

ZURICH INS GRP (Group # 212)
1999 California State Page By Line Market Share Information

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	115,774,265	107,194,852	42,333,002	39.49%	554,991,561	20.8605%
02.1	ALLIED LINES	76,101,206	69,445,633	36,193,362	52.12%	283,523,155	26.8413%
02.2	MULTIPLE PERIL CROP	0	0	0		120,147,321	
02.3	FEDERAL FLOOD INSURANCE	3,615,713	3,527,745	-22,834	-0.65%	115,038,190	3.1431%
03	FARMOWNERS MULTIPLE PERIL	0	0	-220,926		117,178,020	
04	HOMEOWNERS MULTIPLE PERIL	675,981,913	663,403,232	399,489,570	60.22%	3,560,100,595	18.9877%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	256,961,733	248,418,671	172,617,964	69.49%	1,501,928,803	17.1088%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	80,644,915	103,034,624	85,054,472	82.55%	1,329,410,174	6.0662%
06	MORTGAGE GUARANTY	0	0	0		428,247,914	
08	OCEAN MARINE	4,662,761	3,296,436	2,190,682	66.46%	162,158,038	2.8754%
09	INLAND MARINE	41,933,328	38,281,800	50,891,927	132.94%	992,067,178	4.2269%
10	FINANCIAL GUARANTY	0	0	-1,445		171,370,754	
11	MEDICAL MALPRACTICE	26,072,079	27,303,894	8,550,913	31.32%	533,411,144	4.8878%
12	EARTHQUAKE	18,136,964	20,012,461	33,978,206	169.79%	798,377,077	2.2717%
13	GROUP A AND H	3,194,471	3,385,585	861,358	25.44%	286,422,335	1.1153%
14	CREDIT A&H(GRP&IND)	0	0	0		121,081,906	
15.1	COLLECTIVELY RENEWABLE A&H	0	0	0		732,150	
15.2	NON-CANCELLABLE A&H	0	0	0		2,897	
15.3	GUARANTEED RENEWABLE A&H	0	0	0		48,102,101	
15.4	NON-RENEWABLE FOR STATED REASONS ONLY	0	0	0		13,303,438	
15.5	OTHER ACCIDENT ONLY	0	0	108		20,588,275	
15.6	ALL OTHER A&H	0	0	992		17,384,396	
16	WORKERS' COMPENSATION	304,032,536	283,123,637	277,486,654	98.01%	5,738,487,462	5.2981%
17	OTHER LIABILITY	197,963,153	184,436,540	55,580,534	30.14%	2,197,991,544	9.0065%
18	PRODUCTS LIABILITY	14,061,474	12,968,034	1,090,944	8.41%	148,973,143	9.4389%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	48,272	36,717	21,021	57.25%	21,176,793	0.2279%
19.2	PRIVATE PASSENGER AUTO LIABILITY	1,078,987,086	1,113,811,565	705,599,919	63.35%	7,974,623,723	13.5303%
19.3	COMMERCIAL AUTO NO-FAULT	919	1,344	90,132	6706.25%	1,390,217	0.0661%
19.4	COMMERCIAL AUTO LIABILITY	105,400,539	101,742,909	72,994,678	71.74%	1,323,620,995	7.9630%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	727,867,983	733,773,651	451,616,456	61.55%	5,315,200,087	13.6941%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	39,110,183	37,121,072	20,861,657	56.20%	500,981,013	7.8067%
22	AIRCRAFT	5,539,177	10,954,078	1,713,554	15.64%	111,189,724	4.9817%
23	FIDELITY	5,259,762	4,898,370	4,140,990	84.54%	81,248,339	6.4737%
24	SURETY	28,155,335	14,601,606	-506,147	-3.47%	385,654,818	7.3007%
26	BURGLARY & THEFT	1,597,544	1,520,642	1,161,011	76.35%	13,553,707	11.7868%
27	BOILER & MACHINERY	7,866,626	7,202,127	4,019,763	55.81%	59,507,202	13.2196%
28	CREDIT	4,972,284	5,830,459	4,135,871	70.94%	53,460,443	9.3009%
31	AGGREGATE WRITE-INS FOR OTHER LINES	32,260,507	31,218,039	12,702,028	40.69%	209,353,798	15.4096%
32	TOTAL LINE	3,856,202,726	3,830,545,721	2,444,626,420	63.82%	35,280,098,787	10.9302%

STATE FARM IL (Group # 176)
1999 California State Page By Line Market Share Information

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	9,145,463	7,949,277	4,418,755	55.59%	554,991,561	1.6479%
02.1	ALLIED LINES	2,584,413	2,240,115	693,999	30.98%	283,523,155	0.9115%
02.2	MULTIPLE PERIL CROP	1,396,503	1,396,503	1,608,762	115.20%	120,147,321	1.1623%
02.3	FEDERAL FLOOD INSURANCE	23,336,552	23,696,930	892,174	3.76%	115,038,190	20.2859%
03	FARMOWNERS MULTIPLE PERIL	5,927,145	5,870,497	3,524,576	60.04%	117,178,020	5.0582%
04	HOMEOWNERS MULTIPLE PERIL	826,375,950	796,230,007	407,032,683	51.12%	3,560,100,595	23.2122%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	89,517,074	89,975,597	63,662,573	70.76%	1,501,928,803	5.9601%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	81,317,037	81,733,557	17,168,570	21.01%	1,329,410,174	6.1168%
06	MORTGAGE GUARANTY	0	0	0		428,247,914	
08	OCEAN MARINE	0	0	0		162,158,038	
09	INLAND MARINE	38,665,912	37,365,530	12,737,405	34.09%	992,067,178	3.8975%
10	FINANCIAL GUARANTY	0	0	0		171,370,754	
11	MEDICAL MALPRACTICE	0	0	0		533,411,144	
12	EARTHQUAKE	55,207,213	57,571,906	3,139,335	5.45%	798,377,077	6.9149%
13	GROUP A AND H	38,309,529	38,309,529	35,890,381	93.69%	286,422,335	13.3752%
14	CREDIT A&H(GRP&IND)	562,725	1,085,325	630,832	58.12%	121,081,906	0.4647%
15.1	COLLECTIVELY RENEWABLE A&H	0	0	0		732,150	
15.2	NON-CANCELLABLE A&H	0	0	0		2,897	
15.3	GUARANTEED RENEWABLE A&H	12,989,158	9,881,733	6,223,255	62.98%	48,102,101	27.0033%
15.4	NON-RENEWABLE FOR STATED REASONS ONLY	11,609,329	11,733,149	10,663,528	90.88%	13,303,438	87.2656%
15.5	OTHER ACCIDENT ONLY	2,232	2,329	-448	-19.24%	20,588,275	0.0108%
15.6	ALL OTHER A&H	3,446,963	3,488,402	2,255,870	64.67%	17,384,396	19.8279%
16	WORKERS' COMPENSATION	25,084,517	25,476,287	20,188,747	79.25%	5,738,487,462	0.4371%
17	OTHER LIABILITY	76,326,476	75,557,679	57,910,449	76.64%	2,197,991,544	3.4726%
18	PRODUCTS LIABILITY	0	0	-188,537		148,973,143	
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0	439,484		21,176,793	
19.2	PRIVATE PASSENGER AUTO LIABILITY	1,158,891,589	1,189,788,871	640,847,587	53.86%	7,974,623,723	14.5322%
19.3	COMMERCIAL AUTO NO-FAULT	0	0	8,662		1,390,217	
19.4	COMMERCIAL AUTO LIABILITY	49,426,189	49,717,589	23,046,885	46.36%	1,323,620,995	3.7342%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	695,720,316	701,429,059	443,358,995	63.21%	5,315,200,087	13.0893%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	30,444,384	28,990,471	20,526,487	70.80%	500,981,013	6.0770%
22	AIRCRAFT	0	0	0		111,189,724	
23	FIDELITY	912,154	955,457	240,755	25.20%	81,248,339	1.1227%
24	SURETY	312,259	294,437	-55,404	-18.82%	385,654,818	0.0810%
26	BURGLARY & THEFT	0	0	0		13,553,707	
27	BOILER & MACHINERY	0	0	0		59,507,202	
28	CREDIT	0	0	0		53,460,443	
31	AGGREGATE WRITE-INS FOR OTHER LINES	0	0	0		209,353,798	
32	TOTAL LINE	3,237,511,081	3,240,740,237	1,776,866,359	54.83%	35,280,098,787	9.1766%

ALLSTATE INS GRP (Group # 8)
1999 California State Page By Line Market Share Information

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	26,597,067	25,627,317	10,584,121	41.30%	554,991,561	4.7923%
02.1	ALLIED LINES	12,307,296	11,976,085	5,700,492	47.60%	283,523,155	4.3408%
02.2	MULTIPLE PERIL CROP	0	0	0		120,147,321	
02.3	FEDERAL FLOOD INSURANCE	16,667,765	16,732,507	890,997	5.32%	115,038,190	14.4889%
03	FARMOWNERS MULTIPLE PERIL	0	0	0		117,178,020	
04	HOMEOWNERS MULTIPLE PERIL	525,243,640	517,567,561	215,434,808	41.62%	3,560,100,595	14.7536%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	45,325,247	46,774,088	20,234,394	43.26%	1,501,928,803	3.0178%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	21,555,426	22,149,100	4,676,697	21.11%	1,329,410,174	1.6214%
06	MORTGAGE GUARANTY	0	0	0		428,247,914	
08	OCEAN MARINE	0	0	0		162,158,038	
09	INLAND MARINE	18,568,829	18,229,861	7,460,065	40.92%	992,067,178	1.8717%
10	FINANCIAL GUARANTY	0	0	0		171,370,754	
11	MEDICAL MALPRACTICE	0	0	0		533,411,144	
12	EARTHQUAKE	2,976,997	2,645,342	-5,226,448	-197.57%	798,377,077	0.3729%
13	GROUP A AND H	0	0	0		286,422,335	
14	CREDIT A&H(GRP&IND)	1,363,255	1,661,577	1,125,910	67.76%	121,081,906	1.1259%
15.1	COLLECTIVELY RENEWABLE A&H	0	0	0		732,150	
15.2	NON-CANCELLABLE A&H	0	0	0		2,897	
15.3	GUARANTEED RENEWABLE A&H	0	0	0		48,102,101	
15.4	NON-RENEWABLE FOR STATED REASONS ONLY	0	0	0		13,303,438	
15.5	OTHER ACCIDENT ONLY	0	0	0		20,588,275	
15.6	ALL OTHER A&H	0	0	0		17,384,396	
16	WORKERS' COMPENSATION	4,146,693	5,296,974	2,085,507	39.37%	5,738,487,462	0.0723%
17	OTHER LIABILITY	14,327,433	14,055,702	7,633,909	54.31%	2,197,991,544	0.6518%
18	PRODUCTS LIABILITY	533,359	554,188	-835,808	-150.82%	148,973,143	0.3580%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0	0		21,176,793	
19.2	PRIVATE PASSENGER AUTO LIABILITY	735,182,007	717,542,031	329,635,591	45.94%	7,974,623,723	9.2190%
19.3	COMMERCIAL AUTO NO-FAULT	0	0	0		1,390,217	
19.4	COMMERCIAL AUTO LIABILITY	25,619,245	24,504,443	15,723,405	64.17%	1,323,620,995	1.9355%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	483,989,946	460,475,568	303,885,139	65.99%	5,315,200,087	9.1058%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	10,439,233	9,674,722	4,339,886	44.86%	500,981,013	2.0838%
22	AIRCRAFT	0	0	0		111,189,724	
23	FIDELITY	64,387	67,595	91,255	135.00%	81,248,339	0.0792%
24	SURETY	3,515	4,771	-178,299	-3737.14%	385,654,818	0.0009%
26	BURGLARY & THEFT	0	0	2,291		13,553,707	
27	BOILER & MACHINERY	58,431	60,947	6,885	11.30%	59,507,202	0.0982%
28	CREDIT	0	0	0		53,460,443	
31	AGGREGATE WRITE-INS FOR OTHER LINES	6,626,035	136,442	1,258,947	922.70%	209,353,798	3.1650%
32	TOTAL LINE	1,951,595,806	1,895,736,819	924,529,742	48.77%	35,280,098,787	5.5317%

AMERICAN INTRNL GRP (Group # 12)
1999 California State Page By Line Market Share Information

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	41,456,066	39,541,053	31,341,265	79.26%	554,991,561	7.4697%
02.1	ALLIED LINES	9,740,681	9,552,534	19,107,150	200.02%	283,523,155	3.4356%
02.2	MULTIPLE PERIL CROP	0	0	0		120,147,321	
02.3	FEDERAL FLOOD INSURANCE	38,989	60,185	-1,006,802	-1672.85%	115,038,190	0.0339%
03	FARMOWNERS MULTIPLE PERIL	0	0	-103		117,178,020	
04	HOMEOWNERS MULTIPLE PERIL	28,235,600	28,262,501	9,812,749	34.72%	3,560,100,595	0.7931%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	4,965,495	10,496,458	5,990,909	57.08%	1,501,928,803	0.3306%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	4,298,425	9,517,384	8,546,022	89.79%	1,329,410,174	0.3233%
06	MORTGAGE GUARANTY	54,383,060	57,055,227	-74,202	-0.13%	428,247,914	12.6990%
08	OCEAN MARINE	22,555,498	22,209,230	20,709,499	93.25%	162,158,038	13.9096%
09	INLAND MARINE	149,758,316	104,294,820	51,663,418	49.54%	992,067,178	15.0956%
10	FINANCIAL GUARANTY	0	0	51,678		171,370,754	
11	MEDICAL MALPRACTICE	8,152,956	7,399,323	-45,787	-0.62%	533,411,144	1.5285%
12	EARTHQUAKE	2,071,272	1,902,653	32,980,692	1733.41%	798,377,077	0.2594%
13	GROUP A AND H	6,800,398	7,000,258	16,051,053	229.29%	286,422,335	2.3743%
14	CREDIT A&H(GRP&IND)	0	0	0		121,081,906	
15.1	COLLECTIVELY RENEWABLE A&H	0	0	0		732,150	
15.2	NON-CANCELLABLE A&H	0	0	0		2,897	
15.3	GUARANTEED RENEWABLE A&H	0	0	0		48,102,101	
15.4	NON-RENEWABLE FOR STATED REASONS ONLY	0	0	0		13,303,438	
15.5	OTHER ACCIDENT ONLY	103,298	98,723	3,142	3.18%	20,588,275	0.5017%
15.6	ALL OTHER A&H	0	0	0		17,384,396	
16	WORKERS' COMPENSATION	153,970,557	168,612,486	44,113,496	26.16%	5,738,487,462	2.6831%
17	OTHER LIABILITY	530,209,757	577,968,802	508,360,870	87.96%	2,197,991,544	24.1225%
18	PRODUCTS LIABILITY	13,791,680	15,464,363	32,045,531	207.22%	148,973,143	9.2578%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0	-9		21,176,793	
19.2	PRIVATE PASSENGER AUTO LIABILITY	536,205,859	542,278,932	298,896,519	55.12%	7,974,623,723	6.7239%
19.3	COMMERCIAL AUTO NO-FAULT	205,717	206,249	-265,116	-128.54%	1,390,217	14.7975%
19.4	COMMERCIAL AUTO LIABILITY	51,086,799	56,803,871	39,200,164	69.01%	1,323,620,995	3.8596%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	345,892,738	343,682,605	237,322,320	69.05%	5,315,200,087	6.5076%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	4,822,177	6,218,587	8,882,561	142.84%	500,981,013	0.9625%
22	AIRCRAFT	18,861,759	14,671,149	9,455,629	64.45%	111,189,724	16.9636%
23	FIDELITY	22,993,754	19,887,209	16,934,826	85.15%	81,248,339	28.3006%
24	SURETY	9,875,290	10,278,571	-5,846,941	-56.88%	385,654,818	2.5607%
26	BURGLARY & THEFT	974,855	1,452,078	-204,588	-14.09%	13,553,707	7.1925%
27	BOILER & MACHINERY	1,578,764	1,747,786	-255,290	-14.61%	59,507,202	2.6531%
28	CREDIT	0	0	0		53,460,443	
31	AGGREGATE WRITE-INS FOR OTHER LINES	0	0	0		209,353,798	
32	TOTAL LINE	2,023,029,760	2,056,663,037	1,383,770,655	67.28%	35,280,098,787	5.7342%

CALIFORNIA ST AUTO GRP (Group # 1278)
1999 California State Page By Line Market Share Information

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	1,720,038	1,818,413	837,636	46.06%	554,991,561	0.3099%
02.1	ALLIED LINES	477,805	517,613	104,005	20.09%	283,523,155	0.1685%
02.2	MULTIPLE PERIL CROP	0	0	0		120,147,321	
02.3	FEDERAL FLOOD INSURANCE	3,569,890	3,763,380	18,017	0.48%	115,038,190	3.1032%
03	FARMOWNERS MULTIPLE PERIL	0	0	0		117,178,020	
04	HOMEOWNERS MULTIPLE PERIL	165,525,195	153,751,982	88,561,982	57.60%	3,560,100,595	4.6495%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	0	0	0		1,501,928,803	
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	0	0	0		1,329,410,174	
06	MORTGAGE GUARANTY	0	0	0		428,247,914	
08	OCEAN MARINE	0	0	0		162,158,038	
09	INLAND MARINE	6,089,643	5,898,128	1,402,324	23.78%	992,067,178	0.6138%
10	FINANCIAL GUARANTY	0	0	0		171,370,754	
11	MEDICAL MALPRACTICE	0	0	0		533,411,144	
13	GROUP A AND H	1,057,138	876,172	456,645	52.12%	286,422,335	0.3691%
14	CREDIT A&H(GRP&IND)	0	0	0		121,081,906	
15.1	COLLECTIVELY RENEWABLE A&H	0	0	0		732,150	
15.2	NON-CANCELLABLE A&H	0	0	0		2,897	
15.3	GUARANTEED RENEWABLE A&H	0	0	0		48,102,101	
15.4	NON-RENEWABLE FOR STATED REASONS ONLY	0	0	0		13,303,438	
15.5	OTHER ACCIDENT ONLY	0	0	0		20,588,275	
15.6	ALL OTHER A&H	3,651,626	2,344,515	1,122,258	47.87%	17,384,396	21.0052%
16	WORKERS' COMPENSATION	0	0	0		5,738,487,462	
17	OTHER LIABILITY	0	0	0		2,197,991,544	
18	PRODUCTS LIABILITY	0	0	0		148,973,143	
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0	0		21,176,793	
19.2	PRIVATE PASSENGER AUTO LIABILITY	750,889,356	766,940,575	516,815,186	67.39%	7,974,623,723	9.4160%
19.3	COMMERCIAL AUTO NO-FAULT	0	0	0		1,390,217	
19.4	COMMERCIAL AUTO LIABILITY	0	0	0		1,323,620,995	
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	575,632,342	576,638,450	414,561,662	71.89%	5,315,200,087	10.8299%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	0	0	0		500,981,013	
22	AIRCRAFT	0	0	0		111,189,724	
23	FIDELITY	0	0	0		81,248,339	
24	SURETY	0	0	0		385,654,818	
26	BURGLARY & THEFT	0	0	0		13,553,707	
27	BOILER & MACHINERY	0	0	0		59,507,202	
28	CREDIT	0	0	0		53,460,443	
31	AGGREGATE WRITE-INS FOR OTHER LINES	0	0	0		209,353,798	
32	TOTAL LINE	1,508,613,000	1,512,549,069	1,023,858,467	67.69%	35,280,098,787	4.2761%

INTERINS EXCH OF THE AUTOMOBILE CLUB (Group # 1318)
1999 California State Page By Line Market Share Information

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	0	0	0		554,991,561	
02.1	ALLIED LINES	0	0	0		283,523,155	
02.2	MULTIPLE PERIL CROP	0	0	0		120,147,321	
02.3	FEDERAL FLOOD INSURANCE	0	0	0		115,038,190	
03	FARMOWNERS MULTIPLE PERIL	0	0	0		117,178,020	
04	HOMEOWNERS MULTIPLE PERIL	104,927,477	96,418,536	51,340,754	53.25%	3,560,100,595	2.9473%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	0	0	0		1,501,928,803	
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	0	0	0		1,329,410,174	
06	MORTGAGE GUARANTY	0	0	0		428,247,914	
08	OCEAN MARINE	0	0	0		162,158,038	
09	INLAND MARINE	6,866,714	6,326,653	1,777,151	28.09%	992,067,178	0.6922%
10	FINANCIAL GUARANTY	0	0	0		171,370,754	
11	MEDICAL MALPRACTICE	0	0	0		533,411,144	
12	EARTHQUAKE	0	0	450,482		798,377,077	
13	GROUP A AND H	0	0	0		286,422,335	
14	CREDIT A&H(GRP&IND)	0	0	0		121,081,906	
15.1	COLLECTIVELY RENEWABLE A&H	0	0	0		732,150	
15.2	NON-CANCELLABLE A&H	0	0	0		2,897	
15.3	GUARANTEED RENEWABLE A&H	0	0	0		48,102,101	
15.4	NON-RENEWABLE FOR STATED REASONS ONLY	0	0	0		13,303,438	
15.5	OTHER ACCIDENT ONLY	0	0	0		20,588,275	
15.6	ALL OTHER A&H	0	0	0		17,384,396	
16	WORKERS' COMPENSATION	0	0	0		5,738,487,462	
17	OTHER LIABILITY	4,799,883	4,297,712	1,695,474	39.45%	2,197,991,544	0.2184%
18	PRODUCTS LIABILITY	0	0	0		148,973,143	
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0	0		21,176,793	
19.2	PRIVATE PASSENGER AUTO LIABILITY	647,621,974	632,568,301	349,445,330	55.24%	7,974,623,723	8.1210%
19.3	COMMERCIAL AUTO NO-FAULT	0	0	0		1,390,217	
19.4	COMMERCIAL AUTO LIABILITY	0	0	0		1,323,620,995	
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	485,112,216	460,252,465	272,142,704	59.13%	5,315,200,087	9.1269%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	0	0	0		500,981,013	
22	AIRCRAFT	0	0	0		111,189,724	
23	FIDELITY	0	0	0		81,248,339	
24	SURETY	0	0	0		385,654,818	
26	BURGLARY & THEFT	0	0	0		13,553,707	
27	BOILER & MACHINERY	0	0	0		59,507,202	
28	CREDIT	0	0	0		53,460,443	
31	AGGREGATE WRITE-INS FOR OTHER LINES	0	0	0		209,353,798	
32	TOTAL LINE	1,249,328,264	1,199,863,667	676,851,895	56.41%	35,280,098,787	3.5412%

STATE COMPENSATION INS FUND (NAIC # 35076)
1999 California State Page By Line Market Share Information

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	0	0	0		554,991,561	
02.1	ALLIED LINES	0	0	0		283,523,155	
02.2	MULTIPLE PERIL CROP	0	0	0		120,147,321	
02.3	FEDERAL FLOOD INSURANCE	0	0	0		115,038,190	
03	FARMOWNERS MULTIPLE PERIL	0	0	0		117,178,020	
04	HOMEOWNERS MULTIPLE PERIL	0	0	0		3,560,100,595	
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	0	0	0		1,501,928,803	
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	0	0	0		1,329,410,174	
06	MORTGAGE GUARANTY	0	0	0		428,247,914	
08	OCEAN MARINE	0	0	0		162,158,038	
09	INLAND MARINE	0	0	0		992,067,178	
10	FINANCIAL GUARANTY	0	0	0		171,370,754	
11	MEDICAL MALPRACTICE	0	0	0		533,411,144	
12	EARTHQUAKE	0	0	0		798,377,077	
13	GROUP A AND H	0	0	0		286,422,335	
14	CREDIT A&H(GRP&IND)	0	0	0		121,081,906	
15.1	COLLECTIVELY RENEWABLE A&H	0	0	0		732,150	
15.2	NON-CANCELLABLE A&H	0	0	0		2,897	
15.3	GUARANTEED RENEWABLE A&H	0	0	0		48,102,101	
15.4	NON-RENEWABLE FOR STATED REASONS ONLY	0	0	0		13,303,438	
15.5	OTHER ACCIDENT ONLY	0	0	0		20,588,275	
15.6	ALL OTHER A&H	0	0	0		17,384,396	
16	WORKERS' COMPENSATION	1,244,214,678	1,249,493,353	1,156,407,090	92.55%	5,738,487,462	21.6819%
17	OTHER LIABILITY	0	0	0		2,197,991,544	
18	PRODUCTS LIABILITY	0	0	0		148,973,143	
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0	0		21,176,793	
19.2	PRIVATE PASSENGER AUTO LIABILITY	0	0	0		7,974,623,723	
19.3	COMMERCIAL AUTO NO-FAULT	0	0	0		1,390,217	
19.4	COMMERCIAL AUTO LIABILITY	0	0	0		1,323,620,995	
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	0	0	0		5,315,200,087	
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	0	0	0		500,981,013	
22	AIRCRAFT	0	0	0		111,189,724	
23	FIDELITY	0	0	0		81,248,339	
24	SURETY	0	0	0		385,654,818	
26	BURGLARY & THEFT	0	0	0		13,553,707	
27	BOILER & MACHINERY	0	0	0		59,507,202	
28	CREDIT	0	0	0		53,460,443	
31	AGGREGATE WRITE-INS FOR OTHER LINES	0	0	0		209,353,798	
32	TOTAL LINE	1,244,214,678	1,249,493,353	1,156,407,090	92.55%	35,280,098,787	3.5267%

ALLIANZ INS GRP (Group # 761)
1999 California State Page By Line Market Share Information

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	53,320,952	53,873,821	6,426,797	11.93%	554,991,561	9.6075%
02.1	ALLIED LINES	6,700,740	7,292,489	9,720,178	133.29%	283,523,155	2.3634%
02.2	MULTIPLE PERIL CROP	19,209,206	19,209,206	16,117,130	83.90%	120,147,321	15.9880%
02.3	FEDERAL FLOOD INSURANCE	0	0	0		115,038,190	
03	FARMOWNERS MULTIPLE PERIL	8,406,968	8,320,262	3,940,067	47.36%	117,178,020	7.1745%
04	HOMEOWNERS MULTIPLE PERIL	113,005,883	120,171,955	40,429,846	33.64%	3,560,100,595	3.1742%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	139,103,189	150,244,674	93,398,631	62.16%	1,501,928,803	9.2616%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	174,166,527	180,674,618	119,931,552	66.38%	1,329,410,174	13.1010%
06	MORTGAGE GUARANTY	0	0	0		428,247,914	
08	OCEAN MARINE	19,771,572	19,283,469	13,168,856	68.29%	162,158,038	12.1928%
09	INLAND MARINE	49,490,235	51,777,496	22,841,315	44.11%	992,067,178	4.9886%
10	FINANCIAL GUARANTY	13,230	974,989	-48,088	-4.93%	171,370,754	0.0077%
11	MEDICAL MALPRACTICE	15,342,002	16,466,910	3,079,689	18.70%	533,411,144	2.8762%
12	EARTHQUAKE	20,192,544	21,472,646	-938,483	-4.37%	798,377,077	2.5292%
13	GROUP A AND H	0	0	0		286,422,335	
14	CREDIT A&H(GRP&IND)	0	0	0		121,081,906	
15.1	COLLECTIVELY RENEWABLE A&H	0	0	0		732,150	
15.2	NON-CANCELLABLE A&H	0	0	0		2,897	
15.3	GUARANTEED RENEWABLE A&H	0	0	0		48,102,101	
15.4	NON-RENEWABLE FOR STATED REASONS ONLY	0	0	0		13,303,438	
15.5	OTHER ACCIDENT ONLY	14,868,725	15,682,638	-345,078	-2.20%	20,588,275	72.2194%
15.6	ALL OTHER A&H	0	0	-47,525		17,384,396	
16	WORKERS' COMPENSATION	232,605,256	239,319,915	305,690,003	127.73%	5,738,487,462	4.0534%
17	OTHER LIABILITY	144,542,487	148,779,985	47,503,452	31.93%	2,197,991,544	6.5761%
18	PRODUCTS LIABILITY	7,229,698	9,428,919	8,182,769	86.78%	148,973,143	4.8530%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0	-9,696		21,176,793	
19.2	PRIVATE PASSENGER AUTO LIABILITY	31,351,767	42,622,152	21,590,432	50.66%	7,974,623,723	0.3931%
19.3	COMMERCIAL AUTO NO-FAULT	0	0	-260,000		1,390,217	
19.4	COMMERCIAL AUTO LIABILITY	44,875,844	51,900,576	28,438,015	54.79%	1,323,620,995	3.3904%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	28,123,748	34,975,821	22,735,831	65.00%	5,315,200,087	0.5291%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	12,046,957	15,531,990	13,217,759	85.10%	500,981,013	2.4047%
22	AIRCRAFT	1,014,061	1,311,947	74,500	5.68%	111,189,724	0.9120%
23	FIDELITY	23,326	16,534	-9,211	-55.71%	81,248,339	0.0287%
24	SURETY	27,952,395	25,369,447	667,841	2.63%	385,654,818	7.2480%
26	BURGLARY & THEFT	12,872	21,794	859	3.94%	13,553,707	0.0950%
27	BOILER & MACHINERY	1,259,140	1,023,799	694,354	67.82%	59,507,202	2.1159%
28	CREDIT	0	0	0		53,460,443	
31	AGGREGATE WRITE-INS FOR OTHER LINES	2,543,544	1,443,769	1,011,438	70.06%	209,353,798	1.2150%
32	TOTAL LINE	1,167,172,868	1,237,191,821	777,203,233	62.82%	35,280,098,787	3.3083%

MERCURY GENERAL GRP (Group # 660)
1999 California State Page By Line Market Share Information

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	938,221	834,017	144,804	17.36%	554,991,561	0.1691%
02.1	ALLIED LINES	138,079	134,226	110,603	82.40%	283,523,155	0.0487%
02.2	MULTIPLE PERIL CROP	0	0	0		120,147,321	
02.3	FEDERAL FLOOD INSURANCE	0	0	0		115,038,190	
03	FARMOWNERS MULTIPLE PERIL	0	0	0		117,178,020	
04	HOMEOWNERS MULTIPLE PERIL	19,709,390	14,723,453	6,275,863	42.62%	3,560,100,595	0.5536%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	6,305,068	6,326,469	1,238,078	19.57%	1,501,928,803	0.4198%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	2,868,399	2,850,084	699,021	24.53%	1,329,410,174	0.2158%
06	MORTGAGE GUARANTY	0	0	0		428,247,914	
08	OCEAN MARINE	0	0	0		162,158,038	
09	INLAND MARINE	0	0	0		992,067,178	
10	FINANCIAL GUARANTY	0	0	0		171,370,754	
11	MEDICAL MALPRACTICE	0	0	0		533,411,144	
12	EARTHQUAKE	104,939	150,247	108,357	72.12%	798,377,077	0.0131%
13	GROUP A AND H	0	0	0		286,422,335	
14	CREDIT A&H(GRP&IND)	0	0	0		121,081,906	
15.1	COLLECTIVELY RENEWABLE A&H	0	0	0		732,150	
15.2	NON-CANCELLABLE A&H	0	0	0		2,897	
15.3	GUARANTEED RENEWABLE A&H	0	0	0		48,102,101	
15.4	NON-RENEWABLE FOR STATED REASONS ONLY	0	0	0		13,303,438	
15.5	OTHER ACCIDENT ONLY	0	0	0		20,588,275	
15.6	ALL OTHER A&H	0	0	0		17,384,396	
16	WORKERS' COMPENSATION	0	0	0		5,738,487,462	
17	OTHER LIABILITY	1,168,041	1,041,115	330,013	31.70%	2,197,991,544	0.0531%
18	PRODUCTS LIABILITY	0	0	0		148,973,143	
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0	0		21,176,793	
19.2	PRIVATE PASSENGER AUTO LIABILITY	607,319,040	609,496,720	330,464,136	54.22%	7,974,623,723	7.6156%
19.3	COMMERCIAL AUTO NO-FAULT	0	0	0		1,390,217	
19.4	COMMERCIAL AUTO LIABILITY	27,254,231	27,731,837	12,179,015	43.92%	1,323,620,995	2.0591%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	421,588,517	411,567,356	221,292,976	53.77%	5,315,200,087	7.9318%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	9,521,416	9,187,386	3,562,743	38.78%	500,981,013	1.9006%
22	AIRCRAFT	0	0	0		111,189,724	
23	FIDELITY	0	0	0		81,248,339	
24	SURETY	19,631	19,631	0	0.00%	385,654,818	0.0051%
26	BURGLARY & THEFT	0	0	0		13,553,707	
27	BOILER & MACHINERY	0	0	0		59,507,202	
28	CREDIT	0	0	0		53,460,443	
31	AGGREGATE WRITE-INS FOR OTHER LINES	5,927,267	3,275,820	2,238,849	68.34%	209,353,798	2.8312%
32	TOTAL LINE	1,102,862,239	1,087,338,361	578,644,458	53.22%	35,280,098,787	3.1260%

LIBERTY MUT GRP (Group # 111)
1999 California State Page By Line Market Share Information

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	11,990,161	12,349,012	2,356,925	19.09%	554,991,561	2.1604%
02.1	ALLIED LINES	3,656,932	3,864,629	2,285,055	59.13%	283,523,155	1.2898%
02.2	MULTIPLE PERIL CROP	0	0	0		120,147,321	
02.3	FEDERAL FLOOD INSURANCE	602,528	622,567	29,816	4.79%	115,038,190	0.5238%
03	FARMOWNERS MULTIPLE PERIL	6,381,596	6,952,882	3,163,113	45.49%	117,178,020	5.4461%
04	HOMEOWNERS MULTIPLE PERIL	68,538,477	70,578,526	35,750,742	50.65%	3,560,100,595	1.9252%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	49,019,616	46,608,004	32,969,247	70.74%	1,501,928,803	3.2638%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	56,879,738	58,077,741	25,139,230	43.29%	1,329,410,174	4.2786%
06	MORTGAGE GUARANTY	0	0	0		428,247,914	
08	OCEAN MARINE	1,145,062	866,800	523,075	60.35%	162,158,038	0.7061%
09	INLAND MARINE	10,093,228	10,434,550	3,875,098	37.14%	992,067,178	1.0174%
10	FINANCIAL GUARANTY	0	0	0		171,370,754	
11	MEDICAL MALPRACTICE	0	0	0		533,411,144	
12	EARTHQUAKE	6,244,914	8,393,737	30,279	0.36%	798,377,077	0.7822%
13	GROUP A AND H	652,825	658,050	-8,824	-1.34%	286,422,335	0.2279%
14	CREDIT A&H(GRP&IND)	0	0	0		121,081,906	
15.1	COLLECTIVELY RENEWABLE A&H	0	0	-136,566		732,150	
15.2	NON-CANCELLABLE A&H	0	0	0		2,897	
15.3	GUARANTEED RENEWABLE A&H	355	355	-104	-29.30%	48,102,101	0.0007%
15.4	NON-RENEWABLE FOR STATED REASONS ONLY	0	0	0		13,303,438	
15.5	OTHER ACCIDENT ONLY	0	0	0		20,588,275	
15.6	ALL OTHER A&H	0	0	0		17,384,396	
16	WORKERS' COMPENSATION	463,022,752	475,022,135	559,186,878	117.72%	5,738,487,462	8.0687%
17	OTHER LIABILITY	45,163,835	44,111,894	61,987,547	140.52%	2,197,991,544	2.0548%
18	PRODUCTS LIABILITY	5,861,204	5,432,033	8,907,826	163.99%	148,973,143	3.9344%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0	11,501		21,176,793	
19.2	PRIVATE PASSENGER AUTO LIABILITY	45,944,105	46,043,209	24,541,680	53.30%	7,974,623,723	0.5761%
19.3	COMMERCIAL AUTO NO-FAULT	0	0	2,159		1,390,217	
19.4	COMMERCIAL AUTO LIABILITY	69,825,882	77,380,760	52,737,858	68.15%	1,323,620,995	5.2754%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	33,678,372	33,831,367	19,651,167	58.09%	5,315,200,087	0.6336%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	16,244,311	16,178,690	8,656,761	53.51%	500,981,013	3.2425%
22	AIRCRAFT	4,605,993	4,605,993	-76,599	-1.66%	111,189,724	4.1425%
23	FIDELITY	744,458	872,542	-239,608	-27.46%	81,248,339	0.9163%
24	SURETY	11,058,625	9,803,665	659,068	6.72%	385,654,818	2.8675%
26	BURGLARY & THEFT	60,604	189,046	42,278	22.36%	13,553,707	0.4471%
27	BOILER & MACHINERY	2,355,186	1,893,148	45,083	2.38%	59,507,202	3.9578%
28	CREDIT	0	0	0		53,460,443	
31	AGGREGATE WRITE-INS FOR OTHER LINES	0	0	0		209,353,798	
32	TOTAL LINE	913,770,761	934,771,332	842,090,688	90.09%	35,280,098,787	2.5900%