

## 2003 California Property and Casualty Market Share Report

Line of Business: Total Line [34]

Sorted by: Group Market Share

Rec. No.	Group No.	Group Name	Written Premium	Market Share	Cumulative Mkt. Share	Incurred Losses	Loss Ratio
1	35076	State Compensation Ins Fund	7,797,162,070	13.5033%	13.5033%	5,803,241,228	74.46%
2	212	ZURICH INS GRP	5,010,433,590	8.6772%	22.1805%	2,982,491,250	61.33%
3	176	STATE FARM IL	4,624,173,372	8.0082%	30.1887%	2,881,870,530	64.51%
4	12	AMERICAN INTRNL GRP	4,209,237,483	7.2896%	37.4783%	2,615,755,800	62.87%
5	8	ALLSTATE INS GRP	2,475,006,803	4.2863%	41.7646%	1,501,911,702	62.05%
6	1278	CALIFORNIA ST AUTO GRP	1,930,496,129	3.3433%	45.1079%	1,037,715,641	55.86%
7	660	MERCURY GEN GRP	1,897,486,010	3.2861%	48.3940%	1,036,217,174	57.13%
8	1318	INTERINS EXCH OF THE AUTOMOBILE CLUB	1,888,726,743	3.2709%	51.6649%	1,104,720,846	62.22%
9	3321	Travelers Property Cas Corp Grp	1,256,640,302	2.1763%	53.8412%	745,871,872	66.58%
10	91	HARTFORD FIRE & CAS GRP	1,219,717,653	2.1123%	55.9535%	628,476,714	53.94%
11	761	ALLIANZ INS GRP	1,174,910,924	2.0347%	57.9883%	696,418,018	61.52%
12	111	LIBERTY MUT GRP	1,154,438,527	1.9993%	59.9876%	913,324,765	83.76%
13	38	CHUBB & SON INC	1,089,385,919	1.8866%	61.8742%	515,975,513	50.18%
14	218	CNA INS GRP	998,745,548	1.7296%	63.6038%	917,451,826	98.07%
15	164	ST PAUL GRP	940,883,389	1.6294%	65.2333%	468,955,483	55.86%
16	140	NATIONWIDE CORP	934,721,663	1.6188%	66.8520%	522,949,351	59.37%
17	163	SAFECO INS GRP	898,351,468	1.5558%	68.4078%	439,567,820	51.32%
18	200	UNITED SERVICES AUTOMOBILE ASN GRP	857,483,563	1.4850%	69.8928%	548,530,330	66.14%
19	517	HANNOVER GRP	766,590,537	1.3276%	71.2204%	416,736,675	59.17%
20	155	PROGRESSIVE GRP	762,217,877	1.3200%	72.5405%	354,431,852	50.51%
21	1120	EVEREST REIN HOL INC	665,214,217	1.1520%	73.6925%	377,270,013	60.13%
22	31	BERKSHIRE HATHAWAY	654,633,027	1.1337%	74.8262%	415,712,532	65.45%
23	84	American Financial Grp	619,622,296	1.0731%	75.8993%	271,525,336	45.00%
24	336	ZENITH NATL INS GRP	546,439,599	0.9463%	76.8456%	315,409,510	60.48%
25	626	ACE LTD	490,081,569	0.8487%	77.6943%	461,771,925	90.48%
Sub Total - Top 25:			44,862,800,278	77.6943%	77.6943%	27,974,303,706	64.55%
26	553	ROYAL & SUN ALLIANCE USA	480,808,426	0.8327%	78.5270%	564,792,574	97.76%
27	10779	CALIFORNIA EARTHQUAKE AUTHORITY	436,801,794	0.7565%	79.2835%	5,141,114	1.19%
28	3495	Infinity Prop & Cas Ins Grp	412,920,451	0.7151%	79.9986%	182,148,950	49.08%
29	814	BRISTOL WEST INS GRP	412,312,395	0.7141%	80.7126%	231,384,472	59.32%
30	158	FAIRFAX FINANCIAL	369,949,211	0.6407%	81.3533%	255,775,978	70.71%
31	1285	X L AMER	324,964,892	0.5628%	81.9161%	228,120,470	58.43%
32	98	WR Berkley Corp	308,788,410	0.5348%	82.4509%	179,518,888	58.14%
33	65	FM GLOBAL GRP	282,069,478	0.4885%	82.9394%	72,869,099	25.01%
34	215	UNITRIN GRP	233,413,040	0.4042%	83.3436%	126,996,588	63.23%
35	108	LUMBERMENS MUT CAS GRP	232,284,250	0.4023%	83.7459%	416,962,096	82.10%
36	1179	WAWANESA INS GRP	228,189,768	0.3952%	84.1410%	153,666,349	74.51%
37	802	Capital Ins Group	220,138,560	0.3812%	84.5223%	99,940,528	49.46%
38	19	Assurant Inc Grp	217,393,041	0.3765%	84.8988%	62,994,199	28.81%
39	1326	KINGSWAY GRP	212,734,796	0.3684%	85.2672%	108,257,659	54.29%
40	317	AON CORP	212,022,337	0.3672%	85.6344%	136,784,768	80.50%
41	1330	Balboa Life & Casualty Grp	210,315,817	0.3642%	85.9986%	89,725,409	46.91%
42	105	MGIC GRP	205,311,547	0.3556%	86.3542%	106,504,607	51.43%
43	350	GE GLOBAL GRP	196,179,433	0.3397%	86.6939%	159,750,189	74.91%
44	26905	Century-Natl Ins Co	193,844,870	0.3357%	87.0296%	127,577,927	73.17%
45	1279	Arch Ins Grp	193,844,640	0.3357%	87.3653%	79,989,044	54.83%
46	1248	AMBAC ASSUR CORP	188,138,606	0.3258%	87.6911%	2,776,954	3.89%
47	1282	MEDICAL GRP HOLDINGS AND AFFILIATES	187,200,550	0.3242%	88.0153%	85,763,846	45.32%
48	70	FIRST AMN TITLE	184,996,930	0.3204%	88.3357%	130,817,534	80.92%
49	922	ICW GROUP	178,709,281	0.3095%	88.6452%	108,761,694	59.12%

Source: NAIC Database

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50	33	CALIFORNIA CAS MGMT	177,386,807	0.3072%	88.9524%	120,303,250	71.19%
51	150	OLD REPUBLIC GRP	175,540,014	0.3040%	89.2564%	58,639,179	34.74%
52	1129	WHITE MOUNTAINS GRP	174,771,590	0.3027%	89.5591%	189,434,519	116.08%
53	3098	Millea Holdings Inc	164,533,220	0.2849%	89.8440%	148,110,031	90.09%
54	79	GMAC INS HOLDING	164,292,774	0.2845%	90.1286%	86,491,879	54.25%
55	169	SENTRY INS GRP	161,930,818	0.2804%	90.4090%	103,636,653	72.24%
56	831	DOCTORS CO GRP	158,670,294	0.2748%	90.6838%	71,410,483	47.19%
57	1125	AMERICAN HEALTHCARE SPECIALTY	135,677,335	0.2350%	90.9188%	53,273,745	40.67%
58	2898	Western Service Contract Grp	134,707,646	0.2333%	91.1520%	64,314,451	53.43%
59	24	ATLANTIC CO	131,312,161	0.2274%	91.3795%	71,717,024	52.16%
60	766	Radian Grp	129,223,694	0.2238%	91.6032%	2,162,054	1.76%
61	4	AMERICAN EXPRESS GRP	129,088,049	0.2236%	91.8268%	66,482,033	57.13%
62	1135	PMI GRP OF CO	125,928,578	0.2181%	92.0449%	-3,850,350	-4.01%
63	528	MUNICIPAL BOND INV ASR CORP GRP	125,795,954	0.2179%	92.2627%	455,959	0.77%
64	400	CREDIT SUISSE GRP	124,848,961	0.2162%	92.4790%	73,446,336	60.09%
65	323	CIVIL SERV EMPL	120,373,551	0.2085%	92.6874%	71,765,693	60.20%
66	161	TOPA EQUITIES LTD	119,680,405	0.2073%	92.8947%	64,597,326	54.55%
67	677	MAGUIRE CORP GRP	104,668,282	0.1813%	93.0760%	34,706,754	39.39%
68	303	GUIDEONE INS GRP	99,221,707	0.1718%	93.2478%	54,990,171	60.50%
69	42269	Majestic Ins Co	94,354,582	0.1634%	93.4112%	60,078,212	64.78%
70	2978	Mitsui Sumitomo Ins Grp	86,189,308	0.1493%	93.5605%	34,653,978	56.68%
71	968	AXA INS GRP	83,204,992	0.1441%	93.7046%	33,206,953	36.40%
72	22985	Sequoia Ins Co	82,408,306	0.1427%	93.8473%	51,633,274	68.64%
73	7	FEDERATED MUT	81,616,272	0.1413%	93.9886%	43,446,643	58.26%
74	958	VESTA INS GRP	79,928,052	0.1384%	94.1270%	64,661,521	87.06%
75	31453	Financial Pacific Ins Co	79,295,389	0.1373%	94.2644%	38,609,749	53.91%
76	1325	RHINE RE GRP	78,732,091	0.1363%	94.4007%	43,000,910	74.60%
77	984	HCC INS HOLDINGS GRP	78,626,880	0.1362%	94.5369%	38,762,877	58.58%
78	194	FNCL SEC ASR HOLDINGS LTD	73,973,274	0.1281%	94.6650%	0	0.00%
79	785	MARKEL CORP GRP	73,789,798	0.1278%	94.7928%	45,394,718	62.04%
80	920	UNITED NATL GRP	71,836,042	0.1244%	94.9172%	28,877,585	39.67%
81	27502	Western General Ins Co	70,750,242	0.1225%	95.0397%	44,380,427	57.28%
82	42277	Sterling Cas Ins Co	70,214,548	0.1216%	95.1613%	45,685,393	64.62%
83	3018	Converium Holding Grp	69,614,600	0.1206%	95.2819%	30,211,676	59.01%
84	457	ARGONAUT GRP	68,709,521	0.1190%	95.4009%	41,263,876	62.51%
85	28	AMICA MUT GRP	66,395,248	0.1150%	95.5159%	31,640,122	49.52%
86	225	MCMILLEN GRP	64,390,714	0.1115%	95.6274%	39,460,064	67.32%
87	14010	Crusader Ins Co	64,029,493	0.1109%	95.7383%	28,650,658	54.51%
88	944	INGRAM GRP	61,595,859	0.1067%	95.8449%	32,741,189	55.28%
89	783	RLI INS GRP	60,817,959	0.1053%	95.9502%	11,166,907	15.26%
90	257	SAFEWAY INS GRP	55,013,200	0.0953%	96.0455%	39,381,952	68.34%
91	93	TEXAS ST NATL GRP	51,070,780	0.0884%	96.1340%	39,259,590	83.03%
92	32107	Sutter Ins Co	50,345,211	0.0872%	96.2212%	24,450,811	55.05%
93	241	METROPOLITAN GRP	49,920,990	0.0865%	96.3076%	29,877,359	67.10%
94	748	STAR INS GRP	49,015,521	0.0849%	96.3925%	24,556,153	70.91%
95	181	SWISS RE GRP	48,901,014	0.0847%	96.4772%	34,494,985	74.27%
96	38733	Alaska Nat Ins Co	48,077,434	0.0833%	96.5604%	37,623,813	72.99%
97	816	COMMERCE GRP INC	47,648,150	0.0825%	96.6430%	24,705,401	53.71%
98	510	NAVIGATORS GRP INC	46,389,115	0.0803%	96.7233%	55,780,348	94.69%
99	306	CUNA MUT GRP	46,271,971	0.0801%	96.8034%	27,360,086	60.84%
100	36706	Lawyers Mut Ins Co	45,558,896	0.0789%	96.8823%	14,533,029	38.35%
101	10216	American Contractors Ind Co	44,762,508	0.0775%	96.9599%	8,615,627	20.48%
102	300	HORACE MANN GRP	43,912,756	0.0760%	97.0359%	37,693,767	89.30%

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103	3363	Employers Ins Grp	43,252,798	0.0749%	97.1108%	19,171,670	57.05%
104	800	WESTERN MUT INS GRP	40,730,354	0.0705%	97.1814%	18,901,259	49.39%
105	421	COLLATERAL MORT GRP	38,843,625	0.0673%	97.2486%	6,397,510	16.44%
106	645	OREGON MUT INS	38,627,888	0.0669%	97.3155%	20,067,678	54.06%
107	35408	Sirius Amer Ins Co	38,434,764	0.0666%	97.3821%	15,641,896	43.44%
108	18767	Church Mut Ins Co	38,026,594	0.0659%	97.4479%	17,026,657	50.98%
109	608	MEDICAL INS EXCH OF CA GRP	36,813,130	0.0638%	97.5117%	46,682,825	128.65%
110	36790	Springfield Ins Co Inc	35,850,273	0.0621%	97.5738%	22,245,733	67.99%
111	361	MUNICH GRP	34,906,872	0.0605%	97.6342%	23,588,005	112.47%
112	273	WORKMENS GRP	34,775,815	0.0602%	97.6945%	25,006,723	68.94%
113	1314	TRENWICK AMER CORP GRP	34,498,513	0.0597%	97.7542%	60,244,582	62.73%
114	127	AMERICAN MODERN INS GRP	34,114,543	0.0591%	97.8133%	24,910,001	80.68%
115	670	FIDELITY NATL FIN INC	33,961,093	0.0588%	97.8721%	5,383,706	27.72%
116	39861	Golden Bear Ins Co	33,930,691	0.0588%	97.9309%	12,296,086	35.05%
117	83	GRANGE INS	32,484,889	0.0563%	97.9871%	29,797,518	89.17%
118	40010	Anchor General Ins Co	31,320,481	0.0542%	98.0414%	17,245,775	55.12%
119	3219	Sompo Japan Ins Grp	30,631,979	0.0530%	98.0944%	33,058,976	101.39%
120	471	Wells Fargo Grp	30,573,808	0.0529%	98.1474%	7,158,497	22.68%
121	781	UNION LABOR GRP	30,488,028	0.0528%	98.2002%	50,466,385	144.16%
122	930	DHC GRP	30,140,842	0.0522%	98.2523%	18,385,473	53.30%
123	40975	Dentists Ins Co	29,232,276	0.0506%	98.3030%	8,508,101	29.99%
124	408	AMERICAN NATL FNCL GRP	27,519,138	0.0477%	98.3506%	18,323,965	72.09%
125	26077	Lancer Ins Co	24,717,101	0.0428%	98.3934%	16,553,282	73.18%
126	36340	Camico Mut Ins Co	24,581,305	0.0426%	98.4360%	9,944,886	40.90%
127	50	COUNTRY CO	24,019,824	0.0416%	98.4776%	13,570,516	61.13%
128	866	WESTERN WORLD GRP	23,815,512	0.0412%	98.5189%	24,266,585	126.05%
129	25240	NAU Country Ins Co	23,343,123	0.0404%	98.5593%	11,635,863	49.71%
130	853	PUBLIC SERVICE GRP	23,131,242	0.0401%	98.5993%	10,285,459	54.25%
131	75	INSCO DICO GRP	22,480,472	0.0389%	98.6383%	4,047,047	18.83%
132	26433	Harco Natl Ins Co	22,438,058	0.0389%	98.6771%	13,864,761	77.68%
133	26565	Ohio Ind Co	21,897,932	0.0379%	98.7151%	8,705,612	51.52%
134	74	DELPHI FIN GRP	21,426,485	0.0371%	98.7522%	10,707,434	51.52%
135	349	FLORISTS MUT	21,298,509	0.0369%	98.7890%	8,036,876	44.74%
136	796	QBE INS GRP LTD	21,231,872	0.0368%	98.8258%	6,863,521	57.35%
137	313	AEGIS GRP	20,299,525	0.0352%	98.8610%	11,858,674	58.38%
138	1218	PENN AMER GRP INC	20,064,649	0.0347%	98.8957%	9,344,433	44.33%
139	42285	Veterinary Pet Ins Co	19,514,822	0.0338%	98.9295%	9,674,541	57.64%
140	62	EMC INS CO	19,351,327	0.0335%	98.9630%	7,085,705	36.69%
141	37621	Toyota Motor Ins Co	18,866,061	0.0327%	98.9957%	7,963,386	78.70%
142	479	IFG CO	17,655,002	0.0306%	99.0263%	22,120,446	135.91%
143	23108	Lumbermens Underwriting Alliance	17,354,159	0.0301%	99.0563%	19,195,762	105.46%
144	57	ELECTRIC INS GRP	17,196,237	0.0298%	99.0861%	25,502,257	144.87%
145	21172	Vanliner Ins Co	16,503,229	0.0286%	99.1147%	8,504,353	57.98%
146	291	MOTORISTS MUT	16,201,430	0.0281%	99.1427%	8,600,946	58.88%
147	10830	Business Alliance Ins Co	15,840,207	0.0274%	99.1702%	4,450,422	47.58%
148	22670	Attorneys Ins Mut RRG Inc	15,739,908	0.0273%	99.1974%	8,540,448	60.44%
149	37206	Contractors Bonding & Ins Co	15,645,299	0.0271%	99.2245%	6,303,298	38.45%
150	11592	International Fidelity Ins Co	15,331,618	0.0266%	99.2511%	928,172	6.67%
151	767	PENN MFR ASN INS	14,615,940	0.0253%	99.2764%	10,073,587	73.00%
152	42757	Agri General Ins Co	14,500,293	0.0251%	99.3015%	8,945,429	60.39%
153	2558	Nipponkoa Ins Co Ltd	13,603,908	0.0236%	99.3251%	3,983,804	36.98%
154	18538	Bancinsure Inc	12,867,594	0.0223%	99.3474%	5,435,832	49.52%
155	18	AMERICAN ROAD GRP	12,797,183	0.0222%	99.3695%	5,675,138	43.42%

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156	23	BCS INS GRP	12,741,454	0.0221%	99.3916%	7,877,772	59.27%
157	468	Aegon US Holding Grp	11,657,993	0.0202%	99.4118%	7,166,417	63.63%
158	248	UNITED FIRE & CAS GRP	11,206,737	0.0194%	99.4312%	97,000	0.75%
159	15563	SeaBright Ins Co	10,854,485	0.0188%	99.4500%	13,461,886	478.02%
160	10520	Care West Ins Co	10,826,169	0.0187%	99.4687%	3,400,856	32.92%
161	14354	Jewelers Mut Ins Co	10,703,999	0.0185%	99.4873%	5,584,158	56.79%
162	10002	Municipal Mut Ins Co	10,522,731	0.0182%	99.5055%	8,507,441	64.13%
163	689	BANKERS INS GRP	10,340,445	0.0179%	99.5234%	3,941,981	23.22%
164	1293	HOMESITE INS GRP	10,041,862	0.0174%	99.5408%	8,335,308	105.80%
165	22896	Aca Financial Guaranty Corp	9,745,831	0.0169%	99.5577%	0	0.00%
166	13285	Allegheny Cas Co	9,277,396	0.0161%	99.5737%	0	0.00%
167	501	Alleghany Grp	9,096,307	0.0158%	99.5895%	1,637,166	34.56%
168	12793	Surety Co Of The Pacific	8,821,006	0.0153%	99.6048%	1,401,226	15.69%
169	3416	AXIS Capital Grp	7,968,389	0.0138%	99.6186%	1,612,682	60.24%
170	10080	Health Providers Mut Ins Co Inc RRG	7,428,816	0.0129%	99.6314%	4,426,173	74.76%
171	2638	NCMIC Grp	7,363,793	0.0128%	99.6442%	562,184	7.99%
172	458	PROTECTIVE LIFE INS GRP	7,316,813	0.0127%	99.6568%	6,258,375	85.54%
173	27480	Mid-State Mut Ins Co	7,240,223	0.0125%	99.6694%	4,027,801	56.66%
174	352	HOUSEHOLD FINANCE CORP	7,084,585	0.0123%	99.6817%	2,750,091	24.75%
175	43583	Northwest Physicians Mut Ins Co	6,716,256	0.0116%	99.6933%	6,815,842	99.61%
176	15768	Merced Mut Ins Co	6,685,446	0.0116%	99.7049%	2,397,428	38.39%
177	14508	Michigan Millers Mut Ins Co	6,501,282	0.0113%	99.7161%	3,055,308	47.09%
178	697	VAN ENT GRP	6,500,769	0.0113%	99.7274%	3,488,883	40.58%
179	304	PRUDENTIAL OF AMER	6,429,909	0.0111%	99.7385%	5,449,485	88.71%
180	249	FARMERS HOME MUT	6,070,633	0.0105%	99.7490%	10,146,912	82.31%
181	240	DAIMLER CHRYSLER GRP	6,029,576	0.0104%	99.7595%	2,902,800	50.95%
182	29530	AXA Art Ins Corp	5,852,011	0.0101%	99.7696%	1,868,396	31.87%
183	1	AETNA	5,777,363	0.0100%	99.7796%	4,277,225	70.95%
184	41459	Armed Forces Ins Exchange	5,671,659	0.0098%	99.7894%	7,503,280	133.65%
185	3504	PICA Grp	5,556,480	0.0096%	99.7991%	1,581,722	31.93%
186	36234	Preferred Professional Ins Co	5,513,826	0.0095%	99.8086%	-1,810,317	-35.21%
187	256	NY MARINE & GEN GRP	5,509,586	0.0095%	99.8181%	750,343	14.96%
188	28886	Transguard Ins Co Of Amer Inc	5,508,877	0.0095%	99.8277%	2,663,262	76.72%
189	3489	Republic Companies Grp	5,103,740	0.0088%	99.8365%	1,606,812	33.83%
190	1346	AMERICAN SAFETY HOLDING GRP	4,945,244	0.0086%	99.8451%	7,978,589	182.29%
191	749	SCOR REINS CO	4,885,741	0.0085%	99.8536%	7,246,567	209.43%
192	574	AMERCO CORP	4,817,894	0.0083%	99.8619%	16,940,709	136.53%
193	244	CINCINNATI FNCL CP	4,679,339	0.0081%	99.8700%	2,553,893	36.28%
194	1113	MEDMARK INS GRP	4,455,240	0.0077%	99.8777%	1,295,970	15.41%
195	11255	Caterpillar Ins Co	4,231,788	0.0073%	99.8850%	1,697,470	82.10%
196	12360	Ocean Harbor Cas Ins Co	4,014,016	0.0070%	99.8920%	1,703,640	64.91%
197	261	MUTUAL OF OMAHA	3,836,537	0.0066%	99.8986%	142,478	2.99%
198	867	PROTECTIVE INS GRP	3,518,443	0.0061%	99.9047%	2,032,686	64.64%
199	10175	Cascade Natl Ins Co	3,400,505	0.0059%	99.9106%	2,113,549	71.19%
200	37800	Lg Ins Co Ltd Us Branch	3,286,130	0.0057%	99.9163%	915,173	30.03%
201	1234	RESPONSE INS GRP	2,929,096	0.0051%	99.9214%	2,073,505	65.48%
202	3479	Merchants Bonding Co Grp	2,896,286	0.0050%	99.9264%	639,097	22.71%
203	253	HARLEYSVILLE GRP	2,810,796	0.0049%	99.9313%	1,654,206	34.29%
204	201	UTICA NATL INS GRP	2,726,589	0.0047%	99.9360%	1,246,649	60.78%
205	3496	Quanta US Holdings Grp	2,637,432	0.0046%	99.9406%	2,030,879	60.14%
206	26379	Accredited Surety & Cas Co Inc	2,345,827	0.0041%	99.9446%	42,745	1.82%
207	604	GERLING GLOBAL RE GRP	2,138,866	0.0037%	99.9483%	12,011,984	503.84%
208	344	CHURCH PENSION FUND	2,089,157	0.0036%	99.9519%	1,758,415	86.61%

Source: NAIC Database

Licensed Companies Only

## 2003 California Property and Casualty Market Share Report

Line of Business: Total Line [34]

Sorted by: Group Market Share

Rec. No.	Group No.	Group Name	Written Premium	Market Share	Cumulative Mkt. Share	Incurred Losses	Loss Ratio
209	1331	RENAISSANCE US HOLDING GRP	2,044,351	0.0035%	99.9555%	663,146	71.10%
210	40550	Pacific Pioneer Ins Co	1,782,277	0.0031%	99.9586%	1,418,930	77.65%
211	88	ALLMERICA FINANCIAL CORP	1,782,145	0.0031%	99.9617%	-2,964,603	-130.16%
212	31380	American Surety Co	1,665,698	0.0029%	99.9645%	73,373	4.70%
213	10815	Verlan Fire Ins Co MD	1,551,116	0.0027%	99.9672%	-259,766	-18.18%
214	10048	Hyundai Marine & Fire Ins Co Ltd	1,461,625	0.0025%	99.9698%	880,133	70.41%
215	1169	GENERALI GRP	1,260,515	0.0022%	99.9719%	-58,826	-4.48%
216	23663	National American Ins Co	1,161,322	0.0020%	99.9740%	296,594	31.95%
217	37940	Lexington Natl Ins Corp	1,145,898	0.0020%	99.9759%	0	0.00%
218	594	AMERICAN CONTRACTORS INS GRP	1,086,387	0.0019%	99.9778%	8,510	0.78%
219	34711	Computer Ins Co	1,040,382	0.0018%	99.9796%	6,508	0.58%
220	41	CITIGROUP	887,363	0.0015%	99.9812%	10,596,345	1463.16%
221	33499	Dorinco Rein Co	844,435	0.0015%	99.9826%	0	0.00%
222	712	SIERRA PACIFIC GRP	813,591	0.0014%	99.9840%	0	N/A
223	41106	Triumphe Cas Co	810,940	0.0014%	99.9854%	267,915	61.17%
224	1276	ACMAT GRP	803,629	0.0014%	99.9868%	288,113	33.24%
225	124	AMERISURE CO	735,998	0.0013%	99.9881%	1,170,038	167.99%
226	959	CENTURY SURETY GRP	647,067	0.0011%	99.9892%	-45,857	-7.27%
227	28497	Usplate Glass Ins Co	580,696	0.0010%	99.9902%	43,105	7.24%
228	12297	Petroleum Cas Co	537,162	0.0009%	99.9912%	182,389	33.95%
229	1208	GRAY INS GRP	511,981	0.0009%	99.9920%	-615,456	-120.21%
230	37931	General Fire & Cas Co	506,300	0.0009%	99.9929%	0	0.00%
231	40800	American Sterling Ins Co	486,810	0.0008%	99.9938%	320,523	49.38%
232	10920	Millennium Ins Co	478,284	0.0008%	99.9946%	-738,656	-102.15%
233	961	FRONTIER INS GRP	443,642	0.0008%	99.9954%	-9,788,874	-1680.40%
234	10008	Western Ins Co	396,133	0.0007%	99.9960%	0	0.00%
235	16403	American Growers Ins Co	355,325	0.0006%	99.9967%	-3,362,081	-946.20%
236	3485	Rothschild International Grp	342,743	0.0006%	99.9973%	78,506	20.28%
237	1269	ALS GRP	321,393	0.0006%	99.9978%	27,669	6.58%
238	36650	Guarantee Co Of North America USA	279,504	0.0005%	99.9983%	-30,656	-10.36%
239	11118	Federated Rural Electric Ins Exch	253,352	0.0004%	99.9987%	31,919	12.69%
240	10758	Colonial Surety Co	249,989	0.0004%	99.9992%	40,377	41.51%
241	237	WESTWARD GRP	128,456	0.0002%	99.9994%	28,501	116.16%
242	11304	Global Surety & Ins Co	85,382	0.0001%	99.9995%	0	0.00%
243	40398	American Fuji Fire & Marine Ins Co	78,372	0.0001%	99.9997%	15,553	91.71%
244	30082	CPA Ins Co	59,325	0.0001%	99.9998%	-3,346	-5.57%
245	41394	Benchmark Ins Co	37,689	0.0001%	99.9998%	-338	-0.90%
246	16705	Dealers Assur Co	32,417	0.0001%	99.9999%	0	0.00%
247	27740	North Pointe Ins Co	30,781	0.0001%	100.0000%	84,044	47.78%
248	228	WESTFIELD Grp	23,643	0.0000%	100.0000%	0	0.00%
249	246	INDIANA LUMBERMENS	2,507	0.0000%	100.0000%	-102,919	-3711.47%
250	148	OHIO CAS GRP	807	0.0000%	100.0000%	3,278,883	370914.37%
251	10138	American Bonding Co	355	0.0000%	100.0000%	-71,609	-4983.23%
Sub Total - 26 Thru 251:			12,879,892,459	22.3057%	100.0000%	7,259,727,464	58.16%
Line Total:			57,742,692,737	100.0000%	100.0000%	35,234,031,170	63.12%

**State Compensation Ins Fund (NAIC # 35076)**  
**2003 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Share By Line
16	WORKERS' COMPENSATION	7,797,162,070	<b>100.00%</b>	7,793,796,505	5,803,241,228	74.46%	14,683,811,937	53.1004%
34	GRAND TOTAL-ALL LINES:	7,797,162,070	<b>100.00%</b>	7,793,796,505	5,803,241,228	74.46%	57,734,284,301	13.5053%

**ZURICH INS GRP (Group # 212)**  
**2003 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	103,804,552	2.07%	105,988,648	36,908,974	34.82%	853,197,130	12.1665%
02.1	ALLIED LINES	56,979,880	1.14%	36,968,939	17,040,782	46.09%	495,589,826	11.4974%
02.3	FEDERAL FLOOD INSURANCE	15,587,275	0.31%	14,740,697	619,214	4.20%	116,862,073	13.3382%
03	FARMOWNERS MULTIPLE PERIL	0	0.00%	0	148,142		156,533,341	
04	HOMEOWNERS MULTIPLE PERIL	948,937,729	18.94%	919,424,849	580,134,808	63.10%	5,313,333,342	17.8596%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	479,319,922	9.57%	460,036,583	181,635,211	39.48%	2,349,739,353	20.3989%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	164,136,988	3.28%	152,789,644	130,580,069	85.46%	1,696,447,772	9.6753%
08	OCEAN MARINE	12,938,369	0.26%	9,410,801	3,755,946	39.91%	234,711,149	5.5125%
09	INLAND MARINE	85,424,617	1.70%	81,052,007	63,602,428	78.47%	1,385,871,795	6.1640%
10	FINANCIAL GUARANTY	0	0.00%	0	-23		457,234,715	
11	MEDICAL MALPRACTICE	56,364,240	1.12%	59,964,250	35,060,572	58.47%	771,553,099	7.3053%
12	EARTHQUAKE	16,305,687	0.33%	21,725,786	151,579,082	697.69%	929,198,044	1.7548%
13	GROUP A AND H	5,309,007	0.11%	5,373,103	3,525,961	65.62%	256,429,717	2.0704%
15.6	ALL OTHER A&H	0	0.00%	0	0		6,563,287	
16	WORKERS' COMPENSATION	558,197,878	11.14%	514,365,562	409,859,680	79.68%	14,683,811,937	3.8015%
17	OTHER LIABILITY	283,136,865	5.65%	258,607,748	186,366,033	72.07%	4,222,090,754	6.7061%
18	PRODUCTS LIABILITY	36,320,836	0.72%	33,567,877	-73,579,526	-219.20%	274,764,016	13.2189%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0.00%	3	115	3833.33%	-883,792	
19.2	PRIVATE PASSENGER AUTO LIABILITY	1,046,320,789	20.88%	1,055,948,589	652,657,148	61.81%	10,431,459,429	10.0304%
19.3	COMMERCIAL AUTO NO-FAULT	-3,937	0.00%	-567	-18,237	3216.40%	168,819	-2.3321%
19.4	COMMERCIAL AUTO LIABILITY	167,764,898	3.35%	162,980,095	83,462,371	51.21%	2,080,256,822	8.0646%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	835,982,314	16.68%	837,410,081	481,500,630	57.50%	7,897,707,988	10.5851%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	58,937,443	1.18%	58,700,532	21,345,469	36.36%	744,166,019	7.9199%
22	AIRCRAFT	11,461,804	0.23%	12,511,290	3,493,680	27.92%	232,001,939	4.9404%
23	FIDELITY	12,940,813	0.26%	12,034,176	7,949,278	66.06%	130,080,406	9.9483%
24	SURETY	38,410,120	0.77%	31,978,925	4,070,625	12.73%	532,662,589	7.2110%
26	BURGLARY & THEFT	2,708,752	0.05%	2,765,947	824,464	29.81%	13,620,443	19.8874%
27	BOILER & MACHINERY	10,210,632	0.20%	10,278,150	22,854	0.22%	105,530,286	9.6755%
28	CREDIT	2,925,451	0.06%	3,453,136	-217,056	-6.29%	79,115,110	3.6977%
33	AGGREGATE WRITE-INS FOR OTHER LINES	10,665	0.00%	1,154,071	162,561	14.09%	356,915,361	0.0030%
34	GRAND TOTAL-ALL LINES:	5,010,433,590	100.00%	4,863,230,921	2,982,491,250	61.33%	57,734,284,301	8.6784%

**STATE FARM IL (Group # 176)**  
**2003 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	8,179,613	0.18%	7,160,852	1,785,059	24.93%	853,197,130	0.9587%
02.1	ALLIED LINES	2,275,816	0.05%	2,028,589	780,649	38.48%	495,589,826	0.4592%
02.2	MULTIPLE PERIL CROP	824,631	0.02%	824,631	56,382	6.84%	157,369,292	0.5240%
02.3	FEDERAL FLOOD INSURANCE	18,991,654	0.41%	19,343,983	520,288	2.69%	116,862,073	16.2513%
03	FARMOWNERS MULTIPLE PERIL	9,694,357	0.21%	8,670,818	4,283,915	49.41%	156,533,341	6.1932%
04	HOMEOWNERS MULTIPLE PERIL	1,170,456,588	25.31%	1,121,884,848	987,794,983	88.05%	5,313,333,342	22.0287%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	160,533,745	3.47%	147,455,883	64,374,836	43.66%	2,349,739,353	6.8320%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	116,248,574	2.51%	108,016,317	25,971,226	24.04%	1,696,447,772	6.8525%
09	INLAND MARINE	48,778,363	1.05%	48,076,555	18,696,182	38.89%	1,385,871,795	3.5197%
11	MEDICAL MALPRACTICE	2,189	0.00%	274	164	59.85%	771,553,099	0.0003%
12	EARTHQUAKE	51,281,166	1.11%	51,670,554	659,550	1.28%	929,198,044	5.5189%
13	GROUP A AND H	56,339,770	1.22%	56,339,770	54,896,867	97.44%	256,429,717	21.9708%
14	CREDIT A&H(GRP&IND)	430,949	0.01%	337,254	135,307	40.12%	60,305,353	0.7146%
15.3	GUARANTEED RENEWABLE A&H	28,902,628	0.63%	17,780,346	9,673,164	54.40%	82,417,692	35.0685%
15.4	NON-RENEWABLE FOR STATED REASONS ONLY	10,680,008	0.23%	10,605,501	7,915,165	74.63%	10,683,819	99.9643%
15.5	OTHER ACCIDENT ONLY	1,559	0.00%	1,533	282	18.40%	30,444,316	0.0051%
15.6	ALL OTHER A&H	3,419,904	0.07%	3,364,675	2,011,549	59.78%	6,563,287	52.1066%
16	WORKERS' COMPENSATION	98,531,881	2.13%	72,105,184	48,654,680	67.48%	14,683,811,937	0.6710%
17	OTHER LIABILITY	97,797,578	2.11%	92,098,632	57,628,189	62.57%	4,222,090,754	2.3163%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0.00%	0	1,177,076		-883,792	
19.2	PRIVATE PASSENGER AUTO LIABILITY	1,532,400,442	33.14%	1,510,545,353	865,789,619	57.32%	10,431,459,429	14.6902%
19.3	COMMERCIAL AUTO NO-FAULT	0	0.00%	0	-2,878		168,819	
19.4	COMMERCIAL AUTO LIABILITY	64,951,473	1.40%	63,382,847	32,143,503	50.71%	2,080,256,822	3.1223%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	1,091,066,199	23.59%	1,075,330,510	662,382,253	61.60%	7,897,707,988	13.8150%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	51,034,214	1.10%	49,255,162	34,552,092	70.15%	744,166,019	6.8579%
22	AIRCRAFT	0	0.00%	0	-2		232,001,939	
23	FIDELITY	916,353	0.02%	906,723	-35,180	-3.88%	130,080,406	0.7045%
24	SURETY	433,717	0.01%	403,771	25,608	6.34%	532,662,589	0.0814%
34	GRAND TOTAL-ALL LINES:	4,624,173,372	100.00%	4,467,590,563	2,881,870,530	64.51%	57,734,284,301	8.0094%

**AMERICAN INTRNL GRP (Group # 12)**  
**2003 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	200,968,623	<b>4.77%</b>	181,892,510	50,623,386	27.83%	853,197,130	23.5548%
02.1	ALLIED LINES	53,964,942	<b>1.28%</b>	48,355,672	70,501,370	145.80%	495,589,826	10.8890%
02.3	FEDERAL FLOOD INSURANCE	275,576	<b>0.01%</b>	242,216	-1,228	-0.51%	116,862,073	0.2358%
04	HOMEOWNERS MULTIPLE PERIL	55,773,645	<b>1.33%</b>	44,107,406	21,111,034	47.86%	5,313,333,342	1.0497%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	29,259,394	<b>0.70%</b>	25,901,127	21,673,728	83.68%	2,349,739,353	1.2452%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	22,829,152	<b>0.54%</b>	19,399,376	6,880,950	35.47%	1,696,447,772	1.3457%
06	MORTGAGE GUARANTY	54,751,021	<b>1.30%</b>	56,288,215	-4,099,972	-7.28%	585,425,919	9.3523%
08	OCEAN MARINE	27,751,257	<b>0.66%</b>	27,506,559	21,363,544	77.67%	234,711,149	11.8236%
09	INLAND MARINE	170,270,389	<b>4.05%</b>	180,125,048	47,398,011	26.31%	1,385,871,795	12.2862%
10	FINANCIAL GUARANTY	0	<b>0.00%</b>	0	-305,006		457,234,715	
11	MEDICAL MALPRACTICE	61,627,972	<b>1.46%</b>	51,404,598	29,007,527	56.43%	771,553,099	7.9875%
12	EARTHQUAKE	18,788,648	<b>0.45%</b>	15,663,752	21,470,824	137.07%	929,198,044	2.0220%
13	GROUP A AND H	10,847,532	<b>0.26%</b>	9,535,312	17,136,257	179.71%	256,429,717	4.2302%
15.1	COLLECTIVELY RENEWABLE A&H	39	<b>0.00%</b>	39	0	0.00%	894,399	0.0044%
15.3	GUARANTEED RENEWABLE A&H	956,150	<b>0.02%</b>	956,257	186,720	19.53%	82,417,692	1.1601%
15.4	NON-RENEWABLE FOR STATED REASONS ONLY	2,005	<b>0.00%</b>	2,094	-707	-33.76%	10,683,819	0.0188%
15.5	OTHER ACCIDENT ONLY	108,497	<b>0.00%</b>	104,416	-64	-0.06%	30,444,316	0.3564%
16	WORKERS' COMPENSATION	865,426,700	<b>20.56%</b>	734,737,796	507,448,456	69.07%	14,683,811,937	5.8937%
17	OTHER LIABILITY	932,988,590	<b>22.17%</b>	1,139,518,219	765,876,138	67.21%	4,222,090,754	22.0978%
18	PRODUCTS LIABILITY	61,316,889	<b>1.46%</b>	54,171,919	50,809,590	93.79%	274,764,016	22.3162%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	<b>0.00%</b>	0	39,978		-883,792	
19.2	PRIVATE PASSENGER AUTO LIABILITY	849,976,610	<b>20.19%</b>	821,266,983	528,737,567	64.38%	10,431,459,429	8.1482%
19.3	COMMERCIAL AUTO NO-FAULT	192	<b>0.00%</b>	759	7,570	997.36%	168,819	0.1137%
19.4	COMMERCIAL AUTO LIABILITY	90,075,199	<b>2.14%</b>	78,213,042	39,607,805	50.64%	2,080,256,822	4.3300%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	582,741,751	<b>13.84%</b>	563,890,730	357,375,711	63.38%	7,897,707,988	7.3786%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	10,342,383	<b>0.25%</b>	8,535,226	4,007,342	46.95%	744,166,019	1.3898%
22	AIRCRAFT	36,520,067	<b>0.87%</b>	34,280,542	28,473,522	83.06%	232,001,939	15.7413%
23	FIDELITY	26,159,887	<b>0.62%</b>	23,251,064	8,346,663	35.90%	130,080,406	20.1106%
24	SURETY	21,907,883	<b>0.52%</b>	19,855,091	17,066,580	85.96%	532,662,589	4.1129%
26	BURGLARY & THEFT	1,938,911	<b>0.05%</b>	1,786,928	17,380	0.97%	13,620,443	14.2353%
27	BOILER & MACHINERY	16,622,221	<b>0.39%</b>	15,165,091	4,120,603	27.17%	105,530,286	15.7511%
28	CREDIT	0	<b>0.00%</b>	0	0		79,115,110	
33	AGGREGATE WRITE-INS FOR OTHER LINES	5,045,360	<b>0.12%</b>	4,621,770	874,519	18.92%	356,915,361	1.4136%
34	GRAND TOTAL-ALL LINES:	4,209,237,483	<b>100.00%</b>	4,160,779,750	2,615,755,800	62.87%	57,734,284,301	7.2907%

**ALLSTATE INS GRP (Group # 8)**  
**2003 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	12,944,105	<b>0.52%</b>	19,778,677	11,095,574	56.10%	853,197,130	1.5171%
02.1	ALLIED LINES	9,168,290	<b>0.37%</b>	13,806,181	5,583,426	40.44%	495,589,826	1.8500%
02.3	FEDERAL FLOOD INSURANCE	13,844,434	<b>0.56%</b>	13,817,868	355,743	2.57%	116,862,073	11.8468%
04	HOMEOWNERS MULTIPLE PERIL	733,633,451	<b>29.64%</b>	688,758,322	533,923,129	77.52%	5,313,333,342	13.8074%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	77,685,709	<b>3.14%</b>	60,190,342	30,527,148	50.72%	2,349,739,353	3.3061%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	29,916,127	<b>1.21%</b>	25,073,043	5,136,100	20.48%	1,696,447,772	1.7635%
09	INLAND MARINE	21,322,149	<b>0.86%</b>	21,402,430	6,175,370	28.85%	1,385,871,795	1.5385%
12	EARTHQUAKE	2,891,881	<b>0.12%</b>	2,826,945	18,480,151	653.71%	929,198,044	0.3112%
14	CREDIT A&H(GRP&IND)	42,208	<b>0.00%</b>	72,881	178,284	244.62%	60,305,353	0.0700%
16	WORKERS' COMPENSATION	4,918	<b>0.00%</b>	4,918	2,414,968	49104.68%	14,683,811,937	0.0000%
17	OTHER LIABILITY	13,646,133	<b>0.55%</b>	15,727,899	8,390,601	53.35%	4,222,090,754	0.3232%
18	PRODUCTS LIABILITY	295,260	<b>0.01%</b>	288,759	52,726,769	18259.78%	274,764,016	0.1075%
19.2	PRIVATE PASSENGER AUTO LIABILITY	837,643,597	<b>33.84%</b>	841,993,754	446,519,630	53.03%	10,431,459,429	8.0300%
19.4	COMMERCIAL AUTO LIABILITY	33,437,549	<b>1.35%</b>	32,284,110	14,512,109	44.95%	2,080,256,822	1.6074%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	669,457,562	<b>27.05%</b>	668,036,588	358,979,928	53.74%	7,897,707,988	8.4766%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	14,835,678	<b>0.60%</b>	14,209,476	4,750,363	33.43%	744,166,019	1.9936%
23	FIDELITY	77,868	<b>0.00%</b>	69,170	0	0.00%	130,080,406	0.0599%
24	SURETY	170	<b>0.00%</b>	450	-199	-44.22%	532,662,589	0.0000%
26	BURGLARY & THEFT	504	<b>0.00%</b>	21	0	0.00%	13,620,443	0.0037%
27	BOILER & MACHINERY	97,776	<b>0.00%</b>	81,224	-337	-0.41%	105,530,286	0.0927%
28	CREDIT	3,924,375	<b>0.16%</b>	1,155,831	1,552,682	134.33%	79,115,110	4.9603%
33	AGGREGATE WRITE-INS FOR OTHER LINES	137,057	<b>0.01%</b>	1,091,118	610,263	55.93%	356,915,361	0.0384%
34	GRAND TOTAL-ALL LINES:	2,475,006,803	<b>100.00%</b>	2,420,670,008	1,501,911,702	62.05%	57,734,284,301	4.2869%

**CALIFORNIA ST AUTO GRP (Group # 1278)**  
**2003 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	1,371,781	<b>0.07%</b>	1,295,724	601,331	46.41%	853,197,130	0.1608%
02.1	ALLIED LINES	372,659	<b>0.02%</b>	354,526	122,004	34.41%	495,589,826	0.0752%
02.3	FEDERAL FLOOD INSURANCE	5,561,814	<b>0.29%</b>	5,365,580	50,150	0.93%	116,862,073	4.7593%
04	HOMEOWNERS MULTIPLE PERIL	291,557,675	<b>15.10%</b>	258,481,558	84,221,312	32.58%	5,313,333,342	5.4873%
09	INLAND MARINE	7,333,688	<b>0.38%</b>	7,194,247	1,919,647	26.68%	1,385,871,795	0.5292%
12	EARTHQUAKE	-166	<b>0.00%</b>	-166	-15,758	9492.77%	929,198,044	0.0000%
13	GROUP A AND H	981,825	<b>0.05%</b>	1,001,691	564,101	56.31%	256,429,717	0.3829%
15.5	OTHER ACCIDENT ONLY	2,261,312	<b>0.12%</b>	2,355,601	1,408,950	59.81%	30,444,316	7.4277%
17	OTHER LIABILITY	5,675,288	<b>0.29%</b>	5,399,472	328,155	6.08%	4,222,090,754	0.1344%
19.2	PRIVATE PASSENGER AUTO LIABILITY	871,033,767	<b>45.12%</b>	843,408,511	533,664,040	63.27%	10,431,459,429	8.3501%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	744,346,486	<b>38.56%</b>	732,801,128	414,851,709	56.61%	7,897,707,988	9.4248%
34	GRAND TOTAL-ALL LINES:	1,930,496,129	<b>100.00%</b>	1,857,657,871	1,037,715,641	55.86%	57,734,284,301	3.3438%

**MERCURY GEN GRP (Group # 660)**  
**2003 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	2,950,168	<b>0.16%</b>	2,485,453	937,699	37.73%	853,197,130	0.3458%
02.1	ALLIED LINES	522,427	<b>0.03%</b>	353,886	546,058	154.30%	495,589,826	0.1054%
04	HOMEOWNERS MULTIPLE PERIL	126,726,606	<b>6.68%</b>	111,935,390	66,175,782	59.12%	5,313,333,342	2.3851%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	14,357,625	<b>0.76%</b>	12,474,109	5,039,575	40.40%	2,349,739,353	0.6110%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	4,704,506	<b>0.25%</b>	4,933,471	2,832,547	57.41%	1,696,447,772	0.2773%
12	EARTHQUAKE	291,597	<b>0.02%</b>	226,853	21,151	9.32%	929,198,044	0.0314%
17	OTHER LIABILITY	3,356,368	<b>0.18%</b>	2,857,691	1,942,638	67.98%	4,222,090,754	0.0795%
19.2	PRIVATE PASSENGER AUTO LIABILITY	1,002,510,697	<b>52.83%</b>	967,674,765	519,417,089	53.68%	10,431,459,429	9.6105%
19.4	COMMERCIAL AUTO LIABILITY	46,196,323	<b>2.43%</b>	43,148,353	26,048,367	60.37%	2,080,256,822	2.2207%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	666,885,217	<b>35.15%</b>	642,914,868	401,867,143	62.51%	7,897,707,988	8.4440%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	21,073,063	<b>1.11%</b>	19,267,161	7,399,867	38.41%	744,166,019	2.8318%
24	SURETY	1,702	<b>0.00%</b>	4,871	0	0.00%	532,662,589	0.0003%
33	AGGREGATE WRITE-INS FOR OTHER LINES	7,909,711	<b>0.42%</b>	5,644,709	3,989,258	70.67%	356,915,361	2.2161%
34	GRAND TOTAL-ALL LINES:	1,897,486,010	<b>100.00%</b>	1,813,921,580	1,036,217,174	57.13%	57,734,284,301	3.2866%

**INTERINS EXCH OF THE AUTOMOBILE CLUB (Group # 1318)**  
**2003 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
04	HOMEOWNERS MULTIPLE PERIL	203,817,515	<b>10.79%</b>	182,245,837	190,583,752	104.58%	5,313,333,342	3.8360%
09	INLAND MARINE	8,730,414	<b>0.46%</b>	8,542,478	2,810,557	32.90%	1,385,871,795	0.6300%
12	EARTHQUAKE	0	<b>0.00%</b>	0	-15,855		929,198,044	
17	OTHER LIABILITY	8,270,334	<b>0.44%</b>	7,566,203	3,499,240	46.25%	4,222,090,754	0.1959%
19.2	PRIVATE PASSENGER AUTO LIABILITY	902,475,545	<b>47.78%</b>	862,345,335	491,183,015	56.96%	10,431,459,429	8.6515%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	765,432,935	<b>40.53%</b>	714,826,344	416,660,137	58.29%	7,897,707,988	9.6918%
34	GRAND TOTAL-ALL LINES:	1,888,726,743	<b>100.00%</b>	1,775,526,197	1,104,720,846	62.22%	57,734,284,301	3.2714%

**Travelers Property Cas Corp Grp (Group # 3321)**  
**2003 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	29,011,874	2.31%	27,577,407	12,431,676	45.08%	853,197,130	3.4004%
02.1	ALLIED LINES	20,981,912	1.67%	19,742,660	5,952,749	30.15%	495,589,826	4.2337%
02.3	FEDERAL FLOOD INSURANCE	3,532,770	0.28%	3,329,872	328,551	9.87%	116,862,073	3.0230%
03	FARMOWNERS MULTIPLE PERIL	9,814,091	0.78%	8,494,795	4,630,590	54.51%	156,533,341	6.2696%
04	HOMEOWNERS MULTIPLE PERIL	69,601,199	5.54%	57,884,254	46,318,128	80.02%	5,313,333,342	1.3099%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	139,338,086	11.09%	126,783,180	50,958,347	40.19%	2,349,739,353	5.9299%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	163,089,632	12.98%	146,874,577	62,183,934	42.34%	1,696,447,772	9.6136%
08	OCEAN MARINE	6,056,027	0.48%	4,778,256	2,083,336	43.60%	234,711,149	2.5802%
09	INLAND MARINE	27,295,722	2.17%	26,737,963	18,271,276	68.33%	1,385,871,795	1.9696%
10	FINANCIAL GUARANTY	0	0.00%	10,304	0	0.00%	457,234,715	
11	MEDICAL MALPRACTICE	1,135,075	0.09%	1,080,794	2,859,110	264.54%	771,553,099	0.1471%
12	EARTHQUAKE	10,734,672	0.85%	10,380,600	-104,837	-1.01%	929,198,044	1.1553%
13	GROUP A AND H	0	0.00%	0	-2,202,480		256,429,717	
15.5	OTHER ACCIDENT ONLY	22,799,812	1.81%	22,799,812	-2,675,822	-11.74%	30,444,316	74.8902%
16	WORKERS' COMPENSATION	253,223,400	20.15%	198,627,882	237,388,286	119.51%	14,683,811,937	1.7245%
17	OTHER LIABILITY	163,560,581	13.02%	148,917,596	176,095,706	118.25%	4,222,090,754	3.8739%
18	PRODUCTS LIABILITY	2,910,136	0.23%	2,938,663	-22,670,334	-771.45%	274,764,016	1.0591%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0.00%	0	3,515		-883,792	
19.2	PRIVATE PASSENGER AUTO LIABILITY	42,615,719	3.39%	33,596,336	20,623,126	61.39%	10,431,459,429	0.4085%
19.3	COMMERCIAL AUTO NO-FAULT	172	0.00%	178	15,881	8921.91%	168,819	0.1019%
19.4	COMMERCIAL AUTO LIABILITY	112,775,304	8.97%	105,535,896	82,223,332	77.91%	2,080,256,822	5.4212%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	30,449,767	2.42%	26,073,651	14,795,812	56.75%	7,897,707,988	0.3856%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	27,114,051	2.16%	28,123,276	15,427,737	54.86%	744,166,019	3.6435%
22	AIRCRAFT	384	0.00%	384	235,746	61392.19%	232,001,939	0.0002%
23	FIDELITY	13,441,238	1.07%	13,303,771	760,093	5.71%	130,080,406	10.3330%
24	SURETY	91,499,177	7.28%	91,467,119	18,398,022	20.11%	532,662,589	17.1777%
26	BURGLARY & THEFT	1,831,473	0.15%	2,221,521	-81,533	-3.67%	13,620,443	13.4465%
27	BOILER & MACHINERY	13,541,204	1.08%	12,686,028	1,893,094	14.92%	105,530,286	12.8316%
28	CREDIT	286,826	0.02%	286,790	185,702	64.75%	79,115,110	0.3625%
33	AGGREGATE WRITE-INS FOR OTHER LINES	0	0.00%	0	-947,278		356,915,361	
34	GRAND TOTAL-ALL LINES:	1,256,640,302	100.00%	1,120,253,565	745,381,463	66.54%	57,734,284,301	2.1766%

**HARTFORD FIRE & CAS GRP (Group # 91)**  
**2003 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	37,906,633	3.11%	37,072,392	11,561,558	31.19%	853,197,130	4.4429%
02.1	ALLIED LINES	2,064,018	0.17%	2,141,190	976,190	45.59%	495,589,826	0.4165%
02.2	MULTIPLE PERIL CROP	5,336,612	0.44%	4,455,165	1,959,747	43.99%	157,369,292	3.3911%
02.3	FEDERAL FLOOD INSURANCE	16,288,024	1.34%	13,901,705	859,000	6.18%	116,862,073	13.9378%
03	FARMOWNERS MULTIPLE PERIL	0	0.00%	0	-8,556		156,533,341	
04	HOMEOWNERS MULTIPLE PERIL	68,916,944	5.65%	62,493,944	48,347,431	77.36%	5,313,333,342	1.2971%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	215,174,077	17.64%	202,053,449	77,256,392	38.24%	2,349,739,353	9.1574%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	113,330,227	9.29%	106,489,435	43,665,471	41.00%	1,696,447,772	6.6804%
08	OCEAN MARINE	3,706,688	0.30%	3,519,477	976,654	27.75%	234,711,149	1.5793%
09	INLAND MARINE	76,883,697	6.30%	76,340,976	61,853,903	81.02%	1,385,871,795	5.5477%
11	MEDICAL MALPRACTICE	0	0.00%	0	0		771,553,099	
12	EARTHQUAKE	11,107,702	0.91%	11,171,601	-3,918	-0.04%	929,198,044	1.1954%
13	GROUP A AND H	665,410	0.05%	656,075	349,309	53.24%	256,429,717	0.2595%
15.1	COLLECTIVELY RENEWABLE A&H	0	0.00%	0	500,000		894,399	
16	WORKERS' COMPENSATION	207,123,699	16.98%	193,685,293	119,348,085	61.62%	14,683,811,937	1.4106%
17	OTHER LIABILITY	129,009,556	10.58%	123,075,069	94,372,399	76.68%	4,222,090,754	3.0556%
18	PRODUCTS LIABILITY	23,954,098	1.96%	21,280,253	31,663,772	148.79%	274,764,016	8.7181%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	-281	0.00%	271	15,992	5901.11%	-883,792	0.0318%
19.2	PRIVATE PASSENGER AUTO LIABILITY	110,540,304	9.06%	115,135,587	76,042,572	66.05%	10,431,459,429	1.0597%
19.3	COMMERCIAL AUTO NO-FAULT	0	0.00%	0	1,500		168,819	
19.4	COMMERCIAL AUTO LIABILITY	66,391,298	5.44%	58,383,536	33,190,762	56.85%	2,080,256,822	3.1915%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	81,469,853	6.68%	85,749,991	47,058,082	54.88%	7,897,707,988	1.0316%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	18,101,427	1.48%	16,186,987	6,845,980	42.29%	744,166,019	2.4324%
22	AIRCRAFT	12,009,292	0.98%	12,450,673	3,337,043	26.80%	232,001,939	5.1764%
23	FIDELITY	7,926,263	0.65%	7,713,628	3,204,416	41.54%	130,080,406	6.0934%
24	SURETY	10,247,137	0.84%	9,668,189	25,500,414	263.76%	532,662,589	1.9238%
26	BURGLARY & THEFT	862,507	0.07%	843,857	631,412	74.82%	13,620,443	6.3324%
27	BOILER & MACHINERY	702,468	0.06%	648,813	100,029	15.42%	105,530,286	0.6657%
34	GRAND TOTAL-ALL LINES:	1,219,717,653	100.00%	1,165,117,556	689,605,640	59.19%	57,734,284,301	2.1126%

**ALLIANZ INS GRP (Group # 761)**  
**2003 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	46,050,957	<b>3.92%</b>	48,811,886	4,454,772	9.13%	853,197,130	5.3975%
02.1	ALLIED LINES	20,798,343	<b>1.77%</b>	20,884,959	10,718,115	51.32%	495,589,826	4.1967%
02.2	MULTIPLE PERIL CROP	32,750,062	<b>2.79%</b>	32,750,062	18,847,057	57.55%	157,369,292	20.8110%
03	FARMOWNERS MULTIPLE PERIL	6,220,826	<b>0.53%</b>	6,027,922	2,658,973	44.11%	156,533,341	3.9741%
04	HOMEOWNERS MULTIPLE PERIL	130,381,007	<b>11.10%</b>	120,624,420	53,595,215	44.43%	5,313,333,342	2.4538%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	173,302,431	<b>14.75%</b>	165,821,751	54,791,362	33.04%	2,349,739,353	7.3754%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	159,699,961	<b>13.59%</b>	153,711,364	39,091,310	25.43%	1,696,447,772	9.4138%
08	OCEAN MARINE	23,289,094	<b>1.98%</b>	22,394,155	5,916,790	26.42%	234,711,149	9.9224%
09	INLAND MARINE	117,795,788	<b>10.03%</b>	112,676,994	68,901,550	61.15%	1,385,871,795	8.4998%
10	FINANCIAL GUARANTY	0	<b>0.00%</b>	20,607	-1,030	-5.00%	457,234,715	
11	MEDICAL MALPRACTICE	26,008,575	<b>2.21%</b>	25,071,515	2,617,931	10.44%	771,553,099	3.3709%
12	EARTHQUAKE	29,163,141	<b>2.48%</b>	30,021,730	23,751,783	79.12%	929,198,044	3.1385%
15.5	OTHER ACCIDENT ONLY	0	<b>0.00%</b>	0	-509,366		30,444,316	
16	WORKERS' COMPENSATION	87,437,386	<b>7.44%</b>	66,982,555	147,027,788	219.50%	14,683,811,937	0.5955%
17	OTHER LIABILITY	176,227,459	<b>15.00%</b>	180,562,273	149,305,099	82.69%	4,222,090,754	4.1739%
18	PRODUCTS LIABILITY	10,497,196	<b>0.89%</b>	9,059,318	-37,128,079	-409.83%	274,764,016	3.8204%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	-16,859	<b>0.00%</b>	-16,859	-6,916	41.02%	-883,792	1.9076%
19.2	PRIVATE PASSENGER AUTO LIABILITY	16,219,665	<b>1.38%</b>	17,313,990	4,654,564	26.88%	10,431,459,429	0.1555%
19.3	COMMERCIAL AUTO NO-FAULT	0	<b>0.00%</b>	0	14,242		168,819	
19.4	COMMERCIAL AUTO LIABILITY	30,203,875	<b>2.57%</b>	28,990,529	12,024,135	41.48%	2,080,256,822	1.4519%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	13,751,739	<b>1.17%</b>	14,576,715	36,520,181	250.54%	7,897,707,988	0.1741%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	10,234,676	<b>0.87%</b>	10,336,189	10,481,994	101.41%	744,166,019	1.3753%
22	AIRCRAFT	5,565	<b>0.00%</b>	120,896	263,920	218.30%	232,001,939	0.0024%
23	FIDELITY	715	<b>0.00%</b>	388	-3,622	-933.51%	130,080,406	0.0005%
24	SURETY	22,460,740	<b>1.91%</b>	18,127,207	45,683,833	252.02%	532,662,589	4.2167%
26	BURGLARY & THEFT	245,723	<b>0.02%</b>	109,398	10,856,809	9924.14%	13,620,443	1.8041%
27	BOILER & MACHINERY	2,381,379	<b>0.20%</b>	2,356,400	988,325	41.94%	105,530,286	2.2566%
28	CREDIT	30,421,664	<b>2.59%</b>	30,021,247	15,499,972	51.63%	79,115,110	38.4524%
33	AGGREGATE WRITE-INS FOR OTHER LINES	9,350,425	<b>0.80%</b>	14,669,695	13,126,579	89.48%	356,915,361	2.6198%
34	GRAND TOTAL-ALL LINES:	1,174,881,533	<b>100.00%</b>	1,132,027,306	694,143,286	61.32%	57,734,284,301	2.0350%

**LIBERTY MUT GRP (Group # 111)**  
**2003 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	18,452,836	1.60%	17,179,326	4,092,294	23.82%	853,197,130	2.1628%
02.1	ALLIED LINES	8,901,209	0.77%	7,604,422	4,830,641	63.52%	495,589,826	1.7961%
02.3	FEDERAL FLOOD INSURANCE	1,257,741	0.11%	1,217,637	33,070	2.72%	116,862,073	1.0763%
03	FARMOWNERS MULTIPLE PERIL	2,583,845	0.22%	2,601,107	1,284,653	49.39%	156,533,341	1.6507%
04	HOMEOWNERS MULTIPLE PERIL	93,630,424	8.11%	84,108,289	82,240,113	97.78%	5,313,333,342	1.7622%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	103,698,426	8.98%	93,033,904	29,904,957	32.14%	2,349,739,353	4.4132%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	96,132,854	8.33%	92,375,219	24,200,097	26.20%	1,696,447,772	5.6667%
08	OCEAN MARINE	-979,538	-0.08%	-239,946	1,850,959	-771.41%	234,711,149	-0.4173%
09	INLAND MARINE	9,603,326	0.83%	10,130,652	9,268,184	91.49%	1,385,871,795	0.6929%
11	MEDICAL MALPRACTICE	-5,174	0.00%	-5,174	0	0.00%	771,553,099	-0.0007%
12	EARTHQUAKE	5,366,151	0.46%	4,532,207	441,976	9.75%	929,198,044	0.5775%
13	GROUP A AND H	0	0.00%	0	-221,702		256,429,717	
15.1	COLLECTIVELY RENEWABLE A&H	0	0.00%	0	-5,613		894,399	
15.2	NON-CANCELLABLE A&H	10,635	0.00%	10,635	14,736	138.56%	10,733	99.0869%
15.3	GUARANTEED RENEWABLE A&H	394	0.00%	393	-156	-39.69%	82,417,692	0.0005%
15.6	ALL OTHER A&H	0	0.00%	0	0		6,563,287	
16	WORKERS' COMPENSATION	324,520,097	28.11%	333,025,759	484,729,315	145.55%	14,683,811,937	2.2101%
17	OTHER LIABILITY	105,686,780	9.15%	90,433,059	37,801,825	41.80%	4,222,090,754	2.5032%
18	PRODUCTS LIABILITY	8,780,256	0.76%	7,584,188	17,032,719	224.58%	274,764,016	3.1956%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0.00%	0	19,012		-883,792	
19.2	PRIVATE PASSENGER AUTO LIABILITY	105,288,066	9.12%	96,970,149	59,937,718	61.81%	10,431,459,429	1.0093%
19.3	COMMERCIAL AUTO NO-FAULT	0	0.00%	0	0		168,819	
19.4	COMMERCIAL AUTO LIABILITY	128,011,977	11.09%	117,182,025	96,374,727	82.24%	2,080,256,822	6.1537%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	85,550,342	7.41%	79,356,512	49,873,976	62.85%	7,897,707,988	1.0832%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	26,655,822	2.31%	24,410,772	7,680,673	31.46%	744,166,019	3.5820%
22	AIRCRAFT	13,326,019	1.15%	13,096,315	3,456,619	26.39%	232,001,939	5.7439%
23	FIDELITY	807,193	0.07%	736,275	236,962	32.18%	130,080,406	0.6205%
24	SURETY	16,948,537	1.47%	14,841,064	-2,541,969	-17.13%	532,662,589	3.1819%
26	BURGLARY & THEFT	-38,514	0.00%	-52,604	5,493	-10.44%	13,620,443	-0.2828%
27	BOILER & MACHINERY	248,823	0.02%	231,267	-105,487	-45.61%	105,530,286	0.2358%
34	GRAND TOTAL-ALL LINES:	1,154,438,527	100.00%	1,090,363,451	912,435,793	83.68%	57,734,284,301	1.9996%

**CHUBB & SON INC (Group # 38)**  
**2003 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	1,289,766	0.12%	1,269,718	-1,067,453	-84.07%	853,197,130	0.1512%
02.1	ALLIED LINES	350,923	0.03%	336,181	75,415	22.43%	495,589,826	0.0708%
04	HOMEOWNERS MULTIPLE PERIL	46,996,265	4.31%	44,099,790	34,041,121	77.19%	5,313,333,342	0.8845%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	148,896,652	13.67%	144,027,520	61,268,996	42.54%	2,349,739,353	6.3367%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	93,738,372	8.60%	82,395,191	24,471,229	29.70%	1,696,447,772	5.5256%
08	OCEAN MARINE	8,365,261	0.77%	7,643,709	2,812,822	36.80%	234,711,149	3.5641%
09	INLAND MARINE	32,064,354	2.94%	31,077,645	6,719,304	21.62%	1,385,871,795	2.3137%
11	MEDICAL MALPRACTICE	4,683,545	0.43%	4,642,572	105,588	2.27%	771,553,099	0.6070%
12	EARTHQUAKE	14,088,870	1.29%	13,329,203	758,916	5.69%	929,198,044	1.5162%
13	GROUP A AND H	5,380,859	0.49%	6,019,123	959,080	15.93%	256,429,717	2.0984%
15.5	OTHER ACCIDENT ONLY	13,260	0.00%	16,853	-279	-1.66%	30,444,316	0.0436%
16	WORKERS' COMPENSATION	210,932,661	19.36%	178,138,665	118,256,607	66.38%	14,683,811,937	1.4365%
17	OTHER LIABILITY	342,350,277	31.43%	332,832,085	211,553,504	63.56%	4,222,090,754	8.1085%
18	PRODUCTS LIABILITY	35,945,247	3.30%	36,363,779	9,626,282	26.47%	274,764,016	13.0822%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0.00%	0	0		-883,792	
19.2	PRIVATE PASSENGER AUTO LIABILITY	21,029,906	1.93%	21,790,157	17,543,973	80.51%	10,431,459,429	0.2016%
19.3	COMMERCIAL AUTO NO-FAULT	0	0.00%	0	0		168,819	
19.4	COMMERCIAL AUTO LIABILITY	34,180,119	3.14%	32,653,805	8,969,595	27.47%	2,080,256,822	1.6431%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	7,265,348	0.67%	7,008,405	1,638,797	23.38%	7,897,707,988	0.0920%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	8,004,355	0.73%	7,699,640	3,413,059	44.33%	744,166,019	1.0756%
22	AIRCRAFT	7,944,801	0.73%	15,087,028	4,961,880	32.89%	232,001,939	3.4245%
23	FIDELITY	28,194,713	2.59%	26,685,848	4,970,411	18.63%	130,080,406	21.6748%
24	SURETY	15,907,974	1.46%	12,625,866	563,782	4.47%	532,662,589	2.9865%
26	BURGLARY & THEFT	3,086,211	0.28%	3,161,990	356,347	11.27%	13,620,443	22.6587%
27	BOILER & MACHINERY	18,452,742	1.69%	19,040,710	4,137,669	21.73%	105,530,286	17.4857%
28	CREDIT	223,064	0.02%	374,313	201,210	53.75%	79,115,110	0.2819%
34	GRAND TOTAL-ALL LINES:	1,089,385,545	100.00%	1,028,319,796	516,337,855	50.21%	57,734,284,301	1.8869%

**CNA INS GRP (Group # 218)**  
**2003 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	4,567,270	0.46%	4,492,171	3,431,763	76.39%	853,197,130	0.5353%
02.1	ALLIED LINES	20,265,649	2.03%	21,416,199	-7,810,516	-36.47%	495,589,826	4.0892%
02.2	MULTIPLE PERIL CROP	0	0.00%	0	0		157,369,292	
03	FARMOWNERS MULTIPLE PERIL	103	0.00%	43	-67,726	-157502.33%	156,533,341	0.0001%
04	HOMEOWNERS MULTIPLE PERIL	35,906,697	3.60%	33,121,714	18,474,333	55.78%	5,313,333,342	0.6758%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	76,236,067	7.63%	71,614,378	29,060,760	40.58%	2,349,739,353	3.2444%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	53,328,295	5.34%	51,528,167	26,380,828	51.20%	1,696,447,772	3.1435%
08	OCEAN MARINE	19,345,326	1.94%	19,214,851	25,166,780	130.98%	234,711,149	8.2422%
09	INLAND MARINE	103,453,159	10.36%	103,998,371	67,234,846	64.65%	1,385,871,795	7.4648%
10	FINANCIAL GUARANTY	0	0.00%	6,869	-7,197,685	-104785.05%	457,234,715	
11	MEDICAL MALPRACTICE	11,775,713	1.18%	13,281,017	-4,965,001	-37.38%	771,553,099	1.5262%
12	EARTHQUAKE	18,483	0.00%	22,870	425,230	1859.34%	929,198,044	0.0020%
13	GROUP A AND H	91,368,156	9.15%	77,585,494	43,510,603	56.08%	256,429,717	35.6309%
15.1	COLLECTIVELY RENEWABLE A&H	2,861	0.00%	2,861	976	34.11%	894,399	0.3199%
15.2	NON-CANCELLABLE A&H	74	0.00%	74	0	0.00%	10,733	0.6895%
15.3	GUARANTEED RENEWABLE A&H	52,401,699	5.25%	16,058,442	24,597,712	153.18%	82,417,692	63.5806%
15.4	NON-RENEWABLE FOR STATED REASONS ONLY	775	0.00%	775	99,844	12883.10%	10,683,819	0.0073%
16	WORKERS' COMPENSATION	193,382,746	19.36%	189,949,954	200,938,102	105.78%	14,683,811,937	1.3170%
17	OTHER LIABILITY	130,984,914	13.11%	122,100,958	325,838,889	266.86%	4,222,090,754	3.1024%
18	PRODUCTS LIABILITY	1,605,006	0.16%	1,384,298	33,186,721	2397.37%	274,764,016	0.5841%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0.00%	0	0		-883,792	
19.2	PRIVATE PASSENGER AUTO LIABILITY	39,520,153	3.96%	38,782,068	23,068,046	59.48%	10,431,459,429	0.3789%
19.4	COMMERCIAL AUTO LIABILITY	51,906,958	5.20%	53,666,703	27,607,474	51.44%	2,080,256,822	2.4952%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	24,835,889	2.49%	25,285,556	18,196,224	71.96%	7,897,707,988	0.3145%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	9,048,058	0.91%	9,768,809	3,149,292	32.24%	744,166,019	1.2159%
22	AIRCRAFT	8,790,511	0.88%	18,136,401	10,023,818	55.27%	232,001,939	3.7890%
23	FIDELITY	6,975,278	0.70%	7,269,178	6,479,899	89.14%	130,080,406	5.3623%
24	SURETY	32,098,187	3.21%	28,971,481	29,761,540	102.73%	532,662,589	6.0260%
26	BURGLARY & THEFT	-4,064	0.00%	-9,925	15,275	-153.90%	13,620,443	-0.0298%
27	BOILER & MACHINERY	8,481,808	0.85%	8,718,462	3,919,574	44.96%	105,530,286	8.0373%
28	CREDIT	3,424,811	0.34%	3,242,211	2,850,649	87.92%	79,115,110	4.3289%
33	AGGREGATE WRITE-INS FOR OTHER LINES	19,024,966	1.90%	15,842,338	18,931,556	119.50%	356,915,361	5.3304%
34	GRAND TOTAL-ALL LINES:	998,745,548	100.00%	935,452,788	922,309,806	98.60%	57,734,284,301	1.7299%

**ST PAUL GRP (Group # 164)**  
**2003 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	25,477,033	2.71%	23,607,103	6,363,719	26.96%	853,197,130	2.9861%
02.1	ALLIED LINES	14,444,001	1.54%	14,142,334	4,642,135	32.82%	495,589,826	2.9145%
03	FARMOWNERS MULTIPLE PERIL	0	0.00%	0	1,349		156,533,341	
04	HOMEOWNERS MULTIPLE PERIL	0	0.00%	0	75,192		5,313,333,342	
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	79,335,265	8.43%	67,608,895	33,167,869	49.06%	2,349,739,353	3.3763%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	11,147,571	1.18%	8,657,042	959,618	11.08%	1,696,447,772	0.6571%
08	OCEAN MARINE	13,643,534	1.45%	12,527,513	6,089,839	48.61%	234,711,149	5.8129%
09	INLAND MARINE	41,971,903	4.46%	36,473,268	17,514,366	48.02%	1,385,871,795	3.0286%
10	FINANCIAL GUARANTY	0	0.00%	28,305	0	0.00%	457,234,715	
11	MEDICAL MALPRACTICE	891,346	0.09%	1,894,966	5,370,557	283.41%	771,553,099	0.1155%
12	EARTHQUAKE	88,681,324	9.43%	95,394,277	1,572,362	1.65%	929,198,044	9.5439%
15.6	ALL OTHER A&H	4,992	0.00%	4,992	-36,692	-735.02%	6,563,287	0.0761%
16	WORKERS' COMPENSATION	258,510,089	27.48%	204,006,970	138,511,228	67.90%	14,683,811,937	1.7605%
17	OTHER LIABILITY	202,968,976	21.57%	180,034,486	76,784,946	42.65%	4,222,090,754	4.8073%
18	PRODUCTS LIABILITY	38,618,121	4.10%	34,913,671	44,968,825	128.80%	274,764,016	14.0550%
19.2	PRIVATE PASSENGER AUTO LIABILITY	0	0.00%	0	-321,918		10,431,459,429	
19.3	COMMERCIAL AUTO NO-FAULT	0	0.00%	0	84,508		168,819	
19.4	COMMERCIAL AUTO LIABILITY	97,091,423	10.32%	94,068,673	76,075,503	80.87%	2,080,256,822	4.6673%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	0	0.00%	0	-59,967		7,897,707,988	
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	23,993,876	2.55%	22,231,269	10,860,927	48.85%	744,166,019	3.2243%
22	AIRCRAFT	-151,831	-0.02%	647,788	892,490	137.78%	232,001,939	-0.0654%
23	FIDELITY	4,713,643	0.50%	3,708,703	2,031,975	54.79%	130,080,406	3.6236%
24	SURETY	35,058,379	3.73%	35,828,233	43,321,809	120.92%	532,662,589	6.5817%
26	BURGLARY & THEFT	654,690	0.07%	554,704	46,937	8.46%	13,620,443	4.8067%
27	BOILER & MACHINERY	3,829,051	0.41%	3,162,291	37,911	1.20%	105,530,286	3.6284%
28	CREDIT	0	0.00%	0	0		79,115,110	
34	GRAND TOTAL-ALL LINES:	940,883,389	100.00%	839,495,479	468,955,483	55.86%	57,734,284,301	1.6297%

**NATIONWIDE CORP (Group # 140)**  
**2003 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	18,804,815	2.01%	19,711,921	9,778,152	49.61%	853,197,130	2.2040%
02.1	ALLIED LINES	8,186,228	0.88%	7,154,992	5,326,975	74.45%	495,589,826	1.6518%
02.3	FEDERAL FLOOD INSURANCE	527,116	0.06%	468,076	1,694	0.36%	116,862,073	0.4511%
03	FARMOWNERS MULTIPLE PERIL	76,943,214	8.23%	64,958,900	47,627,073	73.32%	156,533,341	49.1545%
04	HOMEOWNERS MULTIPLE PERIL	167,339,791	17.90%	148,543,941	115,433,722	77.71%	5,313,333,342	3.1494%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	77,630,983	8.31%	69,804,580	31,611,307	45.29%	2,349,739,353	3.3038%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	86,156,148	9.22%	78,407,084	54,731,930	69.80%	1,696,447,772	5.0786%
08	OCEAN MARINE	2,077,872	0.22%	2,012,724	1,041,317	51.74%	234,711,149	0.8853%
09	INLAND MARINE	13,288,078	1.42%	13,541,746	2,163,484	15.98%	1,385,871,795	0.9588%
11	MEDICAL MALPRACTICE	0	0.00%	0	2,997		771,553,099	
12	EARTHQUAKE	18,705,983	2.00%	18,814,440	332,828	1.77%	929,198,044	2.0131%
13	GROUP A AND H	61,475	0.01%	71,509	24,437	34.17%	256,429,717	0.0240%
15.1	COLLECTIVELY RENEWABLE A&H	890,160	0.10%	874,929	2,740,104	313.18%	894,399	99.5261%
15.3	GUARANTEED RENEWABLE A&H	6,402	0.00%	7,757	-4	-0.05%	82,417,692	0.0078%
15.4	NON-RENEWABLE FOR STATED REASONS ONLY	1,031	0.00%	1,221	245	20.07%	10,683,819	0.0097%
15.5	OTHER ACCIDENT ONLY	28,207	0.00%	32,211	1,361	4.23%	30,444,316	0.0927%
15.6	ALL OTHER A&H	60	0.00%	66	1,315	1992.42%	6,563,287	0.0009%
16	WORKERS' COMPENSATION	655,118	0.07%	672,093	-411,733	-61.26%	14,683,811,937	0.0045%
17	OTHER LIABILITY	53,912,694	5.77%	60,103,211	17,679,537	29.42%	4,222,090,754	1.2769%
18	PRODUCTS LIABILITY	2,763,114	0.30%	2,424,947	-672,380	-27.73%	274,764,016	1.0056%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0.00%	0	265		-883,792	
19.2	PRIVATE PASSENGER AUTO LIABILITY	183,290,975	19.61%	179,272,120	121,014,653	67.50%	10,431,459,429	1.7571%
19.3	COMMERCIAL AUTO NO-FAULT	0	0.00%	0	-97		168,819	
19.4	COMMERCIAL AUTO LIABILITY	64,111,063	6.86%	62,820,600	40,073,466	63.79%	2,080,256,822	3.0819%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	134,028,288	14.34%	129,066,541	66,546,247	51.56%	7,897,707,988	1.6971%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	15,577,343	1.67%	16,147,826	6,591,832	40.82%	744,166,019	2.0933%
23	FIDELITY	292,538	0.03%	264,889	-10,112	-3.82%	130,080,406	0.2249%
24	SURETY	2,232,198	0.24%	1,843,269	11,189	0.61%	532,662,589	0.4191%
26	BURGLARY & THEFT	335,913	0.04%	306,078	25,257	8.25%	13,620,443	2.4662%
27	BOILER & MACHINERY	2,557,205	0.27%	2,546,317	651,373	25.58%	105,530,286	2.4232%
33	AGGREGATE WRITE-INS FOR OTHER LINES	4,317,655	0.46%	916,295	630,254	68.78%	356,915,361	1.2097%
34	GRAND TOTAL-ALL LINES:	934,721,663	100.00%	880,790,286	522,948,686	59.37%	57,734,284,301	1.6190%

**SAFECO INS GRP (Group # 163)**  
**2003 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	20,318,470	2.26%	19,898,478	10,346,343	52.00%	853,197,130	2.3815%
02.1	ALLIED LINES	34,085,437	3.79%	33,897,756	13,678,033	40.35%	495,589,826	6.8778%
03	FARMOWNERS MULTIPLE PERIL	119,769	0.01%	140,288	-207,891	-148.19%	156,533,341	0.0765%
04	HOMEOWNERS MULTIPLE PERIL	167,744,470	18.67%	161,363,698	75,098,907	46.54%	5,313,333,342	3.1570%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	60,600,957	6.75%	52,700,375	21,267,349	40.36%	2,349,739,353	2.5791%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	51,506,529	5.73%	45,296,561	-22,861,887	-50.47%	1,696,447,772	3.0361%
09	INLAND MARINE	14,728,675	1.64%	14,365,476	4,728,869	32.92%	1,385,871,795	1.0628%
10	FINANCIAL GUARANTY	0	0.00%	0	-11,938		457,234,715	
11	MEDICAL MALPRACTICE	221,067	0.02%	202,217	-1,463,036	-723.50%	771,553,099	0.0287%
12	EARTHQUAKE	24,432,886	2.72%	24,836,729	-979,017	-3.94%	929,198,044	2.6295%
15.3	GUARANTEED RENEWABLE A&H	141,355	0.02%	180,526	83,523	46.27%	82,417,692	0.1715%
16	WORKERS' COMPENSATION	49,731,800	5.54%	43,989,643	126,857,786	288.38%	14,683,811,937	0.3387%
17	OTHER LIABILITY	35,187,861	3.92%	33,874,766	-19,626,831	-57.94%	4,222,090,754	0.8334%
18	PRODUCTS LIABILITY	1,035,367	0.12%	1,027,657	134,141	13.05%	274,764,016	0.3768%
19.2	PRIVATE PASSENGER AUTO LIABILITY	181,612,685	20.22%	176,527,640	93,444,850	52.93%	10,431,459,429	1.7410%
19.3	COMMERCIAL AUTO NO-FAULT	0	0.00%	0	16,800		168,819	
19.4	COMMERCIAL AUTO LIABILITY	74,682,462	8.31%	71,285,883	45,329,394	63.59%	2,080,256,822	3.5901%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	126,624,456	14.10%	125,197,276	70,470,396	56.29%	7,897,707,988	1.6033%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	18,230,110	2.03%	17,819,738	6,892,744	38.68%	744,166,019	2.4497%
23	FIDELITY	162,610	0.02%	152,201	34,108	22.41%	130,080,406	0.1250%
24	SURETY	36,722,877	4.09%	33,123,656	16,295,496	49.20%	532,662,589	6.8942%
26	BURGLARY & THEFT	44,060	0.00%	41,969	40,930	97.52%	13,620,443	0.3235%
27	BOILER & MACHINERY	417,564	0.05%	563,031	-1,249	-0.22%	105,530,286	0.3957%
34	GRAND TOTAL-ALL LINES:	898,351,468	100.00%	856,485,563	439,567,820	51.32%	57,734,284,301	1.5560%

**UNITED SERVICES AUTOMOBILE ASN GRP (Group # 200)**  
**2003 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	11,242,514	<b>1.31%</b>	10,814,585	7,443,568	68.83%	853,197,130	1.3177%
02.1	ALLIED LINES	7,274,786	<b>0.85%</b>	5,016,011	4,511,488	89.94%	495,589,826	1.4679%
02.3	FEDERAL FLOOD INSURANCE	3,686,839	<b>0.43%</b>	3,618,439	105,372	2.91%	116,862,073	3.1549%
04	HOMEOWNERS MULTIPLE PERIL	220,623,383	<b>25.73%</b>	204,357,081	148,342,915	72.59%	5,313,333,342	4.1523%
08	OCEAN MARINE	1,844,218	<b>0.22%</b>	1,794,047	617,373	34.41%	234,711,149	0.7857%
09	INLAND MARINE	10,091,727	<b>1.18%</b>	9,869,792	2,232,118	22.62%	1,385,871,795	0.7282%
12	EARTHQUAKE	102,746	<b>0.01%</b>	107,311	510,710	475.92%	929,198,044	0.0111%
17	OTHER LIABILITY	10,867,992	<b>1.27%</b>	10,856,676	10,244,443	94.36%	4,222,090,754	0.2574%
19.2	PRIVATE PASSENGER AUTO LIABILITY	318,732,066	<b>37.17%</b>	313,970,101	207,647,267	66.14%	10,431,459,429	3.0555%
19.4	COMMERCIAL AUTO LIABILITY	0	<b>0.00%</b>	0	5		2,080,256,822	
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	273,017,292	<b>31.84%</b>	268,924,063	166,875,069	62.05%	7,897,707,988	3.4569%
34	GRAND TOTAL-ALL LINES:	857,483,563	<b>100.00%</b>	829,328,106	548,530,330	66.14%	57,734,284,301	1.4852%

**HANNOVER GRP (Group # 517)**  
**2003 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	15,203,296	1.98%	12,140,631	9,210,859	75.87%	853,197,130	1.7819%
02.1	ALLIED LINES	1,234,319	0.16%	823,194	154,706	18.79%	495,589,826	0.2491%
03	FARMOWNERS MULTIPLE PERIL	83,322	0.01%	228,689	1,700,875	743.75%	156,533,341	0.0532%
04	HOMEOWNERS MULTIPLE PERIL	34,211,460	4.46%	31,767,052	27,347,352	86.09%	5,313,333,342	0.6439%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	10,250,566	1.34%	10,797,540	5,447,794	50.45%	2,349,739,353	0.4362%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	11,774,484	1.54%	12,146,908	3,438,346	28.31%	1,696,447,772	0.6941%
08	OCEAN MARINE	319,901	0.04%	474,770	1,266,352	266.73%	234,711,149	0.1363%
09	INLAND MARINE	69,332,822	9.04%	52,515,630	18,182,274	34.62%	1,385,871,795	5.0028%
11	MEDICAL MALPRACTICE	-9,851	0.00%	-9,851	-4,554,984	46238.80%	771,553,099	-0.0013%
12	EARTHQUAKE	0	0.00%	640,560	-40,354	-6.30%	929,198,044	
13	GROUP A AND H	1,751,983	0.23%	1,979,947	1,020,868	51.56%	256,429,717	0.6832%
15.6	ALL OTHER A&H	0	0.00%	2,972	-485,279	-16328.36%	6,563,287	
16	WORKERS' COMPENSATION	394,659,692	51.48%	358,261,954	236,244,771	65.94%	14,683,811,937	2.6877%
17	OTHER LIABILITY	25,464,684	3.32%	20,815,806	-18,150,448	-87.20%	4,222,090,754	0.6031%
18	PRODUCTS LIABILITY	126,476	0.02%	160,617	333	0.21%	274,764,016	0.0460%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0.00%	0	5,032,886		-883,792	
19.2	PRIVATE PASSENGER AUTO LIABILITY	62,090,508	8.10%	58,610,585	39,287,544	67.03%	10,431,459,429	0.5952%
19.3	COMMERCIAL AUTO NO-FAULT	14,458	0.00%	5,595	123,477	2206.92%	168,819	8.5642%
19.4	COMMERCIAL AUTO LIABILITY	50,761,364	6.62%	46,714,391	56,376,716	120.68%	2,080,256,822	2.4401%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	45,257,811	5.90%	40,512,736	19,636,675	48.47%	7,897,707,988	0.5730%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	20,578,441	2.68%	26,349,669	-1,299,939	-4.93%	744,166,019	2.7653%
22	AIRCRAFT	1,014,806	0.13%	1,148,758	-23,472	-2.04%	232,001,939	0.4374%
23	FIDELITY	742,478	0.10%	648,989	791,435	121.95%	130,080,406	0.5708%
24	SURETY	-16,136	0.00%	146,535	-322,176	-219.86%	532,662,589	-0.0030%
26	BURGLARY & THEFT	68,667	0.01%	64,098	-5,368	-8.37%	13,620,443	0.5041%
27	BOILER & MACHINERY	4,318	0.00%	3,289	2,925	88.93%	105,530,286	0.0041%
33	AGGREGATE WRITE-INS FOR OTHER LINES	21,670,669	2.83%	27,308,871	16,352,508	59.88%	356,915,361	6.0717%
34	GRAND TOTAL-ALL LINES:	766,590,537	100.00%	704,259,937	416,736,675	59.17%	57,734,284,301	1.3278%

**PROGRESSIVE GRP (Group # 155)**  
**2003 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
09	INLAND MARINE	6,684,831	0.88%	5,752,410	2,906,584	50.53%	1,385,871,795	0.4824%
16	WORKERS' COMPENSATION	0	0.00%	0	2,981		14,683,811,937	
17	OTHER LIABILITY	9,711,088	1.27%	8,266,682	206,566	2.50%	4,222,090,754	0.2300%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0.00%	0	18,626		-883,792	
19.2	PRIVATE PASSENGER AUTO LIABILITY	302,760,591	39.72%	280,741,829	143,486,724	51.11%	10,431,459,429	2.9024%
19.3	COMMERCIAL AUTO NO-FAULT	0	0.00%	0	112,828		168,819	
19.4	COMMERCIAL AUTO LIABILITY	162,892,055	21.37%	146,998,062	68,440,411	46.56%	2,080,256,822	7.8304%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	237,216,206	31.12%	219,573,960	118,865,456	54.13%	7,897,707,988	3.0036%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	40,802,604	5.35%	38,410,484	18,916,690	49.25%	744,166,019	5.4830%
23	FIDELITY	2,020,479	0.27%	1,890,453	1,351,633	71.50%	130,080,406	1.5533%
24	SURETY	48,833	0.01%	35,831	9,061	25.29%	532,662,589	0.0092%
33	AGGREGATE WRITE-INS FOR OTHER LINES	81,190	0.01%	101,848	127,663	125.35%	356,915,361	0.0227%
34	GRAND TOTAL-ALL LINES:	762,217,877	100.00%	701,771,559	354,445,223	50.51%	57,734,284,301	1.3202%

**EVEREST REIN HOL INC (Group # 1120)**  
**2003 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	140	0.00%	219	0	0.00%	853,197,130	0.0000%
02.1	ALLIED LINES	129	0.00%	317	0	0.00%	495,589,826	0.0000%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	4,199,245	0.63%	3,994,993	1,501,674	37.59%	2,349,739,353	0.1787%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	22,988,146	3.46%	21,674,678	12,775,188	58.94%	1,696,447,772	1.3551%
09	INLAND MARINE	5,786	0.00%	8,329	9,357	112.34%	1,385,871,795	0.0004%
16	WORKERS' COMPENSATION	629,246,311	94.59%	589,413,456	356,704,809	60.52%	14,683,811,937	4.2853%
17	OTHER LIABILITY	6,281,495	0.94%	10,142,231	-4,770,497	-47.04%	4,222,090,754	0.1488%
18	PRODUCTS LIABILITY	0	0.00%	0	-1,175,966		274,764,016	
19.2	PRIVATE PASSENGER AUTO LIABILITY	12,826	0.00%	47,523	1,112,161	2340.26%	10,431,459,429	0.0001%
19.4	COMMERCIAL AUTO LIABILITY	2,038,771	0.31%	1,700,952	1,389,050	81.66%	2,080,256,822	0.0980%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	10,301	0.00%	36,359	-1,079,505	-2969.02%	7,897,707,988	0.0001%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	431,067	0.06%	376,581	558,864	148.40%	744,166,019	0.0579%
34	GRAND TOTAL-ALL LINES:	665,214,217	100.00%	627,395,639	367,025,135	58.50%	57,734,284,301	1.1522%

**BERKSHIRE HATHAWAY (Group # 31)**  
**2003 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	-335,512	-0.05%	43,645	-648,483	-1485.81%	853,197,130	-0.0393%
02.1	ALLIED LINES	0	0.00%	16,018	47,287	295.21%	495,589,826	
03	FARMOWNERS MULTIPLE PERIL	404,752	0.06%	391,180	153,392	39.21%	156,533,341	0.2586%
04	HOMEOWNERS MULTIPLE PERIL	1	0.00%	1	-1,226,724	122672400.00%	5,313,333,342	0.0000%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	129,869	0.02%	171,888	-108,934	-63.37%	2,349,739,353	0.0055%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	0	0.00%	0	40,993		1,696,447,772	
08	OCEAN MARINE	-7,716	0.00%	-7,716	-4,001	51.85%	234,711,149	-0.0033%
09	INLAND MARINE	4,669,909	0.72%	4,573,655	2,419,831	52.91%	1,385,871,795	0.3370%
11	MEDICAL MALPRACTICE	1,437	0.00%	3,599	138,530	3849.12%	771,553,099	0.0002%
12	EARTHQUAKE	-375,000	-0.06%	-94,521	-183,215	193.84%	929,198,044	-0.0404%
13	GROUP A AND H	501,992	0.08%	484,295	212,330	43.84%	256,429,717	0.1958%
14	CREDIT A&H(GRP&IND)	5,735,674	0.88%	5,735,674	1,992,798	34.74%	60,305,353	9.5111%
15.1	COLLECTIVELY RENEWABLE A&H	1,339	0.00%	1,313	34	2.59%	894,399	0.1497%
15.3	GUARANTEED RENEWABLE A&H	7,522	0.00%	6,344	-2,208	-34.80%	82,417,692	0.0091%
15.6	ALL OTHER A&H	10,181	0.00%	2,571	0	0.00%	6,563,287	0.1551%
16	WORKERS' COMPENSATION	15,382,853	2.36%	16,819,176	25,334,600	150.63%	14,683,811,937	0.1048%
17	OTHER LIABILITY	54,730,408	8.39%	53,581,326	54,515,840	101.74%	4,222,090,754	1.2963%
18	PRODUCTS LIABILITY	386,330	0.06%	420,451	-4,023,289	-956.90%	274,764,016	0.1406%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0.00%	0	105,652		-883,792	
19.2	PRIVATE PASSENGER AUTO LIABILITY	281,574,299	43.14%	279,058,605	203,797,563	73.03%	10,431,459,429	2.6993%
19.4	COMMERCIAL AUTO LIABILITY	19,147,875	2.93%	16,055,785	-1,751,990	-10.91%	2,080,256,822	0.9205%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	238,345,624	36.52%	233,490,582	131,078,520	56.14%	7,897,707,988	3.0179%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	3,397,968	0.52%	2,918,389	812,021	27.82%	744,166,019	0.4566%
22	AIRCRAFT	14,438,137	2.21%	5,982,055	3,304,619	55.24%	232,001,939	6.2233%
24	SURETY	20,709	0.00%	42,726	21,082	49.34%	532,662,589	0.0039%
26	BURGLARY & THEFT	25,810	0.00%	35,733	52,000	145.52%	13,620,443	0.1895%
27	BOILER & MACHINERY	-19,183	0.00%	6,788	-41,000	-604.01%	105,530,286	-0.0182%
33	AGGREGATE WRITE-INS FOR OTHER LINES	14,503,684	2.22%	14,785,250	3,342,754	22.61%	356,915,361	4.0636%
34	GRAND TOTAL-ALL LINES:	652,678,961	100.00%	634,524,813	419,380,002	66.09%	57,734,284,301	1.1305%

**American Financial Grp (Group # 84)**  
**2003 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	2,207,821	<b>0.36%</b>	3,388,382	-10,922,649	-322.36%	853,197,130	0.2588%
02.1	ALLIED LINES	7,382,207	<b>1.19%</b>	8,735,924	-1,561,212	-17.87%	495,589,826	1.4896%
02.2	MULTIPLE PERIL CROP	15,053,227	<b>2.43%</b>	14,893,570	6,146,173	41.27%	157,369,292	9.5655%
02.3	FEDERAL FLOOD INSURANCE	18,428	<b>0.00%</b>	5,259	0	0.00%	116,862,073	0.0158%
03	FARMOWNERS MULTIPLE PERIL	4,327,333	<b>0.70%</b>	3,908,274	1,373,965	35.16%	156,533,341	2.7645%
04	HOMEOWNERS MULTIPLE PERIL	2,638,832	<b>0.43%</b>	2,698,725	2,068,309	76.64%	5,313,333,342	0.0497%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	24,052,819	<b>3.88%</b>	25,212,303	19,807,175	78.56%	2,349,739,353	1.0236%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	19,768,955	<b>3.19%</b>	21,124,319	8,141,754	38.54%	1,696,447,772	1.1653%
08	OCEAN MARINE	10,408,985	<b>1.68%</b>	10,298,856	2,881,702	27.98%	234,711,149	4.4348%
09	INLAND MARINE	30,405,667	<b>4.91%</b>	29,865,526	4,656,104	15.59%	1,385,871,795	2.1940%
12	EARTHQUAKE	38,755,787	<b>6.25%</b>	43,340,173	498,451	1.15%	929,198,044	4.1709%
13	GROUP A AND H	417,721	<b>0.07%</b>	156,849	392,503	250.24%	256,429,717	0.1629%
16	WORKERS' COMPENSATION	268,669,294	<b>43.36%</b>	265,120,241	167,212,883	63.07%	14,683,811,937	1.8297%
17	OTHER LIABILITY	76,887,215	<b>12.41%</b>	70,332,654	20,977,804	29.83%	4,222,090,754	1.8211%
18	PRODUCTS LIABILITY	56,976	<b>0.01%</b>	119,868	403,693	336.78%	274,764,016	0.0207%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	44	<b>0.00%</b>	44	5,000	11363.64%	-883,792	-0.0050%
19.2	PRIVATE PASSENGER AUTO LIABILITY	21,334,607	<b>3.44%</b>	21,039,861	9,215,578	43.80%	10,431,459,429	0.2045%
19.3	COMMERCIAL AUTO NO-FAULT	74	<b>0.00%</b>	456	0	0.00%	168,819	0.0438%
19.4	COMMERCIAL AUTO LIABILITY	15,689,668	<b>2.53%</b>	16,402,074	9,381,399	57.20%	2,080,256,822	0.7542%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	14,774,081	<b>2.38%</b>	14,974,319	8,615,084	57.53%	7,897,707,988	0.1871%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	9,137,309	<b>1.47%</b>	7,201,749	2,496,130	34.66%	744,166,019	1.2279%
22	AIRCRAFT	0	<b>0.00%</b>	0	114,777		232,001,939	
23	FIDELITY	6,104,373	<b>0.99%</b>	5,441,413	2,842,984	52.25%	130,080,406	4.6928%
24	SURETY	13,076,650	<b>2.11%</b>	12,150,017	5,646,168	46.47%	532,662,589	2.4550%
26	BURGLARY & THEFT	119,570	<b>0.02%</b>	149,141	10,377	6.96%	13,620,443	0.8779%
27	BOILER & MACHINERY	763,463	<b>0.12%</b>	818,827	29,161	3.56%	105,530,286	0.7235%
28	CREDIT	3,920,052	<b>0.63%</b>	3,390,230	-282,246	-8.33%	79,115,110	4.9549%
33	AGGREGATE WRITE-INS FOR OTHER LINES	33,651,138	<b>5.43%</b>	22,602,487	11,339,883	50.17%	356,915,361	9.4283%
34	GRAND TOTAL-ALL LINES:	619,622,296	<b>100.00%</b>	603,371,541	271,490,950	45.00%	57,734,284,301	1.0732%

**ZENITH NATL INS GRP (Group # 336)**  
**2003 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	0	0.00%	0	-2,491		853,197,130	
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	0	0.00%	0	-8,003		2,349,739,353	
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	0	0.00%	0	-412,020		1,696,447,772	
12	EARTHQUAKE	0	0.00%	0	-2,572		929,198,044	
16	WORKERS' COMPENSATION	546,439,599	100.00%	521,472,718	315,941,046	60.59%	14,683,811,937	3.7214%
17	OTHER LIABILITY	0	0.00%	0	-106,450		4,222,090,754	
34	GRAND TOTAL-ALL LINES:	546,439,599	100.00%	521,472,718	315,409,510	60.48%	57,734,284,301	0.9465%

**ACE LTD (Group # 626)**  
**2003 California State Page By Line Market Share Information**

Source: NAIC Database

Licensed Company only

Line #	Line of Business	Written Premium	Concentration Level	Earned Premium	Loss Incurred	Loss Ratio	Statewide WP	Mkt Shr By Line
01	FIRE	-253,272	-0.05%	-180,571	-3,990,626	2210.00%	853,197,130	-0.0297%
02.1	ALLIED LINES	2,543,552	0.52%	2,346,632	18,958	0.81%	495,589,826	0.5132%
02.2	MULTIPLE PERIL CROP	34,732,239	7.09%	34,732,239	6,648,416	19.14%	157,369,292	22.0705%
03	FARMOWNERS MULTIPLE PERIL	4,084,936	0.83%	3,827,620	2,832,324	74.00%	156,533,341	2.6096%
04	HOMEOWNERS MULTIPLE PERIL	6,978	0.00%	27,631	-134,308	-486.08%	5,313,333,342	0.0001%
05.1	COMMERCIAL MULTIPLE PERIL(NON-LIABILITY)	20,448,193	4.17%	23,622,280	9,126,608	38.64%	2,349,739,353	0.8702%
05.2	COMMERCIAL MULTIPLE PERIL(LIABILITY)	2,851,693	0.58%	-3,186,391	452,727	-14.21%	1,696,447,772	0.1681%
08	OCEAN MARINE	4,899,707	1.00%	4,085,348	2,509,788	61.43%	234,711,149	2.0875%
09	INLAND MARINE	24,608,981	5.02%	28,520,567	17,087,636	59.91%	1,385,871,795	1.7757%
10	FINANCIAL GUARANTY	0	0.00%	0	0		457,234,715	
11	MEDICAL MALPRACTICE	2,558,700	0.52%	2,543,802	818,884	32.19%	771,553,099	0.3316%
12	EARTHQUAKE	8,094,447	1.65%	10,882,695	-5,893,062	-54.15%	929,198,044	0.8711%
13	GROUP A AND H	20,314,944	4.15%	19,287,181	15,296,840	79.31%	256,429,717	7.9222%
14	CREDIT A&H(GRP&IND)	0	0.00%	0	0		60,305,353	
15.5	OTHER ACCIDENT ONLY	873	0.00%	39,283	70,785	180.19%	30,444,316	0.0029%
15.6	ALL OTHER A&H	1,602	0.00%	1,602	170	10.61%	6,563,287	0.0244%
16	WORKERS' COMPENSATION	134,126,812	27.37%	119,975,106	130,307,910	108.61%	14,683,811,937	0.9134%
17	OTHER LIABILITY	148,774,184	30.36%	185,504,481	262,390,811	141.45%	4,222,090,754	3.5237%
18	PRODUCTS LIABILITY	2,442,955	0.50%	2,084,569	-567,918	-27.24%	274,764,016	0.8891%
19.1	PRIVATE PASSENGER AUTO NO-FAULT	0	0.00%	0	-116		-883,792	
19.2	PRIVATE PASSENGER AUTO LIABILITY	369,933	0.08%	171,792	286,452	166.74%	10,431,459,429	0.0035%
19.3	COMMERCIAL AUTO NO-FAULT	0	0.00%	0	-3,001		168,819	
19.4	COMMERCIAL AUTO LIABILITY	23,318,658	4.76%	20,673,141	14,653,851	70.88%	2,080,256,822	1.1210%
21.1	PRIVATE PASSENGER AUTO PHYSICAL DAMAGE	78,679	0.02%	30,222	66,365	219.59%	7,897,707,988	0.0010%
21.2	COMMERCIAL AUTO PHYSICAL DAMAGE	1,331,594	0.27%	1,300,062	512,796	39.44%	744,166,019	0.1789%
22	AIRCRAFT	26,065,619	5.32%	25,735,593	6,568,564	25.52%	232,001,939	11.2351%
23	FIDELITY	1,210,626	0.25%	943,106	-15,816	-1.68%	130,080,406	0.9307%
24	SURETY	2,377,668	0.49%	2,474,561	-27,969,839	-1130.29%	532,662,589	0.4464%
26	BURGLARY & THEFT	0	0.00%	0	-288		13,620,443	
27	BOILER & MACHINERY	15,887	0.00%	18,395	-41,763	-227.03%	105,530,286	0.0151%
28	CREDIT	8,623,817	1.76%	8,454,380	-161,433	-1.91%	79,115,110	10.9003%
33	AGGREGATE WRITE-INS FOR OTHER LINES	16,451,564	3.36%	16,451,564	8,262,758	50.22%	356,915,361	4.6094%
34	GRAND TOTAL-ALL LINES:	490,081,569	100.00%	510,366,890	439,134,473	86.04%	57,734,284,301	0.8489%