	Medical Assur Co Inc	23,532	0.0036%	23,532	922,292	3919.31%
				23,532	**0.0036%**	**23,532**	**922,292**	**3919.31%**
27	553		ROYAL & SUN ALLIANCE USA					
		24880	Fire & Cas Ins Co Of CT	944,706	0.1456%	944,706	71,848	7.61%
		24872	Connecticut Ind Co	90,808	0.0140%	70,956	6,499	9.16%
				1,035,514	**0.1596%**	**1,015,662**	**78,347**	**7.71%**
28	163		SAFECO INS GRP					
		24732	General Ins Co Of Amer	1,245,408	0.1919%	5,907,500	2,908,579	49.24%
				1,245,408	**0.1919%**	**5,907,500**	**2,908,579**	**49.24%**
29	164		ST PAUL GRP					
		24767	St Paul Fire & Marine Ins Co	5,552,856	0.8556%	10,863,769	-7,195,629	-66.24%
		41750	St Paul Medical Liability Ins Co	327,219	0.0504%	342,949	114,979	33.53%
		24791	St Paul Mercury Ins Co	228,038	0.0351%	486,107	-2,031,496	-417.91%
				6,108,113	**0.9411%**	**11,692,825**	**-9,112,146**	**-77.93%**
30	161		TOPA EQUITIES LTD					
		18031	Topa Ins Co	178,062	0.0274%	171,238	-255,050	-148.94%
				178,062	**0.0274%**	**171,238**	**-255,050**	**-148.94%**
31	3321		Travelers Property Cas Corp Grp					
		22217	Gulf Ins Co	1,051,244	0.1620%	911,421	752,686	82.58%
		10819	American Equity Specialty Ins Co	179,110	0.0276%	252,733	1,850,515	732.20%
				1,230,354	**0.1896%**	**1,164,154**	**2,603,201**	**223.61%**
32	212		ZURICH INS GRP					
		21709	Truck Ins Exch	45,554,888	7.0190%	45,558,291	38,726,983	85.01%
		16535	Zurich American Ins Co	4,521,219	0.6966%	3,351,925	4,765,751	142.18%
		26247	American Guarantee & Liability Ins	1,887,415	0.2908%	436,241	195,241	44.76%
				51,963,522	**8.0065%**	**49,346,457**	**43,687,975**	**88.53%**
			Line Total:	**649,019,958**	**100.0000%**	**657,029,612**	**334,545,327**	**50.92%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: EARTHQUAKE [12]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	626		ACE LTD					
		22667	Ace American Ins Co	8,635,854	0.9281%	6,518,384	654,883	10.05%
		21121	Westchester Fire Ins Co	2,383,601	0.2562%	3,517,569	1,508,778	42.89%
		20702	Ace Fire Underwriters Ins Co	13,504	0.0015%	7,747	-5,700	-73.58%
		20699	Ace Prop & Cas Ins Co	6,787	0.0007%	7,317	2,018	27.58%
		22713	Insurance Co Of North Amer	3,856	0.0004%	18,495	161,294	872.10%
				11,043,602	**1.1868%**	**10,069,512**	**2,321,273**	**23.05%**
2	761		ALLIANZ INS GRP					
		21873	Firemans Fund Ins Co	13,657,395	1.4677%	13,739,662	1,255,264	9.14%
		35300	Allianz Ins Co	10,149,750	1.0908%	6,656,903	-215,522	-3.24%
		21865	Associated Ind Corp	4,920,679	0.5288%	5,016,333	341,635	6.81%
		21857	American Ins Co	28,117	0.0030%	31,195	927	2.97%
		21881	National Surety Corp	15,593	0.0017%	10,809	3,228	29.86%
				28,771,534	**3.0920%**	**25,454,902**	**1,385,532**	**5.44%**
3	3239		Allied World Assur Holding Grp					
		19489	Allied World Assur Co US Inc	23,316	0.0025%	5,312	0	0.00%
				23,316	**0.0025%**	**5,312**	**0**	**0.00%**
4	88		ALLMERICA FINANCIAL CORP					
		22306	Massachusetts Bay Ins Co	59	0.0000%	54	0	0.00%
		22292	Hanover Ins Co	15	0.0000%	15	13,581	90540.00%
				74	**0.0000%**	**69**	**13,581**	**19682.61%**
5	8		ALLSTATE INS GRP					
		19232	Allstate Ins Co	2,966,401	0.3188%	2,972,649	18,860,196	634.46%
				2,966,401	**0.3188%**	**2,972,649**	**18,860,196**	**634.46%**
6	12		AMERICAN INTRNL GRP					
		43761	American Intl Ins Co Of CA	2,879,130	0.3094%	1,974,711	90,316	4.57%
				2,879,130	**0.3094%**	**1,974,711**	**90,316**	**4.57%**
7	28		AMICA MUT GRP					
		19976	Amica Mut Ins Co	6,811,943	0.7321%	6,361,247	-7,585	-0.12%
				6,811,943	**0.7321%**	**6,361,247**	**-7,585**	**-0.12%**
8	317		AON CORP					
		40827	Combined Specialty Ins Co	555,036	0.0596%	149,113	87,231	58.50%
				555,036	**0.0596%**	**149,113**	**87,231**	**58.50%**
9	24		ATLANTIC CO					
		19895	Atlantic Mut Ins Co	14,300	0.0015%	13,309	-351	-2.64%
				14,300	**0.0015%**	**13,309**	**-351**	**-2.64%**
10	1330		Balboa Life & Casualty Grp					
		24821	Meritplan Ins Co	217,169	0.0233%	195,006	-62,774	-32.19%
		24813	Balboa Ins Co	1,621	0.0002%	1,629	-977	-59.98%
				218,790	**0.0235%**	**196,635**	**-63,751**	**-32.42%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: EARTHQUAKE [12]

Sorted by Group Name

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
11	33		CALIFORNIA CAS MGMT					
		20125	California Cas Ins Co	1,928,641	0.2073%	1,949,231	19,324	0.99%
		20117	California Cas Ind Exch	259,260	0.0279%	258,774	19,964	7.71%
				2,187,901	**0.2351%**	**2,208,005**	**39,288**	**1.78%**
12	10779		CALIFORNIA EARTHQUAKE AUTHORITY					
		10779	CALIFORNIA EARTHQUAKE AUTHORITY	434,513,962	46.6954%	436,466,174	5,259	0.00%
				434,513,962	**46.6954%**	**436,466,174**	**5,259**	**0.00%**
13	802		CALIFORNIA INS GRP					
		13544	California Capital Ins Co	3,944,427	0.4239%	4,055,627	56,435	1.39%
		12890	Eagle West Ins Co	39,435	0.0042%	30,220	4,965	16.43%
		23540	Monterey Ins Co	20,279	0.0022%	23,937	10,563	44.13%
				4,004,141	**0.4303%**	**4,109,784**	**71,963**	**1.75%**
14	26905		Century-Natl Ins Co					
		26905	Century-Natl Ins Co	6,794,751	0.7302%	6,857,601	491,501	7.17%
				6,794,751	**0.7302%**	**6,857,601**	**491,501**	**7.17%**
15	38		CHUBB & SON INC					
		20281	Federal Ins Co	11,574,338	1.2438%	10,932,217	116,373	1.06%
		20397	Vigilant Ins Co	954,624	0.1026%	955,930	1,320	0.14%
		20346	Pacific Ind Co	367,067	0.0394%	351,606	-9	0.00%
				12,896,029	**1.3859%**	**12,239,753**	**117,684**	**0.96%**
16	244		CINCINNATI FNCL CP					
		10677	Cincinnati Ins Co	1,409	0.0002%	916	0	0.00%
				1,409	**0.0002%**	**916**	**0**	**0.00%**
17	218		CNA INS GRP					
		35289	Continental Ins Co	8,982	0.0010%	8,378	0	0.00%
		20494	Transportation Ins Co	7,848	0.0008%	2,433	0	0.00%
		20427	American Cas Co Of Reading PA	1,476	0.0002%	1,087	26,749	2460.81%
		20443	Continental Cas Co	1,464	0.0002%	1,386	171,167	12349.71%
		34622	Glens Falls Ins Co	1	0.0000%	-1,962,889	0	0.00%
				19,771	**0.0021%**	**-1,949,605**	**197,916**	**-10.15%**
18	50		COUNTRY CO					
		23647	Mutual Service Cas Ins Co	140,286	0.0151%	345,418	0	0.00%
				140,286	**0.0151%**	**345,418**	**0**	**0.00%**
19	400		CREDIT SUISSE GRP					
		25747	Unigard Ins Co	682,666	0.0734%	713,121	-5,660	-0.79%
				682,666	**0.0734%**	**713,121**	**-5,660**	**-0.79%**
20	240		DAIMLER CHRYSLER GRP					
		10499	DaimlerChrysler Ins Co	131,193	0.0141%	239,378	0	0.00%
				131,193	**0.0141%**	**239,378**	**0**	**0.00%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

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21	62	EMC INS CO						
		21415	Employers Mut Cas Co	30,492	0.0033%	33,786	0	0.00%
		21407	Emcasco Ins Co	1,135	0.0001%	1,305	0	0.00%
				31,627	**0.0034%**	**35,091**	**0**	**0.00%**
22	158	FAIRFAX FINANCIAL						
		21113	United States Fire Ins Co	9,538,027	1.0250%	8,340,022	74,944	0.90%
		21105	North River Ins Co	100,000	0.0107%	74,199	356	0.48%
		18864	Fairmont Ins Co	3,457	0.0004%	10,763	0	0.00%
		25496	TIG Ind Co	746	0.0001%	634	500	78.86%
				9,642,230	**1.0362%**	**8,425,618**	**75,800**	**0.90%**
23	7	FEDERATED MUT						
		13935	Federated Mut Ins Co	428,282	0.0460%	526,590	3,188	0.61%
		28304	Federated Service Ins Co	93,865	0.0101%	74,670	0	0.00%
				522,147	**0.0561%**	**601,260**	**3,188**	**0.53%**
24	70	FIRST AMN TITLE						
		34525	First American Specilaty Ins Co	775,842	0.0834%	596,014	0	0.00%
		37710	First American Prop & Cas Ins Co	58,123	0.0062%	35,101	0	0.00%
				833,965	**0.0896%**	**631,115**	**0**	**0.00%**
25	350	GE GLOBAL GRP						
		34207	Westport Ins Corp	19,509,587	2.0966%	13,203,431	-1,165,737	-8.83%
		21318	Coregis Ins Co	37,750	0.0041%	35,562	0	0.00%
				19,547,337	**2.1007%**	**13,238,993**	**-1,165,737**	**-8.81%**
26	1169	GENERALI GRP						
		11231	Generali Us Branch	24,558	0.0026%	1,379,423	-87,735	-6.36%
				24,558	**0.0026%**	**1,379,423**	**-87,735**	**-6.36%**
27	39861	Golden Bear Ins Co						
		39861	Golden Bear Ins Co	9,439,138	1.0144%	9,287,148	-17,777	-0.19%
				9,439,138	**1.0144%**	**9,287,148**	**-17,777**	**-0.19%**
28	83	GRANGE INS						
		22101	Grange Ins Assn	3,903	0.0004%	4,127	7,560	183.18%
		22128	Rocky Mountain Fire & Cas Co	782	0.0001%	1,364	385	28.23%
				4,685	**0.0005%**	**5,491**	**7,945**	**144.69%**
29	84	GREAT AMER E&S INS CO						
		26344	Great American Assur Co	27,415,667	2.9462%	22,134,732	1,062,451	4.80%
		26832	Great American Alliance Ins Co	15,320,831	1.6465%	12,345,884	7,176	0.06%
		16691	Great American Ins Co	495,917	0.0533%	349,263	32,584	9.33%
		33723	Great American Spirit Ins Co	228,909	0.0246%	231,630	-2,715	-1.17%
		22136	Great American Ins Co of NY	30,985	0.0033%	62,657	22,114	35.29%
				43,492,309	**4.6739%**	**35,124,166**	**1,121,610**	**3.19%**
30	517	HANNOVER GRP						
		20532	Clarendon Natl Ins Co	1,536,974	0.1652%	7,552,613	-507,256	-6.72%
				1,536,974	**0.1652%**	**7,552,613**	**-507,256**	**-6.72%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: EARTHQUAKE [12]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
31	26433	Harco Natl Ins Co						
		26433	Harco Natl Ins Co	198,357	0.0213%	149,845	0	0.00%
				198,357	**0.0213%**	**149,845**	**0**	**0.00%**
32	91	HARTFORD FIRE & CAS GRP						
		30104	Hartford Underwriters Ins Co	7,762,699	0.8342%	7,744,857	5,879	0.08%
		29424	Hartford Cas Ins Co	2,976,818	0.3199%	2,988,013	2,062	0.07%
		19682	Hartford Fire In Co	483,880	0.0520%	508,865	150,051	29.49%
		37478	Hartford Ins Co Of The Midwest	3,195	0.0003%	3,685	0	0.00%
				11,226,592	**1.2065%**	**11,245,420**	**157,992**	**1.40%**
33	300	HORACE MANN GRP						
		22756	Horace Mann Prop & Cas Ins Co	795,434	0.0855%	838,831	131,314	15.65%
		22578	Horace Mann Ins Co	604,688	0.0650%	586,380	1	0.00%
				1,400,122	**0.1505%**	**1,425,211**	**131,315**	**9.21%**
34	922	ICW GROUP						
		27847	Insurance Co Of The West	26,741,727	2.8738%	24,018,770	-28	0.00%
				26,741,727	**2.8738%**	**24,018,770**	**-28**	**0.00%**
35	111	LIBERTY MUT GRP						
		21458	Employers Ins of Wausau	2,156,628	0.2318%	1,712,471	11,992	0.70%
		23035	Liberty Mut Fire Ins Co	1,107,985	0.1191%	1,293,089	14,502	1.12%
		24198	Peerless Ins Co	599,800	0.0645%	528,754	1,385	0.26%
		10836	Golden Eagle Ins Corp	67,233	0.0072%	26,811	105	0.39%
		24171	Netherlands Ins Co The	45,032	0.0048%	21,863	26	0.12%
		26069	Wausau Business Ins Co	42,472	0.0046%	35,073	0	0.00%
		26042	Wausau Underwriters Ins Co	29,778	0.0032%	15,024	0	0.00%
		42404	Liberty Ins Corp	25,775	0.0028%	21,375	-509	-2.38%
		23043	Liberty Mut Ins Co	878	0.0001%	1,253	28,659	2287.23%
				4,075,581	**0.4380%**	**3,655,713**	**56,160**	**1.54%**
36	108	LUMBERMENS MUT CAS GRP						
		30562	American Manufacturers Mut Ins Co	4,039,980	0.4342%	3,980,656	442,880	11.13%
		22977	Lumbermens Mut Cas Co	360,161	0.0387%	396,005	128,678	32.49%
		22918	American Motorists Ins Co	279,162	0.0300%	306,305	-963	-0.31%
		18910	American Protection Ins Co	151,811	0.0163%	249,690	34,253	13.72%
		20524	Specialty Natl Ins Co	66,557	0.0072%	46,315	6,406	13.83%
				4,897,671	**0.5263%**	**4,978,971**	**611,254**	**12.28%**
37	23108	Lumbermens Underwriting Alliance						
		23108	Lumbermens Underwriting Alliance	46,991	0.0050%	58,784	0	0.00%
				46,991	**0.0050%**	**58,784**	**0**	**0.00%**
38	785	MARKEL CORP GRP						
		27189	Associated Intl Ins Co	6,872,791	0.7386%	6,904,721	219,999	3.19%
				6,872,791	**0.7386%**	**6,904,721**	**219,999**	**3.19%**
39	15768	Merced Mut Ins Co						
		15768	Merced Mut Ins Co	90,900	0.0098%	89,174	2,066	2.32%
				90,900	**0.0098%**	**89,174**	**2,066**	**2.32%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: EARTHQUAKE [12]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
40	660		MERCURY GEN GRP					
		11908	Mercury Cas Co	193,609	0.0208%	187,433	4,668	2.49%
				193,609	**0.0208%**	**187,433**	**4,668**	**2.49%**
41	241		METROPOLITAN GRP					
		25321	Metropolitan Drt Prop & Cas Ins Co	982,446	0.1056%	894,773	1,245	0.14%
				982,446	**0.1056%**	**894,773**	**1,245**	**0.14%**
42	14508		Michigan Millers Mut Ins Co					
		14508	Michigan Millers Mut Ins Co	1,566,593	0.1684%	1,620,463	92,800	5.73%
				1,566,593	**0.1684%**	**1,620,463**	**92,800**	**5.73%**
43	27480		Mid-State Mut Ins Co					
		27480	Mid-State Mut Ins Co	92,596	0.0100%	95,517	0	0.00%
				92,596	**0.0100%**	**95,517**	**0**	**0.00%**
44	291		MOTORISTS MUT					
		13331	American Hardware Mut Ins Co	230,398	0.0248%	227,783	4,241	1.86%
				230,398	**0.0248%**	**227,783**	**4,241**	**1.86%**
45	140		NATIONWIDE CORP					
		19100	Amco Ins Co	12,744,855	1.3696%	13,040,504	76,341	0.59%
		42579	Allied Prop & Cas Ins Co	3,749,136	0.4029%	3,867,825	37,999	0.98%
		23787	Nationwide Mut Ins Co	1,442,870	0.1551%	1,451,000	16,341	1.13%
		23779	Nationwide Mut Fire Ins Co	1,160,039	0.1247%	1,130,102	208,330	18.43%
		42587	Depositors Ins Co	27,665	0.0030%	35,450	-253	-0.71%
		11991	National Cas Co	485	0.0001%	2,115	0	0.00%
				19,125,050	**2.0553%**	**19,526,996**	**338,758**	**1.73%**
46	2558		Nipponkoa Ins Co Ltd					
		27073	Nipponkoa Ins Co Ltd U.S. Branch	11,745	0.0013%	11,322	4,946	43.68%
				11,745	**0.0013%**	**11,322**	**4,946**	**43.68%**
47	645		OREGON MUT INS					
		14907	Oregon Mut Ins Co	1,502,554	0.1615%	1,460,255	63,888	4.38%
				1,502,554	**0.1615%**	**1,460,255**	**63,888**	**4.38%**
48	772		PHYSICANS OF OH					
		22985	Sequoia Ins Co	737,561	0.0793%	684,964	15,877	2.32%
				737,561	**0.0793%**	**684,964**	**15,877**	**2.32%**
49	304		PRUDENTIAL OF AMER					
		32352	Prudential Prop & Cas Ins Co	131	0.0000%	88	-561,181	637705.68%
				131	**0.0000%**	**88**	**-561,181**	**637705.68%**
50	553		ROYAL & SUN ALLIANCE USA					
		24678	Royal Ind Co	9,543,513	1.0256%	11,957,049	81,179	0.68%
		26980	Royal Ins Co Of Amer	453,630	0.0487%	566,011	8,798	1.55%
		24589	American & Foreign Ins Co	70,538	0.0076%	72,890	624	0.86%
		24872	Connecticut Ind Co	8	0.0000%	8	2	25.00%
				10,067,689	**1.0819%**	**12,595,958**	**90,603**	**0.72%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: EARTHQUAKE [12]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
51	163	SAFECO INS GRP						
		39012	Safeco Ins Co Of IL	23,715,474	2.5486%	23,576,154	3,965	0.02%
		24740	Safeco Ins Co Of Amer	1,106,741	0.1189%	1,169,170	2,492,016	213.14%
		24724	First Natl Ins Co Of Amer	215,001	0.0231%	241,480	171	0.07%
		19690	American Economy Ins Co	59,797	0.0064%	67,339	275,965	409.81%
		24732	General Ins Co Of Amer	40,159	0.0043%	72,156	-1,670	-2.31%
		19704	American States Ins Co	38,817	0.0042%	19,725	31,034	157.33%
				25,175,989	**2.7056%**	**25,146,024**	**2,801,481**	**11.14%**
52	169	SENTRY INS GRP						
		24988	Sentry Ins A Mut Co	9,529	0.0010%	9,906	407	4.11%
				9,529	**0.0010%**	**9,906**	**407**	**4.11%**
53	3219	Sompo Japan Ins Grp						
		11126	Sompo Japan Ins Co of Amer	154,489	0.0166%	175,005	0	0.00%
				154,489	**0.0166%**	**175,005**	**0**	**0.00%**
54	164	ST PAUL GRP						
		10799	Geovera Ins Co	62,509,275	6.7176%	61,440,947	0	0.00%
		10887	Pacific Select Property Ins Co	24,834,122	2.6688%	25,680,398	0	0.00%
		24767	St Paul Fire & Marine Ins Co	778,149	0.0836%	855,315	59,741	6.98%
		36463	Discover Prop & Cas Ins Co	189,117	0.0203%	186,927	50,994	27.28%
		24791	St Paul Mercury Ins Co	34,308	0.0037%	122,256	2,555	2.09%
		25887	US Fidelity & Guaranty Co	8,731	0.0009%	22,039	6,100	27.68%
		25879	Fidelity & Guaranty Ins Underwriters	6,633	0.0007%	16,561	-117	-0.71%
		35386	Fidelity & Guaranty Ins Co	1,835	0.0002%	3,086	-77	-2.50%
				88,362,170	**9.4959%**	**88,327,529**	**119,196**	**0.13%**
55	176	STATE FARM IL						
		25151	State Farm General Ins Co	51,823,763	5.5693%	51,808,887	-1,221,663	-2.36%
				51,823,763	**5.5693%**	**51,808,887**	**-1,221,663**	**-2.36%**
56	32107	Sutter Ins Co						
		32107	Sutter Ins Co	1,694	0.0002%	3,024	0	0.00%
				1,694	**0.0002%**	**3,024**	**0**	**0.00%**
57	181	SWISS RE GRP						
		29874	North American Specialty Ins Co	26	0.0000%	389	0	0.00%
				26	**0.0000%**	**389**	**0**	**0.00%**
58	161	TOPA EQUITIES LTD						
		18031	Topa Ins Co	3,149	0.0003%	2,075	10,062	484.92%
				3,149	**0.0003%**	**2,075**	**10,062**	**484.92%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: EARTHQUAKE [12]

Sorted by Group Name

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
59	3321		Travelers Property Cas Corp Grp					
		36161	Travelers Prop Cas Ins Co	4,252,249	0.4570%	4,394,976	17,195	0.39%
		19070	Standard Fire Ins Co	2,971,971	0.3194%	3,027,552	84,490	2.79%
		25674	Travelers Ind Co Of IL	2,687,471	0.2888%	3,179,455	782,604	24.61%
		21296	Associates Ins Co	12,375	0.0013%	12,375	0	0.00%
		25682	Travelers Ind Co Of CT	10,291	0.0011%	10,097	-32,963	-326.46%
		22217	Gulf Ins Co	6,633	0.0007%	5,898	10,599	179.70%
				9,940,990	**1.0683%**	**10,630,353**	**861,925**	**8.11%**
60	1314		TRENWICK AMER CORP GRP					
		18341	Insurance Corp Of NY	901,473	0.0969%	1,191,649	0	0.00%
				901,473	**0.0969%**	**1,191,649**	**0**	**0.00%**
61	781		UNION LABOR GRP					
		37893	Ulico Cas Co	6,053	0.0007%	2,590	423	16.33%
				6,053	**0.0007%**	**2,590**	**423**	**16.33%**
62	200		UNITED SERVICES AUTOMOBILE ASN GRP					
		25941	United Services Auto Assoc	87,801	0.0094%	80,388	1,397,374	1738.29%
		25968	USAA Cas Ins Co	25,253	0.0027%	26,182	305,807	1168.00%
				113,054	**0.0121%**	**106,570**	**1,703,181**	**1598.18%**
63	215		UNITRIN GRP					
		11142	United Cas Ins Co Of Amer	202,593	0.0218%	195,218	5,887	3.02%
		14133	Valley Ins Co	78,628	0.0084%	82,922	3,521	4.25%
				281,221	**0.0302%**	**278,140**	**9,408**	**3.38%**
64	958		VESTA INS GRP					
		22438	Hawaiian Ins & Gty Co Ltd	209,605	0.0225%	249,118	0	0.00%
				209,605	**0.0225%**	**249,118**	**0**	**0.00%**
65	1179		WAWANESA INS GRP					
		10683	Wawanesa General Ins Co	804,258	0.0864%	648,195	-12,856	-1.98%
		31526	Wawanesa Mut Ins Co Us Branch	430,794	0.0463%	437,837	335	0.08%
				1,235,052	**0.1327%**	**1,086,032**	**-12,521**	**-1.15%**
66	800		WESTERN MUT INS GRP					
		15776	Residence Mut Ins Co	1,829,943	0.1967%	1,779,840	34,545	1.94%
		13625	Western Mut Ins Co	448,905	0.0482%	485,468	286,566	59.03%
				2,278,848	**0.2449%**	**2,265,308**	**321,111**	**14.18%**
67	2898		Western Service Contract Grp					
		37850	Pacific Specialty Ins Co	3,840,043	0.4127%	3,572,626	0	0.00%
				3,840,043	**0.4127%**	**3,572,626**	**0**	**0.00%**
68	1129		WHITE MOUNTAINS GRP					
		20621	OneBeacon America Ins Co	169,890	0.0183%	1,127,723	108,191	9.59%
		21962	Pennsylvania General Ins Co	21,069	0.0023%	71,629	-3,102	-4.33%
		21970	OneBeacon Ins Co	531	0.0001%	6,410	-50	-0.78%
				191,490	**0.0206%**	**1,205,762**	**105,039**	**8.71%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: EARTHQUAKE [12]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
69	98	WR Berkley Corp						
		32603	Berkley Ins Co	19,700	0.0021%	20,749	12,484	60.17%
				19,700	**0.0021%**	**20,749**	**12,484**	**60.17%**
70	1285	X L AMER						
		22322	Greenwich Ins Co	9,446,962	1.0152%	8,837,772	43,056	0.49%
		24554	XL Ins Amer Inc	199,340	0.0214%	152,066	462,477	304.13%
				9,646,302	**1.0366%**	**8,989,838**	**505,533**	**5.62%**
71	212	ZURICH INS GRP						
		21326	Empire Fire & Marine Ins Co	28,618,413	3.0755%	24,582,973	21,962,230	89.34%
		16535	Zurich American Ins Co	6,145,203	0.6604%	5,261,634	1,392,770	26.47%
		26247	American Guarantee & Liability Ins	4,994,825	0.5368%	4,976,035	0	0.00%
		21709	Truck Ins Exch	2,254,226	0.2423%	3,064,032	162,902,752	5316.61%
		21652	Farmers Ins Exch	1,375,783	0.1478%	1,084,314	353,335	32.59%
		21687	Mid-Century Ins Co	1,161,799	0.1249%	1,621,509	-149,091	-9.19%
		41181	Universal Underwriters Ins Co	1,000,142	0.1075%	1,085,059	-19,947	-1.84%
		39306	Fidelity & Deposit Co Of MD	446,489	0.0480%	401,002	80,670	20.12%
		19356	Maryland Cas Co	232,850	0.0250%	122,795	108,712	88.53%
		19372	Northern Ins Co Of NY	197,351	0.0212%	229,243	117,023	51.05%
		26611	Valiant Ins Co	61,565	0.0066%	73,029	145,246	198.89%
		19305	Assurance Co Of Amer	52,931	0.0057%	119,783	288,459	240.82%
				46,541,577	**5.0016%**	**42,621,408**	**187,182,159**	**439.17%**
			Line Total:	**930,528,526**	**100.0000%**	**912,234,065**	**216,667,259**	**23.75%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: GROUP A AND H [13]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	626		ACE LTD					
		22667	Ace American Ins Co	9,609,668	3.7445%	9,633,266	5,457,930	56.66%
		22713	Insurance Co Of North Amer	715,217	0.2787%	-77,506	861,863	-1112.00%
				10,324,885	**4.0232%**	**9,555,760**	**6,319,793**	**66.14%**
2	468		Aegon US Holding Grp					
		10952	Stonebridge Casualty Ins Co	710	0.0003%	735	0	0.00%
				710	**0.0003%**	**735**	**0**	**0.00%**
3	4		AMERICAN EXPRESS GRP					
		27928	Amex Assur Co	16,558,987	6.4524%	16,078,395	6,017,265	37.42%
				16,558,987	**6.4524%**	**16,078,395**	**6,017,265**	**37.42%**
4	12		AMERICAN INTRNL GRP					
		19445	National Union Fire Ins Co Of Pitts	4,703,345	1.8327%	5,297,811	12,365,020	233.40%
		19380	American Home Assur Co	2,967,503	1.1563%	2,948,353	4,864,919	165.00%
		19429	Insurance Co Of The State Of PA	93,330	0.0364%	84,913	1,680,916	1979.57%
				7,764,178	**3.0254%**	**8,331,077**	**18,910,855**	**226.99%**
5	1330		Balboa Life & Casualty Grp					
		24813	Balboa Ins Co	614,557	0.2395%	614,827	133,392	21.70%
				614,557	**0.2395%**	**614,827**	**133,392**	**21.70%**
6	23		BCS INS GRP					
		38245	BCS Ins Co	17,493,865	6.8167%	15,505,001	14,325,759	92.39%
				17,493,865	**6.8167%**	**15,505,001**	**14,325,759**	**92.39%**
7	31		BERKSHIRE HATHAWAY					
		44784	Fairfield Ins Co	407,385	0.1587%	407,385	153,028	37.56%
		34274	Central States Ind Co Of Omaha	119,562	0.0466%	119,562	25,694	21.49%
		22063	Government Employees Ins Co	1,155	0.0005%	1,208	-138	-11.42%
				528,102	**0.2058%**	**528,155**	**178,584**	**33.81%**
8	1278		CALIFORNIA ST AUTO GRP					
		15539	California State Auto Asn Inter-Ins	912,119	0.3554%	947,924	611,520	64.51%
				912,119	**0.3554%**	**947,924**	**611,520**	**64.51%**
9	38		CHUBB & SON INC					
		20281	Federal Ins Co	7,980,864	3.1098%	8,067,789	2,754,546	34.14%
				7,980,864	**3.1098%**	**8,067,789**	**2,754,546**	**34.14%**
10	218		CNA INS GRP					
		20443	Continental Cas Co	92,347,949	35.9843%	80,096,332	66,601,565	83.15%
		20427	American Cas Co Of Reading PA	711,039	0.2771%	739,240	22,406	3.03%
		35289	Continental Ins Co	138,848	0.0541%	138,848	-5,086,870	-3663.62%
				93,197,836	**36.3155%**	**80,974,420**	**61,537,101**	**76.00%**
11	158		FAIRFAX FINANCIAL					
		25534	TIG Ins Co	962,764	0.3752%	962,764	1,047,583	108.81%
				962,764	**0.3752%**	**962,764**	**1,047,583**	**108.81%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: GROUP A AND H [13]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
12	7		FEDERATED MUT					
		13935	Federated Mut Ins Co	7,374	0.0029%	7,133	4,177	58.56%
				7,374	**0.0029%**	**7,133**	**4,177**	**58.56%**
13	19		FORTIS GRP					
		10111	American Bankers Ins Co Of FL	2,381,791	0.9281%	2,398,834	-234,276	-9.77%
		19615	American Reliable Ins Co	2,107,381	0.8212%	2,107,381	136,383	6.47%
		42978	American Security Ins Co	45,839	0.0179%	45,839	64,415	140.52%
				4,535,011	**1.7671%**	**4,552,054**	**-33,478**	**-0.74%**
14	350		GE GLOBAL GRP					
		39845	Employers Reins Corp	8,280,691	3.2267%	8,280,735	4,762,229	57.51%
		20796	GE Cas Ins Co	369,275	0.1439%	375,195	133,639	35.62%
		34789	GE Prop & Cas Ins Co	211	0.0001%	239	0	0.00%
		32077	Montgomery Ward Ins Co	40	0.0000%	30	130	433.33%
				8,650,217	**3.3706%**	**8,656,199**	**4,895,998**	**56.56%**
15	84		GREAT AMER E&S INS CO					
		16691	Great American Ins Co	103,150	0.0402%	101,288	40,398	39.88%
				103,150	**0.0402%**	**101,288**	**40,398**	**39.88%**
16	517		HANNOVER GRP					
		20532	Clarendon Natl Ins Co	1,327,486	0.5173%	1,091,072	1,766,843	161.94%
				1,327,486	**0.5173%**	**1,091,072**	**1,766,843**	**161.94%**
17	91		HARTFORD FIRE & CAS GRP					
		19682	Hartford Fire In Co	1,063,551	0.4144%	1,086,589	2,592,473	238.59%
				1,063,551	**0.4144%**	**1,086,589**	**2,592,473**	**238.59%**
18	984		HCC INS HOLDINGS GRP					
		10367	Avemco Ins Co	5,234,922	2.0398%	5,234,922	-302,786	-5.78%
		29599	US Specialty Ins Co	567,031	0.2209%	365,086	152,971	41.90%
				5,801,953	**2.2608%**	**5,600,008**	**-149,815**	**-2.68%**
19	111		LIBERTY MUT GRP					
		21458	Employers Ins of Wausau	4,729	0.0018%	4,729	299,299	6329.01%
				4,729	**0.0018%**	**4,729**	**299,299**	**6329.01%**
20	108		LUMBERMENS MUT CAS GRP					
		22977	Lumbermens Mut Cas Co	4,581,374	1.7852%	4,581,374	2,587,280	56.47%
				4,581,374	**1.7852%**	**4,581,374**	**2,587,280**	**56.47%**
21	140		NATIONWIDE CORP					
		11991	National Cas Co	263,435	0.1027%	257,993	165,035	63.97%
				263,435	**0.1027%**	**257,993**	**165,035**	**63.97%**
22	150		OLD REPUBLIC GRP					
		24147	Old Republic Ins Co	807	0.0003%	807	-2,475	-306.69%
				807	**0.0003%**	**807**	**-2,475**	**-306.69%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: GROUP A AND H [13]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
23	553		ROYAL & SUN ALLIANCE USA					
		24902	Security Ins Co Of Hartford	165,448	0.0645%	139,989	43,751	31.25%
		24678	Royal Ind Co	82,881	0.0323%	71,071	2,902	4.08%
				248,329	**0.0968%**	**211,060**	**46,653**	**22.10%**
24	169		SENTRY INS GRP					
		24988	Sentry Ins A Mut Co	287,330	0.1120%	287,330	356,623	124.12%
		21180	Sentry Select Ins Co	4,065	0.0016%	4,065	20,564	505.88%
				291,395	**0.1135%**	**291,395**	**377,187**	**129.44%**
25	748		STAR INS GRP					
		18023	Star Ins Co	40,057	0.0156%	51,245	84,109	164.13%
				40,057	**0.0156%**	**51,245**	**84,109**	**164.13%**
26	176		STATE FARM IL					
		25178	State Farm Mut Auto Ins Co	49,614,627	19.3328%	49,614,627	42,314,385	85.29%
				49,614,627	**19.3328%**	**49,614,627**	**42,314,385**	**85.29%**
27	181		SWISS RE GRP					
		38830	Fort Wayne Hlth & Cas Ins Co	18,814,939	7.3314%	18,836,263	14,012,100	74.39%
				18,814,939	**7.3314%**	**18,836,263**	**14,012,100**	**74.39%**
28	781		UNION LABOR GRP					
		37893	Ulico Cas Co	743	0.0003%	743	135,675	18260.43%
				743	**0.0003%**	**743**	**135,675**	**18260.43%**
29	1129		WHITE MOUNTAINS GRP					
		20621	OneBeacon America Ins Co	30,713	0.0120%	31,120	11,407	36.65%
				30,713	**0.0120%**	**31,120**	**11,407**	**36.65%**
30	212		ZURICH INS GRP					
		16535	Zurich American Ins Co	4,621,750	1.8009%	4,661,873	2,879,011	61.76%
		34649	Centre Ins Co	293,514	0.1144%	293,514	-689,280	-234.84%
				4,915,264	**1.9153%**	**4,955,387**	**2,189,731**	**44.19%**
			Line Total:	**256,634,021**	**100.0000%**	**241,497,933**	**183,173,380**	**75.85%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

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

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	8		ALLSTATE INS GRP					
		19232	Allstate Ins Co	10,860,855	13.2068%	11,536,523	424,050	3.68%
				10,860,855	**13.2068%**	**11,536,523**	**424,050**	**3.68%**
2	31		BERKSHIRE HATHAWAY					
		34274	Central States Ind Co Of Omaha	6,978,782	8.4862%	6,978,782	2,606,016	37.34%
				6,978,782	**8.4862%**	**6,978,782**	**2,606,016**	**37.34%**
3	19		FORTIS GRP					
		42978	American Security Ins Co	38,999,641	47.4236%	38,999,641	2,356,887	6.04%
		10111	American Bankers Ins Co Of FL	23,495,395	28.5704%	23,507,648	3,269,130	13.91%
		42986	Standard Guaranty Ins Co	1,251,065	1.5213%	1,013,088	191,925	18.94%
		19615	American Reliable Ins Co	458,649	0.5577%	364,865	31,019	8.50%
				64,204,750	**78.0731%**	**63,885,242**	**5,848,961**	**9.16%**
4	176		STATE FARM IL					
		25178	State Farm Mut Auto Ins Co	192,339	0.2339%	420,810	106,686	25.35%
				192,339	**0.2339%**	**420,810**	**106,686**	**25.35%**
			Line Total:	**82,236,726**	**100.0000%**	**82,821,357**	**8,985,713**	**10.85%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

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

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	31		BERKSHIRE HATHAWAY					
		22063	Government Employees Ins Co	1,505	0.2683%	1,485	-258	-17.37%
				1,505	**0.2683%**	**1,485**	**-258**	**-17.37%**
2	218		CNA INS GRP					
		20443	Continental Cas Co	412	0.0734%	412	8,428	2045.63%
				412	**0.0734%**	**412**	**8,428**	**2045.63%**
3	19		FORTIS GRP					
		42978	American Security Ins Co	18,120	3.2301%	18,120	67,447	372.22%
				18,120	**3.2301%**	**18,120**	**67,447**	**372.22%**
4	350		GE GLOBAL GRP					
		20796	GE Cas Ins Co	39	0.0070%	39	-4	-10.26%
				39	**0.0070%**	**39**	**-4**	**-10.26%**
5	140		NATIONWIDE CORP					
		11991	National Cas Co	540,905	96.4213%	533,490	416,547	78.08%
				540,905	**96.4213%**	**533,490**	**416,547**	**78.08%**
			Line Total:	**560,981**	**100.0000%**	**553,546**	**492,160**	**88.91%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

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

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	468		Aegon US Holding Grp					
		10952	Stonebridge Casualty Ins Co	40	0.1744%	41	0	0.00%
				40	**0.1744%**	**41**	**0**	**0.00%**
2	143		ARMCO INS INC					
		23914	Northwestern Ntl Ins Co Milwaukee	1,780	7.7607%	14,628	8,640	59.06%
				1,780	**7.7607%**	**14,628**	**8,640**	**59.06%**
3	111		LIBERTY MUT GRP					
		23043	Liberty Mut Ins Co	21,116	92.0649%	21,116	35,005	165.77%
				21,116	**92.0649%**	**21,116**	**35,005**	**165.77%**
			Line Total:	**22,936**	**100.0000%**	**35,785**	**43,645**	**121.96%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

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

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	4		AMERICAN EXPRESS GRP					
		27928	Amex Assur Co	1,407	0.0019%	1,467	976	66.53%
				1,407	**0.0019%**	**1,467**	**976**	**66.53%**
2	143		ARMCO INS INC					
		23914	Northwestern Ntl Ins Co Milwaukee	241,832	0.3201%	548,412	351,882	64.16%
				241,832	**0.3201%**	**548,412**	**351,882**	**64.16%**
3	31		BERKSHIRE HATHAWAY					
		38962	Genesis Ins Co	3,840	0.0051%	-2,326	2,910	-125.11%
				3,840	**0.0051%**	**-2,326**	**2,910**	**-125.11%**
4	218		CNA INS GRP					
		20443	Continental Cas Co	48,530,109	64.2278%	17,186,299	28,262,198	164.45%
				48,530,109	**64.2278%**	**17,186,299**	**28,262,198**	**164.45%**
5	350		GE GLOBAL GRP					
		20796	GE Cas Ins Co	5,600	0.0074%	6,128	1,263	20.61%
		34789	GE Prop & Cas Ins Co	423	0.0006%	403	0	0.00%
				6,023	**0.0080%**	**6,531**	**1,263**	**19.34%**
6	111		LIBERTY MUT GRP					
		23043	Liberty Mut Ins Co	394	0.0005%	394	-212	-53.81%
				394	**0.0005%**	**394**	**-212**	**-53.81%**
7	364		MUTUAL PROTECTIVE					
		31119	Mutual Protective Ins Co	1,599,500	2.1169%	1,574,657	1,014,557	64.43%
				1,599,500	**2.1169%**	**1,574,657**	**1,014,557**	**64.43%**
8	140		NATIONWIDE CORP					
		11991	National Cas Co	12,023	0.0159%	7,540	481	6.38%
				12,023	**0.0159%**	**7,540**	**481**	**6.38%**
9	163		SAFECO INS GRP					
		19704	American States Ins Co	150,908	0.1997%	152,577	175,090	114.76%
				150,908	**0.1997%**	**152,577**	**175,090**	**114.76%**
10	176		STATE FARM IL					
		25178	State Farm Mut Auto Ins Co	25,013,164	33.1040%	15,833,871	12,043,205	76.06%
				25,013,164	**33.1040%**	**15,833,871**	**12,043,205**	**76.06%**
11	1129		WHITE MOUNTAINS GRP					
		20613	American Employers Ins Co	205	0.0003%	205	0	0.00%
				205	**0.0003%**	**205**	**0**	**0.00%**
			Line Total:	**75,559,405**	**100.0000%**	**35,309,627**	**41,852,350**	**118.53%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

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

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	218	CNA INS GRP						
		20443	Continental Cas Co	956	0.0090%	956	15,710	1643.31%
		20427	American Cas Co Of Reading PA	74	0.0007%	74	0	0.00%
				1,030	**0.0097%**	**1,030**	**15,710**	**1525.24%**
2	350	GE GLOBAL GRP						
		20796	GE Cas Ins Co	2,235	0.0210%	2,667	2,230	83.61%
				2,235	**0.0210%**	**2,667**	**2,230**	**83.61%**
3	364	MUTUAL PROTECTIVE						
		31119	Mutual Protective Ins Co	11,144	0.1048%	11,392	5,518	48.44%
				11,144	**0.1048%**	**11,392**	**5,518**	**48.44%**
4	140	NATIONWIDE CORP						
		11991	National Cas Co	5,897	0.0554%	3,639	-1,980	-54.41%
				5,897	**0.0554%**	**3,639**	**-1,980**	**-54.41%**
5	176	STATE FARM IL						
		25178	State Farm Mut Auto Ins Co	10,616,029	99.8091%	10,625,093	8,555,331	80.52%
				10,616,029	**99.8091%**	**10,625,093**	**8,555,331**	**80.52%**
			Line Total:	**10,636,335**	**100.0000%**	**10,643,821**	**8,576,809**	**80.58%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: OTHER ACCIDENT ONLY [15.5]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	626		ACE LTD					
		20702	Ace Fire Underwriters Ins Co	483,363	1.4497%	498,135	88,323	17.73%
		22713	Insurance Co Of North Amer	1,219	0.0037%	-5,738	0	0.00%
				484,582	**1.4534%**	**492,397**	**88,323**	**17.94%**
2	761		ALLIANZ INS GRP					
		21849	American Automobile Ins Co	564,776	1.6939%	564,776	846,032	149.80%
				564,776	**1.6939%**	**564,776**	**846,032**	**149.80%**
3	4		AMERICAN EXPRESS GRP					
		27928	Amex Assur Co	678	0.0020%	655	0	0.00%
				678	**0.0020%**	**655**	**0**	**0.00%**
4	12		AMERICAN INTRNL GRP					
		19380	American Home Assur Co	100,155	0.3004%	104,844	-2,241	-2.14%
				100,155	**0.3004%**	**104,844**	**-2,241**	**-2.14%**
5	1278		CALIFORNIA ST AUTO GRP					
		15539	California State Auto Asn Inter-Ins	2,474,289	7.4209%	2,575,903	1,379,365	53.55%
				2,474,289	**7.4209%**	**2,575,903**	**1,379,365**	**53.55%**
6	38		CHUBB & SON INC					
		20281	Federal Ins Co	19,778	0.0593%	15,611	716	4.59%
		20346	Pacific Ind Co	3,503	0.0105%	3,419	278	8.13%
				23,281	**0.0698%**	**19,030**	**994**	**5.22%**
7	158		FAIRFAX FINANCIAL					
		25534	TIG Ins Co	1,037,709	3.1123%	1,325,705	95,990	7.24%
				1,037,709	**3.1123%**	**1,325,705**	**95,990**	**7.24%**
8	364		MUTUAL PROTECTIVE					
		31119	Mutual Protective Ins Co	5	0.0000%	5	0	0.00%
				5	**0.0000%**	**5**	**0**	**0.00%**
9	140		NATIONWIDE CORP					
		11991	National Cas Co	35,584	0.1067%	24,721	-7,858	-31.79%
				35,584	**0.1067%**	**24,721**	**-7,858**	**-31.79%**
10	150		OLD REPUBLIC GRP					
		24147	Old Republic Ins Co	6,825,313	20.4706%	6,706,347	3,213,380	47.92%
				6,825,313	**20.4706%**	**6,706,347**	**3,213,380**	**47.92%**
11	176		STATE FARM IL					
		25178	State Farm Mut Auto Ins Co	1,610	0.0048%	1,597	2,415	151.22%
				1,610	**0.0048%**	**1,597**	**2,415**	**151.22%**
12	3321		Travelers Property Cas Corp Grp					
		22217	Gulf Ins Co	21,794,109	65.3652%	21,794,109	6,876,645	31.55%
				21,794,109	**65.3652%**	**21,794,109**	**6,876,645**	**31.55%**
			Line Total:	**33,342,091**	**100.0000%**	**33,610,089**	**12,493,045**	**37.17%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: ALL OTHER A&H [15.6]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	574		AMERCO CORP					
		31089	Republic Western Ins Co	432,719	5.1645%	432,719	126,018	29.12%
				432,719	**5.1645%**	**432,719**	**126,018**	**29.12%**
2	317		AON CORP					
		40827	Combined Specialty Ins Co	9,149	0.1092%	4,953	944	19.06%
				9,149	**0.1092%**	**4,953**	**944**	**19.06%**
3	19		FORTIS GRP					
		10111	American Bankers Ins Co Of FL	1,619,528	19.3291%	1,618,719	214,058	13.22%
				1,619,528	**19.3291%**	**1,618,719**	**214,058**	**13.22%**
4	517		HANNOVER GRP					
		20532	Clarendon Natl Ins Co	1,374,617	16.4060%	1,371,645	654,595	47.72%
				1,374,617	**16.4060%**	**1,371,645**	**654,595**	**47.72%**
5	785		MARKEL CORP GRP					
		38970	Markel Ins Co	1,527,471	18.2304%	1,404,484	501,107	35.68%
				1,527,471	**18.2304%**	**1,404,484**	**501,107**	**35.68%**
6	291		MOTORISTS MUT					
		13331	American Hardware Mut Ins Co	10,765	0.1285%	10,765	22,197	206.20%
				10,765	**0.1285%**	**10,765**	**22,197**	**206.20%**
7	140		NATIONWIDE CORP					
		11991	National Cas Co	38	0.0005%	53	5	9.43%
				38	**0.0005%**	**53**	**5**	**9.43%**
8	164		ST PAUL GRP					
		25887	US Fidelity & Guaranty Co	24,433	0.2916%	35,922	60,445	168.27%
				24,433	**0.2916%**	**35,922**	**60,445**	**168.27%**
9	176		STATE FARM IL					
		25178	State Farm Mut Auto Ins Co	3,380,003	40.3403%	3,418,088	1,554,878	45.49%
				3,380,003	**40.3403%**	**3,418,088**	**1,554,878**	**45.49%**
			Line Total:	**8,378,723**	**100.0000%**	**8,297,348**	**3,134,247**	**37.77%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: FEDERAL EMPLOYEES HEALTH BENEFITS PROG [15.7]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	218	CNA INS GRP						
		35106	Niagara Fire Ins Co	35,013,308	100.0000%	35,013,308	34,502,177	98.54%
				35,013,308	**100.0000%**	**35,013,308**	**34,502,177**	**98.54%**
			Line Total:	**35,013,308**	**100.0000%**	**35,013,308**	**34,502,177**	**98.54%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: WORKERS' COMPENSATION [16]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	626	ACE LTD						
		22748	Pacific Employers Ins Co	76,175,526	0.7004%	64,241,404	17,062,363	26.56%
		43575	Indemnity Ins Co Of North Amer	74,213,741	0.6823%	76,117,992	74,905,770	98.41%
		20702	Ace Fire Underwriters Ins Co	26,475,862	0.2434%	27,462,952	28,273,083	102.95%
		20699	Ace Prop & Cas Ins Co	3,010,782	0.0277%	2,354,777	-4,656,966	-197.77%
		10030	Ace Ind Ins Co	2,468,459	0.0227%	2,456,738	2,321,226	94.48%
		22713	Insurance Co Of North Amer	2,428,057	0.0223%	2,058,426	460,188	22.36%
		18279	Bankers Standard Ins Co	2,099,664	0.0193%	1,837,708	1,171,981	63.77%
				186,872,091	**1.7181%**	**176,529,997**	**119,537,645**	**67.72%**
2	1	AETNA						
		10520	Care West Ins Co	10,904,659	0.1003%	9,212,986	10,774,740	116.95%
				10,904,659	**0.1003%**	**9,212,986**	**10,774,740**	**116.95%**
3	38733	Alaska Nat Ins Co						
		38733	Alaska Nat Ins Co	32,861,108	0.3021%	33,390,145	21,739,187	65.11%
				32,861,108	**0.3021%**	**33,390,145**	**21,739,187**	**65.11%**
4	761	ALLIANZ INS GRP						
		21849	American Automobile Ins Co	22,676,334	0.2085%	24,375,748	40,743,704	167.15%
		21857	American Ins Co	20,390,934	0.1875%	27,926,044	76,143,618	272.66%
		21873	Firemans Fund Ins Co	12,020,889	0.1105%	15,045,714	34,886,961	231.87%
		21881	National Surety Corp	4,581,319	0.0421%	6,810,525	9,885,006	145.14%
		21865	Associated Ind Corp	1,932,092	0.0178%	2,007,603	5,108,491	254.46%
		35300	Allianz Ins Co	383,959	0.0035%	383,959	12,436,598	3239.04%
				61,985,527	**0.5699%**	**76,549,593**	**179,204,378**	**234.10%**
5	88	ALLMERICA FINANCIAL CORP						
		22292	Hanover Ins Co	451,451	0.0042%	606,192	965,883	159.34%
				451,451	**0.0042%**	**606,192**	**965,883**	**159.34%**
6	8	ALLSTATE INS GRP						
		36455	Northbrook Ind Co	76,985	0.0007%	76,985	3,397,336	4412.98%
				76,985	**0.0007%**	**76,985**	**3,397,336**	**4412.98%**
7	594	AMERICAN CONTRACTORS INS GRP						
		19984	ACIG Ins Co	1,202,240	0.0111%	1,202,240	375,831	31.26%
				1,202,240	**0.0111%**	**1,202,240**	**375,831**	**31.26%**
8	12	AMERICAN INTRNL GRP						
		19380	American Home Assur Co	183,555,267	1.6876%	138,165,824	166,656,542	120.62%
		19445	National Union Fire Ins Co Of Pitts	110,996,427	1.0205%	81,582,162	199,463,371	244.49%
		19410	Commerce & Industry Ins Co	105,906,146	0.9737%	81,043,542	53,739,538	66.31%
		19429	Insurance Co Of The State Of PA	57,579,599	0.5294%	48,198,170	61,812,386	128.25%
		23809	Granite State Ins Co	53,426,623	0.4912%	35,588,056	30,518,066	85.75%
		19402	Birmingham Fire Ins Co Of PA	859,846	0.0079%	235,170	738,066	313.84%
		43761	American Intl Ins Co Of CA	364,419	0.0034%	173,417	191	0.11%
				512,688,327	**4.7137%**	**384,986,341**	**512,928,160**	**133.23%**

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Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
9	1346		AMERICAN SAFETY HOLDING GRP					
		39969	American Safety Cas Ins Co	4,677,858	0.0430%	6,776,557	6,285,847	92.76%
				4,677,858	**0.0430%**	**6,776,557**	**6,285,847**	**92.76%**
10	124		AMERISURE CO					
		23396	Amerisure Mut Ins Co	629,529	0.0058%	634,104	699,970	110.39%
				629,529	**0.0058%**	**634,104**	**699,970**	**110.39%**
11	317		AON CORP					
		40827	Combined Specialty Ins Co	69,047,765	0.6348%	50,475,378	45,095,853	89.34%
				69,047,765	**0.6348%**	**50,475,378**	**45,095,853**	**89.34%**
12	1279		Arch Ins Grp					
		11150	Arch Ins Co	20,568,956	0.1891%	5,753,014	3,138,297	54.55%
				20,568,956	**0.1891%**	**5,753,014**	**3,138,297**	**54.55%**
13	457		ARGONAUT GRP					
		19801	Argonaut Ins Co	35,574,491	0.3271%	28,190,403	23,746,988	84.24%
		19844	Argonaut-Southwest Ins Co	8,322,557	0.0765%	7,039,558	1,783,601	25.34%
		19828	Argonaut-Midwest Ins Co	314,020	0.0029%	635,427	-364,779	-57.41%
				44,211,068	**0.4065%**	**35,865,388**	**25,165,810**	**70.17%**
14	143		ARMCO INS INC					
		23914	Northwestern Ntl Ins Co Milwaukee	8,440	0.0001%	8,440	317,525	3762.14%
				8,440	**0.0001%**	**8,440**	**317,525**	**3762.14%**
15	24		ATLANTIC CO					
		19895	Atlantic Mut Ins Co	30,984,155	0.2849%	35,671,855	37,558,645	105.29%
		19909	Centennial Ins Co	6,254,841	0.0575%	6,600,528	9,882,058	149.72%
				37,238,996	**0.3424%**	**42,272,383**	**47,440,703**	**112.23%**
16	41394		Benchmark Ins Co					
		41394	Benchmark Ins Co	7,488	0.0001%	16,680	9,917	59.45%
				7,488	**0.0001%**	**16,680**	**9,917**	**59.45%**
17	31		BERKSHIRE HATHAWAY					
		10855	Cypress Ins Co	23,887,288	0.2196%	24,671,490	32,313,810	130.98%
		44784	Fairfield Ins Co	10,075,044	0.0926%	12,813,523	9,909,093	77.33%
		34630	Oak River Ins Co	4,752,183	0.0437%	4,690,907	3,751,286	79.97%
				38,714,515	**0.3559%**	**42,175,920**	**45,974,189**	**109.01%**
18	33		CALIFORNIA CAS MGMT					
		20125	California Cas Ins Co	208,010	0.0019%	201,644	719,142	356.64%
		20117	California Cas Ind Exch	49,226	0.0005%	48,715	5,359,779	11002.32%
				257,236	**0.0024%**	**250,359**	**6,078,921**	**2428.08%**

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19	38	CHUBB & SON INC						
		20281	Federal Ins Co	110,742,137	1.0182%	84,102,093	47,538,281	56.52%
		20346	Pacific Ind Co	9,820,751	0.0903%	10,829,894	9,527,644	87.98%
		20397	Vigilant Ins Co	5,207,933	0.0479%	5,713,594	1,322,114	23.14%
		20303	Great Northern Ins Co	3,678,873	0.0338%	3,339,924	1,753,825	52.51%
		20338	Northwestern Pacific Ind Co	8,535	0.0001%	8,390	-10,123	-120.66%
				129,458,229	**1.1902%**	**103,993,895**	**60,131,741**	**57.82%**
20	18767	Church Mut Ins Co						
		18767	Church Mut Ins Co	8,960,309	0.0824%	7,646,275	3,892,201	50.90%
				8,960,309	**0.0824%**	**7,646,275**	**3,892,201**	**50.90%**
21	244	CINCINNATI FNCL CP						
		10677	Cincinnati Ins Co	1,017,177	0.0094%	1,043,407	1,156,207	110.81%
				1,017,177	**0.0094%**	**1,043,407**	**1,156,207**	**110.81%**
22	41	CITIGROUP						
		39357	Travelers Ins Co Accident Dept	8,704,972	0.0800%	10,841,872	17,394,818	160.44%
				8,704,972	**0.0800%**	**10,841,872**	**17,394,818**	**160.44%**
23	218	CNA INS GRP						
		20427	American Cas Co Of Reading PA	41,251,029	0.3793%	52,172,074	64,100,739	122.86%
		20443	Continental Cas Co	24,591,213	0.2261%	19,831,441	25,602,627	129.10%
		20494	Transportation Ins Co	21,917,691	0.2015%	20,066,661	42,650,521	212.54%
		20478	National Fire Ins Co Of Hartford	16,185,517	0.1488%	21,701,314	16,365,989	75.41%
		20486	Transcontinental Ins Co	15,034,241	0.1382%	19,552,998	30,723,220	157.13%
		20508	Valley Forge Ins Co	11,763,159	0.1082%	12,206,027	8,814,952	72.22%
		35289	Continental Ins Co	421,027	0.0039%	-89,147	-10,016,792	11236.26%
		34622	Glens Falls Ins Co	255,740	0.0024%	263,420	165,584	62.86%
		20885	Kansas City Fire & Marine Ins Co	145,840	0.0013%	731,919	7,813,029	1067.47%
				131,565,457	**1.2096%**	**146,436,707**	**186,219,869**	**127.17%**
24	3018	Converium Holding Grp						
		22730	Converium Ins North Amer Inc	11,908	0.0001%	11,908	41,343,513	347191.07%
				11,908	**0.0001%**	**11,908**	**41,343,513**	**347191.07%**
25	400	CREDIT SUISSE GRP						
		25798	Unigard Ind Co	373,112	0.0034%	411,515	383,160	93.11%
		24449	Regent Ins Co	335,366	0.0031%	807,701	299,572	37.09%
		25747	Unigard Ins Co	204,337	0.0019%	228,190	492,029	215.62%
		24414	General Cas Co Of WI	147,147	0.0014%	123,775	146,662	118.49%
				1,059,962	**0.0097%**	**1,571,181**	**1,321,423**	**84.10%**
26	74	DELPHI FIN GRP						
		15105	Safety Natl Cas Corp	15,850,157	0.1457%	19,242,170	11,902,918	61.86%
				15,850,157	**0.1457%**	**19,242,170**	**11,902,918**	**61.86%**
27	930	DHC GRP						
		23671	National American Ins Co Of CA	407,406	0.0037%	875,453	371,452	42.43%
				407,406	**0.0037%**	**875,453**	**371,452**	**42.43%**

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28	57		ELECTRIC INS GRP					
		21261	Electric Ins Co	4,402,998	0.0405%	4,402,998	12,858,228	292.03%
				4,402,998	**0.0405%**	**4,402,998**	**12,858,228**	**292.03%**
29	62		EMC INS CO					
		21415	Employers Mut Cas Co	508,320	0.0047%	833,884	940,953	112.84%
				508,320	**0.0047%**	**833,884**	**940,953**	**112.84%**
30	3363		Employers Ins Grp					
		11512	Fremont Employers Ins Co	664,290	0.0061%	428,629	259,321	60.50%
				664,290	**0.0061%**	**428,629**	**259,321**	**60.50%**
31	1120		EVEREST REIN HOL INC					
		10120	Everest Natl Ins Co	497,353,091	4.5727%	395,238,904	251,196,930	63.56%
				497,353,091	**4.5727%**	**395,238,904**	**251,196,930**	**63.56%**
32	158		FAIRFAX FINANCIAL					
		21113	United States Fire Ins Co	68,886,676	0.6333%	57,495,753	46,155,356	80.28%
		25534	TIG Ins Co	30,828,499	0.2834%	9,851,817	7,055,315	71.61%
		25518	TIG Premier Ins Co	26,415,313	0.2429%	26,592,720	49,926,865	187.75%
		18864	Fairmont Ins Co	7,931,336	0.0729%	19,927,734	38,203,219	191.71%
		21105	North River Ins Co	5,352,606	0.0492%	7,962,002	7,423,769	93.24%
		25496	TIG Ind Co	22	0.0000%	22	23,317	105986.36%
				139,414,452	**1.2818%**	**121,830,048**	**148,787,841**	**122.13%**
33	7		FEDERATED MUT					
		28304	Federated Service Ins Co	11,200	0.0001%	11,721	4,221	36.01%
				11,200	**0.0001%**	**11,721**	**4,221**	**36.01%**
34	11118		Federated Rural Electric Ins Corp					
		11118	Federated Rural Electric Ins Corp	25,835	0.0002%	25,825	0	0.00%
				25,835	**0.0002%**	**25,825**	**0**	**0.00%**
35	349		FLORISTS MUT					
		13978	Florists Mut Ins Co	5,602,168	0.0515%	4,709,367	3,045,367	64.67%
				5,602,168	**0.0515%**	**4,709,367**	**3,045,367**	**64.67%**
36	790		FREMONT GEN GRP					
		21040	Fremont Ind Co	7,201,026	0.0662%	2,632,022	539,053,368	20480.58%
				7,201,026	**0.0662%**	**2,632,022**	**539,053,368**	**20480.58%**
37	350		GE GLOBAL GRP					
		34207	Westport Ins Corp	18,263,931	0.1679%	12,643,944	5,738,938	45.39%
		21318	Coregis Ins Co	2,609,087	0.0240%	16,703,833	69,690,002	417.21%
				20,873,018	**0.1919%**	**29,347,777**	**75,428,940**	**257.02%**
38	604		GERLING GLOBAL RE GRP					
		32190	Constitution Ins Co	4,417,822	0.0406%	4,744,191	3,874,131	81.66%
				4,417,822	**0.0406%**	**4,744,191**	**3,874,131**	**81.66%**

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39	84		GREAT AMER E&S INS CO					
		43753	Republic Ind Co of CA	135,289,842	1.2439%	131,751,948	74,630,111	56.64%
		22179	Republic Ind Co Of Amer	56,095,033	0.5157%	54,815,892	50,038,625	91.28%
		16691	Great American Ins Co	10,072,728	0.0926%	10,867,942	6,840,276	62.94%
		22136	Great American Ins Co of NY	9,369,641	0.0861%	7,484,847	8,131,065	108.63%
		26832	Great American Alliance Ins Co	8,835,141	0.0812%	9,212,128	7,114,743	77.23%
		26344	Great American Assur Co	3,641,478	0.0335%	2,342,809	551,684	23.55%
				223,303,863	**2.0531%**	**216,475,566**	**147,306,504**	**68.05%**
40	303		GUIDEONE INS GRP					
		15032	Guideone Mut Ins Co	26,194,978	0.2408%	23,493,095	18,334,375	78.04%
				26,194,978	**0.2408%**	**23,493,095**	**18,334,375**	**78.04%**
41	517		HANNOVER GRP					
		21806	Harbor Specialty Ins Co	117,952,913	1.0845%	117,369,354	73,402,604	62.54%
		20532	Clarendon Natl Ins Co	116,511,105	1.0712%	104,065,410	120,364,143	115.66%
		37303	Redland Ins Co	14,166,970	0.1303%	6,295,026	38,041,750	604.31%
				248,630,988	**2.2859%**	**227,729,790**	**231,808,497**	**101.79%**
42	26433		Harco Natl Ins Co					
		26433	Harco Natl Ins Co	4,031,883	0.0371%	3,183,585	3,271,237	102.75%
				4,031,883	**0.0371%**	**3,183,585**	**3,271,237**	**102.75%**
43	91		HARTFORD FIRE & CAS GRP					
		37478	Hartford Ins Co Of The Midwest	42,997,455	0.3953%	41,952,510	29,690,606	70.77%
		29459	Twin City Fire Ins Co Co	38,599,755	0.3549%	37,657,166	28,773,171	76.41%
		30104	Hartford Underwriters Ins Co	30,413,887	0.2796%	29,859,541	41,566,903	139.21%
		19682	Hartford Fire In Co	28,416,895	0.2613%	26,324,791	27,228,722	103.43%
		29424	Hartford Cas Ins Co	20,353,935	0.1871%	19,681,132	12,226,013	62.12%
				160,781,927	**1.4782%**	**155,475,140**	**139,485,415**	**89.72%**
44	1116		HIGHLANDS INS GRP INC					
		23930	Pacific Natl Ins Co	1,673,949	0.0154%	3,772,864	2,740,131	72.63%
		41408	Pacific Automobile Ins Co	852,308	0.0078%	1,244,729	1,331,255	106.95%
				2,526,257	**0.0232%**	**5,017,593**	**4,071,386**	**81.14%**
45	300		HORACE MANN GRP					
		22756	Horace Mann Prop & Cas Ins Co	341	0.0000%	341	0	0.00%
		22578	Horace Mann Ins Co	236	0.0000%	88	0	0.00%
				577	**0.0000%**	**429**	**0**	**0.00%**
46	922		ICW GROUP					
		40029	Explorer Ins Co	36,059,237	0.3315%	36,321,962	34,011,488	93.64%
		27847	Insurance Co Of The West	4,719,800	0.0434%	4,518,653	4,101,546	90.77%
				40,779,037	**0.3749%**	**40,840,615**	**38,113,034**	**93.32%**

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47	111	LIBERTY MUT GRP						
		23035	Liberty Mut Fire Ins Co	158,650,080	1.4586%	147,244,274	152,296,733	103.43%
		23043	Liberty Mut Ins Co	35,947,277	0.3305%	30,470,827	31,317,481	102.78%
		21458	Employers Ins of Wausau	33,141,683	0.3047%	27,868,084	14,698,309	52.74%
		42404	Liberty Ins Corp	29,521,549	0.2714%	27,684,565	28,034,589	101.26%
		10836	Golden Eagle Ins Corp	11,583,438	0.1065%	22,860,450	30,545,414	133.62%
		33600	LM Ins Corp	4,100,559	0.0377%	2,628,902	4,131,690	157.16%
		41939	Liberty Northwest Ins Corp	3,411,762	0.0314%	3,411,762	2,873,304	84.22%
		33588	First Liberty Ins Corp	3,234,328	0.0297%	2,881,900	2,264,163	78.56%
		26069	Wausau Business Ins Co	3,189,966	0.0293%	3,293,779	11,514,301	349.58%
		26042	Wausau Underwriters Ins Co	3,004,564	0.0276%	3,301,428	6,974,763	211.27%
		24198	Peerless Ins Co	2,141	0.0000%	208	-217,768	04696.15%
				285,787,347	**2.6275%**	**271,646,179**	**284,432,979**	**104.71%**
48	108	LUMBERMENS MUT CAS GRP						
		22977	Lumbermens Mut Cas Co	142,943,182	1.3142%	132,261,765	96,697,272	73.11%
		18910	American Protection Ins Co	87,964,188	0.8087%	77,495,169	87,565,193	112.99%
		30562	American Manufacturers Mut Ins Co	69,463,035	0.6386%	63,637,622	54,061,243	84.95%
		22918	American Motorists Ins Co	59,068,101	0.5431%	52,646,709	42,462,451	80.66%
		36986	Eagle Pacific Ins Co	17,081,588	0.1570%	14,715,496	6,303,953	42.84%
		40380	Pacific Eagle Ins Co	15,861,541	0.1458%	13,444,764	6,825,862	50.77%
		15563	Kemper Employers Ins Co	12,862,872	0.1183%	21,745,333	22,830,892	104.99%
		27138	Kemper Cas Ins Co	70	0.0000%	70	0	0.00%
				405,244,577	**3.7258%**	**375,946,928**	**316,746,866**	**84.25%**
49	23108	Lumbermens Underwriting Alliance						
		23108	Lumbermens Underwriting Alliance	9,593,157	0.0882%	8,607,458	10,271,399	119.33%
				9,593,157	**0.0882%**	**8,607,458**	**10,271,399**	**119.33%**
50	42269	Majestic Ins Co						
		42269	Majestic Ins Co	68,042,388	0.6256%	73,292,511	42,204,949	57.58%
				68,042,388	**0.6256%**	**73,292,511**	**42,204,949**	**57.58%**
51	225	MCMILLEN GRP						
		20010	Acceptance Ind Ins Co	10,089,309	0.0928%	11,665,620	7,277,260	62.38%
				10,089,309	**0.0928%**	**11,665,620**	**7,277,260**	**62.38%**
52	241	METROPOLITAN GRP						
		25321	Metropolitan Drt Prop & Cas Ins Co	45,496	0.0004%	42,787	210,561	492.11%
				45,496	**0.0004%**	**42,787**	**210,561**	**492.11%**
53	3098	Millea Holdings Inc						
		12904	Tokio Marine & Fire Ins Co Ltd Us Br	31,260,936	0.2874%	31,810,202	45,611,459	143.39%
		41238	Trans Pacific Ins Co	3,170,305	0.0291%	2,873,838	6,685,333	232.63%
				34,431,241	**0.3166%**	**34,684,040**	**52,296,792**	**150.78%**
54	2978	Mitsui Sumitomo Ins Grp						
		20362	Sumitomo Mar & Fire Ins Co of Amer	7,746,277	0.0712%	7,311,851	6,765,507	92.53%
				7,746,277	**0.0712%**	**7,311,851**	**6,765,507**	**92.53%**

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55	291	MOTORISTS MUT						
		13331	American Hardware Mut Ins Co	522,010	0.0048%	525,347	-24,013	-4.57%
				522,010	**0.0048%**	**525,347**	**-24,013**	**-4.57%**
56	361	MUNICH GRP						
		19720	American Alt Ins Corp	5,529,951	0.0508%	7,724,144	15,994,969	207.08%
				5,529,951	**0.0508%**	**7,724,144**	**15,994,969**	**207.08%**
57	23663	National American Ins Co						
		23663	National American Ins Co	191,044	0.0018%	232,500	352,351	151.55%
				191,044	**0.0018%**	**232,500**	**352,351**	**151.55%**
58	140	NATIONWIDE CORP						
		28223	Nationwide Agribusiness Ins Co	547,301	0.0050%	518,262	275,259	53.11%
		23787	Nationwide Mut Ins Co	255,729	0.0024%	666,303	10,649,665	1598.32%
		23779	Nationwide Mut Fire Ins Co	56,435	0.0005%	55,362	476,429	860.57%
		13838	Farmland Mut Ins Co	7,964	0.0001%	4,489	2,947	65.65%
		19100	Amco Ins Co	421	0.0000%	421	118,744	28205.23%
				867,850	**0.0080%**	**1,244,837**	**11,523,044**	**925.67%**
59	2558	Nipponkoa Ins Co Ltd						
		27073	Nipponkoa Ins Co Ltd U.S. Branch	2,815,196	0.0259%	3,216,539	3,674,858	114.25%
				2,815,196	**0.0259%**	**3,216,539**	**3,674,858**	**114.25%**
60	150	OLD REPUBLIC GRP						
		24147	Old Republic Ins Co	17,000,875	0.1563%	16,781,640	11,514,527	68.61%
		11371	Great West Cas Co	391,041	0.0036%	283,347	312,414	110.26%
		24139	International Bus & Merc Reassur Co	213,012	0.0020%	137,680	119,434	86.75%
				17,604,928	**0.1619%**	**17,202,667**	**11,946,375**	**69.44%**
61	156	P W GROUP INC						
		24295	Providence Washington Ins Co	713	0.0000%	1,131	-23,783	-2102.83%
				713	**0.0000%**	**1,131**	**-23,783**	**-2102.83%**
62	767	PENN MFR ASN INS						
		12262	Pennsylvania Manufacturers Asn Ins C	8,252,447	0.0759%	6,416,848	3,994,041	62.24%
				8,252,447	**0.0759%**	**6,416,848**	**3,994,041**	**62.24%**
63	12297	Petroleum Cas Co						
		12297	Petroleum Cas Co	992,133	0.0091%	992,133	349,022	35.18%
				992,133	**0.0091%**	**992,133**	**349,022**	**35.18%**
64	36234	Preferred Professional Ins Co						
		36234	Preferred Professional Ins Co	27,363,530	0.2516%	27,365,615	25,930,110	94.75%
				27,363,530	**0.2516%**	**27,365,615**	**25,930,110**	**94.75%**
65	867	PROTECTIVE INS GRP						
		12416	Protective Ins Co	407,804	0.0037%	407,804	309,167	75.81%
				407,804	**0.0037%**	**407,804**	**309,167**	**75.81%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: WORKERS' COMPENSATION [16]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
66	1325	RHINE RE GRP						
		24899	Alea North America Ins Co	28,356,674	0.2607%	12,216,116	6,696,768	54.82%
				28,356,674	**0.2607%**	**12,216,116**	**6,696,768**	**54.82%**
67	553	ROYAL & SUN ALLIANCE USA						
		35262	Phoenix Assur Co Of NY	47,822,820	0.4397%	31,209,951	6,647,217	21.30%
		24678	Royal Ind Co	43,107,745	0.3963%	40,117,393	33,350,090	83.13%
		24880	Fire & Cas Ins Co Of CT	28,726,233	0.2641%	22,502,732	15,547,008	69.09%
		24872	Connecticut Ind Co	24,356,967	0.2239%	44,227,783	99,403,115	224.75%
		26980	Royal Ins Co Of Amer	21,507,597	0.1977%	24,936,441	11,197,061	44.90%
		24902	Security Ins Co Of Hartford	5,168,157	0.0475%	5,149,350	7,178,724	139.41%
		24589	American & Foreign Ins Co	2,377,570	0.0219%	2,385,496	1,417,197	59.41%
		24694	Safeguard Ins Co	2,065,345	0.0190%	2,110,884	4,687,312	222.05%
		24600	Globe Ind Co	1,508,191	0.0139%	568,655	676,057	118.89%
		40541	Grocers Ins Co	437,161	0.0040%	941,523	2,709,155	287.74%
				177,077,786	**1.6281%**	**174,150,208**	**182,812,936**	**104.97%**
68	163	SAFECO INS GRP						
		19704	American States Ins Co	33,165,171	0.3049%	20,463,881	10,194,657	49.82%
		24732	General Ins Co Of Amer	5,025,989	0.0462%	9,954,755	13,289,302	133.50%
		19712	American States Ins Co Of TX	3,963,781	0.0364%	2,020,728	869,475	43.03%
		39012	Safeco Ins Co Of IL	3,857,193	0.0355%	9,278,677	17,672,822	190.47%
		19690	American Economy Ins Co	3,837,959	0.0353%	2,795,599	2,649,069	94.76%
		24740	Safeco Ins Co Of Amer	1,285,784	0.0118%	4,134,156	24,576,747	594.48%
		24724	First Natl Ins Co Of Amer	1,005,535	0.0092%	5,381,056	3,250,664	60.41%
				52,141,412	**0.4794%**	**54,028,852**	**72,502,736**	**134.19%**
69	168	SEIBELS BRUCE GRP						
		24953	South Carolina Ins Co	1,376,696	0.0127%	1,376,696	471,956	34.28%
				1,376,696	**0.0127%**	**1,376,696**	**471,956**	**34.28%**
70	169	SENTRY INS GRP						
		24988	Sentry Ins A Mut Co	32,799,977	0.3016%	25,871,045	20,039,664	77.46%
		21180	Sentry Select Ins Co	15,517,652	0.1427%	12,173,902	10,103,187	82.99%
		23434	Middlesex Ins Co	4,968,516	0.0457%	3,674,072	2,495,675	67.93%
				53,286,145	**0.4899%**	**41,719,019**	**32,638,526**	**78.23%**
71	829	SIERRA HEALTH SVC GRP						
		32280	Commercial Cas Ins Co	69,497,206	0.6390%	65,200,366	50,218,241	77.02%
		32271	California Ind Ins Co	51,235,059	0.4711%	55,901,268	101,981,928	182.43%
				120,732,265	**1.1100%**	**121,101,634**	**152,200,169**	**125.68%**
72	3219	Sompo Japan Ins Grp						
		11126	Sompo Japan Ins Co of Amer	7,987,655	0.0734%	8,030,639	10,708,543	133.35%
				7,987,655	**0.0734%**	**8,030,639**	**10,708,543**	**133.35%**
73	36790	Springfield Ins Co Inc						
		36790	Springfield Ins Co Inc	22,754,998	0.2092%	21,659,717	19,150,314	88.41%
				22,754,998	**0.2092%**	**21,659,717**	**19,150,314**	**88.41%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: WORKERS' COMPENSATION [16]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
74	164	ST PAUL GRP						
		24767	St Paul Fire & Marine Ins Co	73,125,147	0.6723%	66,314,099	62,335,060	94.00%
		25887	US Fidelity & Guaranty Co	31,135,038	0.2863%	25,773,058	25,337,060	98.31%
		35386	Fidelity & Guaranty Ins Co	17,040,797	0.1567%	16,901,854	27,281,554	161.41%
		36463	Discover Prop & Cas Ins Co	11,434,104	0.1051%	9,613,228	7,842,099	81.58%
		24775	St Paul Guardian Ins Co	6,626,199	0.0609%	7,396,159	6,348,168	85.83%
		25879	Fidelity & Guaranty Ins Underwriters	4,617,966	0.0425%	4,087,575	2,350,727	57.51%
		24791	St Paul Mercury Ins Co	4,616,203	0.0424%	5,999,008	10,139,416	169.02%
				148,595,454	**1.3662%**	**136,084,981**	**141,634,084**	**104.08%**
75	748	STAR INS GRP						
		18023	Star Ins Co	3,391,203	0.0312%	3,226,624	1,210,323	37.51%
		25780	Williamsburg Natl Ins Co	350,877	0.0032%	228,759	5,957,583	2604.31%
				3,742,080	**0.0344%**	**3,455,383**	**7,167,906**	**207.44%**
76	35076	State Compensation Ins Fund						
		35076	State Compensation Ins Fund	5,492,547,237	50.4987%	5,501,924,878	4,785,193,061	86.97%
				5,492,547,237	**50.4987%**	**5,501,924,878**	**4,785,193,061**	**86.97%**
77	176	STATE FARM IL						
		25143	State Farm Fire And Cas Co	54,106,440	0.4975%	43,939,197	52,256,871	118.93%
				54,106,440	**0.4975%**	**43,939,197**	**52,256,871**	**118.93%**
78	181	SWISS RE GRP						
		29874	North American Specialty Ins Co	3,420,764	0.0315%	7,387,016	9,170,588	124.14%
				3,420,764	**0.0315%**	**7,387,016**	**9,170,588**	**124.14%**
79	161	TOPA EQUITIES LTD						
		18031	Topa Ins Co	2,178,592	0.0200%	2,172,730	2,464,246	113.42%
				2,178,592	**0.0200%**	**2,172,730**	**2,464,246**	**113.42%**
80	3321	Travelers Property Cas Corp Grp						
		25674	Travelers Ind Co Of IL	133,956,515	1.2316%	80,417,028	120,262,220	149.55%
		25682	Travelers Ind Co Of CT	24,773,871	0.2278%	23,299,022	21,396,019	91.83%
		22217	Gulf Ins Co	12,550,999	0.1154%	7,957,282	3,228,190	40.57%
		19046	Travelers Cas & Surety Co Of IL	4,872,995	0.0448%	2,293,123	264,693	11.54%
		19038	Travelers Cas & Surety Co	3,637,615	0.0334%	-505,046	1,933,230	-382.78%
		19070	Standard Fire Ins Co	2,552,308	0.0235%	1,969,031	578,614	29.39%
		36170	Travelers Cas Co Of CT	1,650,620	0.0152%	922,977	634,608	68.76%
		31194	Travelers Cas & Surety Co Of Amer	198,532	0.0018%	139,557	500,319	358.51%
		36161	Travelers Prop Cas Ins Co	190,243	0.0017%	202,843	397,892	196.16%
				184,383,698	**1.6952%**	**116,695,817**	**149,195,785**	**127.85%**
81	1314	TRENWICK AMER CORP GRP						
		18341	Insurance Corp Of NY	51,071,305	0.4696%	30,217,468	20,439,000	67.64%
				51,071,305	**0.4696%**	**30,217,468**	**20,439,000**	**67.64%**
82	781	UNION LABOR GRP						
		37893	Ulico Cas Co	12,219,799	0.1123%	10,610,296	12,934,450	121.90%
				12,219,799	**0.1123%**	**10,610,296**	**12,934,450**	**121.90%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: WORKERS' COMPENSATION [16]

Sorted by Group Name

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
83	215	UNITRIN GRP						
		16063	Unitrin Auto & Home Ins Co	3,423,807	0.0315%	8,136,510	6,154,962	75.65%
				3,423,807	**0.0315%**	**8,136,510**	**6,154,962**	**75.65%**
84	201	UTICA NATL INS GRP						
		25976	Utica Mut Ins Co	101,682	0.0009%	104,436	1,787,187	1711.27%
		25984	Graphic Arts Mut Ins Co	34,285	0.0003%	42,326	-258,518	-610.78%
				135,967	**0.0013%**	**146,762**	**1,528,669**	**1041.60%**
85	21172	Vanliner Ins Co						
		21172	Vanliner Ins Co	6,235,382	0.0573%	5,617,585	7,169,386	127.62%
				6,235,382	**0.0573%**	**5,617,585**	**7,169,386**	**127.62%**
86	1129	WHITE MOUNTAINS GRP						
		21970	OneBeacon Ins Co	2,681,366	0.0247%	3,133,831	45,419,182	1449.32%
		20613	American Employers Ins Co	583,921	0.0054%	722,280	2,084,987	288.67%
		23752	National Farmers Union Std Ins Co	521,401	0.0048%	483,780	963,964	199.26%
		20621	OneBeacon America Ins Co	449,419	0.0041%	531,103	6,735,616	1268.23%
		38369	Northern Assur Co Of Amer	203,974	0.0019%	176,064	-1,533,101	-870.76%
		20648	Employers Fire Ins Co	134,842	0.0012%	180,162	-294,978	-163.73%
		40134	Potomac Ins Co Of IL	2,883	0.0000%	2,883	1,750,462	60716.68%
		21962	Pennsylvania General Ins Co	1,060	0.0000%	7,369	-76,538	-1038.65%
				4,578,866	**0.0421%**	**5,237,472**	**55,049,594**	**1051.07%**
87	98	WR Berkley Corp						
		10900	Preferred Employers Ins Co	70,430,228	0.6475%	64,714,689	41,183,503	63.64%
				70,430,228	**0.6475%**	**64,714,689**	**41,183,503**	**63.64%**
88	1285	X L AMER						
		37885	XL Specialty Ins Co	66,161,072	0.6083%	51,452,560	34,137,950	66.35%
		22322	Greenwich Ins Co	9,835,736	0.0904%	8,990,014	4,953,705	55.10%
				75,996,808	**0.6987%**	**60,442,574**	**39,091,655**	**64.68%**
89	336	ZENITH NATL INS GRP						
		13269	Zenith Ins Co	314,117,077	2.8880%	301,549,019	207,045,835	68.66%
		30120	Znat Ins Co	4,452,971	0.0409%	3,743,391	2,599,445	69.44%
				318,570,048	**2.9289%**	**305,292,410**	**209,645,280**	**68.67%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: WORKERS' COMPENSATION [16]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
90	212	ZURICH INS GRP						
		16535	Zurich American Ins Co	154,630,028	1.4217%	152,983,095	98,998,263	64.71%
		21687	Mid-Century Ins Co	98,174,411	0.9026%	103,486,051	105,241,669	101.70%
		40142	American Zurich Ins Co	43,386,242	0.3989%	44,068,907	41,548,342	94.28%
		21709	Truck Ins Exch	40,426,680	0.3717%	40,165,678	21,873,372	54.46%
		21652	Farmers Ins Exch	34,227,262	0.3147%	33,661,375	23,054,085	68.49%
		26247	American Guarantee & Liability Ins	6,495,555	0.0597%	7,178,108	16,820,406	234.33%
		19372	Northern Ins Co Of NY	3,381,420	0.0311%	3,369,692	1,816,610	53.91%
		19356	Maryland Cas Co	2,516,281	0.0231%	2,924,590	2,305,391	78.83%
		39306	Fidelity & Deposit Co Of MD	2,318,470	0.0213%	1,827,118	1,804,345	98.75%
		41181	Universal Underwriters Ins Co	2,052,040	0.0189%	4,710,377	10,592,407	224.87%
		19305	Assurance Co Of Amer	1,302,164	0.0120%	1,388,352	963,617	69.41%
		27855	Zurich American Ins Co Of IL	275,747	0.0025%	186,671	96,051	51.45%
		26611	Valiant Ins Co	224,849	0.0021%	213,328	286,114	134.12%
		10315	Civic Property & Cas Co	66,603	0.0006%	60,792	14,771	24.30%
		10318	Exact Prop & Cas Co Inc	65,340	0.0006%	33,761	84,906	251.49%
		10317	Neighborhood Spirit Prop & Cas Co	25,732	0.0002%	28,152	-3,689	-13.10%
				389,568,824	**3.5817%**	**396,286,047**	**325,496,660**	**82.14%**
			Line Total:	**10,876,609,874**	**100.0000%**	**10,376,038,384**	**10,107,894,184**	**97.42%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: OTHER LIABILITY [17]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	626	ACE LTD						
		22667	Ace American Ins Co	190,754,111	5.0342%	163,660,020	189,446,297	115.76%
		21121	Westchester Fire Ins Co	43,015,981	1.1352%	34,575,067	18,369,084	53.13%
		22713	Insurance Co Of North Amer	40,015,896	1.0561%	44,840,931	24,707,658	55.10%
		22748	Pacific Employers Ins Co	7,727,989	0.2039%	7,015,059	42,992	0.61%
		20702	Ace Fire Underwriters Ins Co	109,284	0.0029%	422,332	280,536	66.43%
		43575	Indemnity Ins Co Of North Amer	60,074	0.0016%	-58,965	5,681,008	-9634.54%
				281,683,335	**7.4339%**	**250,454,444**	**238,527,575**	**95.24%**
2	1276	ACMAT GRP						
		22950	Acstar Ins Co	168,600	0.0044%	72,419	-30,949	-42.74%
				168,600	**0.0044%**	**72,419**	**-30,949**	**-42.74%**
3	1	AETNA						
		36153	Aetna Ins Co of CT	8,661,335	0.2286%	8,706,697	12,354,598	141.90%
				8,661,335	**0.2286%**	**8,706,697**	**12,354,598**	**141.90%**
4	38733	Alaska Nat Ins Co						
		38733	Alaska Nat Ins Co	100,187	0.0026%	99,618	238,553	239.47%
				100,187	**0.0026%**	**99,618**	**238,553**	**239.47%**
5	761	ALLIANZ INS GRP						
		21873	Firemans Fund Ins Co	99,297,885	2.6206%	93,119,630	70,243,594	75.43%
		22810	Chicago Ins Co	39,417,936	1.0403%	36,325,691	20,812,981	57.30%
		21849	American Automobile Ins Co	25,483,505	0.6725%	29,045,592	19,159,909	65.96%
		21857	American Ins Co	4,576,365	0.1208%	4,148,271	2,772,412	66.83%
		21881	National Surety Corp	2,894,750	0.0764%	2,995,931	2,808,734	93.75%
		21865	Associated Ind Corp	1,631,478	0.0431%	1,646,288	1,377,490	83.67%
		35300	Allianz Ins Co	405,182	0.0107%	1,370,892	5,270,071	384.43%
		22837	Interstate Ind Co	229,228	0.0060%	458,592	1,847,248	402.81%
		11630	Jefferson Ins Co	42,358	0.0011%	187,581	2,429,531	1295.19%
		36420	Allianz Underwriters Ins Co	4,439	0.0001%	4,439	16,287,412	366916.24%
				173,983,126	**4.5916%**	**169,302,907**	**143,009,382**	**84.47%**
6	88	ALLMERICA FINANCIAL CORP						
		22292	Hanover Ins Co	763,682	0.0202%	903,055	-1,762,234	-195.14%
		22306	Massachusetts Bay Ins Co	45,598	0.0012%	57,948	221,761	382.69%
				809,280	**0.0214%**	**961,003**	**-1,540,473**	**-160.30%**
7	8	ALLSTATE INS GRP						
		19232	Allstate Ins Co	17,114,500	0.4517%	16,304,722	12,943,462	79.38%
		36455	Northbrook Ind Co	11,015	0.0003%	0	-7,360	0.00%
		19240	Allstate Ind Co	8,412	0.0002%	6,133	0	0.00%
				17,133,927	**0.4522%**	**16,310,855**	**12,936,102**	**79.31%**
8	574	AMERCO CORP						
		31089	Republic Western Ins Co	24,789	0.0007%	394,570	5,954,010	1508.99%
				24,789	**0.0007%**	**394,570**	**5,954,010**	**1508.99%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

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9	4		AMERICAN EXPRESS GRP					
		27928	Amex Assur Co	1,637,278	0.0432%	1,610,722	1,561,796	96.96%
				1,637,278	**0.0432%**	**1,610,722**	**1,561,796**	**96.96%**
10	1125		AMERICAN HEALTHCARE SPECIALTY					
		10352	Scpie Ind Co	1,476,665	0.0390%	1,824,300	-675,992	-37.05%
		39152	American Healthcare Ind Co	1,284,779	0.0339%	1,053,188	265,409	25.20%
				2,761,444	**0.0729%**	**2,877,488**	**-410,583**	**-14.27%**
11	12		AMERICAN INTRNL GRP					
		19445	National Union Fire Ins Co Of Pitts	474,551,942	12.5239%	399,761,619	519,912,437	130.06%
		19429	Insurance Co Of The State Of PA	99,296,614	2.6205%	77,783,772	82,641,944	106.25%
		19380	American Home Assur Co	33,364,838	0.8805%	37,585,943	73,931,475	196.70%
		19410	Commerce & Industry Ins Co	5,267,811	0.1390%	8,001,139	12,499,447	156.22%
		12963	21st Century Ins Co	3,326,768	0.0878%	3,032,470	881,956	29.08%
		19399	AIU Ins Co	2,937,893	0.0775%	2,902,438	14,507,510	499.84%
		23841	New Hampshire Ins Co	2,933,877	0.0774%	9,876,623	35,614,432	360.59%
		19402	Birmingham Fire Ins Co Of PA	2,633,417	0.0695%	2,558,137	2,004,923	78.37%
		35637	Landmark Ins Co	54,744	0.0014%	63,292	-23,829,602	-37650.26%
		11452	Hartford Steam Boil Inspec & Ins Co	3,280	0.0001%	1,594	6,662	417.94%
		43761	American Intl Ins Co Of CA	251	0.0000%	182	33	18.13%
				624,371,435	**16.4778%**	**541,567,209**	**718,171,217**	**132.61%**
12	127		AMERICAN MODERN INS GRP					
		23469	American Modern Home Ins Co	1,074,330	0.0284%	878,089	579,736	66.02%
		23450	American Family Home Ins Co	273,739	0.0072%	305,657	95,166	31.13%
				1,348,069	**0.0356%**	**1,183,746**	**674,902**	**57.01%**
13	408		AMERICAN NATL FNCL GRP					
		11048	Pacific Prop & Cas Co	165,479	0.0044%	102,182	0	0.00%
				165,479	**0.0044%**	**102,182**	**0**	**0.00%**
14	1346		AMERICAN SAFETY HOLDING GRP					
		39969	American Safety Cas Ins Co	1,811,477	0.0478%	1,676,052	560,947	33.47%
				1,811,477	**0.0478%**	**1,676,052**	**560,947**	**33.47%**
15	124		AMERISURE CO					
		23396	Amerisure Mut Ins Co	10,376	0.0003%	10,140	1,515	14.94%
				10,376	**0.0003%**	**10,140**	**1,515**	**14.94%**
16	28		AMICA MUT GRP					
		19976	Amica Mut Ins Co	1,051,664	0.0278%	1,000,869	-2,583	-0.26%
				1,051,664	**0.0278%**	**1,000,869**	**-2,583**	**-0.26%**
17	317		AON CORP					
		40827	Combined Specialty Ins Co	11,875,127	0.3134%	7,721,535	14,600,331	189.09%
				11,875,127	**0.3134%**	**7,721,535**	**14,600,331**	**189.09%**
18	1279		Arch Ins Grp					
		11150	Arch Ins Co	14,687,232	0.3876%	9,218,151	4,628,957	50.22%
				14,687,232	**0.3876%**	**9,218,151**	**4,628,957**	**50.22%**

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
19	457		ARGONAUT GRP					
		19801	Argonaut Ins Co	1,190,636	0.0314%	50,608	7,785,557	15384.04%
		19828	Argonaut-Midwest Ins Co	241,664	0.0064%	311,093	-564,061	-181.32%
				1,432,300	**0.0378%**	**361,701**	**7,221,496**	**1996.54%**
20	41459		Armed Forces Ins Exchange					
		41459	Armed Forces Ins Exchange	252,404	0.0067%	257,701	97,986	38.02%
				252,404	**0.0067%**	**257,701**	**97,986**	**38.02%**
21	24		ATLANTIC CO					
		19909	Centennial Ins Co	966,367	0.0255%	996,282	939,443	94.29%
		19895	Atlantic Mut Ins Co	520,462	0.0137%	485,656	97,538	20.08%
				1,486,829	**0.0392%**	**1,481,938**	**1,036,981**	**69.97%**
22	22670		Attorneys Ins Mut RRG Inc					
		22670	Attorneys Ins Mut RRG Inc	12,134,118	0.3202%	11,921,930	10,972,243	92.03%
				12,134,118	**0.3202%**	**11,921,930**	**10,972,243**	**92.03%**
23	968		AXA INS GRP					
		16187	AXA Re Prop & Cas Ins Co	1,125,856	0.0297%	502,683	408,538	81.27%
				1,125,856	**0.0297%**	**502,683**	**408,538**	**81.27%**
24	1330		Balboa Life & Casualty Grp					
		24813	Balboa Ins Co	615,262	0.0162%	433,588	-90,089	-20.78%
				615,262	**0.0162%**	**433,588**	**-90,089**	**-20.78%**
25	18538		Bancinsure Inc					
		18538	Bancinsure Inc	2,090,699	0.0552%	2,158,316	1,064,434	49.32%
				2,090,699	**0.0552%**	**2,158,316**	**1,064,434**	**49.32%**
26	689		BANKERS INS GRP					
		33162	Bankers Ins Co	1,598,768	0.0422%	1,264,653	251,158	19.86%
				1,598,768	**0.0422%**	**1,264,653**	**251,158**	**19.86%**
27	23		BCS INS GRP					
		38245	BCS Ins Co	4,369,861	0.1153%	4,372,509	2,701,455	61.78%
				4,369,861	**0.1153%**	**4,372,509**	**2,701,455**	**61.78%**
28	31		BERKSHIRE HATHAWAY					
		38962	Genesis Ins Co	28,559,443	0.7537%	25,380,041	12,387,575	48.81%
		25895	United States Liability Ins Co	13,614,118	0.3593%	10,912,943	4,010,694	36.75%
		11967	General Star Natl Ins Co	7,392,792	0.1951%	7,714,827	5,087,077	65.94%
		22063	Government Employees Ins Co	2,234,331	0.0590%	1,644,420	712,286	43.32%
		44784	Fairfield Ins Co	195,714	0.0052%	707,026	-42,000	-5.94%
		20052	National Liab & Fire Ins Co	63,425	0.0017%	56,704	-22,123	-39.01%
		20087	National Ind Co	4,761	0.0001%	-82,362	143,993	-174.83%
				52,064,584	**1.3740%**	**46,333,599**	**22,277,502**	**48.08%**

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29	802		CALIFORNIA INS GRP					
		13544	California Capital Ins Co	5,724,648	0.1511%	4,890,471	523,014	10.69%
		23540	Monterey Ins Co	425,408	0.0112%	311,035	-32,225	-10.36%
		12890	Eagle West Ins Co	16,017	0.0004%	9,434	-7,020	-74.41%
				6,166,073	**0.1627%**	**5,210,940**	**483,769**	**9.28%**
30	36340		Camico Mut Ins Co					
		36340	Camico Mut Ins Co	22,645,306	0.5976%	22,485,823	10,669,978	47.45%
				22,645,306	**0.5976%**	**22,485,823**	**10,669,978**	**47.45%**
31	10175		Cascade Natl Ins Co					
		10175	Cascade Natl Ins Co	5,219	0.0001%	5,118	0	0.00%
				5,219	**0.0001%**	**5,118**	**0**	**0.00%**
32	11255		Caterpillar Ins Co					
		11255	Caterpillar Ins Co	4,081,846	0.1077%	492,950	415,134	84.21%
				4,081,846	**0.1077%**	**492,950**	**415,134**	**84.21%**
33	959		CENTURY SURETY GRP					
		39551	Continental Heritage Ins Co	7,502	0.0002%	26,595	-6,231	-23.43%
				7,502	**0.0002%**	**26,595**	**-6,231**	**-23.43%**
34	38		CHUBB & SON INC					
		20281	Federal Ins Co	214,279,865	5.6551%	183,489,820	147,835,113	80.57%
		35181	Executive Risk Ind Inc	82,139,224	2.1677%	76,705,919	49,298,118	64.27%
		20397	Vigilant Ins Co	857,683	0.0226%	945,192	264,597	27.99%
		20346	Pacific Ind Co	757,377	0.0200%	740,632	1,757,986	237.36%
		10829	Quadrant Ind Co	519,789	0.0137%	972,415	929,450	95.58%
		20303	Great Northern Ins Co	258,205	0.0068%	209,424	50,486	24.11%
		20338	Northwestern Pacific Ind Co	257,290	0.0068%	252,454	236,906	93.84%
		12777	Chubb Ind Ins Co	381	0.0000%	381	41	10.76%
				299,069,814	**7.8927%**	**263,316,237**	**200,372,697**	**76.10%**
35	18767		Church Mut Ins Co					
		18767	Church Mut Ins Co	949,003	0.0250%	830,580	-119,748	-14.42%
				949,003	**0.0250%**	**830,580**	**-119,748**	**-14.42%**
36	244		CINCINNATI FNCL CP					
		10677	Cincinnati Ins Co	145,320	0.0038%	83,649	19,187	22.94%
				145,320	**0.0038%**	**83,649**	**19,187**	**22.94%**
37	323		CIVIL SERV EMPLE					
		10693	Civil Svc Employees Ins Co	1,375,693	0.0363%	1,234,880	1,763,226	142.79%
		18953	CSE Safeguard Ins Co	90,064	0.0024%	70,715	16,140	22.82%
				1,465,757	**0.0387%**	**1,305,595**	**1,779,366**	**136.29%**

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38	218	CNA INS GRP						
		20443	Continental Cas Co	89,312,585	2.3570%	80,166,430	69,032,572	86.11%
		20427	American Cas Co Of Reading PA	5,429,829	0.1433%	2,645,197	-59,214,648	-2238.57%
		20494	Transportation Ins Co	3,626,912	0.0957%	2,816,306	4,118,585	146.24%
		24047	Surety Bonding Co Of Amer	2,657,297	0.0701%	1,676,934	174,125	10.38%
		20486	Transcontinental Ins Co	2,058,325	0.0543%	3,424,051	-85,015,286	-2482.89%
		20508	Valley Forge Ins Co	998,329	0.0263%	704,150	-5,006,563	-711.01%
		34622	Glens Falls Ins Co	855,017	0.0226%	841,011	973,723	115.78%
		20478	National Fire Ins Co Of Hartford	451,623	0.0119%	361,719	2,076,051	573.94%
		13188	Western Surety Co	336,895	0.0089%	349,573	12,519	3.58%
		35270	Fidelity & Cas Co Of NY	54,338	0.0014%	57,356	1,886,121	3288.45%
		20818	Commercial Ins Co Of Newark NJ	52	0.0000%	40	20,032	50080.00%
		20885	Kansas City Fire & Marine Ins Co	41	0.0000%	45	0	0.00%
		22152	Mayflower Ins Co Ltd	33	0.0000%	33	0	0.00%
		20850	Firemens Ins Co Of Newark NJ	19	0.0000%	17	0	0.00%
		20761	Boston Old Colony Ins Co	7	0.0000%	17	692,449	)73229.41%
				105,781,302	**2.7917%**	**93,042,879**	**-70,250,320**	**-75.50%**
39	816	COMMERCE GRP INC						
		13161	Commerce West Ins Co	62,307	0.0016%	66,642	7,184	10.78%
				62,307	**0.0016%**	**66,642**	**7,184**	**10.78%**
40	37206	Contractors Bonding & Ins Co						
		37206	Contractors Bonding & Ins Co	23,569	0.0006%	34,071	41,899	122.98%
				23,569	**0.0006%**	**34,071**	**41,899**	**122.98%**
41	3018	Converium Holding Grp						
		22730	Converium Ins North Amer Inc	1,612,019	0.0425%	1,604,979	366,648	22.84%
				1,612,019	**0.0425%**	**1,604,979**	**366,648**	**22.84%**
42	50	COUNTRY CO						
		23647	Mutual Service Cas Ins Co	760,557	0.0201%	1,171,117	1,189,151	101.54%
				760,557	**0.0201%**	**1,171,117**	**1,189,151**	**101.54%**
43	400	CREDIT SUISSE GRP						
		25747	Unigard Ins Co	6,961,441	0.1837%	6,045,153	1,521,651	25.17%
		25798	Unigard Ind Co	565,103	0.0149%	596,022	24,776	4.16%
		24414	General Cas Co Of WI	32,138	0.0008%	31,171	-112	-0.36%
		24449	Regent Ins Co	6,661	0.0002%	6,695	7,519	112.31%
				7,565,343	**0.1997%**	**6,679,041**	**1,553,834**	**23.26%**
44	14010	Crusader Ins Co						
		14010	Crusader Ins Co	1,448,024	0.0382%	1,378,224	2,148,720	155.90%
				1,448,024	**0.0382%**	**1,378,224**	**2,148,720**	**155.90%**
45	306	CUNA MUT GRP						
		10847	Cumis Ins Society Inc	5,157,758	0.1361%	5,021,794	3,389,866	67.50%
				5,157,758	**0.1361%**	**5,021,794**	**3,389,866**	**67.50%**

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46	240		DAIMLER CHRYSLER GRP					
		10499	DaimlerChrysler Ins Co	137,767	0.0036%	436,618	64,477	14.77%
				137,767	**0.0036%**	**436,618**	**64,477**	**14.77%**
47	1231		DELTA INS SERVICES INC					
		36374	Commercial Cas Ins Co Of NC	53,104,070	1.4015%	39,143,422	18,198,573	46.49%
				53,104,070	**1.4015%**	**39,143,422**	**18,198,573**	**46.49%**
48	831		DOCTORS CO GRP					
		41050	Underwriter For The Professions Ins	4,861,408	0.1283%	3,170,639	344,691	10.87%
		34495	Doctors Co An Interins Exchn	799,612	0.0211%	506,312	151,368	29.90%
				5,661,020	**0.1494%**	**3,676,951**	**496,059**	**13.49%**
49	57		ELECTRIC INS GRP					
		21261	Electric Ins Co	237,846	0.0063%	196,150	1,107,317	564.53%
				237,846	**0.0063%**	**196,150**	**1,107,317**	**564.53%**
50	62		EMC INS CO					
		21415	Employers Mut Cas Co	4,510,408	0.1190%	3,924,081	746,713	19.03%
				4,510,408	**0.1190%**	**3,924,081**	**746,713**	**19.03%**
51	1120		EVEREST REIN HOL INC					
		10120	Everest Natl Ins Co	23,378,709	0.6170%	19,929,978	9,936,818	49.86%
				23,378,709	**0.6170%**	**19,929,978**	**9,936,818**	**49.86%**
52	158		FAIRFAX FINANCIAL					
		25534	TIG Ins Co	29,403,001	0.7760%	33,440,626	17,663,478	52.82%
		25054	Hudson Ins Co	6,212,421	0.1640%	6,428,503	5,660,416	88.05%
		18864	Fairmont Ins Co	5,954,916	0.1572%	6,111,138	3,387,885	55.44%
		21113	United States Fire Ins Co	3,632,846	0.0959%	64,979,160	-1,370,542	-2.11%
		21105	North River Ins Co	1,178,051	0.0311%	2,250,617	2,114,662	93.96%
		24384	Ranger Ins Co	1,118,437	0.0295%	806,158	2,413,738	299.41%
		25496	TIG Ind Co	5,753	0.0002%	22,206	200,000	900.66%
				47,505,425	**1.2537%**	**114,038,408**	**30,069,637**	**26.37%**
53	249		FARMERS HOME MUT					
		13846	Farmers Home Mut Ins Co	117,246	0.0031%	123,497	720	0.58%
				117,246	**0.0031%**	**123,497**	**720**	**0.58%**
54	7		FEDERATED MUT					
		13935	Federated Mut Ins Co	22,353,984	0.5899%	19,497,041	9,293,135	47.66%
		28304	Federated Service Ins Co	830,942	0.0219%	471,970	323,975	68.64%
				23,184,926	**0.6119%**	**19,969,011**	**9,617,110**	**48.16%**
55	11118		Federated Rural Electric Ins Corp					
		11118	Federated Rural Electric Ins Corp	134,911	0.0036%	133,162	-9,278	-6.97%
				134,911	**0.0036%**	**133,162**	**-9,278**	**-6.97%**
56	670		FIDELITY NATL FIN INC					
		25180	Fidelity National Ins Co	100,000	0.0026%	50,000	12,500	25.00%
		16578	First Comm Ins Co	15,221	0.0004%	22,989	2,275	9.90%
				115,221	**0.0030%**	**72,989**	**14,775**	**20.24%**

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57	31453		Financial Pacific Ins Co					
		31453	Financial Pacific Ins Co	337,546	0.0089%	111,347	0	0.00%
				337,546	**0.0089%**	**111,347**	**0**	**0.00%**
58	70		FIRST AMN TITLE					
		34525	First American Specilaty Ins Co	1,101,989	0.0291%	912,868	658,439	72.13%
				1,101,989	**0.0291%**	**912,868**	**658,439**	**72.13%**
59	349		FLORISTS MUT					
		13978	Florists Mut Ins Co	789,753	0.0208%	745,644	179,255	24.04%
				789,753	**0.0208%**	**745,644**	**179,255**	**24.04%**
60	19		FORTIS GRP					
		10111	American Bankers Ins Co Of FL	416,846	0.0110%	385,498	125,426	32.54%
		19615	American Reliable Ins Co	374,427	0.0099%	339,449	-83,192	-24.51%
				791,273	**0.0209%**	**724,947**	**42,234**	**5.83%**
61	350		GE GLOBAL GRP					
		34207	Westport Ins Corp	7,727,512	0.2039%	8,632,238	36,385,617	421.51%
		20796	GE Cas Ins Co	4,984,563	0.1315%	4,948,528	11,600,120	234.42%
		21318	Coregis Ins Co	807,669	0.0213%	1,402,025	-5,875,829	-419.10%
		11843	Medical Protective Co	561,403	0.0148%	422,801	-6,412	-1.52%
		34789	GE Prop & Cas Ins Co	287,353	0.0076%	296,307	382,750	129.17%
		39845	Employers Reins Corp	272,491	0.0072%	336,843	13,797,986	4096.27%
		32077	Montgomery Ward Ins Co	8,338	0.0002%	8,338	3,427	41.10%
				14,649,329	**0.3866%**	**16,047,080**	**56,287,659**	**350.77%**
62	852		GENERAL AGENTS GRP					
		40150	MGA Ins Co Inc	282,219	0.0074%	1,471,082	1,248,722	84.88%
				282,219	**0.0074%**	**1,471,082**	**1,248,722**	**84.88%**
63	604		GERLING GLOBAL RE GRP					
		32190	Constitution Ins Co	15,291,299	0.4036%	21,835,274	8,721,585	39.94%
		41343	Gerling Amer Ins Co	1,919,479	0.0507%	1,816,022	8,958,443	493.30%
				17,210,778	**0.4542%**	**23,651,296**	**17,680,028**	**74.75%**
64	39861		Golden Bear Ins Co					
		39861	Golden Bear Ins Co	17,351,269	0.4579%	12,409,270	5,788,291	46.64%
				17,351,269	**0.4579%**	**12,409,270**	**5,788,291**	**46.64%**
65	83		GRANGE INS					
		22101	Grange Ins Assn	847,976	0.0224%	860,399	472,038	54.86%
		22128	Rocky Mountain Fire & Cas Co	273,608	0.0072%	307,809	403,671	131.14%
				1,121,584	**0.0296%**	**1,168,208**	**875,709**	**74.96%**

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66	84		GREAT AMER E&S INS CO					
		16691	Great American Ins Co	34,053,048	0.8987%	29,656,988	20,095,665	67.76%
		26344	Great American Assur Co	21,738,926	0.5737%	18,220,822	16,366,264	89.82%
		26832	Great American Alliance Ins Co	9,715,944	0.2564%	9,760,174	6,496,260	66.56%
		22136	Great American Ins Co of NY	1,245,909	0.0329%	1,915,474	-1,062,409	-55.46%
		33723	Great American Spirit Ins Co	428,162	0.0113%	408,124	1,065,746	261.13%
		32620	National Interstate Ins Co	210,992	0.0056%	216,428	162,141	74.92%
				67,392,981	**1.7786%**	**60,178,010**	**43,123,667**	**71.66%**
67	303		GUIDEONE INS GRP					
		15032	Guideone Mut Ins Co	3,323,256	0.0877%	2,870,362	1,995,123	69.51%
		14559	Guideone Specialty Mut Ins Co	90,089	0.0024%	80,521	12,194	15.14%
				3,413,345	**0.0901%**	**2,950,883**	**2,007,317**	**68.02%**
68	517		HANNOVER GRP					
		20532	Clarendon Natl Ins Co	12,703,202	0.3352%	13,721,050	55,079,300	401.42%
		37257	Insurance Corp Of Hannover	4,067,394	0.1073%	3,524,459	1,506,990	42.76%
		37303	Redland Ins Co	297,234	0.0078%	510,629	411,819	80.65%
				17,067,830	**0.4504%**	**17,756,138**	**56,998,109**	**321.01%**
69	26433		Harco Natl Ins Co					
		26433	Harco Natl Ins Co	1,064,310	0.0281%	844,429	634,437	75.13%
				1,064,310	**0.0281%**	**844,429**	**634,437**	**75.13%**
70	91		HARTFORD FIRE & CAS GRP					
		29459	Twin City Fire Ins Co Co	68,705,617	1.8132%	56,700,843	34,661,936	61.13%
		29424	Hartford Cas Ins Co	24,730,514	0.6527%	19,597,529	21,708,050	110.77%
		19682	Hartford Fire In Co	12,974,804	0.3424%	10,066,339	4,653,752	46.23%
		37478	Hartford Ins Co Of The Midwest	1,831,420	0.0483%	1,498,411	2,446,308	163.26%
		30104	Hartford Underwriters Ins Co	884,790	0.0234%	833,419	633,691	76.04%
		22357	Hartford Accid & Ind Co	188,002	0.0050%	187,808	2,494,910	1328.44%
		34690	Property & Cas Ins Co Of Hartford	250	0.0000%	237	103	43.46%
				109,315,397	**2.8849%**	**88,884,586**	**66,598,750**	**74.93%**
71	984		HCC INS HOLDINGS GRP					
		29599	US Specialty Ins Co	1,000,793	0.0264%	413,205	172,488	41.74%
				1,000,793	**0.0264%**	**413,205**	**172,488**	**41.74%**
72	1116		HIGHLANDS INS GRP INC					
		22489	Highlands Ins Co	91,320	0.0024%	204,399	3,975,889	1945.16%
				91,320	**0.0024%**	**204,399**	**3,975,889**	**1945.16%**
73	300		HORACE MANN GRP					
		22578	Horace Mann Ins Co	705,873	0.0186%	685,527	985,641	143.78%
		22756	Horace Mann Prop & Cas Ins Co	16,818	0.0004%	15,664	0	0.00%
				722,691	**0.0191%**	**701,191**	**985,641**	**140.57%**
74	922		ICW GROUP					
		27847	Insurance Co Of The West	1,318,584	0.0348%	2,634,845	7,262,071	275.62%
				1,318,584	**0.0348%**	**2,634,845**	**7,262,071**	**275.62%**

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Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
75	479	IFG CO						
		11177	First Financial Ins Co	13,296,597	0.3509%	11,553,574	10,346,866	89.56%
				13,296,597	**0.3509%**	**11,553,574**	**10,346,866**	**89.56%**
76	1318	INTERINS EXCH OF THE AUTOMOBILE CLUB						
		15598	Interins Exch Of The Automobile Club	7,046,863	0.1860%	6,693,986	3,343,069	49.94%
				7,046,863	**0.1860%**	**6,693,986**	**3,343,069**	**49.94%**
77	1326	KINGSWAY GRP						
		33855	Lincoln General Ins Co	25,720,809	0.6788%	11,016,466	2,538,641	23.04%
				25,720,809	**0.6788%**	**11,016,466**	**2,538,641**	**23.04%**
78	26077	Lancer Ins Co						
		26077	Lancer Ins Co	1,009,889	0.0267%	872,773	942,747	108.02%
				1,009,889	**0.0267%**	**872,773**	**942,747**	**108.02%**
79	36706	Lawyers Mut Ins Co						
		36706	Lawyers Mut Ins Co	26,891,135	0.7097%	24,097,158	5,019,869	20.83%
				26,891,135	**0.7097%**	**24,097,158**	**5,019,869**	**20.83%**
80	111	LIBERTY MUT GRP						
		23043	Liberty Mut Ins Co	36,235,312	0.9563%	32,823,212	56,864,458	173.24%
		10836	Golden Eagle Ins Corp	12,500,954	0.3299%	11,418,923	-936,505	-8.20%
		19917	Liberty Ins Underwriters Inc	11,576,453	0.3055%	5,216,808	0	0.00%
		23035	Liberty Mut Fire Ins Co	11,183,548	0.2951%	12,639,908	5,420,942	42.89%
		24198	Peerless Ins Co	3,870,538	0.1021%	3,207,512	3,967,660	123.70%
		42404	Liberty Ins Corp	2,922,833	0.0771%	3,386,375	3,655,497	107.95%
		26069	Wausau Business Ins Co	1,231,968	0.0325%	1,071,000	1,334,483	124.60%
		26042	Wausau Underwriters Ins Co	739,896	0.0195%	644,725	1,391,276	215.79%
		24171	Netherlands Ins Co The	127,700	0.0034%	90,125	140,957	156.40%
				80,389,202	**2.1215%**	**70,498,588**	**71,838,768**	**101.90%**
81	108	LUMBERMENS MUT CAS GRP						
		22977	Lumbermens Mut Cas Co	84,455,875	2.2289%	75,315,792	78,015,713	103.58%
		22918	American Motorists Ins Co	9,534,196	0.2516%	6,241,909	2,029,270	32.51%
		30562	American Manufacturers Mut Ins Co	8,673,254	0.2289%	8,030,906	132,321	1.65%
		20524	Specialty Natl Ins Co	7,371,961	0.1946%	9,764,489	17,388,571	178.08%
		27138	Kemper Cas Ins Co	6,292,465	0.1661%	5,970,731	3,570,543	59.80%
		18910	American Protection Ins Co	1,011,323	0.0267%	799,621	-654,306	-81.83%
		40991	Kemper Ind Ins Co	199,440	0.0053%	587,142	12,924,799	2201.31%
				117,538,514	**3.1020%**	**106,710,590**	**113,406,911**	**106.28%**
82	23108	Lumbermens Underwriting Alliance						
		23108	Lumbermens Underwriting Alliance	347,726	0.0092%	275,780	39,572	14.35%
				347,726	**0.0092%**	**275,780**	**39,572**	**14.35%**
83	677	MAGUIRE CORP GRP						
		18058	Philadelphia Ind Ins Co	27,602,478	0.7285%	24,043,945	11,948,873	49.70%
				27,602,478	**0.7285%**	**24,043,945**	**11,948,873**	**49.70%**

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84	785	MARKEL CORP GRP						
		28932	Markel American Ins Co	10,527,529	0.2778%	10,997,922	9,960,287	90.57%
		38970	Markel Ins Co	3,003,030	0.0793%	2,962,925	1,354,929	45.73%
		27189	Associated Intl Ins Co	6,485	0.0002%	28,473	24,868,109	87339.27%
				13,537,044	**0.3573%**	**13,989,320**	**36,183,325**	**258.65%**
85	225	MCMILLEN GRP						
		13234	Wilshire Ins Co	386,530	0.0102%	384,892	112,241	29.16%
		20010	Acceptance Ind Ins Co	30,956	0.0008%	21,873	-68,137	-311.51%
				417,486	**0.0110%**	**406,765**	**44,104**	**10.84%**
86	608	MEDICAL INS EXCH OF CA GRP						
		36412	Claremont Liability Ins Co	21,452,073	0.5661%	25,781,023	7,595,000	29.46%
		32433	Medical Ins Exch Of CA	235,862	0.0062%	237,039	33,669	14.20%
				21,687,935	**0.5724%**	**26,018,062**	**7,628,669**	**29.32%**
87	15768	Merced Mut Ins Co						
		15768	Merced Mut Ins Co	100,027	0.0026%	90,830	34,799	38.31%
				100,027	**0.0026%**	**90,830**	**34,799**	**38.31%**
88	3479	Merchants Bonding Co Grp						
		14494	Merchants Bonding Co (Mutual)	11,704	0.0003%	6,305	513	8.14%
				11,704	**0.0003%**	**6,305**	**513**	**8.14%**
89	660	MERCURY GEN GRP						
		11908	Mercury Cas Co	2,165,018	0.0571%	1,986,030	3,876,599	195.19%
				2,165,018	**0.0571%**	**1,986,030**	**3,876,599**	**195.19%**
90	241	METROPOLITAN GRP						
		25321	Metropolitan Drt Prop & Cas Ins Co	66,932	0.0018%	56,077	2,065	3.68%
				66,932	**0.0018%**	**56,077**	**2,065**	**3.68%**
91	27480	Mid-State Mut Ins Co						
		27480	Mid-State Mut Ins Co	21,343	0.0006%	19,689	13,000	66.03%
				21,343	**0.0006%**	**19,689**	**13,000**	**66.03%**
92	3098	Millea Holdings Inc						
		12904	Tokio Marine & Fire Ins Co Ltd Us Br	15,361,793	0.4054%	13,053,591	2,647,073	20.28%
				15,361,793	**0.4054%**	**13,053,591**	**2,647,073**	**20.28%**
93	2978	Mitsui Sumitomo Ins Grp						
		20362	Sumitomo Mar & Fire Ins Co of Amer	2,943,245	0.0777%	2,525,888	5,386,807	213.26%
				2,943,245	**0.0777%**	**2,525,888**	**5,386,807**	**213.26%**
94	291	MOTORISTS MUT						
		13331	American Hardware Mut Ins Co	1,293,489	0.0341%	1,194,549	333,615	27.93%
				1,293,489	**0.0341%**	**1,194,549**	**333,615**	**27.93%**
95	361	MUNICH GRP						
		19720	American Alt Ins Corp	5,673,798	0.1497%	4,860,600	3,798,907	78.16%
				5,673,798	**0.1497%**	**4,860,600**	**3,798,907**	**78.16%**

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96	23663	National American Ins Co						
		23663	National American Ins Co	141,589	0.0037%	147,517	10,011	6.79%
				141,589	**0.0037%**	**147,517**	**10,011**	**6.79%**
97	140	NATIONWIDE CORP						
		11991	National Cas Co	18,459,392	0.4872%	17,957,803	13,073,524	72.80%
		15580	Scottsdale Ind Co	13,358,416	0.3525%	13,186,386	9,140,455	69.32%
		23787	Nationwide Mut Ins Co	7,155,713	0.1888%	-1,220,982	10,942,701	-896.22%
		19100	Amco Ins Co	6,808,205	0.1797%	4,459,951	15,833,774	355.02%
		28223	Nationwide Agribusiness Ins Co	1,936,262	0.0511%	1,437,644	2,644,926	183.98%
		42579	Allied Prop & Cas Ins Co	695,169	0.0183%	682,669	217,047	31.79%
		42587	Depositors Ins Co	2,682	0.0001%	2,963	2,039	68.82%
		23779	Nationwide Mut Fire Ins Co	1,246	0.0000%	1,333	-29,499	-2212.98%
				48,417,085	**1.2778%**	**36,507,767**	**51,824,967**	**141.96%**
98	510	NAVIGATORS GRP INC						
		42307	Navigators Ins Co	53,166,783	1.4031%	45,938,406	28,013,260	60.98%
				53,166,783	**1.4031%**	**45,938,406**	**28,013,260**	**60.98%**
99	2638	NCMIC Grp						
		15865	NCMIC Ins Co	27,888	0.0007%	26,644	-2,674	-10.04%
				27,888	**0.0007%**	**26,644**	**-2,674**	**-10.04%**
100	2558	Nipponkoa Ins Co Ltd						
		27073	Nipponkoa Ins Co Ltd U.S. Branch	892,983	0.0236%	780,201	-780,043	-99.98%
				892,983	**0.0236%**	**780,201**	**-780,043**	**-99.98%**
101	150	OLD REPUBLIC GRP						
		24147	Old Republic Ins Co	56,859,740	1.5006%	41,787,581	42,908,292	102.68%
		11371	Great West Cas Co	236,029	0.0062%	294,741	2,449,460	831.06%
		40444	Old Republic Surety Co	5,367	0.0001%	4,950	1,788	36.12%
				57,101,136	**1.5070%**	**42,087,272**	**45,359,540**	**107.77%**
102	645	OREGON MUT INS						
		14907	Oregon Mut Ins Co	2,841,652	0.0750%	2,517,841	250,212	9.94%
				2,841,652	**0.0750%**	**2,517,841**	**250,212**	**9.94%**
103	1218	PENN AMER GRP INC						
		32859	Penn-Amer Ins Co	3,959,252	0.1045%	3,278,059	1,746,811	53.29%
				3,959,252	**0.1045%**	**3,278,059**	**1,746,811**	**53.29%**
104	767	PENN MFR ASN INS						
		12262	Pennsylvania Manufacturers Asn Ins C	11,714	0.0003%	27,053	-7,749	-28.64%
				11,714	**0.0003%**	**27,053**	**-7,749**	**-28.64%**
105	772	PHYSICANS OF OH						
		22985	Sequoia Ins Co	3,259,273	0.0860%	2,576,744	2,903,858	112.69%
				3,259,273	**0.0860%**	**2,576,744**	**2,903,858**	**112.69%**
106	14460	Podiatry Ins Co Of Amer RRG Mut Co						
		14460	Podiatry Ins Co Of Amer RRG Mut Co	23,784	0.0006%	14,666	86,389	589.04%
				23,784	**0.0006%**	**14,666**	**86,389**	**589.04%**

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107	36234		Preferred Professional Ins Co					
		36234	Preferred Professional Ins Co	290,480	0.0077%	254,277	226,395	89.03%
				290,480	**0.0077%**	**254,277**	**226,395**	**89.03%**
108	155		PROGRESSIVE GRP					
		24260	Progressive Cas Ins Co	6,040,324	0.1594%	6,363,875	3,871,177	60.83%
		27804	Progressive West Ins Co	158,820	0.0042%	143,327	105,429	73.56%
				6,199,144	**0.1636%**	**6,507,202**	**3,976,606**	**61.11%**
109	867		PROTECTIVE INS GRP					
		12416	Protective Ins Co	25,916	0.0007%	25,916	12,100	46.69%
				25,916	**0.0007%**	**25,916**	**12,100**	**46.69%**
110	304		PRUDENTIAL OF AMER					
		32352	Prudential Prop & Cas Ins Co	909,963	0.0240%	910,414	2,145,196	235.63%
		31968	Merastar Ins Co	4,844	0.0001%	3,133	0	0.00%
				914,807	**0.0241%**	**913,547**	**2,145,196**	**234.82%**
111	853		PUBLIC SERVICE GRP					
		15059	Public Service Mut Ins Co	394,010	0.0104%	282,537	-3,447,000	-1220.02%
		10997	Western Select Ins Co	153,936	0.0041%	284,640	66,000	23.19%
				547,946	**0.0145%**	**567,177**	**-3,381,000**	**-596.11%**
112	796		QBE INS GRP LTD					
		39217	QBE Ins Corp	350	0.0000%	521	0	0.00%
				350	**0.0000%**	**521**	**0**	**0.00%**
113	1234		RESPONSE INS GRP					
		26050	Worldwide Ins Co	4,109	0.0001%	4,703	0	0.00%
				4,109	**0.0001%**	**4,703**	**0**	**0.00%**
114	1325		RHINE RE GRP					
		24899	Alea North America Ins Co	14,880	0.0004%	3,176	994	31.30%
				14,880	**0.0004%**	**3,176**	**994**	**31.30%**
115	783		RLI INS GRP					
		13056	RLI Ins Co	25,242,968	0.6662%	23,700,803	18,034,410	76.09%
				25,242,968	**0.6662%**	**23,700,803**	**18,034,410**	**76.09%**
116	553		ROYAL & SUN ALLIANCE USA					
		26980	Royal Ins Co Of Amer	64,583,234	1.7044%	55,477,258	4,126,100	7.44%
		24678	Royal Ind Co	30,438,266	0.8033%	27,133,613	13,685,210	50.44%
		24902	Security Ins Co Of Hartford	28,463,273	0.7512%	29,345,604	21,046,184	71.72%
		24872	Connecticut Ind Co	3,389,562	0.0895%	3,019,648	756,526	25.05%
		26948	Guaranty Natl Ins Co Of CT	2,274,255	0.0600%	1,002,615	21,874	2.18%
		24589	American & Foreign Ins Co	1,247,619	0.0329%	991,834	866,268	87.34%
		24880	Fire & Cas Ins Co Of CT	735,757	0.0194%	656,079	200,355	30.54%
		24600	Globe Ind Co	303,005	0.0080%	293,906	822,971	280.01%
		24694	Safeguard Ins Co	42,258	0.0011%	64,778	-8,262	-12.75%
				131,477,229	**3.4698%**	**117,985,335**	**41,517,226**	**35.19%**

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117	163	SAFECO INS GRP						
		24740	Safeco Ins Co Of Amer	13,354,385	0.3524%	14,118,302	8,764,421	62.08%
		24732	General Ins Co Of Amer	12,300,625	0.3246%	12,160,999	4,238,729	34.86%
		19704	American States Ins Co	9,305,412	0.2456%	7,318,469	46,120,266	630.19%
		24724	First Natl Ins Co Of Amer	620,443	0.0164%	640,343	187,670	29.31%
		19690	American Economy Ins Co	485,019	0.0128%	479,254	2,313,363	482.70%
				36,065,884	**0.9518%**	**34,717,367**	**61,624,449**	**177.50%**
118	749	SCOR REINS CO						
		39322	General Security National Ins Co	6,471	0.0002%	14,236	18,839	132.33%
				6,471	**0.0002%**	**14,236**	**18,839**	**132.33%**
119	169	SENTRY INS GRP						
		21180	Sentry Select Ins Co	8,725,319	0.2303%	7,287,200	2,896,926	39.75%
		24988	Sentry Ins A Mut Co	4,359,531	0.1151%	3,101,282	172,565	5.56%
		23434	Middlesex Ins Co	152	0.0000%	240	-1,399,070	582945.83%
				13,085,002	**0.3453%**	**10,388,722**	**1,670,421**	**16.08%**
120	3219	Sompo Japan Ins Grp						
		11126	Sompo Japan Ins Co of Amer	6,964,704	0.1838%	6,041,619	3,376,166	55.88%
				6,964,704	**0.1838%**	**6,041,619**	**3,376,166**	**55.88%**
121	36790	Springfield Ins Co Inc						
		36790	Springfield Ins Co Inc	877,588	0.0232%	954,564	-86,062	-9.02%
				877,588	**0.0232%**	**954,564**	**-86,062**	**-9.02%**
122	164	ST PAUL GRP						
		24767	St Paul Fire & Marine Ins Co	106,041,136	2.7985%	97,136,168	52,054,634	53.59%
		24791	St Paul Mercury Ins Co	31,660,079	0.8355%	27,973,596	9,130,093	32.64%
		25887	US Fidelity & Guaranty Co	13,539,749	0.3573%	15,350,724	10,497,979	68.39%
		36463	Discover Prop & Cas Ins Co	8,945,158	0.2361%	7,479,836	3,767,155	50.36%
		35386	Fidelity & Guaranty Ins Co	3,333,531	0.0880%	3,010,233	-890,772	-29.59%
		25879	Fidelity & Guaranty Ins Underwriters	1,908,214	0.0504%	2,171,345	-57,759	-2.66%
		24775	St Paul Guardian Ins Co	1,282,683	0.0339%	1,467,610	1,154,560	78.67%
		41769	Athena Assur Co	184,099	0.0049%	278,796	333,805	119.73%
				166,894,649	**4.4045%**	**154,868,308**	**75,989,695**	**49.07%**
123	748	STAR INS GRP						
		25780	Williamsburg Natl Ins Co	2,478,439	0.0654%	1,858,606	403,927	21.73%
		18023	Star Ins Co	1,536,330	0.0405%	2,914,623	2,556,840	87.72%
				4,014,769	**0.1060%**	**4,773,229**	**2,960,767**	**62.03%**
124	176	STATE FARM IL						
		25151	State Farm General Ins Co	87,443,613	2.3077%	83,728,444	44,404,212	53.03%
				87,443,613	**2.3077%**	**83,728,444**	**44,404,212**	**53.03%**
125	32107	Sutter Ins Co						
		32107	Sutter Ins Co	28,114	0.0007%	55,392	240,000	433.28%
				28,114	**0.0007%**	**55,392**	**240,000**	**433.28%**

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Line of Business: OTHER LIABILITY [17]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
126	181	SWISS RE GRP						
		29874	North American Specialty Ins Co	7,250,427	0.1913%	10,861,944	2,749,246	25.31%
				7,250,427	**0.1913%**	**10,861,944**	**2,749,246**	**25.31%**
127	93	TEXAS ST NATL GRP						
		12831	State Natl Ins Co Inc	1,215,067	0.0321%	5,062,913	-239,909	-4.74%
				1,215,067	**0.0321%**	**5,062,913**	**-239,909**	**-4.74%**
128	161	TOPA EQUITIES LTD						
		18031	Topa Ins Co	26,648,827	0.7033%	18,589,390	8,412,344	45.25%
				26,648,827	**0.7033%**	**18,589,390**	**8,412,344**	**45.25%**
129	37621	Toyota Motor Ins Co						
		37621	Toyota Motor Ins Co	15,646,340	0.4129%	8,956,357	7,761,788	86.66%
				15,646,340	**0.4129%**	**8,956,357**	**7,761,788**	**86.66%**
130	28886	Transguard Ins Co Of Amer Inc						
		28886	Transguard Ins Co Of Amer Inc	65,368	0.0017%	84,529	-432	-0.51%
				65,368	**0.0017%**	**84,529**	**-432**	**-0.51%**
131	3321	Travelers Property Cas Corp Grp						
		22217	Gulf Ins Co	65,371,249	1.7252%	56,347,816	67,027,843	118.95%
		25674	Travelers Ind Co Of IL	32,106,354	0.8473%	33,837,013	28,774,948	85.04%
		31194	Travelers Cas & Surety Co Of Amer	23,470,098	0.6194%	19,382,157	15,657,807	80.78%
		24015	Northland Ins Co	8,601,259	0.2270%	8,690,293	4,127,980	47.50%
		10819	American Equity Specialty Ins Co	8,507,677	0.2245%	11,209,652	5,964,941	53.21%
		19070	Standard Fire Ins Co	1,371,035	0.0362%	1,345,736	-56,959	-4.23%
		19038	Travelers Cas & Surety Co	577,574	0.0152%	-1,291,390	-18,150,521	1405.50%
		25682	Travelers Ind Co Of CT	410,200	0.0108%	-6,527,407	31,987,968	-490.06%
		22233	Select Ins Co	386,430	0.0102%	423,692	686,055	161.92%
		36161	Travelers Prop Cas Ins Co	247,491	0.0065%	233,052	-566,470	-243.07%
		24031	Northland Cas Co	206,396	0.0054%	180,093	35,187	19.54%
		22209	Atlantic Ins Co	13,634	0.0004%	12,138	3,360	27.68%
		33650	Mendota Ins Co	28	0.0000%	27	0	0.00%
				141,269,425	**3.7282%**	**123,842,872**	**135,492,139**	**109.41%**
132	1314	TRENWICK AMER CORP GRP						
		18341	Insurance Corp Of NY	31,122,608	0.8214%	30,349,530	21,018,827	69.26%
				31,122,608	**0.8214%**	**30,349,530**	**21,018,827**	**69.26%**
133	781	UNION LABOR GRP						
		37893	Ulico Cas Co	3,730,123	0.0984%	3,815,700	-763,034	-20.00%
				3,730,123	**0.0984%**	**3,815,700**	**-763,034**	**-20.00%**
134	920	UNITED NATL GRP						
		42048	Diamond State Ins Co	9,177,973	0.2422%	8,958,473	15,546,449	173.54%
		41335	United Natl Specialty Ins Co	103,557	0.0027%	100,817	0	0.00%
				9,281,530	**0.2449%**	**9,059,290**	**15,546,449**	**171.61%**

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135	200		UNITED SERVICES AUTOMOBILE ASN GRP					
		25941	United Services Auto Assoc	9,204,214	0.2429%	9,261,820	2,212,902	23.89%
		25968	USAA Cas Ins Co	1,677,033	0.0443%	1,600,615	1,898,068	118.58%
				10,881,247	**0.2872%**	**10,862,435**	**4,110,970**	**37.85%**
136	215		UNITRIN GRP					
		16063	Unitrin Auto & Home Ins Co	17,528,260	0.4626%	22,414,948	7,732,399	34.50%
		14133	Valley Ins Co	3,138,121	0.0828%	3,403,804	2,398,177	70.46%
				20,666,381	**0.5454%**	**25,818,752**	**10,130,576**	**39.24%**
137	201		UTICA NATL INS GRP					
		25976	Utica Mut Ins Co	782,232	0.0206%	748,235	424,078	56.68%
		25984	Graphic Arts Mut Ins Co	2,773	0.0001%	2,773	0	0.00%
				785,005	**0.0207%**	**751,008**	**424,078**	**56.47%**
138	21172		Vanliner Ins Co					
		21172	Vanliner Ins Co	2,205,516	0.0582%	2,049,300	623,952	30.45%
				2,205,516	**0.0582%**	**2,049,300**	**623,952**	**30.45%**
139	958		VESTA INS GRP					
		22438	Hawaiian Ins & Gty Co Ltd	5,449	0.0001%	5,942	-308,406	-5190.27%
				5,449	**0.0001%**	**5,942**	**-308,406**	**-5190.27%**
140	800		WESTERN MUT INS GRP					
		13625	Western Mut Ins Co	2,109	0.0001%	2,853	0	0.00%
				2,109	**0.0001%**	**2,853**	**0**	**0.00%**
141	2898		Western Service Contract Grp					
		37850	Pacific Specialty Ins Co	2,659,272	0.0702%	2,198,106	413,752	18.82%
				2,659,272	**0.0702%**	**2,198,106**	**413,752**	**18.82%**
142	866		WESTERN WORLD GRP					
		40436	Stratford Ins Co	160,449	0.0042%	94,563	121,148	128.11%
				160,449	**0.0042%**	**94,563**	**121,148**	**128.11%**
143	1129		WHITE MOUNTAINS GRP					
		20621	OneBeacon America Ins Co	3,048,922	0.0805%	3,686,917	47,960,915	1300.84%
		21970	OneBeacon Ins Co	1,401,493	0.0370%	2,188,860	3,614,251	165.12%
		23752	National Farmers Union Std Ins Co	1,160,276	0.0306%	1,173,962	336,001	28.62%
		21962	Pennsylvania General Ins Co	150,909	0.0040%	342,209	-4,515,591	-1319.54%
		20613	American Employers Ins Co	101,212	0.0027%	118,440	-299,147	-252.57%
		16217	National Farmers Union Prop & Cas	9,999	0.0003%	281,870	-248,989	-88.33%
				5,872,811	**0.1550%**	**7,792,258**	**46,847,440**	**601.20%**
144	98		WR Berkley Corp					
		10510	Carolina Cas Ins Co	41,777,704	1.1026%	33,942,243	30,313,469	89.31%
		11001	Riverport Ins Co of CA	7,753,365	0.2046%	6,864,157	3,751,108	54.65%
		25224	Great Divide Ins Co	7,145,250	0.1886%	6,856,468	2,183,552	31.85%
		40045	Starnet Ins Co	2,090,660	0.0552%	886,515	357,913	40.37%
		32603	Berkley Ins Co	105,871	0.0028%	120,426	94,940	78.84%
				58,872,850	**1.5537%**	**48,669,809**	**36,700,982**	**75.41%**

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
145	1285	X L AMER						
		22322	Greenwich Ins Co	70,995,354	1.8736%	55,180,149	16,710,129	30.28%
		37885	XL Specialty Ins Co	63,099,831	1.6653%	50,363,364	21,967,280	43.62%
		24554	XL Ins Amer Inc	2,344,748	0.0619%	1,851,550	-7,196,917	-388.70%
		20583	XL Reins America Inc	1,414	0.0000%	1,414	-46,224	-3269.02%
				136,441,347	**3.6008%**	**107,396,477**	**31,434,268**	**29.27%**
146	212	ZURICH INS GRP						
		16535	Zurich American Ins Co	91,497,270	2.4147%	92,624,594	112,066,897	120.99%
		26247	American Guarantee & Liability Ins	39,066,908	1.0310%	38,786,643	20,215,007	52.12%
		21709	Truck Ins Exch	35,364,988	0.9333%	32,571,498	5,139,266	15.78%
		41181	Universal Underwriters Ins Co	27,555,657	0.7272%	25,008,630	18,461,326	73.82%
		21326	Empire Fire & Marine Ins Co	3,778,016	0.0997%	20,625,095	1,734,384	8.41%
		21652	Farmers Ins Exch	2,633,225	0.0695%	3,215,381	763,113	23.73%
		39306	Fidelity & Deposit Co Of MD	2,437,353	0.0643%	2,095,758	-572,796	-27.33%
		40142	American Zurich Ins Co	1,993,746	0.0526%	2,344,687	1,922,585	82.00%
		21660	Fire Ins Exch	1,697,491	0.0448%	1,663,343	2,633,770	158.34%
		21687	Mid-Century Ins Co	1,661,861	0.0439%	1,365,832	1,242,964	91.00%
		10317	Neighborhood Spirit Prop & Cas Co	1,277,723	0.0337%	1,232,896	16,348	1.33%
		19372	Northern Ins Co Of NY	1,111,166	0.0293%	1,230,243	1,898,577	154.33%
		27855	Zurich American Ins Co Of IL	1,017,298	0.0268%	522,242	-108,844	-20.84%
		19356	Maryland Cas Co	267,214	0.0071%	336,989	571,250	169.52%
		10318	Exact Prop & Cas Co Inc	177,373	0.0047%	147,266	740	0.50%
		10315	Civic Property & Cas Co	121,295	0.0032%	106,032	2,565	2.42%
		11185	Foremost Ins Co	66,004	0.0017%	46,618	-220,490	-472.97%
		43699	American Federation Ins Co	58,131	0.0015%	48,807	19,971	40.92%
		19305	Assurance Co Of Amer	31,570	0.0008%	38,065	2,049,143	5383.27%
		26611	Valiant Ins Co	3,365	0.0001%	8,039	70,487	876.81%
				211,817,654	**5.5901%**	**224,018,658**	**167,906,263**	**74.95%**
			Line Total:	**3,789,176,694**	**100.0000%**	**3,458,229,114**	**2,833,891,991**	**81.95%**

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Line of Business: PRODUCTS LIABILITY [18]

Sorted by Group Name

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	626	ACE LTD						
		21121	Westchester Fire Ins Co	2,239,951	1.0413%	2,780,911	-2,266,764	-81.51%
		22748	Pacific Employers Ins Co	862,441	0.4009%	847,416	445,598	52.58%
		22667	Ace American Ins Co	377,691	0.1756%	283,581	-87,038	-30.69%
		20702	Ace Fire Underwriters Ins Co	17,164	0.0080%	6,917	-10,212	-147.64%
		22713	Insurance Co Of North Amer	1	0.0000%	-235	574,179	244331.49%
				3,497,248	**1.6258%**	**3,918,590**	**-1,344,237**	**-34.30%**
2	38733	Alaska Nat Ins Co						
		38733	Alaska Nat Ins Co	4,505	0.0021%	3,242	1,297	40.01%
				4,505	**0.0021%**	**3,242**	**1,297**	**40.01%**
3	761	ALLIANZ INS GRP						
		21873	Firemans Fund Ins Co	6,344,773	2.9495%	6,099,475	105,257,360	1725.68%
		35300	Allianz Ins Co	806,485	0.3749%	1,535,848	5,276,910	343.58%
		21881	National Surety Corp	192,717	0.0896%	241,106	105,768	43.87%
		21857	American Ins Co	88,548	0.0412%	155,625	2,427,698	1559.97%
		21849	American Automobile Ins Co	42,853	0.0199%	25,743	-56,888	-220.98%
		36420	Allianz Underwriters Ins Co	17,756	0.0083%	17,756	913,758	5146.19%
				7,493,132	**3.4833%**	**8,075,553**	**113,924,606**	**1410.73%**
4	88	ALLMERICA FINANCIAL CORP						
		22306	Massachusetts Bay Ins Co	30,608	0.0142%	12,754	287,358	2253.08%
		22292	Hanover Ins Co	329	0.0002%	3,075	18,663	606.93%
				30,937	**0.0144%**	**15,829**	**306,021**	**1933.29%**
5	8	ALLSTATE INS GRP						
		19232	Allstate Ins Co	286,957	0.1334%	301,937	1,670,154	553.15%
				286,957	**0.1334%**	**301,937**	**1,670,154**	**553.15%**
6	12	AMERICAN INTRNL GRP						
		19410	Commerce & Industry Ins Co	2,881,020	1.3393%	2,907,850	5,298,401	182.21%
		19445	National Union Fire Ins Co Of Pitts	1,142,174	0.5310%	1,401,323	4,706,777	335.88%
		19380	American Home Assur Co	567,752	0.2639%	1,342,859	3,705,535	275.94%
		19429	Insurance Co Of The State Of PA	45,422	0.0211%	54,240	1,591,201	2933.63%
		23809	Granite State Ins Co	39,479	0.0184%	31,080	58,005	186.63%
				4,675,847	**2.1737%**	**5,737,352**	**15,359,919**	**267.72%**
7	124	AMERISURE CO						
		23396	Amerisure Mut Ins Co	896	0.0004%	920	-271	-29.46%
				896	**0.0004%**	**920**	**-271**	**-29.46%**
8	317	AON CORP						
		40827	Combined Specialty Ins Co	1,547,516	0.7194%	427,602	276,407	64.64%
				1,547,516	**0.7194%**	**427,602**	**276,407**	**64.64%**
9	24	ATLANTIC CO						
		19895	Atlantic Mut Ins Co	180,397	0.0839%	101,147	62,447	61.74%
		19909	Centennial Ins Co	21,169	0.0098%	20,806	47,554	228.56%
				201,566	**0.0937%**	**121,953**	**110,001**	**90.20%**

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10	689		BANKERS INS GRP					
		33162	Bankers Ins Co	448,257	0.2084%	354,885	661,459	186.39%
				448,257	**0.2084%**	**354,885**	**661,459**	**186.39%**
11	31		BERKSHIRE HATHAWAY					
		38962	Genesis Ins Co	143,537	0.0667%	205,261	1,252,858	610.37%
		20052	National Liab & Fire Ins Co	17,621	0.0082%	16,155	6,282	38.89%
				161,158	**0.0749%**	**221,416**	**1,259,140**	**568.68%**
12	38		CHUBB & SON INC					
		20281	Federal Ins Co	30,451,902	14.1562%	27,883,429	47,878,762	171.71%
		20346	Pacific Ind Co	2,226,232	1.0349%	2,014,619	11,230,229	557.44%
		20303	Great Northern Ins Co	1,510,818	0.7023%	1,615,682	-262,062	-16.22%
		20397	Vigilant Ins Co	1,359,073	0.6318%	1,158,023	-209,724	-18.11%
		20338	Northwestern Pacific Ind Co	173,993	0.0809%	194,750	-2,135,163	-1096.36%
		10052	Chubb National Ins Co	156,266	0.0726%	157,923	12,863	8.15%
				35,878,284	**16.6788%**	**33,024,426**	**56,514,905**	**171.13%**
13	244		CINCINNATI FNCL CP					
		10677	Cincinnati Ins Co	629,957	0.2928%	442,137	44,409	10.04%
				629,957	**0.2928%**	**442,137**	**44,409**	**10.04%**
14	218		CNA INS GRP					
		20427	American Cas Co Of Reading PA	3,330,593	1.5483%	2,657,270	-3,338,533	-125.64%
		35289	Continental Ins Co	3,290,240	1.5295%	3,287,514	368,967	11.22%
		20443	Continental Cas Co	591,316	0.2749%	368,395	11,303	3.07%
		20486	Transcontinental Ins Co	175,020	0.0814%	125,261	13,880,464	11081.23%
		20508	Valley Forge Ins Co	139,519	0.0649%	162,508	5,892,071	3625.71%
		20478	National Fire Ins Co Of Hartford	39,318	0.0183%	59,370	94,589	159.32%
				7,566,006	**3.5172%**	**6,660,318**	**16,908,861**	**253.87%**
15	37206		Contractors Bonding & Ins Co					
		37206	Contractors Bonding & Ins Co	3,535	0.0016%	4,841	29,508	609.54%
				3,535	**0.0016%**	**4,841**	**29,508**	**609.54%**
16	50		COUNTRY CO					
		23647	Mutual Service Cas Ins Co	31,667	0.0147%	255,314	632,827	247.86%
				31,667	**0.0147%**	**255,314**	**632,827**	**247.86%**
17	400		CREDIT SUISSE GRP					
		25747	Unigard Ins Co	325,395	0.1513%	244,148	350,202	143.44%
		25798	Unigard Ind Co	17,716	0.0082%	20,938	11,372	54.31%
				343,111	**0.1595%**	**265,086**	**361,574**	**136.40%**
18	57		ELECTRIC INS GRP					
		21261	Electric Ins Co	4,074,788	1.8943%	2,856,778	5,699,235	199.50%
				4,074,788	**1.8943%**	**2,856,778**	**5,699,235**	**199.50%**
19	62		EMC INS CO					
		21415	Employers Mut Cas Co	394,434	0.1834%	406,263	52,010	12.80%
				394,434	**0.1834%**	**406,263**	**52,010**	**12.80%**

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20	158	FAIRFAX FINANCIAL						
		21113	United States Fire Ins Co	3,336,046	1.5508%	2,368,769	988,533	41.73%
		24384	Ranger Ins Co	386,919	0.1799%	312,034	-552,372	-177.02%
		25534	TIG Ins Co	22,570	0.0105%	717,960	8,445,139	1176.27%
		21105	North River Ins Co	13,087	0.0061%	30,164	76,622	254.02%
				3,758,622	**1.7473%**	**3,428,927**	**8,957,922**	**261.25%**
21	7	FEDERATED MUT						
		13935	Federated Mut Ins Co	3,800,461	1.7667%	3,221,323	1,639,171	50.89%
		28304	Federated Service Ins Co	44,119	0.0205%	24,961	125,939	504.54%
				3,844,580	**1.7872%**	**3,246,284**	**1,765,110**	**54.37%**
22	604	GERLING GLOBAL RE GRP						
		41343	Gerling Amer Ins Co	263,061	0.1223%	277,303	16,261,300	5864.09%
		32190	Constitution Ins Co	28,931	0.0134%	30,401	20,595	67.74%
				291,992	**0.1357%**	**307,704**	**16,281,895**	**5291.41%**
23	83	GRANGE INS						
		22128	Rocky Mountain Fire & Cas Co	4,091	0.0019%	7,174	101,326	1412.41%
		22101	Grange Ins Assn	3,678	0.0017%	14,796	-2,005	-13.55%
				7,769	**0.0036%**	**21,970**	**99,321**	**452.08%**
24	84	GREAT AMER E&S INS CO						
		22136	Great American Ins Co of NY	33,218	0.0154%	53,553	53,475	99.85%
		26344	Great American Assur Co	29,890	0.0139%	16,993	33,693	198.28%
		26832	Great American Alliance Ins Co	23,868	0.0111%	12,414	8,382	67.52%
		16691	Great American Ins Co	8,537	0.0040%	22,815	646,159	2832.17%
				95,513	**0.0444%**	**105,775**	**741,709**	**701.21%**
25	517	HANNOVER GRP						
		37257	Insurance Corp Of Hannover	84,157	0.0391%	39,314	11,250	28.62%
		20532	Clarendon Natl Ins Co	43,971	0.0204%	16,476	9,018	54.73%
				128,128	**0.0596%**	**55,790**	**20,268**	**36.33%**
26	26433	Harco Natl Ins Co						
		26433	Harco Natl Ins Co	799	0.0004%	676	0	0.00%
				799	**0.0004%**	**676**	**0**	**0.00%**
27	91	HARTFORD FIRE & CAS GRP						
		19682	Hartford Fire In Co	16,115,912	7.4918%	13,573,564	-218,480	-1.61%
		37478	Hartford Ins Co Of The Midwest	860,080	0.3998%	560,710	-2,058,577	-367.14%
		29424	Hartford Cas Ins Co	158,847	0.0738%	172,677	-795,384	-460.62%
				17,134,839	**7.9655%**	**14,306,951**	**-3,072,441**	**-21.48%**
28	1116	HIGHLANDS INS GRP INC						
		41408	Pacific Automobile Ins Co	21,806	0.0101%	149,107	574	0.38%
		23906	Northwestern Natl Cas Co	1,139	0.0005%	59,832	8,962	14.98%
				22,945	**0.0107%**	**208,939**	**9,536**	**4.56%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: PRODUCTS LIABILITY [18]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
29	111	LIBERTY MUT GRP						
		23035	Liberty Mut Fire Ins Co	3,988,197	1.8540%	4,620,012	3,531,627	76.44%
		23043	Liberty Mut Ins Co	1,304,272	0.6063%	1,828,199	-20,200,317	-1104.93%
		42404	Liberty Ins Corp	519,953	0.2417%	769,462	3,066,333	398.50%
		24198	Peerless Ins Co	317,262	0.1475%	258,712	378,614	146.35%
		26042	Wausau Underwriters Ins Co	313,629	0.1458%	196,273	197,791	100.77%
		21458	Employers Ins of Wausau	66,383	0.0309%	-172,050	-658,748	382.88%
		26069	Wausau Business Ins Co	65,372	0.0304%	51,757	188,542	364.28%
		33600	LM Ins Corp	18,000	0.0084%	17,855	3,565	19.97%
		10836	Golden Eagle Ins Corp	9,089	0.0042%	18,620	10,577	56.80%
				6,602,157	**3.0692%**	**7,588,840**	**-13,482,016**	**-177.66%**
30	108	LUMBERMENS MUT CAS GRP						
		30562	American Manufacturers Mut Ins Co	2,637,982	1.2263%	2,158,301	5,090,114	235.84%
		22918	American Motorists Ins Co	710,202	0.3302%	682,867	-16,191,313	-2371.08%
		27138	Kemper Cas Ins Co	196,501	0.0913%	553,715	-743,220	-134.22%
		18910	American Protection Ins Co	107,812	0.0501%	71,601	0	0.00%
				3,652,497	**1.6979%**	**3,466,484**	**-11,844,419**	**-341.68%**
31	23108	Lumbermens Underwriting Alliance						
		23108	Lumbermens Underwriting Alliance	137,981	0.0641%	105,018	1,026,309	977.27%
				137,981	**0.0641%**	**105,018**	**1,026,309**	**977.27%**
32	785	MARKEL CORP GRP						
		28932	Markel American Ins Co	73,791	0.0343%	3,235	2,736	84.57%
		38970	Markel Ins Co	67	0.0000%	67	-2,021	-3016.42%
				73,858	**0.0343%**	**3,302**	**715**	**21.65%**
33	1113	MEDMARK INS GRP						
		22241	Medmarc Cas Ins Co	14,056,998	6.5347%	14,114,077	14,338,543	101.59%
				14,056,998	**6.5347%**	**14,114,077**	**14,338,543**	**101.59%**
34	3098	Millea Holdings Inc						
		12904	Tokio Marine & Fire Ins Co Ltd Us Br	6,342,321	2.9484%	6,484,351	4,061,844	62.64%
		32301	Nichido Fire & Marine Ins Co Ltd	1,600,000	0.7438%	1,619,945	3,115,900	192.35%
				7,942,321	**3.6922%**	**8,104,296**	**7,177,744**	**88.57%**
35	2978	Mitsui Sumitomo Ins Grp						
		20362	Sumitomo Mar & Fire Ins Co of Amer	13,608	0.0063%	8,880	-117,770	-1326.24%
				13,608	**0.0063%**	**8,880**	**-117,770**	**-1326.24%**
36	291	MOTORISTS MUT						
		13331	American Hardware Mut Ins Co	180,313	0.0838%	164,858	125,973	76.41%
				180,313	**0.0838%**	**164,858**	**125,973**	**76.41%**
37	140	NATIONWIDE CORP						
		23787	Nationwide Mut Ins Co	1,577,076	0.7331%	1,132,258	2,476,472	218.72%
		19100	Amco Ins Co	1,368,332	0.6361%	1,265,004	544,819	43.07%
		28223	Nationwide Agribusiness Ins Co	1,067	0.0005%	2,380	-460	-19.33%
				2,946,475	**1.3697%**	**2,399,642**	**3,020,831**	**125.89%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: PRODUCTS LIABILITY [18]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
38	2558		Nipponkoa Ins Co Ltd					
		27073	Nipponkoa Ins Co Ltd U.S. Branch	135,828	0.0631%	153,605	401,555	261.42%
				135,828	**0.0631%**	**153,605**	**401,555**	**261.42%**
39	150		OLD REPUBLIC GRP					
		24147	Old Republic Ins Co	1,743,213	0.8104%	1,769,907	-1,229,623	-69.47%
				1,743,213	**0.8104%**	**1,769,907**	**-1,229,623**	**-69.47%**
40	645		OREGON MUT INS					
		14907	Oregon Mut Ins Co	355,915	0.1655%	320,376	171,723	53.60%
				355,915	**0.1655%**	**320,376**	**171,723**	**53.60%**
41	1218		PENN AMER GRP INC					
		32859	Penn-Amer Ins Co	445,765	0.2072%	386,149	312,005	80.80%
				445,765	**0.2072%**	**386,149**	**312,005**	**80.80%**
42	767		PENN MFR ASN INS					
		12262	Pennsylvania Manufacturers Asn Ins C	3,402	0.0016%	25,418	-1,923	-7.57%
				3,402	**0.0016%**	**25,418**	**-1,923**	**-7.57%**
43	783		RLI INS GRP					
		13056	RLI Ins Co	1,277,427	0.5938%	1,130,629	-752,920	-66.59%
				1,277,427	**0.5938%**	**1,130,629**	**-752,920**	**-66.59%**
44	553		ROYAL & SUN ALLIANCE USA					
		26980	Royal Ins Co Of Amer	4,504,085	2.0938%	4,105,453	16,606,874	404.51%
		24589	American & Foreign Ins Co	497,798	0.2314%	367,453	99,521	27.08%
		24872	Connecticut Ind Co	344,406	0.1601%	242,107	-1,220	-0.50%
		24678	Royal Ind Co	103,751	0.0482%	358,559	4,042,866	1127.53%
		24694	Safeguard Ins Co	73,056	0.0340%	33,254	46,415	139.58%
		24880	Fire & Cas Ins Co Of CT	47,932	0.0223%	50,606	22,505	44.47%
		24600	Globe Ind Co	7,472	0.0035%	9,748	43,572	446.98%
				5,578,500	**2.5933%**	**5,167,180**	**20,860,533**	**403.71%**
45	163		SAFECO INS GRP					
		19704	American States Ins Co	700,461	0.3256%	552,491	-129,897,241	-23511.20%
		19690	American Economy Ins Co	154,814	0.0720%	117,672	-4,717	-4.01%
		24740	Safeco Ins Co Of Amer	149,952	0.0697%	189,664	-113,730	-59.96%
		24732	General Ins Co Of Amer	70,040	0.0326%	82,642	158,065	191.26%
				1,075,267	**0.4999%**	**942,469**	**-129,857,623**	**-13778.45%**
46	749		SCOR REINS CO					
		39322	General Security National Ins Co	3,741	0.0017%	12,106	16,021	132.34%
				3,741	**0.0017%**	**12,106**	**16,021**	**132.34%**
47	169		SENTRY INS GRP					
		24988	Sentry Ins A Mut Co	1,299,901	0.6043%	1,158,547	2,264,436	195.45%
		21180	Sentry Select Ins Co	999,909	0.4648%	879,742	579,151	65.83%
				2,299,810	**1.0691%**	**2,038,289**	**2,843,587**	**139.51%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: PRODUCTS LIABILITY [18]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
48	3219	Sompo Japan Ins Grp						
		11126	Sompo Japan Ins Co of Amer	2,053,401	0.9546%	1,638,136	2,431,632	148.44%
				2,053,401	**0.9546%**	**1,638,136**	**2,431,632**	**148.44%**
49	36790	Springfield Ins Co Inc						
		36790	Springfield Ins Co Inc	332,678	0.1547%	345,813	51,350	14.85%
				332,678	**0.1547%**	**345,813**	**51,350**	**14.85%**
50	164	ST PAUL GRP						
		24767	St Paul Fire & Marine Ins Co	26,604,536	12.3677%	22,983,538	12,408,421	53.99%
		25887	US Fidelity & Guaranty Co	3,400,248	1.5807%	3,337,085	988,957,191	29635.36%
		24791	St Paul Mercury Ins Co	1,497,779	0.6963%	1,768,434	-232,167	-13.13%
		36463	Discover Prop & Cas Ins Co	921,237	0.4283%	677,376	895,640	132.22%
		24775	St Paul Guardian Ins Co	644,700	0.2997%	615,757	2,135,602	346.83%
		25879	Fidelity & Guaranty Ins Underwriters	447,441	0.2080%	464,780	170,155	36.61%
		35386	Fidelity & Guaranty Ins Co	419,364	0.1950%	415,162	-6,228	-1.50%
		41769	Athena Assur Co	39,413	0.0183%	57,566	-62,466	-108.51%
				33,974,718	**15.7939%**	**30,319,698**	**1,004,266,148**	**3312.26%**
51	181	SWISS RE GRP						
		29874	North American Specialty Ins Co	1,053,428	0.4897%	1,154,084	-557,742	-48.33%
				1,053,428	**0.4897%**	**1,154,084**	**-557,742**	**-48.33%**
52	93	TEXAS ST NATL GRP						
		12831	State Natl Ins Co Inc	476,237	0.2214%	888,767	194,270	21.86%
				476,237	**0.2214%**	**888,767**	**194,270**	**21.86%**
53	3321	Travelers Property Cas Corp Grp						
		25674	Travelers Ind Co Of IL	1,692,744	0.7869%	3,064,404	3,935,938	128.44%
		24015	Northland Ins Co	153,748	0.0715%	106,689	36,467	34.18%
		22217	Gulf Ins Co	38,241	0.0178%	60,692	269,762	444.48%
		24031	Northland Cas Co	9,823	0.0046%	9,858	809	8.21%
		22233	Select Ins Co	2,436	0.0011%	2,537	1,128	44.46%
				1,896,992	**0.8819%**	**3,244,180**	**4,244,104**	**130.82%**
54	920	UNITED NATL GRP						
		42048	Diamond State Ins Co	70,208	0.0326%	55,788	0	0.00%
				70,208	**0.0326%**	**55,788**	**0**	**0.00%**
55	215	UNITRIN GRP						
		14133	Valley Ins Co	980,553	0.4558%	1,009,039	347,154	34.40%
				980,553	**0.4558%**	**1,009,039**	**347,154**	**34.40%**
56	866	WESTERN WORLD GRP						
		40436	Stratford Ins Co	36,795	0.0171%	14,295	22,898	160.18%
				36,795	**0.0171%**	**14,295**	**22,898**	**160.18%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: PRODUCTS LIABILITY [18]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
57	1129	WHITE MOUNTAINS GRP						
		20613	American Employers Ins Co	21,505	0.0100%	24,038	610,856	2541.21%
		20621	OneBeacon America Ins Co	13,296	0.0062%	34,821	39,206,136	12593.37%
		21970	OneBeacon Ins Co	3,760	0.0017%	13,694	-10,984,142	-80211.35%
				38,561	**0.0179%**	**72,553**	**28,832,850**	**39740.40%**
58	98	WR Berkley Corp						
		25224	Great Divide Ins Co	541,221	0.2516%	448,829	42,655	9.50%
		11001	Riverport Ins Co of CA	148,718	0.0691%	165,328	97,096	58.73%
				689,939	**0.3207%**	**614,157**	**139,751**	**22.75%**
59	1285	X L AMER						
		22322	Greenwich Ins Co	1,771,137	0.8234%	1,814,844	-548,324	-30.21%
		24554	XL Ins Amer Inc	1,252,070	0.5821%	1,174,119	-205,593	-17.51%
				3,023,207	**1.4054%**	**2,988,963**	**-753,917**	**-25.22%**
60	212	ZURICH INS GRP						
		16535	Zurich American Ins Co	13,958,598	6.4890%	14,340,016	15,368,291	107.17%
		26247	American Guarantee & Liability Ins	10,882,227	5.0588%	7,359,342	4,414,539	59.99%
		41181	Universal Underwriters Ins Co	4,390,075	2.0408%	4,244,085	12,467,161	293.75%
		21652	Farmers Ins Exch	87,527	0.0407%	107,272	-14,672,413	-13677.77%
		21709	Truck Ins Exch	71,274	0.0331%	95,683	-18,499,190	-19333.83%
		40142	American Zurich Ins Co	14,457	0.0067%	9,945	-8,185	-82.30%
		19356	Maryland Cas Co	1,063	0.0005%	1,039	2,514,687	242029.55%
		21687	Mid-Century Ins Co	708	0.0003%	2,195	4,282,047	195081.87%
		21326	Empire Fire & Marine Ins Co	611	0.0003%	547	-68,290	-12484.46%
				29,406,540	**13.6703%**	**26,160,124**	**5,798,647**	**22.17%**
			Line Total:	**215,113,321**	**100.0000%**	**201,184,580**	**1,175,297,535**	**584.19%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

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

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	127		AMERICAN MODERN INS GRP					
		23469	American Modern Home Ins Co	76	0.0041%	65	0	0.00%
				76	**0.0041%**	**65**	**0**	**0.00%**
2	10175		Cascade Natl Ins Co					
		10175	Cascade Natl Ins Co	19,813	1.0742%	18,093	0	0.00%
				19,813	**1.0742%**	**18,093**	**0**	**0.00%**
3	604		GERLING GLOBAL RE GRP					
		32190	Constitution Ins Co	867,812	47.0492%	867,812	602,267	69.40%
				867,812	**47.0492%**	**867,812**	**602,267**	**69.40%**
4	84		GREAT AMER E&S INS CO					
		32620	National Interstate Ins Co	15	0.0008%	15	0	0.00%
				15	**0.0008%**	**15**	**0**	**0.00%**
5	91		HARTFORD FIRE & CAS GRP					
		30104	Hartford Underwriters Ins Co	832	0.0451%	470	-7,753	-1649.57%
				832	**0.0451%**	**470**	**-7,753**	**-1649.57%**
6	98		WR Berkley Corp					
		40045	Starnet Ins Co	35,450	1.9220%	32,578	43,861	134.63%
				35,450	**1.9220%**	**32,578**	**43,861**	**134.63%**
7	212		ZURICH INS GRP					
		34649	Centre Ins Co	920,349	49.8975%	980,902	800,331	81.59%
		21687	Mid-Century Ins Co	127	0.0069%	127	0	0.00%
		19356	Maryland Cas Co	4	0.0002%	1	1,416	41600.00%
				920,480	**49.9046%**	**981,030**	**801,747**	**81.73%**
			Line Total:	**1,844,478**	**100.0000%**	**1,900,063**	**1,440,122**	**75.79%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: PRIVATE PASSENGER AUTO LIABILITY [19.2]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	313	AEGIS GRP						
		33898	Aegis Security Ins Co	8,651,638	0.0913%	8,651,638	6,430,704	74.33%
				8,651,638	**0.0913%**	**8,651,638**	**6,430,704**	**74.33%**
2	761	ALLIANZ INS GRP						
		21873	Firemans Fund Ins Co	13,774,790	0.1454%	7,116,903	5,714,371	80.29%
		22837	Interstate Ind Co	3,956,519	0.0418%	6,833,952	5,288,939	77.39%
		11630	Jefferson Ins Co	1,879,162	0.0198%	2,361,297	1,818,601	77.02%
		21903	Firemans Fund Ins Co Of TX	731,109	0.0077%	7,371,139	4,863,927	65.99%
		10079	Vintage Ins Co	163,117	0.0017%	268,114	558,854	208.44%
		22810	Chicago Ins Co	2,231	0.0000%	2,739	-587,000	-21431.18%
				20,506,928	**0.2164%**	**23,954,144**	**17,657,692**	**73.71%**
3	88	ALLMERICA FINANCIAL CORP						
		22292	Hanover Ins Co	94,583	0.0010%	96,296	-25,776	-26.77%
				94,583	**0.0010%**	**96,296**	**-25,776**	**-26.77%**
4	8	ALLSTATE INS GRP						
		19240	Allstate Ind Co	477,256,263	5.0369%	488,798,191	325,555,776	66.60%
		19232	Allstate Ins Co	285,872,786	3.0171%	281,731,076	162,375,750	57.64%
		17230	Allstate Prop & Cas Ins Co	84,081,606	0.8874%	86,766,701	57,396,634	66.15%
		37907	Deerbrook Ins Co	7,197,433	0.0760%	5,174,983	3,208,968	62.01%
				854,408,088	**9.0174%**	**862,470,951**	**548,537,128**	**63.60%**
5	574	AMERCO CORP						
		31089	Republic Western Ins Co	692,134	0.0073%	1,219,730	3,262,733	267.50%
				692,134	**0.0073%**	**1,219,730**	**3,262,733**	**267.50%**
6	4	AMERICAN EXPRESS GRP						
		27928	Amex Assur Co	27,583,740	0.2911%	23,895,566	14,516,083	60.75%
				27,583,740	**0.2911%**	**23,895,566**	**14,516,083**	**60.75%**
7	12	AMERICAN INTRNL GRP						
		12963	21st Century Ins Co	569,155,548	6.0068%	547,685,132	357,316,345	65.24%
		23809	Granite State Ins Co	38,215,680	0.4033%	28,266,640	23,269,802	82.32%
		43761	American Intl Ins Co Of CA	30,958,807	0.3267%	24,605,519	10,952,243	44.51%
		19380	American Home Assur Co	18,292,684	0.1931%	17,031,975	15,083,357	88.56%
		36404	21st Century Cas Co	485,266	0.0051%	177,847	24,799	13.94%
		19399	AIU Ins Co	285,659	0.0030%	289,837	1,494,143	515.51%
		23841	New Hampshire Ins Co	102,454	0.0011%	165,203	-610,034	-369.26%
				657,496,098	**6.9392%**	**618,222,153**	**407,530,655**	**65.92%**
8	127	AMERICAN MODERN INS GRP						
		23469	American Modern Home Ins Co	1,632,956	0.0172%	1,099,084	842,118	76.62%
				1,632,956	**0.0172%**	**1,099,084**	**842,118**	**76.62%**
9	408	AMERICAN NATL FNCL GRP						
		11048	Pacific Prop & Cas Co	6,296,442	0.0665%	5,865,033	4,243,763	72.36%
				6,296,442	**0.0665%**	**5,865,033**	**4,243,763**	**72.36%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: PRIVATE PASSENGER AUTO LIABILITY [19.2]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
10	1346		AMERICAN SAFETY HOLDING GRP					
		39969	American Safety Cas Ins Co	316,757	0.0033%	516,155	809,845	156.90%
				316,757	**0.0033%**	**516,155**	**809,845**	**156.90%**
11	40800		American Sterling Ins Co					
		40800	American Sterling Ins Co	715,575	0.0076%	1,113,878	158,836	14.26%
				715,575	**0.0076%**	**1,113,878**	**158,836**	**14.26%**
12	28		AMICA MUT GRP					
		19976	Amica Mut Ins Co	17,860,632	0.1885%	16,255,203	14,124,986	86.90%
				17,860,632	**0.1885%**	**16,255,203**	**14,124,986**	**86.90%**
13	40010		Anchor General Ins Co					
		40010	Anchor General Ins Co	14,612,979	0.1542%	14,607,968	11,668,445	79.88%
				14,612,979	**0.1542%**	**14,607,968**	**11,668,445**	**79.88%**
14	457		ARGONAUT GRP					
		19801	Argonaut Ins Co	6,851,105	0.0723%	7,302,208	6,488,816	88.86%
				6,851,105	**0.0723%**	**7,302,208**	**6,488,816**	**88.86%**
15	24		ATLANTIC CO					
		19909	Centennial Ins Co	228,170	0.0024%	237,382	195,650	82.42%
		19895	Atlantic Mut Ins Co	110,385	0.0012%	113,865	-13,315	-11.69%
				338,555	**0.0036%**	**351,247**	**182,335**	**51.91%**
16	968		AXA INS GRP					
		11835	AXA Re Amer Ins Co	8,389,277	0.0885%	2,879,281	2,660,630	92.41%
				8,389,277	**0.0885%**	**2,879,281**	**2,660,630**	**92.41%**
17	31		BERKSHIRE HATHAWAY					
		35882	Geico General Ins Co	129,035,489	1.3618%	124,967,840	96,078,191	76.88%
		22063	Government Employees Ins Co	77,034,752	0.8130%	74,593,942	60,798,421	81.51%
		22055	Geico Ind Co	33,720,859	0.3559%	32,195,658	25,394,328	78.88%
		41491	Geico Cas Co	24,088,983	0.2542%	22,699,357	13,455,584	59.28%
				263,880,083	**2.7850%**	**254,456,797**	**195,726,524**	**76.92%**
18	814		BRISTOL WEST INS GRP					
		25089	Coast Natl Ins Co	190,219,358	2.0076%	176,738,946	120,312,036	68.07%
				190,219,358	**2.0076%**	**176,738,946**	**120,312,036**	**68.07%**
19	33		CALIFORNIA CAS MGMT					
		20117	California Cas Ind Exch	67,859,476	0.7162%	62,581,483	48,998,297	78.30%
				67,859,476	**0.7162%**	**62,581,483**	**48,998,297**	**78.30%**
20	802		CALIFORNIA INS GRP					
		13544	California Capital Ins Co	24,319,825	0.2567%	23,082,317	14,747,243	63.89%
		12890	Eagle West Ins Co	265,942	0.0028%	212,028	63,776	30.08%
				24,585,767	**0.2595%**	**23,294,345**	**14,811,019**	**63.58%**

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21	1278	CALIFORNIA ST AUTO GRP						
		15539	California State Auto Asn Inter-Ins	768,834,516	8.1142%	742,759,690	482,231,293	64.92%
		37770	Western United Ins Co	47,004,001	0.4961%	43,800,178	29,282,551	66.85%
				815,838,517	**8.6103%**	**786,559,868**	**511,513,844**	**65.03%**
22	10175	Cascade Natl Ins Co						
		10175	Cascade Natl Ins Co	3,516,468	0.0371%	4,650,383	3,475,574	74.74%
				3,516,468	**0.0371%**	**4,650,383**	**3,475,574**	**74.74%**
23	26905	Century-Natl Ins Co						
		26905	Century-Natl Ins Co	2,921,343	0.0308%	2,516,271	2,402,452	95.48%
				2,921,343	**0.0308%**	**2,516,271**	**2,402,452**	**95.48%**
24	38	CHUBB & SON INC						
		35181	Executive Risk Ind Inc	20,949,725	0.2211%	21,925,043	16,056,974	73.24%
		20338	Northwestern Pacific Ind Co	4,485,385	0.0473%	4,515,553	1,785,237	39.54%
		20281	Federal Ins Co	3,170	0.0000%	3,170	-2,246	-70.85%
		20346	Pacific Ind Co	2,040	0.0000%	2,040	231	11.32%
		20303	Great Northern Ins Co	1,935	0.0000%	1,935	254	13.13%
		20397	Vigilant Ins Co	1,613	0.0000%	1,613	205	12.71%
		12777	Chubb Ind Ins Co	1,024	0.0000%	1,024	144	14.06%
		10052	Chubb National Ins Co	152	0.0000%	152	22	14.47%
				25,445,044	**0.2685%**	**26,450,530**	**17,840,821**	**67.45%**
25	323	CIVIL SERV EMPLE						
		10693	Civil Svc Employees Ins Co	18,490,043	0.1951%	18,798,382	13,788,129	73.35%
		18953	CSE Safeguard Ins Co	14,756,543	0.1557%	17,087,607	14,418,540	84.38%
				33,246,586	**0.3509%**	**35,885,989**	**28,206,669**	**78.60%**
26	218	CNA INS GRP						
		34622	Glens Falls Ins Co	30,760,742	0.3246%	30,898,505	23,187,989	75.05%
		10201	Galway Ins Co	10,211,606	0.1078%	10,367,863	7,140,950	68.88%
		28258	Continental Natl Ind Co	3,673,409	0.0388%	3,848,443	4,860,360	126.29%
		20427	American Cas Co Of Reading PA	71,308	0.0008%	63,286	-112,705	-178.09%
		20494	Transportation Ins Co	18,845	0.0002%	22,919	11,250	49.09%
		20443	Continental Cas Co	5,173	0.0001%	7,632	-656,628	-8603.62%
		20486	Transcontinental Ins Co	4,016	0.0000%	4,656	-4,527	-97.23%
		35289	Continental Ins Co	1,134	0.0000%	2,041	-411,427	-20158.11%
		35270	Fidelity & Cas Co Of NY	327	0.0000%	204	-273	-133.82%
		20508	Valley Forge Ins Co	69	0.0000%	962	171,429	17820.06%
		20478	National Fire Ins Co Of Hartford	37	0.0000%	797	158,539	19891.97%
				44,746,666	**0.4723%**	**45,217,308**	**34,344,957**	**75.96%**
27	816	COMMERCE GRP INC						
		13161	Commerce West Ins Co	20,449,686	0.2158%	21,226,395	14,121,719	66.53%
				20,449,686	**0.2158%**	**21,226,395**	**14,121,719**	**66.53%**
28	3018	Converium Holding Grp						
		22730	Converium Ins North Amer Inc	1,792,126	0.0189%	1,896,146	1,025,273	54.07%
				1,792,126	**0.0189%**	**1,896,146**	**1,025,273**	**54.07%**

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29	50		COUNTRY CO					
		23655	Modern Service Ins Co	5,006,256	0.0528%	4,650,277	4,053,209	87.16%
		23647	Mutual Service Cas Ins Co	2,882,947	0.0304%	4,506,601	2,276,336	50.51%
				7,889,203	**0.0833%**	**9,156,878**	**6,329,545**	**69.12%**
30	400		CREDIT SUISSE GRP					
		25747	Unigard Ins Co	6,947,927	0.0733%	5,970,818	6,633,923	111.11%
		25798	Unigard Ind Co	6,455,715	0.0681%	5,792,390	4,137,497	71.43%
		19216	Southern Ins Co	2,459,923	0.0260%	2,547,555	1,245,867	48.90%
				15,863,565	**0.1674%**	**14,310,763**	**12,017,287**	**83.97%**
31	930		DHC GRP					
		23671	National American Ins Co Of CA	19,986,537	0.2109%	19,916,927	14,851,667	74.57%
		19269	Danielson Natl Ins Co	131,213	0.0014%	153,688	-76,481	-49.76%
				20,117,750	**0.2123%**	**20,070,615**	**14,775,186**	**73.62%**
32	831		DOCTORS CO GRP					
		34495	Doctors Co An Interins Exchn	1,663,213	0.0176%	1,771,755	620,177	35.00%
				1,663,213	**0.0176%**	**1,771,755**	**620,177**	**35.00%**
33	57		ELECTRIC INS GRP					
		21261	Electric Ins Co	3,110,713	0.0328%	3,016,927	2,903,845	96.25%
				3,110,713	**0.0328%**	**3,016,927**	**2,903,845**	**96.25%**
34	62		EMC INS CO					
		21407	Emcasco Ins Co	12,742	0.0001%	12,975	-623	-4.80%
				12,742	**0.0001%**	**12,975**	**-623**	**-4.80%**
35	1120		EVEREST REIN HOL INC					
		10120	Everest Natl Ins Co	251,061	0.0026%	307,854	-265,396	-86.21%
				251,061	**0.0026%**	**307,854**	**-265,396**	**-86.21%**
36	158		FAIRFAX FINANCIAL					
		25054	Hudson Ins Co	11,897,774	0.1256%	3,719,184	2,585,349	69.51%
		25496	TIG Ind Co	6,632,666	0.0700%	6,677,572	3,165,916	47.41%
		25445	TIG Specialty Ins Corp	5,713,238	0.0603%	6,964,855	3,841,425	55.15%
		18864	Fairmont Ins Co	3,463,000	0.0365%	4,463,861	4,365,373	97.79%
		25461	TIG Ins Co Of TX	681,951	0.0072%	875,232	551,217	62.98%
		25518	TIG Premier Ins Co	13,019	0.0001%	17,697	267,705	1512.71%
		24384	Ranger Ins Co	1,063	0.0000%	1,838	0	0.00%
				28,402,711	**0.2998%**	**22,720,239**	**14,776,985**	**65.04%**
37	670		FIDELITY NATL FIN INC					
		16578	First Comm Ins Co	676,284	0.0071%	675,765	249,602	36.94%
		25180	Fidelity National Ins Co	94,732	0.0010%	33,993	1,620	4.77%
				771,016	**0.0081%**	**709,758**	**251,222**	**35.40%**
38	70		FIRST AMN TITLE					
		34525	First American Specilaty Ins Co	188,899	0.0020%	237,070	9,561	4.03%
				188,899	**0.0020%**	**237,070**	**9,561**	**4.03%**

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39	19	FORTIS GRP						
		10111	American Bankers Ins Co Of FL	2,266,350	0.0239%	2,257,103	879,102	38.95%
		19615	American Reliable Ins Co	286,445	0.0030%	322,045	-29,362	-9.12%
				2,552,795	**0.0269%**	**2,579,148**	**849,740**	**32.95%**
40	350	GE GLOBAL GRP						
		20796	GE Cas Ins Co	19,584,050	0.2067%	19,201,907	14,917,249	77.69%
		34789	GE Prop & Cas Ins Co	8,251,645	0.0871%	8,631,240	5,878,943	68.11%
		43974	GE Indemnity Ins Co	7,738,116	0.0817%	7,237,964	5,065,307	69.98%
		22225	Ge Auto & Home Assur Co	1,608,217	0.0170%	1,300,932	1,031,388	79.28%
				37,182,028	**0.3924%**	**36,372,043**	**26,892,887**	**73.94%**
41	1169	GENERALI GRP						
		11231	Generali Us Branch	2,138,553	0.0226%	2,306,420	619,794	26.87%
				2,138,553	**0.0226%**	**2,306,420**	**619,794**	**26.87%**
42	79	GMAC INS HOLDING						
		23728	National General Ins Co	46,286,028	0.4885%	46,033,740	26,886,817	58.41%
		30945	National Alliance Ins Co	7,400,651	0.0781%	7,584,260	6,054,457	79.83%
		31488	Integon Preferred Ins Co	6,120,857	0.0646%	6,543,850	4,247,089	64.90%
		38660	MIC General Ins Corp	5,962,431	0.0629%	5,360,192	2,021,080	37.71%
		22004	CIM Ins Corp	1,939,969	0.0205%	2,031,613	361,500	17.79%
		11044	GMAC Ins Co Online Inc	1,837,708	0.0194%	1,020,986	797,985	78.16%
		29742	Integon Natl Ins Co	380,644	0.0040%	726,058	-19,308	-2.66%
				69,928,288	**0.7380%**	**69,300,699**	**40,349,620**	**58.22%**
43	407	Goran Capital Grp						
		12220	Superior Ins Co	12,191,018	0.1287%	16,517,353	14,533,460	87.99%
				12,191,018	**0.1287%**	**16,517,353**	**14,533,460**	**87.99%**
44	83	GRANGE INS						
		22101	Grange Ins Assn	8,145,421	0.0860%	7,824,556	6,437,345	82.27%
		22128	Rocky Mountain Fire & Cas Co	386,311	0.0041%	391,246	264,286	67.55%
				8,531,732	**0.0900%**	**8,215,802**	**6,701,631**	**81.57%**
45	84	GREAT AMER E&S INS CO						
		22268	Infinity Ins Co	162,147,150	1.7113%	141,529,923	78,233,059	55.28%
		11738	Leader Ins Co	20,309,046	0.2143%	19,819,308	12,323,799	62.18%
		43753	Republic Ind Co of CA	10,135,410	0.1070%	10,611,477	4,310,372	40.62%
		10068	Infinity Natl Ins Co	6,705,845	0.0708%	7,169,298	2,448,523	34.15%
		16691	Great American Ins Co	5,977,430	0.0631%	5,924,074	5,193,247	87.66%
		33014	Transport Ins Co	1,572,491	0.0166%	1,815,586	1,410,128	77.67%
		26832	Great American Alliance Ins Co	1,074,658	0.0113%	1,220,675	598,372	49.02%
		21792	Atlanta Cas Co	999,391	0.0105%	1,183,469	950,358	80.30%
		12599	Windsor Ins Co	541,818	0.0057%	628,352	319,041	50.77%
		22136	Great American Ins Co of NY	201,499	0.0021%	191,536	51,974	27.14%
		33723	Great American Spirit Ins Co	194,287	0.0021%	316,452	429,476	135.72%
		32620	National Interstate Ins Co	150,672	0.0016%	153,070	122,072	79.75%
		31925	Atlanta Specialty Ins Co	101,204	0.0011%	124,025	104,334	84.12%
				210,110,901	**2.2175%**	**190,687,245**	**106,494,755**	**55.85%**

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46	303		GUIDEONE INS GRP					
		10920	Millennium Ins Co	3,520,221	0.0372%	5,463,029	4,320,273	79.08%
		14559	Guideone Specialty Mut Ins Co	3,458,912	0.0365%	5,778,712	6,705,705	116.04%
		15032	Guideone Mut Ins Co	298,858	0.0032%	331,624	209,768	63.25%
				7,277,991	**0.0768%**	**11,573,365**	**11,235,746**	**97.08%**
47	517		HANNOVER GRP					
		20532	Clarendon Natl Ins Co	21,194,985	0.2237%	27,984,644	35,678,991	127.49%
		21806	Harbor Specialty Ins Co	9,136,499	0.0964%	5,219,911	3,262,730	62.51%
		37257	Insurance Corp Of Hannover	4,489,055	0.0474%	5,459,835	4,881,749	89.41%
		37303	Redland Ins Co	1,976,181	0.0209%	1,407,668	687,443	48.84%
				36,796,720	**0.3884%**	**40,072,058**	**44,510,913**	**111.08%**
48	253		HARLEYSVILLE GRP					
		14168	Harleysville Mut Ins Co	3,524,050	0.0372%	5,738,558	5,875,918	102.39%
				3,524,050	**0.0372%**	**5,738,558**	**5,875,918**	**102.39%**
49	91		HARTFORD FIRE & CAS GRP					
		30104	Hartford Underwriters Ins Co	53,739,414	0.5672%	49,939,635	34,024,758	68.13%
		29424	Hartford Cas Ins Co	28,258,896	0.2982%	26,707,263	17,232,324	64.52%
		39098	Omni Ins Co	18,730,396	0.1977%	16,388,741	12,895,343	78.68%
		29459	Twin City Fire Ins Co Co	11,019,688	0.1163%	11,849,404	9,267,150	78.21%
		34690	Property & Cas Ins Co Of Hartford	1,452	0.0000%	1,225	5,920	483.27%
				111,749,846	**1.1794%**	**104,886,268**	**73,425,495**	**70.00%**
50	1116		HIGHLANDS INS GRP INC					
		23930	Pacific Natl Ins Co	50,592	0.0005%	137,488	125,866	91.55%
		22489	Highlands Ins Co	21	0.0000%	41	-16	-39.02%
				50,613	**0.0005%**	**137,529**	**125,850**	**91.51%**
51	300		HORACE MANN GRP					
		22756	Horace Mann Prop & Cas Ins Co	6,741,876	0.0712%	7,038,981	4,087,136	58.06%
		22578	Horace Mann Ins Co	6,192,517	0.0654%	6,047,423	3,307,888	54.70%
				12,934,393	**0.1365%**	**13,086,404**	**7,395,024**	**56.51%**
52	922		ICW GROUP					
		40029	Explorer Ins Co	27,602,554	0.2913%	26,090,789	17,065,097	65.41%
		27847	Insurance Co Of The West	6,716	0.0001%	8,681	29,157	335.87%
				27,609,270	**0.2914%**	**26,099,470**	**17,094,254**	**65.50%**
53	944		INGRAM GRP					
		37648	Permanent General Assur Corp	32,290,286	0.3408%	32,038,250	22,177,605	69.22%
				32,290,286	**0.3408%**	**32,038,250**	**22,177,605**	**69.22%**
54	1318		INTERINS EXCH OF THE AUTOMOBILE CLUB					
		15598	Interins Exch Of The Automobile Club	812,880,435	8.5791%	766,790,257	468,617,885	61.11%
				812,880,435	**8.5791%**	**766,790,257**	**468,617,885**	**61.11%**
55	1326		KINGSWAY GRP					
		33855	Lincoln General Ins Co	33,002,541	0.3483%	31,674,961	16,152,467	50.99%
				33,002,541	**0.3483%**	**31,674,961**	**16,152,467**	**50.99%**

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56	26077	Lancer Ins Co						
		26077	Lancer Ins Co	882,176	0.0093%	882,176	11,921	1.35%
				882,176	**0.0093%**	**882,176**	**11,921**	**1.35%**
57	111	LIBERTY MUT GRP						
		23035	Liberty Mut Fire Ins Co	63,156,722	0.6666%	57,790,049	40,551,226	70.17%
		23043	Liberty Mut Ins Co	295,723	0.0031%	241,035	421,496	174.87%
		42404	Liberty Ins Corp	3,203	0.0000%	2,589	43,357	1674.66%
				63,455,648	**0.6697%**	**58,033,673**	**41,016,079**	**70.68%**
58	108	LUMBERMENS MUT CAS GRP						
		30562	American Manufacturers Mut Ins Co	23,777,662	0.2509%	22,739,383	13,331,197	58.63%
		18910	American Protection Ins Co	404,115	0.0043%	375,593	109,212	29.08%
		22977	Lumbermens Mut Cas Co	8,787	0.0001%	30,706	-600,080	-1954.28%
				24,190,564	**0.2553%**	**23,145,682**	**12,840,329**	**55.48%**
59	785	MARKEL CORP GRP						
		28932	Markel American Ins Co	604,833	0.0064%	523,590	46,007	8.79%
				604,833	**0.0064%**	**523,590**	**46,007**	**8.79%**
60	660	MERCURY GEN GRP						
		27553	Mercury Ins Co	550,401,436	5.8089%	523,791,024	303,278,151	57.90%
		11908	Mercury Cas Co	202,236,337	2.1344%	187,780,090	116,759,379	62.18%
		38342	California Automobile Ins Co	91,897,864	0.9699%	83,510,885	49,028,463	58.71%
				844,535,637	**8.9132%**	**795,081,999**	**469,065,993**	**59.00%**
61	241	METROPOLITAN GRP						
		25321	Metropolitan Drt Prop & Cas Ins Co	13,436,747	0.1418%	12,325,702	7,206,502	58.47%
				13,436,747	**0.1418%**	**12,325,702**	**7,206,502**	**58.47%**
62	3098	Millea Holdings Inc						
		12904	Tokio Marine & Fire Ins Co Ltd Us Br	6,741,716	0.0712%	6,774,489	4,445,199	65.62%
				6,741,716	**0.0712%**	**6,774,489**	**4,445,199**	**65.62%**
63	140	NATIONWIDE CORP						
		23787	Nationwide Mut Ins Co	63,101,138	0.6660%	63,392,738	44,178,496	69.69%
		19100	Amco Ins Co	50,451,429	0.5325%	47,946,072	32,761,915	68.33%
		42579	Allied Prop & Cas Ins Co	34,910,579	0.3684%	31,503,933	23,400,839	74.28%
		23779	Nationwide Mut Fire Ins Co	13,378,894	0.1412%	13,732,816	9,784,154	71.25%
		42587	Depositors Ins Co	9,346,511	0.0986%	9,288,616	7,024,648	75.63%
		37877	Nationwide Prop & Cas Ins Co	4,660,129	0.0492%	5,225,835	4,295,029	82.19%
		10723	Nationwide Assur Co	20,301	0.0002%	20,301	34,333	169.12%
				175,868,981	**1.8561%**	**171,110,311**	**121,479,414**	**70.99%**
64	2558	Nipponkoa Ins Co Ltd						
		27073	Nipponkoa Ins Co Ltd U.S. Branch	69,831	0.0007%	59,219	56,681	95.71%
				69,831	**0.0007%**	**59,219**	**56,681**	**95.71%**
65	1141	NORTH POINTE Holdings Corp GRP						
		27740	North Pointe Ins Co	36,235	0.0004%	1,328,757	1,766,391	132.94%
				36,235	**0.0004%**	**1,328,757**	**1,766,391**	**132.94%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: PRIVATE PASSENGER AUTO LIABILITY [19.2]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
66	645	OREGON MUT INS						
		14907	Oregon Mut Ins Co	2,840,122	0.0300%	2,344,812	1,972,282	84.11%
				2,840,122	**0.0300%**	**2,344,812**	**1,972,282**	**84.11%**
67	40550	Pacific Pioneer Ins Co						
		40550	Pacific Pioneer Ins Co	2,960,014	0.0312%	3,259,026	4,026,582	123.55%
				2,960,014	**0.0312%**	**3,259,026**	**4,026,582**	**123.55%**
68	772	PHYSICANS OF OH						
		22985	Sequoia Ins Co	3,928,592	0.0415%	3,600,511	3,143,706	87.31%
				3,928,592	**0.0415%**	**3,600,511**	**3,143,706**	**87.31%**
69	155	PROGRESSIVE GRP						
		27804	Progressive West Ins Co	92,739,133	0.9788%	87,830,167	45,286,748	51.56%
		37605	Marathon Ins Co	77,996,466	0.8232%	75,071,958	43,851,076	58.41%
		44288	Specialty Risk Ins Co	28,501,961	0.3008%	13,749,477	7,219,832	52.51%
		24260	Progressive Cas Ins Co	14,794,159	0.1561%	12,527,515	4,778,406	38.14%
		11851	Progressive Home Ins Co	294,745	0.0031%	322,293	-42,522	-13.19%
				214,326,464	**2.2620%**	**189,501,410**	**101,093,540**	**53.35%**
70	304	PRUDENTIAL OF AMER						
		32352	Prudential Prop & Cas Ins Co	23,703,405	0.2502%	22,779,158	23,031,524	101.11%
		31968	Merastar Ins Co	2,929,526	0.0309%	2,642,963	2,127,141	80.48%
		36447	Prudential General Ins Co	3,463	0.0000%	3,358	0	0.00%
				26,636,394	**0.2811%**	**25,425,479**	**25,158,665**	**98.95%**
71	796	QBE INS GRP LTD						
		10219	QBE Reins Corp	2,217,807	0.0234%	2,161,248	3,109,220	143.86%
				2,217,807	**0.0234%**	**2,161,248**	**3,109,220**	**143.86%**
72	1234	RESPONSE INS GRP						
		26050	Worldwide Ins Co	1,331,189	0.0140%	1,355,491	825,181	60.88%
		10970	Response Ind Co Of CA	454,974	0.0048%	720,969	299,777	41.58%
		43044	Response Ins Co	19,984	0.0002%	22,338	20,465	91.62%
				1,806,147	**0.0191%**	**2,098,798**	**1,145,423**	**54.58%**
73	553	ROYAL & SUN ALLIANCE USA						
		13137	Viking Ins Co Of WI	114,985,064	1.2135%	111,964,220	76,301,462	68.15%
		24589	American & Foreign Ins Co	694,746	0.0073%	707,707	633,457	89.51%
		26980	Royal Ins Co Of Amer	204,329	0.0022%	191,753	51,381	26.80%
		24600	Globe Ind Co	45,537	0.0005%	47,842	69,763	145.82%
		24678	Royal Ind Co	6,292	0.0001%	6,189	2,748	44.40%
		24694	Safeguard Ins Co	4,754	0.0001%	4,767	3,766	79.00%
		24902	Security Ins Co Of Hartford	438	0.0000%	13,326	749,754	5626.25%
				115,941,160	**1.2236%**	**112,935,804**	**77,812,331**	**68.90%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: PRIVATE PASSENGER AUTO LIABILITY [19.2]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
74	163	SAFECO INS GRP						
		24740	Safeco Ins Co Of Amer	147,380,947	1.5554%	143,898,663	94,102,290	65.39%
		37214	American States Preferred Ins Co	12,997,695	0.1372%	11,031,774	7,773,160	70.46%
		24724	First Natl Ins Co Of Amer	1,625,102	0.0172%	1,629,446	1,600,878	98.25%
		24732	General Ins Co Of Amer	8,461	0.0001%	8,750	-267	-3.05%
				162,012,205	**1.7099%**	**156,568,633**	**103,476,061**	**66.09%**
75	257	SAFEWAY INS GRP						
		12521	Safeway Ins Co	28,908,154	0.3051%	31,086,765	20,231,906	65.08%
		10939	Safeway Direct Ins Co	2,743,643	0.0290%	2,723,528	2,252,642	82.71%
				31,651,797	**0.3341%**	**33,810,293**	**22,484,548**	**66.50%**
76	35408	Sirius Amer Ins Co						
		35408	Sirius Amer Ins Co	5,941,441	0.0627%	5,808,059	3,584,784	61.72%
				5,941,441	**0.0627%**	**5,808,059**	**3,584,784**	**61.72%**
77	3219	Sompo Japan Ins Grp						
		11126	Sompo Japan Ins Co of Amer	342,416	0.0036%	358,022	15,556	4.34%
				342,416	**0.0036%**	**358,022**	**15,556**	**4.34%**
78	164	ST PAUL GRP						
		24791	St Paul Mercury Ins Co	576	0.0000%	103,773	296,261	285.49%
				576	**0.0000%**	**103,773**	**296,261**	**285.49%**
79	176	STATE FARM IL						
		25178	State Farm Mut Auto Ins Co	1,348,835,718	14.2355%	1,278,380,872	985,660,849	77.10%
				1,348,835,718	**14.2355%**	**1,278,380,872**	**985,660,849**	**77.10%**
80	42277	Sterling Cas Ins Co						
		42277	Sterling Cas Ins Co	39,471,022	0.4166%	36,308,266	26,246,371	72.29%
				39,471,022	**0.4166%**	**36,308,266**	**26,246,371**	**72.29%**
81	32107	Sutter Ins Co						
		32107	Sutter Ins Co	4,192,807	0.0443%	4,023,640	2,445,964	60.79%
				4,192,807	**0.0443%**	**4,023,640**	**2,445,964**	**60.79%**
82	93	TEXAS ST NATL GRP						
		12831	State Natl Ins Co Inc	5,277,259	0.0557%	8,974,699	5,838,306	65.05%
				5,277,259	**0.0557%**	**8,974,699**	**5,838,306**	**65.05%**
83	161	TOPA EQUITIES LTD						
		18031	Topa Ins Co	14,246,479	0.1504%	13,476,265	3,590,128	26.64%
				14,246,479	**0.1504%**	**13,476,265**	**3,590,128**	**26.64%**
84	3321	Travelers Property Cas Corp Grp						
		19070	Standard Fire Ins Co	23,795,345	0.2511%	21,610,413	14,365,887	66.48%
		24015	Northland Ins Co	952,776	0.0101%	1,521,530	857,461	56.36%
		33650	Mendota Ins Co	12,883	0.0001%	7,674	2,481	32.33%
				24,761,004	**0.2613%**	**23,139,617**	**15,225,829**	**65.80%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: PRIVATE PASSENGER AUTO LIABILITY [19.2]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
85	1314		TRENWICK AMER CORP GRP					
		18341	Insurance Corp Of NY	7,328,499	0.0773%	6,623,602	-637,119	-9.62%
		34894	Trenwick Amer Reins Corp	681,450	0.0072%	77,239	160,456	207.74%
				8,009,949	**0.0845%**	**6,700,841**	**-476,663**	**-7.11%**
86	920		UNITED NATL GRP					
		42048	Diamond State Ins Co	2,604,645	0.0275%	2,583,290	5,040,291	195.11%
				2,604,645	**0.0275%**	**2,583,290**	**5,040,291**	**195.11%**
87	200		UNITED SERVICES AUTOMOBILE ASN GRP					
		25941	United Services Auto Assoc	158,830,274	1.6763%	153,638,045	106,556,290	69.36%
		25968	USAA Cas Ins Co	132,216,951	1.3954%	129,478,740	103,026,765	79.57%
		18600	USAA General Ind Co	5,935,685	0.0626%	5,579,277	3,751,114	67.23%
				296,982,910	**3.1343%**	**288,696,062**	**213,334,169**	**73.90%**
88	215		UNITRIN GRP					
		19852	Financial Ind Co	59,723,275	0.6303%	56,739,321	41,635,254	73.38%
		10915	Kemper Auto & Home Ins Co	8,947,236	0.0944%	7,982,766	6,322,533	79.20%
		19887	Trinity Universal Ins Co	6,075,641	0.0641%	8,009,910	6,463,405	80.69%
		10226	Unitrin Direct Ins Co	3,732,516	0.0394%	1,727,836	1,343,302	77.74%
		14133	Valley Ins Co	2,787,908	0.0294%	2,672,862	3,475,450	130.03%
				81,266,576	**0.8577%**	**77,132,695**	**59,239,944**	**76.80%**
89	201		UTICA NATL INS GRP					
		25976	Utica Mut Ins Co	17,123	0.0002%	29,300	98,946	337.70%
				17,123	**0.0002%**	**29,300**	**98,946**	**337.70%**
90	958		VESTA INS GRP					
		11762	Vesta Fire Ins Corp	51,853,992	0.5473%	54,999,180	49,331,432	89.69%
		22438	Hawaiian Ins & Gty Co Ltd	824,632	0.0087%	517,585	404,437	78.14%
				52,678,624	**0.5560%**	**55,516,765**	**49,735,869**	**89.59%**
91	1179		WAWANESA INS GRP					
		10683	Wawanesa General Ins Co	61,146,281	0.6453%	51,894,041	47,752,438	92.02%
		31526	Wawanesa Mut Ins Co Us Branch	33,480,596	0.3534%	33,098,234	26,512,450	80.10%
				94,626,877	**0.9987%**	**84,992,275**	**74,264,888**	**87.38%**
92	27502		Western General Ins Co					
		27502	Western General Ins Co	15,836,141	0.1671%	16,783,488	13,674,939	81.48%
				15,836,141	**0.1671%**	**16,783,488**	**13,674,939**	**81.48%**
93	2898		Western Service Contract Grp					
		37850	Pacific Specialty Ins Co	10,537,160	0.1112%	11,990,008	5,848,883	48.78%
				10,537,160	**0.1112%**	**11,990,008**	**5,848,883**	**48.78%**
94	1129		WHITE MOUNTAINS GRP					
		30210	Ensurance Prop & Cas Ins Co	5,670,198	0.0598%	3,176,642	1,883,016	59.28%
		21962	Pennsylvania General Ins Co	3,052,620	0.0322%	4,277,475	2,668,836	62.39%
		20613	American Employers Ins Co	194	0.0000%	194	0	0.00%
				8,723,012	**0.0921%**	**7,454,311**	**4,551,852**	**61.06%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: PRIVATE PASSENGER AUTO LIABILITY [19.2]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
95	273	WORKMENS GRP						
		13250	Workmens Auto Ins Co	31,011,917	0.3273%	33,275,910	22,149,285	66.56%
				31,011,917	**0.3273%**	**33,275,910**	**22,149,285**	**66.56%**
96	98	WR Berkley Corp						
		40045	Starnet Ins Co	20,401,377	0.2153%	18,786,012	14,001,149	74.53%
				20,401,377	**0.2153%**	**18,786,012**	**14,001,149**	**74.53%**
97	1285	X L AMER						
		22322	Greenwich Ins Co	15,806,866	0.1668%	15,806,866	7,559,604	47.82%
				15,806,866	**0.1668%**	**15,806,866**	**7,559,604**	**47.82%**
98	212	ZURICH INS GRP						
		21652	Farmers Ins Exch	1,052,720,865	11.1103%	1,048,924,126	488,045,534	46.53%
		21687	Mid-Century Ins Co	14,918,009	0.1574%	17,898,801	3,445,932	19.25%
		11185	Foremost Ins Co	4,974,855	0.0525%	2,270,799	1,639,795	72.21%
		41181	Universal Underwriters Ins Co	4,232,750	0.0447%	4,842,108	2,117,030	43.72%
		19356	Maryland Cas Co	1,737,784	0.0183%	1,833,101	568,286	31.00%
		19372	Northern Ins Co Of NY	750,827	0.0079%	1,092,604	5,448	0.50%
		43699	American Federation Ins Co	118,316	0.0012%	103,835	168,905	162.67%
				1,079,453,406	**11.3925%**	**1,076,965,374**	**495,990,930**	**46.05%**
			Line Total:	**9,475,139,315**	**100.0000%**	**9,128,623,682**	**5,955,614,019**	**65.24%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

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

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	12		AMERICAN INTRNL GRP					
		19410	Commerce & Industry Ins Co	1,687	0.6672%	5,432	-12,401	-228.30%
				1,687	**0.6672%**	**5,432**	**-12,401**	**-228.30%**
2	127		AMERICAN MODERN INS GRP					
		23469	American Modern Home Ins Co	1	0.0004%	1	0	0.00%
				1	**0.0004%**	**1**	**0**	**0.00%**
3	1279		Arch Ins Grp					
		11150	Arch Ins Co	1,538	0.6083%	1,349	882	65.38%
				1,538	**0.6083%**	**1,349**	**882**	**65.38%**
4	350		GE GLOBAL GRP					
		34207	Westport Ins Corp	197,474	78.1008%	223,510	-15,552	-6.96%
				197,474	**78.1008%**	**223,510**	**-15,552**	**-6.96%**
5	84		GREAT AMER E&S INS CO					
		32620	National Interstate Ins Co	937	0.3706%	555	0	0.00%
				937	**0.3706%**	**555**	**0**	**0.00%**
6	517		HANNOVER GRP					
		20532	Clarendon Natl Ins Co	65	0.0257%	6,564	107,182	1632.88%
		37257	Insurance Corp Of Hannover	12	0.0047%	6	2	33.33%
				77	**0.0305%**	**6,570**	**107,184**	**1631.42%**
7	1326		KINGSWAY GRP					
		33855	Lincoln General Ins Co	2,940	1.1628%	2,191	25,900	1182.11%
				2,940	**1.1628%**	**2,191**	**25,900**	**1182.11%**
8	26077		Lancer Ins Co					
		26077	Lancer Ins Co	123	0.0486%	137	-62	-45.26%
				123	**0.0486%**	**137**	**-62**	**-45.26%**
9	23108		Lumbermens Underwriting Alliance					
		23108	Lumbermens Underwriting Alliance	222	0.0878%	203	9	4.43%
				222	**0.0878%**	**203**	**9**	**4.43%**
10	3098		Millea Holdings Inc					
		12904	Tokio Marine & Fire Ins Co Ltd Us Br	253	0.1001%	253	200	79.05%
				253	**0.1001%**	**253**	**200**	**79.05%**
11	93		TEXAS ST NATL GRP					
		12831	State Natl Ins Co Inc	14,424	5.7047%	14,950	1,008	6.74%
				14,424	**5.7047%**	**14,950**	**1,008**	**6.74%**
12	3321		Travelers Property Cas Corp Grp					
		21296	Associates Ins Co	12	0.0047%	6	12,390	206500.00%
				12	**0.0047%**	**6**	**12,390**	**206500.00%**
13	21172		Vanliner Ins Co					
		21172	Vanliner Ins Co	10,638	4.2073%	8,291	1,369	16.51%
				10,638	**4.2073%**	**8,291**	**1,369**	**16.51%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

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

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
14	212	ZURICH INS GRP						
		16535	Zurich American Ins Co	22,519	8.9062%	19,444	25,511	131.20%
				22,519	**8.9062%**	**19,444**	**25,511**	**131.20%**
			Line Total:	**252,845**	**100.0000%**	**282,892**	**146,438**	**51.76%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	626	ACE LTD						
		22748	Pacific Employers Ins Co	6,873,689	0.3554%	4,028,650	16,968,353	421.19%
		21121	Westchester Fire Ins Co	5,209,535	0.2694%	4,458,729	3,089,801	69.30%
		22667	Ace American Ins Co	2,420,583	0.1252%	1,428,644	174,508	12.21%
		18279	Bankers Standard Ins Co	414,631	0.0214%	394,412	177,166	44.92%
		43575	Indemnity Ins Co Of North Amer	347,127	0.0179%	249,219	-3,845,743	-1543.12%
		20702	Ace Fire Underwriters Ins Co	293,761	0.0152%	319,447	-792,623	-248.12%
		22713	Insurance Co Of North Amer	102,598	0.0053%	-84,010	-331,288	394.34%
		20699	Ace Prop & Cas Ins Co	8,519	0.0004%	4,219	-224,018	-5309.74%
		36528	Allied Ins Co	627	0.0000%	348	0	0.00%
				15,671,070	**0.8103%**	**10,799,658**	**15,216,156**	**140.89%**
2	38733	Alaska Nat Ins Co						
		38733	Alaska Nat Ins Co	21,086	0.0011%	20,215	1,816	8.98%
				21,086	**0.0011%**	**20,215**	**1,816**	**8.98%**
3	761	ALLIANZ INS GRP						
		22837	Interstate Ind Co	7,806,028	0.4036%	6,674,694	4,200,050	62.92%
		21857	American Ins Co	7,619,454	0.3940%	8,601,167	2,639,055	30.68%
		21849	American Automobile Ins Co	3,840,100	0.1986%	4,007,835	3,134,057	78.20%
		21881	National Surety Corp	2,181,259	0.1128%	2,905,767	2,519,757	86.72%
		21865	Associated Ind Corp	1,771,538	0.0916%	2,194,508	2,308,849	105.21%
		21873	Firemans Fund Ins Co	1,607,758	0.0831%	3,673,802	1,021,726	27.81%
		22810	Chicago Ins Co	645,779	0.0334%	1,536,604	1,632,590	106.25%
				25,471,916	**1.3171%**	**29,594,377**	**17,456,084**	**58.98%**
4	88	ALLMERICA FINANCIAL CORP						
		22292	Hanover Ins Co	1,970,650	0.1019%	6,484,655	7,520,845	115.98%
		22306	Massachusetts Bay Ins Co	58,548	0.0030%	210,243	-1,570,471	-746.98%
				2,029,198	**0.1049%**	**6,694,898**	**5,950,374**	**88.88%**
5	8	ALLSTATE INS GRP						
		19240	Allstate Ind Co	17,512,785	0.9055%	18,127,829	13,634,371	75.21%
		19232	Allstate Ins Co	14,142,645	0.7313%	12,639,899	9,255,346	73.22%
				31,655,430	**1.6368%**	**30,767,728**	**22,889,717**	**74.40%**
6	574	AMERCO CORP						
		31089	Republic Western Ins Co	4,732,635	0.2447%	3,242,009	1,121,111	34.58%
				4,732,635	**0.2447%**	**3,242,009**	**1,121,111**	**34.58%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
7	12		AMERICAN INTRNL GRP					
		19445	National Union Fire Ins Co Of Pitts	33,897,912	1.7527%	35,064,954	15,584,532	44.44%
		19380	American Home Assur Co	18,806,147	0.9724%	17,874,467	13,065,847	73.10%
		23841	New Hampshire Ins Co	10,185,315	0.5266%	8,108,293	4,343,029	53.56%
		19410	Commerce & Industry Ins Co	7,513,694	0.3885%	8,677,081	9,869,397	113.74%
		19429	Insurance Co Of The State Of PA	4,341,333	0.2245%	3,266,382	2,413,085	73.88%
		23809	Granite State Ins Co	2,328,650	0.1204%	2,484,230	3,801,067	153.01%
		43761	American Intl Ins Co Of CA	600,346	0.0310%	325,275	325,274	100.00%
		35637	Landmark Ins Co	48,729	0.0025%	48,729	632,735	1298.48%
				77,722,126	**4.0187%**	**75,849,411**	**50,034,966**	**65.97%**
8	127		AMERICAN MODERN INS GRP					
		23469	American Modern Home Ins Co	334,674	0.0173%	334,691	-20,412	-6.10%
				334,674	**0.0173%**	**334,691**	**-20,412**	**-6.10%**
9	1346		AMERICAN SAFETY HOLDING GRP					
		39969	American Safety Cas Ins Co	358,751	0.0185%	227,268	123,030	54.13%
				358,751	**0.0185%**	**227,268**	**123,030**	**54.13%**
10	124		AMERISURE CO					
		23396	Amerisure Mut Ins Co	56,921	0.0029%	58,809	145	0.25%
				56,921	**0.0029%**	**58,809**	**145**	**0.25%**
11	28		AMICA MUT GRP					
		19976	Amica Mut Ins Co	2,786	0.0001%	3,472	-64,615	-1861.03%
				2,786	**0.0001%**	**3,472**	**-64,615**	**-1861.03%**
12	317		AON CORP					
		40827	Combined Specialty Ins Co	3,185,055	0.1647%	1,008,203	499,097	49.50%
				3,185,055	**0.1647%**	**1,008,203**	**499,097**	**49.50%**
13	1279		Arch Ins Grp					
		11150	Arch Ins Co	337,549	0.0175%	330,660	191,431	57.89%
				337,549	**0.0175%**	**330,660**	**191,431**	**57.89%**
14	457		ARGONAUT GRP					
		19801	Argonaut Ins Co	94,633	0.0049%	382,866	-149,959	-39.17%
				94,633	**0.0049%**	**382,866**	**-149,959**	**-39.17%**
15	24		ATLANTIC CO					
		19895	Atlantic Mut Ins Co	9,094,225	0.4702%	8,647,388	3,310,885	38.29%
		19909	Centennial Ins Co	3,936,487	0.2035%	3,867,922	3,470,383	89.72%
				13,030,712	**0.6738%**	**12,515,310**	**6,781,268**	**54.18%**
16	968		AXA INS GRP					
		16187	AXA Re Prop & Cas Ins Co	5,888,548	0.3045%	3,162,146	3,549,283	112.24%
				5,888,548	**0.3045%**	**3,162,146**	**3,549,283**	**112.24%**
17	18538		Bancinsure Inc					
		18538	Bancinsure Inc	80,635	0.0042%	83,538	13,566	16.24%
				80,635	**0.0042%**	**83,538**	**13,566**	**16.24%**

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18	689	BANKERS INS GRP						
		33162	Bankers Ins Co	302	0.0000%	2,437	-149	-6.11%
				302	**0.0000%**	**2,437**	**-149**	**-6.11%**
19	31	BERKSHIRE HATHAWAY						
		20052	National Liab & Fire Ins Co	9,638,359	0.4984%	9,752,271	6,555,854	67.22%
		27812	Columbia Ins Co	1,890,953	0.0978%	1,895,865	-16,104	-0.85%
		38962	Genesis Ins Co	1,674,055	0.0866%	1,843,513	5,885,920	319.28%
		20087	National Ind Co	56,177	0.0029%	30,020	255,218	850.16%
		44784	Fairfield Ins Co	25,524	0.0013%	26,723	30,246	113.18%
		35882	Geico General Ins Co	2,676	0.0001%	2,286	3,597	157.35%
		22063	Government Employees Ins Co	2,198	0.0001%	2,040	3,872	189.80%
				13,289,942	**0.6872%**	**13,552,718**	**12,718,603**	**93.85%**
20	802	CALIFORNIA INS GRP						
		12890	Eagle West Ins Co	5,212,625	0.2695%	3,797,148	1,752,360	46.15%
		23540	Monterey Ins Co	4,403,562	0.2277%	3,441,899	1,320,093	38.35%
		13544	California Capital Ins Co	2,330,191	0.1205%	2,119,194	558,908	26.37%
				11,946,378	**0.6177%**	**9,358,241**	**3,631,361**	**38.80%**
21	10175	Cascade Natl Ins Co						
		10175	Cascade Natl Ins Co	1,363,974	0.0705%	1,307,344	462,886	35.41%
				1,363,974	**0.0705%**	**1,307,344**	**462,886**	**35.41%**
22	959	CENTURY SURETY GRP						
		39551	Continental Heritage Ins Co	1,868	0.0001%	2,509	-40,086	-1597.69%
				1,868	**0.0001%**	**2,509**	**-40,086**	**-1597.69%**
23	26905	Century-Natl Ins Co						
		26905	Century-Natl Ins Co	43,424,299	2.2453%	35,719,946	15,322,031	42.89%
				43,424,299	**2.2453%**	**35,719,946**	**15,322,031**	**42.89%**
24	38	CHUBB & SON INC						
		20281	Federal Ins Co	27,384,786	1.4160%	25,847,842	6,158,070	23.82%
		20346	Pacific Ind Co	2,360,567	0.1221%	2,060,444	-248,271	-12.05%
		20303	Great Northern Ins Co	914,305	0.0473%	727,469	209,267	28.77%
		20338	Northwestern Pacific Ind Co	220,089	0.0114%	203,642	-157,214	-77.20%
		20397	Vigilant Ins Co	178,387	0.0092%	176,508	-186,155	-105.47%
				31,058,134	**1.6059%**	**29,015,905**	**5,775,697**	**19.91%**
25	18767	Church Mut Ins Co						
		18767	Church Mut Ins Co	1,981,528	0.1025%	1,779,832	276,133	15.51%
				1,981,528	**0.1025%**	**1,779,832**	**276,133**	**15.51%**
26	244	CINCINNATI FNCL CP						
		10677	Cincinnati Ins Co	207,231	0.0107%	172,566	-30,510	-17.68%
				207,231	**0.0107%**	**172,566**	**-30,510**	**-17.68%**

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27	218	CNA INS GRP						
		20427	American Cas Co Of Reading PA	29,002,760	1.4996%	26,204,839	18,012,105	68.74%
		20443	Continental Cas Co	11,546,171	0.5970%	12,501,934	-1,232,189	-9.86%
		20494	Transportation Ins Co	6,927,132	0.3582%	8,559,849	-18,277,377	-213.52%
		20486	Transcontinental Ins Co	6,109,350	0.3159%	7,459,497	11,190,177	150.01%
		20508	Valley Forge Ins Co	2,127,623	0.1100%	2,893,459	3,586,610	123.96%
		20478	National Fire Ins Co Of Hartford	665,510	0.0344%	1,150,115	579,336	50.37%
		35106	Niagara Fire Ins Co	1,000	0.0001%	775	0	0.00%
				56,379,546	**2.9152%**	**58,770,468**	**13,858,662**	**23.58%**
28	816	COMMERCE GRP INC						
		13161	Commerce West Ins Co	3,968,674	0.2052%	2,573,147	1,303,752	50.67%
				3,968,674	**0.2052%**	**2,573,147**	**1,303,752**	**50.67%**
29	37206	Contractors Bonding & Ins Co						
		37206	Contractors Bonding & Ins Co	856,159	0.0443%	873,649	1,135,240	129.94%
				856,159	**0.0443%**	**873,649**	**1,135,240**	**129.94%**
30	3018	Converium Holding Grp						
		22730	Converium Ins North Amer Inc	23,944,953	1.2381%	23,954,898	24,206,118	101.05%
				23,944,953	**1.2381%**	**23,954,898**	**24,206,118**	**101.05%**
31	50	COUNTRY CO						
		23647	Mutual Service Cas Ins Co	194,982	0.0101%	654,421	-902,174	-137.86%
				194,982	**0.0101%**	**654,421**	**-902,174**	**-137.86%**
32	400	CREDIT SUISSE GRP						
		25747	Unigard Ins Co	20,207,895	1.0449%	19,165,945	10,275,523	53.61%
		25798	Unigard Ind Co	2,151,847	0.1113%	2,181,526	670,824	30.75%
		24449	Regent Ins Co	118,189	0.0061%	124,754	93,019	74.56%
		24414	General Cas Co Of WI	48,021	0.0025%	32,017	309	0.97%
				22,525,952	**1.1647%**	**21,504,242**	**11,039,675**	**51.34%**
33	306	CUNA MUT GRP						
		10847	Cumis Ins Society Inc	542,488	0.0281%	494,457	193,670	39.17%
				542,488	**0.0281%**	**494,457**	**193,670**	**39.17%**
34	240	DAIMLER CHRYSLER GRP						
		10499	DaimlerChrysler Ins Co	765,007	0.0396%	1,984,802	4,031,682	203.13%
				765,007	**0.0396%**	**1,984,802**	**4,031,682**	**203.13%**
35	930	DHC GRP						
		23671	National American Ins Co Of CA	12,637,882	0.6535%	15,915,149	9,981,646	62.72%
				12,637,882	**0.6535%**	**15,915,149**	**9,981,646**	**62.72%**
36	57	ELECTRIC INS GRP						
		21261	Electric Ins Co	1,197,519	0.0619%	1,197,519	1,028,055	85.85%
				1,197,519	**0.0619%**	**1,197,519**	**1,028,055**	**85.85%**
37	62	EMC INS CO						
		21415	Employers Mut Cas Co	7,276,726	0.3763%	6,659,610	1,429,819	21.47%
				7,276,726	**0.3763%**	**6,659,610**	**1,429,819**	**21.47%**

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38	1120	EVEREST REIN HOL INC						
		10120	Everest Natl Ins Co	266,752	0.0138%	1,426,261	665,401	46.65%
				266,752	**0.0138%**	**1,426,261**	**665,401**	**46.65%**
39	158	FAIRFAX FINANCIAL						
		24384	Ranger Ins Co	24,652,616	1.2747%	22,279,814	17,528,979	78.68%
		21113	United States Fire Ins Co	11,548,036	0.5971%	10,100,550	8,452,327	83.68%
		25534	TIG Ins Co	4,356,084	0.2252%	6,377,638	3,348,015	52.50%
		18864	Fairmont Ins Co	2,560,882	0.1324%	2,015,550	1,055,087	52.35%
		25496	TIG Ind Co	1,214,933	0.0628%	1,548,469	343,309	22.17%
		25054	Hudson Ins Co	97,378	0.0050%	66,905	992,250	1483.07%
		21105	North River Ins Co	4,207	0.0002%	67,092	-253,025	-377.13%
				44,434,136	**2.2975%**	**42,456,018**	**31,466,942**	**74.12%**
40	7	FEDERATED MUT						
		13935	Federated Mut Ins Co	17,943,039	0.9278%	15,510,712	10,711,597	69.06%
		28304	Federated Service Ins Co	612,612	0.0317%	494,342	411,129	83.17%
				18,555,651	**0.9594%**	**16,005,054**	**11,122,726**	**69.50%**
41	11118	Federated Rural Electric Ins Corp						
		11118	Federated Rural Electric Ins Corp	28,565	0.0015%	28,489	-755	-2.65%
				28,565	**0.0015%**	**28,489**	**-755**	**-2.65%**
42	670	FIDELITY NATL FIN INC						
		16578	First Comm Ins Co	275	0.0000%	2,129	-167	-7.84%
				275	**0.0000%**	**2,129**	**-167**	**-7.84%**
43	31453	Financial Pacific Ins Co						
		31453	Financial Pacific Ins Co	12,435,341	0.6430%	12,771,884	6,159,456	48.23%
				12,435,341	**0.6430%**	**12,771,884**	**6,159,456**	**48.23%**
44	349	FLORISTS MUT						
		13978	Florists Mut Ins Co	2,392,815	0.1237%	2,223,780	1,851,067	83.24%
				2,392,815	**0.1237%**	**2,223,780**	**1,851,067**	**83.24%**
45	350	GE GLOBAL GRP						
		34207	Westport Ins Corp	3,108,166	0.1607%	3,331,885	2,025,512	60.79%
		21318	Coregis Ins Co	2,123,078	0.1098%	2,896,939	715,858	24.71%
				5,231,244	**0.2705%**	**6,228,824**	**2,741,370**	**44.01%**
46	852	GENERAL AGENTS GRP						
		40150	MGA Ins Co Inc	199,565	0.0103%	1,230,826	2,284,781	185.63%
				199,565	**0.0103%**	**1,230,826**	**2,284,781**	**185.63%**
47	604	GERLING GLOBAL RE GRP						
		32190	Constitution Ins Co	416,614	0.0215%	751,395	414,184	55.12%
				416,614	**0.0215%**	**751,395**	**414,184**	**55.12%**
48	79	GMAC INS HOLDING						
		31488	Integon Preferred Ins Co	2,098,226	0.1085%	1,555,185	554,692	35.67%
				2,098,226	**0.1085%**	**1,555,185**	**554,692**	**35.67%**

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49	39861	Golden Bear Ins Co						
		39861	Golden Bear Ins Co	2,194,734	0.1135%	1,768,462	750,002	42.41%
				2,194,734	**0.1135%**	**1,768,462**	**750,002**	**42.41%**
50	83	GRANGE INS						
		22101	Grange Ins Assn	1,864,272	0.0964%	1,917,097	886,448	46.24%
		22128	Rocky Mountain Fire & Cas Co	527,508	0.0273%	505,396	379,350	75.06%
				2,391,780	**0.1237%**	**2,422,493**	**1,265,798**	**52.25%**
51	84	GREAT AMER E&S INS CO						
		32620	National Interstate Ins Co	5,338,015	0.2760%	5,798,315	1,397,955	24.11%
		26344	Great American Assur Co	4,764,770	0.2464%	4,156,701	2,785,672	67.02%
		16691	Great American Ins Co	3,512,120	0.1816%	3,690,928	1,817,678	49.25%
		22136	Great American Ins Co of NY	1,560,049	0.0807%	1,962,540	1,016,525	51.80%
		26832	Great American Alliance Ins Co	1,014,839	0.0525%	1,341,078	743,274	55.42%
		11738	Leader Ins Co	885,020	0.0458%	686,466	46,081	6.71%
				17,074,813	**0.8829%**	**17,636,028**	**7,807,185**	**44.27%**
52	303	GUIDEONE INS GRP						
		15032	Guideone Mut Ins Co	4,222,786	0.2183%	4,234,609	3,787,784	89.45%
				4,222,786	**0.2183%**	**4,234,609**	**3,787,784**	**89.45%**
53	517	HANNOVER GRP						
		20532	Clarendon Natl Ins Co	27,303,661	1.4118%	30,303,527	3,802,028	12.55%
		37257	Insurance Corp Of Hannover	20,241,219	1.0466%	16,628,914	13,448,807	80.88%
		37303	Redland Ins Co	171,707	0.0089%	2,112,802	-1,410,887	-66.78%
				47,716,587	**2.4672%**	**49,045,243**	**15,839,948**	**32.30%**
54	26433	Harco Natl Ins Co						
		26433	Harco Natl Ins Co	5,038,582	0.2605%	4,180,569	2,403,322	57.49%
				5,038,582	**0.2605%**	**4,180,569**	**2,403,322**	**57.49%**
55	91	HARTFORD FIRE & CAS GRP						
		19682	Hartford Fire In Co	27,361,075	1.4147%	25,043,956	10,510,185	41.97%
		29424	Hartford Cas Ins Co	18,942,783	0.9795%	16,972,497	9,273,950	54.64%
		29459	Twin City Fire Ins Co Co	3,081,587	0.1593%	2,442,654	1,144,335	46.85%
		30104	Hartford Underwriters Ins Co	1,327,652	0.0686%	1,009,154	306,148	30.34%
		22357	Hartford Accid & Ind Co	119,886	0.0062%	117,638	-7,684	-6.53%
		37478	Hartford Ins Co Of The Midwest	4,364	0.0002%	4,388	-29,456	-671.29%
				50,837,347	**2.6286%**	**45,590,287**	**21,197,478**	**46.50%**
56	1116	HIGHLANDS INS GRP INC						
		22489	Highlands Ins Co	43,701	0.0023%	501,497	-2,041,273	-407.04%
				43,701	**0.0023%**	**501,497**	**-2,041,273**	**-407.04%**
57	922	ICW GROUP						
		40029	Explorer Ins Co	4,895,742	0.2531%	4,710,324	-3,252,393	-69.05%
		27847	Insurance Co Of The West	439,405	0.0227%	998,803	3,867,047	387.17%
				5,335,147	**0.2759%**	**5,709,127**	**614,654**	**10.77%**

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58	479	IFG CO						
		11177	First Financial Ins Co	6,212	0.0003%	6,212	-7,282	-117.22%
				6,212	**0.0003%**	**6,212**	**-7,282**	**-117.22%**
59	1326	KINGSWAY GRP						
		33855	Lincoln General Ins Co	41,184,214	2.1295%	21,633,492	8,452,271	39.07%
				41,184,214	**2.1295%**	**21,633,492**	**8,452,271**	**39.07%**
60	26077	Lancer Ins Co						
		26077	Lancer Ins Co	14,918,462	0.7714%	13,137,388	4,187,612	31.88%
				14,918,462	**0.7714%**	**13,137,388**	**4,187,612**	**31.88%**
61	111	LIBERTY MUT GRP						
		24198	Peerless Ins Co	52,741,284	2.7271%	46,283,401	38,216,418	82.57%
		23035	Liberty Mut Fire Ins Co	25,306,266	1.3085%	22,308,374	18,714,234	83.89%
		23043	Liberty Mut Ins Co	22,396,203	1.1580%	16,467,978	15,371,403	93.34%
		21458	Employers Ins of Wausau	6,863,292	0.3549%	8,119,869	3,832,849	47.20%
		10836	Golden Eagle Ins Corp	4,598,855	0.2378%	9,588,942	-4,653,309	-48.53%
		24171	Netherlands Ins Co The	2,903,408	0.1501%	1,533,136	1,444,164	94.20%
		26042	Wausau Underwriters Ins Co	1,114,425	0.0576%	1,305,841	2,584,478	197.92%
		42404	Liberty Ins Corp	1,060,099	0.0548%	1,106,622	372,416	33.65%
		26069	Wausau Business Ins Co	248,889	0.0129%	416,366	1,097,806	263.66%
		33600	LM Ins Corp	2,848	0.0001%	4,042	-798	-19.74%
		33588	First Liberty Ins Corp	1,357	0.0001%	13,937	-11,653	-83.61%
				117,236,926	**6.0619%**	**107,148,508**	**76,968,008**	**71.83%**
62	108	LUMBERMENS MUT CAS GRP						
		22977	Lumbermens Mut Cas Co	27,579,818	1.4260%	29,363,415	4,978,400	16.95%
		20524	Specialty Natl Ins Co	14,586,062	0.7542%	15,629,173	16,614,446	106.30%
		22918	American Motorists Ins Co	6,951,637	0.3594%	5,750,873	4,825,236	83.90%
		30562	American Manufacturers Mut Ins Co	4,564,003	0.2360%	4,471,442	4,394,141	98.27%
		18910	American Protection Ins Co	1,543,977	0.0798%	1,909,828	698,157	36.56%
		40991	Kemper Ind Ins Co	114,271	0.0059%	114,271	0	0.00%
				55,339,768	**2.8614%**	**57,239,002**	**31,510,380**	**55.05%**
63	23108	Lumbermens Underwriting Alliance						
		23108	Lumbermens Underwriting Alliance	245,579	0.0127%	186,968	80,497	43.05%
				245,579	**0.0127%**	**186,968**	**80,497**	**43.05%**
64	677	MAGUIRE CORP GRP						
		18058	Philadelphia Ind Ins Co	960,593	0.0497%	969,978	515,722	53.17%
				960,593	**0.0497%**	**969,978**	**515,722**	**53.17%**
65	785	MARKEL CORP GRP						
		38970	Markel Ins Co	4,953,594	0.2561%	4,401,301	1,753,257	39.83%
				4,953,594	**0.2561%**	**4,401,301**	**1,753,257**	**39.83%**
66	225	MCMILLEN GRP						
		13234	Wilshire Ins Co	18,777,773	0.9709%	18,604,345	7,813,004	42.00%
		20010	Acceptance Ind Ins Co	16,468,902	0.8515%	17,685,690	12,036,268	68.06%
				35,246,675	**1.8225%**	**36,290,035**	**19,849,272**	**54.70%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
67	660		MERCURY GEN GRP					
		11908	Mercury Cas Co	39,759,600	2.0558%	36,438,934	22,938,076	62.95%
				39,759,600	**2.0558%**	**36,438,934**	**22,938,076**	**62.95%**
68	3098		Millea Holdings Inc					
		12904	Tokio Marine & Fire Ins Co Ltd Us Br	12,561,069	0.6495%	12,414,884	15,592,650	125.60%
				12,561,069	**0.6495%**	**12,414,884**	**15,592,650**	**125.60%**
69	2978		Mitsui Sumitomo Ins Grp					
		20362	Sumitomo Mar & Fire Ins Co of Amer	2,184,964	0.1130%	1,971,034	800,890	40.63%
				2,184,964	**0.1130%**	**1,971,034**	**800,890**	**40.63%**
70	291		MOTORISTS MUT					
		13331	American Hardware Mut Ins Co	5,122,767	0.2649%	4,700,417	3,593,563	76.45%
				5,122,767	**0.2649%**	**4,700,417**	**3,593,563**	**76.45%**
71	361		MUNICH GRP					
		19720	American Alt Ins Corp	760,431	0.0393%	781,631	430,751	55.11%
				760,431	**0.0393%**	**781,631**	**430,751**	**55.11%**
72	23663		National American Ins Co					
		23663	National American Ins Co	44,284	0.0023%	57,549	-35,254	-61.26%
				44,284	**0.0023%**	**57,549**	**-35,254**	**-61.26%**
73	140		NATIONWIDE CORP					
		23787	Nationwide Mut Ins Co	35,670,336	1.8444%	34,737,862	23,180,214	66.73%
		15580	Scottsdale Ind Co	20,439,379	1.0568%	23,613,407	15,203,839	64.39%
		11991	National Cas Co	4,823,023	0.2494%	5,112,618	4,699,983	91.93%
		28223	Nationwide Agribusiness Ins Co	4,282,178	0.2214%	3,287,448	3,785,088	115.14%
		19100	Amco Ins Co	2,326,234	0.1203%	2,166,912	15,151,855	699.24%
		13838	Farmland Mut Ins Co	2,969	0.0002%	2,557	376	14.70%
				67,544,119	**3.4925%**	**68,920,804**	**62,021,355**	**89.99%**
74	2558		Nipponkoa Ins Co Ltd					
		27073	Nipponkoa Ins Co Ltd U.S. Branch	619,510	0.0320%	566,359	462,038	81.58%
				619,510	**0.0320%**	**566,359**	**462,038**	**81.58%**
75	150		OLD REPUBLIC GRP					
		11371	Great West Cas Co	11,433,357	0.5912%	8,892,529	9,379,427	105.48%
		24147	Old Republic Ins Co	4,377,676	0.2264%	4,091,048	7,373,683	180.24%
				15,811,033	**0.8175%**	**12,983,577**	**16,753,110**	**129.03%**
76	645		OREGON MUT INS					
		14907	Oregon Mut Ins Co	16,126	0.0008%	11,804	-629	-5.33%
				16,126	**0.0008%**	**11,804**	**-629**	**-5.33%**
77	1218		PENN AMER GRP INC					
		32859	Penn-Amer Ins Co	2,715	0.0001%	5,028	741,066	14738.78%
				2,715	**0.0001%**	**5,028**	**741,066**	**14738.78%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

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78	767		PENN MFR ASN INS					
		12262	Pennsylvania Manufacturers Asn Ins C	330,226	0.0171%	363,538	86,413	23.77%
				330,226	**0.0171%**	**363,538**	**86,413**	**23.77%**
79	772		PHYSICANS OF OH					
		22985	Sequoia Ins Co	4,170,464	0.2156%	4,071,729	1,154,563	28.36%
				4,170,464	**0.2156%**	**4,071,729**	**1,154,563**	**28.36%**
80	155		PROGRESSIVE GRP					
		24260	Progressive Cas Ins Co	100,322,170	5.1873%	86,997,063	60,044,478	69.02%
		10243	National Continental Ins Co	21,279,218	1.1003%	15,285,588	13,567,421	88.76%
		11770	United Fncl Cas Co	1,908,662	0.0987%	1,908,662	3,282,660	171.99%
				123,510,050	**6.3862%**	**104,191,313**	**76,894,559**	**73.80%**
81	867		PROTECTIVE INS GRP					
		40460	Sagamore Ins Co	852,391	0.0441%	772,686	488,966	63.28%
		12416	Protective Ins Co	576,106	0.0298%	576,100	442,115	76.74%
				1,428,497	**0.0739%**	**1,348,786**	**931,081**	**69.03%**
82	1325		RHINE RE GRP					
		24899	Alea North America Ins Co	97	0.0000%	97	-59,137	-60965.98%
				97	**0.0000%**	**97**	**-59,137**	**-60965.98%**
83	783		RLI INS GRP					
		13056	RLI Ins Co	17,258,871	0.8924%	14,225,540	11,124,607	78.20%
				17,258,871	**0.8924%**	**14,225,540**	**11,124,607**	**78.20%**
84	553		ROYAL & SUN ALLIANCE USA					
		26980	Royal Ins Co Of Amer	17,108,939	0.8846%	15,029,044	7,456,871	49.62%
		24902	Security Ins Co Of Hartford	8,304,986	0.4294%	7,693,062	3,623,846	47.11%
		24678	Royal Ind Co	6,477,376	0.3349%	6,942,569	8,510,569	122.59%
		24589	American & Foreign Ins Co	2,515,783	0.1301%	2,151,292	1,356,341	63.05%
		24880	Fire & Cas Ins Co Of CT	925,736	0.0479%	1,647,404	7,559,924	458.90%
		24694	Safeguard Ins Co	466,775	0.0241%	463,530	236,116	50.94%
		24600	Globe Ind Co	360,805	0.0187%	404,805	141,795	35.03%
		24872	Connecticut Ind Co	165,815	0.0086%	265,188	513,278	193.55%
		40541	Grocers Ins Co	33,563	0.0017%	306,786	166,805	54.37%
				36,359,778	**1.8800%**	**34,903,680**	**29,565,545**	**84.71%**
85	163		SAFECO INS GRP					
		19704	American States Ins Co	49,233,288	2.5457%	37,938,937	17,391,785	45.84%
		19690	American Economy Ins Co	10,025,446	0.5184%	8,900,889	4,300,725	48.32%
		24724	First Natl Ins Co Of Amer	5,404,399	0.2794%	7,645,719	5,969,978	78.08%
		24732	General Ins Co Of Amer	2,597,732	0.1343%	5,945,311	4,057,034	68.24%
		24740	Safeco Ins Co Of Amer	532,734	0.0275%	3,226,265	-94,722	-2.94%
				67,793,599	**3.5054%**	**63,657,121**	**31,624,800**	**49.68%**
86	749		SCOR REINS CO					
		39322	General Security National Ins Co	67,649	0.0035%	68,704	93,965	136.77%
				67,649	**0.0035%**	**68,704**	**93,965**	**136.77%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

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87	169	SENTRY INS GRP						
		21180	Sentry Select Ins Co	15,352,565	0.7938%	11,679,998	13,467,045	115.30%
		24988	Sentry Ins A Mut Co	6,447,182	0.3334%	4,995,259	1,484,933	29.73%
				21,799,747	**1.1272%**	**16,675,257**	**14,951,978**	**89.67%**
88	35408	Sirius Amer Ins Co						
		35408	Sirius Amer Ins Co	802,387	0.0415%	789,125	348,588	44.17%
				802,387	**0.0415%**	**789,125**	**348,588**	**44.17%**
89	3219	Sompo Japan Ins Grp						
		11126	Sompo Japan Ins Co of Amer	2,636,471	0.1363%	2,672,360	3,561,892	133.29%
				2,636,471	**0.1363%**	**2,672,360**	**3,561,892**	**133.29%**
90	36790	Springfield Ins Co Inc						
		36790	Springfield Ins Co Inc	1,631,544	0.0844%	1,684,027	-538,309	-31.97%
				1,631,544	**0.0844%**	**1,684,027**	**-538,309**	**-31.97%**
91	164	ST PAUL GRP						
		24767	St Paul Fire & Marine Ins Co	40,024,129	2.0695%	35,159,134	22,002,156	62.58%
		36463	Discover Prop & Cas Ins Co	20,605,163	1.0654%	20,463,615	14,348,691	70.12%
		41769	Athena Assur Co	14,273,357	0.7380%	13,963,695	6,176,114	44.23%
		25887	US Fidelity & Guaranty Co	10,611,175	0.5487%	11,590,327	4,431,236	38.23%
		24791	St Paul Mercury Ins Co	4,243,402	0.2194%	4,893,193	3,284,285	67.12%
		35386	Fidelity & Guaranty Ins Co	2,912,246	0.1506%	3,632,162	5,743,689	158.13%
		25879	Fidelity & Guaranty Ins Underwriters	1,817,631	0.0940%	2,375,836	2,185,050	91.97%
		24775	St Paul Guardian Ins Co	1,063,161	0.0550%	1,129,115	-56,167	-4.97%
				95,550,264	**4.9405%**	**93,207,077**	**58,115,054**	**62.35%**
92	748	STAR INS GRP						
		18023	Star Ins Co	3,854,226	0.1993%	4,904,498	3,407,196	69.47%
				3,854,226	**0.1993%**	**4,904,498**	**3,407,196**	**69.47%**
93	176	STATE FARM IL						
		25178	State Farm Mut Auto Ins Co	54,346,732	2.8101%	51,927,422	32,638,767	62.85%
		25143	State Farm Fire And Cas Co	4,231,125	0.2188%	3,526,142	2,630,954	74.61%
				58,577,857	**3.0288%**	**55,453,564**	**35,269,721**	**63.60%**
94	32107	Sutter Ins Co						
		32107	Sutter Ins Co	13,498,211	0.6979%	7,179,936	3,201,214	44.59%
				13,498,211	**0.6979%**	**7,179,936**	**3,201,214**	**44.59%**
95	181	SWISS RE GRP						
		29874	North American Specialty Ins Co	563,107	0.0291%	755,266	-513,557	-68.00%
				563,107	**0.0291%**	**755,266**	**-513,557**	**-68.00%**
96	93	TEXAS ST NATL GRP						
		12831	State Natl Ins Co Inc	13,040,125	0.6743%	11,571,866	8,659,676	74.83%
				13,040,125	**0.6743%**	**11,571,866**	**8,659,676**	**74.83%**
97	161	TOPA EQUITIES LTD						
		18031	Topa Ins Co	18,023,235	0.9319%	21,696,778	14,146,715	65.20%
				18,023,235	**0.9319%**	**21,696,778**	**14,146,715**	**65.20%**

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98	28886		Transguard Ins Co Of Amer Inc					
		28886	Transguard Ins Co Of Amer Inc	1,058,654	0.0547%	1,178,033	1,224,371	103.93%
				1,058,654	**0.0547%**	**1,178,033**	**1,224,371**	**103.93%**
99	3321		Travelers Property Cas Corp Grp					
		25674	Travelers Ind Co Of IL	59,505,935	3.0768%	51,862,944	33,936,695	65.44%
		24015	Northland Ins Co	21,890,029	1.1319%	17,367,331	8,050,516	46.35%
		25682	Travelers Ind Co Of CT	9,002,028	0.4655%	9,028,228	3,375,939	37.39%
		21296	Associates Ins Co	3,830,093	0.1980%	2,620,201	2,023,279	77.22%
		22217	Gulf Ins Co	3,096,887	0.1601%	2,773,808	2,889,031	104.15%
		22233	Select Ins Co	990,257	0.0512%	1,616,482	1,565,308	96.83%
		19038	Travelers Cas & Surety Co	87,166	0.0045%	87,166	-39,481	-45.29%
		22209	Atlantic Ins Co	22,564	0.0012%	15,900	-4,740	-29.81%
				98,424,959	**5.0892%**	**85,372,060**	**51,796,547**	**60.67%**
100	1314		TRENWICK AMER CORP GRP					
		18341	Insurance Corp Of NY	37,017,608	1.9140%	30,669,311	30,965,126	100.96%
				37,017,608	**1.9140%**	**30,669,311**	**30,965,126**	**100.96%**
101	781		UNION LABOR GRP					
		37893	Ulico Cas Co	1,479,515	0.0765%	1,212,980	1,031,300	85.02%
				1,479,515	**0.0765%**	**1,212,980**	**1,031,300**	**85.02%**
102	920		UNITED NATL GRP					
		42048	Diamond State Ins Co	1,689,467	0.0874%	1,350,214	615,674	45.60%
		41335	United Natl Specialty Ins Co	514,027	0.0266%	142,027	50,338	35.44%
				2,203,494	**0.1139%**	**1,492,241**	**666,012**	**44.63%**
103	215		UNITRIN GRP					
		19852	Financial Ind Co	24,669,128	1.2755%	20,156,838	10,351,490	51.35%
		16063	Unitrin Auto & Home Ins Co	11,624,749	0.6011%	14,732,249	13,425,016	91.13%
		14133	Valley Ins Co	4,239,155	0.2192%	4,685,664	7,584,839	161.87%
				40,533,032	**2.0958%**	**39,574,751**	**31,361,345**	**79.25%**
104	201		UTICA NATL INS GRP					
		25976	Utica Mut Ins Co	214,891	0.0111%	219,423	-107,353	-48.93%
		25984	Graphic Arts Mut Ins Co	1,568	0.0001%	3,191	-1,504	-47.13%
				216,459	**0.0112%**	**222,614**	**-108,857**	**-48.90%**
105	21172		Vanliner Ins Co					
		21172	Vanliner Ins Co	3,559,847	0.1841%	3,071,706	1,119,077	36.43%
				3,559,847	**0.1841%**	**3,071,706**	**1,119,077**	**36.43%**
106	27502		Western General Ins Co					
		27502	Western General Ins Co	3,865,928	0.1999%	3,664,803	1,397,122	38.12%
				3,865,928	**0.1999%**	**3,664,803**	**1,397,122**	**38.12%**
107	2898		Western Service Contract Grp					
		37850	Pacific Specialty Ins Co	5,529	0.0003%	6,029	3,100	51.42%
				5,529	**0.0003%**	**6,029**	**3,100**	**51.42%**

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108	866		WESTERN WORLD GRP					
		40436	Stratford Ins Co	456,182	0.0236%	196,500	63,672	32.40%
				456,182	**0.0236%**	**196,500**	**63,672**	**32.40%**
109	1129		WHITE MOUNTAINS GRP					
		21970	OneBeacon Ins Co	5,151,196	0.2663%	8,851,934	7,448,401	84.14%
		20621	OneBeacon America Ins Co	3,229,201	0.1670%	6,161,886	4,459,428	72.37%
		21962	Pennsylvania General Ins Co	1,244,974	0.0644%	5,266,708	30,607,318	581.15%
		38369	Northern Assur Co Of Amer	172,559	0.0089%	744,361	633,428	85.10%
		20648	Employers Fire Ins Co	163,089	0.0084%	328,399	-1,240,695	-377.80%
		20613	American Employers Ins Co	144,552	0.0075%	904,156	18,464	2.04%
		23752	National Farmers Union Std Ins Co	112,267	0.0058%	114,281	160,468	140.42%
		16217	National Farmers Union Prop & Cas	3,263	0.0002%	124,571	113,251	90.91%
				10,221,101	**0.5285%**	**22,496,296**	**42,200,063**	**187.59%**
110	98		WR Berkley Corp					
		10510	Carolina Cas Ins Co	23,561,740	1.2183%	17,920,214	5,982,480	33.38%
		40045	Starnet Ins Co	9,164,004	0.4738%	3,528,403	2,208,780	62.60%
		11001	Riverport Ins Co of CA	2,448,950	0.1266%	2,391,158	1,672,984	69.97%
				35,174,694	**1.8188%**	**23,839,775**	**9,864,244**	**41.38%**
111	1285		X L AMER					
		22322	Greenwich Ins Co	8,688,476	0.4492%	8,334,543	-2,531,577	-30.37%
		24554	XL Ins Amer Inc	6,847	0.0004%	129,084	-184,937	-143.27%
				8,695,323	**0.4496%**	**8,463,627**	**-2,716,514**	**-32.10%**
112	212		ZURICH INS GRP					
		16535	Zurich American Ins Co	31,755,270	1.6419%	26,265,579	20,199,974	76.91%
		21709	Truck Ins Exch	28,786,666	1.4885%	29,407,236	10,662,973	36.26%
		41181	Universal Underwriters Ins Co	20,309,719	1.0501%	19,905,668	14,282,270	71.75%
		21326	Empire Fire & Marine Ins Co	19,867,472	1.0273%	15,654,432	9,801,371	62.61%
		21687	Mid-Century Ins Co	12,186,592	0.6301%	12,795,117	5,660,589	44.24%
		19356	Maryland Cas Co	11,943,610	0.6176%	8,555,767	4,365,847	51.03%
		19372	Northern Ins Co Of NY	10,171,071	0.5259%	10,581,931	9,135,987	86.34%
		21652	Farmers Ins Exch	10,164,974	0.5256%	10,120,771	6,467,815	63.91%
		19305	Assurance Co Of Amer	6,618,537	0.3422%	9,704,072	7,412,439	76.38%
		26247	American Guarantee & Liability Ins	5,523,910	0.2856%	6,193,708	2,659,992	42.95%
		26611	Valiant Ins Co	2,002,698	0.1036%	2,461,564	977,353	39.70%
		39306	Fidelity & Deposit Co Of MD	523,552	0.0271%	469,378	264,330	56.31%
		40142	American Zurich Ins Co	466,201	0.0241%	354,696	217,794	61.40%
		27855	Zurich American Ins Co Of IL	133,726	0.0069%	84,140	70,751	84.09%
		10317	Neighborhood Spirit Prop & Cas Co	47,187	0.0024%	37,822	10,632	28.11%
		10315	Civic Property & Cas Co	19,174	0.0010%	14,245	2,210	15.51%
		10318	Exact Prop & Cas Co Inc	2,549	0.0001%	835	259	31.02%
				160,522,908	**8.3000%**	**152,606,961**	**92,192,586**	**60.41%**
			Line Total:	**1,934,002,209**	**100.0000%**	**1,809,690,133**	**1,157,592,875**	**63.97%**

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

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	313	AEGIS GRP						
		33898	Aegis Security Ins Co	9,881,684	0.1382%	9,924,525	6,566,041	66.16%
				9,881,684	**0.1382%**	**9,924,525**	**6,566,041**	**66.16%**
2	761	ALLIANZ INS GRP						
		21873	Firemans Fund Ins Co	10,873,264	0.1521%	5,480,602	4,146,934	75.67%
		22837	Interstate Ind Co	4,027,726	0.0563%	6,095,354	-1,011,804	-16.60%
		11630	Jefferson Ins Co	730,433	0.0102%	959,522	1,926,629	200.79%
		21903	Firemans Fund Ins Co Of TX	645,039	0.0090%	5,555,448	3,682,589	66.29%
		10079	Vintage Ins Co	120,205	0.0017%	190,267	182,565	95.95%
		22810	Chicago Ins Co	3,490	0.0000%	5,928	-13,448,597	226865.67%
				16,400,157	**0.2294%**	**18,287,121**	**-4,521,684**	**-24.73%**
3	88	ALLMERICA FINANCIAL CORP						
		22292	Hanover Ins Co	70,364	0.0010%	72,520	27,339	37.70%
				70,364	**0.0010%**	**72,520**	**27,339**	**37.70%**
4	8	ALLSTATE INS GRP						
		19240	Allstate Ind Co	384,325,284	5.3751%	387,473,399	254,219,279	65.61%
		19232	Allstate Ins Co	211,629,925	2.9598%	207,562,941	122,643,965	59.09%
		17230	Allstate Prop & Cas Ins Co	55,721,716	0.7793%	59,339,590	37,795,150	63.69%
		37907	Deerbrook Ins Co	6,789,248	0.0950%	5,024,139	2,982,980	59.37%
				658,466,173	**9.2092%**	**659,400,069**	**417,641,374**	**63.34%**
5	574	AMERCO CORP						
		31089	Republic Western Ins Co	522,077	0.0073%	948,203	65,616	6.92%
				522,077	**0.0073%**	**948,203**	**65,616**	**6.92%**
6	4	AMERICAN EXPRESS GRP						
		27928	Amex Assur Co	22,048,388	0.3084%	18,919,095	13,460,613	71.15%
				22,048,388	**0.3084%**	**18,919,095**	**13,460,613**	**71.15%**
7	12	AMERICAN INTRNL GRP						
		12963	21st Century Ins Co	396,742,624	5.5488%	378,664,934	249,680,366	65.94%
		23809	Granite State Ins Co	21,660,555	0.3029%	16,168,960	9,399,625	58.13%
		43761	American Intl Ins Co Of CA	17,716,232	0.2478%	17,270,285	16,599,673	96.12%
		19380	American Home Assur Co	15,515,121	0.2170%	14,761,519	9,966,720	67.52%
		26220	Yosemite Ins Co	2,468,171	0.0345%	2,240,386	664,775	29.67%
		36404	21st Century Cas Co	274,658	0.0038%	98,625	54,898	55.66%
		19399	AIU Ins Co	228,715	0.0032%	227,830	195,581	85.85%
		23841	New Hampshire Ins Co	52,891	0.0007%	75,912	-4,489	-5.91%
				454,658,967	**6.3588%**	**429,508,451**	**286,557,149**	**66.72%**
8	127	AMERICAN MODERN INS GRP						
		23450	American Family Home Ins Co	3,576,410	0.0500%	4,795,553	1,466,207	30.57%
		23469	American Modern Home Ins Co	2,953,385	0.0413%	2,588,290	1,995,437	77.09%
				6,529,795	**0.0913%**	**7,383,843**	**3,461,644**	**46.88%**

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9	408		AMERICAN NATL FNCL GRP					
		11048	Pacific Prop & Cas Co	4,648,162	0.0650%	4,426,132	2,718,389	61.42%
				4,648,162	**0.0650%**	**4,426,132**	**2,718,389**	**61.42%**
10	1346		AMERICAN SAFETY HOLDING GRP					
		39969	American Safety Cas Ins Co	112,075	0.0016%	213,652	186,352	87.22%
				112,075	**0.0016%**	**213,652**	**186,352**	**87.22%**
11	40800		American Sterling Ins Co					
		40800	American Sterling Ins Co	533,309	0.0075%	891,808	1,130,877	126.81%
				533,309	**0.0075%**	**891,808**	**1,130,877**	**126.81%**
12	28		AMICA MUT GRP					
		19976	Amica Mut Ins Co	19,301,831	0.2700%	18,681,017	9,684,355	51.84%
				19,301,831	**0.2700%**	**18,681,017**	**9,684,355**	**51.84%**
13	40010		Anchor General Ins Co					
		40010	Anchor General Ins Co	13,177,799	0.1843%	13,175,035	7,922,120	60.13%
				13,177,799	**0.1843%**	**13,175,035**	**7,922,120**	**60.13%**
14	317		AON CORP					
		40827	Combined Specialty Ins Co	1,096,511	0.0153%	512,724	419,955	81.91%
				1,096,511	**0.0153%**	**512,724**	**419,955**	**81.91%**
15	1279		Arch Ins Grp					
		11150	Arch Ins Co	16,208,967	0.2267%	16,385,642	17,883,823	109.14%
				16,208,967	**0.2267%**	**16,385,642**	**17,883,823**	**109.14%**
16	457		ARGONAUT GRP					
		19801	Argonaut Ins Co	6,737,977	0.0942%	7,060,762	6,202,350	87.84%
				6,737,977	**0.0942%**	**7,060,762**	**6,202,350**	**87.84%**
17	24		ATLANTIC CO					
		19909	Centennial Ins Co	221,060	0.0031%	227,287	1,512	0.67%
		19895	Atlantic Mut Ins Co	89,321	0.0012%	91,408	2,773	3.03%
				310,381	**0.0043%**	**318,695**	**4,285**	**1.34%**
18	968		AXA INS GRP					
		11835	AXA Re Amer Ins Co	4,341,497	0.0607%	1,444,701	1,497,964	103.69%
				4,341,497	**0.0607%**	**1,444,701**	**1,497,964**	**103.69%**
19	31		BERKSHIRE HATHAWAY					
		35882	Geico General Ins Co	111,384,059	1.5578%	108,473,791	72,694,566	67.02%
		22063	Government Employees Ins Co	67,583,372	0.9452%	65,529,859	43,565,787	66.48%
		22055	Geico Ind Co	25,507,652	0.3567%	24,380,503	19,395,756	79.55%
		41491	Geico Cas Co	12,807,021	0.1791%	12,103,888	7,340,717	60.65%
		38962	Genesis Ins Co	36,642	0.0005%	34,041	0	0.00%
				217,318,746	**3.0394%**	**210,522,082**	**142,996,826**	**67.92%**
20	814		BRISTOL WEST INS GRP					
		25089	Coast Natl Ins Co	121,997,521	1.7062%	113,997,422	65,977,520	57.88%
				121,997,521	**1.7062%**	**113,997,422**	**65,977,520**	**57.88%**

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21	33		CALIFORNIA CAS MGMT					
		20117	California Cas Ind Exch	57,935,189	0.8103%	53,683,414	37,150,641	69.20%
		20125	California Cas Ins Co	4	0.0000%	4	-77,794	)44850.00%
				57,935,193	**0.8103%**	**53,683,418**	**37,072,847**	**69.06%**
22	802		CALIFORNIA INS GRP					
		13544	California Capital Ins Co	16,939,370	0.2369%	15,823,846	11,133,509	70.36%
		12890	Eagle West Ins Co	188,677	0.0026%	148,466	94,468	63.63%
				17,128,047	**0.2395%**	**15,972,312**	**11,227,977**	**70.30%**
23	1278		CALIFORNIA ST AUTO GRP					
		15539	California State Auto Asn Inter-Ins	683,974,960	9.5659%	667,535,463	425,297,360	63.71%
		37770	Western United Ins Co	30,832,819	0.4312%	28,287,242	15,916,638	56.27%
				714,807,779	**9.9971%**	**695,822,705**	**441,213,998**	**63.41%**
24	10175		Cascade Natl Ins Co					
		10175	Cascade Natl Ins Co	2,106,184	0.0295%	2,955,995	1,843,518	62.37%
				2,106,184	**0.0295%**	**2,955,995**	**1,843,518**	**62.37%**
25	26905		Century-Natl Ins Co					
		26905	Century-Natl Ins Co	2,146,158	0.0300%	1,737,777	1,339,855	77.10%
				2,146,158	**0.0300%**	**1,737,777**	**1,339,855**	**77.10%**
26	38		CHUBB & SON INC					
		20338	Northwestern Pacific Ind Co	6,221,491	0.0870%	6,155,973	1,759,281	28.58%
		35181	Executive Risk Ind Inc	533,742	0.0075%	533,388	398,172	74.65%
		20281	Federal Ins Co	30,246	0.0004%	77,400	9,243	11.94%
				6,785,479	**0.0949%**	**6,766,761**	**2,166,696**	**32.02%**
27	323		CIVIL SERV EMPLE					
		10693	Civil Svc Employees Ins Co	15,477,553	0.2165%	14,938,564	7,469,760	50.00%
		18953	CSE Safeguard Ins Co	13,811,986	0.1932%	15,572,826	11,466,469	73.63%
				29,289,539	**0.4096%**	**30,511,390**	**18,936,229**	**62.06%**
28	218		CNA INS GRP					
		34622	Glens Falls Ins Co	22,573,385	0.3157%	22,271,764	15,315,268	68.77%
		10201	Galway Ins Co	3,915,446	0.0548%	3,972,737	1,670,383	42.05%
		28258	Continental Natl Ind Co	248,128	0.0035%	253,724	281,084	110.78%
		35289	Continental Ins Co	841	0.0000%	1,773	-3,934	-221.88%
				26,737,800	**0.3739%**	**26,499,998**	**17,262,801**	**65.14%**
29	816		COMMERCE GRP INC					
		13161	Commerce West Ins Co	15,198,061	0.2126%	15,851,610	10,007,477	63.13%
				15,198,061	**0.2126%**	**15,851,610**	**10,007,477**	**63.13%**
30	3018		Converium Holding Grp					
		22730	Converium Ins North Amer Inc	1,549,628	0.0217%	1,615,129	784,495	48.57%
				1,549,628	**0.0217%**	**1,615,129**	**784,495**	**48.57%**

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31	50		COUNTRY CO					
		23655	Modern Service Ins Co	3,584,860	0.0501%	3,360,478	2,380,417	70.84%
		23647	Mutual Service Cas Ins Co	999,154	0.0140%	1,950,430	678,962	34.81%
				4,584,014	**0.0641%**	**5,310,908**	**3,059,379**	**57.61%**
32	400		CREDIT SUISSE GRP					
		25747	Unigard Ins Co	4,979,328	0.0696%	4,272,316	3,406,693	79.74%
		25798	Unigard Ind Co	4,949,519	0.0692%	4,412,059	3,023,481	68.53%
		19216	Southern Ins Co	3,475,533	0.0486%	3,387,563	1,431,172	42.25%
				13,404,380	**0.1875%**	**12,071,938**	**7,861,346**	**65.12%**
33	930		DHC GRP					
		23671	National American Ins Co Of CA	5,211,406	0.0729%	5,228,785	4,313,954	82.50%
		19269	Danielson Natl Ins Co	76,414	0.0011%	113,693	65,996	58.05%
				5,287,820	**0.0740%**	**5,342,478**	**4,379,950**	**81.98%**
34	831		DOCTORS CO GRP					
		34495	Doctors Co An Interins Exchn	1,262,366	0.0177%	1,290,218	2,178,729	168.87%
				1,262,366	**0.0177%**	**1,290,218**	**2,178,729**	**168.87%**
35	57		ELECTRIC INS GRP					
		21261	Electric Ins Co	2,272,662	0.0318%	2,278,048	1,529,660	67.15%
				2,272,662	**0.0318%**	**2,278,048**	**1,529,660**	**67.15%**
36	62		EMC INS CO					
		21407	Emcasco Ins Co	12,631	0.0002%	12,747	-13	-0.10%
				12,631	**0.0002%**	**12,747**	**-13**	**-0.10%**
37	1120		EVEREST REIN HOL INC					
		10120	Everest Natl Ins Co	180,341	0.0025%	220,965	473,663	214.36%
				180,341	**0.0025%**	**220,965**	**473,663**	**214.36%**
38	158		FAIRFAX FINANCIAL					
		25054	Hudson Ins Co	10,095,603	0.1412%	3,186,117	2,254,740	70.77%
		25445	TIG Specialty Ins Corp	4,256,077	0.0595%	5,168,542	3,106,346	60.10%
		18864	Fairmont Ins Co	3,238,718	0.0453%	3,903,941	3,490,662	89.41%
		25496	TIG Ind Co	2,029,846	0.0284%	2,032,460	1,029,382	50.65%
		25461	TIG Ins Co Of TX	668,720	0.0094%	813,220	604,593	74.35%
		25518	TIG Premier Ins Co	8,119	0.0001%	11,563	35,529	307.26%
				20,297,083	**0.2839%**	**15,115,843**	**10,521,252**	**69.60%**
39	670		FIDELITY NATL FIN INC					
		16578	First Comm Ins Co	570,146	0.0080%	485,479	228,298	47.03%
		25180	Fidelity National Ins Co	79,653	0.0011%	24,726	34,247	138.51%
				649,799	**0.0091%**	**510,205**	**262,545**	**51.46%**
40	70		FIRST AMN TITLE					
		34525	First American Specilaty Ins Co	64,520	0.0009%	68,540	104,384	152.30%
				64,520	**0.0009%**	**68,540**	**104,384**	**152.30%**

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41	19	FORTIS GRP						
		10111	American Bankers Ins Co Of FL	4,310,016	0.0603%	9,513,521	6,776,193	71.23%
		42978	American Security Ins Co	2,881,186	0.0403%	2,997,525	1,326,649	44.26%
		19615	American Reliable Ins Co	1,708,518	0.0239%	3,149,392	824,522	26.18%
		35971	Voyager Property & Cas Ins Co	63,024	0.0009%	63,024	0	0.00%
				8,962,744	**0.1254%**	**15,723,462**	**8,927,364**	**56.78%**
42	350	GE GLOBAL GRP						
		20796	GE Cas Ins Co	14,400,967	0.2014%	13,419,741	8,927,278	66.52%
		43974	GE Indemnity Ins Co	5,388,748	0.0754%	4,881,492	2,776,771	56.88%
		34789	GE Prop & Cas Ins Co	5,333,856	0.0746%	5,429,134	2,786,272	51.32%
				25,123,571	**0.3514%**	**23,730,367**	**14,490,321**	**61.06%**
43	852	GENERAL AGENTS GRP						
		40150	MGA Ins Co Inc	128	0.0000%	3,162	0	0.00%
				128	**0.0000%**	**3,162**	**0**	**0.00%**
44	1169	GENERALI GRP						
		11231	Generali Us Branch	558,362	0.0078%	610,478	-112,710	-18.46%
				558,362	**0.0078%**	**610,478**	**-112,710**	**-18.46%**
45	604	GERLING GLOBAL RE GRP						
		32190	Constitution Ins Co	462,995	0.0065%	462,995	327,961	70.83%
				462,995	**0.0065%**	**462,995**	**327,961**	**70.83%**
46	79	GMAC INS HOLDING						
		23728	National General Ins Co	46,948,093	0.6566%	46,015,121	24,265,867	52.73%
		30945	National Alliance Ins Co	7,834,148	0.1096%	7,940,118	5,135,523	64.68%
		31488	Integon Preferred Ins Co	5,126,453	0.0717%	5,432,152	3,177,325	58.49%
		38660	MIC General Ins Corp	4,979,526	0.0696%	4,725,606	2,599,884	55.02%
		11044	GMAC Ins Co Online Inc	1,422,986	0.0199%	777,088	852,323	109.68%
		22004	CIM Ins Corp	653,277	0.0091%	684,405	513,351	75.01%
		29742	Integon Natl Ins Co	249,422	0.0035%	477,815	257,659	53.92%
				67,213,905	**0.9400%**	**66,052,305**	**36,801,932**	**55.72%**
47	407	Goran Capital Grp						
		12220	Superior Ins Co	8,637,809	0.1208%	11,765,710	7,466,181	63.46%
				8,637,809	**0.1208%**	**11,765,710**	**7,466,181**	**63.46%**
48	83	GRANGE INS						
		22101	Grange Ins Assn	6,066,508	0.0848%	5,721,919	4,313,749	75.39%
		22128	Rocky Mountain Fire & Cas Co	258,927	0.0036%	260,276	196,295	75.42%
				6,325,435	**0.0885%**	**5,982,195**	**4,510,044**	**75.39%**

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49	84		GREAT AMER E&S INS CO					
		22268	Infinity Ins Co	103,851,061	1.4524%	90,169,575	43,810,527	48.59%
		20260	Infinity Select Ins Co	20,926,273	0.2927%	21,408,701	11,626,383	54.31%
		11738	Leader Ins Co	9,637,996	0.1348%	9,149,535	4,664,138	50.98%
		43753	Republic Ind Co of CA	5,444,024	0.0761%	6,227,335	2,902,617	46.61%
		16691	Great American Ins Co	5,426,128	0.0759%	5,369,457	3,502,093	65.22%
		10068	Infinity Natl Ins Co	4,915,773	0.0688%	5,223,925	2,876,514	55.06%
		22136	Great American Ins Co of NY	1,052,376	0.0147%	989,357	435,517	44.02%
		26832	Great American Alliance Ins Co	1,038,884	0.0145%	1,168,166	426,895	36.54%
		21792	Atlanta Cas Co	896,540	0.0125%	1,025,135	971,648	94.78%
		32620	National Interstate Ins Co	594,754	0.0083%	573,078	294,911	51.46%
		33014	Transport Ins Co	520,008	0.0073%	563,265	135,653	24.08%
		12599	Windsor Ins Co	329,010	0.0046%	380,589	188,579	49.55%
		33723	Great American Spirit Ins Co	101,936	0.0014%	178,170	147,839	82.98%
		31925	Atlanta Specialty Ins Co	69,408	0.0010%	88,364	31,922	36.13%
		26344	Great American Assur Co	250	0.0000%	177	-317	-179.10%
				154,804,421	**2.1651%**	**142,514,829**	**72,014,919**	**50.53%**
50	303		GUIDEONE INS GRP					
		10920	Millennium Ins Co	2,368,793	0.0331%	3,664,319	3,159,298	86.22%
		14559	Guideone Specialty Mut Ins Co	1,492,312	0.0209%	2,489,276	1,499,148	60.22%
		15032	Guideone Mut Ins Co	172,521	0.0024%	191,209	144,607	75.63%
				4,033,626	**0.0564%**	**6,344,804**	**4,803,053**	**75.70%**
51	517		HANNOVER GRP					
		20532	Clarendon Natl Ins Co	20,284,067	0.2837%	24,458,890	19,129,525	78.21%
		37257	Insurance Corp Of Hannover	3,299,147	0.0461%	4,347,579	3,624,625	83.37%
		37303	Redland Ins Co	746,674	0.0104%	552,693	161,122	29.15%
				24,329,888	**0.3403%**	**29,359,162**	**22,915,272**	**78.05%**
52	253		HARLEYSVILLE GRP					
		14168	Harleysville Mut Ins Co	3,372,468	0.0472%	5,721,157	5,288,321	92.43%
				3,372,468	**0.0472%**	**5,721,157**	**5,288,321**	**92.43%**
53	91		HARTFORD FIRE & CAS GRP					
		30104	Hartford Underwriters Ins Co	40,258,336	0.5630%	38,163,089	22,397,216	58.69%
		29424	Hartford Cas Ins Co	21,902,893	0.3063%	21,273,408	11,698,056	54.99%
		39098	Omni Ins Co	14,296,880	0.2000%	12,432,633	7,592,941	61.07%
		29459	Twin City Fire Ins Co Co	8,046,750	0.1125%	8,563,652	5,578,767	65.14%
		34690	Property & Cas Ins Co Of Hartford	1,365	0.0000%	848	0	0.00%
				84,506,224	**1.1819%**	**80,433,630**	**47,266,980**	**58.77%**
54	1116		HIGHLANDS INS GRP INC					
		23930	Pacific Natl Ins Co	31,430	0.0004%	88,360	-12,056	-13.64%
				31,430	**0.0004%**	**88,360**	**-12,056**	**-13.64%**
55	300		HORACE MANN GRP					
		22756	Horace Mann Prop & Cas Ins Co	5,904,844	0.0826%	6,060,285	4,656,026	76.83%
		22578	Horace Mann Ins Co	5,586,279	0.0781%	5,363,746	3,281,313	61.18%
				11,491,123	**0.1607%**	**11,424,031**	**7,937,339**	**69.48%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

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

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
56	922	ICW GROUP						
		40029	Explorer Ins Co	22,663,621	0.3170%	21,222,274	10,403,029	49.02%
		27847	Insurance Co Of The West	2,142,822	0.0300%	1,516,057	684,940	45.18%
				24,806,443	**0.3469%**	**22,738,331**	**11,087,969**	**48.76%**
57	944	INGRAM GRP						
		37648	Permanent General Assur Corp	23,675,012	0.3311%	23,850,488	15,566,128	65.27%
				23,675,012	**0.3311%**	**23,850,488**	**15,566,128**	**65.27%**
58	1318	INTERINS EXCH OF THE AUTOMOBILE CLUB						
		15598	Interins Exch Of The Automobile Club	654,609,691	9.1552%	612,621,304	389,143,930	63.52%
				654,609,691	**9.1552%**	**612,621,304**	**389,143,930**	**63.52%**
59	1326	KINGSWAY GRP						
		33855	Lincoln General Ins Co	23,716,506	0.3317%	22,154,089	16,745,203	75.59%
				23,716,506	**0.3317%**	**22,154,089**	**16,745,203**	**75.59%**
60	26077	Lancer Ins Co						
		26077	Lancer Ins Co	544,942	0.0076%	544,942	499,391	91.64%
				544,942	**0.0076%**	**544,942**	**499,391**	**91.64%**
61	111	LIBERTY MUT GRP						
		23035	Liberty Mut Fire Ins Co	54,000,430	0.7552%	49,934,988	33,355,698	66.80%
		42404	Liberty Ins Corp	596	0.0000%	482	8,376	1737.76%
				54,001,026	**0.7552%**	**49,935,470**	**33,364,074**	**66.81%**
62	108	LUMBERMENS MUT CAS GRP						
		30562	American Manufacturers Mut Ins Co	16,239,455	0.2271%	15,650,200	11,744,784	75.05%
		18910	American Protection Ins Co	250,475	0.0035%	234,275	242,849	103.66%
		22977	Lumbermens Mut Cas Co	68	0.0000%	33,545	225,803	673.13%
				16,489,998	**0.2306%**	**15,918,020**	**12,213,436**	**76.73%**
63	785	MARKEL CORP GRP						
		28932	Markel American Ins Co	530,757	0.0074%	452,074	309,402	68.44%
				530,757	**0.0074%**	**452,074**	**309,402**	**68.44%**
64	660	MERCURY GEN GRP						
		27553	Mercury Ins Co	379,064,152	5.3015%	366,946,296	228,436,211	62.25%
		11908	Mercury Cas Co	140,523,930	1.9653%	132,728,833	89,108,925	67.14%
		38342	California Automobile Ins Co	55,514,571	0.7764%	49,705,278	36,233,780	72.90%
				575,102,653	**8.0433%**	**549,380,407**	**353,778,916**	**64.40%**
65	241	METROPOLITAN GRP						
		25321	Metropolitan Drt Prop & Cas Ins Co	14,437,605	0.2019%	12,869,846	7,468,974	58.03%
				14,437,605	**0.2019%**	**12,869,846**	**7,468,974**	**58.03%**
66	3098	Millea Holdings Inc						
		12904	Tokio Marine & Fire Ins Co Ltd Us Br	6,563,464	0.0918%	6,526,371	2,487,854	38.12%
				6,563,464	**0.0918%**	**6,526,371**	**2,487,854**	**38.12%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

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

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
67	140		NATIONWIDE CORP					
		23787	Nationwide Mut Ins Co	40,752,534	0.5700%	40,109,457	28,780,397	71.75%
		19100	Amco Ins Co	37,965,703	0.5310%	35,784,441	23,089,322	64.52%
		42579	Allied Prop & Cas Ins Co	25,925,653	0.3626%	23,191,183	15,417,089	66.48%
		23779	Nationwide Mut Fire Ins Co	8,427,840	0.1179%	8,498,169	6,603,994	77.71%
		42587	Depositors Ins Co	6,863,450	0.0960%	6,772,735	4,570,723	67.49%
		37877	Nationwide Prop & Cas Ins Co	2,971,526	0.0416%	3,249,060	3,583,422	110.29%
		10723	Nationwide Assur Co	1,250	0.0000%	1,250	13,085	1046.80%
				122,907,956	**1.7190%**	**117,606,295**	**82,058,032**	**69.77%**
68	2558		Nipponkoa Ins Co Ltd					
		27073	Nipponkoa Ins Co Ltd U.S. Branch	80,042	0.0011%	67,484	41,217	61.08%
				80,042	**0.0011%**	**67,484**	**41,217**	**61.08%**
69	150		OLD REPUBLIC GRP					
		35424	Old Republic Minnehoma Ins Co	30,000	0.0004%	33,307	610	1.83%
				30,000	**0.0004%**	**33,307**	**610**	**1.83%**
70	645		OREGON MUT INS					
		14907	Oregon Mut Ins Co	2,212,634	0.0309%	1,839,098	1,735,721	94.38%
				2,212,634	**0.0309%**	**1,839,098**	**1,735,721**	**94.38%**
71	40550		Pacific Pioneer Ins Co					
		40550	Pacific Pioneer Ins Co	1,877,888	0.0263%	2,243,454	1,752,068	78.10%
				1,877,888	**0.0263%**	**2,243,454**	**1,752,068**	**78.10%**
72	772		PHYSICANS OF OH					
		22985	Sequoia Ins Co	3,275,014	0.0458%	2,920,908	1,658,412	56.78%
				3,275,014	**0.0458%**	**2,920,908**	**1,658,412**	**56.78%**
73	155		PROGRESSIVE GRP					
		27804	Progressive West Ins Co	76,997,334	1.0769%	71,696,928	36,261,780	50.58%
		37605	Marathon Ins Co	63,741,548	0.8915%	61,079,646	34,321,277	56.19%
		44288	Specialty Risk Ins Co	17,722,026	0.2479%	8,819,861	6,159,642	69.84%
		24260	Progressive Cas Ins Co	10,227,096	0.1430%	8,738,755	6,778,377	77.57%
		11851	Progressive Home Ins Co	82,374	0.0012%	81,967	42,206	51.49%
				168,770,378	**2.3604%**	**150,417,157**	**83,563,282**	**55.55%**
74	304		PRUDENTIAL OF AMER					
		32352	Prudential Prop & Cas Ins Co	18,778,490	0.2626%	17,974,599	13,607,257	75.70%
		31968	Merastar Ins Co	1,900,657	0.0266%	1,699,868	1,570,812	92.41%
		36447	Prudential General Ins Co	2,679	0.0000%	2,702	1,113	41.19%
				20,681,826	**0.2893%**	**19,677,169**	**15,179,182**	**77.14%**
75	796		QBE INS GRP LTD					
		10219	QBE Reins Corp	796,545	0.0111%	685,542	770,676	112.42%
				796,545	**0.0111%**	**685,542**	**770,676**	**112.42%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

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

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
76	1234	RESPONSE INS GRP						
		26050	Worldwide Ins Co	998,554	0.0140%	1,016,581	526,450	51.79%
		10970	Response Ind Co Of CA	375,313	0.0052%	540,398	497,586	92.08%
		43044	Response Ins Co	13,919	0.0002%	14,658	5,717	39.00%
				1,387,786	**0.0194%**	**1,571,637**	**1,029,753**	**65.52%**
77	553	ROYAL & SUN ALLIANCE USA						
		13137	Viking Ins Co Of WI	37,323,250	0.5220%	37,129,208	22,774,521	61.34%
		24589	American & Foreign Ins Co	1,927,254	0.0270%	1,919,995	1,148,935	59.84%
		26980	Royal Ins Co Of Amer	149,786	0.0021%	140,619	52,824	37.57%
		24600	Globe Ind Co	27,241	0.0004%	28,262	21,678	76.70%
		24694	Safeguard Ins Co	3,633	0.0001%	3,610	1,444	40.00%
		24678	Royal Ind Co	3,059	0.0000%	3,277	-2,280	-69.58%
		26948	Guaranty Natl Ins Co Of CT	2,940	0.0000%	12,605	24,226	192.19%
		24902	Security Ins Co Of Hartford	402	0.0000%	12,052	3,348,868	27786.82%
				39,437,565	**0.5516%**	**39,249,628**	**27,370,216**	**69.73%**
78	163	SAFECO INS GRP						
		24740	Safeco Ins Co Of Amer	106,256,116	1.4861%	103,477,220	64,244,626	62.09%
		37214	American States Preferred Ins Co	9,689,651	0.1355%	8,241,895	5,851,559	71.00%
		24724	First Natl Ins Co Of Amer	1,261,236	0.0176%	1,263,515	857,039	67.83%
		24732	General Ins Co Of Amer	7,433	0.0001%	7,746	6,730	86.88%
				117,214,436	**1.6393%**	**112,990,376**	**70,959,954**	**62.80%**
79	257	SAFEWAY INS GRP						
		12521	Safeway Ins Co	20,062,076	0.2806%	21,416,240	16,314,134	76.18%
		10939	Safeway Direct Ins Co	1,956,178	0.0274%	1,921,755	1,876,806	97.66%
				22,018,254	**0.3079%**	**23,337,995**	**18,190,940**	**77.95%**
80	35408	Sirius Amer Ins Co						
		35408	Sirius Amer Ins Co	6,043,733	0.0845%	5,394,203	3,722,228	69.00%
				6,043,733	**0.0845%**	**5,394,203**	**3,722,228**	**69.00%**
81	3219	Sompo Japan Ins Grp						
		11126	Sompo Japan Ins Co of Amer	272,963	0.0038%	286,341	64,756	22.61%
				272,963	**0.0038%**	**286,341**	**64,756**	**22.61%**
82	164	ST PAUL GRP						
		24791	St Paul Mercury Ins Co	1,476	0.0000%	31,560	-4,964	-15.73%
				1,476	**0.0000%**	**31,560**	**-4,964**	**-15.73%**
83	176	STATE FARM IL						
		25178	State Farm Mut Auto Ins Co	951,623,655	13.3092%	888,379,681	695,323,298	78.27%
				951,623,655	**13.3092%**	**888,379,681**	**695,323,298**	**78.27%**
84	42277	Sterling Cas Ins Co						
		42277	Sterling Cas Ins Co	45,475,591	0.6360%	41,275,328	27,701,138	67.11%
				45,475,591	**0.6360%**	**41,275,328**	**27,701,138**	**67.11%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

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

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
85	32107	Sutter Ins Co						
		32107	Sutter Ins Co	1,925,154	0.0269%	1,947,308	809,657	41.58%
				1,925,154	**0.0269%**	**1,947,308**	**809,657**	**41.58%**
86	93	TEXAS ST NATL GRP						
		12831	State Natl Ins Co Inc	954,769	0.0134%	1,173,056	1,429,096	121.83%
				954,769	**0.0134%**	**1,173,056**	**1,429,096**	**121.83%**
87	161	TOPA EQUITIES LTD						
		18031	Topa Ins Co	10,005,022	0.1399%	9,137,335	5,532,835	60.55%
				10,005,022	**0.1399%**	**9,137,335**	**5,532,835**	**60.55%**
88	3321	Travelers Property Cas Corp Grp						
		19070	Standard Fire Ins Co	19,652,270	0.2749%	17,431,768	10,827,794	62.12%
		24015	Northland Ins Co	949,269	0.0133%	1,753,276	1,926,978	109.91%
		33650	Mendota Ins Co	36,441	0.0005%	23,020	55,838	242.56%
		24031	Northland Cas Co	2,244	0.0000%	6,565	3,913	59.60%
				20,640,224	**0.2887%**	**19,214,629**	**12,814,523**	**66.69%**
89	1314	TRENWICK AMER CORP GRP						
		18341	Insurance Corp Of NY	1,621,256	0.0227%	1,364,197	8,007,623	586.98%
		34894	Trenwick Amer Reins Corp	116,268	0.0016%	13,200	27,362	207.29%
				1,737,524	**0.0243%**	**1,377,397**	**8,034,985**	**583.35%**
90	920	UNITED NATL GRP						
		42048	Diamond State Ins Co	1,677,090	0.0235%	1,761,324	828,175	47.02%
				1,677,090	**0.0235%**	**1,761,324**	**828,175**	**47.02%**
91	200	UNITED SERVICES AUTOMOBILE ASN GRP						
		25941	United Services Auto Assoc	128,954,368	1.8035%	126,776,226	87,647,269	69.14%
		25968	USAA Cas Ins Co	119,993,933	1.6782%	116,752,406	75,836,243	64.95%
		18600	USAA General Ind Co	6,627,973	0.0927%	6,380,635	5,429,878	85.10%
				255,576,274	**3.5744%**	**249,909,267**	**168,913,390**	**67.59%**
92	215	UNITRIN GRP						
		19852	Financial Ind Co	40,604,403	0.5679%	38,832,285	26,260,857	67.63%
		10915	Kemper Auto & Home Ins Co	7,860,369	0.1099%	7,009,830	5,509,738	78.60%
		19887	Trinity Universal Ins Co	6,143,500	0.0859%	8,136,213	4,501,815	55.33%
		10226	Unitrin Direct Ins Co	3,087,659	0.0432%	1,412,332	816,883	57.84%
		14133	Valley Ins Co	2,703,561	0.0378%	2,596,592	1,612,426	62.10%
				60,399,492	**0.8447%**	**57,987,252**	**38,701,719**	**66.74%**
93	201	UTICA NATL INS GRP						
		25976	Utica Mut Ins Co	12,058	0.0002%	21,224	21,502	101.31%
				12,058	**0.0002%**	**21,224**	**21,502**	**101.31%**
94	958	VESTA INS GRP						
		11762	Vesta Fire Ins Corp	41,551,795	0.5811%	44,775,632	33,072,882	73.86%
		22438	Hawaiian Ins & Gty Co Ltd	108,268	0.0015%	72,739	48,213	66.28%
				41,660,063	**0.5826%**	**44,848,371**	**33,121,095**	**73.85%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

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

Sorted by Group Name

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
95	1179		WAWANESA INS GRP					
		10683	Wawanesa General Ins Co	48,533,675	0.6788%	40,324,931	36,498,074	90.51%
		31526	Wawanesa Mut Ins Co Us Branch	27,754,876	0.3882%	26,776,812	22,681,377	84.71%
				76,288,551	**1.0670%**	**67,101,743**	**59,179,451**	**88.19%**
96	27502		Western General Ins Co					
		27502	Western General Ins Co	21,665,690	0.3030%	22,225,197	13,113,469	59.00%
				21,665,690	**0.3030%**	**22,225,197**	**13,113,469**	**59.00%**
97	2898		Western Service Contract Grp					
		37850	Pacific Specialty Ins Co	10,755,057	0.1504%	10,950,738	7,655,073	69.90%
				10,755,057	**0.1504%**	**10,950,738**	**7,655,073**	**69.90%**
98	1129		WHITE MOUNTAINS GRP					
		30210	Ensurance Prop & Cas Ins Co	4,694,155	0.0657%	2,630,832	1,742,390	66.23%
		21962	Pennsylvania General Ins Co	2,063,727	0.0289%	2,834,550	1,759,883	62.09%
		20648	Employers Fire Ins Co	31	0.0000%	31	176,775	570241.94%
				6,757,913	**0.0945%**	**5,465,413**	**3,679,048**	**67.32%**
99	273		WORKMENS GRP					
		13250	Workmens Auto Ins Co	15,891,700	0.2223%	17,385,067	9,943,695	57.20%
				15,891,700	**0.2223%**	**17,385,067**	**9,943,695**	**57.20%**
100	98		WR Berkley Corp					
		40045	Starnet Ins Co	3,357,271	0.0470%	2,782,970	1,785,143	64.15%
				3,357,271	**0.0470%**	**2,782,970**	**1,785,143**	**64.15%**
101	1285		X L AMER					
		22322	Greenwich Ins Co	12,929,846	0.1808%	12,929,846	12,126,066	93.78%
				12,929,846	**0.1808%**	**12,929,846**	**12,126,066**	**93.78%**
102	212		ZURICH INS GRP					
		21652	Farmers Ins Exch	780,062,364	10.9098%	757,655,464	455,130,419	60.07%
		41181	Universal Underwriters Ins Co	13,021,941	0.1821%	11,924,949	14,204,628	119.12%
		11185	Foremost Ins Co	8,645,145	0.1209%	4,422,713	2,887,791	65.29%
		21687	Mid-Century Ins Co	6,631,031	0.0927%	7,796,272	5,714,155	73.29%
		21326	Empire Fire & Marine Ins Co	2,844,960	0.0398%	2,435,024	1,927,414	79.15%
		43699	American Federation Ins Co	787,543	0.0110%	637,989	325,339	50.99%
		19356	Maryland Cas Co	636,543	0.0089%	727,447	328,659	45.18%
		19372	Northern Ins Co Of NY	562,479	0.0079%	790,765	569,032	71.96%
		34649	Centre Ins Co	193,016	0.0027%	193,321	-31,776	-16.44%
		21709	Truck Ins Exch	143	0.0000%	143	0	0.00%
				813,385,165	**11.3758%**	**786,584,087**	**481,055,661**	**61.16%**
			Line Total:	**7,150,120,696**	**100.0000%**	**6,863,729,860**	**4,517,260,996**	**65.81%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE [21.2]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	626	ACE LTD						
		22667	Ace American Ins Co	465,198	0.0634%	294,751	382,247	129.68%
		22748	Pacific Employers Ins Co	367,412	0.0501%	234,838	154,472	65.78%
		43575	Indemnity Ins Co Of North Amer	112,028	0.0153%	50,769	34,746	68.44%
		18279	Bankers Standard Ins Co	53,010	0.0072%	50,111	70,510	140.71%
		20702	Ace Fire Underwriters Ins Co	30,339	0.0041%	45,150	18,939	41.95%
		22713	Insurance Co Of North Amer	25,623	0.0035%	9,380	28,491	303.74%
		20699	Ace Prop & Cas Ins Co	1,691	0.0002%	150	2,810	1873.33%
		36528	Allied Ins Co	538	0.0001%	424	0	0.00%
				1,055,839	**0.1440%**	**685,573**	**692,215**	**100.97%**
2	38733	Alaska Nat Ins Co						
		38733	Alaska Nat Ins Co	5,145	0.0007%	5,013	107	2.13%
				5,145	**0.0007%**	**5,013**	**107**	**2.13%**
3	761	ALLIANZ INS GRP						
		22837	Interstate Ind Co	4,407,294	0.6010%	4,426,643	631,793	14.27%
		21857	American Ins Co	1,743,528	0.2378%	1,874,230	1,015,751	54.20%
		21849	American Automobile Ins Co	1,666,930	0.2273%	1,694,423	1,751,627	103.38%
		21865	Associated Ind Corp	577,397	0.0787%	706,985	-85,454	-12.09%
		21873	Firemans Fund Ins Co	514,974	0.0702%	960,210	46,012	4.79%
		21881	National Surety Corp	456,368	0.0622%	580,722	377,167	64.95%
		22810	Chicago Ins Co	173,403	0.0236%	411,432	-663,297	-161.22%
				9,539,894	**1.3009%**	**10,654,645**	**3,073,599**	**28.85%**
4	88	ALLMERICA FINANCIAL CORP						
		22292	Hanover Ins Co	94,706	0.0129%	112,033	208,780	186.36%
		22306	Massachusetts Bay Ins Co	10,297	0.0014%	61,934	115,256	186.09%
				105,003	**0.0143%**	**173,967**	**324,036**	**186.26%**
5	8	ALLSTATE INS GRP						
		19240	Allstate Ind Co	7,865,401	1.0726%	8,395,099	3,320,643	39.55%
		19232	Allstate Ins Co	6,417,704	0.8752%	6,039,060	2,764,828	45.78%
				14,283,105	**1.9478%**	**14,434,159**	**6,085,471**	**42.16%**
6	574	AMERCO CORP						
		31089	Republic Western Ins Co	391,263	0.0534%	521,134	356,636	68.43%
				391,263	**0.0534%**	**521,134**	**356,636**	**68.43%**
7	12	AMERICAN INTRNL GRP						
		23841	New Hampshire Ins Co	2,356,887	0.3214%	1,736,207	670,488	38.62%
		19410	Commerce & Industry Ins Co	1,154,215	0.1574%	1,543,014	648,994	42.06%
		19429	Insurance Co Of The State Of PA	1,042,471	0.1422%	1,194,448	595,944	49.89%
		23809	Granite State Ins Co	350,698	0.0478%	344,939	281,330	81.56%
		24376	American General Ind Co	297,733	0.0406%	281,782	227,346	80.68%
		19445	National Union Fire Ins Co Of Pitts	39,392	0.0054%	-88,344	823,649	-932.32%
				5,241,396	**0.7148%**	**5,012,046**	**3,247,751**	**64.80%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE [21.2]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
8	127		AMERICAN MODERN INS GRP					
		23469	American Modern Home Ins Co	576,497	0.0786%	576,388	460,727	79.93%
				576,497	**0.0786%**	**576,388**	**460,727**	**79.93%**
9	124		AMERISURE CO					
		23396	Amerisure Mut Ins Co	54,534	0.0074%	41,078	11,620	28.29%
				54,534	**0.0074%**	**41,078**	**11,620**	**28.29%**
10	28		AMICA MUT GRP					
		19976	Amica Mut Ins Co	2,202	0.0003%	2,251	0	0.00%
				2,202	**0.0003%**	**2,251**	**0**	**0.00%**
11	317		AON CORP					
		40827	Combined Specialty Ins Co	1,011,003	0.1379%	336,480	126,778	37.68%
				1,011,003	**0.1379%**	**336,480**	**126,778**	**37.68%**
12	1279		Arch Ins Grp					
		11150	Arch Ins Co	1,236,449	0.1686%	987,010	870,119	88.16%
				1,236,449	**0.1686%**	**987,010**	**870,119**	**88.16%**
13	457		ARGONAUT GRP					
		19801	Argonaut Ins Co	16,625	0.0023%	16,625	1,563	9.40%
				16,625	**0.0023%**	**16,625**	**1,563**	**9.40%**
14	24		ATLANTIC CO					
		19895	Atlantic Mut Ins Co	2,923,878	0.3987%	2,940,748	1,040,418	35.38%
		19909	Centennial Ins Co	1,342,046	0.1830%	1,412,087	476,783	33.76%
				4,265,924	**0.5817%**	**4,352,835**	**1,517,201**	**34.86%**
15	968		AXA INS GRP					
		16187	AXA Re Prop & Cas Ins Co	1,414,350	0.1929%	774,410	605,242	78.16%
				1,414,350	**0.1929%**	**774,410**	**605,242**	**78.16%**
16	1330		Balboa Life & Casualty Grp					
		24821	Meritplan Ins Co	39,684,274	5.4116%	17,526,767	8,006,921	45.68%
		24813	Balboa Ins Co	14,321,461	1.9530%	11,856,696	7,092,479	59.82%
		24848	Newport Ins Co	6,720,827	0.9165%	6,964,630	3,784,815	54.34%
				60,726,562	**8.2811%**	**36,348,093**	**18,884,215**	**51.95%**
17	18538		Bancinsure Inc					
		18538	Bancinsure Inc	26,348	0.0036%	27,297	31,638	115.90%
				26,348	**0.0036%**	**27,297**	**31,638**	**115.90%**
18	31		BERKSHIRE HATHAWAY					
		20052	National Liab & Fire Ins Co	1,396,363	0.1904%	1,472,600	492,887	33.47%
		27812	Columbia Ins Co	367,243	0.0501%	374,327	56,609	15.12%
		35882	Geico General Ins Co	193,928	0.0264%	184,234	181,150	98.33%
		22063	Government Employees Ins Co	171,980	0.0235%	166,484	150,509	90.40%
		44784	Fairfield Ins Co	5,372	0.0007%	5,555	9,417	169.52%
		20087	National Ind Co	833	0.0001%	86,506	978	1.13%
				2,135,719	**0.2912%**	**2,289,706**	**891,550**	**38.94%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

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Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
19	802		CALIFORNIA INS GRP					
		12890	Eagle West Ins Co	1,587,484	0.2165%	1,230,670	901,626	73.26%
		13544	California Capital Ins Co	789,894	0.1077%	714,574	294,313	41.19%
		23540	Monterey Ins Co	762,102	0.1039%	676,393	205,046	30.31%
				3,139,480	**0.4281%**	**2,621,637**	**1,400,985**	**53.44%**
20	10175		Cascade Natl Ins Co					
		10175	Cascade Natl Ins Co	788,683	0.1076%	500,064	431,005	86.19%
				788,683	**0.1076%**	**500,064**	**431,005**	**86.19%**
21	26905		Century-Natl Ins Co					
		26905	Century-Natl Ins Co	19,310,022	2.6333%	19,123,981	8,318,498	43.50%
				19,310,022	**2.6333%**	**19,123,981**	**8,318,498**	**43.50%**
22	38		CHUBB & SON INC					
		20281	Federal Ins Co	6,141,567	0.8375%	6,195,386	2,904,687	46.88%
		20346	Pacific Ind Co	502,263	0.0685%	507,334	147,967	29.17%
		20303	Great Northern Ins Co	211,815	0.0289%	117,584	125,082	106.38%
		20397	Vigilant Ins Co	56,183	0.0077%	56,036	43,742	78.06%
		20338	Northwestern Pacific Ind Co	40,442	0.0055%	47,914	19,745	41.21%
				6,952,270	**0.9481%**	**6,924,254**	**3,241,223**	**46.81%**
23	18767		Church Mut Ins Co					
		18767	Church Mut Ins Co	498,211	0.0679%	452,504	168,187	37.17%
				498,211	**0.0679%**	**452,504**	**168,187**	**37.17%**
24	244		CINCINNATI FNCL CP					
		10677	Cincinnati Ins Co	116,077	0.0158%	90,476	4,409	4.87%
				116,077	**0.0158%**	**90,476**	**4,409**	**4.87%**
25	218		CNA INS GRP					
		20427	American Cas Co Of Reading PA	6,014,280	0.8202%	5,316,438	2,159,705	40.62%
		20494	Transportation Ins Co	1,808,087	0.2466%	2,227,521	1,322,008	59.35%
		20443	Continental Cas Co	1,793,566	0.2446%	1,991,850	1,725,025	86.60%
		20486	Transcontinental Ins Co	1,450,872	0.1979%	1,703,348	799,080	46.91%
		20508	Valley Forge Ins Co	388,287	0.0529%	546,747	611,947	111.93%
		20478	National Fire Ins Co Of Hartford	160,180	0.0218%	286,346	281,303	98.24%
				11,615,272	**1.5839%**	**12,072,250**	**6,899,068**	**57.15%**
26	816		COMMERCE GRP INC					
		13161	Commerce West Ins Co	1,182,009	0.1612%	749,054	588,513	78.57%
				1,182,009	**0.1612%**	**749,054**	**588,513**	**78.57%**
27	37206		Contractors Bonding & Ins Co					
		37206	Contractors Bonding & Ins Co	334,905	0.0457%	380,713	280,025	73.55%
				334,905	**0.0457%**	**380,713**	**280,025**	**73.55%**
28	3018		Converium Holding Grp					
		22730	Converium Ins North Amer Inc	7,469,579	1.0186%	8,381,635	3,855,425	46.00%
				7,469,579	**1.0186%**	**8,381,635**	**3,855,425**	**46.00%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

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Licensed companies only

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29	50		COUNTRY CO					
		23647	Mutual Service Cas Ins Co	79,429	0.0108%	216,887	44,119	20.34%
				79,429	**0.0108%**	**216,887**	**44,119**	**20.34%**
30	400		CREDIT SUISSE GRP					
		25747	Unigard Ins Co	6,096,139	0.8313%	5,866,607	3,266,468	55.68%
		25798	Unigard Ind Co	514,608	0.0702%	539,064	196,896	36.53%
		24449	Regent Ins Co	43,315	0.0059%	44,181	46,431	105.09%
		24414	General Cas Co Of WI	24,923	0.0034%	16,809	263	1.56%
		19216	Southern Ins Co	7,821	0.0011%	8,002	2,304	28.79%
				6,686,806	**0.9119%**	**6,474,663**	**3,512,362**	**54.25%**
31	306		CUNA MUT GRP					
		10847	Cumis Ins Society Inc	15,693,736	2.1401%	14,783,068	10,011,897	67.73%
				15,693,736	**2.1401%**	**14,783,068**	**10,011,897**	**67.73%**
32	240		DAIMLER CHRYSLER GRP					
		10499	DaimlerChrysler Ins Co	3,026,053	0.4127%	3,619,609	1,718,883	47.49%
				3,026,053	**0.4127%**	**3,619,609**	**1,718,883**	**47.49%**
33	74		DELPHI FIN GRP					
		15105	Safety Natl Cas Corp	6,937	0.0009%	6,937	-39,132	-564.11%
				6,937	**0.0009%**	**6,937**	**-39,132**	**-564.11%**
34	930		DHC GRP					
		23671	National American Ins Co Of CA	4,700,951	0.6411%	5,481,118	3,024,490	55.18%
				4,700,951	**0.6411%**	**5,481,118**	**3,024,490**	**55.18%**
35	62		EMC INS CO					
		21415	Employers Mut Cas Co	2,021,870	0.2757%	1,951,506	1,188,916	60.92%
				2,021,870	**0.2757%**	**1,951,506**	**1,188,916**	**60.92%**
36	1120		EVEREST REIN HOL INC					
		10120	Everest Natl Ins Co	54,320	0.0074%	420,022	106,810	25.43%
				54,320	**0.0074%**	**420,022**	**106,810**	**25.43%**
37	158		FAIRFAX FINANCIAL					
		24384	Ranger Ins Co	2,464,088	0.3360%	2,422,422	705,920	29.14%
		25534	TIG Ins Co	2,252,928	0.3072%	2,762,564	2,045,973	74.06%
		21113	United States Fire Ins Co	1,438,723	0.1962%	1,658,610	541,006	32.62%
		18864	Fairmont Ins Co	1,025,598	0.1399%	837,366	292,189	34.89%
		25496	TIG Ind Co	269,657	0.0368%	333,362	163,309	48.99%
		25054	Hudson Ins Co	59,214	0.0081%	44,969	19,172	42.63%
				7,510,208	**1.0241%**	**8,059,293**	**3,767,569**	**46.75%**
38	7		FEDERATED MUT					
		13935	Federated Mut Ins Co	5,197,904	0.7088%	4,550,837	2,157,759	47.41%
		28304	Federated Service Ins Co	244,303	0.0333%	224,727	142,333	63.34%
				5,442,207	**0.7421%**	**4,775,564**	**2,300,092**	**48.16%**

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39	11118		Federated Rural Electric Ins Corp					
		11118	Federated Rural Electric Ins Corp	3,949	0.0005%	3,860	4,099	106.19%
				3,949	**0.0005%**	**3,860**	**4,099**	**106.19%**
40	31453		Financial Pacific Ins Co					
		31453	Financial Pacific Ins Co	4,955,282	0.6757%	5,001,216	1,687,282	33.74%
				4,955,282	**0.6757%**	**5,001,216**	**1,687,282**	**33.74%**
41	349		FLORISTS MUT					
		13978	Florists Mut Ins Co	1,197,871	0.1634%	1,179,977	395,425	33.51%
				1,197,871	**0.1634%**	**1,179,977**	**395,425**	**33.51%**
42	19		FORTIS GRP					
		10111	American Bankers Ins Co Of FL	2,827,219	0.3855%	2,490,239	1,219,568	48.97%
				2,827,219	**0.3855%**	**2,490,239**	**1,219,568**	**48.97%**
43	350		GE GLOBAL GRP					
		34207	Westport Ins Corp	650,676	0.0887%	751,851	163,865	21.79%
		21318	Coregis Ins Co	39,852	0.0054%	178,188	50,903	28.57%
				690,528	**0.0942%**	**930,039**	**214,768**	**23.09%**
44	852		GENERAL AGENTS GRP					
		40150	MGA Ins Co Inc	12,932	0.0018%	222,725	130,779	58.72%
				12,932	**0.0018%**	**222,725**	**130,779**	**58.72%**
45	604		GERLING GLOBAL RE GRP					
		32190	Constitution Ins Co	222,275	0.0303%	538,264	245,985	45.70%
				222,275	**0.0303%**	**538,264**	**245,985**	**45.70%**
46	79		GMAC INS HOLDING					
		38601	MIC Prop & Cas Ins Corp	6,327,888	0.8629%	3,782,503	1,840,234	48.65%
		22012	Motors Ins Corp	6,211,375	0.8470%	6,284,295	3,469,344	55.21%
		31488	Integon Preferred Ins Co	530,302	0.0723%	404,177	273,318	67.62%
				13,069,565	**1.7823%**	**10,470,975**	**5,582,896**	**53.32%**
47	83		GRANGE INS					
		22101	Grange Ins Assn	861,861	0.1175%	867,418	1,018,114	117.37%
		22128	Rocky Mountain Fire & Cas Co	235,752	0.0321%	229,914	156,201	67.94%
				1,097,613	**0.1497%**	**1,097,332**	**1,174,315**	**107.02%**
48	84		GREAT AMER E&S INS CO					
		16691	Great American Ins Co	4,970,279	0.6778%	4,937,362	3,928,559	79.57%
		26344	Great American Assur Co	2,219,511	0.3027%	1,728,154	-1,177,483	-68.14%
		32620	National Interstate Ins Co	1,116,506	0.1523%	1,300,684	265,839	20.44%
		22136	Great American Ins Co of NY	334,585	0.0456%	361,651	201,660	55.76%
		26832	Great American Alliance Ins Co	310,375	0.0423%	384,702	541,678	140.80%
		11738	Leader Ins Co	201,521	0.0275%	169,651	61,548	36.28%
				9,152,777	**1.2481%**	**8,882,204**	**3,821,801**	**43.03%**
49	303		GUIDEONE INS GRP					
		15032	Guideone Mut Ins Co	1,157,215	0.1578%	1,192,470	308,260	25.85%
				1,157,215	**0.1578%**	**1,192,470**	**308,260**	**25.85%**

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50	517	HANNOVER GRP						
		21806	Harbor Specialty Ins Co	17,203,929	2.3461%	9,722,729	0	0.00%
		20532	Clarendon Natl Ins Co	11,681,992	1.5930%	6,446,404	19,766,992	306.64%
		37257	Insurance Corp Of Hannover	7,107,496	0.9692%	6,032,983	4,212,843	69.83%
		37303	Redland Ins Co	16,354	0.0022%	96,036	-273,111	-284.38%
				36,009,771	**4.9106%**	**22,298,152**	**23,706,724**	**106.32%**
51	26433	Harco Natl Ins Co						
		26433	Harco Natl Ins Co	2,019,869	0.2754%	1,729,128	910,361	52.65%
				2,019,869	**0.2754%**	**1,729,128**	**910,361**	**52.65%**
52	91	HARTFORD FIRE & CAS GRP						
		19682	Hartford Fire In Co	6,664,749	0.9089%	5,918,119	2,333,427	39.43%
		29424	Hartford Cas Ins Co	6,616,489	0.9023%	5,988,288	2,747,010	45.87%
		29459	Twin City Fire Ins Co Co	841,358	0.1147%	650,847	205,804	31.62%
		30104	Hartford Underwriters Ins Co	339,498	0.0463%	256,981	159,123	61.92%
		22357	Hartford Accid & Ind Co	73,464	0.0100%	69,863	42,699	61.12%
		37478	Hartford Ins Co Of The Midwest	2,380	0.0003%	2,384	5,023	210.70%
				14,537,938	**1.9825%**	**12,886,482**	**5,493,086**	**42.63%**
53	1116	HIGHLANDS INS GRP INC						
		22489	Highlands Ins Co	4,226	0.0006%	77,605	172,225	221.93%
				4,226	**0.0006%**	**77,605**	**172,225**	**221.93%**
54	922	ICW GROUP						
		40029	Explorer Ins Co	1,835,049	0.2502%	1,817,784	921,445	50.69%
		27847	Insurance Co Of The West	172,733	0.0236%	287,853	57,870	20.10%
				2,007,782	**0.2738%**	**2,105,637**	**979,315**	**46.51%**
55	479	IFG CO						
		11177	First Financial Ins Co	1,096	0.0001%	1,096	-369	-33.67%
				1,096	**0.0001%**	**1,096**	**-369**	**-33.67%**
56	1326	KINGSWAY GRP						
		33855	Lincoln General Ins Co	9,656,204	1.3168%	5,761,301	2,819,479	48.94%
				9,656,204	**1.3168%**	**5,761,301**	**2,819,479**	**48.94%**
57	26077	Lancer Ins Co						
		26077	Lancer Ins Co	3,656,265	0.4986%	3,141,192	921,102	29.32%
				3,656,265	**0.4986%**	**3,141,192**	**921,102**	**29.32%**

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58	111	LIBERTY MUT GRP						
		24198	Peerless Ins Co	15,558,876	2.1217%	13,592,053	4,756,332	34.99%
		23035	Liberty Mut Fire Ins Co	3,095,532	0.4221%	2,924,923	729,507	24.94%
		21458	Employers Ins of Wausau	1,928,162	0.2629%	1,579,063	862,480	54.62%
		10836	Golden Eagle Ins Corp	1,586,536	0.2164%	3,153,395	2,448,006	77.63%
		24171	Netherlands Ins Co The	865,376	0.1180%	385,501	41,656	10.81%
		23043	Liberty Mut Ins Co	472,455	0.0644%	472,759	100,198	21.19%
		42404	Liberty Ins Corp	278,021	0.0379%	330,761	221,491	66.96%
		26042	Wausau Underwriters Ins Co	94,525	0.0129%	97,653	164,073	168.02%
		26069	Wausau Business Ins Co	86,162	0.0117%	91,767	71,984	78.44%
		33600	LM Ins Corp	1,694	0.0002%	2,768	0	0.00%
				23,967,339	**3.2684%**	**22,630,643**	**9,395,727**	**41.52%**
59	108	LUMBERMENS MUT CAS GRP						
		20524	Specialty Natl Ins Co	3,966,755	0.5409%	3,473,526	3,513,567	101.15%
		22977	Lumbermens Mut Cas Co	3,698,124	0.5043%	3,358,317	408,215	12.16%
		30562	American Manufacturers Mut Ins Co	1,566,484	0.2136%	1,581,810	484,915	30.66%
		22918	American Motorists Ins Co	1,385,420	0.1889%	1,282,919	627,604	48.92%
		18910	American Protection Ins Co	11,349	0.0015%	5,439	2,172	39.93%
				10,628,132	**1.4493%**	**9,702,011**	**5,036,473**	**51.91%**
60	23108	Lumbermens Underwriting Alliance						
		23108	Lumbermens Underwriting Alliance	45,825	0.0062%	43,749	80,001	182.86%
				45,825	**0.0062%**	**43,749**	**80,001**	**182.86%**
61	677	MAGUIRE CORP GRP						
		18058	Philadelphia Ind Ins Co	424,920	0.0579%	438,943	2,654,093	604.66%
				424,920	**0.0579%**	**438,943**	**2,654,093**	**604.66%**
62	785	MARKEL CORP GRP						
		38970	Markel Ins Co	210,541	0.0287%	158,110	30,823	19.49%
				210,541	**0.0287%**	**158,110**	**30,823**	**19.49%**
63	225	MCMILLEN GRP						
		13234	Wilshire Ins Co	5,434,618	0.7411%	5,413,784	2,280,383	42.12%
		20010	Acceptance Ind Ins Co	61,628	0.0084%	43,582	74,022	169.85%
				5,496,246	**0.7495%**	**5,457,366**	**2,354,405**	**43.14%**
64	660	MERCURY GEN GRP						
		11908	Mercury Cas Co	17,366,296	2.3682%	15,558,993	6,273,607	40.32%
				17,366,296	**2.3682%**	**15,558,993**	**6,273,607**	**40.32%**
65	3098	Millea Holdings Inc						
		12904	Tokio Marine & Fire Ins Co Ltd Us Br	3,150,292	0.4296%	3,170,209	2,175,969	68.64%
				3,150,292	**0.4296%**	**3,170,209**	**2,175,969**	**68.64%**
66	2978	Mitsui Sumitomo Ins Grp						
		20362	Sumitomo Mar & Fire Ins Co of Amer	658,816	0.0898%	716,665	105,541	14.73%
				658,816	**0.0898%**	**716,665**	**105,541**	**14.73%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE [21.2]

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
67	291	MOTORISTS MUT						
		13331	American Hardware Mut Ins Co	1,577,270	0.2151%	1,573,894	899,554	57.15%
				1,577,270	**0.2151%**	**1,573,894**	**899,554**	**57.15%**
68	361	MUNICH GRP						
		19720	American Alt Ins Corp	333,360	0.0455%	308,573	266,304	86.30%
				333,360	**0.0455%**	**308,573**	**266,304**	**86.30%**
69	23663	National American Ins Co						
		23663	National American Ins Co	3,724	0.0005%	4,422	1,000	22.61%
				3,724	**0.0005%**	**4,422**	**1,000**	**22.61%**
70	140	NATIONWIDE CORP						
		23787	Nationwide Mut Ins Co	12,380,613	1.6883%	11,934,973	5,385,028	45.12%
		15580	Scottsdale Ind Co	4,442,094	0.6058%	5,413,652	2,605,768	48.13%
		28223	Nationwide Agribusiness Ins Co	1,130,828	0.1542%	884,593	534,267	60.40%
		11991	National Cas Co	975,049	0.1330%	1,066,889	620,437	58.15%
		19100	Amco Ins Co	7,278	0.0010%	4,636	-214,095	-4618.10%
		13838	Farmland Mut Ins Co	1,515	0.0002%	1,301	1,281	98.46%
				18,937,377	**2.5824%**	**19,306,044**	**8,932,686**	**46.27%**
71	2558	Nipponkoa Ins Co Ltd						
		27073	Nipponkoa Ins Co Ltd U.S. Branch	285,292	0.0389%	285,941	141,949	49.64%
				285,292	**0.0389%**	**285,941**	**141,949**	**49.64%**
72	150	OLD REPUBLIC GRP						
		11371	Great West Cas Co	2,766,260	0.3772%	2,289,345	1,204,015	52.59%
		24147	Old Republic Ins Co	1,547,405	0.2110%	1,400,492	469,524	33.53%
				4,313,665	**0.5882%**	**3,689,837**	**1,673,539**	**45.36%**
73	1218	PENN AMER GRP INC						
		32859	Penn-Amer Ins Co	467	0.0001%	1,324	42,262	3191.99%
				467	**0.0001%**	**1,324**	**42,262**	**3191.99%**
74	767	PENN MFR ASN INS						
		12262	Pennsylvania Manufacturers Asn Ins C	102,872	0.0140%	103,530	-4,028	-3.89%
				102,872	**0.0140%**	**103,530**	**-4,028**	**-3.89%**
75	772	PHYSICANS OF OH						
		22985	Sequoia Ins Co	3,253,450	0.4437%	3,165,469	951,560	30.06%
				3,253,450	**0.4437%**	**3,165,469**	**951,560**	**30.06%**
76	155	PROGRESSIVE GRP						
		24260	Progressive Cas Ins Co	28,353,171	3.8665%	24,870,826	13,694,226	55.06%
		11770	United Fncl Cas Co	27,515,724	3.7523%	32,845,127	16,385,475	49.89%
				55,868,895	**7.6187%**	**57,715,953**	**30,079,701**	**52.12%**
77	867	PROTECTIVE INS GRP						
		40460	Sagamore Ins Co	370,733	0.0506%	299,577	140,715	46.97%
		12416	Protective Ins Co	81,430	0.0111%	81,243	9,496	11.69%
				452,163	**0.0617%**	**380,820**	**150,211**	**39.44%**

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78	458		PROTECTIVE LIFE INS GRP					
		35769	Lyndon Property Ins Co	2,761	0.0004%	2,606	-3,371	-129.36%
				2,761	**0.0004%**	**2,606**	**-3,371**	**-129.36%**
79	304		PRUDENTIAL OF AMER					
		32352	Prudential Prop & Cas Ins Co	154,793	0.0211%	154,793	-750	-0.48%
				154,793	**0.0211%**	**154,793**	**-750**	**-0.48%**
80	796		QBE INS GRP LTD					
		39217	QBE Ins Corp	949,176	0.1294%	2,572,992	2,591,212	100.71%
				949,176	**0.1294%**	**2,572,992**	**2,591,212**	**100.71%**
81	1325		RHINE RE GRP					
		24899	Alea North America Ins Co	55	0.0000%	55	-16,458	-29923.64%
				55	**0.0000%**	**55**	**-16,458**	**-29923.64%**
82	783		RLI INS GRP					
		13056	RLI Ins Co	1,488,222	0.2029%	1,577,234	1,165,702	73.91%
				1,488,222	**0.2029%**	**1,577,234**	**1,165,702**	**73.91%**
83	553		ROYAL & SUN ALLIANCE USA					
		26980	Royal Ins Co Of Amer	3,786,902	0.5164%	3,453,406	2,138,166	61.91%
		26948	Guaranty Natl Ins Co Of CT	3,611,231	0.4925%	3,054,956	810,283	26.52%
		24902	Security Ins Co Of Hartford	2,219,327	0.3026%	2,046,476	-233,535	-11.41%
		24678	Royal Ind Co	1,361,638	0.1857%	1,067,099	253,166	23.72%
		24589	American & Foreign Ins Co	805,958	0.1099%	688,418	429,261	62.35%
		24880	Fire & Cas Ins Co Of CT	232,621	0.0317%	496,933	1,560,462	314.02%
		24694	Safeguard Ins Co	129,287	0.0176%	136,648	20,463	14.97%
		24600	Globe Ind Co	98,380	0.0134%	89,436	71,855	80.34%
		24872	Connecticut Ind Co	57,278	0.0078%	63,147	-2,178	-3.45%
		40541	Grocers Ins Co	7,348	0.0010%	87,927	70,649	80.35%
				12,309,970	**1.6787%**	**11,184,446**	**5,118,592**	**45.77%**
84	163		SAFECO INS GRP					
		19704	American States Ins Co	13,303,979	1.8142%	11,041,228	4,958,719	44.91%
		19690	American Economy Ins Co	3,059,864	0.4173%	2,984,323	1,127,412	37.78%
		24724	First Natl Ins Co Of Amer	833,975	0.1137%	1,393,477	867,958	62.29%
		24732	General Ins Co Of Amer	539,056	0.0735%	1,342,344	389,793	29.04%
		24740	Safeco Ins Co Of Amer	133,557	0.0182%	767,155	154,451	20.13%
				17,870,431	**2.4369%**	**17,528,527**	**7,498,333**	**42.78%**
85	749		SCOR REINS CO					
		39322	General Security National Ins Co	10,500	0.0014%	9,467	14,936	157.77%
				10,500	**0.0014%**	**9,467**	**14,936**	**157.77%**
86	169		SENTRY INS GRP					
		21180	Sentry Select Ins Co	6,804,092	0.9279%	5,501,144	3,972,072	72.20%
		24988	Sentry Ins A Mut Co	1,158,342	0.1580%	1,060,000	580,138	54.73%
				7,962,434	**1.0858%**	**6,561,144**	**4,552,210**	**69.38%**

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87	35408	Sirius Amer Ins Co						
		35408	Sirius Amer Ins Co	86,439	0.0118%	71,484	103,861	145.29%
				86,439	**0.0118%**	**71,484**	**103,861**	**145.29%**
88	3219	Sompo Japan Ins Grp						
		11126	Sompo Japan Ins Co of Amer	869,101	0.1185%	1,376,737	286,585	20.82%
				869,101	**0.1185%**	**1,376,737**	**286,585**	**20.82%**
89	36790	Springfield Ins Co Inc						
		36790	Springfield Ins Co Inc	54,576	0.0074%	41,555	11,378	27.38%
				54,576	**0.0074%**	**41,555**	**11,378**	**27.38%**
90	164	ST PAUL GRP						
		24767	St Paul Fire & Marine Ins Co	9,609,743	1.3105%	8,683,447	3,615,625	41.64%
		36463	Discover Prop & Cas Ins Co	4,621,140	0.6302%	4,759,135	3,069,441	64.50%
		41769	Athena Assur Co	3,662,421	0.4994%	3,875,000	2,232,375	57.61%
		25887	US Fidelity & Guaranty Co	1,257,778	0.1715%	1,185,335	-783,323	-66.08%
		24791	St Paul Mercury Ins Co	933,582	0.1273%	1,221,779	574,257	47.00%
		35386	Fidelity & Guaranty Ins Co	811,581	0.1107%	1,963,645	1,403,390	71.47%
		25879	Fidelity & Guaranty Ins Underwriters	517,399	0.0706%	498,989	211,999	42.49%
		24775	St Paul Guardian Ins Co	192,592	0.0263%	253,198	52,228	20.63%
				21,606,236	**2.9464%**	**22,440,528**	**10,375,992**	**46.24%**
91	748	STAR INS GRP						
		18023	Star Ins Co	1,275,822	0.1740%	1,466,969	893,153	60.88%
		25780	Williamsburg Natl Ins Co	657,149	0.0896%	773,797	426,462	55.11%
				1,932,971	**0.2636%**	**2,240,766**	**1,319,615**	**58.89%**
92	176	STATE FARM IL						
		25178	State Farm Mut Auto Ins Co	42,039,458	5.7328%	38,731,602	30,904,868	79.79%
		25143	State Farm Fire And Cas Co	1,509,644	0.2059%	1,233,990	715,770	58.00%
				43,549,102	**5.9387%**	**39,965,592**	**31,620,638**	**79.12%**
93	32107	Sutter Ins Co						
		32107	Sutter Ins Co	7,108,893	0.9694%	6,439,307	3,200,309	49.70%
				7,108,893	**0.9694%**	**6,439,307**	**3,200,309**	**49.70%**
94	181	SWISS RE GRP						
		29874	North American Specialty Ins Co	255,622	0.0349%	326,073	-30,459	-9.34%
				255,622	**0.0349%**	**326,073**	**-30,459**	**-9.34%**
95	93	TEXAS ST NATL GRP						
		12831	State Natl Ins Co Inc	24,456,710	3.3351%	21,355,619	8,645,345	40.48%
				24,456,710	**3.3351%**	**21,355,619**	**8,645,345**	**40.48%**
96	161	TOPA EQUITIES LTD						
		18031	Topa Ins Co	2,099,493	0.2863%	2,643,064	1,092,775	41.35%
				2,099,493	**0.2863%**	**2,643,064**	**1,092,775**	**41.35%**
97	28886	Transguard Ins Co Of Amer Inc						
		28886	Transguard Ins Co Of Amer Inc	166,654	0.0227%	189,433	116,937	61.73%
				166,654	**0.0227%**	**189,433**	**116,937**	**61.73%**

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98	3321		Travelers Property Cas Corp Grp					
		25674	Travelers Ind Co Of IL	12,344,875	1.6834%	11,989,075	5,815,836	48.51%
		24015	Northland Ins Co	6,820,633	0.9301%	5,787,702	4,409,669	76.19%
		25682	Travelers Ind Co Of CT	3,232,749	0.4408%	2,717,748	1,792,888	65.97%
		21296	Associates Ins Co	2,119,994	0.2891%	3,045,212	3,644,930	119.69%
		22217	Gulf Ins Co	1,166,490	0.1591%	1,277,091	5,411,184	423.71%
		22233	Select Ins Co	268,875	0.0367%	351,912	1,193,050	339.02%
		22209	Atlantic Ins Co	4,775	0.0007%	3,643	8,398	230.52%
				25,958,391	**3.5399%**	**25,172,383**	**22,275,955**	**88.49%**
99	1314		TRENWICK AMER CORP GRP					
		18341	Insurance Corp Of NY	6,283,390	0.8569%	5,233,238	8,016,484	153.18%
				6,283,390	**0.8569%**	**5,233,238**	**8,016,484**	**153.18%**
100	1338		TRIUMPHE HOLDING GRP					
		41106	Triumphe Cas Co	157,897	0.0215%	30,143	17,641	58.52%
				157,897	**0.0215%**	**30,143**	**17,641**	**58.52%**
101	781		UNION LABOR GRP					
		37893	Ulico Cas Co	371,855	0.0507%	391,520	346,515	88.51%
				371,855	**0.0507%**	**391,520**	**346,515**	**88.51%**
102	920		UNITED NATL GRP					
		42048	Diamond State Ins Co	195,940	0.0267%	182,694	216,007	118.23%
		41335	United Natl Specialty Ins Co	110,104	0.0150%	30,794	0	0.00%
				306,044	**0.0417%**	**213,488**	**216,007**	**101.18%**
103	215		UNITRIN GRP					
		19852	Financial Ind Co	7,030,011	0.9587%	5,857,661	3,025,870	51.66%
		14133	Valley Ins Co	1,186,404	0.1618%	1,479,351	738,035	49.89%
		16063	Unitrin Auto & Home Ins Co	195,823	0.0267%	283,287	-136,718	-48.26%
				8,412,238	**1.1472%**	**7,620,299**	**3,627,187**	**47.60%**
104	201		UTICA NATL INS GRP					
		25976	Utica Mut Ins Co	49,964	0.0068%	56,310	-3,603	-6.40%
		25984	Graphic Arts Mut Ins Co	861	0.0001%	2,181	89	4.08%
				50,825	**0.0069%**	**58,491**	**-3,514**	**-6.01%**
105	21172		Vanliner Ins Co					
		21172	Vanliner Ins Co	776,623	0.1059%	695,902	263,089	37.81%
				776,623	**0.1059%**	**695,902**	**263,089**	**37.81%**
106	27502		Western General Ins Co					
		27502	Western General Ins Co	31,380,008	4.2792%	37,337,307	18,397,807	49.27%
				31,380,008	**4.2792%**	**37,337,307**	**18,397,807**	**49.27%**
107	866		WESTERN WORLD GRP					
		40436	Stratford Ins Co	124,778	0.0170%	54,315	30,643	56.42%
				124,778	**0.0170%**	**54,315**	**30,643**	**56.42%**

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108	237	WESTWARD GRP						
		24635	Westward Ins Co	75,569	0.0103%	75,569	78,144	103.41%
				75,569	**0.0103%**	**75,569**	**78,144**	**103.41%**
109	1129	WHITE MOUNTAINS GRP						
		21970	OneBeacon Ins Co	1,510,455	0.2060%	2,409,849	989,608	41.07%
		20621	OneBeacon America Ins Co	773,980	0.1055%	1,435,221	638,620	44.50%
		20648	Employers Fire Ins Co	494,690	0.0675%	460,863	38,475	8.35%
		21962	Pennsylvania General Ins Co	211,034	0.0288%	1,057,509	634,209	59.97%
		23752	National Farmers Union Std Ins Co	41,373	0.0056%	40,870	82,051	200.76%
		20613	American Employers Ins Co	25,414	0.0035%	109,549	94,998	86.72%
		38369	Northern Assur Co Of Amer	24,983	0.0034%	136,662	94,572	69.20%
				3,081,929	**0.4203%**	**5,650,523**	**2,572,533**	**45.53%**
110	98	WR Berkley Corp						
		10510	Carolina Cas Ins Co	4,732,714	0.6454%	3,766,494	2,095,897	55.65%
		40045	Starnet Ins Co	1,514,952	0.2066%	583,300	429,309	73.60%
		11001	Riverport Ins Co of CA	800,464	0.1092%	669,975	366,188	54.66%
				7,048,130	**0.9611%**	**5,019,769**	**2,891,394**	**57.60%**
111	1285	X L AMER						
		22322	Greenwich Ins Co	1,906,805	0.2600%	2,156,891	1,269,820	58.87%
		37885	XL Specialty Ins Co	24,480	0.0033%	24,480	0	0.00%
		24554	XL Ins Amer Inc	4,156	0.0006%	27,675	-203,055	-733.71%
				1,935,441	**0.2639%**	**2,209,046**	**1,066,765**	**48.29%**
112	212	ZURICH INS GRP						
		41181	Universal Underwriters Ins Co	18,037,007	2.4597%	17,768,503	7,739,846	43.56%
		21709	Truck Ins Exch	8,674,411	1.1829%	8,939,241	2,910,425	32.56%
		16535	Zurich American Ins Co	5,395,707	0.7358%	4,697,211	808,155	17.20%
		21687	Mid-Century Ins Co	5,277,933	0.7197%	5,526,205	3,157,062	57.13%
		21326	Empire Fire & Marine Ins Co	4,841,689	0.6602%	4,326,328	1,700,405	39.30%
		19356	Maryland Cas Co	4,547,031	0.6201%	3,141,447	859,218	27.35%
		21652	Farmers Ins Exch	3,293,274	0.4491%	3,250,231	1,196,815	36.82%
		19305	Assurance Co Of Amer	2,266,898	0.3091%	3,262,928	1,414,168	43.34%
		19372	Northern Ins Co Of NY	2,234,870	0.3048%	2,250,674	1,148,401	51.02%
		26247	American Guarantee & Liability Ins	747,236	0.1019%	782,142	539,229	68.94%
		26611	Valiant Ins Co	489,327	0.0667%	586,672	383,556	65.38%
		39306	Fidelity & Deposit Co Of MD	346,296	0.0472%	313,573	90,022	28.71%
		40142	American Zurich Ins Co	139,470	0.0190%	129,323	43,598	33.71%
		27855	Zurich American Ins Co Of IL	22,496	0.0031%	16,341	8,427	51.57%
		10317	Neighborhood Spirit Prop & Cas Co	19,059	0.0026%	13,546	4,937	36.45%
		10315	Civic Property & Cas Co	6,159	0.0008%	4,267	1,213	28.43%
		10318	Exact Prop & Cas Co Inc	1,723	0.0002%	558	0	0.00%
				56,340,586	**7.6830%**	**55,009,190**	**22,005,477**	**40.00%**
			Line Total:	**733,312,045**	**100.0000%**	**680,198,940**	**368,497,799**	**54.18%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: AIRCRAFT [22]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	626		ACE LTD					
		21121	Westchester Fire Ins Co	6,955,129	3.4804%	6,854,767	3,397,615	49.57%
		20699	Ace Prop & Cas Ins Co	4,102,971	2.0531%	2,853,626	1,003,863	35.18%
		22667	Ace American Ins Co	1,928,996	0.9653%	1,891,848	490,019	25.90%
		43575	Indemnity Ins Co Of North Amer	1,428,425	0.7148%	7,640,470	76,313,336	998.80%
				14,415,521	**7.2136%**	**19,240,711**	**81,204,833**	**422.05%**
2	761		ALLIANZ INS GRP					
		11630	Jefferson Ins Co	247,731	0.1240%	191,695	104,545	54.54%
				247,731	**0.1240%**	**191,695**	**104,545**	**54.54%**
3	12		AMERICAN INTRNL GRP					
		19445	National Union Fire Ins Co Of Pitts	23,360,233	11.6896%	21,575,723	13,332,726	61.80%
		19429	Insurance Co Of The State Of PA	9,803,724	4.9058%	9,229,234	8,727,482	94.56%
		19380	American Home Assur Co	2,551,884	1.2770%	2,271,980	48,364	2.13%
		23841	New Hampshire Ins Co	3,525	0.0018%	3,525	14,888	422.35%
				35,719,366	**17.8741%**	**33,080,462**	**22,123,460**	**66.88%**
4	38		CHUBB & SON INC					
		20281	Federal Ins Co	19,384,043	9.6999%	14,585,289	8,516,754	58.39%
				19,384,043	**9.6999%**	**14,585,289**	**8,516,754**	**58.39%**
5	244		CINCINNATI FNCL CP					
		10677	Cincinnati Ins Co	6,974,641	3.4901%	5,976,461	694,159	11.61%
				6,974,641	**3.4901%**	**5,976,461**	**694,159**	**11.61%**
6	218		CNA INS GRP					
		35289	Continental Ins Co	23,428,659	11.7238%	17,342,578	3,037,369	17.51%
				23,428,659	**11.7238%**	**17,342,578**	**3,037,369**	**17.51%**
7	517		HANNOVER GRP					
		20532	Clarendon Natl Ins Co	1,038,707	0.5198%	880,409	254,336	28.89%
				1,038,707	**0.5198%**	**880,409**	**254,336**	**28.89%**
8	91		HARTFORD FIRE & CAS GRP					
		19682	Hartford Fire In Co	13,093,992	6.5523%	11,212,096	4,053,307	36.15%
				13,093,992	**6.5523%**	**11,212,096**	**4,053,307**	**36.15%**
9	984		HCC INS HOLDINGS GRP					
		29599	US Specialty Ins Co	10,910,612	5.4597%	10,946,646	8,966,282	81.91%
		10367	Avemco Ins Co	6,430,365	3.2178%	6,504,224	4,917,223	75.60%
				17,340,977	**8.6775%**	**17,450,870**	**13,883,505**	**79.56%**
10	111		LIBERTY MUT GRP					
		23043	Liberty Mut Ins Co	13,140,657	6.5756%	8,481,992	622,516	7.34%
				13,140,657	**6.5756%**	**8,481,992**	**622,516**	**7.34%**
11	256		NY MARINE & GEN GRP					
		16608	New York Marine & Gnrl Ins Co	140,703	0.0704%	188,435	-35,057	-18.60%
				140,703	**0.0704%**	**188,435**	**-35,057**	**-18.60%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: AIRCRAFT [22]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
12	150		OLD REPUBLIC GRP					
		24147	Old Republic Ins Co	7,401,191	3.7036%	7,261,305	3,985,083	54.88%
				7,401,191	**3.7036%**	**7,261,305**	**3,985,083**	**54.88%**
13	1331		RENAISSANCE US HOLDING GRP					
		10340	Stonington Ins Co	458,786	0.2296%	321,265	72,209	22.48%
				458,786	**0.2296%**	**321,265**	**72,209**	**22.48%**
14	164		ST PAUL GRP					
		24767	St Paul Fire & Marine Ins Co	7,098,126	3.5519%	8,557,633	4,563,142	53.32%
				7,098,126	**3.5519%**	**8,557,633**	**4,563,142**	**53.32%**
15	181		SWISS RE GRP					
		29874	North American Specialty Ins Co	3,101,013	1.5518%	3,016,905	1,941,434	64.35%
				3,101,013	**1.5518%**	**3,016,905**	**1,941,434**	**64.35%**
16	1285		X L AMER					
		37885	XL Specialty Ins Co	23,780,856	11.9000%	21,830,285	9,369,588	42.92%
				23,780,856	**11.9000%**	**21,830,285**	**9,369,588**	**42.92%**
17	212		ZURICH INS GRP					
		16535	Zurich American Ins Co	13,073,447	6.5420%	10,268,995	3,402,928	33.14%
				13,073,447	**6.5420%**	**10,268,995**	**3,402,928**	**33.14%**
			Line Total:	**199,838,416**	**100.0000%**	**179,887,386**	**157,794,111**	**87.72%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: FIDELITY [23]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	626	ACE LTD						
		21121	Westchester Fire Ins Co	268,200	0.2357%	140,129	-112,647	-80.39%
		22667	Ace American Ins Co	197,571	0.1736%	31,805	0	0.00%
		43575	Indemnity Ins Co Of North Amer	222	0.0002%	1,354	128	9.45%
				465,993	**0.4095%**	**173,288**	**-112,519**	**-64.93%**
2	501	Alleghany Grp						
		18619	Platte River Ins Co.	156,667	0.1377%	55,784	16,359	29.33%
				156,667	**0.1377%**	**55,784**	**16,359**	**29.33%**
3	761	ALLIANZ INS GRP						
		21857	American Ins Co	1,799	0.0016%	1,799	-95	-5.28%
		21849	American Automobile Ins Co	4	0.0000%	4	-269	-6725.00%
		21873	Firemans Fund Ins Co	4	0.0000%	4	-596	-14900.00%
				1,807	**0.0016%**	**1,807**	**-960**	**-53.13%**
4	88	ALLMERICA FINANCIAL CORP						
		22292	Hanover Ins Co	14,165	0.0124%	14,572	-740	-5.08%
				14,165	**0.0124%**	**14,572**	**-740**	**-5.08%**
5	8	ALLSTATE INS GRP						
		19232	Allstate Ins Co	64,222	0.0564%	62,059	-4,463	-7.19%
				64,222	**0.0564%**	**62,059**	**-4,463**	**-7.19%**
6	12	AMERICAN INTRNL GRP						
		19445	National Union Fire Ins Co Of Pitts	20,536,819	18.0458%	18,325,007	12,303,450	67.14%
		19380	American Home Assur Co	24,357	0.0214%	10,756	4,302	40.00%
				20,561,176	**18.0672%**	**18,335,763**	**12,307,752**	**67.12%**
7	24	ATLANTIC CO						
		19895	Atlantic Mut Ins Co	16,138	0.0142%	15,141	-3,161	-20.88%
				16,138	**0.0142%**	**15,141**	**-3,161**	**-20.88%**
8	968	AXA INS GRP						
		16187	AXA Re Prop & Cas Ins Co	5,892	0.0052%	2,578	0	0.00%
				5,892	**0.0052%**	**2,578**	**0**	**0.00%**
9	18538	Bancinsure Inc						
		18538	Bancinsure Inc	899,201	0.7901%	952,711	13,300	1.40%
				899,201	**0.7901%**	**952,711**	**13,300**	**1.40%**
10	38	CHUBB & SON INC						
		20281	Federal Ins Co	20,923,523	18.3856%	18,033,771	7,990,961	44.31%
		35181	Executive Risk Ind Inc	1,574,409	1.3834%	1,644,897	-237,420	-14.43%
		20397	Vigilant Ins Co	324,170	0.2848%	280,800	16,039	5.71%
		20346	Pacific Ind Co	151,526	0.1331%	145,329	5,489	3.78%
		20303	Great Northern Ins Co	109,909	0.0966%	83,612	-3,761	-4.50%
		20338	Northwestern Pacific Ind Co	12,606	0.0111%	22,984	-25,442	-110.69%
				23,096,143	**20.2946%**	**20,211,393**	**7,745,866**	**38.32%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: FIDELITY [23]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
11	218	CNA INS GRP						
		20443	Continental Cas Co	4,022,003	3.5341%	3,467,251	-2,902,550	-83.71%
		35289	Continental Ins Co	1,594,709	1.4013%	1,009,552	-1,002,811	-99.33%
		13188	Western Surety Co	1,443,940	1.2688%	1,338,683	79,216	5.92%
		24047	Surety Bonding Co Of Amer	127,751	0.1123%	90,082	4,712	5.23%
		20486	Transcontinental Ins Co	7,637	0.0067%	4,600	0	0.00%
		20508	Valley Forge Ins Co	4,545	0.0040%	6,619	290,355	4386.69%
		20427	American Cas Co Of Reading PA	3,323	0.0029%	1,923	-46,332	-2409.36%
		20494	Transportation Ins Co	2,794	0.0025%	3,236	-202,413	-6255.04%
		20478	National Fire Ins Co Of Hartford	300	0.0003%	2,724	0	0.00%
				7,207,002	**6.3328%**	**5,924,670**	**-3,779,823**	**-63.80%**
12	10758	Colonial Surety Co						
		10758	Colonial Surety Co	117,561	0.1033%	73,710	0	0.00%
				117,561	**0.1033%**	**73,710**	**0**	**0.00%**
13	50	COUNTRY CO						
		23647	Mutual Service Cas Ins Co	1,598	0.0014%	7,737	-5,743	-74.23%
				1,598	**0.0014%**	**7,737**	**-5,743**	**-74.23%**
14	400	CREDIT SUISSE GRP						
		25747	Unigard Ins Co	9,300	0.0082%	7,187	709	9.87%
		25798	Unigard Ind Co	309	0.0003%	462	-483	-104.55%
				9,609	**0.0084%**	**7,649**	**226**	**2.95%**
15	306	CUNA MUT GRP						
		10847	Cumis Ins Society Inc	13,966,634	12.2725%	13,665,732	15,272,077	111.75%
				13,966,634	**12.2725%**	**13,665,732**	**15,272,077**	**111.75%**
16	240	DAIMLER CHRYSLER GRP						
		10499	DaimlerChrysler Ins Co	22,447	0.0197%	67,766	-183,630	-270.98%
				22,447	**0.0197%**	**67,766**	**-183,630**	**-270.98%**
17	62	EMC INS CO						
		21415	Employers Mut Cas Co	25,053	0.0220%	19,197	-76	-0.40%
				25,053	**0.0220%**	**19,197**	**-76**	**-0.40%**
18	158	FAIRFAX FINANCIAL						
		18864	Fairmont Ins Co	3,163	0.0028%	1,726	0	0.00%
		25534	TIG Ins Co	318	0.0003%	954	-600	-62.89%
				3,481	**0.0031%**	**2,680**	**-600**	**-22.39%**
19	7	FEDERATED MUT						
		13935	Federated Mut Ins Co	267,354	0.2349%	235,926	18,909	8.01%
		28304	Federated Service Ins Co	17,834	0.0157%	14,837	-40,709	-274.37%
				285,188	**0.2506%**	**250,763**	**-21,800**	**-8.69%**
20	11118	Federated Rural Electric Ins Corp						
		11118	Federated Rural Electric Ins Corp	1,242	0.0011%	1,241	-113	-9.11%
				1,242	**0.0011%**	**1,241**	**-113**	**-9.11%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: FIDELITY [23]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
21	65	FM GLOBAL GRP						
		10014	Affiliated Fm Ins Co	1,132,746	0.9953%	1,195,068	-1,563	-0.13%
		21482	Factory Mut Ins Co	97,464	0.0856%	341,697	2,496,510	730.62%
				1,230,210	**1.0810%**	**1,536,765**	**2,494,947**	**162.35%**
22	84	GREAT AMER E&S INS CO						
		16691	Great American Ins Co	3,119,786	2.7414%	3,112,194	1,237,796	39.77%
		26344	Great American Assur Co	238,620	0.2097%	202,187	52,907	26.17%
		22136	Great American Ins Co of NY	140,232	0.1232%	142,782	-29,628	-20.75%
		26832	Great American Alliance Ins Co	47,107	0.0414%	55,504	717	1.29%
				3,545,745	**3.1157%**	**3,512,667**	**1,261,792**	**35.92%**
23	517	HANNOVER GRP						
		37257	Insurance Corp Of Hannover	379,798	0.3337%	252,823	96,354	38.11%
		20532	Clarendon Natl Ins Co	51,505	0.0453%	7,447	57,263	768.94%
		37303	Redland Ins Co	1,750	0.0015%	573	296	51.66%
				433,053	**0.3805%**	**260,843**	**153,913**	**59.01%**
24	91	HARTFORD FIRE & CAS GRP						
		19682	Hartford Fire In Co	7,295,421	6.4105%	6,736,892	1,947,074	28.90%
		29459	Twin City Fire Ins Co Co	100,784	0.0886%	188,195	324,157	172.25%
		30104	Hartford Underwriters Ins Co	26,879	0.0236%	16,068	-8,518	-53.01%
		29424	Hartford Cas Ins Co	5,855	0.0051%	6,812	66	0.97%
		37478	Hartford Ins Co Of The Midwest	2,651	0.0023%	1,175	91	7.74%
				7,431,590	**6.5302%**	**6,949,142**	**2,262,870**	**32.56%**
25	922	ICW GROUP						
		40029	Explorer Ins Co	32,983	0.0290%	11,759	0	0.00%
		27847	Insurance Co Of The West	8,589	0.0075%	8,548	4,000	46.79%
				41,572	**0.0365%**	**20,307**	**4,000**	**19.70%**
26	11592	International Fidelity Ins Co						
		11592	International Fidelity Ins Co	48,555	0.0427%	6,606	2,825	42.76%
				48,555	**0.0427%**	**6,606**	**2,825**	**42.76%**
27	111	LIBERTY MUT GRP						
		19917	Liberty Ins Underwriters Inc	1,338,009	1.1757%	446,696	0	0.00%
		23043	Liberty Mut Ins Co	85,001	0.0747%	89,305	88,495	99.09%
		10836	Golden Eagle Ins Corp	29,347	0.0258%	95,965	689,855	718.86%
		24198	Peerless Ins Co	1,951	0.0017%	3,263	0	0.00%
				1,454,308	**1.2779%**	**635,229**	**778,350**	**122.53%**
28	108	LUMBERMENS MUT CAS GRP						
		22977	Lumbermens Mut Cas Co	1,566,832	1.3768%	1,525,756	298,566	19.57%
		22918	American Motorists Ins Co	14,754	0.0130%	23,241	-280	-1.20%
		18910	American Protection Ins Co	7,093	0.0062%	6,903	960	13.91%
		20524	Specialty Natl Ins Co	4,109	0.0036%	3,864	450	11.65%
		30562	American Manufacturers Mut Ins Co	1,196	0.0011%	1,247	-234	-18.77%
				1,593,984	**1.4006%**	**1,561,011**	**299,462**	**19.18%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: FIDELITY [23]

Sorted by Group Name

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
29	3098		Millea Holdings Inc					
		12904	Tokio Marine & Fire Ins Co Ltd Us Br	79,417	0.0698%	77,508	-4,028	-5.20%
				79,417	**0.0698%**	**77,508**	**-4,028**	**-5.20%**
30	291		MOTORISTS MUT					
		13331	American Hardware Mut Ins Co	106,762	0.0938%	108,349	-23,741	-21.91%
				106,762	**0.0938%**	**108,349**	**-23,741**	**-21.91%**
31	361		MUNICH GRP					
		19720	American Alt Ins Corp	472	0.0004%	219	132	60.27%
				472	**0.0004%**	**219**	**132**	**60.27%**
32	140		NATIONWIDE CORP					
		23787	Nationwide Mut Ins Co	253,932	0.2231%	230,594	14,245	6.18%
		28223	Nationwide Agribusiness Ins Co	4,161	0.0037%	5,231	79	1.51%
		19100	Amco Ins Co	309	0.0003%	56	0	0.00%
				258,402	**0.2271%**	**235,881**	**14,324**	**6.07%**
33	2558		Nipponkoa Ins Co Ltd					
		27073	Nipponkoa Ins Co Ltd U.S. Branch	27,453	0.0241%	23,830	14,278	59.92%
				27,453	**0.0241%**	**23,830**	**14,278**	**59.92%**
34	150		OLD REPUBLIC GRP					
		40444	Old Republic Surety Co	249,003	0.2188%	253,987	-2,277	-0.90%
		24147	Old Republic Ins Co	122,504	0.1076%	153,857	-21,588	-14.03%
		24139	International Bus & Merc Reassur Co	75	0.0001%	135	0	0.00%
				371,582	**0.3265%**	**407,979**	**-23,865**	**-5.85%**
35	645		OREGON MUT INS					
		14907	Oregon Mut Ins Co	4,657	0.0041%	3,140	0	0.00%
				4,657	**0.0041%**	**3,140**	**0**	**0.00%**
36	155		PROGRESSIVE GRP					
		24260	Progressive Cas Ins Co	1,429,884	1.2564%	1,604,892	2,370,922	147.73%
				1,429,884	**1.2564%**	**1,604,892**	**2,370,922**	**147.73%**
37	783		RLI INS GRP					
		13056	RLI Ins Co	38,945	0.0342%	16,274	3,503	21.53%
				38,945	**0.0342%**	**16,274**	**3,503**	**21.53%**
38	553		ROYAL & SUN ALLIANCE USA					
		26980	Royal Ins Co Of Amer	744,109	0.6539%	737,863	551,354	74.72%
		24600	Globe Ind Co	4,296	0.0038%	4,422	-576	-13.03%
		24872	Connecticut Ind Co	1,019	0.0009%	6,440	137	2.13%
		24678	Royal Ind Co	249	0.0002%	250	-2,836	-1134.40%
				749,673	**0.6587%**	**748,975**	**548,079**	**73.18%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: FIDELITY [23]

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Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
39	163	SAFECO INS GRP						
		19704	American States Ins Co	109,571	0.0963%	74,018	2,120	2.86%
		19690	American Economy Ins Co	24,001	0.0211%	19,392	596	3.07%
		24740	Safeco Ins Co Of Amer	7,025	0.0062%	23,416	-6,249	-26.69%
		24724	First Natl Ins Co Of Amer	3,859	0.0034%	3,555	-316	-8.89%
		24732	General Ins Co Of Amer	2,471	0.0022%	5,017	-1,063	-21.19%
				146,927	**0.1291%**	**125,398**	**-4,912**	**-3.92%**
40	168	SEIBELS BRUCE GRP						
		24953	South Carolina Ins Co	170	0.0001%	170	29	17.06%
				170	**0.0001%**	**170**	**29**	**17.06%**
41	169	SENTRY INS GRP						
		21180	Sentry Select Ins Co	499,058	0.4385%	407,576	252,935	62.06%
		24988	Sentry Ins A Mut Co	70,898	0.0623%	65,540	9,965	15.20%
				569,956	**0.5008%**	**473,116**	**262,900**	**55.57%**
42	164	ST PAUL GRP						
		24767	St Paul Fire & Marine Ins Co	1,623,133	1.4263%	1,529,945	304,215	19.88%
		24791	St Paul Mercury Ins Co	898,348	0.7894%	1,267,271	638,453	50.38%
		36463	Discover Prop & Cas Ins Co	36,944	0.0325%	34,336	15,566	45.33%
		25887	US Fidelity & Guaranty Co	29,701	0.0261%	29,370	-23,445	-79.83%
		35386	Fidelity & Guaranty Ins Co	17,782	0.0156%	17,004	-21,488	-126.37%
		25879	Fidelity & Guaranty Ins Underwriters	16,597	0.0146%	16,326	-1,729	-10.59%
		24775	St Paul Guardian Ins Co	15,225	0.0134%	21,810	-2,962	-13.58%
				2,637,730	**2.3178%**	**2,916,062**	**908,610**	**31.16%**
43	176	STATE FARM IL						
		25143	State Farm Fire And Cas Co	906,511	0.7966%	905,856	-79,802	-8.81%
				906,511	**0.7966%**	**905,856**	**-79,802**	**-8.81%**
44	181	SWISS RE GRP						
		29874	North American Specialty Ins Co	3,343	0.0029%	4,723	-3,201	-67.77%
				3,343	**0.0029%**	**4,723**	**-3,201**	**-67.77%**
45	3321	Travelers Property Cas Corp Grp						
		31194	Travelers Cas & Surety Co Of Amer	8,308,137	7.3004%	8,488,643	2,558,840	30.14%
		22217	Gulf Ins Co	3,602,097	3.1652%	2,908,255	8,637,379	297.00%
		19038	Travelers Cas & Surety Co	151,721	0.1333%	90,272	-162,282	-179.77%
		25682	Travelers Ind Co Of CT	28,293	0.0249%	22,300	-31,850	-142.83%
		25674	Travelers Ind Co Of IL	7,011	0.0062%	9,183	636,650	6932.92%
		24015	Northland Ins Co	5,707	0.0050%	37,800	-16,559	-43.81%
		22233	Select Ins Co	2,980	0.0026%	10,847	390	3.60%
		19046	Travelers Cas & Surety Co Of IL	120	0.0001%	409	-1,295	-316.63%
				12,106,066	**10.6376%**	**11,567,709**	**11,621,273**	**100.46%**
46	248	UNITED FIRE & CAS GRP						
		13021	United Fire & Cas Co	100	0.0001%	63	0	0.00%
				100	**0.0001%**	**63**	**0**	**0.00%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: FIDELITY [23]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
47	215	UNITRIN GRP						
		14133	Valley Ins Co	15,799	0.0139%	12,391	732	5.91%
				15,799	**0.0139%**	**12,391**	**732**	**5.91%**
48	201	UTICA NATL INS GRP						
		25976	Utica Mut Ins Co	44,168	0.0388%	44,945	211,447	470.46%
				44,168	**0.0388%**	**44,945**	**211,447**	**470.46%**
49	1129	WHITE MOUNTAINS GRP						
		21970	OneBeacon Ins Co	1,888	0.0017%	3,886	-15,738	-404.99%
		16217	National Farmers Union Prop & Cas	435	0.0004%	7,573	-248	-3.27%
				2,323	**0.0020%**	**11,459**	**-15,986**	**-139.51%**
50	1285	X L AMER						
		22322	Greenwich Ins Co	4,911	0.0043%	5,502	-288	-5.23%
				4,911	**0.0043%**	**5,502**	**-288**	**-5.23%**
51	212	ZURICH INS GRP						
		39306	Fidelity & Deposit Co Of MD	5,444,610	4.7842%	5,258,136	381,732	7.26%
		16535	Zurich American Ins Co	3,003,354	2.6391%	1,122,772	118,931	10.59%
		41181	Universal Underwriters Ins Co	2,189,958	1.9243%	1,894,905	420,575	22.20%
		21709	Truck Ins Exch	730,860	0.6422%	729,262	4,159	0.57%
		34347	Colonial American Cas & Surety Co	105,551	0.0927%	28,006	11,198	39.98%
		19372	Northern Ins Co Of NY	41,993	0.0369%	58,143	8,803	15.14%
		19356	Maryland Cas Co	19,888	0.0175%	23,381	2,759	11.80%
		26611	Valiant Ins Co	19,479	0.0171%	15,732	1,445	9.19%
		21687	Mid-Century Ins Co	13,887	0.0122%	15,493	294	1.90%
		21652	Farmers Ins Exch	13,240	0.0116%	12,395	411	3.32%
		19305	Assurance Co Of Amer	9,751	0.0086%	28,793	-21,301	-73.98%
		26247	American Guarantee & Liability Ins	3,468	0.0030%	1,672	-638	-38.16%
		40142	American Zurich Ins Co	2,598	0.0023%	655	241	36.79%
				11,598,637	**10.1918%**	**9,189,345**	**928,609**	**10.11%**
			Line Total:	**113,804,124**	**100.0000%**	**102,812,597**	**55,229,126**	**53.72%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: SURETY [24]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	26379		Accredited Surety & Cas Co Inc					
		26379	Accredited Surety & Cas Co Inc	1,681,584	0.3236%	1,657,607	10,235	0.62%
				1,681,584	**0.3236%**	**1,657,607**	**10,235**	**0.62%**
2	626		ACE LTD					
		21121	Westchester Fire Ins Co	2,071,833	0.3988%	1,312,637	290,876	22.16%
		22713	Insurance Co Of North Amer	535,410	0.1030%	700,818	229,950	32.81%
		43575	Indemnity Ins Co Of North Amer	196,075	0.0377%	340,334	-21,070	-6.19%
		22748	Pacific Employers Ins Co	23,484	0.0045%	50,549	-28,980	-57.33%
		20699	Ace Prop & Cas Ins Co	15,932	0.0031%	19,112	25,682	134.38%
				2,842,734	**0.5471%**	**2,423,450**	**496,458**	**20.49%**
3	1276		ACMAT GRP					
		22950	Acstar Ins Co	455,100	0.0876%	386,010	86,669	22.45%
				455,100	**0.0876%**	**386,010**	**86,669**	**22.45%**
4	313		AEGIS GRP					
		33898	Aegis Security Ins Co	1,401,535	0.2697%	1,391,146	83,904	6.03%
				1,401,535	**0.2697%**	**1,391,146**	**83,904**	**6.03%**
5	501		Alleghany Grp					
		18619	Platte River Ins Co.	2,688,087	0.5174%	1,044,104	330,909	31.69%
				2,688,087	**0.5174%**	**1,044,104**	**330,909**	**31.69%**
6	13285		Allegheny Cas Co					
		13285	Allegheny Cas Co	8,432,390	1.6230%	8,108,404	0	0.00%
				8,432,390	**1.6230%**	**8,108,404**	**0**	**0.00%**
7	761		ALLIANZ INS GRP					
		21873	Firemans Fund Ins Co	19,548,772	3.7625%	21,019,452	29,147,815	138.67%
		21857	American Ins Co	2,680,786	0.5160%	5,144,221	-4,278,893	-83.18%
		21881	National Surety Corp	311,332	0.0599%	1,217,721	-1,053,331	-86.50%
		21849	American Automobile Ins Co	141,358	0.0272%	420,211	-19,416	-4.62%
		21865	Associated Ind Corp	4,097	0.0008%	27,387	-5,963	-21.77%
				22,686,345	**4.3664%**	**27,828,992**	**23,790,212**	**85.49%**
8	88		ALLMERICA FINANCIAL CORP					
		22292	Hanover Ins Co	111,752	0.0215%	254,545	520,183	204.36%
		22306	Massachusetts Bay Ins Co	27,850	0.0054%	22,380	1,441	6.44%
				139,602	**0.0269%**	**276,925**	**521,624**	**188.36%**
9	8		ALLSTATE INS GRP					
		19232	Allstate Ins Co	1,450	0.0003%	2,143	0	0.00%
				1,450	**0.0003%**	**2,143**	**0**	**0.00%**
10	574		AMERCO CORP					
		31089	Republic Western Ins Co	1,200	0.0002%	1,531	84	5.49%
				1,200	**0.0002%**	**1,531**	**84**	**5.49%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: SURETY [24]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
11	10138	American Bonding Co						
		10138	American Bonding Co	6,254	0.0012%	6,251	-206,732	-3307.18%
				6,254	**0.0012%**	**6,251**	**-206,732**	**-3307.18%**
12	10216	American Contractors Ind Co						
		10216	American Contractors Ind Co	35,984,369	6.9258%	32,613,604	7,954,912	24.39%
				35,984,369	**6.9258%**	**32,613,604**	**7,954,912**	**24.39%**
13	12	AMERICAN INTRNL GRP						
		19380	American Home Assur Co	12,534,036	2.4124%	14,537,560	1,370,063	9.42%
		19445	National Union Fire Ins Co Of Pitts	2,752,397	0.5297%	3,278,101	4,257,841	129.89%
		23841	New Hampshire Ins Co	1,958,333	0.3769%	214,917	56,729	26.40%
		19429	Insurance Co Of The State Of PA	1,904,403	0.3665%	1,055,857	1,865,048	176.64%
		26220	Yosemite Ins Co	2,100	0.0004%	1,224	-7	-0.57%
				19,151,269	**3.6860%**	**19,087,659**	**7,549,674**	**39.55%**
14	1346	AMERICAN SAFETY HOLDING GRP						
		39969	American Safety Cas Ins Co	100,098	0.0193%	189,318	25,757	13.61%
				100,098	**0.0193%**	**189,318**	**25,757**	**13.61%**
15	31380	American Surety Co						
		31380	American Surety Co	1,420,386	0.2734%	1,470,716	15,710	1.07%
				1,420,386	**0.2734%**	**1,470,716**	**15,710**	**1.07%**
16	24	ATLANTIC CO						
		19895	Atlantic Mut Ins Co	392,748	0.0756%	400,917	137,178	34.22%
		19909	Centennial Ins Co	331,643	0.0638%	218,810	-956	-0.44%
				724,391	**0.1394%**	**619,727**	**136,222**	**21.98%**
17	18538	Bancinsure Inc						
		18538	Bancinsure Inc	73,670	0.0142%	54,592	0	0.00%
				73,670	**0.0142%**	**54,592**	**0**	**0.00%**
18	689	BANKERS INS GRP						
		33162	Bankers Ins Co	1,377,168	0.2651%	1,221,204	145,160	11.89%
				1,377,168	**0.2651%**	**1,221,204**	**145,160**	**11.89%**
19	31	BERKSHIRE HATHAWAY						
		20087	National Ind Co	62,782	0.0121%	51,180	27,757	54.23%
				62,782	**0.0121%**	**51,180**	**27,757**	**54.23%**
20	959	CENTURY SURETY GRP						
		39551	Continental Heritage Ins Co	2,291,478	0.4410%	2,304,837	-33	0.00%
				2,291,478	**0.4410%**	**2,304,837**	**-33**	**0.00%**
21	38	CHUBB & SON INC						
		20281	Federal Ins Co	12,501,384	2.4061%	9,944,562	-2,157,367	-21.69%
		20397	Vigilant Ins Co	139,132	0.0268%	53,371	-26,208	-49.11%
		20346	Pacific Ind Co	40,253	0.0077%	49,013	-1,699	-3.47%
				12,680,769	**2.4406%**	**10,046,946**	**-2,185,274**	**-21.75%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: SURETY [24]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
22	244	CINCINNATI FNCL CP						
		10677	Cincinnati Ins Co	5,535	0.0011%	5,752	1	0.02%
				5,535	**0.0011%**	**5,752**	**1**	**0.02%**
23	218	CNA INS GRP						
		20443	Continental Cas Co	32,179,998	6.1936%	32,354,166	96,242,190	297.46%
		20478	National Fire Ins Co Of Hartford	8,274,863	1.5926%	8,507,384	3,427,251	40.29%
		13188	Western Surety Co	8,135,001	1.5657%	6,812,355	1,322,999	19.42%
		20427	American Cas Co Of Reading PA	6,679,160	1.2855%	6,495,002	3,796,706	58.46%
		35289	Continental Ins Co	1,477,194	0.2843%	996,879	-2,517,989	-252.59%
		24047	Surety Bonding Co Of Amer	1,256,147	0.2418%	967,210	514,473	53.19%
		20850	Firemens Ins Co Of Newark NJ	68,063	0.0131%	47,975	-397,351	-828.25%
		13200	Universal Surety Of Amer	15,594	0.0030%	15,688	2,101	13.39%
				58,086,020	**11.1797%**	**56,196,659**	**102,390,380**	**182.20%**
24	10758	Colonial Surety Co						
		10758	Colonial Surety Co	6,874	0.0013%	5,988	-5,295	-88.43%
				6,874	**0.0013%**	**5,988**	**-5,295**	**-88.43%**
25	37206	Contractors Bonding & Ins Co						
		37206	Contractors Bonding & Ins Co	3,749,988	0.7217%	3,915,900	82,492	2.11%
				3,749,988	**0.7217%**	**3,915,900**	**82,492**	**2.11%**
26	306	CUNA MUT GRP						
		10847	Cumis Ins Society Inc	38,730	0.0075%	38,730	0	0.00%
				38,730	**0.0075%**	**38,730**	**0**	**0.00%**
27	240	DAIMLER CHRYSLER GRP						
		10499	DaimlerChrysler Ins Co	80,231	0.0154%	60,517	21,230	35.08%
				80,231	**0.0154%**	**60,517**	**21,230**	**35.08%**
28	74	DELPHI FIN GRP						
		15105	Safety Natl Cas Corp	686,053	0.1320%	615,281	13,770	2.24%
				686,053	**0.1320%**	**615,281**	**13,770**	**2.24%**
29	62	EMC INS CO						
		21415	Employers Mut Cas Co	192,169	0.0370%	140,190	636,153	453.78%
				192,169	**0.0370%**	**140,190**	**636,153**	**453.78%**
30	158	FAIRFAX FINANCIAL						
		24384	Ranger Ins Co	5,991,646	1.1532%	5,984,258	2,723,051	45.50%
		10936	Seneca Ins Co Inc	1,387,125	0.2670%	1,853,256	0	0.00%
		21113	United States Fire Ins Co	540,848	0.1041%	532,375	103,913	19.52%
		25534	TIG Ins Co	2,197	0.0004%	8,066	-59,399	-736.41%
		18864	Fairmont Ins Co	1,538	0.0003%	1,538	-700	-45.51%
		21105	North River Ins Co	584	0.0001%	60,705	6,090	10.03%
				7,923,938	**1.5251%**	**8,440,198**	**2,772,955**	**32.85%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: SURETY [24]

Sorted by Group Name

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
31	7		FEDERATED MUT					
		13935	Federated Mut Ins Co	86,188	0.0166%	89,935	226	0.25%
		28304	Federated Service Ins Co	1,423	0.0003%	1,302	200	15.36%
				87,611	**0.0169%**	**91,237**	**426**	**0.47%**
32	670		FIDELITY NATL FIN INC					
		16578	First Comm Ins Co	8,000	0.0015%	-2,188	0	0.00%
				8,000	**0.0015%**	**-2,188**	**0**	**0.00%**
33	31453		Financial Pacific Ins Co					
		31453	Financial Pacific Ins Co	2,653,550	0.5107%	2,644,410	775,127	29.31%
				2,653,550	**0.5107%**	**2,644,410**	**775,127**	**29.31%**
34	65		FM GLOBAL GRP					
		10014	Affiliated Fm Ins Co	2,384	0.0005%	2,890	0	0.00%
				2,384	**0.0005%**	**2,890**	**0**	**0.00%**
35	19		FORTIS GRP					
		10111	American Bankers Ins Co Of FL	147,227	0.0283%	183,453	340,587	185.65%
		19615	American Reliable Ins Co	1,952	0.0004%	1,507	-282,368	-18737.09%
				149,179	**0.0287%**	**184,960**	**58,219**	**31.48%**
36	11304		Global Surety & Ins Co					
		11304	Global Surety & Ins Co	147,901	0.0285%	138,706	0	0.00%
				147,901	**0.0285%**	**138,706**	**0**	**0.00%**
37	79		GMAC INS HOLDING					
		22012	Motors Ins Corp	50	0.0000%	25	0	0.00%
				50	**0.0000%**	**25**	**0**	**0.00%**
38	84		GREAT AMER E&S INS CO					
		16691	Great American Ins Co	11,037,932	2.1244%	10,107,823	397,568	3.93%
		22136	Great American Ins Co of NY	65,754	0.0127%	49,448	108,879	220.19%
		26832	Great American Alliance Ins Co	12,319	0.0024%	53,524	-24,942	-46.60%
				11,116,005	**2.1395%**	**10,210,795**	**481,505**	**4.72%**
39	517		HANNOVER GRP					
		37303	Redland Ins Co	3,214,870	0.6188%	3,111,300	790,414	25.40%
				3,214,870	**0.6188%**	**3,111,300**	**790,414**	**25.40%**
40	26433		Harco Natl Ins Co					
		26433	Harco Natl Ins Co	14,919	0.0029%	13,932	808	5.80%
				14,919	**0.0029%**	**13,932**	**808**	**5.80%**
41	91		HARTFORD FIRE & CAS GRP					
		19682	Hartford Fire In Co	6,825,048	1.3136%	6,735,270	4,955,100	73.57%
		22357	Hartford Accid & Ind Co	603,044	0.1161%	442,209	-21,601	-4.88%
		29424	Hartford Cas Ins Co	232,954	0.0448%	153,475	-152,428	-99.32%
		29459	Twin City Fire Ins Co Co	200	0.0000%	193	12	6.22%
				7,661,246	**1.4745%**	**7,331,147**	**4,781,083**	**65.22%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: SURETY [24]

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
42	1116		HIGHLANDS INS GRP INC					
		22489	Highlands Ins Co	745,585	0.1435%	748,358	7,573,941	1012.07%
				745,585	**0.1435%**	**748,358**	**7,573,941**	**1012.07%**
43	922		ICW GROUP					
		27847	Insurance Co Of The West	14,245,309	2.7418%	13,014,209	4,676,405	35.93%
		40029	Explorer Ins Co	927,146	0.1784%	791,755	-34,215	-4.32%
				15,172,455	**2.9202%**	**13,805,964**	**4,642,190**	**33.62%**
44	75		INSCO DICO GRP					
		12718	Developers Surety And Ind Co	14,814,130	2.8512%	14,328,763	2,480,644	17.31%
		25550	Indemnity Co Of CA	4,174,283	0.8034%	4,002,031	319,223	7.98%
				18,988,413	**3.6546%**	**18,330,794**	**2,799,867**	**15.27%**
45	11592		International Fidelity Ins Co					
		11592	International Fidelity Ins Co	5,575,181	1.0730%	4,205,877	559,032	13.29%
				5,575,181	**1.0730%**	**4,205,877**	**559,032**	**13.29%**
46	1326		KINGSWAY GRP					
		33855	Lincoln General Ins Co	1,584,697	0.3050%	1,563,183	0	0.00%
				1,584,697	**0.3050%**	**1,563,183**	**0**	**0.00%**
47	37940		Lexington Natl Ins Corp					
		37940	Lexington Natl Ins Corp	1,123,774	0.2163%	954,470	0	0.00%
				1,123,774	**0.2163%**	**954,470**	**0**	**0.00%**
48	111		LIBERTY MUT GRP					
		23043	Liberty Mut Ins Co	12,454,133	2.3970%	11,029,324	762,497	6.91%
		24198	Peerless Ins Co	530,515	0.1021%	542,520	0	0.00%
		21458	Employers Ins of Wausau	208,599	0.0401%	677,714	2,702,428	398.76%
		33600	LM Ins Corp	14,040	0.0027%	22,990	641	2.79%
		24171	Netherlands Ins Co The	7,284	0.0014%	6,782	0	0.00%
				13,214,571	**2.5434%**	**12,279,330**	**3,465,566**	**28.22%**
49	108		LUMBERMENS MUT CAS GRP					
		22918	American Motorists Ins Co	23,269,221	4.4786%	20,667,802	11,035,672	53.40%
		22977	Lumbermens Mut Cas Co	7,222,501	1.3901%	5,332,574	27,216,857	510.39%
		30562	American Manufacturers Mut Ins Co	3,700,953	0.7123%	3,443,102	11,558,409	335.70%
				34,192,675	**6.5810%**	**29,443,478**	**49,810,938**	**169.17%**
50	3479		Merchants Bonding Co Grp					
		14494	Merchants Bonding Co (Mutual)	2,710,524	0.5217%	2,837,723	612,475	21.58%
				2,710,524	**0.5217%**	**2,837,723**	**612,475**	**21.58%**
51	660		MERCURY GEN GRP					
		16810	American Mercury Ins Co	8,297	0.0016%	4,629	0	0.00%
				8,297	**0.0016%**	**4,629**	**0**	**0.00%**
52	36650		Mid-State Surety Corp					
		36650	Mid-State Surety Corp	363,351	0.0699%	323,484	205,512	63.53%
				363,351	**0.0699%**	**323,484**	**205,512**	**63.53%**

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Line of Business: SURETY [24]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
53	291	MOTORISTS MUT						
		13331	American Hardware Mut Ins Co	30,289	0.0058%	27,122	17,659	65.11%
				30,289	**0.0058%**	**27,122**	**17,659**	**65.11%**
54	361	MUNICH GRP						
		19720	American Alt Ins Corp	75	0.0000%	75	49	65.33%
				75	**0.0000%**	**75**	**49**	**65.33%**
55	23663	National American Ins Co						
		23663	National American Ins Co	48,030	0.0092%	67,011	697,863	1041.42%
				48,030	**0.0092%**	**67,011**	**697,863**	**1041.42%**
56	140	NATIONWIDE CORP						
		23787	Nationwide Mut Ins Co	1,359,092	0.2616%	1,329,607	91,657	6.89%
		19100	Amco Ins Co	574,375	0.1105%	557,949	-7,740	-1.39%
				1,933,467	**0.3721%**	**1,887,556**	**83,917**	**4.45%**
57	148	OHIO CAS GRP						
		24066	American Fire & Cas Co	1,070	0.0002%	1,392	4,177	300.07%
				1,070	**0.0002%**	**1,392**	**4,177**	**300.07%**
58	150	OLD REPUBLIC GRP						
		24139	International Bus & Merc Reassur Co	1,470,269	0.2830%	1,373,704	165,778	12.07%
		40444	Old Republic Surety Co	784,762	0.1510%	870,090	9,077	1.04%
		24147	Old Republic Ins Co	299,396	0.0576%	265,838	75,242	28.30%
		35424	Old Republic Minnehoma Ins Co	1,000	0.0002%	1,479	0	0.00%
				2,555,427	**0.4918%**	**2,511,111**	**250,097**	**9.96%**
59	155	PROGRESSIVE GRP						
		24260	Progressive Cas Ins Co	30,466	0.0059%	37,569	-72,627	-193.32%
				30,466	**0.0059%**	**37,569**	**-72,627**	**-193.32%**
60	867	PROTECTIVE INS GRP						
		12416	Protective Ins Co	123,317	0.0237%	125,778	1,900	1.51%
				123,317	**0.0237%**	**125,778**	**1,900**	**1.51%**
61	458	PROTECTIVE LIFE INS GRP						
		35769	Lyndon Property Ins Co	122,304	0.0235%	103,269	403,242	390.48%
				122,304	**0.0235%**	**103,269**	**403,242**	**390.48%**
62	783	RLI INS GRP						
		13056	RLI Ins Co	2,323,949	0.4473%	2,198,560	287,206	13.06%
				2,323,949	**0.4473%**	**2,198,560**	**287,206**	**13.06%**
63	553	ROYAL & SUN ALLIANCE USA						
		24678	Royal Ind Co	733,599	0.1412%	1,119,721	317,446	28.35%
		26980	Royal Ins Co Of Amer	23,457	0.0045%	23,067	20,861	90.44%
		24600	Globe Ind Co	1,950	0.0004%	3,585	13,122	366.03%
				759,006	**0.1461%**	**1,146,373**	**351,429**	**30.66%**

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64	163	SAFECO INS GRP						
		24740	Safeco Ins Co Of Amer	21,792,052	4.1943%	21,436,080	8,677,002	40.48%
		24724	First Natl Ins Co Of Amer	5,963,538	1.1478%	5,997,964	1,135,610	18.93%
		24732	General Ins Co Of Amer	305,147	0.0587%	305,040	2,612,679	856.50%
		19690	American Economy Ins Co	258,708	0.0498%	286,593	192,108	67.03%
		19704	American States Ins Co	38,550	0.0074%	26,623	12,317	46.26%
				28,357,995	**5.4580%**	**28,052,300**	**12,629,716**	**45.02%**
65	169	SENTRY INS GRP						
		21180	Sentry Select Ins Co	141,303	0.0272%	114,329	4,780	4.18%
		24988	Sentry Ins A Mut Co	1,900	0.0004%	2,719	-114	-4.19%
				143,203	**0.0276%**	**117,048**	**4,666**	**3.99%**
66	35408	Sirius Amer Ins Co						
		35408	Sirius Amer Ins Co	3,323	0.0006%	3,323	0	0.00%
				3,323	**0.0006%**	**3,323**	**0**	**0.00%**
67	164	ST PAUL GRP						
		24767	St Paul Fire & Marine Ins Co	19,930,894	3.8360%	11,681,618	23,186,845	198.49%
		25887	US Fidelity & Guaranty Co	9,688,582	1.8647%	8,509,324	6,336,560	74.47%
		35386	Fidelity & Guaranty Ins Co	5,502,337	1.0590%	3,988,058	1,446,382	36.27%
		22535	Seaboard Surety Co	4,034,984	0.7766%	4,264,968	-1,275,158	-29.90%
		41750	St Paul Medical Liability Ins Co	278,500	0.0536%	278,500	-29,844	-10.72%
		24791	St Paul Mercury Ins Co	245,216	0.0472%	244,496	-67,462	-27.59%
		24775	St Paul Guardian Ins Co	227,527	0.0438%	141,119	18,620	13.19%
				39,908,040	**7.6810%**	**29,108,083**	**29,615,943**	**101.74%**
68	748	STAR INS GRP						
		18023	Star Ins Co	1,565,362	0.3013%	2,651,083	2,269,255	85.60%
				1,565,362	**0.3013%**	**2,651,083**	**2,269,255**	**85.60%**
69	176	STATE FARM IL						
		25143	State Farm Fire And Cas Co	391,367	0.0753%	358,191	136,066	37.99%
		25151	State Farm General Ins Co	7,889	0.0015%	6,244	0	0.00%
				399,256	**0.0768%**	**364,435**	**136,066**	**37.34%**
70	12793	Surety Co Of The Pacific						
		12793	Surety Co Of The Pacific	9,678,678	1.8628%	9,531,213	1,518,316	15.93%
				9,678,678	**1.8628%**	**9,531,213**	**1,518,316**	**15.93%**
71	181	SWISS RE GRP						
		32778	Washington Intl Ins Co	5,553,615	1.0689%	5,422,619	5,296,098	97.67%
		29874	North American Specialty Ins Co	594,876	0.1145%	547,167	115,819	21.17%
				6,148,491	**1.1834%**	**5,969,786**	**5,411,917**	**90.66%**

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Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
72	3321		Travelers Property Cas Corp Grp					
		31194	Travelers Cas & Surety Co Of Amer	68,334,113	13.1521%	58,579,163	-15,758,691	-26.90%
		22217	Gulf Ins Co	14,453,188	2.7818%	11,913,236	3,190,877	26.78%
		19038	Travelers Cas & Surety Co	4,051,354	0.7798%	3,513,264	818,284	23.29%
		41483	Farmington Cas Co	101,576	0.0196%	111,364	-11,742	-10.54%
		19046	Travelers Cas & Surety Co Of IL	375	0.0001%	375	-242	-64.53%
				86,940,606	**16.7332%**	**74,117,402**	**-11,761,514**	**-15.87%**
73	781		UNION LABOR GRP					
		37893	Ulico Cas Co	13,639	0.0026%	69,366	-2,328,967	-3357.51%
				13,639	**0.0026%**	**69,366**	**-2,328,967**	**-3357.51%**
74	248		UNITED FIRE & CAS GRP					
		13021	United Fire & Cas Co	76,529	0.0147%	26,419	3,000	11.36%
				76,529	**0.0147%**	**26,419**	**3,000**	**11.36%**
75	920		UNITED NATL GRP					
		42048	Diamond State Ins Co	1,983	0.0004%	1,983	425	21.43%
				1,983	**0.0004%**	**1,983**	**425**	**21.43%**
76	215		UNITRIN GRP					
		19887	Trinity Universal Ins Co	13,912	0.0027%	13,912	0	0.00%
				13,912	**0.0027%**	**13,912**	**0**	**0.00%**
77	201		UTICA NATL INS GRP					
		25976	Utica Mut Ins Co	18,603	0.0036%	34,565	315	0.91%
				18,603	**0.0036%**	**34,565**	**315**	**0.91%**
78	697		VAN ENT GRP					
		37060	Old United Cas Co	415	0.0001%	710	0	0.00%
				415	**0.0001%**	**710**	**0**	**0.00%**
79	1129		WHITE MOUNTAINS GRP					
		23752	National Farmers Union Std Ins Co	3,936	0.0008%	4,014	-11	-0.27%
		20621	OneBeacon America Ins Co	1,273	0.0002%	977	233	23.85%
		20613	American Employers Ins Co	123	0.0000%	123	20	16.26%
				5,332	**0.0010%**	**5,114**	**242**	**4.73%**
80	98		WR Berkley Corp					
		10510	Carolina Cas Ins Co	92,266	0.0178%	87,181	1,820	2.09%
				92,266	**0.0178%**	**87,181**	**1,820**	**2.09%**
81	1285		X L AMER					
		37885	XL Specialty Ins Co	4,490,936	0.8644%	3,926,595	51,894	1.32%
		22322	Greenwich Ins Co	1,398,383	0.2691%	1,261,879	-154,828	-12.27%
				5,889,319	**1.1335%**	**5,188,474**	**-102,934**	**-1.98%**

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82	212	ZURICH INS GRP						
		39306	Fidelity & Deposit Co Of MD	22,589,148	4.3477%	18,497,726	12,205,548	65.98%
		34347	Colonial American Cas & Surety Co	3,214,495	0.6187%	4,519,100	-189,794	-4.20%
		26247	American Guarantee & Liability Ins	1,338,076	0.2575%	1,156,646	1,829,799	158.20%
		21687	Mid-Century Ins Co	1,207,275	0.2324%	591,014	1,263,704	213.82%
		41181	Universal Underwriters Ins Co	284,212	0.0547%	253,973	-7,995	-3.15%
		16535	Zurich American Ins Co	21,469	0.0041%	2,412	-7,209	-298.88%
		21709	Truck Ins Exch	17,913	0.0034%	12,793	-1,623	-12.69%
		21326	Empire Fire & Marine Ins Co	4,250	0.0008%	3,765	850	22.58%
		19356	Maryland Cas Co	177	0.0000%	177	23,804	13448.59%
		10873	Farmers Reins Co	100	0.0000%	100	0	0.00%
				28,677,115	**5.5194%**	**25,037,706**	**15,117,084**	**60.38%**
			Line Total:	**519,568,904**	**100.0000%**	**476,915,984**	**275,792,299**	**57.83%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: BURGLARY & THEFT [26]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	761		ALLIANZ INS GRP					
		21873	Firemans Fund Ins Co	198	0.0015%	198	264	133.33%
		21881	National Surety Corp	22	0.0002%	6	-13	-216.67%
				220	**0.0016%**	**204**	**251**	**123.04%**
2	12		AMERICAN INTRNL GRP					
		19445	National Union Fire Ins Co Of Pitts	1,588,455	11.8426%	1,665,119	165,879	9.96%
		23809	Granite State Ins Co	4,613	0.0344%	2,245	2,279	101.51%
		23841	New Hampshire Ins Co	875	0.0065%	7,172	1,962	27.36%
				1,593,943	**11.8835%**	**1,674,536**	**170,120**	**10.16%**
3	1279		Arch Ins Grp					
		11150	Arch Ins Co	40,067	0.2987%	10,108	3,768	37.28%
				40,067	**0.2987%**	**10,108**	**3,768**	**37.28%**
4	18538		Bancinsure Inc					
		18538	Bancinsure Inc	32,178	0.2399%	29,525	0	0.00%
				32,178	**0.2399%**	**29,525**	**0**	**0.00%**
5	31		BERKSHIRE HATHAWAY					
		38962	Genesis Ins Co	48,151	0.3590%	37,968	-1,000	-2.63%
				48,151	**0.3590%**	**37,968**	**-1,000**	**-2.63%**
6	802		CALIFORNIA INS GRP					
		13544	California Capital Ins Co	129,248	0.9636%	128,566	0	0.00%
		23540	Monterey Ins Co	77,132	0.5751%	60,208	0	0.00%
				206,380	**1.5387%**	**188,774**	**0**	**0.00%**
7	38		CHUBB & SON INC					
		20281	Federal Ins Co	3,434,824	25.6081%	4,286,182	450,057	10.50%
		35181	Executive Risk Ind Inc	19,601	0.1461%	12,407	366	2.95%
		20397	Vigilant Ins Co	19,045	0.1420%	7,172	194	2.70%
				3,473,470	**25.8962%**	**4,305,761**	**450,617**	**10.47%**
8	244		CINCINNATI FNCL CP					
		10677	Cincinnati Ins Co	38	0.0003%	831	3	0.36%
				38	**0.0003%**	**831**	**3**	**0.36%**
9	218		CNA INS GRP					
		20443	Continental Cas Co	10,349	0.0772%	10,142	-8,552	-84.32%
		20486	Transcontinental Ins Co	6,497	0.0484%	6,312	0	0.00%
		20478	National Fire Ins Co Of Hartford	3,548	0.0265%	4,467	0	0.00%
		20508	Valley Forge Ins Co	661	0.0049%	610	0	0.00%
		20494	Transportation Ins Co	298	0.0022%	450	-10,222	-2271.56%
		20427	American Cas Co Of Reading PA	201	0.0015%	612	0	0.00%
				21,554	**0.1607%**	**22,593**	**-18,774**	**-83.10%**
10	50		COUNTRY CO					
		23647	Mutual Service Cas Ins Co	128	0.0010%	1,758	-292	-16.61%
				128	**0.0010%**	**1,758**	**-292**	**-16.61%**

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11	400		CREDIT SUISSE GRP					
		25747	Unigard Ins Co	14,569	0.1086%	16,454	-2,278	-13.84%
		25798	Unigard Ind Co	38	0.0003%	65	-99	-152.31%
				14,607	**0.1089%**	**16,519**	**-2,377**	**-14.39%**
12	306		CUNA MUT GRP					
		10847	Cumis Ins Society Inc	750	0.0056%	125	0	0.00%
				750	**0.0056%**	**125**	**0**	**0.00%**
13	240		DAIMLER CHRYSLER GRP					
		10499	DaimlerChrysler Ins Co	23,691	0.1766%	68,290	0	0.00%
				23,691	**0.1766%**	**68,290**	**0**	**0.00%**
14	62		EMC INS CO					
		21415	Employers Mut Cas Co	4,955	0.0369%	5,333	-23	-0.43%
				4,955	**0.0369%**	**5,333**	**-23**	**-0.43%**
15	158		FAIRFAX FINANCIAL					
		25534	TIG Ins Co	2,121	0.0158%	2,282	0	0.00%
		18864	Fairmont Ins Co	2,049	0.0153%	1,170	0	0.00%
				4,170	**0.0311%**	**3,452**	**0**	**0.00%**
16	7		FEDERATED MUT					
		13935	Federated Mut Ins Co	86,763	0.6469%	92,968	1,382	1.49%
		28304	Federated Service Ins Co	4,193	0.0313%	4,583	18	0.39%
				90,956	**0.6781%**	**97,551**	**1,400**	**1.44%**
17	11118		Federated Rural Electric Ins Corp					
		11118	Federated Rural Electric Ins Corp	407	0.0030%	407	0	0.00%
				407	**0.0030%**	**407**	**0**	**0.00%**
18	65		FM GLOBAL GRP					
		10014	Affiliated Fm Ins Co	42,106	0.3139%	54,831	6,000	10.94%
		21482	Factory Mut Ins Co	9,383	0.0700%	116,666	-1,500,000	-1285.72%
				51,489	**0.3839%**	**171,497**	**-1,494,000**	**-871.15%**
19	604		GERLING GLOBAL RE GRP					
		32190	Constitution Ins Co	16,921	0.1262%	16,921	57,372	339.06%
				16,921	**0.1262%**	**16,921**	**57,372**	**339.06%**
20	84		GREAT AMER E&S INS CO					
		16691	Great American Ins Co	61,886	0.4614%	151,273	10,200	6.74%
		22136	Great American Ins Co of NY	51,044	0.3806%	66,853	29,169	43.63%
		26344	Great American Assur Co	49,615	0.3699%	27,160	344	1.27%
		26832	Great American Alliance Ins Co	10,634	0.0793%	18,925	-12,646	-66.82%
				173,179	**1.2911%**	**264,211**	**27,067**	**10.24%**
21	517		HANNOVER GRP					
		37257	Insurance Corp Of Hannover	36,256	0.2703%	19,733	4,971	25.19%
		20532	Clarendon Natl Ins Co	3,894	0.0290%	1,167	-65,455	-5608.83%
				40,150	**0.2993%**	**20,900**	**-60,484**	**-289.40%**

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22	26433		Harco Natl Ins Co					
		26433	Harco Natl Ins Co	84,004	0.6263%	68,887	4,036	5.86%
				84,004	**0.6263%**	**68,887**	**4,036**	**5.86%**
23	91		HARTFORD FIRE & CAS GRP					
		19682	Hartford Fire In Co	786,191	5.8614%	714,869	-904,914	-126.58%
		29424	Hartford Cas Ins Co	484	0.0036%	518	0	0.00%
				786,675	**5.8650%**	**715,387**	**-904,914**	**-126.49%**
24	922		ICW GROUP					
		27847	Insurance Co Of The West	15,575	0.1161%	17,974	2,000	11.13%
				15,575	**0.1161%**	**17,974**	**2,000**	**11.13%**
25	111		LIBERTY MUT GRP					
		23043	Liberty Mut Ins Co	43,126	0.3215%	156,763	-281,810	-179.77%
		24198	Peerless Ins Co	15,852	0.1182%	10,526	38	0.36%
		21458	Employers Ins of Wausau	318	0.0024%	2,412	1,479	61.32%
				59,296	**0.4421%**	**169,701**	**-280,293**	**-165.17%**
26	108		LUMBERMENS MUT CAS GRP					
		22977	Lumbermens Mut Cas Co	106,322	0.7927%	123,862	6,598	5.33%
		22918	American Motorists Ins Co	20,151	0.1502%	19,958	1,121	5.62%
		18910	American Protection Ins Co	4,729	0.0353%	4,604	639	13.88%
		30562	American Manufacturers Mut Ins Co	2,724	0.0203%	2,724	941	34.54%
		20524	Specialty Natl Ins Co	2,723	0.0203%	2,648	297	11.22%
				136,649	**1.0188%**	**153,796**	**9,596**	**6.24%**
27	15768		Merced Mut Ins Co					
		15768	Merced Mut Ins Co	415	0.0031%	345	143	41.45%
				415	**0.0031%**	**345**	**143**	**41.45%**
28	3098		Millea Holdings Inc					
		12904	Tokio Marine & Fire Ins Co Ltd Us Br	19,319	0.1440%	18,375	73,804	401.65%
				19,319	**0.1440%**	**18,375**	**73,804**	**401.65%**
29	291		MOTORISTS MUT					
		13331	American Hardware Mut Ins Co	34,077	0.2541%	33,196	-14,160	-42.66%
				34,077	**0.2541%**	**33,196**	**-14,160**	**-42.66%**
30	140		NATIONWIDE CORP					
		23787	Nationwide Mut Ins Co	330,182	2.4617%	328,655	31,030	9.44%
				330,182	**2.4617%**	**328,655**	**31,030**	**9.44%**
31	2558		Nipponkoa Ins Co Ltd					
		27073	Nipponkoa Ins Co Ltd U.S. Branch	25,103	0.1872%	18,019	6,102	33.86%
				25,103	**0.1872%**	**18,019**	**6,102**	**33.86%**
32	150		OLD REPUBLIC GRP					
		24147	Old Republic Ins Co	540	0.0040%	1,132	296	26.15%
				540	**0.0040%**	**1,132**	**296**	**26.15%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: BURGLARY & THEFT [26]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
33	645	OREGON MUT INS						
		14907	Oregon Mut Ins Co	5,539	0.0413%	3,367	-365	-10.84%
				5,539	**0.0413%**	**3,367**	**-365**	**-10.84%**
34	783	RLI INS GRP						
		13056	RLI Ins Co	96,341	0.7183%	65,415	93,017	142.20%
				96,341	**0.7183%**	**65,415**	**93,017**	**142.20%**
35	553	ROYAL & SUN ALLIANCE USA						
		26980	Royal Ins Co Of Amer	489,981	3.6530%	473,426	570	0.12%
		24872	Connecticut Ind Co	284	0.0021%	7,674	60	0.78%
				490,265	**3.6551%**	**481,100**	**630**	**0.13%**
36	163	SAFECO INS GRP						
		19704	American States Ins Co	27,392	0.2042%	18,033	404	2.24%
		24740	Safeco Ins Co Of Amer	12,913	0.0963%	16,486	-2,902	-17.60%
		19690	American Economy Ins Co	2,234	0.0167%	1,929	52	2.70%
		24732	General Ins Co Of Amer	168	0.0013%	991	2,508	253.08%
				42,707	**0.3184%**	**37,439**	**62**	**0.17%**
37	169	SENTRY INS GRP						
		21180	Sentry Select Ins Co	166,996	1.2450%	146,944	-18,039	-12.28%
		24988	Sentry Ins A Mut Co	15,848	0.1182%	12,857	0	0.00%
				182,844	**1.3632%**	**159,801**	**-18,039**	**-11.29%**
38	164	ST PAUL GRP						
		24767	St Paul Fire & Marine Ins Co	246,935	1.8410%	317,884	-5,051	-1.59%
		25887	US Fidelity & Guaranty Co	168,829	1.2587%	207,851	109,598	52.73%
		36463	Discover Prop & Cas Ins Co	67,324	0.5019%	60,476	98,380	162.68%
		35386	Fidelity & Guaranty Ins Co	42,061	0.3136%	42,343	-65,930	-155.70%
		24791	St Paul Mercury Ins Co	20,417	0.1522%	59,131	70,106	118.56%
		25879	Fidelity & Guaranty Ins Underwriters	11,356	0.0847%	11,356	-831	-7.32%
		24775	St Paul Guardian Ins Co	2,419	0.0180%	9,818	-113	-1.15%
				559,341	**4.1701%**	**708,859**	**206,159**	**29.08%**
39	181	SWISS RE GRP						
		29874	North American Specialty Ins Co	6,381	0.0476%	10,525	9,569	90.92%
				6,381	**0.0476%**	**10,525**	**9,569**	**90.92%**
40	3321	Travelers Property Cas Corp Grp						
		31194	Travelers Cas & Surety Co Of Amer	410,293	3.0589%	1,031,394	-1,284,070	-124.50%
		22217	Gulf Ins Co	390,378	2.9104%	298,336	-34,443	-11.55%
		24015	Northland Ins Co	91,150	0.6796%	70,828	29,065	41.04%
		25674	Travelers Ind Co Of IL	50,935	0.3797%	31,210	10,865	34.81%
		25682	Travelers Ind Co Of CT	7,998	0.0596%	4,885	2,852	58.38%
		41483	Farmington Cas Co	3,600	0.0268%	3,337	-6,866	-205.75%
		19038	Travelers Cas & Surety Co	2,158	0.0161%	2,286	-74,602	-3263.43%
		22233	Select Ins Co	1,097	0.0082%	1,016	0	0.00%
		36161	Travelers Prop Cas Ins Co	186	0.0014%	52	0	0.00%
				957,795	**7.1408%**	**1,443,344**	**-1,357,199**	**-94.03%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: BURGLARY & THEFT [26]

Sorted by Group Name

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41	781	UNION LABOR GRP						
		37893	Ulico Cas Co	1,483	0.0111%	808	0	0.00%
				1,483	**0.0111%**	**808**	**0**	**0.00%**
42	920	UNITED NATL GRP						
		42048	Diamond State Ins Co	100	0.0007%	221	0	0.00%
				100	**0.0007%**	**221**	**0**	**0.00%**
43	215	UNITRIN GRP						
		11142	United Cas Ins Co Of Amer	498,582	3.7171%	496,161	67,074	13.52%
		14133	Valley Ins Co	5,291	0.0394%	5,056	265	5.24%
				503,873	**3.7566%**	**501,217**	**67,339**	**13.44%**
44	1129	WHITE MOUNTAINS GRP						
		23752	National Farmers Union Std Ins Co	19,702	0.1469%	21,988	-127	-0.58%
		20648	Employers Fire Ins Co	824	0.0061%	824	-97	-11.77%
		21970	OneBeacon Ins Co	191	0.0014%	259	-15	-5.79%
		16217	National Farmers Union Prop & Cas	186	0.0014%	3,218	-105	-3.26%
				20,903	**0.1558%**	**26,289**	**-344**	**-1.31%**
45	98	WR Berkley Corp						
		11001	Riverport Ins Co of CA	111,399	0.8305%	115,818	13,419	11.59%
				111,399	**0.8305%**	**115,818**	**13,419**	**11.59%**
46	1285	X L AMER						
		22322	Greenwich Ins Co	211,319	1.5755%	101,834	85,211	83.68%
				211,319	**1.5755%**	**101,834**	**85,211**	**83.68%**
47	212	ZURICH INS GRP						
		41181	Universal Underwriters Ins Co	1,955,677	14.5804%	1,657,342	695,516	41.97%
		39306	Fidelity & Deposit Co Of MD	787,946	5.8745%	812,130	0	0.00%
		21326	Empire Fire & Marine Ins Co	62,504	0.4660%	64,724	0	0.00%
		16535	Zurich American Ins Co	40,219	0.2999%	41,865	110,726	264.48%
		19372	Northern Ins Co Of NY	17,704	0.1320%	23,358	-11,000	-47.09%
		21709	Truck Ins Exch	10,642	0.0793%	10,392	328,008	3156.35%
		19356	Maryland Cas Co	7,773	0.0580%	12,335	0	0.00%
		19305	Assurance Co Of Amer	5,134	0.0383%	24,594	0	0.00%
		26611	Valiant Ins Co	2,206	0.0164%	2,022	0	0.00%
		40142	American Zurich Ins Co	1,848	0.0138%	466	0	0.00%
		21652	Farmers Ins Exch	1,009	0.0075%	1,019	8,496	833.76%
		26247	American Guarantee & Liability Ins	465	0.0035%	332	0	0.00%
		21687	Mid-Century Ins Co	368	0.0027%	981	15	1.53%
				2,893,495	**21.5723%**	**2,651,560**	**1,131,761**	**42.68%**
			Line Total:	**13,413,024**	**100.0000%**	**14,770,328**	**-1,707,492**	**-11.56%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: BOILER & MACHINERY [27]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	626	ACE LTD						
		22667	Ace American Ins Co	11,742	0.0113%	8,492	52,260	615.40%
		20702	Ace Fire Underwriters Ins Co	2,254	0.0022%	4,488	-2,798	-62.34%
		21121	Westchester Fire Ins Co	1,214	0.0012%	200	-12,290	-6145.00%
				15,210	**0.0146%**	**13,180**	**37,172**	**282.03%**
2	761	ALLIANZ INS GRP						
		35300	Allianz Ins Co	1,767,563	1.7011%	1,303,057	909,470	69.80%
		21873	Firemans Fund Ins Co	386,771	0.3722%	336,478	45,060	13.39%
		21857	American Ins Co	36,699	0.0353%	34,414	-23	-0.07%
		21881	National Surety Corp	14,334	0.0138%	14,739	-21	-0.14%
		21865	Associated Ind Corp	6,147	0.0059%	1,793	0	0.00%
		21849	American Automobile Ins Co	138	0.0001%	138	0	0.00%
				2,211,652	**2.1285%**	**1,690,619**	**954,486**	**56.46%**
3	8	ALLSTATE INS GRP						
		19232	Allstate Ins Co	69,494	0.0669%	67,040	2,243	3.35%
				69,494	**0.0669%**	**67,040**	**2,243**	**3.35%**
4	12	AMERICAN INTRNL GRP						
		11452	Hartford Steam Boil Inspec & Ins Co	10,527,329	10.1314%	9,429,312	1,034,430	10.97%
		19445	National Union Fire Ins Co Of Pitts	3,283,830	3.1603%	3,375,820	-177,817	-5.27%
		19380	American Home Assur Co	219,418	0.2112%	192,767	-52,066	-27.01%
		23809	Granite State Ins Co	34,236	0.0329%	19,066	-556	-2.92%
		19402	Birmingham Fire Ins Co Of PA	20,124	0.0194%	6,788	-20,441	-301.13%
				14,084,937	**13.5552%**	**13,023,753**	**783,550**	**6.02%**
5	317	AON CORP						
		40827	Combined Specialty Ins Co	1,540	0.0015%	289	169	58.48%
				1,540	**0.0015%**	**289**	**169**	**58.48%**
6	1279	Arch Ins Grp						
		11150	Arch Ins Co	26,665	0.0257%	6,723	2,429	36.13%
				26,665	**0.0257%**	**6,723**	**2,429**	**36.13%**
7	24	ATLANTIC CO						
		19895	Atlantic Mut Ins Co	36,562	0.0352%	35,437	-489	-1.38%
		19909	Centennial Ins Co	50	0.0000%	50	-3	-6.00%
				36,612	**0.0352%**	**35,487**	**-492**	**-1.39%**
8	18538	Bancinsure Inc						
		18538	Bancinsure Inc	17,565	0.0169%	20,096	0	0.00%
				17,565	**0.0169%**	**20,096**	**0**	**0.00%**
9	31	BERKSHIRE HATHAWAY						
		38962	Genesis Ins Co	72,620	0.0699%	70,598	82,000	116.15%
				72,620	**0.0699%**	**70,598**	**82,000**	**116.15%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: BOILER & MACHINERY [27]

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10	802		CALIFORNIA INS GRP					
		13544	California Capital Ins Co	1,936,555	1.8637%	1,704,872	63,567	3.73%
		23540	Monterey Ins Co	119,907	0.1154%	101,674	-5,000	-4.92%
				2,056,462	**1.9791%**	**1,806,546**	**58,567**	**3.24%**
11	38		CHUBB & SON INC					
		20281	Federal Ins Co	8,322,339	8.0093%	7,612,974	1,377,573	18.10%
		20346	Pacific Ind Co	8,267,274	7.9563%	7,575,544	5,631,894	74.34%
		20397	Vigilant Ins Co	1,134,879	1.0922%	951,247	27,552	2.90%
		20303	Great Northern Ins Co	808,997	0.7786%	759,793	23,588	3.10%
		20338	Northwestern Pacific Ind Co	199,132	0.1916%	184,715	-4,006	-2.17%
				18,732,621	**18.0281%**	**17,084,273**	**7,056,601**	**41.30%**
12	244		CINCINNATI FNCL CP					
		10677	Cincinnati Ins Co	2,112	0.0020%	2,348	1	0.04%
				2,112	**0.0020%**	**2,348**	**1**	**0.04%**
13	218		CNA INS GRP					
		20443	Continental Cas Co	8,223,178	7.9139%	7,872,252	862,179	10.95%
		20494	Transportation Ins Co	231,089	0.2224%	240,843	30,858	12.81%
		20486	Transcontinental Ins Co	191,709	0.1845%	192,471	-73,724	-38.30%
		20508	Valley Forge Ins Co	185,352	0.1784%	187,873	1,079,211	574.44%
		20427	American Cas Co Of Reading PA	21,064	0.0203%	18,116	0	0.00%
		20478	National Fire Ins Co Of Hartford	17,139	0.0165%	17,217	0	0.00%
		35289	Continental Ins Co	450	0.0004%	383	-20,000	-5221.93%
				8,869,981	**8.5364%**	**8,529,155**	**1,878,524**	**22.02%**
14	158		FAIRFAX FINANCIAL					
		25534	TIG Ins Co	81,979	0.0789%	170,774	51,689	30.27%
		18864	Fairmont Ins Co	49,547	0.0477%	49,381	3,000	6.08%
		25496	TIG Ind Co	28,513	0.0274%	34,230	5,500	16.07%
		25054	Hudson Ins Co	26,545	0.0255%	20,843	14,061	67.46%
		25518	TIG Premier Ins Co	6,611	0.0064%	14,915	1,000	6.70%
				193,195	**0.1859%**	**290,143**	**75,250**	**25.94%**
15	7		FEDERATED MUT					
		13935	Federated Mut Ins Co	552,486	0.5317%	464,759	6,008	1.29%
		28304	Federated Service Ins Co	7,417	0.0071%	5,822	5,000	85.88%
				559,903	**0.5388%**	**470,581**	**11,008**	**2.34%**
16	31453		Financial Pacific Ins Co					
		31453	Financial Pacific Ins Co	606,908	0.5841%	645,465	29,135	4.51%
				606,908	**0.5841%**	**645,465**	**29,135**	**4.51%**
17	349		FLORISTS MUT					
		13978	Florists Mut Ins Co	189,674	0.1825%	176,125	40,989	23.27%
				189,674	**0.1825%**	**176,125**	**40,989**	**23.27%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: BOILER & MACHINERY [27]

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18	65	FM GLOBAL GRP						
		21482	Factory Mut Ins Co	17,150,383	16.5054%	14,241,274	3,230,715	22.69%
		10014	Affiliated Fm Ins Co	2,543,468	2.4478%	2,067,604	203,800	9.86%
				19,693,851	**18.9532%**	**16,308,878**	**3,434,515**	**21.06%**
19	350	GE GLOBAL GRP						
		34207	Westport Ins Corp	1,462,053	1.4071%	1,576,410	296,623	18.82%
				1,462,053	**1.4071%**	**1,576,410**	**296,623**	**18.82%**
20	604	GERLING GLOBAL RE GRP						
		41343	Gerling Amer Ins Co	61,773	0.0594%	79,602	-5,095	-6.40%
				61,773	**0.0594%**	**79,602**	**-5,095**	**-6.40%**
21	84	GREAT AMER E&S INS CO						
		22136	Great American Ins Co of NY	436,921	0.4205%	390,704	25,345	6.49%
		26344	Great American Assur Co	269,489	0.2594%	208,784	0	0.00%
		26832	Great American Alliance Ins Co	147,080	0.1415%	171,733	16,000	9.32%
		16691	Great American Ins Co	39,280	0.0378%	70,287	0	0.00%
				892,770	**0.8592%**	**841,508**	**41,345**	**4.91%**
22	91	HARTFORD FIRE & CAS GRP						
		19682	Hartford Fire In Co	602,200	0.5796%	506,193	-43,749	-8.64%
		29424	Hartford Cas Ins Co	18,606	0.0179%	13,951	-1,234	-8.85%
		30104	Hartford Underwriters Ins Co	11,520	0.0111%	11,192	-891	-7.96%
		37478	Hartford Ins Co Of The Midwest	7,349	0.0071%	14,275	-1,734	-12.15%
		29459	Twin City Fire Ins Co Co	5,948	0.0057%	6,679	-564	-8.44%
				645,623	**0.6213%**	**552,290**	**-48,172**	**-8.72%**
23	922	ICW GROUP						
		27847	Insurance Co Of The West	2,490	0.0024%	5,822	3,332	57.23%
				2,490	**0.0024%**	**5,822**	**3,332**	**57.23%**
24	111	LIBERTY MUT GRP						
		24198	Peerless Ins Co	241,126	0.2321%	161,009	191,123	118.70%
		10836	Golden Eagle Ins Corp	35,989	0.0346%	490,380	-374,284	-76.33%
		23035	Liberty Mut Fire Ins Co	3,067	0.0030%	2,462	1,682	68.32%
		24171	Netherlands Ins Co The	340	0.0003%	124	306	246.77%
				280,522	**0.2700%**	**653,975**	**-181,173**	**-27.70%**
25	108	LUMBERMENS MUT CAS GRP						
		20524	Specialty Natl Ins Co	232,769	0.2240%	183,199	172	0.09%
		18910	American Protection Ins Co	204,055	0.1964%	279,849	114,350	40.86%
		30562	American Manufacturers Mut Ins Co	142,975	0.1376%	493,266	-1,958,791	-397.11%
		22918	American Motorists Ins Co	48,809	0.0470%	39,868	-1,944	-4.88%
		22977	Lumbermens Mut Cas Co	11,679	0.0112%	7,898	96,462	1221.35%
				640,287	**0.6162%**	**1,004,080**	**-1,749,751**	**-174.26%**
26	23108	Lumbermens Underwriting Alliance						
		23108	Lumbermens Underwriting Alliance	110,019	0.1059%	100,025	0	0.00%
				110,019	**0.1059%**	**100,025**	**0**	**0.00%**

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27	3098		Millea Holdings Inc					
		12904	Tokio Marine & Fire Ins Co Ltd Us Br	947,820	0.9122%	942,716	151,682	16.09%
				947,820	**0.9122%**	**942,716**	**151,682**	**16.09%**
28	291		MOTORISTS MUT					
		13331	American Hardware Mut Ins Co	31,181	0.0300%	31,142	0	0.00%
				31,181	**0.0300%**	**31,142**	**0**	**0.00%**
29	361		MUNICH GRP					
		19720	American Alt Ins Corp	26	0.0000%	20	-200	-1000.00%
				26	**0.0000%**	**20**	**-200**	**-1000.00%**
30	140		NATIONWIDE CORP					
		19100	Amco Ins Co	2,364,880	2.2759%	2,484,438	411,625	16.57%
		23787	Nationwide Mut Ins Co	381,249	0.3669%	367,676	144,790	39.38%
		11991	National Cas Co	24,642	0.0237%	24,379	0	0.00%
				2,770,771	**2.6666%**	**2,876,493**	**556,415**	**19.34%**
31	2558		Nipponkoa Ins Co Ltd					
		27073	Nipponkoa Ins Co Ltd U.S. Branch	77,151	0.0742%	73,115	3,517	4.81%
				77,151	**0.0742%**	**73,115**	**3,517**	**4.81%**
32	645		OREGON MUT INS					
		14907	Oregon Mut Ins Co	264,867	0.2549%	178,282	14,101	7.91%
				264,867	**0.2549%**	**178,282**	**14,101**	**7.91%**
33	40550		Pacific Pioneer Ins Co					
		40550	Pacific Pioneer Ins Co	8,256	0.0079%	8,256	42,469	514.40%
				8,256	**0.0079%**	**8,256**	**42,469**	**514.40%**
34	553		ROYAL & SUN ALLIANCE USA					
		24678	Royal Ind Co	545,717	0.5252%	471,523	12,276	2.60%
		26980	Royal Ins Co Of Amer	250,269	0.2409%	235,914	3,227	1.37%
				795,986	**0.7660%**	**707,437**	**15,503**	**2.19%**
35	163		SAFECO INS GRP					
		19704	American States Ins Co	422,060	0.4062%	301,715	47,484	15.74%
		19690	American Economy Ins Co	121,304	0.1167%	66,801	380	0.57%
		24732	General Ins Co Of Amer	2,352	0.0023%	10,113	149	1.47%
		24740	Safeco Ins Co Of Amer	674	0.0006%	11,596	205	1.77%
				546,390	**0.5258%**	**390,225**	**48,218**	**12.36%**
36	169		SENTRY INS GRP					
		21180	Sentry Select Ins Co	183,166	0.1763%	264,191	22,909	8.67%
		24988	Sentry Ins A Mut Co	2,469	0.0024%	2,469	-543	-21.99%
				185,635	**0.1787%**	**266,660**	**22,366**	**8.39%**
37	35408		Sirius Amer Ins Co					
		35408	Sirius Amer Ins Co	451,813	0.4348%	157,536	59,101	37.52%
				451,813	**0.4348%**	**157,536**	**59,101**	**37.52%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: BOILER & MACHINERY [27]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
38	164	ST PAUL GRP						
		24767	St Paul Fire & Marine Ins Co	1,495,253	1.4390%	1,401,034	555,961	39.68%
		25887	US Fidelity & Guaranty Co	380,556	0.3662%	458,795	231,487	50.46%
		25879	Fidelity & Guaranty Ins Underwriters	229,849	0.2212%	243,026	108,727	44.74%
		24791	St Paul Mercury Ins Co	224,775	0.2163%	207,336	-6,681	-3.22%
		35386	Fidelity & Guaranty Ins Co	186,637	0.1796%	178,295	73,542	41.25%
		36463	Discover Prop & Cas Ins Co	66,723	0.0642%	56,346	13,881	24.64%
		24775	St Paul Guardian Ins Co	60,385	0.0581%	59,186	12,878	21.76%
				2,644,178	**2.5447%**	**2,604,018**	**989,795**	**38.01%**
39	3321	Travelers Property Cas Corp Grp						
		25674	Travelers Ind Co Of IL	11,747,117	11.3053%	11,068,023	4,296,268	38.82%
		25682	Travelers Ind Co Of CT	225,391	0.2169%	231,940	16,026	6.91%
				11,972,508	**11.5222%**	**11,299,963**	**4,312,294**	**38.16%**
40	781	UNION LABOR GRP						
		37893	Ulico Cas Co	7,264	0.0070%	903	0	0.00%
				7,264	**0.0070%**	**903**	**0**	**0.00%**
41	215	UNITRIN GRP						
		14133	Valley Ins Co	202,113	0.1945%	187,951	49,002	26.07%
				202,113	**0.1945%**	**187,951**	**49,002**	**26.07%**
42	10815	Verlan Fire Ins Co MD						
		10815	Verlan Fire Ins Co MD	74,330	0.0715%	55,158	7,151	12.96%
				74,330	**0.0715%**	**55,158**	**7,151**	**12.96%**
43	1129	WHITE MOUNTAINS GRP						
		21970	OneBeacon Ins Co	21,396	0.0206%	34,860	137,893	395.56%
		20621	OneBeacon America Ins Co	30	0.0000%	30	-874	-2913.33%
				21,426	**0.0206%**	**34,890**	**137,019**	**392.72%**
44	1285	X L AMER						
		22322	Greenwich Ins Co	6,904	0.0066%	95,012	-26,912	-28.32%
				6,904	**0.0066%**	**95,012**	**-26,912**	**-28.32%**
45	212	ZURICH INS GRP						
		41181	Universal Underwriters Ins Co	4,837,615	4.6557%	4,313,404	31,887	0.74%
		16535	Zurich American Ins Co	4,481,961	4.3134%	3,281,425	164,164	5.00%
		26247	American Guarantee & Liability Ins	1,693,450	1.6298%	1,730,614	-51,077	-2.95%
		19372	Northern Ins Co Of NY	139,691	0.1344%	170,633	44,019	25.80%
		26611	Valiant Ins Co	97,263	0.0936%	71,978	973	1.35%
		39306	Fidelity & Deposit Co Of MD	46,738	0.0450%	31,885	3,456	10.84%
		21709	Truck Ins Exch	31,835	0.0306%	27,394	77,697	283.63%
		19356	Maryland Cas Co	18,777	0.0181%	21,257	204,848	963.67%
		19305	Assurance Co Of Amer	7,588	0.0073%	13,040	2,421	18.57%
		40142	American Zurich Ins Co	6,457	0.0062%	1,720	300	17.44%
		21652	Farmers Ins Exch	1,404	0.0014%	1,500	-466	-31.07%
				11,362,779	**10.9354%**	**9,664,850**	**478,222**	**4.95%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: BOILER & MACHINERY [27]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
			Line Total:	**103,907,937**	**100.0000%**	**94,629,638**	**19,662,999**	**20.78%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: CREDIT [28]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	626		ACE LTD					
		22667	Ace American Ins Co	10,317,703	13.0078%	10,575,912	699,152	6.61%
		22713	Insurance Co Of North Amer	1,453,333	1.8323%	1,511,971	200,945	13.29%
				11,771,036	**14.8401%**	**12,087,883**	**900,097**	**7.45%**
2	8		ALLSTATE INS GRP					
		36455	Northbrook Ind Co	739,943	0.9329%	171,959	178,421	103.76%
				739,943	**0.9329%**	**171,959**	**178,421**	**103.76%**
3	408		AMERICAN NATL FNCL GRP					
		28401	American Natl Prop & Cas Co	3,611,168	4.5527%	3,185,823	1,496,292	46.97%
				3,611,168	**4.5527%**	**3,185,823**	**1,496,292**	**46.97%**
4	317		AON CORP					
		40827	Combined Specialty Ins Co	332,739	0.4195%	199,121	-193,354	-97.10%
				332,739	**0.4195%**	**199,121**	**-193,354**	**-97.10%**
5	18538		Bancinsure Inc					
		18538	Bancinsure Inc	344,965	0.4349%	344,965	200,591	58.15%
				344,965	**0.4349%**	**344,965**	**200,591**	**58.15%**
6	38		CHUBB & SON INC					
		20281	Federal Ins Co	489,851	0.6176%	330,692	241,073	72.90%
				489,851	**0.6176%**	**330,692**	**241,073**	**72.90%**
7	218		CNA INS GRP					
		20443	Continental Cas Co	3,812,384	4.8064%	4,161,716	1,220,752	29.33%
				3,812,384	**4.8064%**	**4,161,716**	**1,220,752**	**29.33%**
8	20516		Euler American Credit Ind Co					
		20516	Euler American Credit Ind Co	28,991,276	36.5501%	28,689,252	16,145,799	56.28%
				28,991,276	**36.5501%**	**28,689,252**	**16,145,799**	**56.28%**
9	84		GREAT AMER E&S INS CO					
		16691	Great American Ins Co	2,600,840	3.2790%	2,746,163	-743,198	-27.06%
				2,600,840	**3.2790%**	**2,746,163**	**-743,198**	**-27.06%**
10	352		HOUSEHOLD FINANCE CORP					
		25011	Wesco Ins Co	9,236,005	11.6441%	8,898,143	4,147,219	46.61%
				9,236,005	**11.6441%**	**8,898,143**	**4,147,219**	**46.61%**
11	108		LUMBERMENS MUT CAS GRP					
		22977	Lumbermens Mut Cas Co	2,144,302	2.7034%	2,138,454	2,921,921	136.64%
				2,144,302	**2.7034%**	**2,138,454**	**2,921,921**	**136.64%**
12	150		OLD REPUBLIC GRP					
		24147	Old Republic Ins Co	3,360,982	4.2373%	3,361,098	1,214,589	36.14%
				3,360,982	**4.2373%**	**3,361,098**	**1,214,589**	**36.14%**
13	749		SCOR REINS CO					
		39322	General Security National Ins Co	420,677	0.5304%	441,404	7,684,416	1740.90%
				420,677	**0.5304%**	**441,404**	**7,684,416**	**1740.90%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: CREDIT [28]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
14	181	SWISS RE GRP						
		29700	North American Elite Ins Co	1,038,896	1.3098%	920,055	1,420,543	154.40%
				1,038,896	**1.3098%**	**920,055**	**1,420,543**	**154.40%**
15	3321	Travelers Property Cas Corp Grp						
		21296	Associates Ins Co	769,756	0.9705%	777,203	81,541	10.49%
				769,756	**0.9705%**	**777,203**	**81,541**	**10.49%**
16	1129	WHITE MOUNTAINS GRP						
		20621	OneBeacon America Ins Co	4,690,419	5.9133%	4,570,769	2,271,880	49.70%
				4,690,419	**5.9133%**	**4,570,769**	**2,271,880**	**49.70%**
17	212	ZURICH INS GRP						
		39306	Fidelity & Deposit Co Of MD	4,964,022	6.2583%	4,681,805	12,373,576	264.29%
				4,964,022	**6.2583%**	**4,681,805**	**12,373,576**	**264.29%**
			Line Total:	**79,319,261**	**100.0000%**	**77,706,505**	**51,562,158**	**66.36%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: AGGREGATE WRITE-INS FOR OTHER LINES [33]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	626		ACE LTD					
		21121	Westchester Fire Ins Co	19,065,272	5.9510%	19,065,272	4,674,292	24.52%
		43575	Indemnity Ins Co Of North Amer	23,760	0.0074%	23,760	3,275	13.78%
				19,089,032	**5.9584%**	**19,089,032**	**4,677,567**	**24.50%**
2	468		Aegon US Holding Grp					
		10952	Stonebridge Casualty Ins Co	3,757,378	1.1728%	3,757,378	395,478	10.53%
				3,757,378	**1.1728%**	**3,757,378**	**395,478**	**10.53%**
3	761		ALLIANZ INS GRP					
		21873	Firemans Fund Ins Co	14,552,954	4.5425%	13,574,507	5,815,187	42.84%
				14,552,954	**4.5425%**	**13,574,507**	**5,815,187**	**42.84%**
4	8		ALLSTATE INS GRP					
		19232	Allstate Ins Co	215,288	0.0672%	1,469,566	1,075,472	73.18%
				215,288	**0.0672%**	**1,469,566**	**1,075,472**	**73.18%**
5	12		AMERICAN INTRNL GRP					
		26220	Yosemite Ins Co	2,463,289	0.7689%	2,595,924	435,664	16.78%
		24376	American General Ind Co	2,082,814	0.6501%	2,082,814	296,001	14.21%
				4,546,103	**1.4190%**	**4,678,738**	**731,665**	**15.64%**
6	18		AMERICAN ROAD GRP					
		19631	American Road Ins Co	8,122,214	2.5352%	8,763,612	3,246,307	37.04%
				8,122,214	**2.5352%**	**8,763,612**	**3,246,307**	**37.04%**
7	317		AON CORP					
		40827	Combined Specialty Ins Co	6,889,855	2.1506%	4,413,975	10,948,151	248.03%
		43460	FFG Ins Co	553,437	0.1727%	605,750	347,674	57.40%
				7,443,292	**2.3233%**	**5,019,725**	**11,295,825**	**225.03%**
8	1330		Balboa Life & Casualty Grp					
		24813	Balboa Ins Co	10,136,049	3.1638%	10,252,876	3,679,528	35.89%
				10,136,049	**3.1638%**	**10,252,876**	**3,679,528**	**35.89%**
9	18538		Bancinsure Inc					
		18538	Bancinsure Inc	33,730	0.0105%	36,415	0	0.00%
				33,730	**0.0105%**	**36,415**	**0**	**0.00%**
10	31		BERKSHIRE HATHAWAY					
		34274	Central States Ind Co Of Omaha	15,508,241	4.8407%	15,508,241	1,033,973	6.67%
		22039	General Rein Corp	985,002	0.3075%	709,056	19,442,375	2742.01%
				16,493,243	**5.1481%**	**16,217,297**	**20,476,348**	**126.26%**
11	26905		Century-Natl Ins Co					
		26905	Century-Natl Ins Co	1,265,376	0.3950%	798,744	403,060	50.46%
				1,265,376	**0.3950%**	**798,744**	**403,060**	**50.46%**
12	41		CITIGROUP					
		41211	Triton Ins Co	4,140,073	1.2923%	3,403,497	1,041,872	30.61%
				4,140,073	**1.2923%**	**3,403,497**	**1,041,872**	**30.61%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: AGGREGATE WRITE-INS FOR OTHER LINES [33]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
13	218	CNA INS GRP						
		20850	Firemens Ins Co Of Newark NJ	17,140,546	5.3502%	13,812,774	15,240,213	110.33%
		35289	Continental Ins Co	935,987	0.2922%	986,859	292,274	29.62%
				18,076,533	**5.6423%**	**14,799,633**	**15,532,487**	**104.95%**
14	30082	CPA Ins Co						
		30082	CPA Ins Co	61,092	0.0191%	61,524	41,186	66.94%
				61,092	**0.0191%**	**61,524**	**41,186**	**66.94%**
15	74	DELPHI FIN GRP						
		15105	Safety Natl Cas Corp	3,449,008	1.0766%	2,355,492	1,457,855	61.89%
				3,449,008	**1.0766%**	**2,355,492**	**1,457,855**	**61.89%**
16	70	FIRST AMN TITLE						
		11099	First American Home Buyers Pro Corp	60,712,318	18.9505%	57,608,901	26,101,655	45.31%
				60,712,318	**18.9505%**	**57,608,901**	**26,101,655**	**45.31%**
17	19	FORTIS GRP						
		42986	Standard Guaranty Ins Co	3,543,934	1.1062%	473,415	119,831	25.31%
		10111	American Bankers Ins Co Of FL	1,911,227	0.5966%	3,302,418	1,147,592	34.75%
		19615	American Reliable Ins Co	42,659	0.0133%	336,583	195,028	57.94%
				5,497,820	**1.7161%**	**4,112,416**	**1,462,451**	**35.56%**
18	350	GE GLOBAL GRP						
		39845	Employers Reins Corp	33,742,566	10.5323%	32,593,736	22,664,174	69.54%
		39527	Heritage Ind Co	3,130,981	0.9773%	4,758,980	6,112,276	128.44%
				36,873,547	**11.5096%**	**37,352,716**	**28,776,450**	**77.04%**
19	79	GMAC INS HOLDING						
		38601	MIC Prop & Cas Ins Corp	254,299	0.0794%	247,615	106,046	42.83%
		22004	CIM Ins Corp	238,831	0.0745%	840,038	582,394	69.33%
				493,130	**0.1539%**	**1,087,653**	**688,440**	**63.30%**
20	1208	GRAY INS GRP						
		36307	Gray Ins Co	26,606	0.0083%	26,606	423,935	1593.38%
				26,606	**0.0083%**	**26,606**	**423,935**	**1593.38%**
21	84	GREAT AMER E&S INS CO						
		26344	Great American Assur Co	24,212,282	7.5575%	18,179,621	9,405,439	51.74%
		22136	Great American Ins Co of NY	670,231	0.2092%	670,231	348,521	52.00%
		16691	Great American Ins Co	190,548	0.0595%	290,636	-68,329	-23.51%
				25,073,061	**7.8262%**	**19,140,488**	**9,685,631**	**50.60%**
22	303	GUIDEONE INS GRP						
		14559	Guideone Specialty Mut Ins Co	5,146,392	1.6064%	5,146,550	3,304,926	64.22%
				5,146,392	**1.6064%**	**5,146,550**	**3,304,926**	**64.22%**
23	517	HANNOVER GRP						
		37257	Insurance Corp Of Hannover	11,918,969	3.7203%	5,178,651	3,918,940	75.67%
				11,918,969	**3.7203%**	**5,178,651**	**3,918,940**	**75.67%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: AGGREGATE WRITE-INS FOR OTHER LINES [33]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
24	11592		International Fidelity Ins Co					
		11592	International Fidelity Ins Co	5,110,125	1.5951%	4,777,975	34,398	0.72%
				5,110,125	**1.5951%**	**4,777,975**	**34,398**	**0.72%**
25	15768		Merced Mut Ins Co					
		15768	Merced Mut Ins Co	59,633	0.0186%	48,436	223	0.46%
				59,633	**0.0186%**	**48,436**	**223**	**0.46%**
26	660		MERCURY GEN GRP					
		16810	American Mercury Ins Co	6,821,376	2.1292%	5,550,782	3,819,472	68.81%
				6,821,376	**2.1292%**	**5,550,782**	**3,819,472**	**68.81%**
27	140		NATIONWIDE CORP					
		11991	National Cas Co	67,659	0.0211%	6,965	189,430	2719.74%
				67,659	**0.0211%**	**6,965**	**189,430**	**2719.74%**
28	26565		Ohio Ind Co					
		26565	Ohio Ind Co	2,615,512	0.8164%	2,584,404	643,210	24.89%
				2,615,512	**0.8164%**	**2,584,404**	**643,210**	**24.89%**
29	150		OLD REPUBLIC GRP					
		35424	Old Republic Minnehoma Ins Co	362,552	0.1132%	438,549	245,952	56.08%
				362,552	**0.1132%**	**438,549**	**245,952**	**56.08%**
30	155		PROGRESSIVE GRP					
		11770	United Fncl Cas Co	140,334	0.0438%	81,502	99,113	121.61%
				140,334	**0.0438%**	**81,502**	**99,113**	**121.61%**
31	458		PROTECTIVE LIFE INS GRP					
		35769	Lyndon Property Ins Co	6,879,658	2.1474%	7,055,758	6,943,153	98.40%
				6,879,658	**2.1474%**	**7,055,758**	**6,943,153**	**98.40%**
32	712		SIERRA PACIFIC GRP					
		35041	Sierra Pacific Ins Co	814,950	0.2544%	0	0	0.00%
				814,950	**0.2544%**	**0**	**0**	**#Num!**
33	32107		Sutter Ins Co					
		32107	Sutter Ins Co	4,954,759	1.5466%	3,705,944	3,599,176	97.12%
				4,954,759	**1.5466%**	**3,705,944**	**3,599,176**	**97.12%**
34	697		VAN ENT GRP					
		37060	Old United Cas Co	3,512,346	1.0963%	2,983,481	1,591,448	53.34%
				3,512,346	**1.0963%**	**2,983,481**	**1,591,448**	**53.34%**
35	42285		Veterinary Pet Ins Co					
		42285	Veterinary Pet Ins Co	16,656,041	5.1989%	14,320,525	8,107,259	56.61%
				16,656,041	**5.1989%**	**14,320,525**	**8,107,259**	**56.61%**
36	237		WESTWARD GRP					
		24635	Westward Ins Co	18,132	0.0057%	30,990	-9,489	-30.62%
				18,132	**0.0057%**	**30,990**	**-9,489**	**-30.62%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: AGGREGATE WRITE-INS FOR OTHER LINES [33]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
37	98		WR Berkley Corp					
		23612	Midwest Employers Cas Co	5,502,120	1.7174%	4,137,533	4,595,810	111.08%
				5,502,120	**1.7174%**	**4,137,533**	**4,595,810**	**111.08%**
38	1285		X L AMER					
		22322	Greenwich Ins Co	8,665,314	2.7048%	5,497,820	5,505,817	100.15%
				8,665,314	**2.7048%**	**5,497,820**	**5,505,817**	**100.15%**
39	212		ZURICH INS GRP					
		21660	Fire Ins Exch	909,030	0.2837%	984,137	3,580,894	363.86%
		21652	Farmers Ins Exch	160,471	0.0501%	275,583	203,177	73.73%
				1,069,501	**0.3338%**	**1,259,720**	**3,784,071**	**300.39%**
			Line Total:	**320,373,220**	**100.0000%**	**286,412,401**	**183,381,308**	**64.03%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: GRAND TOTAL-ALL LINES: [34]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	22896		Aca Financial Guaranty Corp					
		22896	Aca Financial Guaranty Corp	8,745,948	0.0177%	1,092,554	0	0.00%
				8,745,948	**0.0177%**	**1,092,554**	**0**	**0.00%**
2	26379		Accredited Surety & Cas Co Inc					
		26379	Accredited Surety & Cas Co Inc	1,681,584	0.0034%	1,657,607	10,235	0.62%
				1,681,584	**0.0034%**	**1,657,607**	**10,235**	**0.62%**
3	626		ACE LTD					
		22667	Ace American Ins Co	254,667,458	0.5142%	236,407,898	232,053,540	98.16%
		43575	Indemnity Ins Co Of North Amer	93,468,981	0.1887%	97,606,042	160,278,000	164.21%
		22748	Pacific Employers Ins Co	92,030,541	0.1858%	76,417,916	34,148,581	44.69%
		21121	Westchester Fire Ins Co	85,203,239	0.1720%	99,654,757	36,218,084	36.34%
		22713	Insurance Co Of North Amer	54,316,736	0.1097%	56,621,946	30,606,855	54.05%
		20699	Ace Prop & Cas Ins Co	48,173,026	0.0973%	46,261,050	22,442,385	48.51%
		20702	Ace Fire Underwriters Ins Co	28,683,546	0.0579%	30,366,649	27,147,763	89.40%
		18279	Bankers Standard Ins Co	2,574,996	0.0052%	2,307,761	-36,875	-1.60%
		10030	Ace Ind Ins Co	2,468,459	0.0050%	2,456,738	2,319,947	94.43%
		30180	ACE Guaranty Corp	449,178	0.0009%	0	0	0.00%
		36528	Allied Ins Co	1,165	0.0000%	772	4,696	608.29%
				662,037,325	**1.3366%**	**648,101,529**	**545,182,976**	**84.12%**
4	1276		ACMAT GRP					
		22950	Acstar Ins Co	623,700	0.0013%	458,429	55,720	12.15%
				623,700	**0.0013%**	**458,429**	**55,720**	**12.15%**
5	313		AEGIS GRP					
		33898	Aegis Security Ins Co	22,210,135	0.0448%	21,118,003	13,360,961	63.27%
				22,210,135	**0.0448%**	**21,118,003**	**13,360,961**	**63.27%**
6	468		Aegon US Holding Grp					
		31232	Monumental General Cas Co	5,690,522	0.0115%	5,217,145	3,835,426	73.52%
		10952	Stonebridge Casualty Ins Co	3,758,128	0.0076%	3,758,154	395,547	10.53%
				9,448,650	**0.0191%**	**8,975,299**	**4,230,973**	**47.14%**
7	1		AETNA					
		10520	Care West Ins Co	10,904,659	0.0220%	9,212,986	10,774,740	116.95%
		36153	Aetna Ins Co of CT	8,661,335	0.0175%	8,706,697	12,354,598	141.90%
				19,565,994	**0.0395%**	**17,919,683**	**23,129,338**	**129.07%**
8	42757		Agri General Ins Co					
		42757	Agri General Ins Co	9,705,344	0.0196%	8,257,613	7,999,569	96.88%
				9,705,344	**0.0196%**	**8,257,613**	**7,999,569**	**96.88%**
9	38733		Alaska Nat Ins Co					
		38733	Alaska Nat Ins Co	33,035,360	0.0667%	33,558,416	21,958,174	65.43%
				33,035,360	**0.0667%**	**33,558,416**	**21,958,174**	**65.43%**
10	501		Alleghany Grp					
		18619	Platte River Ins Co.	2,844,754	0.0057%	1,099,888	347,268	31.57%
				2,844,754	**0.0057%**	**1,099,888**	**347,268**	**31.57%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: GRAND TOTAL-ALL LINES: [34]

Sorted by Group Name

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
11	13285	Allegheny Cas Co						
		13285	Allegheny Cas Co	8,432,390	0.0170%	8,108,404	0	0.00%
				8,432,390	**0.0170%**	**8,108,404**	**0**	**0.00%**
12	761	ALLIANZ INS GRP						
		21873	Firemans Fund Ins Co	537,420,145	1.0850%	517,784,724	462,980,318	89.42%
		21857	American Ins Co	136,802,533	0.2762%	138,247,804	110,727,268	80.09%
		21849	American Automobile Ins Co	88,799,882	0.1793%	99,054,882	72,763,492	73.46%
		35300	Allianz Ins Co	76,773,221	0.1550%	71,105,256	51,505,344	72.44%
		21881	National Surety Corp	71,741,664	0.1448%	77,243,157	40,493,205	52.42%
		21865	Associated Ind Corp	65,228,386	0.1317%	65,882,168	32,782,144	49.76%
		22810	Chicago Ins Co	50,464,063	0.1019%	48,946,532	13,616,516	27.82%
		22837	Interstate Ind Co	21,201,271	0.0428%	25,588,076	11,502,551	44.95%
		11630	Jefferson Ins Co	3,375,586	0.0068%	4,317,566	6,465,459	149.75%
		21903	Firemans Fund Ins Co Of TX	1,376,148	0.0028%	12,926,587	8,481,713	65.61%
		10079	Vintage Ins Co	273,245	0.0006%	448,304	738,944	164.83%
		36420	Allianz Underwriters Ins Co	4,985	0.0000%	18,108	18,057,348	99720.28%
				1,053,461,129	**2.1269%**	**1,061,563,164**	**830,114,302**	**78.20%**
13	3239	Allied World Assur Holding Grp						
		19489	Allied World Assur Co US Inc	466,311	0.0009%	106,241	62,029	58.39%
				466,311	**0.0009%**	**106,241**	**62,029**	**58.39%**
14	88	ALLMERICA FINANCIAL CORP						
		22292	Hanover Ins Co	4,596,349	0.0093%	9,947,641	5,802,947	58.33%
		22306	Massachusetts Bay Ins Co	261,471	0.0005%	751,006	-3,352,705	-446.43%
				4,857,820	**0.0098%**	**10,698,647**	**2,450,242**	**22.90%**
15	8	ALLSTATE INS GRP						
		19232	Allstate Ins Co	1,317,314,384	2.6596%	1,270,294,528	710,623,428	55.94%
		19240	Allstate Ind Co	902,563,255	1.8222%	913,482,460	600,568,705	65.74%
		17230	Allstate Prop & Cas Ins Co	139,803,321	0.2823%	146,106,290	95,191,784	65.15%
		37907	Deerbrook Ins Co	13,986,681	0.0282%	10,199,123	6,191,948	60.71%
		36455	Northbrook Ind Co	827,943	0.0017%	248,943	3,406,948	1368.57%
				2,374,495,584	**4.7939%**	**2,340,331,344**	**1,415,982,813**	**60.50%**
16	1269	ALS GRP						
		10200	American Live Stock Ins Co	393,186	0.0008%	344,180	62,238	18.08%
				393,186	**0.0008%**	**344,180**	**62,238**	**18.08%**
17	1248	AMBAC ASSUR CORP						
		18708	Ambac Assur Corp	162,805,392	0.3287%	40,921,880	3,523	0.01%
				162,805,392	**0.3287%**	**40,921,880**	**3,523**	**0.01%**
18	574	AMERCO CORP						
		31089	Republic Western Ins Co	20,313,433	0.0410%	29,893,763	35,618,391	119.15%
				20,313,433	**0.0410%**	**29,893,763**	**35,618,391**	**119.15%**
19	10138	American Bonding Co						
		10138	American Bonding Co	6,254	0.0000%	6,251	-365,991	-5854.92%
				6,254	**0.0000%**	**6,251**	**-365,991**	**-5854.92%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: GRAND TOTAL-ALL LINES: [34]

Sorted by Group Name

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
20	10216		American Contractors Ind Co					
		10216	American Contractors Ind Co	35,984,369	0.0726%	32,613,604	7,954,912	24.39%
				35,984,369	**0.0726%**	**32,613,604**	**7,954,912**	**24.39%**
21	594		AMERICAN CONTRACTORS INS GRP					
		19984	ACIG Ins Co	1,202,240	0.0024%	1,202,240	375,831	31.26%
				1,202,240	**0.0024%**	**1,202,240**	**375,831**	**31.26%**
22	4		AMERICAN EXPRESS GRP					
		27928	Amex Assur Co	78,785,243	0.1591%	70,053,707	38,351,921	54.75%
				78,785,243	**0.1591%**	**70,053,707**	**38,351,921**	**54.75%**
23	16403		American Growers Ins Co					
		16403	American Growers Ins Co	9,492,119	0.0192%	9,492,119	10,772,553	113.49%
				9,492,119	**0.0192%**	**9,492,119**	**10,772,553**	**113.49%**
24	1125		AMERICAN HEALTHCARE SPECIALTY					
		10352	Scpie Ind Co	101,675,433	0.2053%	101,330,343	42,255,221	41.70%
		39152	American Healthcare Ind Co	27,658,830	0.0558%	25,788,976	18,800,492	72.90%
				129,334,263	**0.2611%**	**127,119,319**	**61,055,713**	**48.03%**
25	12		AMERICAN INTRNL GRP					
		12963	21st Century Ins Co	971,679,188	1.9618%	943,890,240	625,801,365	66.30%
		19445	National Union Fire Ins Co Of Pitts	733,859,040	1.4816%	656,329,304	814,596,848	124.11%
		19380	American Home Assur Co	331,135,036	0.6685%	278,554,076	321,461,383	115.40%
		19429	Insurance Co Of The State Of PA	174,313,056	0.3519%	141,237,914	161,176,283	114.12%
		19410	Commerce & Industry Ins Co	124,381,634	0.2511%	104,084,072	82,252,062	79.02%
		43761	American Intl Ins Co Of CA	72,177,125	0.1457%	57,348,040	36,714,964	64.02%
		15873	United Gty Residential Ins Co	61,502,871	0.1242%	63,099,691	-4,756,510	-7.54%
		23841	New Hampshire Ins Co	28,115,861	0.0568%	34,219,752	55,154,661	161.18%
		23809	Granite State Ins Co	23,513,020	0.0475%	-6,374,186	66,110,459	-1037.16%
		11452	Hartford Steam Boil Inspec & Ins Co	21,471,420	0.0433%	19,152,673	5,361,424	27.99%
		26220	Yosemite Ins Co	4,933,560	0.0100%	4,837,534	2,774,583	57.36%
		19402	Birmingham Fire Ins Co Of PA	4,249,675	0.0086%	3,334,469	3,120,482	93.58%
		19399	AIU Ins Co	2,951,417	0.0060%	3,349,231	16,523,178	493.34%
		24376	American General Ind Co	2,380,862	0.0048%	2,364,911	523,366	22.13%
		36404	21st Century Cas Co	759,924	0.0015%	276,472	166,824	60.34%
		40525	United Guaranty Credit Ins Co	354,574	0.0007%	306,991	255,051	83.08%
		35637	Landmark Ins Co	97,675	0.0002%	106,380	-23,965,611	-22528.31%
				2,557,875,938	**5.1642%**	**2,306,117,564**	**2,163,270,812**	**93.81%**
26	127		AMERICAN MODERN INS GRP					
		23469	American Modern Home Ins Co	19,815,460	0.0400%	16,355,350	6,770,956	41.40%
		23450	American Family Home Ins Co	6,008,538	0.0121%	6,015,790	1,923,146	31.97%
				25,823,998	**0.0521%**	**22,371,140**	**8,694,102**	**38.86%**
27	408		AMERICAN NATL FNCL GRP					
		11048	Pacific Prop & Cas Co	15,388,108	0.0311%	14,016,505	8,018,990	57.21%
		28401	American Natl Prop & Cas Co	3,812,916	0.0077%	3,864,416	1,547,849	40.05%
				19,201,024	**0.0388%**	**17,880,921**	**9,566,839**	**53.50%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: GRAND TOTAL-ALL LINES: [34]

Sorted by Group Name

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28	18		AMERICAN ROAD GRP					
		19631	American Road Ins Co	11,687,092	0.0236%	12,328,489	3,135,260	25.43%
				11,687,092	**0.0236%**	**12,328,489**	**3,135,260**	**25.43%**
29	1346		AMERICAN SAFETY HOLDING GRP					
		39969	American Safety Cas Ins Co	7,380,042	0.0149%	9,601,768	8,007,053	83.39%
				7,380,042	**0.0149%**	**9,601,768**	**8,007,053**	**83.39%**
30	40800		American Sterling Ins Co					
		40800	American Sterling Ins Co	981,485	0.0020%	1,876,441	1,517,093	80.85%
				981,485	**0.0020%**	**1,876,441**	**1,517,093**	**80.85%**
31	31380		American Surety Co					
		31380	American Surety Co	1,420,386	0.0029%	1,470,716	15,710	1.07%
				1,420,386	**0.0029%**	**1,470,716**	**15,710**	**1.07%**
32	124		AMERISURE CO					
		23396	Amerisure Mut Ins Co	857,389	0.0017%	867,085	750,204	86.52%
				857,389	**0.0017%**	**867,085**	**750,204**	**86.52%**
33	28		AMICA MUT GRP					
		19976	Amica Mut Ins Co	61,491,928	0.1241%	57,084,852	32,918,984	57.67%
				61,491,928	**0.1241%**	**57,084,852**	**32,918,984**	**57.67%**
34	40010		Anchor General Ins Co					
		40010	Anchor General Ins Co	27,790,778	0.0561%	27,783,003	19,652,899	70.74%
				27,790,778	**0.0561%**	**27,783,003**	**19,652,899**	**70.74%**
35	317		AON CORP					
		40827	Combined Specialty Ins Co	95,897,087	0.1936%	65,511,361	71,773,449	109.56%
		43460	FFG Ins Co	553,437	0.0011%	605,750	347,674	57.40%
				96,450,524	**0.1947%**	**66,117,111**	**72,121,123**	**109.08%**
36	1279		Arch Ins Grp					
		11150	Arch Ins Co	54,568,836	0.1102%	35,038,338	41,629,758	118.81%
				54,568,836	**0.1102%**	**35,038,338**	**41,629,758**	**118.81%**
37	457		ARGONAUT GRP					
		19801	Argonaut Ins Co	50,465,467	0.1019%	43,003,472	44,028,367	102.38%
		19844	Argonaut-Southwest Ins Co	8,322,557	0.0168%	7,039,558	1,783,600	25.34%
		19828	Argonaut-Midwest Ins Co	555,205	0.0011%	954,047	-964,131	-101.06%
				59,343,229	**0.1198%**	**50,997,077**	**44,847,836**	**87.94%**
38	143		ARMCO INS INC					
		23914	Northwestern Ntl Ins Co Milwaukee	252,051	0.0005%	571,480	528,606	92.50%
				252,051	**0.0005%**	**571,480**	**528,606**	**92.50%**
39	41459		Armed Forces Ins Exchange					
		41459	Armed Forces Ins Exchange	5,568,439	0.0112%	5,501,595	3,713,786	67.50%
				5,568,439	**0.0112%**	**5,501,595**	**3,713,786**	**67.50%**

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40	24	ATLANTIC CO						
		19895	Atlantic Mut Ins Co	99,567,158	0.2010%	101,323,834	73,501,756	72.54%
		19909	Centennial Ins Co	35,326,771	0.0713%	34,305,774	23,872,647	69.59%
		27154	Atlantic Specialty Ins Co	11,139	0.0000%	10,103	3,317	32.83%
				134,905,068	**0.2724%**	**135,639,711**	**97,377,720**	**71.79%**
41	22670	Attorneys Ins Mut RRG Inc						
		22670	Attorneys Ins Mut RRG Inc	12,134,118	0.0245%	11,921,930	10,972,243	92.03%
				12,134,118	**0.0245%**	**11,921,930**	**10,972,243**	**92.03%**
42	29530	AXA Art Ins Corp						
		29530	AXA Art Ins Corp	5,970,144	0.0121%	6,604,985	826,806	12.52%
				5,970,144	**0.0121%**	**6,604,985**	**826,806**	**12.52%**
43	968	AXA INS GRP						
		16187	AXA Re Prop & Cas Ins Co	30,643,926	0.0619%	25,939,879	5,431,936	20.94%
		11835	AXA Re Amer Ins Co	24,637,987	0.0497%	7,554,999	4,269,648	56.51%
				55,281,913	**0.1116%**	**33,494,878**	**9,701,584**	**28.96%**
44	1330	Balboa Life & Casualty Grp						
		24848	Newport Ins Co	69,758,886	0.1408%	58,760,061	26,505,994	45.11%
		24813	Balboa Ins Co	50,996,901	0.1030%	45,000,969	21,960,577	48.80%
		24821	Meritplan Ins Co	50,443,184	0.1018%	25,794,372	10,100,886	39.16%
				171,198,971	**0.3456%**	**129,555,402**	**58,567,457**	**45.21%**
45	18538	Bancinsure Inc						
		18538	Bancinsure Inc	8,843,975	0.0179%	7,930,232	1,562,916	19.71%
				8,843,975	**0.0179%**	**7,930,232**	**1,562,916**	**19.71%**
46	689	BANKERS INS GRP						
		33162	Bankers Ins Co	22,760,712	0.0460%	22,802,283	3,096,786	13.58%
				22,760,712	**0.0460%**	**22,802,283**	**3,096,786**	**13.58%**
47	23	BCS INS GRP						
		38245	BCS Ins Co	24,604,558	0.0497%	22,726,797	16,867,509	74.22%
				24,604,558	**0.0497%**	**22,726,797**	**16,867,509**	**74.22%**
48	41394	Benchmark Ins Co						
		41394	Benchmark Ins Co	7,488	0.0000%	16,680	9,917	59.45%
				7,488	**0.0000%**	**16,680**	**9,917**	**59.45%**

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49	31		BERKSHIRE HATHAWAY					
		35882	Geico General Ins Co	240,616,152	0.4858%	233,628,151	169,100,064	72.38%
		22063	Government Employees Ins Co	147,029,296	0.2968%	141,939,440	106,187,267	74.81%
		22055	Geico Ind Co	59,228,511	0.1196%	56,576,161	44,809,870	79.20%
		41491	Geico Cas Co	36,896,005	0.0745%	34,803,245	20,797,219	59.76%
		38962	Genesis Ins Co	32,454,822	0.0655%	30,813,474	21,170,438	68.71%
		10855	Cypress Ins Co	23,887,288	0.0482%	24,671,490	32,013,808	129.76%
		34274	Central States Ind Co Of Omaha	22,606,585	0.0456%	22,606,585	3,665,683	16.22%
		25895	United States Liability Ins Co	13,621,752	0.0275%	10,918,974	4,010,364	36.73%
		11967	General Star Natl Ins Co	11,854,303	0.0239%	12,097,407	7,791,562	64.41%
		20052	National Liab & Fire Ins Co	11,178,613	0.0226%	11,353,718	6,982,068	61.50%
		44784	Fairfield Ins Co	10,751,648	0.0217%	14,009,685	10,065,784	71.85%
		34630	Oak River Ins Co	4,752,183	0.0096%	4,690,907	3,751,286	79.97%
		27812	Columbia Ins Co	2,254,359	0.0046%	2,300,837	-158,522	-6.89%
		22039	General Rein Corp	985,002	0.0020%	709,056	19,442,375	2742.01%
				618,116,519	**1.2479%**	**601,119,130**	**449,629,266**	**74.80%**
50	814		BRISTOL WEST INS GRP					
		25089	Coast Natl Ins Co	312,216,879	0.6303%	290,736,368	186,289,556	64.08%
				312,216,879	**0.6303%**	**290,736,368**	**186,289,556**	**64.08%**
51	10830		Business Alliance Ins Co					
		10830	Business Alliance Ins Co	9,546,552	0.0193%	6,630,073	2,681,284	40.44%
				9,546,552	**0.0193%**	**6,630,073**	**2,681,284**	**40.44%**
52	33		CALIFORNIA CAS MGMT					
		20117	California Cas Ind Exch	132,645,210	0.2678%	122,848,615	94,841,012	77.20%
		20125	California Cas Ins Co	28,269,084	0.0571%	27,168,226	14,871,309	54.74%
				160,914,294	**0.3249%**	**150,016,841**	**109,712,321**	**73.13%**
53	10779		CALIFORNIA EARTHQUAKE AUTHORITY					
		10779	CALIFORNIA EARTHQUAKE AUTHORITY	434,513,962	0.8773%	436,466,174	5,259	0.00%
				434,513,962	**0.8773%**	**436,466,174**	**5,259**	**0.00%**
54	802		CALIFORNIA INS GRP					
		13544	California Capital Ins Co	158,301,910	0.3196%	144,784,162	85,005,758	58.71%
		23540	Monterey Ins Co	10,554,905	0.0213%	8,594,962	4,060,139	47.24%
		12890	Eagle West Ins Co	7,776,492	0.0157%	5,749,831	2,923,329	50.84%
				176,633,307	**0.3566%**	**159,128,955**	**91,989,226**	**57.81%**
55	1278		CALIFORNIA ST AUTO GRP					
		15539	California State Auto Asn Inter-Ins	1,699,505,418	3.4312%	1,645,435,236	1,047,027,778	63.63%
		37770	Western United Ins Co	77,836,820	0.1571%	72,087,420	45,199,189	62.70%
				1,777,342,238	**3.5883%**	**1,717,522,656**	**1,092,226,967**	**63.59%**
56	36340		Camico Mut Ins Co					
		36340	Camico Mut Ins Co	22,645,306	0.0457%	22,485,823	10,669,978	47.45%
				22,645,306	**0.0457%**	**22,485,823**	**10,669,978**	**47.45%**

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
57	10175	Cascade Natl Ins Co						
		10175	Cascade Natl Ins Co	8,085,567	0.0163%	9,628,102	6,463,747	67.13%
				8,085,567	**0.0163%**	**9,628,102**	**6,463,747**	**67.13%**
58	11255	Caterpillar Ins Co						
		11255	Caterpillar Ins Co	4,081,846	0.0082%	492,950	415,134	84.21%
				4,081,846	**0.0082%**	**492,950**	**415,134**	**84.21%**
59	959	CENTURY SURETY GRP						
		39551	Continental Heritage Ins Co	2,299,989	0.0046%	2,333,082	-187,684	-8.04%
				2,299,989	**0.0046%**	**2,333,082**	**-187,684**	**-8.04%**
60	26905	Century-Natl Ins Co						
		26905	Century-Natl Ins Co	154,343,093	0.3116%	143,719,562	82,817,340	57.62%
				154,343,093	**0.3116%**	**143,719,562**	**82,817,340**	**57.62%**
61	38	CHUBB & SON INC						
		20281	Federal Ins Co	686,161,097	1.3853%	597,922,096	362,149,684	60.57%
		35181	Executive Risk Ind Inc	113,395,280	0.2289%	105,482,521	77,628,615	73.59%
		20397	Vigilant Ins Co	46,140,426	0.0932%	40,715,482	18,038,306	44.30%
		20346	Pacific Ind Co	41,576,860	0.0839%	38,827,761	31,603,374	81.39%
		20303	Great Northern Ins Co	26,695,505	0.0539%	23,892,357	8,768,622	36.70%
		20338	Northwestern Pacific Ind Co	15,541,021	0.0314%	14,991,556	794,130	5.30%
		10829	Quadrant Ind Co	519,789	0.0010%	972,415	929,450	95.58%
		10052	Chubb National Ins Co	156,418	0.0003%	189,049	-28,293	-14.97%
		12777	Chubb Ind Ins Co	5,050	0.0000%	5,046	28	0.55%
				930,191,446	**1.8780%**	**822,998,283**	**499,883,916**	**60.74%**
62	18767	Church Mut Ins Co						
		18767	Church Mut Ins Co	28,502,351	0.0575%	24,864,302	12,804,882	51.50%
				28,502,351	**0.0575%**	**24,864,302**	**12,804,882**	**51.50%**
63	344	CHURCH PENSION FUND						
		10669	Church Ins Co	1,999,250	0.0040%	2,071,642	393,210	18.98%
				1,999,250	**0.0040%**	**2,071,642**	**393,210**	**18.98%**
64	244	CINCINNATI FNCL CP						
		10677	Cincinnati Ins Co	9,430,169	0.0190%	8,072,942	1,829,807	22.67%
				9,430,169	**0.0190%**	**8,072,942**	**1,829,807**	**22.67%**
65	42242	Citation Ins Co						
		42242	Citation Ins Co	21	0.0000%	27	2,143,023	)37122.22%
				21	**0.0000%**	**27**	**2,143,023**	**)37122.22%**
66	41	CITIGROUP						
		39357	Travelers Ins Co Accident Dept	8,704,972	0.0176%	10,841,872	17,394,818	160.44%
		41211	Triton Ins Co	4,401,295	0.0089%	3,692,988	1,063,333	28.79%
				13,106,267	**0.0265%**	**14,534,860**	**18,458,151**	**126.99%**

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Licensed companies only

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67	323	CIVIL SERV EMPLE						
		10693	Civil Svc Employees Ins Co	84,451,640	0.1705%	82,391,773	45,538,649	55.27%
		18953	CSE Safeguard Ins Co	34,008,492	0.0687%	37,421,127	29,635,049	79.19%
				118,460,132	**0.2392%**	**119,812,900**	**75,173,698**	**62.74%**
68	218	CNA INS GRP						
		20443	Continental Cas Co	397,279,335	0.8021%	344,808,391	348,997,697	101.21%
		20427	American Cas Co Of Reading PA	114,665,773	0.2315%	112,357,609	-41,244,770	-36.71%
		34622	Glens Falls Ins Co	96,221,183	0.1943%	92,210,277	61,918,476	67.15%
		20494	Transportation Ins Co	71,090,129	0.1435%	67,544,913	65,933,424	97.61%
		20478	National Fire Ins Co Of Hartford	46,202,400	0.0933%	51,749,950	50,296,584	97.19%
		20486	Transcontinental Ins Co	44,521,631	0.0899%	54,192,521	73,365,272	135.38%
		20508	Valley Forge Ins Co	35,742,646	0.0722%	40,117,228	35,305,171	88.01%
		35106	Niagara Fire Ins Co	34,491,806	0.0696%	34,571,840	34,825,873	100.73%
		35289	Continental Ins Co	34,232,116	0.0691%	27,103,936	50,475,398	186.23%
		20850	Firemens Ins Co Of Newark NJ	24,544,733	0.0496%	20,875,787	19,491,498	93.37%
		10201	Galway Ins Co	14,127,052	0.0285%	14,340,600	8,811,333	61.44%
		13188	Western Surety Co	9,915,836	0.0200%	8,500,611	1,414,734	16.64%
		24047	Surety Bonding Co Of Amer	4,041,195	0.0082%	2,734,226	693,310	25.36%
		28258	Continental Natl Ind Co	3,921,537	0.0079%	4,102,166	5,141,444	125.33%
		20885	Kansas City Fire & Marine Ins Co	145,881	0.0003%	731,964	7,813,029	1067.41%
		35270	Fidelity & Cas Co Of NY	54,665	0.0001%	2,356,270	1,841,209	78.14%
		13200	Universal Surety Of Amer	15,594	0.0000%	15,722	2,091	13.30%
		20818	Commercial Ins Co Of Newark NJ	52	0.0000%	16,203	53,656	331.15%
		22152	Mayflower Ins Co Ltd	33	0.0000%	33	-424,032	284945.45%
		20761	Boston Old Colony Ins Co	7	0.0000%	55,760	958,915	1719.72%
				931,213,604	**1.8801%**	**878,386,007**	**725,670,312**	**82.61%**
69	421	COLLATERAL MORT GRP						
		24350	Triad Guaranty Ins Corp	28,525,904	0.0576%	28,645,561	4,798,048	16.75%
				28,525,904	**0.0576%**	**28,645,561**	**4,798,048**	**16.75%**
70	10758	Colonial Surety Co						
		10758	Colonial Surety Co	124,435	0.0003%	79,698	-5,295	-6.64%
				124,435	**0.0003%**	**79,698**	**-5,295**	**-6.64%**
71	816	COMMERCE GRP INC						
		13161	Commerce West Ins Co	40,860,737	0.0825%	40,466,848	26,028,645	64.32%
				40,860,737	**0.0825%**	**40,466,848**	**26,028,645**	**64.32%**
72	34711	Computer Ins Co						
		34711	Computer Ins Co	1,078,480	0.0022%	1,426,683	-24,313	-1.70%
				1,078,480	**0.0022%**	**1,426,683**	**-24,313**	**-1.70%**
73	37206	Contractors Bonding & Ins Co						
		37206	Contractors Bonding & Ins Co	16,554,667	0.0334%	15,665,468	7,327,310	46.77%
				16,554,667	**0.0334%**	**15,665,468**	**7,327,310**	**46.77%**

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74	3018	Converium Holding Grp						
		22730	Converium Ins North Amer Inc	40,199,835	0.0812%	40,961,859	73,047,098	178.33%
				40,199,835	**0.0812%**	**40,961,859**	**73,047,098**	**178.33%**
75	50	COUNTRY CO						
		23647	Mutual Service Cas Ins Co	11,698,884	0.0236%	15,830,485	8,516,460	53.80%
		23655	Modern Service Ins Co	8,673,571	0.0175%	8,089,986	6,439,171	79.59%
				20,372,455	**0.0411%**	**23,920,471**	**14,955,631**	**62.52%**
76	30082	CPA Ins Co						
		30082	CPA Ins Co	61,092	0.0001%	61,524	41,186	66.94%
				61,092	**0.0001%**	**61,524**	**41,186**	**66.94%**
77	400	CREDIT SUISSE GRP						
		25747	Unigard Ins Co	86,015,487	0.1737%	77,847,368	41,243,129	52.98%
		25798	Unigard Ind Co	34,425,569	0.0695%	32,379,872	19,179,340	59.23%
		19216	Southern Ins Co	5,943,277	0.0120%	5,943,120	2,674,143	45.00%
		24449	Regent Ins Co	777,242	0.0016%	1,229,528	497,146	40.43%
		24414	General Cas Co Of WI	307,964	0.0006%	242,566	159,248	65.65%
		24503	Blue Ridge Ins Co	1,427	0.0000%	1,379	432,909	31392.97%
				127,470,966	**0.2574%**	**117,643,833**	**64,185,915**	**54.56%**
78	14010	Crusader Ins Co						
		14010	Crusader Ins Co	42,590,674	0.0860%	36,137,558	34,245,171	94.76%
				42,590,674	**0.0860%**	**36,137,558**	**34,245,171**	**94.76%**
79	306	CUNA MUT GRP						
		10847	Cumis Ins Society Inc	41,967,066	0.0847%	39,607,210	30,574,524	77.19%
		40266	CMG Mortgage Ins Co	5,695,498	0.0115%	4,962,890	40,509	0.82%
		29114	CMG Mortgage Assur Co	3,219	0.0000%	3,436	254	7.39%
				47,665,783	**0.0962%**	**44,573,536**	**30,615,287**	**68.68%**
80	240	DAIMLER CHRYSLER GRP						
		10499	DaimlerChrysler Ins Co	3,876,929	0.0078%	6,576,139	7,714,606	117.31%
				3,876,929	**0.0078%**	**6,576,139**	**7,714,606**	**117.31%**
81	74	DELPHI FIN GRP						
		15105	Safety Natl Cas Corp	20,017,769	0.0404%	22,245,209	12,158,226	54.66%
				20,017,769	**0.0404%**	**22,245,209**	**12,158,226**	**54.66%**
82	1231	DELTA INS SERVICES INC						
		36374	Commercial Cas Ins Co Of NC	53,104,070	0.1072%	39,143,422	18,198,573	46.49%
				53,104,070	**0.1072%**	**39,143,422**	**18,198,573**	**46.49%**
83	40975	Dentists Ins Co						
		40975	Dentists Ins Co	27,508,725	0.0555%	26,161,290	12,864,594	49.17%
				27,508,725	**0.0555%**	**26,161,290**	**12,864,594**	**49.17%**
84	930	DHC GRP						
		23671	National American Ins Co Of CA	42,961,833	0.0867%	47,435,035	33,942,840	71.56%
		19269	Danielson Natl Ins Co	199,045	0.0004%	280,397	4,811,876	1716.09%
				43,160,878	**0.0871%**	**47,715,432**	**38,754,716**	**81.22%**

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85	831	DOCTORS CO GRP						
		34495	Doctors Co An Interins Exchn	108,991,120	0.2200%	133,913,154	74,526,812	55.65%
		34487	Professional Undrwtrs Liab Ins Co	15,891,876	0.0321%	12,276,232	2,235,764	18.21%
		41050	Underwriter For The Professions Ins	4,861,408	0.0098%	3,170,639	344,691	10.87%
				129,744,404	**0.2619%**	**149,360,025**	**77,107,267**	**51.63%**
86	33499	Dorinco Rein Co						
		33499	Dorinco Rein Co	750,376	0.0015%	716,546	0	0.00%
				750,376	**0.0015%**	**716,546**	**0**	**0.00%**
87	57	ELECTRIC INS GRP						
		21261	Electric Ins Co	16,302,721	0.0329%	14,899,718	25,315,933	169.91%
				16,302,721	**0.0329%**	**14,899,718**	**25,315,933**	**169.91%**
88	62	EMC INS CO						
		21415	Employers Mut Cas Co	18,403,007	0.0372%	17,120,533	5,935,551	34.67%
		21407	Emcasco Ins Co	34,589	0.0001%	36,228	-1,140	-3.15%
				18,437,596	**0.0372%**	**17,156,761**	**5,934,411**	**34.59%**
89	3363	Employers Ins Grp						
		11512	Fremont Employers Ins Co	664,290	0.0013%	428,629	259,321	60.50%
				664,290	**0.0013%**	**428,629**	**259,321**	**60.50%**
90	20516	Euler American Credit Ind Co						
		20516	Euler American Credit Ind Co	28,991,276	0.0585%	28,689,252	16,145,799	56.28%
				28,991,276	**0.0585%**	**28,689,252**	**16,145,799**	**56.28%**
91	1120	EVEREST REIN HOL INC						
		10120	Everest Natl Ins Co	546,624,938	1.1036%	440,801,207	274,069,912	62.18%
				546,624,938	**1.1036%**	**440,801,207**	**274,069,912**	**62.18%**
92	158	FAIRFAX FINANCIAL						
		21113	United States Fire Ins Co	122,032,482	0.2464%	169,945,481	51,814,307	30.49%
		25534	TIG Ins Co	98,603,713	0.1991%	85,419,344	46,116,013	53.99%
		25054	Hudson Ins Co	44,004,317	0.0888%	29,908,947	17,860,325	59.72%
		24384	Ranger Ins Co	35,904,068	0.0725%	32,879,153	21,422,337	65.15%
		18864	Fairmont Ins Co	26,710,677	0.0539%	41,030,601	51,619,341	125.81%
		25518	TIG Premier Ins Co	26,315,695	0.0531%	26,561,426	50,023,121	188.33%
		25496	TIG Ind Co	10,598,891	0.0214%	11,154,789	5,363,250	48.08%
		25445	TIG Specialty Ins Corp	10,185,790	0.0206%	12,334,667	6,983,271	56.61%
		21105	North River Ins Co	6,880,620	0.0139%	11,530,833	9,679,686	83.95%
		10936	Seneca Ins Co Inc	1,387,125	0.0028%	1,853,256	0	0.00%
		25461	TIG Ins Co Of TX	1,350,671	0.0027%	1,688,452	1,155,810	68.45%
		10220	Commonwealth Ins Co Of Amer	706,443	0.0014%	1,462,305	400,738	27.40%
				384,680,492	**0.7766%**	**425,769,254**	**262,438,199**	**61.64%**
93	249	FARMERS HOME MUT						
		13846	Farmers Home Mut Ins Co	8,247,992	0.0167%	6,567,149	5,606,659	85.37%
		26395	Western Home Ins Co	7,474,827	0.0151%	6,081,749	5,150,894	84.69%
				15,722,819	**0.0317%**	**12,648,898**	**10,757,553**	**85.05%**

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94	7		FEDERATED MUT					
		13935	Federated Mut Ins Co	65,311,413	0.1319%	56,505,858	32,021,243	56.67%
		28304	Federated Service Ins Co	2,008,869	0.0041%	1,432,475	984,672	68.74%
				67,320,282	**0.1359%**	**57,938,333**	**33,005,915**	**56.97%**
95	11118		Federated Rural Electric Ins Corp					
		11118	Federated Rural Electric Ins Corp	245,111	0.0005%	241,591	30,917	12.80%
				245,111	**0.0005%**	**241,591**	**30,917**	**12.80%**
96	670		FIDELITY NATL FIN INC					
		25180	Fidelity National Ins Co	4,818,037	0.0097%	2,194,047	1,983,956	90.42%
		16578	First Comm Ins Co	2,471,521	0.0050%	2,551,427	1,217,610	47.72%
				7,289,558	**0.0147%**	**4,745,474**	**3,201,566**	**67.47%**
97	31453		Financial Pacific Ins Co					
		31453	Financial Pacific Ins Co	64,099,273	0.1294%	62,927,961	33,221,475	52.79%
				64,099,273	**0.1294%**	**62,927,961**	**33,221,475**	**52.79%**
98	70		FIRST AMN TITLE					
		34525	First American Specilaty Ins Co	66,601,319	0.1345%	39,140,513	22,517,703	57.53%
		11099	First American Home Buyers Pro Corp	60,712,318	0.1226%	57,608,901	26,101,655	45.31%
		37710	First American Prop & Cas Ins Co	6,262,366	0.0126%	4,937,129	3,127,215	63.34%
				133,576,003	**0.2697%**	**101,686,543**	**51,746,573**	**50.89%**
99	349		FLORISTS MUT					
		13978	Florists Mut Ins Co	13,590,977	0.0274%	12,184,843	7,546,248	61.93%
				13,590,977	**0.0274%**	**12,184,843**	**7,546,248**	**61.93%**
100	65		FM GLOBAL GRP					
		21482	Factory Mut Ins Co	251,695,317	0.5082%	221,181,977	50,054,317	22.63%
		10014	Affiliated Fm Ins Co	58,555,130	0.1182%	49,518,701	21,590,771	43.60%
				310,250,447	**0.6264%**	**270,700,678**	**71,645,088**	**26.47%**
101	194		FNCL SEC ASR HOLDINGS LTD					
		18287	Financial Security Assur Inc	95,507,898	0.1928%	24,390,308	-163,370	-0.67%
				95,507,898	**0.1928%**	**24,390,308**	**-163,370**	**-0.67%**
102	19		FORTIS GRP					
		42978	American Security Ins Co	94,952,091	0.1917%	93,354,625	15,965,826	17.10%
		10111	American Bankers Ins Co Of FL	74,453,607	0.1503%	81,196,198	17,977,669	22.14%
		35971	Voyager Property & Cas Ins Co	18,133,250	0.0366%	19,342,541	10,067,569	52.05%
		19615	American Reliable Ins Co	17,654,855	0.0356%	16,226,035	3,213,989	19.81%
		42986	Standard Guaranty Ins Co	5,990,332	0.0121%	2,201,783	647,713	29.42%
				211,184,135	**0.4264%**	**212,321,182**	**47,872,766**	**22.55%**
103	790		FREMONT GEN GRP					
		21040	Fremont Ind Co	7,121,491	0.0144%	2,288,039	528,842,731	23113.36%
				7,121,491	**0.0144%**	**2,288,039**	**528,842,731**	**23113.36%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: GRAND TOTAL-ALL LINES: [34]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
104	350		GE GLOBAL GRP					
		34207	Westport Ins Corp	115,479,384	0.2331%	98,323,573	70,604,319	71.81%
		38458	General Electric Mortgage Ins Corp	65,690,499	0.1326%	69,633,387	-14,386,825	-20.66%
		39845	Employers Reins Corp	42,295,748	0.0854%	41,211,314	41,224,389	100.03%
		20796	GE Cas Ins Co	39,456,316	0.0797%	38,065,895	34,185,038	89.80%
		12815	Financial Guaranty Ins Co	18,145,031	0.0366%	10,236,373	0	0.00%
		11843	Medical Protective Co	18,034,578	0.0364%	13,413,312	9,544,263	71.16%
		34789	GE Prop & Cas Ins Co	16,566,054	0.0334%	17,199,482	11,368,530	66.10%
		43974	GE Indemnity Ins Co	13,126,864	0.0265%	12,119,456	7,842,078	64.71%
		21318	Coregis Ins Co	9,487,013	0.0192%	30,291,182	72,211,729	238.39%
		39527	Heritage Ind Co	3,130,981	0.0063%	4,758,980	6,563,607	137.92%
		22225	Ge Auto & Home Assur Co	1,608,217	0.0032%	1,300,932	1,031,388	79.28%
		18759	Verex Assure Inc	45,333	0.0001%	94,387	-125,257	-132.71%
		29823	Ge Residential Mortgage Ins Corp NC	24,126	0.0000%	39,209	-47,888	-122.14%
		32077	Montgomery Ward Ins Co	8,378	0.0000%	8,368	2,185	26.11%
		16675	Gen Elec Mortgage Ins Corp Of NC	299	0.0000%	522	-3,126	-598.85%
				343,098,821	**0.6927%**	**336,696,372**	**240,014,430**	**71.29%**
105	852		GENERAL AGENTS GRP					
		40150	MGA Ins Co Inc	494,844	0.0010%	2,927,795	3,664,282	125.16%
				494,844	**0.0010%**	**2,927,795**	**3,664,282**	**125.16%**
106	1169		GENERALI GRP					
		11231	Generali Us Branch	2,856,817	0.0058%	3,055,110	5,388,952	176.39%
				2,856,817	**0.0058%**	**3,055,110**	**5,388,952**	**176.39%**
107	604		GERLING GLOBAL RE GRP					
		32190	Constitution Ins Co	26,154,490	0.0528%	44,280,356	26,809,014	60.54%
		41343	Gerling Amer Ins Co	3,177,477	0.0064%	3,608,789	24,362,730	675.09%
				29,331,967	**0.0592%**	**47,889,145**	**51,171,744**	**106.85%**
108	11304		Global Surety & Ins Co					
		11304	Global Surety & Ins Co	147,901	0.0003%	138,706	0	0.00%
				147,901	**0.0003%**	**138,706**	**0**	**0.00%**
109	79		GMAC INS HOLDING					
		23728	National General Ins Co	93,216,468	0.1882%	93,286,608	53,639,837	57.50%
		30945	National Alliance Ins Co	15,234,799	0.0308%	15,524,378	11,189,980	72.08%
		31488	Integon Preferred Ins Co	13,875,838	0.0280%	13,935,364	8,252,424	59.22%
		38660	MIC General Ins Corp	10,976,900	0.0222%	10,603,530	4,650,207	43.86%
		38601	MIC Prop & Cas Ins Corp	6,615,340	0.0134%	4,053,768	1,248,810	30.81%
		22012	Motors Ins Corp	6,211,425	0.0125%	6,284,320	3,469,344	55.21%
		11044	GMAC Ins Co Online Inc	3,260,694	0.0066%	1,798,074	1,650,308	91.78%
		22004	CIM Ins Corp	2,832,077	0.0057%	3,556,056	1,457,245	40.98%
		29742	Integon Natl Ins Co	630,066	0.0013%	1,203,873	238,351	19.80%
				152,853,607	**0.3086%**	**150,245,971**	**85,796,506**	**57.10%**
110	39861		Golden Bear Ins Co					
		39861	Golden Bear Ins Co	32,366,088	0.0653%	25,407,562	7,916,296	31.16%
				32,366,088	**0.0653%**	**25,407,562**	**7,916,296**	**31.16%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: GRAND TOTAL-ALL LINES: [34]

Sorted by Group Name

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
111	407		Goran Capital Grp					
		12220	Superior Ins Co	20,828,827	0.0421%	28,283,063	21,999,641	77.78%
				20,828,827	**0.0421%**	**28,283,063**	**21,999,641**	**77.78%**
112	83		GRANGE INS					
		22101	Grange Ins Assn	28,987,502	0.0585%	27,868,255	21,748,122	78.04%
		22128	Rocky Mountain Fire & Cas Co	4,793,422	0.0097%	4,828,997	4,120,406	85.33%
				33,780,924	**0.0682%**	**32,697,252**	**25,868,528**	**79.12%**
113	1208		GRAY INS GRP					
		36307	Gray Ins Co	26,606	0.0001%	26,606	423,935	1593.38%
				26,606	**0.0001%**	**26,606**	**423,935**	**1593.38%**
114	84		GREAT AMER E&S INS CO					
		22268	Infinity Ins Co	265,998,211	0.5370%	231,699,498	122,043,586	52.67%
		43753	Republic Ind Co of CA	150,869,276	0.3046%	148,590,760	81,843,100	55.08%
		26344	Great American Assur Co	119,802,825	0.2419%	102,232,880	43,353,661	42.41%
		16691	Great American Ins Co	92,608,115	0.1870%	88,983,090	45,299,935	50.91%
		22136	Great American Ins Co of NY	68,345,118	0.1380%	66,611,302	17,138,644	25.73%
		22179	Republic Ind Co Of Amer	56,095,033	0.1133%	54,815,892	50,953,626	92.95%
		26832	Great American Alliance Ins Co	51,750,715	0.1045%	53,747,228	21,063,001	39.19%
		11738	Leader Ins Co	31,033,583	0.0627%	29,824,960	17,095,566	57.32%
		20260	Infinity Select Ins Co	20,926,273	0.0422%	21,408,701	11,626,383	54.31%
		10068	Infinity Natl Ins Co	11,621,618	0.0235%	12,393,223	5,325,037	42.97%
		32620	National Interstate Ins Co	7,651,389	0.0154%	8,239,651	2,259,191	27.42%
		33723	Great American Spirit Ins Co	4,056,428	0.0082%	4,178,246	2,302,039	55.10%
		33014	Transport Ins Co	2,092,499	0.0042%	2,378,851	1,493,476	62.78%
		21792	Atlanta Cas Co	1,895,931	0.0038%	2,208,604	1,913,821	86.65%
		12599	Windsor Ins Co	870,828	0.0018%	1,008,941	507,620	50.31%
		31925	Atlanta Specialty Ins Co	170,613	0.0003%	212,389	136,253	64.15%
		38580	Great American Protection Ins Co	91	0.0000%	91	24,542	26969.23%
				885,788,546	**1.7883%**	**828,534,307**	**424,379,481**	**51.22%**
115	303		GUIDEONE INS GRP					
		15032	Guideone Mut Ins Co	54,308,812	0.1096%	49,893,633	32,491,953	65.12%
		14559	Guideone Specialty Mut Ins Co	30,943,986	0.0625%	32,872,950	28,822,216	87.68%
		10920	Millennium Ins Co	5,889,014	0.0119%	9,127,348	7,479,571	81.95%
				91,141,812	**0.1840%**	**91,893,931**	**68,793,740**	**74.86%**
116	517		HANNOVER GRP					
		20532	Clarendon Natl Ins Co	271,703,819	0.5486%	283,859,366	281,138,302	99.04%
		21806	Harbor Specialty Ins Co	144,293,341	0.2913%	132,349,632	82,419,010	62.27%
		37257	Insurance Corp Of Hannover	94,678,615	0.1911%	79,775,581	55,194,346	69.19%
		37303	Redland Ins Co	20,922,280	0.0422%	16,984,890	42,271,849	248.88%
				531,598,055	**1.0733%**	**512,969,469**	**461,023,507**	**89.87%**
117	26433		Harco Natl Ins Co					
		26433	Harco Natl Ins Co	13,375,002	0.0270%	10,902,953	7,370,236	67.60%
				13,375,002	**0.0270%**	**10,902,953**	**7,370,236**	**67.60%**

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Licensed companies only

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118	253		HARLEYSVILLE GRP					
		14168	Harleysville Mut Ins Co	6,909,628	0.0140%	11,476,013	11,161,804	97.26%
				6,909,628	**0.0140%**	**11,476,013**	**11,161,804**	**97.26%**
119	91		HARTFORD FIRE & CAS GRP					
		29424	Hartford Cas Ins Co	331,453,737	0.6692%	306,996,642	169,197,045	55.11%
		19682	Hartford Fire In Co	296,657,333	0.5989%	270,281,325	107,155,266	39.65%
		30104	Hartford Underwriters Ins Co	174,122,730	0.3515%	165,584,277	121,667,645	73.48%
		29459	Twin City Fire Ins Co Co	140,705,942	0.2841%	126,859,389	84,945,322	66.96%
		37478	Hartford Ins Co Of The Midwest	75,252,195	0.1519%	74,959,719	40,947,196	54.63%
		39098	Omni Ins Co	33,027,276	0.0667%	28,821,464	20,516,421	71.18%
		22357	Hartford Accid & Ind Co	1,822,175	0.0037%	1,613,950	8,059,423	499.36%
		34690	Property & Cas Ins Co Of Hartford	81,762	0.0002%	56,412	7,709	13.67%
				1,053,123,150	**2.1262%**	**975,173,178**	**552,496,027**	**56.66%**
120	984		HCC INS HOLDINGS GRP					
		29599	US Specialty Ins Co	12,478,436	0.0252%	11,724,937	9,225,824	78.69%
		10367	Avemco Ins Co	11,665,287	0.0236%	11,923,328	4,614,437	38.70%
				24,143,723	**0.0487%**	**23,648,265**	**13,840,261**	**58.53%**
121	10080		Health Providers Mut Ins Co Inc RRG					
		10080	Health Providers Mut Ins Co Inc RRG	3,428,751	0.0069%	2,569,545	0	0.00%
				3,428,751	**0.0069%**	**2,569,545**	**0**	**0.00%**
122	1116		HIGHLANDS INS GRP INC					
		23930	Pacific Natl Ins Co	1,206,968	0.0024%	7,823,920	4,748,835	60.70%
		41408	Pacific Automobile Ins Co	766,909	0.0015%	3,503,761	2,170,612	61.95%
		22489	Highlands Ins Co	392,363	0.0008%	3,760,360	12,458,958	331.32%
				2,366,240	**0.0048%**	**15,088,041**	**19,378,405**	**128.44%**
123	1293		HOMESITE INS GRP					
		11005	Homesite Ins Co Of CA	5,815,103	0.0117%	4,015,483	2,177,808	54.24%
				5,815,103	**0.0117%**	**4,015,483**	**2,177,808**	**54.24%**
124	300		HORACE MANN GRP					
		22756	Horace Mann Prop & Cas Ins Co	20,828,452	0.0421%	21,253,181	11,776,718	55.41%
		22578	Horace Mann Ins Co	17,439,604	0.0352%	16,527,182	11,021,576	66.69%
				38,268,056	**0.0773%**	**37,780,363**	**22,798,294**	**60.34%**
125	352		HOUSEHOLD FINANCE CORP					
		25011	Wesco Ins Co	12,759,830	0.0258%	15,411,633	4,452,492	28.89%
				12,759,830	**0.0258%**	**15,411,633**	**4,452,492**	**28.89%**
126	10048		Hyundai Marine & Fire Ins Co Ltd					
		10048	Hyundai Marine & Fire Ins Co Ltd	1,112,518	0.0022%	1,097,647	1,100,100	100.22%
				1,112,518	**0.0022%**	**1,097,647**	**1,100,100**	**100.22%**
127	922		ICW GROUP					
		40029	Explorer Ins Co	123,573,677	0.2495%	109,604,664	73,437,009	67.00%
		27847	Insurance Co Of The West	53,780,873	0.1086%	51,272,323	33,904,930	66.13%
				177,354,550	**0.3581%**	**160,876,987**	**107,341,939**	**66.72%**

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128	479	IFG CO						
		11177	First Financial Ins Co	16,972,660	0.0343%	18,431,757	14,963,356	81.18%
				16,972,660	**0.0343%**	**18,431,757**	**14,963,356**	**81.18%**
129	246	INDIANA LUMBERMENS						
		14265	Indiana Lumbermens Mut Ins Co	2,901	0.0000%	2,239	-42,148	-1882.45%
				2,901	**0.0000%**	**2,239**	**-42,148**	**-1882.45%**
130	944	INGRAM GRP						
		37648	Permanent General Assur Corp	55,965,298	0.1130%	55,888,738	37,743,733	67.53%
				55,965,298	**0.1130%**	**55,888,738**	**37,743,733**	**67.53%**
131	75	INSCO DICO GRP						
		12718	Developers Surety And Ind Co	14,814,130	0.0299%	14,328,763	2,480,644	17.31%
		25550	Indemnity Co Of CA	4,174,283	0.0084%	4,002,031	319,223	7.98%
				18,988,413	**0.0383%**	**18,330,794**	**2,799,867**	**15.27%**
132	1318	INTERINS EXCH OF THE AUTOMOBILE CLUB						
		15598	Interins Exch Of The Automobile Club	1,643,628,340	3.3184%	1,539,427,404	985,198,799	64.00%
				1,643,628,340	**3.3184%**	**1,539,427,404**	**985,198,799**	**64.00%**
133	11592	International Fidelity Ins Co						
		11592	International Fidelity Ins Co	10,733,861	0.0217%	8,990,458	596,255	6.63%
				10,733,861	**0.0217%**	**8,990,458**	**596,255**	**6.63%**
134	14354	Jewelers Mut Ins Co						
		14354	Jewelers Mut Ins Co	9,605,018	0.0194%	7,849,296	3,219,731	41.02%
				9,605,018	**0.0194%**	**7,849,296**	**3,219,731**	**41.02%**
135	1326	KINGSWAY GRP						
		33855	Lincoln General Ins Co	139,452,976	0.2815%	96,089,157	47,633,289	49.57%
				139,452,976	**0.2815%**	**96,089,157**	**47,633,289**	**49.57%**
136	26077	Lancer Ins Co						
		26077	Lancer Ins Co	21,301,100	0.0430%	18,814,030	6,629,940	35.24%
				21,301,100	**0.0430%**	**18,814,030**	**6,629,940**	**35.24%**
137	36706	Lawyers Mut Ins Co						
		36706	Lawyers Mut Ins Co	26,891,135	0.0543%	24,097,158	5,019,869	20.83%
				26,891,135	**0.0543%**	**24,097,158**	**5,019,869**	**20.83%**
138	37940	Lexington Natl Ins Corp						
		37940	Lexington Natl Ins Corp	1,123,774	0.0023%	954,470	0	0.00%
				1,123,774	**0.0023%**	**954,470**	**0**	**0.00%**
139	37800	Lg Ins Co Ltd Us Branch						
		37800	Lg Ins Co Ltd Us Branch	2,695,904	0.0054%	2,257,360	1,759,309	77.94%
				2,695,904	**0.0054%**	**2,257,360**	**1,759,309**	**77.94%**

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140	111	LIBERTY MUT GRP						
		23035	Liberty Mut Fire Ins Co	374,946,574	0.7570%	349,546,370	287,022,431	82.11%
		24198	Peerless Ins Co	198,740,652	0.4012%	170,401,471	130,924,132	76.83%
		23043	Liberty Mut Ins Co	127,570,492	0.2576%	106,376,690	86,531,009	81.34%
		21458	Employers Ins of Wausau	67,377,653	0.1360%	59,538,874	25,180,444	42.29%
		10836	Golden Eagle Ins Corp	59,454,997	0.1200%	103,850,095	17,435,189	16.79%
		42404	Liberty Ins Corp	35,471,899	0.0716%	34,463,775	35,461,357	102.89%
		19917	Liberty Ins Underwriters Inc	19,893,849	0.0402%	12,872,901	4,136,606	32.13%
		24171	Netherlands Ins Co The	12,357,400	0.0249%	6,844,471	7,138,636	104.30%
		26042	Wausau Underwriters Ins Co	6,750,696	0.0136%	7,341,795	9,014,444	122.78%
		26069	Wausau Business Ins Co	6,231,696	0.0126%	6,646,418	15,515,503	233.44%
		33600	LM Ins Corp	4,136,298	0.0084%	2,687,754	4,630,957	172.30%
		41939	Liberty Northwest Ins Corp	3,411,762	0.0069%	3,411,762	2,873,304	84.22%
		33588	First Liberty Ins Corp	3,236,592	0.0065%	2,897,092	2,253,726	77.79%
				919,580,560	**1.8566%**	**866,879,468**	**628,117,738**	**72.46%**
141	108	LUMBERMENS MUT CAS GRP						
		22977	Lumbermens Mut Cas Co	295,605,466	0.5968%	282,368,095	233,096,241	82.55%
		30562	American Manufacturers Mut Ins Co	184,599,881	0.3727%	176,390,637	117,342,133	66.52%
		22918	American Motorists Ins Co	126,504,580	0.2554%	111,783,815	57,496,177	51.44%
		18910	American Protection Ins Co	99,039,366	0.2000%	90,143,763	90,577,267	100.48%
		20524	Specialty Natl Ins Co	36,175,084	0.0730%	38,384,066	42,800,648	111.51%
		36986	Eagle Pacific Ins Co	17,081,588	0.0345%	14,715,496	6,303,953	42.84%
		40380	Pacific Eagle Ins Co	15,861,541	0.0320%	13,444,764	6,825,862	50.77%
		15563	Kemper Employers Ins Co	12,862,872	0.0260%	21,745,333	22,830,892	104.99%
		27138	Kemper Cas Ins Co	7,957,151	0.0161%	7,992,625	2,958,256	37.01%
		40991	Kemper Ind Ins Co	804,750	0.0016%	1,239,590	10,316,310	832.24%
				796,492,279	**1.6081%**	**758,208,184**	**590,547,739**	**77.89%**
142	23108	Lumbermens Underwriting Alliance						
		23108	Lumbermens Underwriting Alliance	15,337,524	0.0310%	13,760,845	13,472,753	97.91%
				15,337,524	**0.0310%**	**13,760,845**	**13,472,753**	**97.91%**
143	677	MAGUIRE CORP GRP						
		18058	Philadelphia Ind Ins Co	74,428,859	0.1503%	60,427,605	28,399,443	47.00%
				74,428,859	**0.1503%**	**60,427,605**	**28,399,443**	**47.00%**
144	42269	Majestic Ins Co						
		42269	Majestic Ins Co	68,042,388	0.1374%	73,292,511	42,204,949	57.58%
				68,042,388	**0.1374%**	**73,292,511**	**42,204,949**	**57.58%**
145	785	MARKEL CORP GRP						
		38970	Markel Ins Co	36,426,341	0.0735%	30,201,134	14,231,438	47.12%
		28932	Markel American Ins Co	18,774,762	0.0379%	18,116,725	13,398,016	73.95%
		27189	Associated Intl Ins Co	17,224,003	0.0348%	19,762,716	21,245,143	107.50%
				72,425,106	**0.1462%**	**68,080,575**	**48,874,597**	**71.79%**

2002 CALIFORNIA PRELIMINARY P & C MARKET SHARE REPORT

Line of Business: GRAND TOTAL-ALL LINES: [34]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
146	225	MCMILLEN GRP						
		20010	Acceptance Ind Ins Co	27,450,197	0.0554%	30,101,147	19,682,174	65.39%
		13234	Wilshire Ins Co	26,622,199	0.0537%	26,407,088	11,073,857	41.94%
		23248	Occidental Fire & Cas Co Of NC	542	0.0000%	474	244,675	51619.20%
				54,072,938	**0.1092%**	**56,508,709**	**31,000,706**	**54.86%**
147	1282	MEDICAL GRP HOLDINGS AND AFFILIATES						
		33200	Norcal Mut Ins Co	162,656,320	0.3284%	160,780,715	63,582,970	39.55%
				162,656,320	**0.3284%**	**160,780,715**	**63,582,970**	**39.55%**
148	608	MEDICAL INS EXCH OF CA GRP						
		32433	Medical Ins Exch Of CA	29,470,920	0.0595%	29,297,849	18,642,489	63.63%
		36412	Claremont Liability Ins Co	22,729,164	0.0459%	27,074,962	7,416,500	27.39%
				52,200,084	**0.1054%**	**56,372,811**	**26,058,989**	**46.23%**
149	1113	MEDMARK INS GRP						
		22241	Medmarc Cas Ins Co	14,056,998	0.0284%	14,114,077	14,290,025	101.25%
				14,056,998	**0.0284%**	**14,114,077**	**14,290,025**	**101.25%**
150	15768	Merced Mut Ins Co						
		15768	Merced Mut Ins Co	5,343,616	0.0108%	4,555,842	2,663,535	58.46%
				5,343,616	**0.0108%**	**4,555,842**	**2,663,535**	**58.46%**
151	3479	Merchants Bonding Co Grp						
		14494	Merchants Bonding Co (Mutual)	2,722,228	0.0055%	2,844,028	612,988	21.55%
				2,722,228	**0.0055%**	**2,844,028**	**612,988**	**21.55%**
152	660	MERCURY GEN GRP						
		27553	Mercury Ins Co	929,465,588	1.8765%	890,737,320	531,714,362	59.69%
		11908	Mercury Cas Co	514,558,664	1.0389%	469,642,770	295,519,051	62.92%
		38342	California Automobile Ins Co	147,412,435	0.2976%	133,216,163	85,262,243	64.00%
		16810	American Mercury Ins Co	6,829,673	0.0138%	5,555,410	3,819,472	68.75%
				1,598,266,360	**3.2268%**	**1,499,151,663**	**916,315,128**	**61.12%**
153	241	METROPOLITAN GRP						
		25321	Metropolitan Drt Prop & Cas Ins Co	34,141,979	0.0689%	30,453,074	17,359,080	57.00%
				34,141,979	**0.0689%**	**30,453,074**	**17,359,080**	**57.00%**
154	105	MGIC GRP						
		29858	Mortgage Guaranty Ins Corp	172,023,798	0.3473%	171,980,449	89,178,872	51.85%
		10682	MGIC Credit Assur Corp	4,656,810	0.0094%	4,656,810	2,934,210	63.01%
		18740	MGIC Ind Corp	87,377	0.0002%	99,370	-838,842	-844.16%
				176,767,985	**0.3569%**	**176,736,629**	**91,274,240**	**51.64%**
155	14508	Michigan Millers Mut Ins Co						
		14508	Michigan Millers Mut Ins Co	6,494,345	0.0131%	6,539,290	2,659,305	40.67%
				6,494,345	**0.0131%**	**6,539,290**	**2,659,305**	**40.67%**
156	27480	Mid-State Mut Ins Co						
		27480	Mid-State Mut Ins Co	7,494,821	0.0151%	7,315,134	3,145,955	43.01%
				7,494,821	**0.0151%**	**7,315,134**	**3,145,955**	**43.01%**

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157	36650	Mid-State Surety Corp						
		36650	Mid-State Surety Corp	363,351	0.0007%	323,484	205,512	63.53%
				363,351	**0.0007%**	**323,484**	**205,512**	**63.53%**
158	3098	Millea Holdings Inc						
		12904	Tokio Marine & Fire Ins Co Ltd Us Br	139,790,328	0.2822%	135,586,123	108,598,793	80.10%
		41238	Trans Pacific Ins Co	3,170,305	0.0064%	2,873,838	6,685,333	232.63%
		32301	Nichido Fire & Marine Ins Co Ltd	1,600,000	0.0032%	1,619,945	3,104,900	191.67%
				144,560,633	**0.2919%**	**140,079,906**	**118,389,026**	**84.52%**
159	2978	Mitsui Sumitomo Ins Grp						
		20362	Sumitomo Mar & Fire Ins Co of Amer	27,064,514	0.0546%	25,005,871	15,251,631	60.99%
		22551	Mitsui Marine & Fire Ins Co of Amer	1,436,415	0.0029%	1,379,634	289,385	20.98%
				28,500,929	**0.0575%**	**26,385,505**	**15,541,016**	**58.90%**
160	291	MOTORISTS MUT						
		13331	American Hardware Mut Ins Co	12,835,531	0.0259%	12,124,498	6,654,865	54.89%
				12,835,531	**0.0259%**	**12,124,498**	**6,654,865**	**54.89%**
161	361	MUNICH GRP						
		19720	American Alt Ins Corp	18,140,864	0.0366%	18,658,942	23,920,896	128.20%
				18,140,864	**0.0366%**	**18,658,942**	**23,920,896**	**128.20%**
162	528	MUNICIPAL BOND INV ASR CORP GRP						
		12041	MBIA Ins Corp	110,964,445	0.2240%	43,264,539	-422,256	-0.98%
		20877	Capital Markets Assr Corp	41,230	0.0001%	82,498	0	0.00%
				111,005,675	**0.2241%**	**43,347,037**	**-422,256**	**-0.97%**
163	261	MUTUAL OF OMAHA						
		37540	Omaha Prop & Cas Ins Co	4,723,726	0.0095%	4,579,200	248,118	5.42%
				4,723,726	**0.0095%**	**4,579,200**	**248,118**	**5.42%**
164	364	MUTUAL PROTECTIVE						
		31119	Mutual Protective Ins Co	1,610,649	0.0033%	1,586,053	1,020,075	64.32%
				1,610,649	**0.0033%**	**1,586,053**	**1,020,075**	**64.32%**
165	23663	National American Ins Co						
		23663	National American Ins Co	398,718	0.0008%	484,793	970,758	200.24%
				398,718	**0.0008%**	**484,793**	**970,758**	**200.24%**

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166	140	NATIONWIDE CORP						
		19100	Amco Ins Co	339,711,933	0.6859%	318,307,249	226,717,864	71.23%
		23787	Nationwide Mut Ins Co	264,411,804	0.5338%	258,661,714	168,678,508	65.21%
		42579	Allied Prop & Cas Ins Co	106,269,718	0.2146%	96,889,518	68,612,262	70.81%
		15580	Scottsdale Ind Co	38,690,087	0.0781%	42,806,924	26,925,960	62.90%
		23779	Nationwide Mut Fire Ins Co	33,528,373	0.0677%	33,225,317	22,860,787	68.81%
		11991	National Cas Co	30,112,154	0.0608%	29,509,669	20,671,495	70.05%
		28223	Nationwide Agribusiness Ins Co	17,088,012	0.0345%	13,179,000	10,707,338	81.25%
		42587	Depositors Ins Co	16,694,686	0.0337%	16,686,023	12,039,460	72.15%
		37877	Nationwide Prop & Cas Ins Co	7,637,885	0.0154%	8,480,498	7,527,337	88.76%
		10723	Nationwide Assur Co	21,551	0.0000%	21,551	47,417	220.02%
		13838	Farmland Mut Ins Co	14,062	0.0000%	20,119	-5,623	-27.95%
				854,180,265	**1.7245%**	**817,787,582**	**564,782,805**	**69.06%**
167	25240	NAU Country Ins Co						
		25240	NAU Country Ins Co	20,738,412	0.0419%	20,597,095	5,705,975	27.70%
				20,738,412	**0.0419%**	**20,597,095**	**5,705,975**	**27.70%**
168	510	NAVIGATORS GRP INC						
		42307	Navigators Ins Co	70,051,269	0.1414%	61,053,840	36,326,909	59.50%
				70,051,269	**0.1414%**	**61,053,840**	**36,326,909**	**59.50%**
169	2638	NCMIC Grp						
		15865	NCMIC Ins Co	6,899,819	0.0139%	6,523,087	1,170,912	17.95%
				6,899,819	**0.0139%**	**6,523,087**	**1,170,912**	**17.95%**
170	2558	Nipponkoa Ins Co Ltd						
		27073	Nipponkoa Ins Co Ltd U.S. Branch	6,691,337	0.0135%	7,037,985	4,416,835	62.76%
		12190	NIPPONKOA Ins Co of America	352,705	0.0007%	352,705	92,308	26.17%
				7,044,042	**0.0142%**	**7,390,690**	**4,509,143**	**61.01%**
171	43583	Northwest Physicians Mut Ins Co						
		43583	Northwest Physicians Mut Ins Co	6,843,208	0.0138%	6,290,484	1,893,302	30.10%
				6,843,208	**0.0138%**	**6,290,484**	**1,893,302**	**30.10%**
172	256	NY MARINE & GEN GRP						
		16608	New York Marine & Gnrl Ins Co	5,481,814	0.0111%	5,635,681	5,011,075	88.92%
				5,481,814	**0.0111%**	**5,635,681**	**5,011,075**	**88.92%**
173	148	OHIO CAS GRP						
		24066	American Fire & Cas Co	1,070	0.0000%	1,392	4,305,853	309328.52%
				1,070	**0.0000%**	**1,392**	**4,305,853**	**309328.52%**
174	26565	Ohio Ind Co						
		26565	Ohio Ind Co	2,615,512	0.0053%	2,584,404	643,210	24.89%
				2,615,512	**0.0053%**	**2,584,404**	**643,210**	**24.89%**

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175	150	OLD REPUBLIC GRP						
		24147	Old Republic Ins Co	99,550,084	0.2010%	83,770,193	69,518,598	82.99%
		28452	Republic Mortgage Ins Co	28,615,052	0.0578%	29,468,328	-2,373,183	-8.05%
		11371	Great West Cas Co	16,442,888	0.0332%	13,104,013	14,009,943	106.91%
		24139	International Bus & Merc Reassur Co	1,683,356	0.0034%	1,514,498	254,272	16.79%
		40444	Old Republic Surety Co	1,039,132	0.0021%	1,129,027	8,588	0.76%
		35424	Old Republic Minnehoma Ins Co	393,552	0.0008%	473,335	246,562	52.09%
		20095	Bituminous Cas Corp	2,654	0.0000%	1,936	-147,871	-7637.96%
				147,726,718	**0.2983%**	**129,461,330**	**81,516,909**	**62.97%**
176	645	OREGON MUT INS						
		14907	Oregon Mut Ins Co	35,165,027	0.0710%	32,352,880	21,045,205	65.05%
				35,165,027	**0.0710%**	**32,352,880**	**21,045,205**	**65.05%**
177	156	P W GROUP INC						
		24295	Providence Washington Ins Co	9,397	0.0000%	11,622	491,178	4226.28%
				9,397	**0.0000%**	**11,622**	**491,178**	**4226.28%**
178	40550	Pacific Pioneer Ins Co						
		40550	Pacific Pioneer Ins Co	5,271,453	0.0106%	5,962,523	6,052,356	101.51%
				5,271,453	**0.0106%**	**5,962,523**	**6,052,356**	**101.51%**
179	1218	PENN AMER GRP INC						
		32859	Penn-Amer Ins Co	21,500,878	0.0434%	17,395,125	9,543,406	54.86%
				21,500,878	**0.0434%**	**17,395,125**	**9,543,406**	**54.86%**
180	767	PENN MFR ASN INS						
		12262	Pennsylvania Manufacturers Asn Ins C	8,738,345	0.0176%	6,964,598	4,080,271	58.59%
				8,738,345	**0.0176%**	**6,964,598**	**4,080,271**	**58.59%**
181	12297	Petroleum Cas Co						
		12297	Petroleum Cas Co	992,133	0.0020%	992,133	349,022	35.18%
				992,133	**0.0020%**	**992,133**	**349,022**	**35.18%**
182	772	PHYSICANS OF OH						
		22985	Sequoia Ins Co	67,899,794	0.1371%	60,012,836	38,589,174	64.30%
				67,899,794	**0.1371%**	**60,012,836**	**38,589,174**	**64.30%**
183	1135	PMI GRP OF CO						
		27251	PMI Mortgage Ins Co	92,299,174	0.1863%	93,589,462	-26,377,910	-28.18%
				92,299,174	**0.1863%**	**93,589,462**	**-26,377,910**	**-28.18%**
184	14460	Podiatry Ins Co Of Amer RRG Mut Co						
		14460	Podiatry Ins Co Of Amer RRG Mut Co	4,738,470	0.0096%	2,880,971	2,504,291	86.93%
				4,738,470	**0.0096%**	**2,880,971**	**2,504,291**	**86.93%**
185	36234	Preferred Professional Ins Co						
		36234	Preferred Professional Ins Co	27,864,538	0.0563%	27,827,125	26,264,370	94.38%
				27,864,538	**0.0563%**	**27,827,125**	**26,264,370**	**94.38%**

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186	2698		ProAssurance Corp Grp					
		33391	Medical Assur Co Inc	23,532	0.0000%	23,532	922,292	3919.31%
				23,532	**0.0000%**	**23,532**	**922,292**	**3919.31%**
187	155		PROGRESSIVE GRP					
		27804	Progressive West Ins Co	169,895,287	0.3430%	159,670,422	81,710,508	51.17%
		24260	Progressive Cas Ins Co	166,077,738	0.3353%	145,478,841	93,239,947	64.09%
		37605	Marathon Ins Co	141,738,014	0.2862%	136,151,604	78,265,256	57.48%
		44288	Specialty Risk Ins Co	46,223,987	0.0933%	22,569,338	13,633,226	60.41%
		11770	United Fncl Cas Co	29,564,720	0.0597%	34,835,291	20,712,072	59.46%
		10243	National Continental Ins Co	21,279,218	0.0430%	15,285,588	11,558,212	75.62%
		11851	Progressive Home Ins Co	377,119	0.0008%	404,260	-316	-0.08%
				575,156,083	**1.1612%**	**514,395,344**	**299,118,905**	**58.15%**
188	867		PROTECTIVE INS GRP					
		12416	Protective Ins Co	1,352,888	0.0027%	1,355,075	789,970	58.30%
		40460	Sagamore Ins Co	1,351,486	0.0027%	1,180,406	661,293	56.02%
				2,704,374	**0.0055%**	**2,535,481**	**1,451,263**	**57.24%**
189	458		PROTECTIVE LIFE INS GRP					
		35769	Lyndon Property Ins Co	10,735,217	0.0217%	10,463,977	11,355,246	108.52%
				10,735,217	**0.0217%**	**10,463,977**	**11,355,246**	**108.52%**
190	304		PRUDENTIAL OF AMER					
		32352	Prudential Prop & Cas Ins Co	79,820,947	0.1612%	77,805,933	62,088,953	79.80%
		31968	Merastar Ins Co	5,173,361	0.0104%	4,560,104	3,770,268	82.68%
		36447	Prudential General Ins Co	6,142	0.0000%	6,060	-4,793	-79.09%
				85,000,450	**0.1716%**	**82,372,097**	**65,854,428**	**79.95%**
191	853		PUBLIC SERVICE GRP					
		15059	Public Service Mut Ins Co	15,211,245	0.0307%	12,087,164	1,785,321	14.77%
		10997	Western Select Ins Co	353,528	0.0007%	4,628,122	3,731,398	80.62%
				15,564,773	**0.0314%**	**16,715,286**	**5,516,719**	**33.00%**
192	796		QBE INS GRP LTD					
		10219	QBE Reins Corp	3,014,352	0.0061%	2,846,790	3,879,896	136.29%
		39217	QBE Ins Corp	402,053	0.0008%	7,154,701	3,371,766	47.13%
				3,416,405	**0.0069%**	**10,001,491**	**7,251,662**	**72.51%**
193	766		Radian Grp					
		33790	Radian Guaranty Inc	102,396,346	0.2067%	96,354,990	-13,118,965	-13.62%
		30872	Amerin Guaranty Corp	2,873,062	0.0058%	2,873,062	3,569,329	124.23%
				105,269,408	**0.2125%**	**99,228,052**	**-9,549,636**	**-9.62%**
194	41580		Red Shield Ins Co					
		41580	Red Shield Ins Co	433,707	0.0009%	411,699	162,586	39.49%
				433,707	**0.0009%**	**411,699**	**162,586**	**39.49%**
195	1331		RENAISSANCE US HOLDING GRP					
		10340	Stonington Ins Co	458,786	0.0009%	321,265	-569,590	-177.30%
				458,786	**0.0009%**	**321,265**	**-569,590**	**-177.30%**

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196	1234	RESPONSE INS GRP						
		26050	Worldwide Ins Co	2,333,852	0.0047%	2,376,775	1,351,631	56.87%
		10970	Response Ind Co Of CA	830,287	0.0017%	1,261,367	795,363	63.06%
		43044	Response Ins Co	33,903	0.0001%	36,996	26,183	70.77%
				3,198,042	**0.0065%**	**3,675,138**	**2,173,177**	**59.13%**
197	1325	RHINE RE GRP						
		24899	Alea North America Ins Co	28,371,706	0.0573%	12,219,443	6,622,167	54.19%
				28,371,706	**0.0573%**	**12,219,443**	**6,622,167**	**54.19%**
198	783	RLI INS GRP						
		13056	RLI Ins Co	89,194,110	0.1801%	102,874,433	67,534,278	65.65%
				89,194,110	**0.1801%**	**102,874,433**	**67,534,278**	**65.65%**
199	553	ROYAL & SUN ALLIANCE USA						
		26980	Royal Ins Co Of Amer	153,433,211	0.3098%	145,438,698	65,391,003	44.96%
		13137	Viking Ins Co Of WI	152,308,314	0.3075%	149,093,428	99,153,648	66.50%
		24678	Royal Ind Co	131,264,225	0.2650%	142,073,169	63,919,412	44.99%
		24902	Security Ins Co Of Hartford	56,958,973	0.1150%	52,421,860	40,924,808	78.07%
		35262	Phoenix Assur Co Of NY	47,764,235	0.0964%	31,151,366	6,519,621	20.93%
		24880	Fire & Cas Ins Co Of CT	32,071,618	0.0648%	26,951,394	26,212,885	97.26%
		24872	Connecticut Ind Co	29,816,927	0.0602%	48,827,322	101,122,268	207.10%
		24589	American & Foreign Ins Co	17,025,655	0.0344%	16,995,423	9,060,750	53.31%
		24694	Safeguard Ins Co	9,699,376	0.0196%	9,190,227	6,834,334	74.37%
		24600	Globe Ind Co	9,591,856	0.0194%	8,169,269	7,652,831	93.68%
		26948	Guaranty Natl Ins Co Of CT	5,720,420	0.0115%	3,915,387	520,643	13.30%
		40541	Grocers Ins Co	682,308	0.0014%	4,925,126	4,224,158	85.77%
				646,337,118	**1.3049%**	**639,152,669**	**431,536,361**	**67.52%**
200	163	SAFECO INS GRP						
		24740	Safeco Ins Co Of Amer	399,914,300	0.8074%	400,669,784	249,353,592	62.23%
		19704	American States Ins Co	147,013,094	0.2968%	108,832,821	39,684,419	36.46%
		39012	Safeco Ins Co Of IL	89,584,095	0.1809%	92,366,822	56,777,276	61.47%
		19690	American Economy Ins Co	60,952,367	0.1231%	54,200,566	33,296,459	61.43%
		24724	First Natl Ins Co Of Amer	51,658,486	0.1043%	57,711,164	41,306,530	71.57%
		24732	General Ins Co Of Amer	33,246,600	0.0671%	49,882,927	32,095,921	64.34%
		37214	American States Preferred Ins Co	22,687,346	0.0458%	19,273,669	13,624,718	70.69%
		19712	American States Ins Co Of TX	3,963,781	0.0080%	2,020,728	869,641	43.04%
				809,020,069	**1.6334%**	**784,958,481**	**467,008,556**	**59.49%**
201	257	SAFEWAY INS GRP						
		12521	Safeway Ins Co	48,970,230	0.0989%	52,503,005	36,546,040	69.61%
		10939	Safeway Direct Ins Co	4,699,821	0.0095%	4,645,283	4,129,448	88.90%
				53,670,051	**0.1084%**	**57,148,288**	**40,675,488**	**71.18%**
202	749	SCOR REINS CO						
		39322	General Security National Ins Co	510,219	0.0010%	567,285	8,076,683	1423.74%
				510,219	**0.0010%**	**567,285**	**8,076,683**	**1423.74%**

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Line of Business: GRAND TOTAL-ALL LINES: [34]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
203	168	SEIBELS BRUCE GRP						
		24953	South Carolina Ins Co	5,812,757	0.0117%	6,045,735	422,558	6.99%
				5,812,757	**0.0117%**	**6,045,735**	**422,558**	**6.99%**
204	169	SENTRY INS GRP						
		24988	Sentry Ins A Mut Co	57,946,872	0.1170%	47,130,230	32,224,687	68.37%
		21180	Sentry Select Ins Co	53,953,501	0.1089%	43,509,312	29,553,002	67.92%
		23434	Middlesex Ins Co	4,970,471	0.0100%	3,676,073	904,555	24.61%
				116,870,844	**0.2360%**	**94,315,615**	**62,682,244**	**66.46%**
205	829	SIERRA HEALTH SVC GRP						
		32280	Commercial Cas Ins Co	69,497,206	0.1403%	65,200,366	50,218,241	77.02%
		32271	California Ind Ins Co	51,235,059	0.1034%	55,901,268	101,981,928	182.43%
				120,732,265	**0.2438%**	**121,101,634**	**152,200,169**	**125.68%**
206	712	SIERRA PACIFIC GRP						
		35041	Sierra Pacific Ins Co	814,950	0.0016%	0	0	0.00%
				814,950	**0.0016%**	**0**	**0**	**#Num!**
207	35408	Sirius Amer Ins Co						
		35408	Sirius Amer Ins Co	29,650,156	0.0599%	17,974,621	10,766,739	59.90%
				29,650,156	**0.0599%**	**17,974,621**	**10,766,739**	**59.90%**
208	3219	Sompo Japan Ins Grp						
		11126	Sompo Japan Ins Co of Amer	33,933,710	0.0685%	32,464,632	29,520,346	90.93%
		38997	Sompo Japan Fire & Mar Ins Co Amer	1,916,130	0.0039%	1,916,130	2,114,141	110.33%
				35,849,840	**0.0724%**	**34,380,762**	**31,634,487**	**92.01%**
209	36790	Springfield Ins Co Inc						
		36790	Springfield Ins Co Inc	25,888,801	0.0523%	24,919,294	18,887,842	75.80%
				25,888,801	**0.0523%**	**24,919,294**	**18,887,842**	**75.80%**
210	164	ST PAUL GRP						
		24767	St Paul Fire & Marine Ins Co	382,212,966	0.7717%	349,458,179	205,804,159	58.89%
		25887	US Fidelity & Guaranty Co	88,739,274	0.1792%	87,985,501	1,046,565,858	1189.48%
		10799	Geovera Ins Co	62,509,275	0.1262%	61,440,947	0	0.00%
		36463	Discover Prop & Cas Ins Co	59,852,629	0.1208%	54,796,983	35,128,129	64.11%
		24791	St Paul Mercury Ins Co	50,429,108	0.1018%	50,596,933	23,403,298	46.25%
		35386	Fidelity & Guaranty Ins Co	34,166,574	0.0690%	34,031,056	36,112,068	106.12%
		10887	Pacific Select Property Ins Co	24,834,122	0.0501%	25,680,398	0	0.00%
		41769	Athena Assur Co	19,611,483	0.0396%	19,711,953	10,226,717	51.88%
		25879	Fidelity & Guaranty Ins Underwriters	14,662,759	0.0296%	15,156,103	6,800,360	44.87%
		24775	St Paul Guardian Ins Co	11,381,155	0.0230%	12,427,842	9,966,674	80.20%
		22535	Seaboard Surety Co	4,034,984	0.0081%	4,261,183	-1,400,528	-32.87%
		41750	St Paul Medical Liability Ins Co	605,719	0.0012%	621,677	935,122	150.42%
		19224	Northbrook Prop & Cas Ins Co	90,050	0.0002%	89,743	10,220,634	11388.78%
				753,130,098	**1.5205%**	**716,258,498**	**1,383,762,491**	**193.19%**

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
211	748	STAR INS GRP						
		18023	Star Ins Co	17,974,959	0.0363%	20,867,285	13,546,928	64.92%
		25780	Williamsburg Natl Ins Co	4,463,032	0.0090%	4,539,853	8,765,279	193.07%
				22,437,991	**0.0453%**	**25,407,138**	**22,312,207**	**87.82%**
212	35076	State Compensation Ins Fund						
		35076	State Compensation Ins Fund	5,492,547,237	11.0891%	5,501,924,878	4,785,193,061	86.97%
				5,492,547,237	**11.0891%**	**5,501,924,878**	**4,785,193,061**	**86.97%**
213	176	STATE FARM IL						
		25178	State Farm Mut Auto Ins Co	2,485,663,335	5.0184%	2,337,333,663	1,810,089,676	77.44%
		25151	State Farm General Ins Co	1,508,390,416	3.0453%	1,391,248,152	831,647,365	59.78%
		25143	State Farm Fire And Cas Co	79,547,268	0.1606%	68,324,662	184,770,506	270.43%
				4,073,601,019	**8.2243%**	**3,796,906,477**	**2,826,507,547**	**74.44%**
214	42277	Sterling Cas Ins Co						
		42277	Sterling Cas Ins Co	84,946,613	0.1715%	77,583,594	53,947,509	69.53%
				84,946,613	**0.1715%**	**77,583,594**	**53,947,509**	**69.53%**
215	12793	Surety Co Of The Pacific						
		12793	Surety Co Of The Pacific	9,678,678	0.0195%	9,531,213	1,518,316	15.93%
				9,678,678	**0.0195%**	**9,531,213**	**1,518,316**	**15.93%**
216	32107	Sutter Ins Co						
		32107	Sutter Ins Co	35,956,717	0.0726%	27,631,449	15,969,113	57.79%
				35,956,717	**0.0726%**	**27,631,449**	**15,969,113**	**57.79%**
217	181	SWISS RE GRP						
		29874	North American Specialty Ins Co	20,024,444	0.0404%	28,008,083	16,325,617	58.29%
		38830	Fort Wayne Hlth & Cas Ins Co	18,814,939	0.0380%	18,836,263	14,669,436	77.88%
		32778	Washington Intl Ins Co	5,553,615	0.0112%	5,422,619	4,901,446	90.39%
		29700	North American Elite Ins Co	4,806,151	0.0097%	2,376,982	2,151,764	90.53%
				49,199,149	**0.0993%**	**54,643,947**	**38,048,263**	**69.63%**
218	93	TEXAS ST NATL GRP						
		12831	State Natl Ins Co Inc	47,201,390	0.0953%	50,038,078	24,988,396	49.94%
				47,201,390	**0.0953%**	**50,038,078**	**24,988,396**	**49.94%**
219	161	TOPA EQUITIES LTD						
		18031	Topa Ins Co	100,034,871	0.2020%	90,929,777	43,143,706	47.45%
				100,034,871	**0.2020%**	**90,929,777**	**43,143,706**	**47.45%**
220	37621	Toyota Motor Ins Co						
		37621	Toyota Motor Ins Co	15,646,340	0.0316%	8,956,357	9,215,283	102.89%
				15,646,340	**0.0316%**	**8,956,357**	**9,215,283**	**102.89%**
221	28886	Transguard Ins Co Of Amer Inc						
		28886	Transguard Ins Co Of Amer Inc	1,836,969	0.0037%	1,981,714	1,535,129	77.46%
				1,836,969	**0.0037%**	**1,981,714**	**1,535,129**	**77.46%**

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Licensed companies only

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222	3321		Travelers Property Cas Corp Grp					
		25674	Travelers Ind Co Of IL	462,618,783	0.9340%	383,875,080	285,361,026	74.34%
		22217	Gulf Ins Co	137,329,061	0.2773%	120,901,741	87,722,916	72.56%
		25682	Travelers Ind Co Of CT	115,940,227	0.2341%	100,553,198	111,580,300	110.97%
		31194	Travelers Cas & Surety Co Of Amer	100,721,172	0.2033%	87,620,914	1,033,278	1.18%
		19070	Standard Fire Ins Co	77,585,954	0.1566%	71,476,504	38,885,263	54.40%
		24015	Northland Ins Co	47,548,369	0.0960%	43,891,410	24,706,814	56.29%
		36161	Travelers Prop Cas Ins Co	40,744,708	0.0823%	39,492,092	23,255,455	58.89%
		19038	Travelers Cas & Surety Co	9,360,671	0.0189%	2,763,132	-5,734,847	-207.55%
		10819	American Equity Specialty Ins Co	8,745,001	0.0177%	12,156,946	8,555,147	70.37%
		21296	Associates Ins Co	7,766,834	0.0157%	7,385,972	7,101,897	96.15%
		19046	Travelers Cas & Surety Co Of IL	4,873,490	0.0098%	2,293,907	-2,556,200	-111.43%
		22233	Select Ins Co	2,434,689	0.0049%	3,321,576	5,292,353	159.33%
		36170	Travelers Cas Co Of CT	1,650,620	0.0033%	922,977	729,359	79.02%
		24031	Northland Cas Co	513,430	0.0010%	770,697	352,093	45.69%
		41483	Farmington Cas Co	105,176	0.0002%	114,700	5,557,628	4845.36%
		33650	Mendota Ins Co	49,497	0.0001%	30,892	58,321	188.79%
		22209	Atlantic Ins Co	41,454	0.0001%	31,942	4,211	13.18%
				1,018,029,136	**2.0553%**	**877,603,680**	**591,905,014**	**67.45%**
223	1314		TRENWICK AMER CORP GRP					
		18341	Insurance Corp Of NY	146,989,671	0.2968%	117,334,424	95,726,660	81.58%
		34894	Trenwick Amer Reins Corp	797,718	0.0016%	90,439	187,818	207.67%
				147,787,389	**0.2984%**	**117,424,863**	**95,914,478**	**81.68%**
224	1338		TRIUMPHE HOLDING GRP					
		41106	Triumphe Cas Co	192,963	0.0004%	36,962	17,641	47.73%
				192,963	**0.0004%**	**36,962**	**17,641**	**47.73%**
225	781		UNION LABOR GRP					
		37893	Ulico Cas Co	20,916,723	0.0422%	18,803,680	13,478,579	71.68%
				20,916,723	**0.0422%**	**18,803,680**	**13,478,579**	**71.68%**
226	248		UNITED FIRE & CAS GRP					
		13021	United Fire & Cas Co	15,516,289	0.0313%	13,118,680	3,000	0.02%
				15,516,289	**0.0313%**	**13,118,680**	**3,000**	**0.02%**
227	920		UNITED NATL GRP					
		42048	Diamond State Ins Co	22,011,905	0.0444%	23,747,322	27,821,938	117.16%
		41335	United Natl Specialty Ins Co	727,688	0.0015%	273,638	50,338	18.40%
				22,739,593	**0.0459%**	**24,020,960**	**27,872,276**	**116.03%**
228	200		UNITED SERVICES AUTOMOBILE ASN GRP					
		25941	United Services Auto Assoc	432,174,342	0.8725%	421,496,087	268,694,124	63.75%
		25968	USAA Cas Ins Co	336,843,360	0.6801%	325,302,495	220,094,707	67.66%
		18600	USAA General Ind Co	16,038,424	0.0324%	15,442,293	9,268,217	60.02%
				785,056,126	**1.5850%**	**762,240,875**	**498,057,048**	**65.34%**

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229	215	UNITRIN GRP						
		19852	Financial Ind Co	132,046,611	0.2666%	121,620,666	81,290,403	66.84%
		16063	Unitrin Auto & Home Ins Co	39,103,148	0.0789%	51,000,963	27,847,948	54.60%
		14133	Valley Ins Co	21,019,040	0.0424%	22,100,290	33,835,884	153.10%
		10915	Kemper Auto & Home Ins Co	16,807,605	0.0339%	14,992,596	11,832,271	78.92%
		19887	Trinity Universal Ins Co	12,233,053	0.0247%	16,160,035	10,969,025	67.88%
		10226	Unitrin Direct Ins Co	6,819,968	0.0138%	3,139,961	2,159,891	68.79%
		11142	United Cas Ins Co Of Amer	2,156,829	0.0044%	2,138,819	362,482	16.95%
				230,186,254	**0.4647%**	**231,153,330**	**168,297,904**	**72.81%**
230	28497	Usplate Glass Ins Co						
		28497	Usplate Glass Ins Co	617,985	0.0012%	614,633	66,805	10.87%
				617,985	**0.0012%**	**614,633**	**66,805**	**10.87%**
231	201	UTICA NATL INS GRP						
		25976	Utica Mut Ins Co	1,373,205	0.0028%	1,488,593	3,714,005	249.50%
		25984	Graphic Arts Mut Ins Co	58,738	0.0001%	78,432	-349,159	-445.17%
				1,431,943	**0.0029%**	**1,567,025**	**3,364,846**	**214.73%**
232	697	VAN ENT GRP						
		37060	Old United Cas Co	8,841,561	0.0179%	8,074,062	5,488,338	67.97%
				8,841,561	**0.0179%**	**8,074,062**	**5,488,338**	**67.97%**
233	21172	Vanliner Ins Co						
		21172	Vanliner Ins Co	12,832,121	0.0259%	11,462,445	8,959,888	78.17%
				12,832,121	**0.0259%**	**11,462,445**	**8,959,888**	**78.17%**
234	10815	Verlan Fire Ins Co MD						
		10815	Verlan Fire Ins Co MD	1,200,009	0.0024%	885,196	900,326	101.71%
				1,200,009	**0.0024%**	**885,196**	**900,326**	**101.71%**
235	958	VESTA INS GRP						
		11762	Vesta Fire Ins Corp	92,909,937	0.1876%	99,276,377	82,274,418	82.87%
		22438	Hawaiian Ins & Gty Co Ltd	2,515,431	0.0051%	2,453,054	767,039	31.27%
				95,425,368	**0.1927%**	**101,729,431**	**83,041,457**	**81.63%**
236	42285	Veterinary Pet Ins Co						
		42285	Veterinary Pet Ins Co	16,656,041	0.0336%	14,320,525	8,107,259	56.61%
				16,656,041	**0.0336%**	**14,320,525**	**8,107,259**	**56.61%**
237	1179	WAWANESA INS GRP						
		10683	Wawanesa General Ins Co	118,580,764	0.2394%	99,229,367	89,406,415	90.10%
		31526	Wawanesa Mut Ins Co Us Branch	64,972,884	0.1312%	63,709,898	51,903,588	81.47%
				183,553,648	**0.3706%**	**162,939,265**	**141,310,003**	**86.73%**
238	471	Wells Fargo Grp						
		39039	Rural Community Ins Co	27,095,370	0.0547%	15,166,976	8,386,994	55.30%
				27,095,370	**0.0547%**	**15,166,976**	**8,386,994**	**55.30%**
239	27502	Western General Ins Co						
		27502	Western General Ins Co	72,747,767	0.1469%	80,010,795	46,583,337	58.22%
				72,747,767	**0.1469%**	**80,010,795**	**46,583,337**	**58.22%**

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240	800		WESTERN MUT INS GRP					
		15776	Residence Mut Ins Co	27,433,169	0.0554%	24,549,863	8,093,794	32.97%
		13625	Western Mut Ins Co	7,307,729	0.0148%	7,758,501	3,509,246	45.23%
				34,740,898	**0.0701%**	**32,308,364**	**11,603,040**	**35.91%**
241	2898		Western Service Contract Grp					
		37850	Pacific Specialty Ins Co	95,278,438	0.1924%	77,890,048	34,998,343	44.93%
				95,278,438	**0.1924%**	**77,890,048**	**34,998,343**	**44.93%**
242	866		WESTERN WORLD GRP					
		40436	Stratford Ins Co	808,417	0.0016%	374,691	239,859	64.02%
				808,417	**0.0016%**	**374,691**	**239,859**	**64.02%**
243	237		WESTWARD GRP					
		24635	Westward Ins Co	93,701	0.0002%	106,559	68,655	64.43%
				93,701	**0.0002%**	**106,559**	**68,655**	**64.43%**
244	1129		WHITE MOUNTAINS GRP					
		20621	OneBeacon America Ins Co	38,392,646	0.0775%	61,235,746	140,915,424	230.12%
		21970	OneBeacon Ins Co	24,479,576	0.0494%	36,951,199	60,970,077	165.00%
		21962	Pennsylvania General Ins Co	17,437,172	0.0352%	38,376,581	80,204,281	208.99%
		30210	Ensurance Prop & Cas Ins Co	10,364,353	0.0209%	5,807,474	3,629,007	62.49%
		38776	Folksamerica Rein Co	6,725,681	0.0136%	6,585,260	2,215,411	33.64%
		20648	Employers Fire Ins Co	4,313,079	0.0087%	9,848,530	4,590,933	46.62%
		20613	American Employers Ins Co	2,401,688	0.0048%	5,418,852	4,527,829	83.56%
		23752	National Farmers Union Std Ins Co	2,322,691	0.0047%	2,296,259	1,632,888	71.11%
		38369	Northern Assur Co Of Amer	1,494,655	0.0030%	4,024,878	-912,530	-22.67%
		16217	National Farmers Union Prop & Cas	14,850	0.0000%	528,886	-84,389	-15.96%
				107,946,391	**0.2179%**	**171,073,665**	**297,688,931**	**174.01%**
245	273		WORKMENS GRP					
		13250	Workmens Auto Ins Co	47,869,460	0.0966%	51,402,998	32,634,580	63.49%
				47,869,460	**0.0966%**	**51,402,998**	**32,634,580**	**63.49%**
246	98		WR Berkley Corp					
		10510	Carolina Cas Ins Co	73,140,160	0.1477%	57,981,867	39,136,945	67.50%
		10900	Preferred Employers Ins Co	70,430,228	0.1422%	64,714,689	41,183,503	63.64%
		40045	Starnet Ins Co	60,297,731	0.1217%	35,738,051	23,281,197	65.14%
		11001	Riverport Ins Co of CA	16,278,640	0.0329%	14,568,195	8,879,372	60.95%
		25224	Great Divide Ins Co	10,876,265	0.0220%	10,295,643	3,203,068	31.11%
		32603	Berkley Ins Co	6,030,138	0.0122%	6,546,796	2,943,519	44.96%
		23612	Midwest Employers Cas Co	5,502,120	0.0111%	4,137,533	4,540,774	109.75%
				242,555,282	**0.4897%**	**193,982,774**	**123,168,378**	**63.49%**

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247	1285	X L AMER						
		22322	Greenwich Ins Co	223,347,777	0.4509%	192,472,440	63,643,308	33.07%
		37885	XL Specialty Ins Co	165,739,632	0.3346%	135,425,277	65,297,121	48.22%
		20311	XL Capital Assurance Inc	20,876,645	0.0421%	1,672,303	0	0.00%
		24554	XL Ins Amer Inc	5,472,750	0.0110%	8,270,583	3,531,576	42.70%
		20583	XL Reins America Inc	1,414	0.0000%	1,414	-46,312	-3275.25%
				415,438,218	**0.8387%**	**337,842,017**	**132,425,693**	**39.20%**
248	336	ZENITH NATL INS GRP						
		13269	Zenith Ins Co	314,117,693	0.6342%	301,550,682	207,292,537	68.74%
		30120	Znat Ins Co	4,452,971	0.0090%	3,743,391	2,599,445	69.44%
				318,570,664	**0.6432%**	**305,294,073**	**209,891,982**	**68.75%**
249	212	ZURICH INS GRP						
		21652	Farmers Ins Exch	2,076,101,906	4.1915%	2,031,501,221	1,042,882,457	51.34%
		21660	Fire Ins Exch	932,697,928	1.8831%	879,256,315	464,906,952	52.88%
		16535	Zurich American Ins Co	416,314,605	0.8405%	379,520,301	375,147,920	98.85%
		21709	Truck Ins Exch	311,217,828	0.6283%	306,257,612	353,558,642	115.44%
		21687	Mid-Century Ins Co	207,497,373	0.4189%	218,236,596	153,371,203	70.28%
		19356	Maryland Cas Co	115,203,889	0.2326%	86,505,443	54,762,674	63.31%
		41181	Universal Underwriters Ins Co	107,141,384	0.2163%	104,338,943	83,592,189	80.12%
		26247	American Guarantee & Liability Ins	98,901,906	0.1997%	94,844,487	39,028,061	41.15%
		21326	Empire Fire & Marine Ins Co	74,628,394	0.1507%	81,642,751	35,294,448	43.23%
		39306	Fidelity & Deposit Co Of MD	70,473,241	0.1423%	46,751,471	31,688,583	67.78%
		19372	Northern Ins Co Of NY	59,902,110	0.1209%	60,719,168	52,253,452	86.06%
		19305	Assurance Co Of Amer	54,340,335	0.1097%	71,863,096	54,242,085	75.48%
		40142	American Zurich Ins Co	47,183,095	0.0953%	47,373,256	43,900,673	92.67%
		11185	Foremost Ins Co	46,150,292	0.0932%	36,525,956	18,397,191	50.37%
		10317	Neighborhood Spirit Prop & Cas Co	15,833,923	0.0320%	14,574,230	5,951,462	40.84%
		34649	Centre Ins Co	11,596,140	0.0234%	10,248,479	12,149,325	118.55%
		26611	Valiant Ins Co	8,512,328	0.0172%	7,716,826	3,209,842	41.60%
		43699	American Federation Ins Co	7,563,447	0.0153%	7,230,188	3,309,133	45.77%
		11800	Foremost Property & Cas Ins Co	6,939,592	0.0140%	6,565,672	2,548,485	38.82%
		10318	Exact Prop & Cas Co Inc	5,003,951	0.0101%	3,882,030	1,560,273	40.19%
		10315	Civic Property & Cas Co	3,814,581	0.0077%	3,467,590	1,142,002	32.93%
		34347	Colonial American Cas & Surety Co	3,321,479	0.0067%	4,548,599	-177,899	-3.91%
		27855	Zurich American Ins Co Of IL	1,458,495	0.0029%	814,631	775,538	95.20%
		10873	Farmers Reins Co	100	0.0000%	100	0	0.00%
				4,681,798,322	**9.4522%**	**4,504,384,961**	**2,833,494,691**	**62.91%**
			Line Total:	**49,531,134,253**	**100.0000%**	**46,835,606,785**	**33,776,460,793**	**72.12%**

2002 CALIFORNIA P & C MARKET SHARE REPORT

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1	313	AEGIS GRP						
		33898	Aegis Security Ins Co	18,533,322	0.1115%	18,576,163	12,996,745	69.96%
				18,533,322	**0.1115%**	**18,576,163**	**12,996,745**	**69.96%**
2	761	ALLIANZ INS GRP						
		21873	Firemans Fund Ins Co	24,648,054	0.1483%	12,597,505	9,861,305	78.28%
		22837	Interstate Ind Co	7,984,245	0.0480%	12,929,306	4,277,135	33.08%
		11630	Jefferson Ins Co	2,609,595	0.0157%	3,320,819	3,745,230	112.78%
		21903	Firemans Fund Ins Co Of TX	1,376,148	0.0083%	12,926,587	8,546,516	66.12%
		10079	Vintage Ins Co	283,322	0.0017%	458,381	741,419	161.75%
		22810	Chicago Ins Co	5,721	0.0000%	8,667	-14,035,597	61942.97%
				36,907,085	**0.2220%**	**42,241,265**	**13,136,008**	**31.10%**
3	88	ALLMERICA FINANCIAL CORP						
		22292	Hanover Ins Co	164,947	0.0010%	168,816	1,563	0.93%
				164,947	**0.0010%**	**168,816**	**1,563**	**0.93%**
4	8	ALLSTATE INS GRP						
		19240	Allstate Ind Co	861,581,547	5.1824%	876,271,590	579,775,055	66.16%
		19232	Allstate Ins Co	497,502,711	2.9925%	489,294,017	285,019,715	58.25%
		17230	Allstate Prop & Cas Ins Co	139,803,322	0.8409%	146,106,291	95,191,784	65.15%
		37907	Deerbrook Ins Co	13,986,681	0.0841%	10,199,122	6,191,948	60.71%
				1,512,874,261	**9.0999%**	**1,521,871,020**	**966,178,502**	**63.49%**
5	574	AMERCO CORP						
		31089	Republic Western Ins Co	1,214,211	0.0073%	2,167,933	3,328,349	153.53%
				1,214,211	**0.0073%**	**2,167,933**	**3,328,349**	**153.53%**
6	4	AMERICAN EXPRESS GRP						
		27928	Amex Assur Co	49,632,128	0.2985%	42,814,661	27,976,696	65.34%
				49,632,128	**0.2985%**	**42,814,661**	**27,976,696**	**65.34%**
7	12	AMERICAN INTRNL GRP						
		12963	21st Century Ins Co	965,898,172	5.8098%	926,350,066	606,996,711	65.53%
		23809	Granite State Ins Co	59,876,235	0.3602%	44,435,600	32,669,427	73.52%
		43761	American Intl Ins Co Of CA	48,675,039	0.2928%	41,875,804	27,551,916	65.79%
		19380	American Home Assur Co	33,807,805	0.2034%	31,793,494	25,050,077	78.79%
		26220	Yosemite Ins Co	2,468,171	0.0148%	2,240,386	664,775	29.67%
		36404	21st Century Cas Co	759,924	0.0046%	276,472	79,697	28.83%
		19399	AIU Ins Co	514,374	0.0031%	517,667	1,689,724	326.41%
		23841	New Hampshire Ins Co	155,345	0.0009%	241,115	-614,523	-254.87%
				1,112,155,065	**6.6895%**	**1,047,730,604**	**694,087,804**	**66.25%**
8	127	AMERICAN MODERN INS GRP						
		23469	American Modern Home Ins Co	4,586,341	0.0276%	3,687,374	2,837,555	76.95%
		23450	American Family Home Ins Co	3,576,410	0.0215%	4,795,553	1,466,207	30.57%

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				8,162,751	**0.0491%**	**8,482,927**	**4,303,762**	**50.73%**
9	408		AMERICAN NATL FNCL GRP					
		11048	Pacific Prop & Cas Co	10,944,604	0.0658%	10,291,165	6,962,152	67.65%
				10,944,604	**0.0658%**	**10,291,165**	**6,962,152**	**67.65%**
10	1346		AMERICAN SAFETY HOLDING GRP					
		39969	American Safety Cas Ins Co	428,832	0.0026%	729,807	996,197	136.50%
				428,832	**0.0026%**	**729,807**	**996,197**	**136.50%**
11	40800		American Sterling Ins Co					
		40800	American Sterling Ins Co	1,248,884	0.0075%	2,005,686	1,289,713	64.30%
				1,248,884	**0.0075%**	**2,005,686**	**1,289,713**	**64.30%**
12	28		AMICA MUT GRP					
		19976	Amica Mut Ins Co	37,162,463	0.2235%	34,936,220	23,809,341	68.15%
				37,162,463	**0.2235%**	**34,936,220**	**23,809,341**	**68.15%**
13	40010		Anchor General Ins Co					
		40010	Anchor General Ins Co	27,790,778	0.1672%	27,783,003	19,590,565	70.51%
				27,790,778	**0.1672%**	**27,783,003**	**19,590,565**	**70.51%**
14	317		AON CORP					
		40827	Combined Specialty Ins Co	1,096,511	0.0066%	512,724	419,955	81.91%
				1,096,511	**0.0066%**	**512,724**	**419,955**	**81.91%**
15	1279		Arch Ins Grp					
		11150	Arch Ins Co	16,208,967	0.0975%	16,385,642	17,883,823	109.14%
				16,208,967	**0.0975%**	**16,385,642**	**17,883,823**	**109.14%**
16	457		ARGONAUT GRP					
		19801	Argonaut Ins Co	13,589,082	0.0817%	14,362,970	12,691,166	88.36%
				13,589,082	**0.0817%**	**14,362,970**	**12,691,166**	**88.36%**
17	24		ATLANTIC CO					
		19909	Centennial Ins Co	449,230	0.0027%	464,669	197,162	42.43%
		19895	Atlantic Mut Ins Co	199,706	0.0012%	205,273	-10,542	-5.14%
				648,936	**0.0039%**	**669,942**	**186,620**	**27.86%**
18	968		AXA INS GRP					
		11835	AXA Re Amer Ins Co	12,730,774	0.0766%	4,323,982	4,158,594	96.18%
				12,730,774	**0.0766%**	**4,323,982**	**4,158,594**	**96.18%**
19	31		BERKSHIRE HATHAWAY					
		35882	Geico General Ins Co	240,419,548	1.4461%	233,441,631	168,772,757	72.30%
		22063	Government Employees Ins Co	144,618,124	0.8699%	140,123,801	104,364,208	74.48%
		22055	Geico Ind Co	59,228,511	0.3563%	56,576,161	44,790,084	79.17%

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		41491	Geico Cas Co	36,896,004	0.2219%	34,803,245	20,796,301	59.75%
		38962	Genesis Ins Co	36,642	0.0002%	34,041	0	0.00%
				481,198,829	**2.8944%**	**464,978,879**	**338,723,350**	**72.85%**
20	814	BRISTOL WEST INS GRP						
		25089	Coast Natl Ins Co	312,216,879	1.8780%	290,736,368	186,289,556	64.08%
				312,216,879	**1.8780%**	**290,736,368**	**186,289,556**	**64.08%**
21	33	CALIFORNIA CAS MGMT						
		20117	California Cas Ind Exch	125,794,665	0.7566%	116,264,897	86,148,938	74.10%
		20125	California Cas Ins Co	4	0.0000%	4	-77,794	44850.00%
				125,794,669	**0.7566%**	**116,264,901**	**86,071,144**	**74.03%**
22	802	CALIFORNIA INS GRP						
		13544	California Capital Ins Co	41,259,195	0.2482%	38,906,163	25,880,752	66.52%
		12890	Eagle West Ins Co	454,619	0.0027%	360,494	158,244	43.90%
				41,713,814	**0.2509%**	**39,266,657**	**26,038,996**	**66.31%**
23	1278	CALIFORNIA ST AUTO GRP						
		15539	California State Auto Asn Inter-Ins	1,452,809,476	8.7386%	1,410,295,153	907,528,653	64.35%
		37770	Western United Ins Co	77,836,820	0.4682%	72,087,420	45,199,189	62.70%
				1,530,646,296	**9.2068%**	**1,482,382,573**	**952,727,842**	**64.27%**
24	10175	Cascade Natl Ins Co						
		10175	Cascade Natl Ins Co	5,622,652	0.0338%	7,606,378	5,319,092	69.93%
				5,622,652	**0.0338%**	**7,606,378**	**5,319,092**	**69.93%**
25	26905	Century-Natl Ins Co						
		26905	Century-Natl Ins Co	5,067,501	0.0305%	4,254,048	3,742,307	87.97%
				5,067,501	**0.0305%**	**4,254,048**	**3,742,307**	**87.97%**
26	38	CHUBB & SON INC						
		35181	Executive Risk Ind Inc	21,483,467	0.1292%	22,458,431	16,455,146	73.27%
		20338	Northwestern Pacific Ind Co	10,706,876	0.0644%	10,671,526	3,544,518	33.21%
		20281	Federal Ins Co	33,416	0.0002%	80,570	6,997	8.68%
		20346	Pacific Ind Co	2,040	0.0000%	2,040	231	11.32%
		20303	Great Northern Ins Co	1,935	0.0000%	1,935	254	13.13%
		20397	Vigilant Ins Co	1,613	0.0000%	1,613	205	12.71%
		12777	Chubb Ind Ins Co	1,024	0.0000%	1,024	144	14.06%
		10052	Chubb National Ins Co	152	0.0000%	152	22	14.47%
				32,230,523	**0.1939%**	**33,217,291**	**20,007,517**	**60.23%**
27	323	CIVIL SERV EMPLE						
		10693	Civil Svc Employees Ins Co	33,967,596	0.2043%	33,736,946	21,257,889	63.01%
		18953	CSE Safeguard Ins Co	28,568,529	0.1718%	32,660,433	25,885,009	79.25%
				62,536,125	**0.3762%**	**66,397,379**	**47,142,898**	**71.00%**

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28	218	CNA INS GRP						
		34622	Glens Falls Ins Co	53,334,127	0.3208%	53,170,269	38,503,257	72.42%
		10201	Galway Ins Co	14,127,052	0.0850%	14,340,600	8,811,333	61.44%
		28258	Continental Natl Ind Co	3,921,537	0.0236%	4,102,167	5,141,444	125.33%
		20427	American Cas Co Of Reading PA	71,308	0.0004%	63,286	-112,705	-178.09%
		20494	Transportation Ins Co	18,845	0.0001%	22,919	11,250	49.09%
		20443	Continental Cas Co	5,173	0.0000%	7,632	-656,628	-8603.62%
		20486	Transcontinental Ins Co	4,016	0.0000%	4,656	-4,527	-97.23%
		35289	Continental Ins Co	1,975	0.0000%	3,814	-415,361	-10890.43%
		35270	Fidelity & Cas Co Of NY	327	0.0000%	204	-273	-133.82%
		20508	Valley Forge Ins Co	69	0.0000%	962	171,429	17820.06%
		20478	National Fire Ins Co Of Hartford	37	0.0000%	797	158,539	19891.97%
				71,484,466	**0.4300%**	**71,717,306**	**51,607,758**	**71.96%**
29	816	COMMERCE GRP INC						
		13161	Commerce West Ins Co	35,647,747	0.2144%	37,078,005	24,129,196	65.08%
				35,647,747	**0.2144%**	**37,078,005**	**24,129,196**	**65.08%**
30	3018	Converium Holding Grp						
		22730	Converium Ins North Amer Inc	3,341,754	0.0201%	3,511,275	1,809,768	51.54%
				3,341,754	**0.0201%**	**3,511,275**	**1,809,768**	**51.54%**
31	50	COUNTRY CO						
		23655	Modern Service Ins Co	8,591,116	0.0517%	8,010,755	6,433,626	80.31%
		23647	Mutual Service Cas Ins Co	3,882,101	0.0234%	6,457,031	2,955,298	45.77%
				12,473,217	**0.0750%**	**14,467,786**	**9,388,924**	**64.90%**
32	400	CREDIT SUISSE GRP						
		25747	Unigard Ins Co	11,927,255	0.0717%	10,243,134	10,040,616	98.02%
		25798	Unigard Ind Co	11,405,234	0.0686%	10,204,449	7,160,978	70.18%
		19216	Southern Ins Co	5,935,456	0.0357%	5,935,118	2,677,039	45.11%
				29,267,945	**0.1760%**	**26,382,701**	**19,878,633**	**75.35%**
33	930	DHC GRP						
		23671	National American Ins Co Of CA	25,197,943	0.1516%	25,145,712	19,165,621	76.22%
		19269	Danielson Natl Ins Co	207,627	0.0012%	267,381	-10,485	-3.92%
				25,405,570	**0.1528%**	**25,413,093**	**19,155,136**	**75.38%**
34	831	DOCTORS CO GRP						
		34495	Doctors Co An Interins Exchn	2,925,579	0.0176%	3,061,973	2,798,906	91.41%
				2,925,579	**0.0176%**	**3,061,973**	**2,798,906**	**91.41%**
35	57	ELECTRIC INS GRP						
		21261	Electric Ins Co	5,383,375	0.0324%	5,294,975	4,433,505	83.73%
				5,383,375	**0.0324%**	**5,294,975**	**4,433,505**	**83.73%**
36	62	EMC INS CO						

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		21407	Emcasco Ins Co	25,373	0.0002%	25,722	-636	-2.47%
				25,373	**0.0002%**	**25,722**	**-636**	**-2.47%**
37	1120	EVEREST REIN HOL INC						
		10120	Everest Natl Ins Co	431,402	0.0026%	528,819	208,267	39.38%
				431,402	**0.0026%**	**528,819**	**208,267**	**39.38%**
38	158	FAIRFAX FINANCIAL						
		25054	Hudson Ins Co	21,993,377	0.1323%	6,905,301	4,840,089	70.09%
		25445	TIG Specialty Ins Corp	9,969,315	0.0600%	12,133,397	6,947,771	57.26%
		25496	TIG Ind Co	8,662,512	0.0521%	8,710,032	4,195,298	48.17%
		18864	Fairmont Ins Co	6,701,718	0.0403%	8,367,802	7,856,035	93.88%
		25461	TIG Ins Co Of TX	1,350,671	0.0081%	1,688,452	1,155,810	68.45%
		25518	TIG Premier Ins Co	21,138	0.0001%	29,260	303,234	1036.34%
		24384	Ranger Ins Co	1,063	0.0000%	1,838	0	0.00%
				48,699,794	**0.2929%**	**37,836,082**	**25,298,237**	**66.86%**
39	670	FIDELITY NATL FIN INC						
		16578	First Comm Ins Co	1,246,430	0.0075%	1,161,244	477,900	41.15%
		25180	Fidelity National Ins Co	174,385	0.0010%	58,719	35,867	61.08%
				1,420,815	**0.0085%**	**1,219,963**	**513,767**	**42.11%**
40	70	FIRST AMN TITLE						
		34525	First American Specilaty Ins Co	253,419	0.0015%	305,610	113,945	37.28%
				253,419	**0.0015%**	**305,610**	**113,945**	**37.28%**
41	19	FORTIS GRP						
		10111	American Bankers Ins Co Of FL	6,576,366	0.0396%	11,770,624	7,655,295	65.04%
		42978	American Security Ins Co	2,881,186	0.0173%	2,997,525	1,326,649	44.26%
		19615	American Reliable Ins Co	1,994,963	0.0120%	3,471,437	795,160	22.91%
		35971	Voyager Property & Cas Ins Co	63,024	0.0004%	63,024	0	0.00%
				11,515,539	**0.0693%**	**18,302,610**	**9,777,104**	**53.42%**
42	350	GE GLOBAL GRP						
		20796	GE Cas Ins Co	33,985,017	0.2044%	32,621,648	23,844,527	73.09%
		34789	GE Prop & Cas Ins Co	13,585,501	0.0817%	14,060,374	8,665,215	61.63%
		43974	GE Indemnity Ins Co	13,126,864	0.0790%	12,119,456	7,842,078	64.71%
		22225	Ge Auto & Home Assur Co	1,608,217	0.0097%	1,300,932	1,031,388	79.28%
				62,305,599	**0.3748%**	**60,102,410**	**41,383,208**	**68.85%**
43	852	GENERAL AGENTS GRP						
		40150	MGA Ins Co Inc	128	0.0000%	3,162	0	0.00%
				128	**0.0000%**	**3,162**	**0**	**0.00%**
44	1169	GENERALI GRP						
		11231	Generali Us Branch	2,696,915	0.0162%	2,916,898	507,084	17.38%

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				2,696,915	**0.0162%**	**2,916,898**	**507,084**	**17.38%**
45	604		GERLING GLOBAL RE GRP					
		32190	Constitution Ins Co	462,995	0.0028%	462,995	327,961	70.83%
				462,995	**0.0028%**	**462,995**	**327,961**	**70.83%**
46	79		GMAC INS HOLDING					
		23728	National General Ins Co	93,234,121	0.5608%	92,048,861	51,152,684	55.57%
		30945	National Alliance Ins Co	15,234,799	0.0916%	15,524,378	11,189,980	72.08%
		31488	Integon Preferred Ins Co	11,247,310	0.0677%	11,976,002	7,424,414	61.99%
		38660	MIC General Ins Corp	10,941,957	0.0658%	10,085,798	4,620,964	45.82%
		11044	GMAC Ins Co Online Inc	3,260,694	0.0196%	1,798,074	1,650,308	91.78%
		22004	CIM Ins Corp	2,593,246	0.0156%	2,716,018	874,851	32.21%
		29742	Integon Natl Ins Co	630,066	0.0038%	1,203,873	238,351	19.80%
				137,142,193	**0.8249%**	**135,353,004**	**77,151,552**	**57.00%**
47	407		Goran Capital Grp					
		12220	Superior Ins Co	20,828,827	0.1253%	28,283,063	21,999,641	77.78%
				20,828,827	**0.1253%**	**28,283,063**	**21,999,641**	**77.78%**
48	83		GRANGE INS					
		22101	Grange Ins Assn	14,211,929	0.0855%	13,546,475	10,751,094	79.36%
		22128	Rocky Mountain Fire & Cas Co	645,238	0.0039%	651,522	460,581	70.69%
				14,857,167	**0.0894%**	**14,197,997**	**11,211,675**	**78.97%**
49	84		GREAT AMER E&S INS CO					
		22268	Infinity Ins Co	265,998,211	1.6000%	231,699,498	122,043,586	52.67%
		11738	Leader Ins Co	29,947,042	0.1801%	28,968,843	16,987,937	58.64%
		20260	Infinity Select Ins Co	20,926,273	0.1259%	21,408,701	11,626,383	54.31%
		43753	Republic Ind Co of CA	15,579,434	0.0937%	16,838,812	7,212,989	42.84%
		10068	Infinity Natl Ins Co	11,621,618	0.0699%	12,393,223	5,325,037	42.97%
		16691	Great American Ins Co	11,403,558	0.0686%	11,293,531	8,695,340	76.99%
		26832	Great American Alliance Ins Co	2,113,542	0.0127%	2,388,841	1,025,267	42.92%
		33014	Transport Ins Co	2,092,499	0.0126%	2,378,851	1,545,781	64.98%
		21792	Atlanta Cas Co	1,895,931	0.0114%	2,208,604	1,922,006	87.02%
		22136	Great American Ins Co of NY	1,253,875	0.0075%	1,180,893	487,491	41.28%
		12599	Windsor Ins Co	870,828	0.0052%	1,008,941	507,620	50.31%
		32620	National Interstate Ins Co	745,426	0.0045%	726,148	416,983	57.42%
		33723	Great American Spirit Ins Co	296,223	0.0018%	494,622	577,315	116.72%
		31925	Atlanta Specialty Ins Co	170,612	0.0010%	212,389	136,256	64.15%
		26344	Great American Assur Co	250	0.0000%	177	-317	-179.10%
				364,915,322	**2.1949%**	**333,202,074**	**178,509,674**	**53.57%**
50	303		GUIDEONE INS GRP					
		10920	Millennium Ins Co	5,889,014	0.0354%	9,127,348	7,479,571	81.95%
		14559	Guideone Specialty Mut Ins Co	4,951,224	0.0298%	8,267,988	8,204,853	99.24%
		15032	Guideone Mut Ins Co	471,379	0.0028%	522,833	354,375	67.78%

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				11,311,617	**0.0680%**	**17,918,169**	**16,038,799**	**89.51%**
51	517	HANNOVER GRP						
		20532	Clarendon Natl Ins Co	41,479,052	0.2495%	52,443,534	54,808,516	104.51%
		21806	Harbor Specialty Ins Co	9,136,499	0.0550%	5,219,911	3,262,730	62.51%
		37257	Insurance Corp Of Hannover	7,788,202	0.0468%	9,807,414	8,506,374	86.73%
		37303	Redland Ins Co	2,722,855	0.0164%	1,960,361	848,565	43.29%
				61,126,608	**0.3677%**	**69,431,220**	**67,426,185**	**97.11%**
52	253	HARLEYSVILLE GRP						
		14168	Harleysville Mut Ins Co	6,896,518	0.0415%	11,459,715	11,164,239	97.42%
				6,896,518	**0.0415%**	**11,459,715**	**11,164,239**	**97.42%**
53	91	HARTFORD FIRE & CAS GRP						
		30104	Hartford Underwriters Ins Co	93,997,750	0.5654%	88,102,724	56,421,974	64.04%
		29424	Hartford Cas Ins Co	50,161,789	0.3017%	47,980,671	28,930,380	60.30%
		39098	Omni Ins Co	33,027,276	0.1987%	28,821,374	20,488,284	71.09%
		29459	Twin City Fire Ins Co Co	19,066,438	0.1147%	20,413,056	14,845,917	72.73%
		34690	Property & Cas Ins Co Of Hartford	2,817	0.0000%	2,073	5,920	285.58%
				196,256,070	**1.1805%**	**185,319,898**	**120,692,475**	**65.13%**
54	1116	HIGHLANDS INS GRP INC						
		23930	Pacific Natl Ins Co	82,022	0.0005%	225,848	113,810	50.39%
		22489	Highlands Ins Co	21	0.0000%	41	-16	-39.02%
				82,043	**0.0005%**	**225,889**	**113,794**	**50.38%**
55	300	HORACE MANN GRP						
		22756	Horace Mann Prop & Cas Ins Co	12,646,720	0.0761%	13,099,266	8,743,162	66.75%
		22578	Horace Mann Ins Co	11,778,796	0.0708%	11,411,169	6,589,201	57.74%
				24,425,516	**0.1469%**	**24,510,435**	**15,332,363**	**62.55%**
56	922	ICW GROUP						
		40029	Explorer Ins Co	50,266,175	0.3023%	47,313,063	27,468,126	58.06%
		27847	Insurance Co Of The West	2,149,538	0.0129%	1,524,738	714,097	46.83%
				52,415,713	**0.3153%**	**48,837,801**	**28,182,223**	**57.71%**
57	944	INGRAM GRP						
		37648	Permanent General Assur Corp	55,965,298	0.3366%	55,888,738	37,743,733	67.53%
				55,965,298	**0.3366%**	**55,888,738**	**37,743,733**	**67.53%**
58	1318	INTERINS EXCH OF THE AUTOMOBILE CLUB						
		15598	Interins Exch Of The Automobile Club	1,467,490,126	8.8269%	1,379,411,561	857,761,815	62.18%
				1,467,490,126	**8.8269%**	**1,379,411,561**	**857,761,815**	**62.18%**
59	1326	KINGSWAY GRP						
		33855	Lincoln General Ins Co	56,719,047	0.3412%	53,829,050	32,897,670	61.12%

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				56,719,047	**0.3412%**	**53,829,050**	**32,897,670**	**61.12%**
60	26077	Lancer Ins Co						
		26077	Lancer Ins Co	1,427,118	0.0086%	1,427,118	511,312	35.83%
				1,427,118	**0.0086%**	**1,427,118**	**511,312**	**35.83%**
61	111	LIBERTY MUT GRP						
		23035	Liberty Mut Fire Ins Co	117,157,152	0.7047%	107,725,037	73,906,924	68.61%
		23043	Liberty Mut Ins Co	295,723	0.0018%	241,035	421,496	174.87%
		42404	Liberty Ins Corp	3,799	0.0000%	3,071	51,733	1684.57%
				117,456,674	**0.7065%**	**107,969,143**	**74,380,153**	**68.89%**
62	108	LUMBERMENS MUT CAS GRP						
		30562	American Manufacturers Mut Ins Co	40,017,117	0.2407%	38,389,583	25,075,981	65.32%
		18910	American Protection Ins Co	654,590	0.0039%	609,868	352,061	57.73%
		22977	Lumbermens Mut Cas Co	8,855	0.0001%	64,251	-374,277	-582.52%
				40,680,562	**0.2447%**	**39,063,702**	**25,053,765**	**64.14%**
63	785	MARKEL CORP GRP						
		28932	Markel American Ins Co	1,135,590	0.0068%	975,664	355,409	36.43%
				1,135,590	**0.0068%**	**975,664**	**355,409**	**36.43%**
64	660	MERCURY GEN GRP						
		27553	Mercury Ins Co	929,465,588	5.5907%	890,737,320	531,714,362	59.69%
		11908	Mercury Cas Co	342,760,267	2.0617%	320,508,923	205,868,304	64.23%
		38342	California Automobile Ins Co	147,412,435	0.8867%	133,216,163	85,262,243	64.00%
				1,419,638,290	**8.5390%**	**1,344,462,406**	**822,844,909**	**61.20%**
65	241	METROPOLITAN GRP						
		25321	Metropolitan Drt Prop & Cas Ins Co	27,874,352	0.1677%	25,195,548	14,675,476	58.25%
				27,874,352	**0.1677%**	**25,195,548**	**14,675,476**	**58.25%**
66	3098	Millea Holdings Inc						
		12904	Tokio Marine & Fire Ins Co Ltd Us Br	13,305,180	0.0800%	13,300,860	6,933,053	52.12%
				13,305,180	**0.0800%**	**13,300,860**	**6,933,053**	**52.12%**
67	140	NATIONWIDE CORP						
		23787	Nationwide Mut Ins Co	103,853,672	0.6247%	103,502,195	72,958,893	70.49%
		19100	Amco Ins Co	88,417,132	0.5318%	83,730,513	55,851,237	66.70%
		42579	Allied Prop & Cas Ins Co	60,836,232	0.3659%	54,695,116	38,817,928	70.97%
		23779	Nationwide Mut Fire Ins Co	21,806,734	0.1312%	22,230,985	16,388,148	73.72%
		42587	Depositors Ins Co	16,209,961	0.0975%	16,061,351	11,595,371	72.19%
		37877	Nationwide Prop & Cas Ins Co	7,631,655	0.0459%	8,474,895	7,878,451	92.96%
		10723	Nationwide Assur Co	21,551	0.0001%	21,551	47,418	220.03%
				298,776,937	**1.7971%**	**288,716,606**	**203,537,446**	**70.50%**
68	2558	Nipponkoa Ins Co Ltd						

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		27073	Nipponkoa Ins Co Ltd U.S. Branch	149,873	0.0009%	126,703	97,898	77.27%
				149,873	**0.0009%**	**126,703**	**97,898**	**77.27%**
69	1141	NORTH POINTE Holdings Corp GRP						
		27740	North Pointe Ins Co	36,235	0.0002%	1,328,757	1,766,391	132.94%
				36,235	**0.0002%**	**1,328,757**	**1,766,391**	**132.94%**
70	150	OLD REPUBLIC GRP						
		35424	Old Republic Minnehoma Ins Co	30,000	0.0002%	33,307	610	1.83%
				30,000	**0.0002%**	**33,307**	**610**	**1.83%**
71	645	OREGON MUT INS						
		14907	Oregon Mut Ins Co	5,052,756	0.0304%	4,183,910	3,708,003	88.63%
				5,052,756	**0.0304%**	**4,183,910**	**3,708,003**	**88.63%**
72	40550	Pacific Pioneer Ins Co						
		40550	Pacific Pioneer Ins Co	4,837,902	0.0291%	5,502,480	5,778,650	105.02%
				4,837,902	**0.0291%**	**5,502,480**	**5,778,650**	**105.02%**
73	772	PHYSICANS OF OH						
		22985	Sequoia Ins Co	7,203,606	0.0433%	6,521,419	4,802,118	73.64%
				7,203,606	**0.0433%**	**6,521,419**	**4,802,118**	**73.64%**
74	155	PROGRESSIVE GRP						
		27804	Progressive West Ins Co	169,736,467	1.0210%	159,527,095	81,548,528	51.12%
		37605	Marathon Ins Co	141,738,014	0.8525%	136,151,604	78,172,353	57.42%
		44288	Specialty Risk Ins Co	46,223,987	0.2780%	22,569,338	13,379,474	59.28%
		24260	Progressive Cas Ins Co	25,021,255	0.1505%	21,266,270	11,556,783	54.34%
		11851	Progressive Home Ins Co	377,119	0.0023%	404,260	-316	-0.08%
				383,096,842	**2.3043%**	**339,918,567**	**184,656,822**	**54.32%**
75	304	PRUDENTIAL OF AMER						
		32352	Prudential Prop & Cas Ins Co	42,481,895	0.2555%	40,753,757	36,638,781	89.90%
		31968	Merastar Ins Co	4,830,183	0.0291%	4,342,831	3,697,953	85.15%
		36447	Prudential General Ins Co	6,142	0.0000%	6,060	1,113	18.37%
				47,318,220	**0.2846%**	**45,102,648**	**40,337,847**	**89.44%**
76	796	QBE INS GRP LTD						
		10219	QBE Reins Corp	3,014,352	0.0181%	2,846,790	3,879,896	136.29%
				3,014,352	**0.0181%**	**2,846,790**	**3,879,896**	**136.29%**
77	1234	RESPONSE INS GRP						
		26050	Worldwide Ins Co	2,329,743	0.0140%	2,372,072	1,351,631	56.98%
		10970	Response Ind Co Of CA	830,287	0.0050%	1,261,367	797,363	63.21%
		43044	Response Ins Co	33,903	0.0002%	36,996	26,182	70.77%
				3,193,933	**0.0192%**	**3,670,435**	**2,175,176**	**59.26%**

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78	553	ROYAL & SUN ALLIANCE USA						
		13137	Viking Ins Co Of WI	152,308,314	0.9161%	149,093,428	99,075,983	66.45%
		24589	American & Foreign Ins Co	2,622,000	0.0158%	2,627,702	1,782,392	67.83%
		26980	Royal Ins Co Of Amer	354,115	0.0021%	332,372	104,205	31.35%
		24600	Globe Ind Co	72,778	0.0004%	76,104	91,441	120.15%
		24678	Royal Ind Co	9,351	0.0001%	9,466	468	4.94%
		24694	Safeguard Ins Co	8,387	0.0001%	8,377	5,210	62.19%
		26948	Guaranty Natl Ins Co Of CT	2,940	0.0000%	12,605	24,226	192.19%
		24902	Security Ins Co Of Hartford	840	0.0000%	25,378	4,098,622	16150.30%
				155,378,725	**0.9346%**	**152,185,432**	**105,182,547**	**69.11%**
79	163	SAFECO INS GRP						
		24740	Safeco Ins Co Of Amer	253,637,063	1.5256%	247,375,883	158,346,916	64.01%
		37214	American States Preferred Ins Co	22,687,346	0.1365%	19,273,669	13,624,719	70.69%
		24724	First Natl Ins Co Of Amer	2,886,338	0.0174%	2,892,961	2,457,917	84.96%
		24732	General Ins Co Of Amer	15,894	0.0001%	16,496	6,463	39.18%
				279,226,641	**1.6795%**	**269,559,009**	**174,436,015**	**64.71%**
80	257	SAFEWAY INS GRP						
		12521	Safeway Ins Co	48,970,230	0.2946%	52,503,005	36,546,040	69.61%
		10939	Safeway Direct Ins Co	4,699,821	0.0283%	4,645,283	4,129,448	88.90%
				53,670,051	**0.3228%**	**57,148,288**	**40,675,488**	**71.18%**
81	35408	Sirius Amer Ins Co						
		35408	Sirius Amer Ins Co	11,985,174	0.0721%	11,202,262	7,307,012	65.23%
				11,985,174	**0.0721%**	**11,202,262**	**7,307,012**	**65.23%**
82	3219	Sompo Japan Ins Grp						
		11126	Sompo Japan Ins Co of Amer	615,379	0.0037%	644,363	80,312	12.46%
				615,379	**0.0037%**	**644,363**	**80,312**	**12.46%**
83	164	ST PAUL GRP						
		24791	St Paul Mercury Ins Co	2,052	0.0000%	135,333	291,297	215.24%
				2,052	**0.0000%**	**135,333**	**291,297**	**215.24%**
84	176	STATE FARM IL						
		25178	State Farm Mut Auto Ins Co	2,300,459,373	13.8371%	2,166,760,553	1,680,984,147	77.58%
				2,300,459,373	**13.8371%**	**2,166,760,553**	**1,680,984,147**	**77.58%**
85	42277	Sterling Cas Ins Co						
		42277	Sterling Cas Ins Co	84,946,613	0.5109%	77,583,594	53,947,509	69.53%
				84,946,613	**0.5109%**	**77,583,594**	**53,947,509**	**69.53%**
86	32107	Sutter Ins Co						
		32107	Sutter Ins Co	6,117,961	0.0368%	5,970,948	3,255,621	54.52%
				6,117,961	**0.0368%**	**5,970,948**	**3,255,621**	**54.52%**

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87	93		TEXAS ST NATL GRP					
		12831	State Natl Ins Co Inc	6,232,028	0.0375%	10,147,755	7,267,402	71.62%
				6,232,028	**0.0375%**	**10,147,755**	**7,267,402**	**71.62%**
88	161		TOPA EQUITIES LTD					
		18031	Topa Ins Co	24,251,501	0.1459%	22,613,600	9,122,963	40.34%
				24,251,501	**0.1459%**	**22,613,600**	**9,122,963**	**40.34%**
89	3321		Travelers Property Cas Corp Grp					
		19070	Standard Fire Ins Co	43,447,615	0.2613%	39,042,181	25,193,681	64.53%
		24015	Northland Ins Co	1,902,045	0.0114%	3,274,806	2,784,439	85.03%
		33650	Mendota Ins Co	49,324	0.0003%	30,694	58,319	190.00%
		24031	Northland Cas Co	2,244	0.0000%	6,565	3,913	59.60%
				45,401,228	**0.2731%**	**42,354,246**	**28,040,352**	**66.20%**
90	1314		TRENWICK AMER CORP GRP					
		18341	Insurance Corp Of NY	8,949,755	0.0538%	7,987,799	7,370,504	92.27%
		34894	Trenwick Amer Reins Corp	797,718	0.0048%	90,439	187,818	207.67%
				9,747,473	**0.0586%**	**8,078,238**	**7,558,322**	**93.56%**
91	920		UNITED NATL GRP					
		42048	Diamond State Ins Co	4,281,735	0.0258%	4,344,614	5,868,466	135.07%
				4,281,735	**0.0258%**	**4,344,614**	**5,868,466**	**135.07%**
92	200		UNITED SERVICES AUTOMOBILE ASN GRP					
		25941	United Services Auto Assoc	287,784,642	1.7310%	280,414,271	194,203,559	69.26%
		25968	USAA Cas Ins Co	252,210,884	1.5170%	246,231,146	178,863,008	72.64%
		18600	USAA General Ind Co	12,563,658	0.0756%	11,959,912	9,180,992	76.76%
				552,559,184	**3.3236%**	**538,605,329**	**382,247,559**	**70.97%**
93	215		UNITRIN GRP					
		19852	Financial Ind Co	100,327,678	0.6035%	95,571,606	67,896,111	71.04%
		10915	Kemper Auto & Home Ins Co	16,807,605	0.1011%	14,992,596	11,832,271	78.92%
		19887	Trinity Universal Ins Co	12,219,141	0.0735%	16,146,123	10,965,220	67.91%
		10226	Unitrin Direct Ins Co	6,820,175	0.0410%	3,140,168	2,160,185	68.79%
		14133	Valley Ins Co	5,491,469	0.0330%	5,269,454	5,087,876	96.55%
				141,666,068	**0.8521%**	**135,119,947**	**97,941,663**	**72.48%**
94	201		UTICA NATL INS GRP					
		25976	Utica Mut Ins Co	29,181	0.0002%	50,524	120,448	238.40%
				29,181	**0.0002%**	**50,524**	**120,448**	**238.40%**
95	958		VESTA INS GRP					
		11762	Vesta Fire Ins Corp	93,405,787	0.5618%	99,774,812	82,404,314	82.59%
		22438	Hawaiian Ins & Gty Co Ltd	932,900	0.0056%	590,324	452,650	76.68%
				94,338,687	**0.5674%**	**100,365,136**	**82,856,964**	**82.56%**

2002 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
96	1179		WAWANESA INS GRP					
		10683	Wawanesa General Ins Co	109,679,956	0.6597%	92,218,972	84,250,512	91.36%
		31526	Wawanesa Mut Ins Co Us Branch	61,235,472	0.3683%	59,875,046	49,193,827	82.16%
				170,915,428	**1.0280%**	**152,094,018**	**133,444,339**	**87.74%**
97	27502		Western General Ins Co					
		27502	Western General Ins Co	37,501,831	0.2256%	39,008,685	26,788,408	68.67%
				37,501,831	**0.2256%**	**39,008,685**	**26,788,408**	**68.67%**
98	2898		Western Service Contract Grp					
		37850	Pacific Specialty Ins Co	21,292,217	0.1281%	22,940,746	13,503,956	58.86%
				21,292,217	**0.1281%**	**22,940,746**	**13,503,956**	**58.86%**
99	1129		WHITE MOUNTAINS GRP					
		30210	Ensurance Prop & Cas Ins Co	10,364,353	0.0623%	5,807,474	3,625,406	62.43%
		21962	Pennsylvania General Ins Co	5,116,347	0.0308%	7,112,025	4,428,719	62.27%
		20613	American Employers Ins Co	194	0.0000%	194	0	0.00%
		20648	Employers Fire Ins Co	31	0.0000%	31	176,775	570241.94%
				15,480,925	**0.0931%**	**12,919,724**	**8,230,900**	**63.71%**
100	273		WORKMENS GRP					
		13250	Workmens Auto Ins Co	46,903,617	0.2821%	50,660,977	32,092,980	63.35%
				46,903,617	**0.2821%**	**50,660,977**	**32,092,980**	**63.35%**
101	98		WR Berkley Corp					
		40045	Starnet Ins Co	23,758,648	0.1429%	21,568,982	15,786,292	73.19%
				23,758,648	**0.1429%**	**21,568,982**	**15,786,292**	**73.19%**
102	1285		X L AMER					
		22322	Greenwich Ins Co	28,736,712	0.1728%	28,736,712	19,685,670	68.50%
				28,736,712	**0.1728%**	**28,736,712**	**19,685,670**	**68.50%**
103	212		ZURICH INS GRP					
		21652	Farmers Ins Exch	1,832,783,229	11.0241%	1,806,579,590	943,175,953	52.21%
		21687	Mid-Century Ins Co	21,549,040	0.1296%	25,695,073	9,160,087	35.65%
		41181	Universal Underwriters Ins Co	17,254,691	0.1038%	16,767,057	16,321,658	97.34%
		11185	Foremost Ins Co	13,620,000	0.0819%	6,693,512	4,527,586	67.64%
		21326	Empire Fire & Marine Ins Co	2,844,960	0.0171%	2,435,024	1,927,414	79.15%
		19356	Maryland Cas Co	2,374,327	0.0143%	2,560,548	896,945	35.03%
		19372	Northern Ins Co Of NY	1,313,306	0.0079%	1,883,369	574,480	30.50%
		43699	American Federation Ins Co	905,859	0.0054%	741,824	494,244	66.63%
		34649	Centre Ins Co	193,016	0.0012%	193,321	-31,776	-16.44%
		21709	Truck Ins Exch	143	0.0000%	143	0	0.00%
				1,892,838,571	**11.3853%**	**1,863,549,461**	**977,046,591**	**52.43%**
			Line Total:	**16,625,260,011**	**100.0000%**	**15,992,353,542**	**10,472,875,015**	**65.49%**

2002 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	626	ACE LTD						
		22748	Pacific Employers Ins Co	7,241,101	0.2715%	4,263,488	17,122,825	401.62%
		21121	Westchester Fire Ins Co	5,209,535	0.1953%	4,458,729	3,089,801	69.30%
		22667	Ace American Ins Co	2,885,781	0.1082%	1,723,395	556,755	32.31%
		18279	Bankers Standard Ins Co	467,641	0.0175%	444,523	247,676	55.72%
		43575	Indemnity Ins Co Of North Amer	459,155	0.0172%	299,988	-3,810,997	-1270.38%
		20702	Ace Fire Underwriters Ins Co	324,100	0.0122%	364,597	-773,684	-212.20%
		22713	Insurance Co Of North Amer	128,221	0.0048%	-74,630	-302,797	405.73%
		20699	Ace Prop & Cas Ins Co	10,210	0.0004%	4,369	-221,208	-5063.13%
		36528	Allied Ins Co	1,165	0.0000%	772	0	0.00%
				16,726,909	**0.6271%**	**11,485,231**	**15,908,371**	**138.51%**
2	38733	Alaska Nat Ins Co						
		38733	Alaska Nat Ins Co	26,231	0.0010%	25,228	1,923	7.62%
				26,231	**0.0010%**	**25,228**	**1,923**	**7.62%**
3	761	ALLIANZ INS GRP						
		22837	Interstate Ind Co	12,213,322	0.4579%	11,101,337	4,831,843	43.52%
		21857	American Ins Co	9,362,982	0.3510%	10,475,397	3,654,806	34.89%
		21849	American Automobile Ins Co	5,507,030	0.2065%	5,702,258	4,885,684	85.68%
		21881	National Surety Corp	2,637,627	0.0989%	3,486,489	2,896,924	83.09%
		21865	Associated Ind Corp	2,348,935	0.0881%	2,901,493	2,223,395	76.63%
		21873	Firemans Fund Ins Co	2,122,732	0.0796%	4,634,012	1,067,738	23.04%
		22810	Chicago Ins Co	819,182	0.0307%	1,948,036	969,293	49.76%
				35,011,810	**1.3126%**	**40,249,022**	**20,529,683**	**51.01%**
4	88	ALLMERICA FINANCIAL CORP						
		22292	Hanover Ins Co	2,065,356	0.0774%	6,596,688	7,729,625	117.17%
		22306	Massachusetts Bay Ins Co	68,845	0.0026%	272,177	-1,455,215	-534.66%
				2,134,201	**0.0800%**	**6,868,865**	**6,274,410**	**91.35%**
5	8	ALLSTATE INS GRP						
		19240	Allstate Ind Co	25,378,186	0.9515%	26,522,928	16,955,014	63.93%
		19232	Allstate Ins Co	20,560,349	0.7708%	18,678,959	12,020,174	64.35%
				45,938,535	**1.7223%**	**45,201,887**	**28,975,188**	**64.10%**
6	574	AMERCO CORP						
		31089	Republic Western Ins Co	5,123,898	0.1921%	3,763,143	1,477,747	39.27%
				5,123,898	**0.1921%**	**3,763,143**	**1,477,747**	**39.27%**
7	12	AMERICAN INTRNL GRP						
		19445	National Union Fire Ins Co Of Pitts	33,937,304	1.2723%	34,976,610	16,408,181	46.91%
		19380	American Home Assur Co	18,806,147	0.7051%	17,874,467	13,065,847	73.10%
		23841	New Hampshire Ins Co	12,542,202	0.4702%	9,844,500	5,013,517	50.93%
		19410	Commerce & Industry Ins Co	8,667,909	0.3250%	10,220,095	10,518,391	102.92%
		19429	Insurance Co Of The State Of PA	5,383,804	0.2018%	4,460,830	3,009,029	67.45%
		23809	Granite State Ins Co	2,679,348	0.1005%	2,829,169	4,082,397	144.30%

2002 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
		43761	American Intl Ins Co Of CA	600,346	0.0225%	325,275	325,274	100.00%
		24376	American General Ind Co	297,733	0.0112%	281,782	227,346	80.68%
		35637	Landmark Ins Co	48,729	0.0018%	48,729	632,735	1298.48%
				82,963,522	**3.1104%**	**80,861,457**	**53,282,717**	**65.89%**
8	127	AMERICAN MODERN INS GRP						
		23469	American Modern Home Ins Co	911,171	0.0342%	911,079	440,315	48.33%
				911,171	**0.0342%**	**911,079**	**440,315**	**48.33%**
9	1346	AMERICAN SAFETY HOLDING GRP						
		39969	American Safety Cas Ins Co	358,751	0.0134%	227,268	123,030	54.13%
				358,751	**0.0134%**	**227,268**	**123,030**	**54.13%**
10	124	AMERISURE CO						
		23396	Amerisure Mut Ins Co	111,455	0.0042%	99,887	11,765	11.78%
				111,455	**0.0042%**	**99,887**	**11,765**	**11.78%**
11	28	AMICA MUT GRP						
		19976	Amica Mut Ins Co	4,988	0.0002%	5,723	-64,615	-1129.04%
				4,988	**0.0002%**	**5,723**	**-64,615**	**-1129.04%**
12	317	AON CORP						
		40827	Combined Specialty Ins Co	4,196,058	0.1573%	1,344,683	625,875	46.54%
				4,196,058	**0.1573%**	**1,344,683**	**625,875**	**46.54%**
13	1279	Arch Ins Grp						
		11150	Arch Ins Co	1,573,998	0.0590%	1,317,670	1,061,550	80.56%
				1,573,998	**0.0590%**	**1,317,670**	**1,061,550**	**80.56%**
14	457	ARGONAUT GRP						
		19801	Argonaut Ins Co	111,258	0.0042%	399,491	-148,396	-37.15%
				111,258	**0.0042%**	**399,491**	**-148,396**	**-37.15%**
15	24	ATLANTIC CO						
		19895	Atlantic Mut Ins Co	12,018,103	0.4506%	11,588,136	4,351,303	37.55%
		19909	Centennial Ins Co	5,278,533	0.1979%	5,280,009	3,947,166	74.76%
				17,296,636	**0.6485%**	**16,868,145**	**8,298,469**	**49.20%**
16	968	AXA INS GRP						
		16187	AXA Re Prop & Cas Ins Co	7,302,898	0.2738%	3,936,556	4,154,525	105.54%
				7,302,898	**0.2738%**	**3,936,556**	**4,154,525**	**105.54%**
17	1330	Balboa Life & Casualty Grp						
		24821	Meritplan Ins Co	39,684,274	1.4878%	17,526,767	8,006,921	45.68%
		24813	Balboa Ins Co	14,321,461	0.5369%	11,856,696	7,092,479	59.82%
		24848	Newport Ins Co	6,720,827	0.2520%	6,964,630	3,784,815	54.34%

2002 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Group Name

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
				60,726,562	**2.2767%**	**36,348,093**	**18,884,215**	**51.95%**
18	18538	Bancinsure Inc						
		18538	Bancinsure Inc	106,983	0.0040%	110,835	45,204	40.78%
				106,983	**0.0040%**	**110,835**	**45,204**	**40.78%**
19	689	BANKERS INS GRP						
		33162	Bankers Ins Co	302	0.0000%	2,437	-149	-6.11%
				302	**0.0000%**	**2,437**	**-149**	**-6.11%**
20	31	BERKSHIRE HATHAWAY						
		20052	National Liab & Fire Ins Co	11,034,722	0.4137%	11,224,871	7,048,741	62.80%
		27812	Columbia Ins Co	2,258,196	0.0847%	2,270,192	40,505	1.78%
		38962	Genesis Ins Co	1,674,055	0.0628%	1,843,513	5,885,920	319.28%
		35882	Geico General Ins Co	196,604	0.0074%	186,520	184,747	99.05%
		22063	Government Employees Ins Co	174,178	0.0065%	168,524	154,381	91.61%
		20087	National Ind Co	57,010	0.0021%	116,526	256,196	219.86%
		44784	Fairfield Ins Co	30,896	0.0012%	32,278	39,663	122.88%
				15,425,661	**0.5783%**	**15,842,424**	**13,610,153**	**85.91%**
21	802	CALIFORNIA INS GRP						
		12890	Eagle West Ins Co	6,800,109	0.2549%	5,027,818	2,653,986	52.79%
		23540	Monterey Ins Co	5,165,664	0.1937%	4,118,292	1,525,139	37.03%
		13544	California Capital Ins Co	3,120,085	0.1170%	2,833,768	853,221	30.11%
				15,085,858	**0.5656%**	**11,979,878**	**5,032,346**	**42.01%**
22	10175	Cascade Natl Ins Co						
		10175	Cascade Natl Ins Co	2,152,657	0.0807%	1,807,408	893,891	49.46%
				2,152,657	**0.0807%**	**1,807,408**	**893,891**	**49.46%**
23	959	CENTURY SURETY GRP						
		39551	Continental Heritage Ins Co	1,868	0.0001%	2,509	-40,086	-1597.69%
				1,868	**0.0001%**	**2,509**	**-40,086**	**-1597.69%**
24	26905	Century-Natl Ins Co						
		26905	Century-Natl Ins Co	62,734,321	2.3520%	54,843,927	23,640,529	43.11%
				62,734,321	**2.3520%**	**54,843,927**	**23,640,529**	**43.11%**
25	38	CHUBB & SON INC						
		20281	Federal Ins Co	33,526,353	1.2569%	32,043,228	9,062,757	28.28%
		20346	Pacific Ind Co	2,862,830	0.1073%	2,567,778	-100,304	-3.91%
		20303	Great Northern Ins Co	1,126,120	0.0422%	845,053	334,349	39.57%
		20338	Northwestern Pacific Ind Co	260,531	0.0098%	251,556	-137,469	-54.65%
		20397	Vigilant Ins Co	234,570	0.0088%	232,544	-142,413	-61.24%
				38,010,404	**1.4250%**	**35,940,159**	**9,016,920**	**25.09%**
26	18767	Church Mut Ins Co						

2002 CALIFORNIA P & C MARKET SHARE REPORT

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		18767	Church Mut Ins Co	2,479,739	0.0930%	2,232,336	444,320	19.90%
				2,479,739	**0.0930%**	**2,232,336**	**444,320**	**19.90%**
27	244	CINCINNATI FNCL CP						
		10677	Cincinnati Ins Co	323,308	0.0121%	263,042	-26,101	-9.92%
				323,308	**0.0121%**	**263,042**	**-26,101**	**-9.92%**
28	218	CNA INS GRP						
		20427	American Cas Co Of Reading PA	35,017,040	1.3128%	31,521,277	20,171,810	63.99%
		20443	Continental Cas Co	13,339,737	0.5001%	14,493,784	492,836	3.40%
		20494	Transportation Ins Co	8,735,219	0.3275%	10,787,370	-16,955,369	-157.18%
		20486	Transcontinental Ins Co	7,560,222	0.2834%	9,162,845	11,989,257	130.85%
		20508	Valley Forge Ins Co	2,515,910	0.0943%	3,440,206	4,198,557	122.04%
		20478	National Fire Ins Co Of Hartford	825,690	0.0310%	1,436,461	860,639	59.91%
		35106	Niagara Fire Ins Co	1,000	0.0000%	775	0	0.00%
				67,994,818	**2.5492%**	**70,842,718**	**20,757,730**	**29.30%**
29	816	COMMERCE GRP INC						
		13161	Commerce West Ins Co	5,150,683	0.1931%	3,322,201	1,892,265	56.96%
				5,150,683	**0.1931%**	**3,322,201**	**1,892,265**	**56.96%**
30	37206	Contractors Bonding & Ins Co						
		37206	Contractors Bonding & Ins Co	1,191,064	0.0447%	1,254,362	1,415,265	112.83%
				1,191,064	**0.0447%**	**1,254,362**	**1,415,265**	**112.83%**
31	3018	Converium Holding Grp						
		22730	Converium Ins North Amer Inc	31,414,532	1.1778%	32,336,533	28,061,543	86.78%
				31,414,532	**1.1778%**	**32,336,533**	**28,061,543**	**86.78%**
32	50	COUNTRY CO						
		23647	Mutual Service Cas Ins Co	274,411	0.0103%	871,308	-858,055	-98.48%
				274,411	**0.0103%**	**871,308**	**-858,055**	**-98.48%**
33	400	CREDIT SUISSE GRP						
		25747	Unigard Ins Co	26,304,034	0.9862%	25,032,552	13,541,991	54.10%
		25798	Unigard Ind Co	2,666,455	0.1000%	2,720,590	867,720	31.89%
		24449	Regent Ins Co	161,504	0.0061%	168,935	139,450	82.55%
		24414	General Cas Co Of WI	72,944	0.0027%	48,826	572	1.17%
		19216	Southern Ins Co	7,821	0.0003%	8,002	2,304	28.79%
				29,212,758	**1.0952%**	**27,978,905**	**14,552,037**	**52.01%**
34	306	CUNA MUT GRP						
		10847	Cumis Ins Society Inc	16,236,224	0.6087%	15,277,525	10,205,567	66.80%
				16,236,224	**0.6087%**	**15,277,525**	**10,205,567**	**66.80%**
35	240	DAIMLER CHRYSLER GRP						
		10499	DaimlerChrysler Ins Co	3,791,060	0.1421%	5,604,411	5,750,565	102.61%

2002 CALIFORNIA P & C MARKET SHARE REPORT

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				3,791,060	**0.1421%**	**5,604,411**	**5,750,565**	**102.61%**
36	74	DELPHI FIN GRP						
		15105	Safety Natl Cas Corp	6,937	0.0003%	6,937	-39,132	-564.11%
				6,937	**0.0003%**	**6,937**	**-39,132**	**-564.11%**
37	930	DHC GRP						
		23671	National American Ins Co Of CA	17,338,833	0.6500%	21,396,267	13,006,136	60.79%
				17,338,833	**0.6500%**	**21,396,267**	**13,006,136**	**60.79%**
38	57	ELECTRIC INS GRP						
		21261	Electric Ins Co	1,197,519	0.0449%	1,197,519	1,028,055	85.85%
				1,197,519	**0.0449%**	**1,197,519**	**1,028,055**	**85.85%**
39	62	EMC INS CO						
		21415	Employers Mut Cas Co	9,298,596	0.3486%	8,611,116	2,618,735	30.41%
				9,298,596	**0.3486%**	**8,611,116**	**2,618,735**	**30.41%**
40	1120	EVEREST REIN HOL INC						
		10120	Everest Natl Ins Co	321,072	0.0120%	1,846,283	772,211	41.83%
				321,072	**0.0120%**	**1,846,283**	**772,211**	**41.83%**
41	158	FAIRFAX FINANCIAL						
		24384	Ranger Ins Co	27,116,704	1.0166%	24,702,236	18,234,899	73.82%
		21113	United States Fire Ins Co	12,986,759	0.4869%	11,759,160	8,993,333	76.48%
		25534	TIG Ins Co	6,609,012	0.2478%	9,140,202	5,393,988	59.01%
		18864	Fairmont Ins Co	3,586,480	0.1345%	2,852,916	1,347,276	47.22%
		25496	TIG Ind Co	1,484,590	0.0557%	1,881,831	506,618	26.92%
		25054	Hudson Ins Co	156,592	0.0059%	111,874	1,011,422	904.07%
		21105	North River Ins Co	4,207	0.0002%	67,092	-253,025	-377.13%
				51,944,344	**1.9474%**	**50,515,311**	**35,234,511**	**69.75%**
42	7	FEDERATED MUT						
		13935	Federated Mut Ins Co	23,140,943	0.8676%	20,061,549	12,869,356	64.15%
		28304	Federated Service Ins Co	856,915	0.0321%	719,069	553,462	76.97%
				23,997,858	**0.8997%**	**20,780,618**	**13,422,818**	**64.59%**
43	11118	Federated Rural Electric Ins Corp						
		11118	Federated Rural Electric Ins Corp	32,514	0.0012%	32,349	3,344	10.34%
				32,514	**0.0012%**	**32,349**	**3,344**	**10.34%**
44	670	FIDELITY NATL FIN INC						
		16578	First Comm Ins Co	275	0.0000%	2,129	-167	-7.84%
				275	**0.0000%**	**2,129**	**-167**	**-7.84%**
45	31453	Financial Pacific Ins Co						
		31453	Financial Pacific Ins Co	17,390,623	0.6520%	17,773,100	7,846,738	44.15%

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				17,390,623	**0.6520%**	**17,773,100**	**7,846,738**	**44.15%**
46	349	FLORISTS MUT						
		13978	Florists Mut Ins Co	3,590,686	0.1346%	3,403,757	2,246,492	66.00%
				3,590,686	**0.1346%**	**3,403,757**	**2,246,492**	**66.00%**
47	19	FORTIS GRP						
		10111	American Bankers Ins Co Of FL	2,827,219	0.1060%	2,490,239	1,219,568	48.97%
				2,827,219	**0.1060%**	**2,490,239**	**1,219,568**	**48.97%**
48	350	GE GLOBAL GRP						
		34207	Westport Ins Corp	3,758,842	0.1409%	4,083,736	2,189,377	53.61%
		21318	Coregis Ins Co	2,162,930	0.0811%	3,075,127	766,761	24.93%
				5,921,772	**0.2220%**	**7,158,863**	**2,956,138**	**41.29%**
49	852	GENERAL AGENTS GRP						
		40150	MGA Ins Co Inc	212,497	0.0080%	1,453,551	2,415,560	166.18%
				212,497	**0.0080%**	**1,453,551**	**2,415,560**	**166.18%**
50	604	GERLING GLOBAL RE GRP						
		32190	Constitution Ins Co	638,889	0.0240%	1,289,659	660,169	51.19%
				638,889	**0.0240%**	**1,289,659**	**660,169**	**51.19%**
51	79	GMAC INS HOLDING						
		38601	MIC Prop & Cas Ins Corp	6,327,888	0.2372%	3,782,503	1,840,234	48.65%
		22012	Motors Ins Corp	6,211,375	0.2329%	6,284,295	3,469,344	55.21%
		31488	Integon Preferred Ins Co	2,628,528	0.0985%	1,959,362	828,010	42.26%
				15,167,791	**0.5687%**	**12,026,160**	**6,137,588**	**51.04%**
52	39861	Golden Bear Ins Co						
		39861	Golden Bear Ins Co	2,194,734	0.0823%	1,768,462	750,002	42.41%
				2,194,734	**0.0823%**	**1,768,462**	**750,002**	**42.41%**
53	83	GRANGE INS						
		22101	Grange Ins Assn	2,726,133	0.1022%	2,784,515	1,904,562	68.40%
		22128	Rocky Mountain Fire & Cas Co	763,260	0.0286%	735,310	535,551	72.83%
				3,489,393	**0.1308%**	**3,519,825**	**2,440,113**	**69.32%**
54	84	GREAT AMER E&S INS CO						
		16691	Great American Ins Co	8,482,399	0.3180%	8,628,290	5,746,237	66.60%
		26344	Great American Assur Co	6,984,281	0.2618%	5,884,855	1,608,189	27.33%
		32620	National Interstate Ins Co	6,454,521	0.2420%	7,098,999	1,663,794	23.44%
		22136	Great American Ins Co of NY	1,894,634	0.0710%	2,324,191	1,218,185	52.41%
		26832	Great American Alliance Ins Co	1,325,214	0.0497%	1,725,780	1,284,952	74.46%
		11738	Leader Ins Co	1,086,541	0.0407%	856,117	107,629	12.57%
				26,227,590	**0.9833%**	**26,518,232**	**11,628,986**	**43.85%**

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55	303		GUIDEONE INS GRP					
		15032	Guideone Mut Ins Co	5,380,001	0.2017%	5,427,079	4,096,044	75.47%
				5,380,001	**0.2017%**	**5,427,079**	**4,096,044**	**75.47%**
56	517		HANNOVER GRP					
		20532	Clarendon Natl Ins Co	38,985,653	1.4616%	36,749,931	23,569,020	64.13%
		37257	Insurance Corp Of Hannover	27,348,715	1.0253%	22,661,897	17,661,650	77.94%
		21806	Harbor Specialty Ins Co	17,203,929	0.6450%	9,722,729	0	0.00%
		37303	Redland Ins Co	188,061	0.0071%	2,208,838	-1,683,998	-76.24%
				83,726,358	**3.1390%**	**71,343,395**	**39,546,672**	**55.43%**
57	26433		Harco Natl Ins Co					
		26433	Harco Natl Ins Co	7,058,451	0.2646%	5,909,697	3,313,683	56.07%
				7,058,451	**0.2646%**	**5,909,697**	**3,313,683**	**56.07%**
58	91		HARTFORD FIRE & CAS GRP					
		19682	Hartford Fire In Co	34,025,824	1.2757%	30,962,075	12,843,612	41.48%
		29424	Hartford Cas Ins Co	25,559,272	0.9582%	22,960,785	12,020,960	52.35%
		29459	Twin City Fire Ins Co Co	3,922,945	0.1471%	3,093,501	1,350,139	43.64%
		30104	Hartford Underwriters Ins Co	1,667,150	0.0625%	1,266,135	465,271	36.75%
		22357	Hartford Accid & Ind Co	193,350	0.0072%	187,501	35,015	18.67%
		37478	Hartford Ins Co Of The Midwest	6,744	0.0003%	6,772	-24,433	-360.79%
				65,375,285	**2.4510%**	**58,476,769**	**26,690,564**	**45.64%**
59	1116		HIGHLANDS INS GRP INC					
		22489	Highlands Ins Co	47,927	0.0018%	579,102	-1,869,048	-322.75%
				47,927	**0.0018%**	**579,102**	**-1,869,048**	**-322.75%**
60	922		ICW GROUP					
		40029	Explorer Ins Co	6,730,791	0.2523%	6,528,108	-2,330,948	-35.71%
		27847	Insurance Co Of The West	612,138	0.0229%	1,286,656	3,924,917	305.05%
				7,342,929	**0.2753%**	**7,814,764**	**1,593,969**	**20.40%**
61	479		IFG CO					
		11177	First Financial Ins Co	7,308	0.0003%	7,308	-7,651	-104.69%
				7,308	**0.0003%**	**7,308**	**-7,651**	**-104.69%**
62	1326		KINGSWAY GRP					
		33855	Lincoln General Ins Co	50,840,418	1.9061%	27,394,793	11,271,750	41.15%
				50,840,418	**1.9061%**	**27,394,793**	**11,271,750**	**41.15%**
63	26077		Lancer Ins Co					
		26077	Lancer Ins Co	18,574,727	0.6964%	16,278,580	5,108,714	31.38%
				18,574,727	**0.6964%**	**16,278,580**	**5,108,714**	**31.38%**
64	111		LIBERTY MUT GRP					
		24198	Peerless Ins Co	68,300,160	2.5606%	59,875,454	42,972,750	71.77%

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		23035	Liberty Mut Fire Ins Co	28,401,798	1.0648%	25,233,297	19,443,741	77.06%
		23043	Liberty Mut Ins Co	22,868,658	0.8574%	16,940,737	15,471,601	91.33%
		21458	Employers Ins of Wausau	8,791,454	0.3296%	9,698,932	4,695,329	48.41%
		10836	Golden Eagle Ins Corp	6,185,391	0.2319%	12,742,337	-2,205,303	-17.31%
		24171	Netherlands Ins Co The	3,768,784	0.1413%	1,918,637	1,485,820	77.44%
		42404	Liberty Ins Corp	1,338,120	0.0502%	1,437,383	593,907	41.32%
		26042	Wausau Underwriters Ins Co	1,208,950	0.0453%	1,403,494	2,748,551	195.84%
		26069	Wausau Business Ins Co	335,051	0.0126%	508,133	1,169,790	230.21%
		33600	LM Ins Corp	4,542	0.0002%	6,810	-798	-11.72%
		33588	First Liberty Ins Corp	1,357	0.0001%	13,937	-11,653	-83.61%
				141,204,265	**5.2939%**	**129,779,151**	**86,363,735**	**66.55%**
65	108	LUMBERMENS MUT CAS GRP						
		22977	Lumbermens Mut Cas Co	31,277,942	1.1726%	32,721,732	5,386,615	16.46%
		20524	Specialty Natl Ins Co	18,552,817	0.6956%	19,102,699	20,128,013	105.37%
		22918	American Motorists Ins Co	8,337,057	0.3126%	7,033,792	5,452,840	77.52%
		30562	American Manufacturers Mut Ins Co	6,130,487	0.2298%	6,053,252	4,879,056	80.60%
		18910	American Protection Ins Co	1,555,326	0.0583%	1,915,267	700,329	36.57%
		40991	Kemper Ind Ins Co	114,271	0.0043%	114,271	0	0.00%
				65,967,900	**2.4732%**	**66,941,013**	**36,546,853**	**54.60%**
66	23108	Lumbermens Underwriting Alliance						
		23108	Lumbermens Underwriting Alliance	291,404	0.0109%	230,717	160,498	69.56%
				291,404	**0.0109%**	**230,717**	**160,498**	**69.56%**
67	677	MAGUIRE CORP GRP						
		18058	Philadelphia Ind Ins Co	1,385,513	0.0519%	1,408,921	3,169,815	224.98%
				1,385,513	**0.0519%**	**1,408,921**	**3,169,815**	**224.98%**
68	785	MARKEL CORP GRP						
		38970	Markel Ins Co	5,164,135	0.1936%	4,559,411	1,784,080	39.13%
				5,164,135	**0.1936%**	**4,559,411**	**1,784,080**	**39.13%**
69	225	MCMILLEN GRP						
		13234	Wilshire Ins Co	24,212,391	0.9077%	24,018,129	10,093,387	42.02%
		20010	Acceptance Ind Ins Co	16,530,530	0.6197%	17,729,272	12,110,290	68.31%
				40,742,921	**1.5275%**	**41,747,401**	**22,203,677**	**53.19%**
70	660	MERCURY GEN GRP						
		11908	Mercury Cas Co	57,125,896	2.1417%	51,997,927	29,211,683	56.18%
				57,125,896	**2.1417%**	**51,997,927**	**29,211,683**	**56.18%**
71	3098	Millea Holdings Inc						
		12904	Tokio Marine & Fire Ins Co Ltd Us Br	15,711,361	0.5890%	15,585,093	17,768,619	114.01%
				15,711,361	**0.5890%**	**15,585,093**	**17,768,619**	**114.01%**
72	2978	Mitsui Sumitomo Ins Grp						

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		20362	Sumitomo Mar & Fire Ins Co of Amer	2,843,780	0.1066%	2,687,699	906,431	33.73%
				2,843,780	**0.1066%**	**2,687,699**	**906,431**	**33.73%**
73	291	MOTORISTS MUT						
		13331	American Hardware Mut Ins Co	6,700,037	0.2512%	6,274,311	4,493,117	71.61%
				6,700,037	**0.2512%**	**6,274,311**	**4,493,117**	**71.61%**
74	361	MUNICH GRP						
		19720	American Alt Ins Corp	1,093,791	0.0410%	1,090,204	697,055	63.94%
				1,093,791	**0.0410%**	**1,090,204**	**697,055**	**63.94%**
75	23663	National American Ins Co						
		23663	National American Ins Co	48,008	0.0018%	61,971	-34,254	-55.27%
				48,008	**0.0018%**	**61,971**	**-34,254**	**-55.27%**
76	140	NATIONWIDE CORP						
		23787	Nationwide Mut Ins Co	48,050,949	1.8015%	46,672,835	28,565,242	61.20%
		15580	Scottsdale Ind Co	24,881,473	0.9328%	29,027,059	17,809,607	61.36%
		11991	National Cas Co	5,798,072	0.2174%	6,179,507	5,320,420	86.10%
		28223	Nationwide Agribusiness Ins Co	5,413,006	0.2029%	4,172,041	4,319,355	103.53%
		19100	Amco Ins Co	2,333,512	0.0875%	2,171,548	14,937,760	687.89%
		13838	Farmland Mut Ins Co	4,484	0.0002%	3,858	1,657	42.95%
				86,481,496	**3.2423%**	**88,226,848**	**70,954,041**	**80.42%**
77	2558	Nipponkoa Ins Co Ltd						
		27073	Nipponkoa Ins Co Ltd U.S. Branch	904,802	0.0339%	852,300	603,987	70.87%
				904,802	**0.0339%**	**852,300**	**603,987**	**70.87%**
78	150	OLD REPUBLIC GRP						
		11371	Great West Cas Co	14,199,617	0.5324%	11,181,874	10,583,442	94.65%
		24147	Old Republic Ins Co	5,925,081	0.2221%	5,491,540	7,843,207	142.82%
				20,124,698	**0.7545%**	**16,673,414**	**18,426,649**	**110.52%**
79	645	OREGON MUT INS						
		14907	Oregon Mut Ins Co	16,126	0.0006%	11,804	-629	-5.33%
				16,126	**0.0006%**	**11,804**	**-629**	**-5.33%**
80	1218	PENN AMER GRP INC						
		32859	Penn-Amer Ins Co	3,182	0.0001%	6,352	783,328	12331.99%
				3,182	**0.0001%**	**6,352**	**783,328**	**12331.99%**
81	767	PENN MFR ASN INS						
		12262	Pennsylvania Manufacturers Asn Ins C	433,098	0.0162%	467,068	82,385	17.64%
				433,098	**0.0162%**	**467,068**	**82,385**	**17.64%**
82	772	PHYSICANS OF OH						
		22985	Sequoia Ins Co	7,423,914	0.2783%	7,237,198	2,106,123	29.10%

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				7,423,914	**0.2783%**	**7,237,198**	**2,106,123**	**29.10%**
83	155		PROGRESSIVE GRP					
		24260	Progressive Cas Ins Co	128,675,341	4.8242%	111,867,889	73,738,704	65.92%
		11770	United Fncl Cas Co	29,424,386	1.1031%	34,753,789	19,668,135	56.59%
		10243	National Continental Ins Co	21,279,218	0.7978%	15,285,588	13,567,421	88.76%
				179,378,945	**6.7251%**	**161,907,266**	**106,974,260**	**66.07%**
84	867		PROTECTIVE INS GRP					
		40460	Sagamore Ins Co	1,223,124	0.0459%	1,072,263	629,681	58.72%
		12416	Protective Ins Co	657,536	0.0247%	657,343	451,611	68.70%
				1,880,660	**0.0705%**	**1,729,606**	**1,081,292**	**62.52%**
85	458		PROTECTIVE LIFE INS GRP					
		35769	Lyndon Property Ins Co	2,761	0.0001%	2,606	-3,371	-129.36%
				2,761	**0.0001%**	**2,606**	**-3,371**	**-129.36%**
86	304		PRUDENTIAL OF AMER					
		32352	Prudential Prop & Cas Ins Co	154,793	0.0058%	154,793	-750	-0.48%
				154,793	**0.0058%**	**154,793**	**-750**	**-0.48%**
87	796		QBE INS GRP LTD					
		39217	QBE Ins Corp	949,176	0.0356%	2,572,992	2,591,212	100.71%
				949,176	**0.0356%**	**2,572,992**	**2,591,212**	**100.71%**
88	1325		RHINE RE GRP					
		24899	Alea North America Ins Co	152	0.0000%	152	-75,595	-49733.55%
				152	**0.0000%**	**152**	**-75,595**	**-49733.55%**
89	783		RLI INS GRP					
		13056	RLI Ins Co	18,747,093	0.7028%	15,802,774	12,290,309	77.77%
				18,747,093	**0.7028%**	**15,802,774**	**12,290,309**	**77.77%**
90	553		ROYAL & SUN ALLIANCE USA					
		26980	Royal Ins Co Of Amer	20,895,841	0.7834%	18,482,450	9,595,037	51.91%
		24902	Security Ins Co Of Hartford	10,524,313	0.3946%	9,739,538	3,390,311	34.81%
		24678	Royal Ind Co	7,839,014	0.2939%	8,009,668	8,763,735	109.41%
		26948	Guaranty Natl Ins Co Of CT	3,611,231	0.1354%	3,054,956	810,283	26.52%
		24589	American & Foreign Ins Co	3,321,741	0.1245%	2,839,710	1,785,602	62.88%
		24880	Fire & Cas Ins Co Of CT	1,158,357	0.0434%	2,144,337	9,120,386	425.32%
		24694	Safeguard Ins Co	596,062	0.0223%	600,178	256,579	42.75%
		24600	Globe Ind Co	459,185	0.0172%	494,241	213,650	43.23%
		24872	Connecticut Ind Co	223,093	0.0084%	328,335	511,100	155.66%
		40541	Grocers Ins Co	40,911	0.0015%	394,713	237,454	60.16%
				48,669,748	**1.8247%**	**46,088,126**	**34,684,137**	**75.26%**
91	163		SAFECO INS GRP					

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		19704	American States Ins Co	62,537,267	2.3446%	48,980,165	22,350,504	45.63%
		19690	American Economy Ins Co	13,085,310	0.4906%	11,885,212	5,428,137	45.67%
		24724	First Natl Ins Co Of Amer	6,238,374	0.2339%	9,039,196	6,837,936	75.65%
		24732	General Ins Co Of Amer	3,136,788	0.1176%	7,287,655	4,446,827	61.02%
		24740	Safeco Ins Co Of Amer	666,291	0.0250%	3,993,420	59,729	1.50%
				85,664,030	**3.2116%**	**81,185,648**	**39,123,133**	**48.19%**
92	749	SCOR REINS CO						
		39322	General Security National Ins Co	78,149	0.0029%	78,171	108,901	139.31%
				78,149	**0.0029%**	**78,171**	**108,901**	**139.31%**
93	169	SENTRY INS GRP						
		21180	Sentry Select Ins Co	22,156,657	0.8307%	17,181,142	17,439,117	101.50%
		24988	Sentry Ins A Mut Co	7,605,524	0.2851%	6,055,259	2,065,071	34.10%
				29,762,181	**1.1158%**	**23,236,401**	**19,504,188**	**83.94%**
94	35408	Sirius Amer Ins Co						
		35408	Sirius Amer Ins Co	888,826	0.0333%	860,609	452,449	52.57%
				888,826	**0.0333%**	**860,609**	**452,449**	**52.57%**
95	3219	Sompo Japan Ins Grp						
		11126	Sompo Japan Ins Co of Amer	3,505,572	0.1314%	4,049,097	3,848,477	95.05%
				3,505,572	**0.1314%**	**4,049,097**	**3,848,477**	**95.05%**
96	36790	Springfield Ins Co Inc						
		36790	Springfield Ins Co Inc	1,686,120	0.0632%	1,725,582	-526,931	-30.54%
				1,686,120	**0.0632%**	**1,725,582**	**-526,931**	**-30.54%**
97	164	ST PAUL GRP						
		24767	St Paul Fire & Marine Ins Co	49,633,872	1.8608%	43,842,581	25,617,781	58.43%
		36463	Discover Prop & Cas Ins Co	25,226,303	0.9458%	25,222,750	17,418,132	69.06%
		41769	Athena Assur Co	17,935,778	0.6724%	17,838,695	8,408,489	47.14%
		25887	US Fidelity & Guaranty Co	11,868,953	0.4450%	12,775,662	3,647,913	28.55%
		24791	St Paul Mercury Ins Co	5,176,984	0.1941%	6,114,972	3,858,542	63.10%
		35386	Fidelity & Guaranty Ins Co	3,723,827	0.1396%	5,595,807	7,147,079	127.72%
		25879	Fidelity & Guaranty Ins Underwriters	2,335,030	0.0875%	2,874,825	2,397,049	83.38%
		24775	St Paul Guardian Ins Co	1,255,753	0.0471%	1,382,313	-3,939	-0.28%
				117,156,500	**4.3923%**	**115,647,605**	**68,491,046**	**59.22%**
98	748	STAR INS GRP						
		18023	Star Ins Co	5,130,048	0.1923%	6,371,467	4,300,349	67.49%
		25780	Williamsburg Natl Ins Co	657,149	0.0246%	773,797	426,462	55.11%
				5,787,197	**0.2170%**	**7,145,264**	**4,726,811**	**66.15%**
99	176	STATE FARM IL						
		25178	State Farm Mut Auto Ins Co	96,386,190	3.6136%	90,659,024	63,543,635	70.09%
		25143	State Farm Fire And Cas Co	5,740,769	0.2152%	4,760,132	3,346,724	70.31%

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Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
				102,126,959	**3.8288%**	**95,419,156**	**66,890,359**	**70.10%**
100	32107	Sutter Ins Co						
		32107	Sutter Ins Co	20,607,104	0.7726%	13,619,243	6,401,523	47.00%
				20,607,104	**0.7726%**	**13,619,243**	**6,401,523**	**47.00%**
101	181	SWISS RE GRP						
		29874	North American Specialty Ins Co	818,729	0.0307%	1,081,339	-544,016	-50.31%
				818,729	**0.0307%**	**1,081,339**	**-544,016**	**-50.31%**
102	93	TEXAS ST NATL GRP						
		12831	State Natl Ins Co Inc	37,496,835	1.4058%	32,927,485	17,305,021	52.55%
				37,496,835	**1.4058%**	**32,927,485**	**17,305,021**	**52.55%**
103	161	TOPA EQUITIES LTD						
		18031	Topa Ins Co	20,122,728	0.7544%	24,339,842	15,239,490	62.61%
				20,122,728	**0.7544%**	**24,339,842**	**15,239,490**	**62.61%**
104	28886	Transguard Ins Co Of Amer Inc						
		28886	Transguard Ins Co Of Amer Inc	1,225,308	0.0459%	1,367,466	1,341,308	98.09%
				1,225,308	**0.0459%**	**1,367,466**	**1,341,308**	**98.09%**
105	3321	Travelers Property Cas Corp Grp						
		25674	Travelers Ind Co Of IL	71,850,810	2.6938%	63,852,019	39,752,531	62.26%
		24015	Northland Ins Co	28,710,662	1.0764%	23,155,033	12,460,185	53.81%
		25682	Travelers Ind Co Of CT	12,234,777	0.4587%	11,745,976	5,168,827	44.01%
		21296	Associates Ins Co	5,950,087	0.2231%	5,665,413	5,668,209	100.05%
		22217	Gulf Ins Co	4,263,377	0.1598%	4,050,899	8,300,215	204.90%
		22233	Select Ins Co	1,259,132	0.0472%	1,968,394	2,758,358	140.13%
		19038	Travelers Cas & Surety Co	87,166	0.0033%	87,166	-39,481	-45.29%
		22209	Atlantic Ins Co	27,339	0.0010%	19,543	3,658	18.72%
				124,383,350	**4.6632%**	**110,544,443**	**74,072,502**	**67.01%**
106	1314	TRENWICK AMER CORP GRP						
		18341	Insurance Corp Of NY	43,300,998	1.6234%	35,902,549	38,981,610	108.58%
				43,300,998	**1.6234%**	**35,902,549**	**38,981,610**	**108.58%**
107	1338	TRIUMPHE HOLDING GRP						
		41106	Triumphe Cas Co	157,897	0.0059%	30,143	17,641	58.52%
				157,897	**0.0059%**	**30,143**	**17,641**	**58.52%**
108	781	UNION LABOR GRP						
		37893	Ulico Cas Co	1,851,370	0.0694%	1,604,500	1,377,815	85.87%
				1,851,370	**0.0694%**	**1,604,500**	**1,377,815**	**85.87%**
109	920	UNITED NATL GRP						
		42048	Diamond State Ins Co	1,885,407	0.0707%	1,532,908	831,681	54.26%

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		41335	United Natl Specialty Ins Co	624,131	0.0234%	172,821	50,338	29.13%
				2,509,538	**0.0941%**	**1,705,729**	**882,019**	**51.71%**
110	215	UNITRIN GRP						
		19852	Financial Ind Co	31,699,139	1.1884%	26,014,499	13,377,360	51.42%
		16063	Unitrin Auto & Home Ins Co	11,820,572	0.4432%	15,015,536	13,288,298	88.50%
		14133	Valley Ins Co	5,425,559	0.2034%	6,165,015	8,322,874	135.00%
				48,945,270	**1.8350%**	**47,195,050**	**34,988,532**	**74.14%**
111	201	UTICA NATL INS GRP						
		25976	Utica Mut Ins Co	264,855	0.0099%	275,733	-110,956	-40.24%
		25984	Graphic Arts Mut Ins Co	2,429	0.0001%	5,372	-1,415	-26.34%
				267,284	**0.0100%**	**281,105**	**-112,371**	**-39.97%**
112	21172	Vanliner Ins Co						
		21172	Vanliner Ins Co	4,336,470	0.1626%	3,767,608	1,382,166	36.69%
				4,336,470	**0.1626%**	**3,767,608**	**1,382,166**	**36.69%**
113	27502	Western General Ins Co						
		27502	Western General Ins Co	35,245,936	1.3214%	41,002,110	19,794,929	48.28%
				35,245,936	**1.3214%**	**41,002,110**	**19,794,929**	**48.28%**
114	2898	Western Service Contract Grp						
		37850	Pacific Specialty Ins Co	5,529	0.0002%	6,029	3,100	51.42%
				5,529	**0.0002%**	**6,029**	**3,100**	**51.42%**
115	866	WESTERN WORLD GRP						
		40436	Stratford Ins Co	580,960	0.0218%	250,815	94,315	37.60%
				580,960	**0.0218%**	**250,815**	**94,315**	**37.60%**
116	237	WESTWARD GRP						
		24635	Westward Ins Co	75,569	0.0028%	75,569	78,144	103.41%
				75,569	**0.0028%**	**75,569**	**78,144**	**103.41%**
117	1129	WHITE MOUNTAINS GRP						
		21970	OneBeacon Ins Co	6,661,651	0.2498%	11,261,783	8,438,009	74.93%
		20621	OneBeacon America Ins Co	4,003,181	0.1501%	7,597,107	5,098,048	67.11%
		21962	Pennsylvania General Ins Co	1,456,008	0.0546%	6,324,217	31,241,527	494.00%
		20648	Employers Fire Ins Co	657,779	0.0247%	789,262	-1,202,220	-152.32%
		38369	Northern Assur Co Of Amer	197,542	0.0074%	881,023	728,000	82.63%
		20613	American Employers Ins Co	169,966	0.0064%	1,013,705	113,462	11.19%
		23752	National Farmers Union Std Ins Co	153,640	0.0058%	155,151	242,519	156.31%
		16217	National Farmers Union Prop & Cas	3,263	0.0001%	124,571	113,251	90.91%
				13,303,030	**0.4987%**	**28,146,819**	**44,772,596**	**159.07%**
118	98	WR Berkley Corp						
		10510	Carolina Cas Ins Co	28,294,454	1.0608%	21,686,708	8,078,377	37.25%

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		40045	Starnet Ins Co	10,678,956	0.4004%	4,111,703	2,638,089	64.16%
		11001	Riverport Ins Co of CA	3,249,414	0.1218%	3,061,133	2,039,172	66.61%
				42,222,824	**1.5830%**	**28,859,544**	**12,755,638**	**44.20%**
119	1285	X L AMER						
		22322	Greenwich Ins Co	10,595,281	0.3972%	10,491,434	-1,261,757	-12.03%
		37885	XL Specialty Ins Co	24,480	0.0009%	24,480	0	0.00%
		24554	XL Ins Amer Inc	11,003	0.0004%	156,759	-387,992	-247.51%
				10,630,764	**0.3986%**	**10,672,673**	**-1,649,749**	**-15.46%**
120	212	ZURICH INS GRP						
		41181	Universal Underwriters Ins Co	38,346,726	1.4377%	37,674,171	22,022,116	58.45%
		21709	Truck Ins Exch	37,461,077	1.4044%	38,346,477	13,573,398	35.40%
		16535	Zurich American Ins Co	37,150,977	1.3928%	30,962,790	21,008,129	67.85%
		21326	Empire Fire & Marine Ins Co	24,709,161	0.9264%	19,980,760	11,501,776	57.56%
		21687	Mid-Century Ins Co	17,464,525	0.6548%	18,321,322	8,817,651	48.13%
		19356	Maryland Cas Co	16,490,641	0.6182%	11,697,214	5,225,065	44.67%
		21652	Farmers Ins Exch	13,458,248	0.5046%	13,371,002	7,664,630	57.32%
		19372	Northern Ins Co Of NY	12,405,941	0.4651%	12,832,605	10,284,388	80.14%
		19305	Assurance Co Of Amer	8,885,435	0.3331%	12,967,000	8,826,607	68.07%
		26247	American Guarantee & Liability Ins	6,271,146	0.2351%	6,975,850	3,199,221	45.86%
		26611	Valiant Ins Co	2,492,025	0.0934%	3,048,236	1,360,909	44.65%
		39306	Fidelity & Deposit Co Of MD	869,848	0.0326%	782,951	354,352	45.26%
		40142	American Zurich Ins Co	605,671	0.0227%	484,019	261,392	54.00%
		27855	Zurich American Ins Co Of IL	156,222	0.0059%	100,481	79,178	78.80%
		10317	Neighborhood Spirit Prop & Cas Co	66,246	0.0025%	51,368	15,569	30.31%
		10315	Civic Property & Cas Co	25,333	0.0009%	18,512	3,423	18.49%
		10318	Exact Prop & Cas Co Inc	4,272	0.0002%	1,393	259	18.59%
				216,863,494	**8.1304%**	**207,616,151**	**114,198,063**	**55.00%**
			Line Total:	**2,667,314,254**	**100.0000%**	**2,489,889,073**	**1,526,090,674**	**61.29%**