# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: FIRE [01]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 626 | Ace Ltd Grp | | | | | | |
| | | 22713 | Insurance Co of N Amer | 364,903 | 0.0296% | 293,616 | 354,565 | 120.76% |
| | | | | **364,903** | **0.0296%** | **293,616** | **354,565** | **120.76%** |
| 2 | 313 | AEGIS GRP | | | | | | |
| | | 33898 | Aegis Security Ins Co | 144,906 | 0.0118% | 96,839 | 0 | 0.00% |
| | | | | **144,906** | **0.0118%** | **96,839** | **0** | **0.00%** |
| 3 | 38733 | Alaska Natl Ins Co | | | | | | |
| | | 38733 | Alaska Natl Ins Co | 1,463 | 0.0001% | 1,954 | -14 | -0.72% |
| | | | | **1,463** | **0.0001%** | **1,954** | **-14** | **-0.72%** |
| 4 | 501 | Alleghany Grp | | | | | | |
| | | 22314 | RSUI Ind Co | 3,211,770 | 0.2607% | 3,761,544 | -19,757 | -0.53% |
| | | 10472 | Capitol Ind Corp | 230,231 | 0.0187% | 360,666 | 200,855 | 55.69% |
| | | | | **3,442,001** | **0.2794%** | **4,122,210** | **181,098** | **4.39%** |
| 5 | 761 | ALLIANZ INS GRP | | | | | | |
| | | 35300 | Allianz Global Risks US Ins Co | 21,811,741 | 1.7705% | 21,883,142 | -2,166,290 | -9.90% |
| | | 21873 | Firemans Fund Ins Co | 6,658,730 | 0.5405% | 7,407,553 | 2,882,383 | 38.91% |
| | | 21865 | Associated Ind Corp | 5,020,313 | 0.4075% | 5,178,684 | 190,024 | 3.67% |
| | | 21857 | American Ins Co | 32,297 | 0.0026% | 60,764 | -34,834 | -57.33% |
| | | 21881 | National Surety Corp | 7,832 | 0.0006% | 19,938 | -7,446 | -37.35% |
| | | 22837 | AGCS Marine Ins Co | 1 | 0.0000% | -86 | -10,585 | 12308.14% |
| | | | | **33,530,914** | **2.7218%** | **34,549,995** | **853,252** | **2.47%** |
| 6 | 8 | ALLSTATE INS GRP | | | | | | |
| | | 10358 | Encompass Ins Co | 4,070,091 | 0.3304% | 4,106,916 | 646,743 | 15.75% |
| | | 19232 | Allstate Ins Co | 94,086 | 0.0076% | 97,436 | -203,803 | -209.17% |
| | | | | **4,164,177** | **0.3380%** | **4,204,352** | **442,940** | **10.54%** |
| 7 | 84 | American Financial Grp | | | | | | |
| | | 22136 | Great Amer Ins Co of NY | 2,814,434 | 0.2285% | 2,094,973 | -6,289 | -0.30% |
| | | 16691 | Great Amer Ins Co | 128,192 | 0.0104% | 124,474 | 48,449 | 38.92% |
| | | 26344 | Great Amer Assur Co | 75,883 | 0.0062% | 79,794 | -61,863 | -77.53% |
| | | 26832 | Great Amer Alliance Ins Co | 14,750 | 0.0012% | 9,864 | -12,111 | -122.78% |
| | | | | **3,033,259** | **0.2462%** | **2,309,105** | **-31,814** | **-1.38%** |
| 8 | 12 | AMERICAN INTL GRP | | | | | | |
| | | 19429 | Insurance Co Of The State Of PA | 14,082,339 | 1.1431% | 11,494,944 | 6,167,621 | 53.66% |
| | | 19380 | American Home Assur Co | 5,183,520 | 0.4208% | 5,496,672 | 91,064 | 1.66% |
| | | 19402 | AIG Cas Co | 4,624,985 | 0.3754% | 3,322,232 | -68,646 | -2.07% |
| | | 23809 | Granite State Ins Co | 1,544,312 | 0.1254% | 1,502,886 | 217,744 | 14.49% |
| | | 19445 | National Union Fire Ins Co Of Pitts | 222,447 | 0.0181% | 221,323 | 135,939 | 61.42% |
| | | 23841 | New Hampshire Ins Co | 8,882 | 0.0007% | 35,200 | -2,656 | -7.55% |
| | | | | **25,666,485** | **2.0834%** | **22,073,257** | **6,541,066** | **29.63%** |
| 9 | 408 | AMERICAN NATL FIN GRP | | | | | | |
| | | 11048 | Pacific Prop & Cas Co | 50,159 | 0.0041% | 51,245 | 45,708 | 89.20% |
| | | | | **50,159** | **0.0041%** | **51,245** | **45,708** | **89.20%** |

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|---|---|---|---|---|---|---|---|---|
| 10 | 124 | | AMERISURE CO GRP | | | | | |
| | | 23396 | Amerisure Mut Ins Co | 8,291 | 0.0007% | 7,854 | -300 | -3.82% |
| | | | | **8,291** | **0.0007%** | **7,854** | **-300** | **-3.82%** |
| 11 | 28 | | AMICA MUT GRP | | | | | |
| | | 19976 | Amica Mut Ins Co | 424,966 | 0.0345% | 410,890 | 188,189 | 45.80% |
| | | | | **424,966** | **0.0345%** | **410,890** | **188,189** | **45.80%** |
| 12 | 2538 | | Amtrust Grp | | | | | |
| | | 19879 | Security Natl Ins Co | 165,192 | 0.0134% | 41,385 | 19,165 | 46.31% |
| | | 25011 | Wesco Ins Co | 491 | 0.0000% | 81 | 41 | 50.62% |
| | | | | **165,683** | **0.0134%** | **41,466** | **19,206** | **46.32%** |
| 13 | 1279 | | Arch Ins Grp | | | | | |
| | | 11150 | Arch Ins Co | 3,019,670 | 0.2451% | 2,944,936 | 855,818 | 29.06% |
| | | | | **3,019,670** | **0.2451%** | **2,944,936** | **855,818** | **29.06%** |
| 14 | 41459 | | Armed Forces Ins Exch | | | | | |
| | | 41459 | Armed Forces Ins Exch | 304,104 | 0.0247% | 297,384 | -14,372 | -4.83% |
| | | | | **304,104** | **0.0247%** | **297,384** | **-14,372** | **-4.83%** |
| 15 | 19 | | Assurant Inc Grp | | | | | |
| | | 42978 | American Security Ins Co | 211,972,129 | 17.2063% | 190,331,088 | 24,192,247 | 12.71% |
| | | 19615 | American Reliable Ins Co | 3,024,825 | 0.2455% | 3,198,089 | 1,256,010 | 39.27% |
| | | 42986 | Standard Guaranty Ins Co | 241,118 | 0.0196% | 250,852 | 286,233 | 114.10% |
| | | | | **215,238,072** | **17.4714%** | **193,780,029** | **25,734,490** | **13.28%** |
| 16 | 1318 | | Auto Club Enterprises Ins Grp | | | | | |
| | | 15598 | Interins Exch Of The Automobile Club | 7,284,954 | 0.5913% | 6,344,123 | 3,562,243 | 56.15% |
| | | | | **7,284,954** | **0.5913%** | **6,344,123** | **3,562,243** | **56.15%** |
| 17 | 968 | | AXA INS GRP | | | | | |
| | | 33022 | AXA Ins Co | 3,591,099 | 0.2915% | 3,512,630 | 28,951,539 | 824.21% |
| | | | | **3,591,099** | **0.2915%** | **3,512,630** | **28,951,539** | **824.21%** |
| 18 | 3416 | | AXIS Capital Grp | | | | | |
| | | 37273 | Axis Ins Co | 3,384,510 | 0.2747% | 2,598,796 | 253,995 | 9.77% |
| | | 20370 | AXIS Reins Co | 696,995 | 0.0566% | 1,458,563 | -562,381 | -38.56% |
| | | | | **4,081,505** | **0.3313%** | **4,057,359** | **-308,386** | **-7.60%** |
| 19 | 1330 | | Balboa Ins Grp | | | | | |
| | | 24848 | Newport Ins Co | 256,238,959 | 20.7995% | 233,792,698 | 29,045,995 | 12.42% |
| | | 24813 | Balboa Ins Co | 28,117,357 | 2.2824% | 26,292,010 | 7,471,630 | 28.42% |
| | | 24821 | Meritplan Ins Co | 12,622,213 | 1.0246% | 6,400,970 | 833,232 | 13.02% |
| | | | | **296,978,529** | **24.1064%** | **266,485,678** | **37,350,857** | **14.02%** |
| 20 | 37540 | | Beazley Ins Co Inc | | | | | |
| | | 37540 | Beazley Ins Co Inc | 364,177 | 0.0296% | 329,458 | 47,274 | 14.35% |
| | | | | **364,177** | **0.0296%** | **329,458** | **47,274** | **14.35%** |

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| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 21 | 31 | | BERKSHIRE HATHAWAY GRP | | | | | |
| | | 25895 | United States Liability Ins Co | 1,010,313 | 0.0820% | 784,077 | 436,908 | 55.72% |
| | | 11673 | Redwood Fire & Cas Ins Co | 7,431 | 0.0006% | 7,960 | 32 | 0.40% |
| | | | | **1,017,744** | **0.0826%** | **792,037** | **436,940** | **55.17%** |
| 22 | 33 | | CALIFORNIA CAS MGMT GRP | | | | | |
| | | 20117 | California Cas Ind Exch | 174,403 | 0.0142% | 108,169 | 99,520 | 92.00% |
| | | 20125 | California Cas Ins Co | 16,408 | 0.0013% | 101,842 | 160,956 | 158.04% |
| | | | | **190,811** | **0.0155%** | **210,011** | **260,476** | **124.03%** |
| 23 | 27480 | | California Mut Ins Co | | | | | |
| | | 27480 | California Mut Ins Co | 234,639 | 0.0190% | 245,891 | 73,414 | 29.86% |
| | | | | **234,639** | **0.0190%** | **245,891** | **73,414** | **29.86%** |
| 24 | 1278 | | CALIFORNIA STATE AUTO GRP | | | | | |
| | | 10921 | ACA Ins Co | 22,928,400 | 1.8612% | 20,518,702 | 11,692,923 | 56.99% |
| | | 15539 | California State Auto Assn Inter Ins | 1,746,360 | 0.1418% | 1,832,606 | 2,237,049 | 122.07% |
| | | | | **24,674,760** | **2.0029%** | **22,351,308** | **13,929,972** | **62.32%** |
| 25 | 802 | | Capital Ins Grp | | | | | |
| | | 13544 | California Capital Ins Co | 7,855,276 | 0.6376% | 7,700,361 | 4,212,672 | 54.71% |
| | | 12890 | Eagle W Ins Co | 238,338 | 0.0193% | 227,044 | 19,256 | 8.48% |
| | | 23540 | Monterey Ins Co | 33,418 | 0.0027% | 50,082 | 9,493 | 18.95% |
| | | | | **8,127,032** | **0.6597%** | **7,977,487** | **4,241,421** | **53.17%** |
| 26 | 26905 | | Century Natl Ins Co | | | | | |
| | | 26905 | Century Natl Ins Co | 9,351,016 | 0.7590% | 9,425,094 | 2,746,097 | 29.14% |
| | | | | **9,351,016** | **0.7590%** | **9,425,094** | **2,746,097** | **29.14%** |
| 27 | 10499 | | Chrysler Ins Co | | | | | |
| | | 10499 | Chrysler Ins Co | 160,406 | 0.0130% | 105,036 | 6,524 | 6.21% |
| | | | | **160,406** | **0.0130%** | **105,036** | **6,524** | **6.21%** |
| 28 | 38 | | CHUBB & SON INC GRP | | | | | |
| | | 20281 | Federal Ins Co | 1,152,716 | 0.0936% | 1,193,475 | 1,428,852 | 119.72% |
| | | 20397 | Vigilant Ins Co | 132,191 | 0.0107% | 148,918 | 194,935 | 130.90% |
| | | 20303 | Great Northern Ins Co | 32,298 | 0.0026% | 34,007 | 38,802 | 114.10% |
| | | 10052 | Chubb Natl Ins Co | 14,185 | 0.0012% | 120,803 | -98 | -0.08% |
| | | 20346 | Pacific Ind Co | 9,358 | 0.0008% | 11,139 | 12,586 | 112.99% |
| | | | | **1,340,748** | **0.1088%** | **1,508,342** | **1,675,077** | **111.05%** |
| 29 | 18767 | | Church Mut Ins Co | | | | | |
| | | 18767 | Church Mut Ins Co | 96,115 | 0.0078% | 98,732 | 118,917 | 120.44% |
| | | | | **96,115** | **0.0078%** | **98,732** | **118,917** | **120.44%** |
| 30 | 244 | | CINCINNATI FIN GRP | | | | | |
| | | 10677 | Cincinnati Ins Co | 11,298 | 0.0009% | 10,742 | -66 | -0.61% |
| | | | | **11,298** | **0.0009%** | **10,742** | **-66** | **-0.61%** |

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|---|---|---|---|---|---|---|---|---|
| 31 | 323 | CIVIL SERV EMPLOYEE GRP | | | | | | |
| | | 10693 | Civil Serv Employees Ins Co | 6,687,946 | 0.5429% | 6,878,026 | 1,563,176 | 22.73% |
| | | 18953 | CSE Safeguard Ins Co | 1,381,535 | 0.1121% | 999,509 | 380,466 | 38.07% |
| | | | | **8,069,481** | **0.6550%** | **7,877,535** | **1,943,642** | **24.67%** |
| 32 | 218 | CNA INS GRP | | | | | | |
| | | 35289 | Continental Ins Co | 249,544 | 0.0203% | 166,831 | -45,513 | -27.28% |
| | | 20427 | American Cas Co Of Reading PA | 19,246 | 0.0016% | 21,465 | -1,256 | -5.85% |
| | | 20508 | Valley Forge Ins Co | 4,618 | 0.0004% | 3,982 | 0 | 0.00% |
| | | 20494 | Transportation Ins Co | 3,736 | 0.0003% | 3,123 | -90,203 | -2888.34% |
| | | 20443 | Continental Cas Co | 2,854 | 0.0002% | 2,551 | 9,940 | 389.65% |
| | | 20478 | National Fire Ins Co Of Hartford | 718 | 0.0001% | 6,223 | -1,794 | -28.83% |
| | | | | **280,716** | **0.0228%** | **204,175** | **-128,826** | **-63.10%** |
| 33 | 14010 | Crusader Ins Co | | | | | | |
| | | 14010 | Crusader Ins Co | 131,230 | 0.0107% | 156,224 | 176,363 | 112.89% |
| | | | | **131,230** | **0.0107%** | **156,224** | **176,363** | **112.89%** |
| 34 | 57 | ELECTRIC INS GRP | | | | | | |
| | | 21261 | Electric Ins Co | 16,857 | 0.0014% | 15,141 | 75,754 | 500.32% |
| | | | | **16,857** | **0.0014%** | **15,141** | **75,754** | **500.32%** |
| 35 | 62 | EMC INS CO GRP | | | | | | |
| | | 21415 | Employers Mut Cas Co | 1,366,245 | 0.1109% | 1,426,470 | 19,081 | 1.34% |
| | | | | **1,366,245** | **0.1109%** | **1,426,470** | **19,081** | **1.34%** |
| 36 | 1120 | EVEREST REINS HOLDINGS GRP | | | | | | |
| | | 10120 | Everest Natl Ins Co | 7,878 | 0.0006% | 6,894 | 0 | 0.00% |
| | | | | **7,878** | **0.0006%** | **6,894** | **0** | **0.00%** |
| 37 | 158 | FAIRFAX FIN GRP | | | | | | |
| | | 21113 | United States Fire Ins Co | 8,268,172 | 0.6711% | 11,432,727 | 1,612,830 | 14.11% |
| | | 25054 | Hudson Ins Co | 66,314 | 0.0054% | 79,077 | 281,204 | 355.61% |
| | | 10936 | Seneca Ins Co Inc | 39,322 | 0.0032% | 25,318 | -370 | -1.46% |
| | | | | **8,373,808** | **0.6797%** | **11,537,122** | **1,893,664** | **16.41%** |
| 38 | 7 | FEDERATED MUT GRP | | | | | | |
| | | 13935 | Federated Mut Ins Co | 3,382,339 | 0.2746% | 3,731,141 | 587,084 | 15.73% |
| | | 28304 | Federated Serv Ins Co | 278,211 | 0.0226% | 328,890 | 12,593 | 3.83% |
| | | | | **3,660,550** | **0.2971%** | **4,060,031** | **599,677** | **14.77%** |
| 39 | 11118 | Federated Rural Electric Ins Exch | | | | | | |
| | | 11118 | Federated Rural Electric Ins Exch | 27,442 | 0.0022% | 26,648 | 94 | 0.35% |
| | | | | **27,442** | **0.0022%** | **26,648** | **94** | **0.35%** |
| 40 | 670 | FIDELITY NATL FIN GRP | | | | | | |
| | | 25180 | Fidelity Natl Ins Co | 5,329,042 | 0.4326% | 5,764,635 | 1,686,388 | 29.25% |
| | | | | **5,329,042** | **0.4326%** | **5,764,635** | **1,686,388** | **29.25%** |
| 41 | 70 | FIRST AMER TITLE GRP | | | | | | |
| | | 34525 | First Amer Specilaty Ins Co | 16,707,889 | 1.3562% | 16,798,443 | 6,825,954 | 40.63% |
| | | | | **16,707,889** | **1.3562%** | **16,798,443** | **6,825,954** | **40.63%** |

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| 42 | 349 | | FLORISTS MUT GRP | | | | | |
| | | 13978 | Florists Mut Ins Co | 15,850 | 0.0013% | 15,855 | 21,074 | 132.92% |
| | | | | **15,850** | **0.0013%** | **15,855** | **21,074** | **132.92%** |
| 43 | 65 | | FM GLOBAL GRP | | | | | |
| | | 21482 | Factory Mut Ins Co | 31,131,516 | 2.5270% | 30,621,035 | 436,561,995 | 1425.69% |
| | | 10014 | Affiliated Fm Ins Co | 26,857,297 | 2.1801% | 25,890,231 | 7,930,182 | 30.63% |
| | | | | **57,988,813** | **4.7071%** | **56,511,266** | **444,492,177** | **786.55%** |
| 44 | 1169 | | GENERALI GRP | | | | | |
| | | 11231 | Generali Us Branch | 463,153 | 0.0376% | 438,358 | 0 | 0.00% |
| | | | | **463,153** | **0.0376%** | **438,358** | **0** | **0.00%** |
| 45 | 3829 | | GeoVera Holdings Inc Grp | | | | | |
| | | 10799 | Geovera Ins Co | 659,607 | 0.0535% | 741,831 | 1,246,804 | 168.07% |
| | | 10887 | Pacific Select Prop Ins Co | 136,265 | 0.0111% | 151,665 | 295,306 | 194.71% |
| | | 10182 | Geovera Specialty Ins Co | 6,193 | 0.0005% | 3,041 | 6,903 | 227.00% |
| | | | | **802,065** | **0.0651%** | **896,537** | **1,549,013** | **172.78%** |
| 46 | 1331 | | Glencoe US Holdings Grp | | | | | |
| | | 10340 | Stonington Ins Co | 263,758 | 0.0214% | 277,391 | 294,172 | 106.05% |
| | | | | **263,758** | **0.0214%** | **277,391** | **294,172** | **106.05%** |
| 47 | 39861 | | Golden Bear Ins Co | | | | | |
| | | 39861 | Golden Bear Ins Co | 665,620 | 0.0540% | 776,208 | 152,933 | 19.70% |
| | | | | **665,620** | **0.0540%** | **776,208** | **152,933** | **19.70%** |
| 48 | 83 | | GRANGE INS GRP | | | | | |
| | | 22101 | Grange Ins Assn | 782,180 | 0.0635% | 749,235 | 184,248 | 24.59% |
| | | | | **782,180** | **0.0635%** | **749,235** | **184,248** | **24.59%** |
| 49 | 303 | | GUIDEONE INS GRP | | | | | |
| | | 14559 | Guideone Specialty Mut Ins Co | 243,129 | 0.0197% | 201,846 | 22,977 | 11.38% |
| | | 15032 | Guideone Mut Ins Co | 58,452 | 0.0047% | 42,999 | 1,028 | 2.39% |
| | | | | **301,581** | **0.0245%** | **244,845** | **24,005** | **9.80%** |
| 50 | 517 | | HANNOVER GRP | | | | | |
| | | 41343 | Gerling Amer Ins Co | 2,822,654 | 0.2291% | 2,386,749 | 362,632 | 15.19% |
| | | | | **2,822,654** | **0.2291%** | **2,386,749** | **362,632** | **15.19%** |
| 51 | 91 | | HARTFORD FIRE & CAS GRP | | | | | |
| | | 19682 | Hartford Fire In Co | 5,013,408 | 0.4070% | 5,224,959 | 14,336,536 | 274.39% |
| | | 30104 | Hartford Underwriters Ins Co | 1,171,527 | 0.0951% | 1,092,409 | 14,983 | 1.37% |
| | | 29424 | Hartford Cas Ins Co | 286,968 | 0.0233% | 296,942 | 0 | 0.00% |
| | | | | **6,471,903** | **0.5253%** | **6,614,310** | **14,351,519** | **216.98%** |
| 52 | 300 | | HORACE MANN GRP | | | | | |
| | | 22578 | Horace Mann Ins Co | 338,303 | 0.0275% | 307,633 | 362,233 | 117.75% |
| | | 22756 | Horace Mann Prop & Cas Ins Co | 90,745 | 0.0074% | 84,104 | 66,967 | 79.62% |
| | | | | **429,048** | **0.0348%** | **391,737** | **429,200** | **109.56%** |

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|---|---|---|---|---|---|---|---|---|
| 53 | 225 | IAT Reins Co Grp | | | | | | |
| | | 26433 | Harco Natl Ins Co | 1,031,851 | 0.0838% | 1,161,365 | 111,269 | 9.58% |
| | | 28886 | Transguard Ins Co Of Amer Inc | 40 | 0.0000% | 30 | -19 | -63.33% |
| | | | | **1,031,891** | **0.0838%** | **1,161,395** | **111,250** | **9.58%** |
| 54 | 922 | ICW GRP | | | | | | |
| | | 27847 | Insurance Co Of The West | 2,289,759 | 0.1859% | 2,371,486 | 375,140 | 15.82% |
| | | | | **2,289,759** | **0.1859%** | **2,371,486** | **375,140** | **15.82%** |
| 55 | 9 | JPMorgan Chase & Co Grp | | | | | | |
| | | 12832 | Personal Express Ins Co | 414,352 | 0.0336% | 271,166 | 290,406 | 107.10% |
| | | 22985 | Sequoia Ins Co | 287,465 | 0.0233% | 408,260 | 496,235 | 121.55% |
| | | | | **701,817** | **0.0570%** | **679,426** | **786,641** | **115.78%** |
| 56 | 1326 | KINGSWAY GRP | | | | | | |
| | | 33855 | Lincoln Gen Ins Co | 14,682 | 0.0012% | 8,417 | 7,764 | 92.24% |
| | | | | **14,682** | **0.0012%** | **8,417** | **7,764** | **92.24%** |
| 57 | 37800 | Leading Ins Grp Ins Co Ltd | | | | | | |
| | | 37800 | Leading Ins Grp Ins Co Ltd | 474 | 0.0000% | 474 | 432 | 91.14% |
| | | | | **474** | **0.0000%** | **474** | **432** | **91.14%** |
| 58 | 111 | LIBERTY MUT GRP | | | | | | |
| | | 23035 | Liberty Mut Fire Ins Co | 33,845,354 | 2.7473% | 31,661,203 | 9,643,463 | 30.46% |
| | | 24740 | Safeco Ins Co Of Amer | 30,455,503 | 2.4721% | 27,329,718 | 14,713,042 | 53.84% |
| | | 24198 | Peerless Ins Co | 11,953,783 | 0.9703% | 11,849,526 | 3,375,733 | 28.49% |
| | | 19704 | American States Ins Co | 1,234,042 | 0.1002% | 1,304,895 | 248,751 | 19.06% |
| | | 24732 | General Ins Co Of Amer | 1,216,065 | 0.0987% | 1,220,682 | 460,026 | 37.69% |
| | | 23043 | Liberty Mut Ins Co | 1,008,895 | 0.0819% | 1,007,101 | 1,166,147 | 115.79% |
| | | 24724 | First Natl Ins Co Of Amer | 755,342 | 0.0613% | 703,647 | 2,711,523 | 385.35% |
| | | 19690 | American Economy Ins Co | 600,037 | 0.0487% | 595,529 | -364,992 | -61.29% |
| | | 10836 | Golden Eagle Ins Corp | 284,699 | 0.0231% | 311,673 | 24,639 | 7.91% |
| | | 18333 | Peerless Ind Ins Co | 187,112 | 0.0152% | 72,223 | 6,247 | 8.65% |
| | | 42404 | Liberty Ins Corp | 25,384 | 0.0021% | 25,475 | 810 | 3.18% |
| | | 21458 | Employers Ins of Wausau | 21,877 | 0.0018% | 36,393 | -3,752 | -10.31% |
| | | 24171 | Netherlands Ins Co The | 4,319 | 0.0004% | 6,893 | 0 | 0.00% |
| | | 26069 | Wausau Business Ins Co | 564 | 0.0000% | 413 | 112 | 27.12% |
| | | 26042 | Wausau Underwriters Ins Co | 184 | 0.0000% | 146 | -307 | -210.27% |
| | | 33588 | First Liberty Ins Corp | 77 | 0.0000% | 77 | 17 | 22.08% |
| | | | | **81,593,237** | **6.6231%** | **76,125,594** | **31,981,459** | **42.01%** |
| 59 | 108 | LUMBERMENS MUT CAS GRP | | | | | | |
| | | 30562 | American Manufacturers Mut Ins Co | 3,202 | 0.0003% | 2,366 | -239 | -10.10% |
| | | | | **3,202** | **0.0003%** | **2,366** | **-239** | **-10.10%** |
| 60 | 23108 | Lumbermens Underwriting Alliance | | | | | | |
| | | 23108 | Lumbermens Underwriting Alliance | 1,400,326 | 0.1137% | 2,150,128 | -158,201 | -7.36% |
| | | | | **1,400,326** | **0.1137%** | **2,150,128** | **-158,201** | **-7.36%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: FIRE [01]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 61 | 785 | | MARKEL CORP GRP | | | | | |
| | | 28932 | Markel Amer Ins Co | 6,837,613 | 0.5550% | 6,874,346 | 1,158,625 | 16.85% |
| | | 38970 | Markel Ins Co | 35,206 | 0.0029% | 50,427 | 16,355 | 32.43% |
| | | | | **6,872,819** | **0.5579%** | **6,924,773** | **1,174,980** | **16.97%** |
| 62 | 748 | | Meadowbrook Ins Grp | | | | | |
| | | 18023 | Star Ins Co | 115,577 | 0.0094% | 147,067 | -15,403 | -10.47% |
| | | 25780 | Williamsburg Natl Ins Co | 157 | 0.0000% | 2,312 | -1,638 | -70.85% |
| | | | | **115,734** | **0.0094%** | **149,379** | **-17,041** | **-11.41%** |
| 63 | 15768 | | Merced Mut Ins Co | | | | | |
| | | 15768 | Merced Mut Ins Co | 378,603 | 0.0307% | 410,609 | 114,461 | 27.88% |
| | | | | **378,603** | **0.0307%** | **410,609** | **114,461** | **27.88%** |
| 64 | 660 | | MERCURY GEN GRP | | | | | |
| | | 11908 | Mercury Cas Co | 7,499,907 | 0.6088% | 7,371,753 | 3,818,918 | 51.80% |
| | | | | **7,499,907** | **0.6088%** | **7,371,753** | **3,818,918** | **51.80%** |
| 65 | 241 | | METROPOLITAN GRP | | | | | |
| | | 25321 | Metropolitan Drt Prop & Cas Ins Co | 173,798 | 0.0141% | 171,464 | 221,211 | 129.01% |
| | | | | **173,798** | **0.0141%** | **171,464** | **221,211** | **129.01%** |
| 66 | 14508 | | Michigan Millers Mut Ins Co | | | | | |
| | | 14508 | Michigan Millers Mut Ins Co | 6,473 | 0.0005% | 6,473 | 9,956 | 153.81% |
| | | | | **6,473** | **0.0005%** | **6,473** | **9,956** | **153.81%** |
| 67 | 2978 | | Mitsui Sumitomo Ins Grp | | | | | |
| | | 20362 | Mitsui Sumitomo Ins Co of Amer | 350,564 | 0.0285% | 395,371 | 209,045 | 52.87% |
| | | 22551 | Mitsui Sumitomo Ins USA Inc | 37,707 | 0.0031% | 19,606 | 33,401 | 170.36% |
| | | | | **388,271** | **0.0315%** | **414,977** | **242,446** | **58.42%** |
| 68 | 291 | | MOTORISTS MUT | | | | | |
| | | 13331 | American Hardware Mut Ins Co | 18,529 | 0.0015% | 18,529 | 24,138 | 130.27% |
| | | | | **18,529** | **0.0015%** | **18,529** | **24,138** | **130.27%** |
| 69 | 361 | | Munich Re Grp | | | | | |
| | | 23469 | American Modern Home Ins Co | 22,033,468 | 1.7885% | 18,757,961 | 6,362,468 | 33.92% |
| | | 19720 | American Alt Ins Corp | 249,707 | 0.0203% | 187,260 | 28,956 | 15.46% |
| | | 23450 | American Family Home Ins Co | 50,901 | 0.0041% | 61,267 | -1,200 | -1.96% |
| | | | | **22,334,076** | **1.8129%** | **19,006,488** | **6,390,224** | **33.62%** |
| 70 | 140 | | NATIONWIDE CORP GRP | | | | | |
| | | 19100 | Amco Ins Co | 25,226,120 | 2.0477% | 23,521,012 | 9,327,893 | 39.66% |
| | | 42579 | Allied Prop & Cas Ins Co | 9,171,908 | 0.7445% | 8,504,188 | 4,079,826 | 47.97% |
| | | 23787 | Nationwide Mut Ins Co | 2,893,530 | 0.2349% | 2,704,834 | 966,782 | 35.74% |
| | | 25453 | Nationwide Ins Co Of Amer | 1,214,158 | 0.0986% | 999,154 | 1,448,296 | 144.95% |
| | | 23779 | Nationwide Mut Fire Ins Co | 449,362 | 0.0365% | 466,708 | 15,608 | 3.34% |
| | | | | **38,955,078** | **3.1621%** | **36,195,896** | **15,838,405** | **43.76%** |
| 71 | 27073 | | Nipponkoa Ins Co Ltd US Br | | | | | |
| | | 27073 | Nipponkoa Ins Co Ltd US Br | 2,014,840 | 0.1635% | 1,950,959 | 313,940 | 16.09% |
| | | | | **2,014,840** | **0.1635%** | **1,950,959** | **313,940** | **16.09%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: FIRE [01]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 72 | 645 | OREGON MUT GRP | | | | | | |
| | | 14907 | Oregon Mut Ins Co | 2,171,186 | 0.1762% | 2,180,056 | 1,021,809 | 46.87% |
| | | | | **2,171,186** | **0.1762%** | **2,180,056** | **1,021,809** | **46.87%** |
| 73 | 1218 | PENN AMER GRP | | | | | | |
| | | 32859 | Penn Amer Ins Co | 104,022 | 0.0084% | 117,566 | 13,404 | 11.40% |
| | | | | **104,022** | **0.0084%** | **117,566** | **13,404** | **11.40%** |
| 74 | 14974 | Pennsylvania Lumbermens Mut Ins | | | | | | |
| | | 14974 | Pennsylvania Lumbermens Mut Ins | 6 | 0.0000% | 4 | 0 | 0.00% |
| | | | | **6** | **0.0000%** | **4** | **0** | **0.00%** |
| 75 | 767 | Pennsylvania Manufacturers Grp | | | | | | |
| | | 12262 | Pennsylvania Manufacturers Assoc Ins | 537 | 0.0000% | 537 | 269 | 50.09% |
| | | | | **537** | **0.0000%** | **537** | **269** | **50.09%** |
| 76 | 677 | Philadelphia Consolidated Holding Grp | | | | | | |
| | | 18058 | Philadelphia Ind Ins Co | 10,270 | 0.0008% | -1,036 | 0 | 0.00% |
| | | | | **10,270** | **0.0008%** | **-1,036** | **0** | **0.00%** |
| 77 | 853 | PUBLIC SERV GRP | | | | | | |
| | | 15059 | Public Service Mut Ins Co | 86,409 | 0.0070% | 77,750 | 37,656 | 48.43% |
| | | | | **86,409** | **0.0070%** | **77,750** | **37,656** | **48.43%** |
| 78 | 796 | QBE INS GRP | | | | | | |
| | | 25747 | Unigard Ins Co | 5,446,075 | 0.4421% | 5,498,844 | 2,662,197 | 48.41% |
| | | 39217 | QBE Ins Corp | 398,077 | 0.0323% | 409,824 | 1,759,688 | 429.38% |
| | | 37257 | Praetorian Ins Co | 396,568 | 0.0322% | 704,597 | 356,186 | 50.55% |
| | | 16217 | National Farmers Union Prop & Cas | 316,709 | 0.0257% | 313,490 | 2,382,130 | 759.87% |
| | | 25798 | Unigard Ind Co | 41,602 | 0.0034% | 40,319 | 0 | 0.00% |
| | | 24414 | General Cas Co Of WI | 288 | 0.0000% | 2,527 | -490 | -19.39% |
| | | | | **6,599,319** | **0.5357%** | **6,969,601** | **7,159,711** | **102.73%** |
| 79 | 169 | SENTRY INS GRP | | | | | | |
| | | 24988 | Sentry Ins A Mut Co | 3,797,882 | 0.3083% | 3,967,603 | 1,050,232 | 26.47% |
| | | 21180 | Sentry Select Ins Co | 1,786,298 | 0.1450% | 1,768,589 | 98,491 | 5.57% |
| | | 23434 | Middlesex Ins Co | 1,848 | 0.0002% | 1,928 | 279 | 14.47% |
| | | | | **5,586,028** | **0.4534%** | **5,738,120** | **1,149,002** | **20.02%** |
| 80 | 3219 | Sompo Japan Ins Grp | | | | | | |
| | | 11126 | Sompo Japan Ins Co of Amer | 1,352,696 | 0.1098% | 1,463,961 | 1,266,472 | 86.51% |
| | | | | **1,352,696** | **0.1098%** | **1,463,961** | **1,266,472** | **86.51%** |
| 81 | 20613 | Sparta Ins Co | | | | | | |
| | | 20613 | Sparta Ins Co | 941 | 0.0001% | 109 | 66 | 60.55% |
| | | | | **941** | **0.0001%** | **109** | **66** | **60.55%** |
| 82 | 176 | STATE FARM GRP | | | | | | |
| | | 25151 | State Farm General Ins Co | 8,406,527 | 0.6824% | 9,232,260 | 10,759,529 | 116.54% |
| | | 25143 | State Farm Fire And Cas Co | 103 | 0.0000% | 179 | 153 | 85.47% |
| | | | | **8,406,630** | **0.6824%** | **9,232,439** | **10,759,682** | **116.54%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: FIRE [01]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 83 | 93 | STATE NATL GRP | | | | | | |
| | | 12831 | State Natl Ins Co Inc | 1,834 | 0.0001% | 3,358 | 0 | 0.00% |
| | | | | **1,834** | **0.0001%** | **3,358** | **0** | **0.00%** |
| 84 | 40134 | SUA Ins Co | | | | | | |
| | | 40134 | SUA Ins Co | 7,284 | 0.0006% | 13,771 | -16,731 | -121.49% |
| | | | | **7,284** | **0.0006%** | **13,771** | **-16,731** | **-121.49%** |
| 85 | 32107 | Sutter Ins Co | | | | | | |
| | | 32107 | Sutter Ins Co | 357,262 | 0.0290% | 384,847 | 68,794 | 17.88% |
| | | | | **357,262** | **0.0290%** | **384,847** | **68,794** | **17.88%** |
| 86 | 181 | SWISS RE GRP | | | | | | |
| | | 39845 | Westport Ins Corp | 4,767,994 | 0.3870% | 4,914,400 | -1,169,529 | -23.80% |
| | | | | **4,767,994** | **0.3870%** | **4,914,400** | **-1,169,529** | **-23.80%** |
| 87 | 88 | The Hanover Ins Grp | | | | | | |
| | | 10815 | Verlan Fire Ins Co MD | 641,416 | 0.0521% | 728,979 | 171,960 | 23.59% |
| | | 22292 | Hanover Ins Co | 11,579 | 0.0009% | 6,882 | 5,628 | 81.78% |
| | | 42552 | Nova Cas Co | 6,845 | 0.0006% | 5,218 | 771 | 14.78% |
| | | 22306 | Massachusetts Bay Ins Co | 2,595 | 0.0002% | 4,366 | 287 | 6.57% |
| | | | | **662,435** | **0.0538%** | **745,445** | **178,646** | **23.97%** |
| 88 | 3098 | Tokio Marine Holdings Inc GRP | | | | | | |
| | | 12904 | Tokio Marine & Nichido Fire Ins Co | 10,043,606 | 0.8153% | 9,438,650 | -1,952,990 | -20.69% |
| | | | | **10,043,606** | **0.8153%** | **9,438,650** | **-1,952,990** | **-20.69%** |
| 89 | 161 | TOPA EQUITIES LTD GRP | | | | | | |
| | | 18031 | Topa Ins Co | 878,741 | 0.0713% | 978,139 | -9,993 | -1.02% |
| | | | | **878,741** | **0.0713%** | **978,139** | **-9,993** | **-1.02%** |
| 90 | 3703 | Tower Grp | | | | | | |
| | | 44300 | Tower Ins Co Of NY | 14,723 | 0.0012% | 2,929 | 609 | 20.79% |
| | | | | **14,723** | **0.0012%** | **2,929** | **609** | **20.79%** |
| 91 | 3548 | Travelers Grp | | | | | | |
| | | 25674 | Travelers Property Cas Co Of Amer | 34,507,809 | 2.8011% | 33,606,103 | 12,864,421 | 38.28% |
| | | 36161 | Travelers Prop Cas Ins Co | 9,793,704 | 0.7950% | 8,836,095 | 4,587,052 | 51.91% |
| | | 24767 | St Paul Fire & Marine Ins Co | 8,885,311 | 0.7212% | 9,548,869 | 3,385,358 | 35.45% |
| | | 24791 | St Paul Mercury Ins Co | 8,019,755 | 0.6510% | 7,606,720 | 2,453,997 | 32.26% |
| | | 19038 | Travelers Cas & Surety Co | 1,306,672 | 0.1061% | 1,431,855 | 2,059,871 | 143.86% |
| | | 19070 | Standard Fire Ins Co | 1,133,319 | 0.0920% | 1,185,630 | 1,522,965 | 128.45% |
| | | 25682 | Travelers Ind Co Of CT | 882,585 | 0.0716% | 949,155 | 221,624 | 23.35% |
| | | 24775 | St Paul Guardian Ins Co | 132,238 | 0.0107% | 62,221 | 61,728 | 99.21% |
| | | 24015 | Northland Ins Co | 26,040 | 0.0021% | 26,512 | -3,859 | -14.56% |
| | | 24031 | Northland Cas Co | 1,267 | 0.0001% | 31,334 | 3,734 | 11.92% |
| | | | | **64,688,700** | **5.2509%** | **63,284,494** | **27,156,891** | **42.91%** |
| 92 | 920 | UNITED NATL GRP | | | | | | |
| | | 42048 | Diamond State Ins Co | 163,059 | 0.0132% | 161,280 | 21,068 | 13.06% |
| | | | | **163,059** | **0.0132%** | **161,280** | **21,068** | **13.06%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: FIRE [01]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 93 | 200 | | UNITED SERV AUTOMOBILE ASSN GRP | | | | | |
| | | 25941 | USAA | 11,000,806 | 0.8930% | 10,818,140 | 3,330,129 | 30.78% |
| | | 25968 | USAA Cas Ins Co | 5,327,749 | 0.4325% | 5,014,077 | 548,770 | 10.94% |
| | | 21253 | Garrison Prop & Cas Ins Co | 235,264 | 0.0191% | 154,035 | 7,578 | 4.92% |
| | | 18600 | USAA General Ind Co | 22,704 | 0.0018% | 13,001 | 8,772 | 67.47% |
| | | | | **16,586,523** | **1.3464%** | **15,999,253** | **3,895,249** | **24.35%** |
| 94 | 215 | | UNITRIN GRP | | | | | |
| | | 10914 | Kemper Independence Ins Co | 3,818,258 | 0.3099% | 4,042,220 | 1,475,942 | 36.51% |
| | | 11142 | United Cas Ins Co Of Amer | 825,578 | 0.0670% | 827,209 | 134,567 | 16.27% |
| | | 14133 | Valley Ins Co | 164,643 | 0.0134% | 345,182 | 316,193 | 91.60% |
| | | 16063 | Unitrin Auto & Home Ins Co | 3,060 | 0.0002% | 3,448 | -172 | -4.99% |
| | | | | **4,811,539** | **0.3906%** | **5,218,059** | **1,926,530** | **36.92%** |
| 95 | 201 | | UTICA GRP | | | | | |
| | | 25976 | Utica Mut Ins Co | 613 | 0.0000% | 709 | 411 | 57.97% |
| | | 25984 | Graphic Arts Mut Ins Co | 25 | 0.0000% | 25 | 0 | 0.00% |
| | | | | **638** | **0.0001%** | **734** | **411** | **55.99%** |
| 96 | 1179 | | WAWANESA INS GRP | | | | | |
| | | 10683 | Wawanesa General Ins Co | 80,778 | 0.0066% | 77,520 | 96,094 | 123.96% |
| | | 31526 | Wawanesa Mut Ins Co Us Branch | 17,307 | 0.0014% | 17,184 | 21,484 | 125.02% |
| | | | | **98,085** | **0.0080%** | **94,704** | **117,578** | **124.15%** |
| 97 | 800 | | WESTERN MUT INS GRP | | | | | |
| | | 15776 | Residence Mut Ins Co | 1,597,702 | 0.1297% | 1,535,708 | 652,858 | 42.51% |
| | | 13625 | Western Mut Ins Co | 96,533 | 0.0078% | 102,431 | 17,705 | 17.28% |
| | | | | **1,694,235** | **0.1375%** | **1,638,139** | **670,563** | **40.93%** |
| 98 | 1129 | | WHITE MOUNTAINS GRP | | | | | |
| | | 20648 | Employers Fire Ins Co | 1,048,224 | 0.0851% | 716,148 | 21,871 | 3.05% |
| | | 20621 | OneBeacon Amer Ins Co | 980,962 | 0.0796% | 849,547 | -6,033 | -0.71% |
| | | | | **2,029,186** | **0.1647%** | **1,565,695** | **15,838** | **1.01%** |
| 99 | 273 | | WORKMENS GRP | | | | | |
| | | 13250 | Workmens Auto Ins Co | 63,685 | 0.0052% | 56,255 | 97,579 | 173.46% |
| | | | | **63,685** | **0.0052%** | **56,255** | **97,579** | **173.46%** |
| 100 | 98 | | WR Berkley Corp GRP | | | | | |
| | | 36684 | Riverport Ins Co | 1,978,040 | 0.1606% | 2,335,809 | 584,479 | 25.02% |
| | | 25224 | Great Divide Ins Co | 1,247 | 0.0001% | 4,068 | -6,188 | -152.11% |
| | | 23612 | Midwest Employers Cas Co | 379 | 0.0000% | 829 | -388 | -46.80% |
| | | | | **1,979,666** | **0.1607%** | **2,340,706** | **577,903** | **24.69%** |
| 101 | 1285 | | XL AMER GRP | | | | | |
| | | 24554 | XL Ins Amer Inc | 12,650,628 | 1.0269% | 11,305,733 | 407,954 | 3.61% |
| | | 22322 | Greenwich Ins Co | 1,269,493 | 0.1030% | 548,770 | 219,008 | 39.91% |
| | | | | **13,920,121** | **1.1299%** | **11,854,503** | **626,962** | **5.29%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: FIRE [01]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| 102 | 212 | ZURICH INS GRP | | | | | | |
| | | 21660 | Fire Ins Exch | 73,099,969 | 5.9337% | 69,846,225 | 41,016,862 | 58.72% |
| | | 26247 | American Guar & Liab Ins | 19,311,949 | 1.5676% | 20,302,285 | 288,174 | 1.42% |
| | | 16535 | Zurich American Ins Co | 18,629,369 | 1.5122% | 18,439,358 | 1,363,788 | 7.40% |
| | | 21652 | Farmers Ins Exch | 18,546,721 | 1.5055% | 17,878,026 | 10,197,502 | 57.04% |
| | | 11185 | Foremost Ins Co | 8,982,875 | 0.7292% | 8,249,988 | 7,797,844 | 94.52% |
| | | 10317 | Neighborhood Spirit Prop & Cas Co | 8,971,925 | 0.7283% | 9,126,085 | 5,456,347 | 59.79% |
| | | 41181 | Universal Underwriters Ins Co | 2,722,801 | 0.2210% | 2,921,702 | 499,615 | 17.10% |
| | | 10318 | Exact Prop & Cas Co Inc | 2,441,089 | 0.1981% | 2,585,041 | 865,755 | 33.49% |
| | | 10315 | Civic Prop & Cas Co | 1,360,883 | 0.1105% | 1,291,941 | 181,848 | 14.08% |
| | | 21709 | Truck Ins Exch | 1,017,364 | 0.0826% | 1,036,932 | 1,106,275 | 106.69% |
| | | 39306 | Fidelity & Deposit Co Of MD | 933,501 | 0.0758% | 1,016,456 | 353,996 | 34.83% |
| | | 21326 | Empire Fire & Marine Ins Co | 494,336 | 0.0401% | 608,498 | -112,519 | -18.49% |
| | | 19356 | Maryland Cas Co | 486,302 | 0.0395% | 671,575 | 681,325 | 101.45% |
| | | 21687 | Mid Century Ins Co | 25,012 | 0.0020% | 43,168 | 3 | 0.01% |
| | | 40142 | American Zurich Ins Co | 18 | 0.0000% | 24,873 | -5,875 | -23.62% |
| | | | | **157,024,114** | **12.7460%** | **154,042,153** | **69,690,940** | **45.24%** |
| | | | **Line Total:** | **1,231,946,639** | **100.0000%** | **1,159,452,076** | **787,755,168** | **67.94%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: ALLIED LINES [02.1]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 626 | Ace Ltd Grp | | | | | | |
| | | 20699 | Ace Prop & Cas Ins Co | 1,169,894 | 0.1557% | 1,239,103 | 1,467,770 | 118.45% |
| | | 22713 | Insurance Co of N Amer | 98,379 | 0.0131% | 74,618 | 28,911 | 38.75% |
| | | 22667 | Ace Amer Ins Co | 22,850 | 0.0030% | 9,516 | 3,402 | 35.75% |
| | | | | **1,291,123** | **0.1719%** | **1,323,237** | **1,500,083** | **113.36%** |
| 2 | 42757 | Agri Gen Ins Co | | | | | | |
| | | 42757 | Agri Gen Ins Co | 445,441 | 0.0593% | 445,441 | -22,185 | -4.98% |
| | | | | **445,441** | **0.0593%** | **445,441** | **-22,185** | **-4.98%** |
| 3 | 38733 | Alaska Natl Ins Co | | | | | | |
| | | 38733 | Alaska Natl Ins Co | 2,345 | 0.0003% | 2,282 | 3,486 | 152.76% |
| | | | | **2,345** | **0.0003%** | **2,282** | **3,486** | **152.76%** |
| 4 | 501 | Alleghany Grp | | | | | | |
| | | 22314 | RSUI Ind Co | 2,641,905 | 0.3517% | 3,108,603 | 4,923,853 | 158.39% |
| | | 10472 | Capitol Ind Corp | 108,716 | 0.0145% | 157,320 | 97,906 | 62.23% |
| | | | | **2,750,621** | **0.3662%** | **3,265,923** | **5,021,759** | **153.76%** |
| 5 | 761 | ALLIANZ INS GRP | | | | | | |
| | | 35300 | Allianz Global Risks US Ins Co | 9,375,459 | 1.2481% | 9,313,130 | -5,323,126 | -57.16% |
| | | 21873 | Firemans Fund Ins Co | 2,728,251 | 0.3632% | 2,920,638 | 1,226,612 | 42.00% |
| | | 21865 | Associated Ind Corp | 2,176,749 | 0.2898% | 2,225,977 | 1,932,242 | 86.80% |
| | | 21881 | National Surety Corp | 2,041 | 0.0003% | 1,592 | 0 | 0.00% |
| | | 21857 | American Ins Co | 49 | 0.0000% | 791 | -452 | -57.14% |
| | | | | **14,282,549** | **1.9013%** | **14,462,128** | **-2,164,724** | **-14.97%** |
| 6 | 8 | ALLSTATE INS GRP | | | | | | |
| | | 19232 | Allstate Ins Co | 371,905 | 0.0495% | 384,350 | 53,645 | 13.96% |
| | | 10358 | Encompass Ins Co | 7,449 | 0.0010% | 7,892 | 2,439,847 | 30915.45% |
| | | | | **379,354** | **0.0505%** | **392,242** | **2,493,492** | **635.70%** |
| 7 | 84 | American Financial Grp | | | | | | |
| | | 26344 | Great Amer Assur Co | 8,805,314 | 1.1722% | 8,304,579 | 924,047 | 11.13% |
| | | 26832 | Great Amer Alliance Ins Co | 528,747 | 0.0704% | 495,413 | -43,726 | -8.83% |
| | | 22136 | Great Amer Ins Co of NY | 234,360 | 0.0312% | 234,739 | 113,592 | 48.39% |
| | | 16691 | Great Amer Ins Co | 130,727 | 0.0174% | 161,365 | -362,375 | -224.57% |
| | | | | **9,699,148** | **1.2912%** | **9,196,096** | **631,538** | **6.87%** |
| 8 | 12 | AMERICAN INTL GRP | | | | | | |
| | | 43761 | American Intl Ins Co Of CA | 3,304,605 | 0.4399% | 3,334,047 | 17,334 | 0.52% |
| | | 23809 | Granite State Ins Co | 902,688 | 0.1202% | 955,569 | 924,504 | 96.75% |
| | | 23841 | New Hampshire Ins Co | 139,004 | 0.0185% | 137,645 | 675,091 | 490.46% |
| | | 19402 | AIG Cas Co | 64,567 | 0.0086% | 50,520 | 4,042 | 8.00% |
| | | 19380 | American Home Assur Co | 51,736 | 0.0069% | 58,827 | -860,563 | -1462.87% |
| | | | | **4,462,600** | **0.5941%** | **4,536,608** | **760,408** | **16.76%** |
| 9 | 408 | AMERICAN NATL FIN GRP | | | | | | |
| | | 11048 | Pacific Prop & Cas Co | 1,325,417 | 0.1764% | 1,306,441 | 568,263 | 43.50% |
| | | | | **1,325,417** | **0.1764%** | **1,306,441** | **568,263** | **43.50%** |

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### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 10 | 124 | | AMERISURE CO GRP | | | | | |
| | | 23396 | Amerisure Mut Ins Co | 29,662 | 0.0039% | 18,345 | -180 | -0.98% |
| | | | | **29,662** | **0.0039%** | **18,345** | **-180** | **-0.98%** |
| 11 | 28 | | AMICA MUT GRP | | | | | |
| | | 19976 | Amica Mut Ins Co | 256,797 | 0.0342% | 245,001 | 147,656 | 60.27% |
| | | | | **256,797** | **0.0342%** | **245,001** | **147,656** | **60.27%** |
| 12 | 2538 | | Amtrust Grp | | | | | |
| | | 19879 | Security Natl Ins Co | 144,783 | 0.0193% | 39,433 | 754 | 1.91% |
| | | 25011 | Wesco Ins Co | 1,059 | 0.0001% | 174 | 89 | 51.15% |
| | | | | **145,842** | **0.0194%** | **39,607** | **843** | **2.13%** |
| 13 | 1279 | | Arch Ins Grp | | | | | |
| | | 11150 | Arch Ins Co | 174,162 | 0.0232% | 173,811 | 502,404 | 289.05% |
| | | | | **174,162** | **0.0232%** | **173,811** | **502,404** | **289.05%** |
| 14 | 41459 | | Armed Forces Ins Exch | | | | | |
| | | 41459 | Armed Forces Ins Exch | 173,184 | 0.0231% | 168,273 | 135,012 | 80.23% |
| | | | | **173,184** | **0.0231%** | **168,273** | **135,012** | **80.23%** |
| 15 | 19 | | Assurant Inc Grp | | | | | |
| | | 42978 | American Security Ins Co | 61,003,917 | 8.1209% | 55,134,665 | 8,345,311 | 15.14% |
| | | 19615 | American Reliable Ins Co | 308,810 | 0.0411% | 301,195 | 57,894 | 19.22% |
| | | 42986 | Standard Guaranty Ins Co | 70,401 | 0.0094% | 70,858 | 30,052 | 42.41% |
| | | | | **61,383,128** | **8.1714%** | **55,506,718** | **8,433,257** | **15.19%** |
| 16 | 3416 | | AXIS Capital Grp | | | | | |
| | | 20370 | AXIS Reins Co | 163,885 | 0.0218% | 244,573 | -327,842 | -134.05% |
| | | 37273 | Axis Ins Co | 116,067 | 0.0155% | 71,014 | 5,266 | 7.42% |
| | | | | **279,952** | **0.0373%** | **315,587** | **-322,576** | **-102.21%** |
| 17 | 1330 | | Balboa Ins Grp | | | | | |
| | | 24848 | Newport Ins Co | 203,850,560 | 27.1367% | 186,615,413 | 73,355,188 | 39.31% |
| | | 24813 | Balboa Ins Co | 24,315,756 | 3.2369% | 22,476,004 | 4,374,058 | 19.46% |
| | | 24821 | Meritplan Ins Co | 12,622,213 | 1.6803% | 6,400,970 | 633,530 | 9.90% |
| | | | | **240,788,529** | **32.0539%** | **215,492,387** | **78,362,776** | **36.36%** |
| 18 | 689 | | BANKERS INS GRP | | | | | |
| | | 33162 | Bankers Ins Co | 182,928 | 0.0244% | 195,714 | -6,589 | -3.37% |
| | | | | **182,928** | **0.0244%** | **195,714** | **-6,589** | **-3.37%** |
| 19 | 37540 | | Beazley Ins Co Inc | | | | | |
| | | 37540 | Beazley Ins Co Inc | 275,235 | 0.0366% | 245,038 | 2,118,785 | 864.68% |
| | | | | **275,235** | **0.0366%** | **245,038** | **2,118,785** | **864.68%** |
| 20 | 31 | | BERKSHIRE HATHAWAY GRP | | | | | |
| | | 11673 | Redwood Fire & Cas Ins Co | 5,016 | 0.0007% | 4,103 | 5,016 | 122.25% |
| | | | | **5,016** | **0.0007%** | **4,103** | **5,016** | **122.25%** |

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|---|---|---|---|---|---|---|---|---|
| 21 | 33 | | CALIFORNIA CAS MGMT GRP | | | | | |
| | | 20117 | California Cas Ind Exch | 40,653 | 0.0054% | 25,726 | 6,713 | 26.09% |
| | | 20125 | California Cas Ins Co | 3,892 | 0.0005% | 25,642 | 5,812 | 22.67% |
| | | | | **44,545** | **0.0059%** | **51,368** | **12,525** | **24.38%** |
| 22 | 27480 | | California Mut Ins Co | | | | | |
| | | 27480 | California Mut Ins Co | 45,671 | 0.0061% | 49,856 | -3,000 | -6.02% |
| | | | | **45,671** | **0.0061%** | **49,856** | **-3,000** | **-6.02%** |
| 23 | 1278 | | CALIFORNIA STATE AUTO GRP | | | | | |
| | | 15539 | California State Auto Assn Inter Ins | 407,617 | 0.0543% | 447,455 | 109,692 | 24.51% |
| | | 10921 | ACA Ins Co | 20,950 | 0.0028% | 10,323 | 2,808 | 27.20% |
| | | | | **428,567** | **0.0571%** | **457,778** | **112,500** | **24.58%** |
| 24 | 802 | | Capital Ins Grp | | | | | |
| | | 13544 | California Capital Ins Co | 3,504,342 | 0.4665% | 3,463,834 | 3,214,956 | 92.81% |
| | | 12890 | Eagle W Ins Co | 101,281 | 0.0135% | 96,103 | 143,547 | 149.37% |
| | | 23540 | Monterey Ins Co | 37,083 | 0.0049% | 56,242 | 6,517 | 11.59% |
| | | | | **3,642,706** | **0.4849%** | **3,616,179** | **3,365,020** | **93.05%** |
| 25 | 26905 | | Century Natl Ins Co | | | | | |
| | | 26905 | Century Natl Ins Co | 4,802,125 | 0.6393% | 4,865,093 | 2,345,367 | 48.21% |
| | | | | **4,802,125** | **0.6393%** | **4,865,093** | **2,345,367** | **48.21%** |
| 26 | 10499 | | Chrysler Ins Co | | | | | |
| | | 10499 | Chrysler Ins Co | 165,680 | 0.0221% | 130,094 | 0 | 0.00% |
| | | | | **165,680** | **0.0221%** | **130,094** | **0** | **0.00%** |
| 27 | 38 | | CHUBB & SON INC GRP | | | | | |
| | | 20281 | Federal Ins Co | 733,857 | 0.0977% | 710,758 | 1,106,090 | 155.62% |
| | | 20397 | Vigilant Ins Co | 30,928 | 0.0041% | 37,757 | 14,745 | 39.05% |
| | | 20303 | Great Northern Ins Co | 7,556 | 0.0010% | 8,607 | 3,301 | 38.35% |
| | | 20346 | Pacific Ind Co | 2,189 | 0.0003% | 2,835 | 1,058 | 37.32% |
| | | | | **774,530** | **0.1031%** | **759,957** | **1,125,194** | **148.06%** |
| 28 | 18767 | | Church Mut Ins Co | | | | | |
| | | 18767 | Church Mut Ins Co | 23,047 | 0.0031% | 25,457 | 18,777 | 73.76% |
| | | | | **23,047** | **0.0031%** | **25,457** | **18,777** | **73.76%** |
| 29 | 244 | | CINCINNATI FIN GRP | | | | | |
| | | 10677 | Cincinnati Ins Co | 9,383 | 0.0012% | 7,876 | 61 | 0.77% |
| | | | | **9,383** | **0.0012%** | **7,876** | **61** | **0.77%** |
| 30 | 323 | | CIVIL SERV EMPLOYEE GRP | | | | | |
| | | 10693 | Civil Serv Employees Ins Co | 2,054,016 | 0.2734% | 2,120,962 | 103,711 | 4.89% |
| | | 18953 | CSE Safeguard Ins Co | 614,058 | 0.0817% | 385,256 | 63,315 | 16.43% |
| | | | | **2,668,074** | **0.3552%** | **2,506,218** | **167,026** | **6.66%** |

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|---|---|---|---|---|---|---|---|---|
| 31 | 218 | CNA INS GRP | | | | | | |
| | | 20443 | Continental Cas Co | 25,213,098 | 3.3564% | 27,365,731 | 51,993,767 | 190.00% |
| | | 35289 | Continental Ins Co | 89,632 | 0.0119% | 105,385 | 259,257 | 246.01% |
| | | 20427 | American Cas Co Of Reading PA | 15,559 | 0.0021% | 18,107 | 8,157 | 45.05% |
| | | 20494 | Transportation Ins Co | 5,676 | 0.0008% | 5,256 | 1,116 | 21.23% |
| | | 20478 | National Fire Ins Co Of Hartford | 2,879 | 0.0004% | 6,789 | -7,449 | -109.72% |
| | | 20508 | Valley Forge Ins Co | 2,470 | 0.0003% | 2,699 | 0 | 0.00% |
| | | | | **25,329,314** | **3.3719%** | **27,503,967** | **52,254,848** | **189.99%** |
| 32 | 14010 | Crusader Ins Co | | | | | | |
| | | 14010 | Crusader Ins Co | 26,647 | 0.0035% | 33,059 | 7,921 | 23.96% |
| | | | | **26,647** | **0.0035%** | **33,059** | **7,921** | **23.96%** |
| 33 | 306 | CUNA MUT GRP | | | | | | |
| | | 10847 | Cumis Ins Society Inc | 817,410 | 0.1088% | 816,229 | 192,239 | 23.55% |
| | | | | **817,410** | **0.1088%** | **816,229** | **192,239** | **23.55%** |
| 34 | 57 | ELECTRIC INS GRP | | | | | | |
| | | 21261 | Electric Ins Co | 12,784 | 0.0017% | 11,341 | 0 | 0.00% |
| | | | | **12,784** | **0.0017%** | **11,341** | **0** | **0.00%** |
| 35 | 62 | EMC INS CO GRP | | | | | | |
| | | 21415 | Employers Mut Cas Co | 1,145,887 | 0.1525% | 1,200,840 | 418,055 | 34.81% |
| | | | | **1,145,887** | **0.1525%** | **1,200,840** | **418,055** | **34.81%** |
| 36 | 1120 | EVEREST REINS HOLDINGS GRP | | | | | | |
| | | 10120 | Everest Natl Ins Co | 9,002 | 0.0012% | 7,643 | 0 | 0.00% |
| | | | | **9,002** | **0.0012%** | **7,643** | **0** | **0.00%** |
| 37 | 158 | FAIRFAX FIN GRP | | | | | | |
| | | 21113 | United States Fire Ins Co | 4,957,967 | 0.6600% | 7,413,248 | 1,972,676 | 26.61% |
| | | 10936 | Seneca Ins Co Inc | 26,340 | 0.0035% | 16,276 | -1,178 | -7.24% |
| | | 25054 | Hudson Ins Co | 9,367 | 0.0012% | 27,150 | -22,699 | -83.61% |
| | | | | **4,993,674** | **0.6648%** | **7,456,674** | **1,948,799** | **26.13%** |
| 38 | 7 | FEDERATED MUT GRP | | | | | | |
| | | 13935 | Federated Mut Ins Co | 2,716,386 | 0.3616% | 2,823,168 | 1,527,486 | 54.11% |
| | | 28304 | Federated Serv Ins Co | 257,268 | 0.0342% | 247,224 | 81,546 | 32.98% |
| | | | | **2,973,654** | **0.3959%** | **3,070,392** | **1,609,032** | **52.40%** |
| 39 | 11118 | Federated Rural Electric Ins Exch | | | | | | |
| | | 11118 | Federated Rural Electric Ins Exch | 48,116 | 0.0064% | 46,827 | 8,468 | 18.08% |
| | | | | **48,116** | **0.0064%** | **46,827** | **8,468** | **18.08%** |
| 40 | 670 | FIDELITY NATL FIN GRP | | | | | | |
| | | 25180 | Fidelity Natl Ins Co | 19,822 | 0.0026% | 14,257 | 0 | 0.00% |
| | | | | **19,822** | **0.0026%** | **14,257** | **0** | **0.00%** |
| 41 | 349 | FLORISTS MUT GRP | | | | | | |
| | | 13978 | Florists Mut Ins Co | 4,706 | 0.0006% | 4,709 | 1,352 | 28.71% |
| | | | | **4,706** | **0.0006%** | **4,709** | **1,352** | **28.71%** |

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| 42 | 65 | FM GLOBAL GRP | | | | | | |
| | | 21482 | Factory Mut Ins Co | 60,997,672 | 8.1201% | 61,669,281 | -11,695,340 | -18.96% |
| | | 10014 | Affiliated Fm Ins Co | 13,884,268 | 1.8483% | 13,356,689 | 4,656,385 | 34.86% |
| | | | | **74,881,940** | **9.9683%** | **75,025,970** | **-7,038,955** | **-9.38%** |
| 43 | 3829 | GeoVera Holdings Inc Grp | | | | | | |
| | | 10799 | Geovera Ins Co | 120,752 | 0.0161% | 134,260 | 32,883 | 24.49% |
| | | 10887 | Pacific Select Prop Ins Co | 31,812 | 0.0042% | 37,110 | 9,013 | 24.29% |
| | | 10182 | Geovera Specialty Ins Co | 1,443 | 0.0002% | 711 | 193 | 27.14% |
| | | | | **154,007** | **0.0205%** | **172,081** | **42,089** | **24.46%** |
| 44 | 1331 | Glencoe US Holdings Grp | | | | | | |
| | | 10340 | Stonington Ins Co | 507,633 | 0.0676% | 438,518 | 4,434 | 1.01% |
| | | | | **507,633** | **0.0676%** | **438,518** | **4,434** | **1.01%** |
| 45 | 83 | GRANGE INS GRP | | | | | | |
| | | 22101 | Grange Ins Assn | 421,317 | 0.0561% | 402,518 | 600,681 | 149.23% |
| | | | | **421,317** | **0.0561%** | **402,518** | **600,681** | **149.23%** |
| 46 | 303 | GUIDEONE INS GRP | | | | | | |
| | | 14559 | Guideone Specialty Mut Ins Co | 362,344 | 0.0482% | 300,203 | 29,765 | 9.91% |
| | | 15032 | Guideone Mut Ins Co | 172,296 | 0.0229% | 131,286 | 13,334 | 10.16% |
| | | | | **534,640** | **0.0712%** | **431,489** | **43,099** | **9.99%** |
| 47 | 91 | HARTFORD FIRE & CAS GRP | | | | | | |
| | | 19682 | Hartford Fire In Co | 1,559,817 | 0.2076% | 1,662,953 | 700,602 | 42.13% |
| | | 30104 | Hartford Underwriters Ins Co | 429,006 | 0.0571% | 402,030 | 191,111 | 47.54% |
| | | 29424 | Hartford Cas Ins Co | 110,324 | 0.0147% | 114,303 | 169,218 | 148.04% |
| | | | | **2,099,147** | **0.2794%** | **2,179,286** | **1,060,931** | **48.68%** |
| 48 | 300 | HORACE MANN GRP | | | | | | |
| | | 22578 | Horace Mann Ins Co | 234,169 | 0.0312% | 204,113 | 0 | 0.00% |
| | | 22756 | Horace Mann Prop & Cas Ins Co | 58,857 | 0.0078% | 53,300 | 0 | 0.00% |
| | | | | **293,026** | **0.0390%** | **257,413** | **0** | **0.00%** |
| 49 | 225 | IAT Reins Co Grp | | | | | | |
| | | 26433 | Harco Natl Ins Co | 1,274,300 | 0.1696% | 1,409,589 | 163,348 | 11.59% |
| | | 28886 | Transguard Ins Co Of Amer Inc | 539 | 0.0001% | 385 | -7 | -1.82% |
| | | | | **1,274,839** | **0.1697%** | **1,409,974** | **163,341** | **11.58%** |
| 50 | 922 | ICW GRP | | | | | | |
| | | 27847 | Insurance Co Of The West | 846,204 | 0.1126% | 902,110 | 437,846 | 48.54% |
| | | | | **846,204** | **0.1126%** | **902,110** | **437,846** | **48.54%** |
| 51 | 9 | JPMorgan Chase & Co Grp | | | | | | |
| | | 22985 | Sequoia Ins Co | 67,587 | 0.0090% | 74,018 | 18,871 | 25.50% |
| | | | | **67,587** | **0.0090%** | **74,018** | **18,871** | **25.50%** |
| 52 | 1326 | KINGSWAY GRP | | | | | | |
| | | 33855 | Lincoln Gen Ins Co | 3,421 | 0.0005% | 1,995 | 551 | 27.62% |
| | | | | **3,421** | **0.0005%** | **1,995** | **551** | **27.62%** |

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|---|---|---|---|---|---|---|---|---|
| 53 | 37800 | Leading Ins Grp Ins Co Ltd | | | | | | |
| | | 37800 | Leading Ins Grp Ins Co Ltd | 145 | 0.0000% | 145 | 123 | 84.83% |
| | | | | **145** | **0.0000%** | **145** | **123** | **84.83%** |
| 54 | 111 | LIBERTY MUT GRP | | | | | | |
| | | 24740 | Safeco Ins Co Of Amer | 20,458,429 | 2.7234% | 18,271,275 | 9,163,757 | 50.15% |
| | | 23035 | Liberty Mut Fire Ins Co | 13,312,633 | 1.7722% | 13,111,774 | 2,080,632 | 15.87% |
| | | 24732 | General Ins Co Of Amer | 12,653,274 | 1.6844% | 12,639,760 | 211,501 | 1.67% |
| | | 24198 | Peerless Ins Co | 6,531,533 | 0.8695% | 6,523,915 | 2,076,026 | 31.82% |
| | | 19704 | American States Ins Co | 1,288,642 | 0.1715% | 1,331,572 | 208,375 | 15.65% |
| | | 24724 | First Natl Ins Co Of Amer | 856,683 | 0.1140% | 785,980 | 311,896 | 39.68% |
| | | 19690 | American Economy Ins Co | 503,737 | 0.0671% | 504,201 | 466,347 | 92.49% |
| | | 10836 | Golden Eagle Ins Corp | 269,400 | 0.0359% | 302,294 | 279,278 | 92.39% |
| | | 23043 | Liberty Mut Ins Co | 241,648 | 0.0322% | 238,920 | 81,911 | 34.28% |
| | | 18333 | Peerless Ind Ins Co | 158,366 | 0.0211% | 64,235 | 26,997 | 42.03% |
| | | 42404 | Liberty Ins Corp | 18,058 | 0.0024% | 15,839 | 4,962 | 31.33% |
| | | 21458 | Employers Ins of Wausau | 6,909 | 0.0009% | 11,841 | 259,355 | 2190.31% |
| | | 26069 | Wausau Business Ins Co | 6,385 | 0.0008% | 5,090 | 263 | 5.17% |
| | | 24171 | Netherlands Ins Co The | 4,352 | 0.0006% | 8,781 | 62 | 0.71% |
| | | 26042 | Wausau Underwriters Ins Co | 735 | 0.0001% | 665 | -387 | -58.20% |
| | | 33588 | First Liberty Ins Corp | 180 | 0.0000% | 180 | 72 | 40.00% |
| | | | | **56,310,964** | **7.4962%** | **53,816,322** | **15,171,047** | **28.19%** |
| 55 | 108 | LUMBERMENS MUT CAS GRP | | | | | | |
| | | 30562 | American Manufacturers Mut Ins Co | 879 | 0.0001% | 650 | -279 | -42.92% |
| | | | | **879** | **0.0001%** | **650** | **-279** | **-42.92%** |
| 56 | 23108 | Lumbermens Underwriting Alliance | | | | | | |
| | | 23108 | Lumbermens Underwriting Alliance | 460,767 | 0.0613% | 632,400 | 109,812 | 17.36% |
| | | | | **460,767** | **0.0613%** | **632,400** | **109,812** | **17.36%** |
| 57 | 785 | MARKEL CORP GRP | | | | | | |
| | | 28932 | Markel Amer Ins Co | 1,924,958 | 0.2563% | 1,960,336 | 1,180,009 | 60.19% |
| | | 38970 | Markel Ins Co | 146,800 | 0.0195% | 199,169 | 35,687 | 17.92% |
| | | | | **2,071,758** | **0.2758%** | **2,159,505** | **1,215,696** | **56.30%** |
| 58 | 748 | Meadowbrook Ins Grp | | | | | | |
| | | 18023 | Star Ins Co | 51,825 | 0.0069% | 128,300 | -10,193 | -7.94% |
| | | 25780 | Williamsburg Natl Ins Co | 3,774 | 0.0005% | 3,105 | 115 | 3.70% |
| | | | | **55,599** | **0.0074%** | **131,405** | **-10,078** | **-7.67%** |
| 59 | 15768 | Merced Mut Ins Co | | | | | | |
| | | 15768 | Merced Mut Ins Co | 116,070 | 0.0155% | 125,539 | 54,301 | 43.25% |
| | | | | **116,070** | **0.0155%** | **125,539** | **54,301** | **43.25%** |
| 60 | 660 | MERCURY GEN GRP | | | | | | |
| | | 11908 | Mercury Cas Co | 1,209,459 | 0.1610% | 1,203,437 | 60,650 | 5.04% |
| | | | | **1,209,459** | **0.1610%** | **1,203,437** | **60,650** | **5.04%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: ALLIED LINES [02.1]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 61 | 241 | | METROPOLITAN GRP | | | | | |
| | | 25321 | Metropolitan Drt Prop & Cas Ins Co | 42,931 | 0.0057% | 42,542 | 22,262 | 52.33% |
| | | | | **42,931** | **0.0057%** | **42,542** | **22,262** | **52.33%** |
| 62 | 14508 | | Michigan Millers Mut Ins Co | | | | | |
| | | 14508 | Michigan Millers Mut Ins Co | 1,516 | 0.0002% | 1,516 | 418 | 27.57% |
| | | | | **1,516** | **0.0002%** | **1,516** | **418** | **27.57%** |
| 63 | 2978 | | Mitsui Sumitomo Ins Grp | | | | | |
| | | 20362 | Mitsui Sumitomo Ins Co of Amer | 287,113 | 0.0382% | 251,291 | 449,813 | 179.00% |
| | | | | **287,113** | **0.0382%** | **251,291** | **449,813** | **179.00%** |
| 64 | 291 | | MOTORISTS MUT | | | | | |
| | | 13331 | American Hardware Mut Ins Co | 4,544 | 0.0006% | 4,544 | 1,148 | 25.26% |
| | | | | **4,544** | **0.0006%** | **4,544** | **1,148** | **25.26%** |
| 65 | 361 | | Munich Re Grp | | | | | |
| | | 23469 | American Modern Home Ins Co | 14,255,701 | 1.8977% | 12,323,496 | 1,452,081 | 11.78% |
| | | 19720 | American Alt Ins Corp | 134,085 | 0.0178% | 85,176 | 3,933 | 4.62% |
| | | 23450 | American Family Home Ins Co | 14,800 | 0.0020% | 17,761 | -1,008 | -5.68% |
| | | | | **14,404,586** | **1.9175%** | **12,426,433** | **1,455,006** | **11.71%** |
| 66 | 140 | | NATIONWIDE CORP GRP | | | | | |
| | | 19100 | Amco Ins Co | 11,737,638 | 1.5625% | 10,963,631 | 6,544,922 | 59.70% |
| | | 42579 | Allied Prop & Cas Ins Co | 4,407,059 | 0.5867% | 4,116,598 | 3,388,879 | 82.32% |
| | | 23787 | Nationwide Mut Ins Co | 2,127,030 | 0.2832% | 1,988,907 | 746,337 | 37.52% |
| | | 28223 | Nationwide Agribusiness Ins Co | 996,250 | 0.1326% | 958,560 | 115,278 | 12.03% |
| | | 25453 | Nationwide Ins Co Of Amer | 647,102 | 0.0861% | 530,356 | 355,270 | 66.99% |
| | | 23779 | Nationwide Mut Fire Ins Co | 166,329 | 0.0221% | 172,356 | 174,651 | 101.33% |
| | | | | **20,081,408** | **2.6733%** | **18,730,408** | **11,325,337** | **60.46%** |
| 67 | 25240 | | NAU Country Ins Co | | | | | |
| | | 25240 | NAU Country Ins Co | 3,255,832 | 0.4334% | 3,273,337 | 69,717 | 2.13% |
| | | | | **3,255,832** | **0.4334%** | **3,273,337** | **69,717** | **2.13%** |
| 68 | 27073 | | Nipponkoa Ins Co Ltd US Br | | | | | |
| | | 27073 | Nipponkoa Ins Co Ltd US Br | 75,720 | 0.0101% | 72,531 | -28,801 | -39.71% |
| | | | | **75,720** | **0.0101%** | **72,531** | **-28,801** | **-39.71%** |
| 69 | 645 | | OREGON MUT GRP | | | | | |
| | | 14907 | Oregon Mut Ins Co | 1,234,703 | 0.1644% | 1,213,064 | 220,355 | 18.17% |
| | | | | **1,234,703** | **0.1644%** | **1,213,064** | **220,355** | **18.17%** |
| 70 | 1218 | | PENN AMER GRP | | | | | |
| | | 32859 | Penn Amer Ins Co | 41,660 | 0.0055% | 46,931 | -59,860 | -127.55% |
| | | | | **41,660** | **0.0055%** | **46,931** | **-59,860** | **-127.55%** |
| 71 | 14974 | | Pennsylvania Lumbermens Mut Ins | | | | | |
| | | 14974 | Pennsylvania Lumbermens Mut Ins | 6 | 0.0000% | 4 | 0 | 0.00% |
| | | | | **6** | **0.0000%** | **4** | **0** | **0.00%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: ALLIED LINES [02.1]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 72 | 767 | | Pennsylvania Manufacturers Grp | | | | | |
| | | 12262 | Pennsylvania Manufacturers Assoc Ins | 213 | 0.0000% | 213 | 107 | 50.23% |
| | | | | **213** | **0.0000%** | **213** | **107** | **50.23%** |
| 73 | 677 | | Philadelphia Consolidated Holding Grp | | | | | |
| | | 18058 | Philadelphia Ind Ins Co | 84,682 | 0.0113% | 65,814 | 0 | 0.00% |
| | | | | **84,682** | **0.0113%** | **65,814** | **0** | **0.00%** |
| 74 | 853 | | PUBLIC SERV GRP | | | | | |
| | | 15059 | Public Service Mut Ins Co | 22,577 | 0.0030% | 36,325 | 5,070 | 13.96% |
| | | | | **22,577** | **0.0030%** | **36,325** | **5,070** | **13.96%** |
| 75 | 796 | | QBE INS GRP | | | | | |
| | | 25747 | Unigard Ins Co | 3,936,720 | 0.5241% | 4,035,826 | 1,784,661 | 44.22% |
| | | 39217 | QBE Ins Corp | 2,449,669 | 0.3261% | 2,546,504 | -257 | -0.01% |
| | | 16217 | National Farmers Union Prop & Cas | 325,709 | 0.0434% | 322,490 | 24,669 | 7.65% |
| | | 37257 | Praetorian Ins Co | 111,823 | 0.0149% | 110,560 | -14,541 | -13.15% |
| | | 25798 | Unigard Ind Co | 43,742 | 0.0058% | 46,667 | 76,403 | 163.72% |
| | | 27740 | North Pointe Ins Co | 33,534 | 0.0045% | 56,435 | 8,549 | 15.15% |
| | | 24414 | General Cas Co Of WI | 1,788 | 0.0002% | 2,548 | -1,060 | -41.60% |
| | | | | **6,902,985** | **0.9189%** | **7,121,030** | **1,878,424** | **26.38%** |
| 76 | 169 | | SENTRY INS GRP | | | | | |
| | | 24988 | Sentry Ins A Mut Co | 3,158,232 | 0.4204% | 3,289,197 | 375,394 | 11.41% |
| | | 21180 | Sentry Select Ins Co | 1,093,129 | 0.1455% | 1,078,585 | 856,096 | 79.37% |
| | | 23434 | Middlesex Ins Co | 1,292 | 0.0002% | 1,311 | -54 | -4.12% |
| | | | | **4,252,653** | **0.5661%** | **4,369,093** | **1,231,436** | **28.19%** |
| 77 | 3219 | | Sompo Japan Ins Grp | | | | | |
| | | 11126 | Sompo Japan Ins Co of Amer | 108,067 | 0.0144% | 100,673 | 17,871 | 17.75% |
| | | | | **108,067** | **0.0144%** | **100,673** | **17,871** | **17.75%** |
| 78 | 20613 | | Sparta Ins Co | | | | | |
| | | 20613 | Sparta Ins Co | 927 | 0.0001% | 80 | 47 | 58.75% |
| | | | | **927** | **0.0001%** | **80** | **47** | **58.75%** |
| 79 | 176 | | STATE FARM GRP | | | | | |
| | | 25151 | State Farm General Ins Co | 1,962,440 | 0.2612% | 2,275,926 | 524,737 | 23.06% |
| | | 25143 | State Farm Fire And Cas Co | 8,643 | 0.0012% | 8,664 | 7 | 0.08% |
| | | | | **1,971,083** | **0.2624%** | **2,284,590** | **524,744** | **22.97%** |
| 80 | 93 | | STATE NATL GRP | | | | | |
| | | 12831 | State Natl Ins Co Inc | 1,157,901 | 0.1541% | 1,438,612 | 1,224,743 | 85.13% |
| | | | | **1,157,901** | **0.1541%** | **1,438,612** | **1,224,743** | **85.13%** |
| 81 | 40134 | | SUA Ins Co | | | | | |
| | | 40134 | SUA Ins Co | 13,049 | 0.0017% | 27,303 | 41,804 | 153.11% |
| | | | | **13,049** | **0.0017%** | **27,303** | **41,804** | **153.11%** |
| 82 | 32107 | | Sutter Ins Co | | | | | |
| | | 32107 | Sutter Ins Co | 40,685 | 0.0054% | 43,694 | -14,337 | -32.81% |
| | | | | **40,685** | **0.0054%** | **43,694** | **-14,337** | **-32.81%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: ALLIED LINES [02.1]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 83 | 181 | SWISS RE GRP | | | | | | |
| | | 39845 | Westport Ins Corp | 2,514,429 | 0.3347% | 2,644,397 | 1,530,684 | 57.88% |
| | | 29874 | North Amer Specialty Ins Co | 65,773 | 0.0088% | 49,292 | 0 | 0.00% |
| | | | | **2,580,202** | **0.3435%** | **2,693,689** | **1,530,684** | **56.82%** |
| 84 | 88 | The Hanover Ins Grp | | | | | | |
| | | 10815 | Verlan Fire Ins Co MD | 575,186 | 0.0766% | 642,680 | -29,145 | -4.53% |
| | | 22292 | Hanover Ins Co | 246,114 | 0.0328% | 228,855 | 52,986 | 23.15% |
| | | 22306 | Massachusetts Bay Ins Co | 3,182 | 0.0004% | 4,465 | 32 | 0.72% |
| | | | | **824,482** | **0.1098%** | **876,000** | **23,873** | **2.73%** |
| 85 | 3098 | Tokio Marine Holdings Inc GRP | | | | | | |
| | | 12904 | Tokio Marine & Nichido Fire Ins Co | 6,993,727 | 0.9310% | 7,706,334 | -1,958,409 | -25.41% |
| | | | | **6,993,727** | **0.9310%** | **7,706,334** | **-1,958,409** | **-25.41%** |
| 86 | 161 | TOPA EQUITIES LTD GRP | | | | | | |
| | | 18031 | Topa Ins Co | 97,189 | 0.0129% | 109,996 | 10,692 | 9.72% |
| | | | | **97,189** | **0.0129%** | **109,996** | **10,692** | **9.72%** |
| 87 | 3548 | Travelers Grp | | | | | | |
| | | 25674 | Travelers Property Cas Co Of Amer | 25,303,567 | 3.3684% | 24,931,688 | 1,579,638 | 6.34% |
| | | 36161 | Travelers Prop Cas Ins Co | 10,909,778 | 1.4523% | 9,817,466 | 1,787,011 | 18.20% |
| | | 24767 | St Paul Fire & Marine Ins Co | 2,191,241 | 0.2917% | 2,154,103 | -467,275 | -21.69% |
| | | 36463 | Discover Prop & Cas Ins Co | 948,300 | 0.1262% | 902,617 | 2,025,340 | 224.39% |
| | | 25682 | Travelers Ind Co Of CT | 902,521 | 0.1201% | 893,270 | 806,246 | 90.26% |
| | | 24791 | St Paul Mercury Ins Co | 777,652 | 0.1035% | 608,302 | 222,801 | 36.63% |
| | | 19070 | Standard Fire Ins Co | 328,632 | 0.0437% | 348,620 | 69,603 | 19.97% |
| | | 19038 | Travelers Cas & Surety Co | 249,651 | 0.0332% | 295,110 | 69,470 | 23.54% |
| | | 24015 | Northland Ins Co | 58,759 | 0.0078% | 64,383 | 25,141 | 39.05% |
| | | 24775 | St Paul Guardian Ins Co | 38,240 | 0.0051% | 17,857 | -17,433 | -97.63% |
| | | | | **41,708,341** | **5.5522%** | **40,033,416** | **6,100,542** | **15.24%** |
| 88 | 920 | UNITED NATL GRP | | | | | | |
| | | 42048 | Diamond State Ins Co | 67,428 | 0.0090% | 67,892 | -17,207 | -25.34% |
| | | | | **67,428** | **0.0090%** | **67,892** | **-17,207** | **-25.34%** |
| 89 | 200 | UNITED SERV AUTOMOBILE ASSN GRP | | | | | | |
| | | 25941 | USAA | 8,745,376 | 1.1642% | 8,554,392 | 4,914,572 | 57.45% |
| | | 25968 | USAA Cas Ins Co | 4,112,131 | 0.5474% | 3,876,886 | 2,372,904 | 61.21% |
| | | 21253 | Garrison Prop & Cas Ins Co | 176,663 | 0.0235% | 116,707 | 101,483 | 86.96% |
| | | 18600 | USAA General Ind Co | 18,462 | 0.0025% | 10,360 | 25,444 | 245.60% |
| | | | | **13,052,632** | **1.7376%** | **12,558,345** | **7,414,403** | **59.04%** |
| 90 | 215 | UNITRIN GRP | | | | | | |
| | | 10914 | Kemper Independence Ins Co | 1,629,029 | 0.2169% | 1,255,789 | 717,522 | 57.14% |
| | | 11142 | United Cas Ins Co Of Amer | 282,509 | 0.0376% | 283,287 | 19,155 | 6.76% |
| | | 14133 | Valley Ins Co | 201,635 | 0.0268% | 349,310 | 159,253 | 45.59% |
| | | 16063 | Unitrin Auto & Home Ins Co | 861 | 0.0001% | 958 | 2,444 | 255.11% |
| | | | | **2,114,034** | **0.2814%** | **1,889,344** | **898,374** | **47.55%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: ALLIED LINES [02.1]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 91 | 28497 | Usplate Glass Ins Co | | | | | | |
| | | 28497 | Usplate Glass Ins Co | 459,556 | 0.0612% | 465,404 | 37,164 | 7.99% |
| | | | | **459,556** | **0.0612%** | **465,404** | **37,164** | **7.99%** |
| 92 | 201 | UTICA GRP | | | | | | |
| | | 25976 | Utica Mut Ins Co | 290 | 0.0000% | 1,003 | -26 | -2.59% |
| | | 25984 | Graphic Arts Mut Ins Co | 75 | 0.0000% | 75 | 0 | 0.00% |
| | | | | **365** | **0.0000%** | **1,078** | **-26** | **-2.41%** |
| 93 | 1179 | WAWANESA INS GRP | | | | | | |
| | | 10683 | Wawanesa General Ins Co | 18,844 | 0.0025% | 18,895 | 4,896 | 25.91% |
| | | 31526 | Wawanesa Mut Ins Co Us Branch | 4,038 | 0.0005% | 4,195 | 1,075 | 25.63% |
| | | | | **22,882** | **0.0030%** | **23,090** | **5,971** | **25.86%** |
| 94 | 471 | Wells Fargo Grp | | | | | | |
| | | 39039 | Rural Community Ins Co | 104,544 | 0.0139% | 104,544 | 694,262 | 664.09% |
| | | | | **104,544** | **0.0139%** | **104,544** | **694,262** | **664.09%** |
| 95 | 800 | WESTERN MUT INS GRP | | | | | | |
| | | 15776 | Residence Mut Ins Co | 1,509,522 | 0.2009% | 1,444,456 | 563,673 | 39.02% |
| | | 13625 | Western Mut Ins Co | 71,052 | 0.0095% | 76,495 | 20,285 | 26.52% |
| | | | | **1,580,574** | **0.2104%** | **1,520,951** | **583,958** | **38.39%** |
| 96 | 2898 | Western Serv Contract Grp | | | | | | |
| | | 37850 | Pacific Specialty Ins Co | 37,743 | 0.0050% | 41,004 | 0 | 0.00% |
| | | | | **37,743** | **0.0050%** | **41,004** | **0** | **0.00%** |
| 97 | 1129 | WHITE MOUNTAINS GRP | | | | | | |
| | | 20621 | OneBeacon Amer Ins Co | 1,332,580 | 0.1774% | 1,200,144 | 479,337 | 39.94% |
| | | 20648 | Employers Fire Ins Co | 482,178 | 0.0642% | 428,211 | 44,524 | 10.40% |
| | | 21970 | OneBeacon Ins Co | 253,899 | 0.0338% | 226,181 | 223,581 | 98.85% |
| | | | | **2,068,657** | **0.2754%** | **1,854,536** | **747,442** | **40.30%** |
| 98 | 273 | WORKMENS GRP | | | | | | |
| | | 13250 | Workmens Auto Ins Co | 61,788 | 0.0082% | 52,790 | 11,686 | 22.14% |
| | | | | **61,788** | **0.0082%** | **52,790** | **11,686** | **22.14%** |
| 99 | 98 | WR Berkley Corp GRP | | | | | | |
| | | 36684 | Riverport Ins Co | 1,820,398 | 0.2423% | 2,018,016 | 1,306,248 | 64.73% |
| | | 25224 | Great Divide Ins Co | 3,223 | 0.0004% | 2,271 | -2,528 | -111.32% |
| | | 23612 | Midwest Employers Cas Co | 561 | 0.0001% | 1,709 | -306 | -17.91% |
| | | | | **1,824,182** | **0.2428%** | **2,021,996** | **1,303,414** | **64.46%** |
| 100 | 1285 | XL AMER GRP | | | | | | |
| | | 24554 | XL Ins Amer Inc | 5,509,761 | 0.7335% | 5,513,735 | 1,094,812 | 19.86% |
| | | 22322 | Greenwich Ins Co | 666,785 | 0.0888% | 500,988 | -790,894 | -157.87% |
| | | | | **6,176,546** | **0.8222%** | **6,014,723** | **303,918** | **5.05%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: ALLIED LINES [02.1]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| 101 | 212 | ZURICH INS GRP | | | | | | |
| | | 21660 | Fire Ins Exch | 28,502,337 | 3.7943% | 27,241,972 | 23,070,076 | 84.69% |
| | | 26247 | American Guar & Liab Ins | 16,536,494 | 2.2014% | 17,648,006 | 838,982 | 4.75% |
| | | 16535 | Zurich American Ins Co | 16,332,193 | 2.1742% | 14,998,495 | 965,412 | 6.44% |
| | | 21652 | Farmers Ins Exch | 7,350,546 | 0.9785% | 7,038,555 | 5,994,280 | 85.16% |
| | | 11185 | Foremost Ins Co | 6,857,163 | 0.9128% | 6,629,204 | 248,261 | 3.74% |
| | | 10317 | Neighborhood Spirit Prop & Cas Co | 5,190,026 | 0.6909% | 5,271,597 | 2,804,284 | 53.20% |
| | | 41181 | Universal Underwriters Ins Co | 3,579,483 | 0.4765% | 3,834,248 | 436,195 | 11.38% |
| | | 39306 | Fidelity & Deposit Co Of MD | 2,124,495 | 0.2828% | 2,191,215 | -7,564,587 | -345.22% |
| | | 10318 | Exact Prop & Cas Co Inc | 1,292,428 | 0.1720% | 1,365,817 | 279,403 | 20.46% |
| | | 10315 | Civic Prop & Cas Co | 870,125 | 0.1158% | 828,106 | 424,620 | 51.28% |
| | | 21709 | Truck Ins Exch | 605,723 | 0.0806% | 565,178 | 328,714 | 58.16% |
| | | 21326 | Empire Fire & Marine Ins Co | 444,459 | 0.0592% | 526,407 | -727,936 | -138.28% |
| | | 19356 | Maryland Cas Co | 113,671 | 0.0151% | 163,345 | 34,375 | 21.04% |
| | | 21687 | Mid Century Ins Co | 11,188 | 0.0015% | 21,126 | 12,204 | 57.77% |
| | | 40142 | American Zurich Ins Co | 8 | 0.0000% | 11,613 | -2,745 | -23.64% |
| | | | | **89,810,339** | **11.9556%** | **88,334,884** | **27,141,538** | **30.73%** |
| | | | **Line Total:** | **751,197,831** | **100.0000%** | **717,255,615** | **236,884,451** | **33.03%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: MULTIPLE PERIL CROP [02.2]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 626 | | Ace Ltd Grp | | | | | |
| | | 20699 | Ace Prop & Cas Ins Co | 40,506,469 | 20.0713% | 41,620,298 | 2,522,979 | 6.06% |
| | | | | **40,506,469** | **20.0713%** | **41,620,298** | **2,522,979** | **6.06%** |
| 2 | 42757 | | Agri Gen Ins Co | | | | | |
| | | 42757 | Agri Gen Ins Co | 18,348,208 | 9.0917% | 18,262,404 | 9,751,292 | 53.40% |
| | | | | **18,348,208** | **9.0917%** | **18,262,404** | **9,751,292** | **53.40%** |
| 3 | 84 | | American Financial Grp | | | | | |
| | | 22136 | Great Amer Ins Co of NY | 12,325,288 | 6.1073% | 12,556,272 | 5,320,837 | 42.38% |
| | | | | **12,325,288** | **6.1073%** | **12,556,272** | **5,320,837** | **42.38%** |
| 4 | 12 | | AMERICAN INTL GRP | | | | | |
| | | 19429 | Insurance Co Of The State Of PA | 1,575,718 | 0.7808% | 393,929 | 31,514 | 8.00% |
| | | | | **1,575,718** | **0.7808%** | **393,929** | **31,514** | **8.00%** |
| 5 | 306 | | CUNA MUT GRP | | | | | |
| | | 10847 | Cumis Ins Society Inc | 17,320,871 | 8.5827% | 14,545,389 | 6,805,993 | 46.79% |
| | | | | **17,320,871** | **8.5827%** | **14,545,389** | **6,805,993** | **46.79%** |
| 6 | 1331 | | Glencoe US Holdings Grp | | | | | |
| | | 10340 | Stonington Ins Co | 2,449,206 | 1.2136% | 2,411,088 | 2,249,618 | 93.30% |
| | | | | **2,449,206** | **1.2136%** | **2,411,088** | **2,249,618** | **93.30%** |
| 7 | 303 | | GUIDEONE INS GRP | | | | | |
| | | 14559 | Guideone Specialty Mut Ins Co | 7,157,857 | 3.5468% | 4,878,200 | 1,938,019 | 39.73% |
| | | | | **7,157,857** | **3.5468%** | **4,878,200** | **1,938,019** | **39.73%** |
| 8 | 25240 | | NAU Country Ins Co | | | | | |
| | | 25240 | NAU Country Ins Co | 53,895,899 | 26.7059% | 53,035,958 | 35,965,666 | 67.81% |
| | | | | **53,895,899** | **26.7059%** | **53,035,958** | **35,965,666** | **67.81%** |
| 9 | 176 | | STATE FARM GRP | | | | | |
| | | 25143 | State Farm Fire And Cas Co | 906,523 | 0.4492% | 914,408 | 131,909 | 14.43% |
| | | | | **906,523** | **0.4492%** | **914,408** | **131,909** | **14.43%** |
| 10 | 471 | | Wells Fargo Grp | | | | | |
| | | 39039 | Rural Community Ins Co | 44,322,022 | 21.9620% | 45,038,245 | 27,072,652 | 60.11% |
| | | | | **44,322,022** | **21.9620%** | **45,038,245** | **27,072,652** | **60.11%** |
| 11 | 228 | | WESTFIELD Grp | | | | | |
| | | 24120 | Westfield Natl Ins Co | 1,614,837 | 0.8002% | 3,879,521 | -202,873 | -5.23% |
| | | | | **1,614,837** | **0.8002%** | **3,879,521** | **-202,873** | **-5.23%** |
| 12 | 1285 | | XL AMER GRP | | | | | |
| | | 22322 | Greenwich Ins Co | 1,389,646 | 0.6886% | 1,389,646 | -2,697,406 | -194.11% |
| | | | | **1,389,646** | **0.6886%** | **1,389,646** | **-2,697,406** | **-194.11%** |
| | | | **Line Total:** | **201,812,544** | **100.0000%** | **198,925,358** | **88,890,200** | **44.69%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: FEDERAL FLOOD INSURANCE [02.3]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 8 | | ALLSTATE INS GRP | | | | | |
| | | 19232 | Allstate Ins Co | 17,713,235 | 10.5519% | 15,541,097 | 344,832 | 2.22% |
| | | | | **17,713,235** | **10.5519%** | **15,541,097** | **344,832** | **2.22%** |
| 2 | 84 | | American Financial Grp | | | | | |
| | | 32620 | National Interstate Ins Co | 55,918 | 0.0333% | 22,710 | 5,143 | 22.65% |
| | | | | **55,918** | **0.0333%** | **22,710** | **5,143** | **22.65%** |
| 3 | 12 | | AMERICAN INTL GRP | | | | | |
| | | 23841 | New Hampshire Ins Co | 1,171,072 | 0.6976% | 1,171,072 | -72,919 | -6.23% |
| | | | | **1,171,072** | **0.6976%** | **1,171,072** | **-72,919** | **-6.23%** |
| 4 | 408 | | AMERICAN NATL FIN GRP | | | | | |
| | | 28401 | American Natl Prop & Cas Co | 266,882 | 0.1590% | 253,380 | 0 | 0.00% |
| | | | | **266,882** | **0.1590%** | **253,380** | **0** | **0.00%** |
| 5 | 19 | | Assurant Inc Grp | | | | | |
| | | 10111 | American Bankers Ins Co Of FL | 10,466,176 | 6.2348% | 9,451,377 | 265,591 | 2.81% |
| | | | | **10,466,176** | **6.2348%** | **9,451,377** | **265,591** | **2.81%** |
| 6 | 689 | | BANKERS INS GRP | | | | | |
| | | 33162 | Bankers Ins Co | 375 | 0.0002% | 144 | 0 | 0.00% |
| | | | | **375** | **0.0002%** | **144** | **0** | **0.00%** |
| 7 | 1278 | | CALIFORNIA STATE AUTO GRP | | | | | |
| | | 15539 | California State Auto Assn Inter Ins | 8,885,379 | 5.2931% | 8,004,913 | 208,042 | 2.60% |
| | | | | **8,885,379** | **5.2931%** | **8,004,913** | **208,042** | **2.60%** |
| 8 | 26905 | | Century Natl Ins Co | | | | | |
| | | 26905 | Century Natl Ins Co | 1,278,912 | 0.7619% | 1,294,142 | 0 | 0.00% |
| | | | | **1,278,912** | **0.7619%** | **1,294,142** | **0** | **0.00%** |
| 9 | 670 | | FIDELITY NATL FIN GRP | | | | | |
| | | 16578 | Fidelity Natl Prop & Cas Ins Co | 27,879,062 | 16.6078% | 24,427,008 | 637,492 | 2.61% |
| | | 25180 | Fidelity Natl Ins Co | 2,115,918 | 1.2605% | 4,351,376 | -275 | -0.01% |
| | | | | **29,994,980** | **17.8683%** | **28,778,384** | **637,217** | **2.21%** |
| 10 | 70 | | FIRST AMER TITLE GRP | | | | | |
| | | 37710 | First Amer Prop & Cas Ins Co | 1,055,234 | 0.6286% | 1,045,296 | 637,079 | 60.95% |
| | | | | **1,055,234** | **0.6286%** | **1,045,296** | **637,079** | **60.95%** |
| 11 | 253 | | HARLEYSVILLE GRP | | | | | |
| | | 14168 | Harleysville Mut Ins Co | 521,644 | 0.3107% | 485,557 | 0 | 0.00% |
| | | | | **521,644** | **0.3107%** | **485,557** | **0** | **0.00%** |
| 12 | 91 | | HARTFORD FIRE & CAS GRP | | | | | |
| | | 37478 | Hartford Ins Co Of The Midwest | 24,478,390 | 14.5820% | 21,915,552 | 824,729 | 3.76% |
| | | 30104 | Hartford Underwriters Ins Co | 763,105 | 0.4546% | -4,009,539 | 8,354 | -0.21% |
| | | | | **25,241,495** | **15.0366%** | **17,906,013** | **833,083** | **4.65%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: FEDERAL FLOOD INSURANCE [02.3]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 13 | 225 | | IAT Reins Co Grp | | | | | |
| | | 23248 | Occidental Fire & Cas Co Of NC | 10,716 | 0.0064% | 10,716 | 0 | 0.00% |
| | | | | **10,716** | **0.0064%** | **10,716** | **0** | **0.00%** |
| 14 | 111 | | LIBERTY MUT GRP | | | | | |
| | | 23035 | Liberty Mut Fire Ins Co | 1,767,740 | 1.0531% | 1,659,253 | 17,601 | 1.06% |
| | | | | **1,767,740** | **1.0531%** | **1,659,253** | **17,601** | **1.06%** |
| 15 | 241 | | METROPOLITAN GRP | | | | | |
| | | 25321 | Metropolitan Drt Prop & Cas Ins Co | 231,377 | 0.1378% | 169,256 | 0 | 0.00% |
| | | | | **231,377** | **0.1378%** | **169,256** | **0** | **0.00%** |
| 16 | 140 | | NATIONWIDE CORP GRP | | | | | |
| | | 23779 | Nationwide Mut Fire Ins Co | 1,770,619 | 1.0548% | 1,552,200 | 3,786 | 0.24% |
| | | | | **1,770,619** | **1.0548%** | **1,552,200** | **3,786** | **0.24%** |
| 17 | 677 | | Philadelphia Consolidated Holding Grp | | | | | |
| | | 18058 | Philadelphia Ind Ins Co | 1,780,842 | 1.0609% | 1,637,033 | 138,633 | 8.47% |
| | | | | **1,780,842** | **1.0609%** | **1,637,033** | **138,633** | **8.47%** |
| 18 | 796 | | QBE INS GRP | | | | | |
| | | 27740 | North Pointe Ins Co | 36,328 | 0.0216% | 18,942 | 0 | 0.00% |
| | | | | **36,328** | **0.0216%** | **18,942** | **0** | **0.00%** |
| 19 | 242 | | SELECTIVE INS GRP | | | | | |
| | | 12572 | Selective Ins Co Of Amer | 1,942,526 | 1.1572% | 1,394,830 | 69,010 | 4.95% |
| | | | | **1,942,526** | **1.1572%** | **1,394,830** | **69,010** | **4.95%** |
| 20 | 36560 | | Service Ins Co | | | | | |
| | | 36560 | Service Ins Co | 1,113 | 0.0007% | 1,113 | 0 | 0.00% |
| | | | | **1,113** | **0.0007%** | **1,113** | **0** | **0.00%** |
| 21 | 176 | | STATE FARM GRP | | | | | |
| | | 25143 | State Farm Fire And Cas Co | 25,137,187 | 14.9744% | 24,049,463 | 502,821 | 2.09% |
| | | | | **25,137,187** | **14.9744%** | **24,049,463** | **502,821** | **2.09%** |
| 22 | 3548 | | Travelers Grp | | | | | |
| | | 19070 | Standard Fire Ins Co | 6,443,399 | 3.8384% | 6,078,089 | 109,671 | 1.80% |
| | | | | **6,443,399** | **3.8384%** | **6,078,089** | **109,671** | **1.80%** |
| 23 | 200 | | UNITED SERV AUTOMOBILE ASSN GRP | | | | | |
| | | 18600 | USAA General Ind Co | 5,283,209 | 3.1473% | 4,888,581 | 85,261 | 1.74% |
| | | | | **5,283,209** | **3.1473%** | **4,888,581** | **85,261** | **1.74%** |
| 24 | 212 | | ZURICH INS GRP | | | | | |
| | | 21660 | Fire Ins Exch | 25,806,308 | 15.3730% | 24,896,675 | 338,287 | 1.36% |
| | | 10315 | Civic Prop & Cas Co | 613,560 | 0.3655% | 591,766 | 63,675 | 10.76% |
| | | 11185 | Foremost Ins Co | 294,304 | 0.1753% | 267,215 | 0 | 0.00% |
| | | 34347 | Colonial Amer Cas & Surety Co | 62,619 | 0.0373% | 60,002 | 10,644 | 17.74% |
| | | 39306 | Fidelity & Deposit Co Of MD | 34,176 | 0.0204% | 36,725 | 855 | 2.33% |
| | | | | **26,810,967** | **15.9715%** | **25,852,383** | **413,461** | **1.60%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: FEDERAL FLOOD INSURANCE [02.3]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| | | | **Line Total:** | **167,867,325** | **100.0000%** | **151,265,944** | **4,198,312** | **2.78%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: FARMOWNERS MULTIPLE PERIL [03]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| 1 | 626 | Ace Ltd Grp | | | | | | |
| | | 43575 | Indemnity Ins Co Of North Amer | 1,665,678 | 0.7947% | 1,669,837 | 1,170,011 | 70.07% |
| | | | | **1,665,678** | **0.7947%** | **1,669,837** | **1,170,011** | **70.07%** |
| 2 | 761 | ALLIANZ INS GRP | | | | | | |
| | | 21857 | American Ins Co | 4,480,964 | 2.1379% | 4,631,164 | 2,231,400 | 48.18% |
| | | 21881 | National Surety Corp | 1,936,769 | 0.9241% | 1,958,192 | 1,856,046 | 94.78% |
| | | 21865 | Associated Ind Corp | 1,361,930 | 0.6498% | 1,467,156 | 700,199 | 47.72% |
| | | 21873 | Firemans Fund Ins Co | 688,848 | 0.3287% | 572,989 | 355,087 | 61.97% |
| | | | | **8,468,511** | **4.0405%** | **8,629,501** | **5,142,732** | **59.59%** |
| 3 | 84 | American Financial Grp | | | | | | |
| | | 16691 | Great Amer Ins Co | 1,343,734 | 0.6411% | 1,467,475 | 122,788 | 8.37% |
| | | 26832 | Great Amer Alliance Ins Co | 991,299 | 0.4730% | 858,148 | 64,572 | 7.52% |
| | | 26344 | Great Amer Assur Co | 521,302 | 0.2487% | 615,999 | -57,963 | -9.41% |
| | | 22136 | Great Amer Ins Co of NY | 408,544 | 0.1949% | 396,190 | -88,357 | -22.30% |
| | | | | **3,264,879** | **1.5577%** | **3,337,812** | **41,040** | **1.23%** |
| 4 | 19 | Assurant Inc Grp | | | | | | |
| | | 19615 | American Reliable Ins Co | 2,637,689 | 1.2585% | 2,610,107 | 3,576,961 | 137.04% |
| | | 10111 | American Bankers Ins Co Of FL | 2,112,604 | 1.0080% | 2,081,437 | 1,504,125 | 72.26% |
| | | | | **4,750,293** | **2.2664%** | **4,691,544** | **5,081,086** | **108.30%** |
| 5 | 27480 | California Mut Ins Co | | | | | | |
| | | 27480 | California Mut Ins Co | 27,781 | 0.0133% | 29,103 | 172 | 0.59% |
| | | | | **27,781** | **0.0133%** | **29,103** | **172** | **0.59%** |
| 6 | 802 | Capital Ins Grp | | | | | | |
| | | 13544 | California Capital Ins Co | 12,905,759 | 6.1575% | 12,929,365 | 6,084,056 | 47.06% |
| | | | | **12,905,759** | **6.1575%** | **12,929,365** | **6,084,056** | **47.06%** |
| 7 | 349 | FLORISTS MUT GRP | | | | | | |
| | | 13978 | Florists Mut Ins Co | 215,263 | 0.1027% | 207,561 | 91,142 | 43.91% |
| | | | | **215,263** | **0.1027%** | **207,561** | **91,142** | **43.91%** |
| 8 | 83 | GRANGE INS GRP | | | | | | |
| | | 22101 | Grange Ins Assn | 4,293,628 | 2.0486% | 4,159,945 | 2,940,384 | 70.68% |
| | | | | **4,293,628** | **2.0486%** | **4,159,945** | **2,940,384** | **70.68%** |
| 9 | 9 | JPMorgan Chase & Co Grp | | | | | | |
| | | 22985 | Sequoia Ins Co | 7,338,452 | 3.5013% | 7,738,471 | 5,372,493 | 69.43% |
| | | | | **7,338,452** | **3.5013%** | **7,738,471** | **5,372,493** | **69.43%** |
| 10 | 111 | LIBERTY MUT GRP | | | | | | |
| | | 24198 | Peerless Ins Co | 4,479,813 | 2.1374% | 4,164,367 | 1,438,216 | 34.54% |
| | | 19704 | American States Ins Co | 43,278 | 0.0206% | 45,152 | 23,177 | 51.33% |
| | | 10836 | Golden Eagle Ins Corp | 6,002 | 0.0029% | 4,079 | 453 | 11.11% |
| | | | | **4,529,093** | **2.1609%** | **4,213,598** | **1,461,846** | **34.69%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: FARMOWNERS MULTIPLE PERIL [03]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 11 | 785 | MARKEL CORP GRP | | | | | | |
| | | 38970 | Markel Ins Co | 159,211 | 0.0760% | 162,899 | 36,242 | 22.25% |
| | | | | **159,211** | **0.0760%** | **162,899** | **36,242** | **22.25%** |
| 12 | 15768 | Merced Mut Ins Co | | | | | | |
| | | 15768 | Merced Mut Ins Co | 274,149 | 0.1308% | 288,468 | 342,236 | 118.64% |
| | | | | **274,149** | **0.1308%** | **288,468** | **342,236** | **118.64%** |
| 13 | 140 | NATIONWIDE CORP GRP | | | | | | |
| | | 23787 | Nationwide Mut Ins Co | 98,522,402 | 47.0065% | 97,237,308 | 55,475,610 | 57.05% |
| | | 25453 | Nationwide Ins Co Of Amer | 154,518 | 0.0737% | 128,783 | 100,977 | 78.41% |
| | | | | **98,676,920** | **47.0802%** | **97,366,091** | **55,576,587** | **57.08%** |
| 14 | 645 | OREGON MUT GRP | | | | | | |
| | | 14907 | Oregon Mut Ins Co | 434,665 | 0.2074% | 319,663 | 118,155 | 36.96% |
| | | | | **434,665** | **0.2074%** | **319,663** | **118,155** | **36.96%** |
| 15 | 796 | QBE INS GRP | | | | | | |
| | | 25747 | Unigard Ins Co | 4,187,915 | 1.9981% | 4,196,475 | 1,583,123 | 37.73% |
| | | | | **4,187,915** | **1.9981%** | **4,196,475** | **1,583,123** | **37.73%** |
| 16 | 176 | STATE FARM GRP | | | | | | |
| | | 25151 | State Farm General Ins Co | 12,131,630 | 5.7882% | 12,064,673 | 17,030,383 | 141.16% |
| | | | | **12,131,630** | **5.7882%** | **12,064,673** | **17,030,383** | **141.16%** |
| 17 | 3548 | Travelers Grp | | | | | | |
| | | 25674 | Travelers Property Cas Co Of Amer | 16,007,530 | 7.6374% | 14,786,535 | 5,598,058 | 37.86% |
| | | 25682 | Travelers Ind Co Of CT | 10,505,871 | 5.0125% | 10,214,574 | 3,523,083 | 34.49% |
| | | | | **26,513,401** | **12.6499%** | **25,001,109** | **9,121,141** | **36.48%** |
| 18 | 1129 | WHITE MOUNTAINS GRP | | | | | | |
| | | 21970 | OneBeacon Ins Co | 19,316,973 | 9.2164% | 18,943,621 | 14,001,713 | 73.91% |
| | | | | **19,316,973** | **9.2164%** | **18,943,621** | **14,001,713** | **73.91%** |
| 19 | 98 | WR Berkley Corp GRP | | | | | | |
| | | 40045 | Starnet Ins Co | 438,924 | 0.2094% | 450,304 | -141,083 | -31.33% |
| | | | | **438,924** | **0.2094%** | **450,304** | **-141,083** | **-31.33%** |
| | | | **Line Total:** | **209,593,125** | **100.0000%** | **206,400,040** | **125,053,459** | **60.59%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: HOMEOWNERS MULTIPLE PERIL [04]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 626 | | Ace Ltd Grp | | | | | |
| | | 18279 | Bankers Standard Ins Co | 107,218 | 0.0017% | 16,835 | -2,329 | -13.83% |
| | | | | **107,218** | **0.0017%** | **16,835** | **-2,329** | **-13.83%** |
| 2 | 313 | | AEGIS GRP | | | | | |
| | | 33898 | Aegis Security Ins Co | 4,947,189 | 0.0778% | 5,418,880 | 2,008,461 | 37.06% |
| | | | | **4,947,189** | **0.0778%** | **5,418,880** | **2,008,461** | **37.06%** |
| 3 | 501 | | Alleghany Grp | | | | | |
| | | 11005 | Homesite Ins Co Of CA | 19,571,322 | 0.3079% | 18,947,527 | 7,736,411 | 40.83% |
| | | | | **19,571,322** | **0.3079%** | **18,947,527** | **7,736,411** | **40.83%** |
| 4 | 761 | | ALLIANZ INS GRP | | | | | |
| | | 21873 | Firemans Fund Ins Co | 132,160,894 | 2.0793% | 132,659,792 | 58,121,246 | 43.81% |
| | | 21865 | Associated Ind Corp | 24,121,546 | 0.3795% | 32,545,152 | 16,196,797 | 49.77% |
| | | 21857 | American Ins Co | 87,084 | 0.0014% | 101,193 | 8,883 | 8.78% |
| | | 21881 | National Surety Corp | 34,548 | 0.0005% | 32,579 | 9,847 | 30.22% |
| | | | | **156,404,072** | **2.4607%** | **165,338,716** | **74,336,773** | **44.96%** |
| 5 | 8 | | ALLSTATE INS GRP | | | | | |
| | | 19232 | Allstate Ins Co | 685,323,962 | 10.7823% | 772,667,666 | 418,259,510 | 54.13% |
| | | 10358 | Encompass Ins Co | 40,130,746 | 0.6314% | 41,384,773 | 16,612,707 | 40.14% |
| | | 19240 | Allstate Ind Co | 3,537,794 | 0.0557% | 4,648,528 | 660,956 | 14.22% |
| | | | | **728,992,502** | **11.4694%** | **818,700,967** | **435,533,173** | **53.20%** |
| 6 | 12 | | AMERICAN INTL GRP | | | | | |
| | | 43761 | American Intl Ins Co Of CA | 105,290,475 | 1.6566% | 98,779,803 | 92,633,056 | 93.78% |
| | | 23841 | New Hampshire Ins Co | 5,786,496 | 0.0910% | 6,194,267 | 46,885,535 | 756.92% |
| | | | | **111,076,971** | **1.7476%** | **104,974,070** | **139,518,591** | **132.91%** |
| 7 | 408 | | AMERICAN NATL FIN GRP | | | | | |
| | | 11048 | Pacific Prop & Cas Co | 5,784,800 | 0.0910% | 6,468,737 | 5,563,040 | 86.00% |
| | | | | **5,784,800** | **0.0910%** | **6,468,737** | **5,563,040** | **86.00%** |
| 8 | 4 | | Ameriprise Fin Grp | | | | | |
| | | 29068 | IDS Prop Cas Ins Co | 23,521,456 | 0.3701% | 22,791,429 | 10,293,508 | 45.16% |
| | | | | **23,521,456** | **0.3701%** | **22,791,429** | **10,293,508** | **45.16%** |
| 9 | 28 | | AMICA MUT GRP | | | | | |
| | | 19976 | Amica Mut Ins Co | 21,003,782 | 0.3305% | 20,844,622 | 5,629,206 | 27.01% |
| | | | | **21,003,782** | **0.3305%** | **20,844,622** | **5,629,206** | **27.01%** |
| 10 | 4256 | | Anchor Ins Holdings Grp | | | | | |
| | | 40010 | Anchor Gen Ins Co | 105,491 | 0.0017% | 108,155 | 43,846 | 40.54% |
| | | | | **105,491** | **0.0017%** | **108,155** | **43,846** | **40.54%** |
| 11 | 41459 | | Armed Forces Ins Exch | | | | | |
| | | 41459 | Armed Forces Ins Exch | 4,782,511 | 0.0752% | 4,849,476 | 2,255,682 | 46.51% |
| | | | | **4,782,511** | **0.0752%** | **4,849,476** | **2,255,682** | **46.51%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: HOMEOWNERS MULTIPLE PERIL [04]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 12 | 19 | | Assurant Inc Grp | | | | | |
| | | 42978 | American Security Ins Co | 16,522,717 | 0.2600% | 17,197,890 | 8,418,565 | 48.95% |
| | | 19615 | American Reliable Ins Co | 13,879,345 | 0.2184% | 13,865,108 | 12,570,967 | 90.67% |
| | | 10111 | American Bankers Ins Co Of FL | 10,319,029 | 0.1624% | 9,394,777 | 2,573,424 | 27.39% |
| | | 42986 | Standard Guaranty Ins Co | 2,076,073 | 0.0327% | 2,095,443 | 603,679 | 28.81% |
| | | | | **42,797,164** | **0.6733%** | **42,553,218** | **24,166,635** | **56.79%** |
| 13 | 1318 | | Auto Club Enterprises Ins Grp | | | | | |
| | | 15598 | Interins Exch Of The Automobile Club | 299,242,266 | 4.7080% | 289,544,210 | 208,369,990 | 71.96% |
| | | | | **299,242,266** | **4.7080%** | **289,544,210** | **208,369,990** | **71.96%** |
| 14 | 1330 | | Balboa Ins Grp | | | | | |
| | | 24848 | Newport Ins Co | 29,354,033 | 0.4618% | 28,549,309 | 8,193,883 | 28.70% |
| | | 24813 | Balboa Ins Co | 29,040,261 | 0.4569% | 32,724,251 | 6,979,595 | 21.33% |
| | | 24821 | Meritplan Ins Co | 23,337,277 | 0.3672% | 24,869,627 | 4,170,742 | 16.77% |
| | | | | **81,731,571** | **1.2859%** | **86,143,187** | **19,344,220** | **22.46%** |
| 15 | 33 | | CALIFORNIA CAS MGMT GRP | | | | | |
| | | 20117 | California Cas Ind Exch | 43,715,935 | 0.6878% | 44,001,728 | 13,657,949 | 31.04% |
| | | | | **43,715,935** | **0.6878%** | **44,001,728** | **13,657,949** | **31.04%** |
| 16 | 27480 | | California Mut Ins Co | | | | | |
| | | 27480 | California Mut Ins Co | 1,080,477 | 0.0170% | 1,212,303 | 1,120,282 | 92.41% |
| | | | | **1,080,477** | **0.0170%** | **1,212,303** | **1,120,282** | **92.41%** |
| 17 | 1278 | | CALIFORNIA STATE AUTO GRP | | | | | |
| | | 15539 | California State Auto Assn Inter Ins | 418,615,774 | 6.5862% | 429,423,101 | 177,902,341 | 41.43% |
| | | | | **418,615,774** | **6.5862%** | **429,423,101** | **177,902,341** | **41.43%** |
| 18 | 802 | | Capital Ins Grp | | | | | |
| | | 13544 | California Capital Ins Co | 44,338,440 | 0.6976% | 45,467,015 | 25,933,463 | 57.04% |
| | | 12890 | Eagle W Ins Co | 2,162,421 | 0.0340% | 2,147,623 | 983,824 | 45.81% |
| | | | | **46,500,861** | **0.7316%** | **47,614,638** | **26,917,287** | **56.53%** |
| 19 | 26905 | | Century Natl Ins Co | | | | | |
| | | 26905 | Century Natl Ins Co | 67,294,021 | 1.0588% | 71,387,479 | 30,046,415 | 42.09% |
| | | | | **67,294,021** | **1.0588%** | **71,387,479** | **30,046,415** | **42.09%** |
| 20 | 38 | | CHUBB & SON INC GRP | | | | | |
| | | 20281 | Federal Ins Co | 70,844,567 | 1.1146% | 72,418,032 | 35,915,780 | 49.60% |
| | | 20397 | Vigilant Ins Co | 2,222,786 | 0.0350% | 2,376,257 | 608,121 | 25.59% |
| | | 20346 | Pacific Ind Co | 803,549 | 0.0126% | 833,140 | 77,263 | 9.27% |
| | | 20303 | Great Northern Ins Co | 10 | 0.0000% | 10 | 1 | 10.00% |
| | | | | **73,870,912** | **1.1622%** | **75,627,439** | **36,601,165** | **48.40%** |
| 21 | 18767 | | Church Mut Ins Co | | | | | |
| | | 18767 | Church Mut Ins Co | 44,286 | 0.0007% | 45,594 | -63,249 | -138.72% |
| | | | | **44,286** | **0.0007%** | **45,594** | **-63,249** | **-138.72%** |
| 22 | 244 | | CINCINNATI FIN GRP | | | | | |
| | | 10677 | Cincinnati Ins Co | 7,537 | 0.0001% | 3,735 | 242 | 6.48% |
| | | | | **7,537** | **0.0001%** | **3,735** | **242** | **6.48%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: HOMEOWNERS MULTIPLE PERIL [04]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 23 | 323 | | CIVIL SERV EMPLOYEE GRP | | | | | |
| | | 10693 | Civil Serv Employees Ins Co | 27,498,433 | 0.4326% | 29,069,809 | 12,287,704 | 42.27% |
| | | 18953 | CSE Safeguard Ins Co | 9,529,680 | 0.1499% | 8,548,813 | 5,610,349 | 65.63% |
| | | | | **37,028,113** | **0.5826%** | **37,618,622** | **17,898,053** | **47.58%** |
| 24 | 218 | | CNA INS GRP | | | | | |
| | | 35289 | Continental Ins Co | 6,807 | 0.0001% | 6,839 | 547,225 | 8001.54% |
| | | | | **6,807** | **0.0001%** | **6,839** | **547,225** | **8001.54%** |
| 25 | 816 | | COMMERCE INC GRP | | | | | |
| | | 13161 | Commerce W Ins Co | 518,971 | 0.0082% | 304,256 | 95,585 | 31.42% |
| | | | | **518,971** | **0.0082%** | **304,256** | **95,585** | **31.42%** |
| 26 | 57 | | ELECTRIC INS GRP | | | | | |
| | | 21261 | Electric Ins Co | 1,779,161 | 0.0280% | 1,753,318 | 551,047 | 31.43% |
| | | | | **1,779,161** | **0.0280%** | **1,753,318** | **551,047** | **31.43%** |
| 27 | 670 | | FIDELITY NATL FIN GRP | | | | | |
| | | 25180 | Fidelity Natl Ins Co | 26,227,892 | 0.4126% | 29,659,870 | 16,806,016 | 56.66% |
| | | 16578 | Fidelity Natl Prop & Cas Ins Co | 2,088,297 | 0.0329% | 703,983 | 1,211,278 | 172.06% |
| | | | | **28,316,189** | **0.4455%** | **30,363,853** | **18,017,294** | **59.34%** |
| 28 | 70 | | FIRST AMER TITLE GRP | | | | | |
| | | 34525 | First Amer Specilaty Ins Co | 54,197,121 | 0.8527% | 57,996,854 | 31,844,330 | 54.91% |
| | | 37710 | First Amer Prop & Cas Ins Co | 14,553,403 | 0.2290% | 15,244,529 | 5,367,090 | 35.21% |
| | | | | **68,750,524** | **1.0817%** | **73,241,383** | **37,211,420** | **50.81%** |
| 29 | 65 | | FM GLOBAL GRP | | | | | |
| | | 10014 | Affiliated Fm Ins Co | 167,565 | 0.0026% | 159,775 | 18,864 | 11.81% |
| | | | | **167,565** | **0.0026%** | **159,775** | **18,864** | **11.81%** |
| 30 | 3829 | | GeoVera Holdings Inc Grp | | | | | |
| | | 10182 | Geovera Specialty Ins Co | 653,471 | 0.0103% | 796,859 | 191,326 | 24.01% |
| | | | | **653,471** | **0.0103%** | **796,859** | **191,326** | **24.01%** |
| 31 | 39861 | | Golden Bear Ins Co | | | | | |
| | | 39861 | Golden Bear Ins Co | 1,533,675 | 0.0241% | 1,798,671 | 331,858 | 18.45% |
| | | | | **1,533,675** | **0.0241%** | **1,798,671** | **331,858** | **18.45%** |
| 32 | 83 | | GRANGE INS GRP | | | | | |
| | | 22101 | Grange Ins Assn | 8,277,295 | 0.1302% | 8,272,036 | 5,449,612 | 65.88% |
| | | | | **8,277,295** | **0.1302%** | **8,272,036** | **5,449,612** | **65.88%** |
| 33 | 517 | | HANNOVER GRP | | | | | |
| | | 20532 | Clarendon Natl Ins Co | 273,420 | 0.0043% | 273,420 | -299,351 | -109.48% |
| | | | | **273,420** | **0.0043%** | **273,420** | **-299,351** | **-109.48%** |
| 34 | 91 | | HARTFORD FIRE & CAS GRP | | | | | |
| | | 30104 | Hartford Underwriters Ins Co | 61,471,634 | 0.9671% | 61,501,645 | 33,719,025 | 54.83% |
| | | 29424 | Hartford Cas Ins Co | 46,761,330 | 0.7357% | 46,936,823 | 36,552,386 | 77.88% |
| | | 37478 | Hartford Ins Co Of The Midwest | 122 | 0.0000% | 122 | 95,423 | 78215.57% |
| | | | | **108,233,086** | **1.7029%** | **108,438,590** | **70,366,834** | **64.89%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: HOMEOWNERS MULTIPLE PERIL [04]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 35 | 300 | HORACE MANN GRP | | | | | | |
| | | 22578 | Horace Mann Ins Co | 9,536,733 | 0.1500% | 9,159,991 | 5,109,103 | 55.78% |
| | | 22756 | Horace Mann Prop & Cas Ins Co | 6,478,002 | 0.1019% | 6,777,279 | 4,411,908 | 65.10% |
| | | | | **16,014,735** | **0.2520%** | **15,937,270** | **9,521,011** | **59.74%** |
| 36 | 9 | JPMorgan Chase & Co Grp | | | | | | |
| | | 12832 | Personal Express Ins Co | 5,880,766 | 0.0925% | 4,062,074 | 1,914,641 | 47.13% |
| | | | | **5,880,766** | **0.0925%** | **4,062,074** | **1,914,641** | **47.13%** |
| 37 | 1326 | KINGSWAY GRP | | | | | | |
| | | 33855 | Lincoln Gen Ins Co | 2,912,816 | 0.0458% | 2,985,572 | 1,505,566 | 50.43% |
| | | | | **2,912,816** | **0.0458%** | **2,985,572** | **1,505,566** | **50.43%** |
| 38 | 111 | LIBERTY MUT GRP | | | | | | |
| | | 23035 | Liberty Mut Fire Ins Co | 138,822,448 | 2.1841% | 136,910,236 | 64,635,204 | 47.21% |
| | | 24740 | Safeco Ins Co Of Amer | 70,081,862 | 1.1026% | 68,867,452 | 23,036,892 | 33.45% |
| | | 39012 | Safeco Ins Co Of IL | 59,380,859 | 0.9343% | 58,000,695 | 22,354,808 | 38.54% |
| | | 24724 | First Natl Ins Co Of Amer | 50,170,476 | 0.7893% | 46,062,286 | 35,581,965 | 77.25% |
| | | | | **318,455,645** | **5.0103%** | **309,840,669** | **145,608,869** | **46.99%** |
| 39 | 4381 | Lightyear Delos Grp | | | | | | |
| | | 35408 | Delos Ins Co | 53,648 | 0.0008% | 60,883 | 69,168 | 113.61% |
| | | | | **53,648** | **0.0008%** | **60,883** | **69,168** | **113.61%** |
| 40 | 785 | MARKEL CORP GRP | | | | | | |
| | | 28932 | Markel Amer Ins Co | 1,474 | 0.0000% | 1,474 | 2,502 | 169.74% |
| | | | | **1,474** | **0.0000%** | **1,474** | **2,502** | **169.74%** |
| 41 | 15768 | Merced Mut Ins Co | | | | | | |
| | | 15768 | Merced Mut Ins Co | 5,015,081 | 0.0789% | 5,433,036 | 1,919,629 | 35.33% |
| | | | | **5,015,081** | **0.0789%** | **5,433,036** | **1,919,629** | **35.33%** |
| 42 | 660 | MERCURY GEN GRP | | | | | | |
| | | 11908 | Mercury Cas Co | 196,542,677 | 3.0922% | 201,284,110 | 108,156,640 | 53.73% |
| | | | | **196,542,677** | **3.0922%** | **201,284,110** | **108,156,640** | **53.73%** |
| 43 | 241 | METROPOLITAN GRP | | | | | | |
| | | 25321 | Metropolitan Drt Prop & Cas Ins Co | 9,274,268 | 0.1459% | 9,152,055 | 3,309,934 | 36.17% |
| | | | | **9,274,268** | **0.1459%** | **9,152,055** | **3,309,934** | **36.17%** |
| 44 | 361 | Munich Re Grp | | | | | | |
| | | 23469 | American Modern Home Ins Co | 29,216,224 | 0.4597% | 27,635,790 | 12,934,406 | 46.80% |
| | | 23450 | American Family Home Ins Co | 11,941,209 | 0.1879% | 5,417,226 | 3,896,451 | 71.93% |
| | | | | **41,157,433** | **0.6475%** | **33,053,016** | **16,830,857** | **50.92%** |
| 45 | 140 | NATIONWIDE CORP GRP | | | | | | |
| | | 19100 | Amco Ins Co | 150,029,214 | 2.3604% | 146,280,498 | 81,579,009 | 55.77% |
| | | 42579 | Allied Prop & Cas Ins Co | 63,802,425 | 1.0038% | 62,965,363 | 38,596,496 | 61.30% |
| | | 25453 | Nationwide Ins Co Of Amer | 14,016,977 | 0.2205% | 11,873,667 | 9,062,805 | 76.33% |
| | | 23779 | Nationwide Mut Fire Ins Co | 10,491,608 | 0.1651% | 10,974,148 | 4,619,629 | 42.10% |
| | | | | **238,340,224** | **3.7499%** | **232,093,676** | **133,857,939** | **57.67%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: HOMEOWNERS MULTIPLE PERIL [04]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 46 | 27073 | | Nipponkoa Ins Co Ltd US Br | | | | | |
| | | 27073 | Nipponkoa Ins Co Ltd US Br | 10,925 | 0.0002% | 13,874 | 0 | 0.00% |
| | | | | **10,925** | **0.0002%** | **13,874** | **0** | **0.00%** |
| 47 | 645 | | OREGON MUT GRP | | | | | |
| | | 14907 | Oregon Mut Ins Co | 6,719,873 | 0.1057% | 6,966,245 | 3,542,705 | 50.86% |
| | | | | **6,719,873** | **0.1057%** | **6,966,245** | **3,542,705** | **50.86%** |
| 48 | 40550 | | Pacific Pioneer Ins Co | | | | | |
| | | 40550 | Pacific Pioneer Ins Co | 2,008 | 0.0000% | 1,656 | 0 | 0.00% |
| | | | | **2,008** | **0.0000%** | **1,656** | **0** | **0.00%** |
| 49 | 796 | | QBE INS GRP | | | | | |
| | | 25798 | Unigard Ind Co | 11,964,674 | 0.1882% | 13,560,274 | 5,040,647 | 37.17% |
| | | 25747 | Unigard Ins Co | 5,068,132 | 0.0797% | 4,970,707 | 1,639,525 | 32.98% |
| | | 39217 | QBE Ins Corp | 1,527,507 | 0.0240% | 1,980,009 | 31,596 | 1.60% |
| | | | | **18,560,313** | **0.2920%** | **20,510,990** | **6,711,768** | **32.72%** |
| 50 | 176 | | STATE FARM GRP | | | | | |
| | | 25151 | State Farm General Ins Co | 1,293,201,925 | 20.3462% | 1,274,084,941 | 796,928,186 | 62.55% |
| | | | | **1,293,201,925** | **20.3462%** | **1,274,084,941** | **796,928,186** | **62.55%** |
| 51 | 93 | | STATE NATL GRP | | | | | |
| | | 12831 | State Natl Ins Co Inc | 1,372,609 | 0.0216% | 1,115,605 | 262,301 | 23.51% |
| | | | | **1,372,609** | **0.0216%** | **1,115,605** | **262,301** | **23.51%** |
| 52 | 32107 | | Sutter Ins Co | | | | | |
| | | 32107 | Sutter Ins Co | 650,588 | 0.0102% | 700,702 | 105,032 | 14.99% |
| | | | | **650,588** | **0.0102%** | **700,702** | **105,032** | **14.99%** |
| 53 | 88 | | The Hanover Ins Grp | | | | | |
| | | 22306 | Massachusetts Bay Ins Co | 1,961 | 0.0000% | 1,939 | 0 | 0.00% |
| | | | | **1,961** | **0.0000%** | **1,939** | **0** | **0.00%** |
| 54 | 3098 | | Tokio Marine Holdings Inc GRP | | | | | |
| | | 12904 | Tokio Marine & Nichido Fire Ins Co | 9,906,499 | 0.1559% | 9,898,852 | 2,305,558 | 23.29% |
| | | | | **9,906,499** | **0.1559%** | **9,898,852** | **2,305,558** | **23.29%** |
| 55 | 161 | | TOPA EQUITIES LTD GRP | | | | | |
| | | 18031 | Topa Ins Co | 6,234,628 | 0.0981% | 6,891,400 | 3,181,192 | 46.16% |
| | | | | **6,234,628** | **0.0981%** | **6,891,400** | **3,181,192** | **46.16%** |
| 56 | 3703 | | Tower Grp | | | | | |
| | | 44300 | Tower Ins Co Of NY | 9,894,004 | 0.1557% | 2,192,686 | 1,261,548 | 57.53% |
| | | | | **9,894,004** | **0.1557%** | **2,192,686** | **1,261,548** | **57.53%** |
| 57 | 3548 | | Travelers Grp | | | | | |
| | | 36161 | Travelers Prop Cas Ins Co | 86,372,893 | 1.3589% | 90,061,889 | 50,839,519 | 56.45% |
| | | 36137 | Travelers Commercial Ins Co | 62,125,090 | 0.9774% | 39,136,287 | 21,841,871 | 55.81% |
| | | 19070 | Standard Fire Ins Co | 20,560,266 | 0.3235% | 28,342,556 | 10,870,283 | 38.35% |
| | | | | **169,058,249** | **2.6598%** | **157,540,732** | **83,551,673** | **53.03%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: HOMEOWNERS MULTIPLE PERIL [04]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 58 | 200 | | UNITED SERV AUTOMOBILE ASSN GRP | | | | | |
| | | 25941 | USAA | 160,168,221 | 2.5200% | 158,438,545 | 77,877,448 | 49.15% |
| | | 25968 | USAA Cas Ins Co | 121,835,470 | 1.9169% | 119,371,531 | 56,003,755 | 46.92% |
| | | 21253 | Garrison Prop & Cas Ins Co | 4,532,202 | 0.0713% | 3,091,134 | 1,882,767 | 60.91% |
| | | 18600 | USAA General Ind Co | 2,367,670 | 0.0373% | 1,388,235 | 1,007,348 | 72.56% |
| | | | | **288,903,563** | **4.5454%** | **282,289,445** | **136,771,318** | **48.45%** |
| 59 | 215 | | UNITRIN GRP | | | | | |
| | | 10914 | Kemper Independence Ins Co | 51,412,468 | 0.8089% | 52,431,333 | 16,449,183 | 31.37% |
| | | 31968 | Merastar Ins Co | 561,855 | 0.0088% | 581,002 | 327,132 | 56.30% |
| | | 16063 | Unitrin Auto & Home Ins Co | 340,440 | 0.0054% | 363,823 | 79,349 | 21.81% |
| | | | | **52,314,763** | **0.8231%** | **53,376,158** | **16,855,664** | **31.58%** |
| 60 | 1179 | | WAWANESA INS GRP | | | | | |
| | | 10683 | Wawanesa General Ins Co | 19,693,265 | 0.3098% | 19,563,872 | 14,904,908 | 76.19% |
| | | 31526 | Wawanesa Mut Ins Co Us Branch | 3,542,057 | 0.0557% | 3,596,187 | 3,590,676 | 99.85% |
| | | | | **23,235,322** | **0.3656%** | **23,160,059** | **18,495,584** | **79.86%** |
| 61 | 800 | | WESTERN MUT INS GRP | | | | | |
| | | 15776 | Residence Mut Ins Co | 33,489,715 | 0.5269% | 33,307,538 | 12,682,317 | 38.08% |
| | | 13625 | Western Mut Ins Co | 3,483,147 | 0.0548% | 3,615,614 | 1,156,995 | 32.00% |
| | | | | **36,972,862** | **0.5817%** | **36,923,152** | **13,839,312** | **37.48%** |
| 62 | 2898 | | Western Serv Contract Grp | | | | | |
| | | 37850 | Pacific Specialty Ins Co | 76,717,131 | 1.2070% | 74,216,914 | 30,741,193 | 41.42% |
| | | | | **76,717,131** | **1.2070%** | **74,216,914** | **30,741,193** | **41.42%** |
| 63 | 273 | | WORKMENS GRP | | | | | |
| | | 13250 | Workmens Auto Ins Co | 3,127,262 | 0.0492% | 3,276,150 | 1,575,819 | 48.10% |
| | | | | **3,127,262** | **0.0492%** | **3,276,150** | **1,575,819** | **48.10%** |
| 64 | 212 | | ZURICH INS GRP | | | | | |
| | | 21660 | Fire Ins Exch | 665,086,943 | 10.4640% | 709,736,084 | 295,663,678 | 41.66% |
| | | 21687 | Mid Century Ins Co | 328,964,432 | 5.1757% | 268,471,256 | 183,087,664 | 68.20% |
| | | 11185 | Foremost Ins Co | 66,673,273 | 1.0490% | 63,042,873 | 38,413,720 | 60.93% |
| | | 21326 | Empire Fire & Marine Ins Co | 16,297,325 | 0.2564% | 16,173,446 | 2,382,098 | 14.73% |
| | | 21652 | Farmers Ins Exch | 15,030,444 | 0.2365% | 15,425,140 | 4,690,548 | 30.41% |
| | | 11800 | Foremost Prop & Cas Ins Co | 9,459,167 | 0.1488% | 9,274,574 | 8,853,993 | 95.47% |
| | | 10317 | Neighborhood Spirit Prop & Cas Co | 5,921,757 | 0.0932% | 6,332,463 | 3,752,496 | 59.26% |
| | | 43699 | American Federation Ins Co | 5,532,537 | 0.0870% | 5,623,463 | 3,069,728 | 54.59% |
| | | 10315 | Civic Prop & Cas Co | 2,548,442 | 0.0401% | 2,720,033 | 1,421,417 | 52.26% |
| | | 39306 | Fidelity & Deposit Co Of MD | 1,638,289 | 0.0258% | 1,703,348 | 352,105 | 20.67% |
| | | 10318 | Exact Prop & Cas Co Inc | 1,558,613 | 0.0245% | 1,640,093 | 1,025,566 | 62.53% |
| | | | | **1,118,711,222** | **17.6009%** | **1,100,142,773** | **542,713,013** | **49.33%** |
| | | | **Line Total:** | **6,355,980,869** | **100.0000%** | **6,386,251,776** | **3,452,898,028** | **54.07%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 626 | Ace Ltd Grp | | | | | | |
| | | 22667 | Ace Amer Ins Co | 53,783,272 | 1.9987% | 54,268,437 | 2,096,334 | 3.86% |
| | | 20702 | Ace Fire Underwriters Ins Co | 122,585 | 0.0046% | 129,397 | -191,562 | -148.04% |
| | | 20699 | Ace Prop & Cas Ins Co | 70,676 | 0.0026% | 133,033 | 72,538 | 54.53% |
| | | | | **53,976,533** | **2.0059%** | **54,530,867** | **1,977,310** | **3.63%** |
| 2 | 38733 | Alaska Natl Ins Co | | | | | | |
| | | 38733 | Alaska Natl Ins Co | 3,867 | 0.0001% | 2,731 | 0 | 0.00% |
| | | | | **3,867** | **0.0001%** | **2,731** | **0** | **0.00%** |
| 3 | 501 | Alleghany Grp | | | | | | |
| | | 10472 | Capitol Ind Corp | 85,542 | 0.0032% | 114,870 | 1,914 | 1.67% |
| | | | | **85,542** | **0.0032%** | **114,870** | **1,914** | **1.67%** |
| 4 | 761 | ALLIANZ INS GRP | | | | | | |
| | | 21873 | Firemans Fund Ins Co | 53,405,766 | 1.9846% | 50,037,387 | 17,773,258 | 35.52% |
| | | 21857 | American Ins Co | 49,247,309 | 1.8301% | 54,479,556 | 23,871,379 | 43.82% |
| | | 21881 | National Surety Corp | 45,788,879 | 1.7016% | 44,468,521 | 13,620,501 | 30.63% |
| | | 21849 | American Automobile Ins Co | 18,432,952 | 0.6850% | 19,588,637 | 11,157,209 | 56.96% |
| | | 21865 | Associated Ind Corp | 10,975,952 | 0.4079% | 12,057,551 | 8,769,432 | 72.73% |
| | | | | **177,850,858** | **6.6092%** | **180,631,652** | **75,191,779** | **41.63%** |
| 5 | 8 | ALLSTATE INS GRP | | | | | | |
| | | 19232 | Allstate Ins Co | 110,431,935 | 4.1038% | 113,256,917 | 47,689,158 | 42.11% |
| | | 10358 | Encompass Ins Co | 107,227 | 0.0040% | 103,494 | 368,878 | 356.42% |
| | | | | **110,539,162** | **4.1078%** | **113,360,411** | **48,058,036** | **42.39%** |
| 6 | 1321 | American Farmers & Ranchers Grp | | | | | | |
| | | 37931 | American Farmers & Ranchers Ins Co | 450,793 | 0.0168% | 466,991 | 313,169 | 67.06% |
| | | | | **450,793** | **0.0168%** | **466,991** | **313,169** | **67.06%** |
| 7 | 84 | American Financial Grp | | | | | | |
| | | 22136 | Great Amer Ins Co of NY | 6,129,394 | 0.2278% | 6,956,832 | 2,322,642 | 33.39% |
| | | 26344 | Great Amer Assur Co | 4,350,624 | 0.1617% | 4,493,488 | 1,300,681 | 28.95% |
| | | 16691 | Great Amer Ins Co | 3,299,237 | 0.1226% | 3,724,882 | 897,808 | 24.10% |
| | | 26832 | Great Amer Alliance Ins Co | 1,066,631 | 0.0396% | 847,662 | 43,080 | 5.08% |
| | | | | **14,845,886** | **0.5517%** | **16,022,864** | **4,564,211** | **28.49%** |
| 8 | 12 | AMERICAN INTL GRP | | | | | | |
| | | 23809 | Granite State Ins Co | 6,391,991 | 0.2375% | 6,157,002 | 1,523,896 | 24.75% |
| | | 23841 | New Hampshire Ins Co | 2,564,944 | 0.0953% | 2,292,086 | 164,626 | 7.18% |
| | | 19445 | National Union Fire Ins Co Of Pitts | 2,062,634 | 0.0767% | 2,059,489 | 5,640,660 | 273.89% |
| | | 19380 | American Home Assur Co | 790,074 | 0.0294% | 804,459 | 350,115 | 43.52% |
| | | 11452 | Hartford Steam Boil Inspec & Ins Co | 37,071 | 0.0014% | 264,282 | 6,714,866 | 2540.80% |
| | | 19429 | Insurance Co Of The State Of PA | 6,830 | 0.0003% | 6,793 | 720 | 10.60% |
| | | | | **11,853,544** | **0.4405%** | **11,584,111** | **14,394,883** | **124.26%** |
| 9 | 408 | AMERICAN NATL FIN GRP | | | | | | |
| | | 11048 | Pacific Prop & Cas Co | 76,513 | 0.0028% | 92,952 | 7,500 | 8.07% |
| | | | | **76,513** | **0.0028%** | **92,952** | **7,500** | **8.07%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 10 | 124 | | AMERISURE CO GRP | | | | | |
| | | 23396 | Amerisure Mut Ins Co | 32,674 | 0.0012% | 23,676 | 63 | 0.27% |
| | | | | **32,674** | **0.0012%** | **23,676** | **63** | **0.27%** |
| 11 | 1279 | | Arch Ins Grp | | | | | |
| | | 11150 | Arch Ins Co | 2,979,203 | 0.1107% | 2,994,397 | 210,160 | 7.02% |
| | | | | **2,979,203** | **0.1107%** | **2,994,397** | **210,160** | **7.02%** |
| 12 | 457 | | ARGONAUT GRP | | | | | |
| | | 19860 | Argonaut Great Central Ins Co | 4,288,094 | 0.1594% | 4,036,198 | 1,425,135 | 35.31% |
| | | 19828 | Argonaut Midwest Ins Co | 712,808 | 0.0265% | 347,282 | 174,218 | 50.17% |
| | | 19801 | Argonaut Ins Co | 26,366 | 0.0010% | 21,212 | 3,182 | 15.00% |
| | | | | **5,027,268** | **0.1868%** | **4,404,692** | **1,602,535** | **36.38%** |
| 13 | 19 | | Assurant Inc Grp | | | | | |
| | | 19615 | American Reliable Ins Co | 293,884 | 0.0109% | 303,035 | 96,031 | 31.69% |
| | | | | **293,884** | **0.0109%** | **303,035** | **96,031** | **31.69%** |
| 14 | 1330 | | Balboa Ins Grp | | | | | |
| | | 24813 | Balboa Ins Co | 2,061 | 0.0001% | 1,870 | 150,010 | 8021.93% |
| | | | | **2,061** | **0.0001%** | **1,870** | **150,010** | **8021.93%** |
| 15 | 18538 | | Bancinsure Inc | | | | | |
| | | 18538 | Bancinsure Inc | 455,384 | 0.0169% | 402,984 | 308,779 | 76.62% |
| | | | | **455,384** | **0.0169%** | **402,984** | **308,779** | **76.62%** |
| 16 | 13528 | | Brotherhood Mut Ins Co | | | | | |
| | | 13528 | Brotherhood Mut Ins Co | 278,467 | 0.0103% | 84,332 | 18,783 | 22.27% |
| | | | | **278,467** | **0.0103%** | **84,332** | **18,783** | **22.27%** |
| 17 | 27480 | | California Mut Ins Co | | | | | |
| | | 27480 | California Mut Ins Co | 2,022,294 | 0.0752% | 2,078,327 | 131,361 | 6.32% |
| | | | | **2,022,294** | **0.0752%** | **2,078,327** | **131,361** | **6.32%** |
| 18 | 802 | | Capital Ins Grp | | | | | |
| | | 13544 | California Capital Ins Co | 55,069,322 | 2.0465% | 54,275,212 | 24,924,328 | 45.92% |
| | | 23540 | Monterey Ins Co | 4,355,474 | 0.1619% | 3,968,919 | 3,234,215 | 81.49% |
| | | 12890 | Eagle W Ins Co | 11,967 | 0.0004% | 7,940 | 53,175 | 669.71% |
| | | | | **59,436,763** | **2.2088%** | **58,252,071** | **28,211,718** | **48.43%** |
| 19 | 38 | | CHUBB & SON INC GRP | | | | | |
| | | 20281 | Federal Ins Co | 103,593,788 | 3.8497% | 107,926,138 | 30,236,376 | 28.02% |
| | | 20397 | Vigilant Ins Co | 17,323,581 | 0.6438% | 17,204,183 | 4,638,709 | 26.96% |
| | | 20303 | Great Northern Ins Co | 7,164,621 | 0.2662% | 6,442,078 | 2,322,746 | 36.06% |
| | | 20346 | Pacific Ind Co | 457,762 | 0.0170% | 502,556 | 144,865 | 28.83% |
| | | 10052 | Chubb Natl Ins Co | 50 | 0.0000% | 58 | 86 | 148.28% |
| | | | | **128,539,802** | **4.7768%** | **132,075,013** | **37,342,782** | **28.27%** |
| 20 | 18767 | | Church Mut Ins Co | | | | | |
| | | 18767 | Church Mut Ins Co | 16,204,550 | 0.6022% | 16,786,638 | 7,024,017 | 41.84% |
| | | | | **16,204,550** | **0.6022%** | **16,786,638** | **7,024,017** | **41.84%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 21 | 344 | | CHURCH PENSION FUND GRP | | | | | |
| | | 10669 | Church Ins Co | 458 | 0.0000% | 6,503 | 6,240 | 95.96% |
| | | | | **458** | **0.0000%** | **6,503** | **6,240** | **95.96%** |
| 22 | 244 | | CINCINNATI FIN GRP | | | | | |
| | | 10677 | Cincinnati Ins Co | 215,088 | 0.0080% | 199,304 | 24,089 | 12.09% |
| | | | | **215,088** | **0.0080%** | **199,304** | **24,089** | **12.09%** |
| 23 | 323 | | CIVIL SERV EMPLOYEE GRP | | | | | |
| | | 10693 | Civil Serv Employees Ins Co | 7,504,415 | 0.2789% | 7,593,729 | 1,924,552 | 25.34% |
| | | 18953 | CSE Safeguard Ins Co | 4,298 | 0.0002% | 2,309 | -109,759 | -4753.53% |
| | | | | **7,508,713** | **0.2790%** | **7,596,038** | **1,814,793** | **23.89%** |
| 24 | 218 | | CNA INS GRP | | | | | |
| | | 20478 | National Fire Ins Co Of Hartford | 24,983,730 | 0.9284% | 24,824,040 | 10,178,299 | 41.00% |
| | | 20508 | Valley Forge Ins Co | 21,934,839 | 0.8151% | 21,670,707 | 8,515,715 | 39.30% |
| | | 20443 | Continental Cas Co | 13,196,058 | 0.4904% | 13,241,585 | 7,238,151 | 54.66% |
| | | 20427 | American Cas Co Of Reading PA | 8,991,931 | 0.3342% | 9,172,125 | 3,848,713 | 41.96% |
| | | 20494 | Transportation Ins Co | 8,238,410 | 0.3062% | 8,861,276 | 6,084,890 | 68.67% |
| | | 35289 | Continental Ins Co | 4,088,730 | 0.1519% | 4,463,432 | 326,926 | 7.32% |
| | | | | **81,433,698** | **3.0262%** | **82,233,165** | **36,192,694** | **44.01%** |
| 25 | 37206 | | Contractors Bonding & Ins Co | | | | | |
| | | 37206 | Contractors Bonding & Ins Co | 156,974 | 0.0058% | 161,717 | -266,601 | -164.86% |
| | | | | **156,974** | **0.0058%** | **161,717** | **-266,601** | **-164.86%** |
| 26 | 14010 | | Crusader Ins Co | | | | | |
| | | 14010 | Crusader Ins Co | 17,461,250 | 0.6489% | 18,179,998 | 7,749,256 | 42.63% |
| | | | | **17,461,250** | **0.6489%** | **18,179,998** | **7,749,256** | **42.63%** |
| 27 | 306 | | CUNA MUT GRP | | | | | |
| | | 10847 | Cumis Ins Society Inc | 4,867,221 | 0.1809% | 4,859,457 | 1,456,657 | 29.98% |
| | | | | **4,867,221** | **0.1809%** | **4,859,457** | **1,456,657** | **29.98%** |
| 28 | 40975 | | Dentists Ins Co | | | | | |
| | | 40975 | Dentists Ins Co | 9,209,499 | 0.3422% | 9,012,409 | 4,473,401 | 49.64% |
| | | | | **9,209,499** | **0.3422%** | **9,012,409** | **4,473,401** | **49.64%** |
| 29 | 62 | | EMC INS CO GRP | | | | | |
| | | 21415 | Employers Mut Cas Co | 281,926 | 0.0105% | 187,356 | 298,985 | 159.58% |
| | | | | **281,926** | **0.0105%** | **187,356** | **298,985** | **159.58%** |
| 30 | 1120 | | EVEREST REINS HOLDINGS GRP | | | | | |
| | | 10120 | Everest Natl Ins Co | 6,592,920 | 0.2450% | 6,038,139 | 1,729,888 | 28.65% |
| | | | | **6,592,920** | **0.2450%** | **6,038,139** | **1,729,888** | **28.65%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 31 | 158 | FAIRFAX FIN GRP | | | | | | |
| | | 25054 | Hudson Ins Co | 1,281,153 | 0.0476% | 967,205 | 570,403 | 58.97% |
| | | 10936 | Seneca Ins Co Inc | 684,823 | 0.0254% | 594,681 | 560,475 | 94.25% |
| | | 21113 | United States Fire Ins Co | 328,405 | 0.0122% | 385,653 | 418,011 | 108.39% |
| | | 21105 | North River Ins Co | 242,552 | 0.0090% | 227,013 | 45,613 | 20.09% |
| | | 10220 | Commonwealth Ins Co Of Amer | 221,838 | 0.0082% | 169,752 | -75,350 | -44.39% |
| | | | | **2,758,771** | **0.1025%** | **2,344,304** | **1,519,152** | **64.80%** |
| 32 | 7 | FEDERATED MUT GRP | | | | | | |
| | | 13935 | Federated Mut Ins Co | 4,523,177 | 0.1681% | 4,583,076 | 778,950 | 17.00% |
| | | 28304 | Federated Serv Ins Co | 333,559 | 0.0124% | 296,275 | 426,856 | 144.07% |
| | | | | **4,856,736** | **0.1805%** | **4,879,351** | **1,205,806** | **24.71%** |
| 33 | 670 | FIDELITY NATL FIN GRP | | | | | | |
| | | 25180 | Fidelity Natl Ins Co | 342,962 | 0.0127% | 503,154 | 19,754 | 3.93% |
| | | | | **342,962** | **0.0127%** | **503,154** | **19,754** | **3.93%** |
| 34 | 70 | FIRST AMER TITLE GRP | | | | | | |
| | | 37710 | First Amer Prop & Cas Ins Co | 128,539 | 0.0048% | 149,062 | 84,069 | 56.40% |
| | | | | **128,539** | **0.0048%** | **149,062** | **84,069** | **56.40%** |
| 35 | 349 | FLORISTS MUT GRP | | | | | | |
| | | 13978 | Florists Mut Ins Co | 2,177,313 | 0.0809% | 2,248,612 | 191,940 | 8.54% |
| | | | | **2,177,313** | **0.0809%** | **2,248,612** | **191,940** | **8.54%** |
| 36 | 65 | FM GLOBAL GRP | | | | | | |
| | | 10014 | Affiliated Fm Ins Co | 7,855,799 | 0.2919% | 8,440,055 | 4,134,524 | 48.99% |
| | | | | **7,855,799** | **0.2919%** | **8,440,055** | **4,134,524** | **48.99%** |
| 37 | 1331 | Glencoe US Holdings Grp | | | | | | |
| | | 10340 | Stonington Ins Co | 1,100,581 | 0.0409% | 1,101,285 | 845,891 | 76.81% |
| | | | | **1,100,581** | **0.0409%** | **1,101,285** | **845,891** | **76.81%** |
| 38 | 83 | GRANGE INS GRP | | | | | | |
| | | 22101 | Grange Ins Assn | 227,234 | 0.0084% | 225,794 | 10,725 | 4.75% |
| | | | | **227,234** | **0.0084%** | **225,794** | **10,725** | **4.75%** |
| 39 | 303 | GUIDEONE INS GRP | | | | | | |
| | | 14559 | Guideone Specialty Mut Ins Co | 13,234,215 | 0.4918% | 14,105,711 | 7,874,723 | 55.83% |
| | | 15032 | Guideone Mut Ins Co | 8,640,688 | 0.3211% | 9,429,811 | 2,768,283 | 29.36% |
| | | | | **21,874,903** | **0.8129%** | **23,535,522** | **10,643,006** | **45.22%** |
| 40 | 91 | HARTFORD FIRE & CAS GRP | | | | | | |
| | | 29424 | Hartford Cas Ins Co | 209,272,194 | 7.7769% | 212,111,543 | 34,742,062 | 16.38% |
| | | 19682 | Hartford Fire In Co | 27,022,038 | 1.0042% | 27,528,582 | 16,431,210 | 59.69% |
| | | 29459 | Twin City Fire Ins Co Co | 1,363,615 | 0.0507% | 1,516,229 | 288,800 | 19.05% |
| | | 30104 | Hartford Underwriters Ins Co | 1,261,931 | 0.0469% | 1,219,713 | 635,578 | 52.11% |
| | | 34690 | Property & Cas Ins Co Of Hartford | 1,243,740 | 0.0462% | 1,247,572 | 712,753 | 57.13% |
| | | 22357 | Hartford Accident & Ind Co | 680,576 | 0.0253% | 744,057 | -53,646 | -7.21% |
| | | 37478 | Hartford Ins Co Of The Midwest | 543,252 | 0.0202% | 625,045 | 166,422 | 26.63% |
| | | | | **241,387,346** | **8.9704%** | **244,992,741** | **52,923,179** | **21.60%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 41 | 984 | HCC INS HOLDINGS GRP | | | | | | |
| | | 29599 | US Specialty Ins Co | 1,053,912 | 0.0392% | 950,955 | 611,083 | 64.26% |
| | | | | **1,053,912** | **0.0392%** | **950,955** | **611,083** | **64.26%** |
| 42 | 225 | IAT Reins Co Grp | | | | | | |
| | | 20010 | Acceptance Ind Ins Co | 727,296 | 0.0270% | 813,278 | 257,415 | 31.65% |
| | | 23248 | Occidental Fire & Cas Co Of NC | 382,341 | 0.0142% | 230,795 | 31,904 | 13.82% |
| | | | | **1,109,637** | **0.0412%** | **1,044,073** | **289,319** | **27.71%** |
| 43 | 922 | ICW GRP | | | | | | |
| | | 27847 | Insurance Co Of The West | 101,122 | 0.0038% | 348,350 | -4,003 | -1.15% |
| | | | | **101,122** | **0.0038%** | **348,350** | **-4,003** | **-1.15%** |
| 44 | 246 | INDIANA LUMBERMENS GRP | | | | | | |
| | | 14265 | Indiana Lumbermens Mut Ins Co | 475,160 | 0.0177% | 212,442 | 2,830 | 1.33% |
| | | | | **475,160** | **0.0177%** | **212,442** | **2,830** | **1.33%** |
| 45 | 14354 | Jewelers Mut Ins Co | | | | | | |
| | | 14354 | Jewelers Mut Ins Co | 1,382,380 | 0.0514% | 1,342,296 | 1,112,673 | 82.89% |
| | | | | **1,382,380** | **0.0514%** | **1,342,296** | **1,112,673** | **82.89%** |
| 46 | 9 | JPMorgan Chase & Co Grp | | | | | | |
| | | 22985 | Sequoia Ins Co | 44,623,546 | 1.6583% | 45,570,213 | 23,987,725 | 52.64% |
| | | | | **44,623,546** | **1.6583%** | **45,570,213** | **23,987,725** | **52.64%** |
| 47 | 37800 | Leading Ins Grp Ins Co Ltd | | | | | | |
| | | 37800 | Leading Ins Grp Ins Co Ltd | 5,594,112 | 0.2079% | 4,900,042 | 3,296,119 | 67.27% |
| | | | | **5,594,112** | **0.2079%** | **4,900,042** | **3,296,119** | **67.27%** |
| 48 | 111 | LIBERTY MUT GRP | | | | | | |
| | | 24198 | Peerless Ins Co | 54,104,726 | 2.0106% | 55,483,659 | 19,027,736 | 34.29% |
| | | 10836 | Golden Eagle Ins Corp | 40,300,772 | 1.4976% | 39,055,874 | 16,777,349 | 42.96% |
| | | 19690 | American Economy Ins Co | 38,378,846 | 1.4262% | 40,000,239 | 12,730,281 | 31.83% |
| | | 24732 | General Ins Co Of Amer | 10,754,427 | 0.3997% | 11,296,357 | 7,568,902 | 67.00% |
| | | 19704 | American States Ins Co | 9,020,065 | 0.3352% | 9,066,962 | 1,685,744 | 18.59% |
| | | 23043 | Liberty Mut Ins Co | 6,944,786 | 0.2581% | 6,150,546 | 3,510,681 | 57.08% |
| | | 24724 | First Natl Ins Co Of Amer | 4,905,189 | 0.1823% | 4,854,212 | 2,860,390 | 58.93% |
| | | 24171 | Netherlands Ins Co The | 4,753,580 | 0.1767% | 4,855,621 | 4,986,500 | 102.70% |
| | | 24740 | Safeco Ins Co Of Amer | 3,473,437 | 0.1291% | 3,616,339 | 635,703 | 17.58% |
| | | 23035 | Liberty Mut Fire Ins Co | 2,603,138 | 0.0967% | 3,716,047 | 165,394 | 4.45% |
| | | 26069 | Wausau Business Ins Co | 2,103,551 | 0.0782% | 2,121,892 | 331,964 | 15.64% |
| | | 19917 | Liberty Ins Underwriters Inc | 1,576,680 | 0.0586% | 1,932,383 | 965,563 | 49.97% |
| | | 18333 | Peerless Ind Ins Co | 1,293,200 | 0.0481% | 776,503 | 53,715 | 6.92% |
| | | 26042 | Wausau Underwriters Ins Co | 1,183,588 | 0.0440% | 1,085,458 | 31,698 | 2.92% |
| | | 42404 | Liberty Ins Corp | 512,048 | 0.0190% | 654,466 | 232,878 | 35.58% |
| | | 21458 | Employers Ins of Wausau | 491,221 | 0.0183% | 405,501 | -158,809 | -39.16% |
| | | 33600 | LM Ins Corp | 38,568 | 0.0014% | 16,594 | 42 | 0.25% |
| | | 33588 | First Liberty Ins Corp | 4,893 | 0.0002% | 2,480 | 0 | 0.00% |
| | | | | **182,442,715** | **6.7799%** | **185,091,133** | **71,405,731** | **38.58%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 49 | 4381 | Lightyear Delos Grp | | | | | | |
| | | 35408 | Delos Ins Co | 4,361,290 | 0.1621% | 9,190,430 | 1,141,063 | 12.42% |
| | | | | **4,361,290** | **0.1621%** | **9,190,430** | **1,141,063** | **12.42%** |
| 50 | 785 | MARKEL CORP GRP | | | | | | |
| | | 38970 | Markel Ins Co | 6,086,254 | 0.2262% | 6,053,581 | 3,520,973 | 58.16% |
| | | 28932 | Markel Amer Ins Co | 317,812 | 0.0118% | 471,338 | -122,808 | -26.06% |
| | | | | **6,404,066** | **0.2380%** | **6,524,919** | **3,398,165** | **52.08%** |
| 51 | 748 | Meadowbrook Ins Grp | | | | | | |
| | | 18023 | Star Ins Co | 6,918,183 | 0.2571% | 6,944,208 | 3,179,607 | 45.79% |
| | | 25780 | Williamsburg Natl Ins Co | 1,258 | 0.0000% | 1,126 | 623 | 55.33% |
| | | | | **6,919,441** | **0.2571%** | **6,945,334** | **3,180,230** | **45.79%** |
| 52 | 1114 | MERCER INS GRP | | | | | | |
| | | 31453 | Financial Pacific Ins Co | 8,633,635 | 0.3208% | 8,813,819 | 3,221,633 | 36.55% |
| | | | | **8,633,635** | **0.3208%** | **8,813,819** | **3,221,633** | **36.55%** |
| 53 | 660 | MERCURY GEN GRP | | | | | | |
| | | 11908 | Mercury Cas Co | 27,851,576 | 1.0350% | 26,739,905 | 13,614,655 | 50.92% |
| | | | | **27,851,576** | **1.0350%** | **26,739,905** | **13,614,655** | **50.92%** |
| 54 | 2978 | Mitsui Sumitomo Ins Grp | | | | | | |
| | | 20362 | Mitsui Sumitomo Ins Co of Amer | 17,952,323 | 0.6671% | 19,288,282 | 7,236,237 | 37.52% |
| | | 22551 | Mitsui Sumitomo Ins USA Inc | 3,662,082 | 0.1361% | 3,449,103 | 443,371 | 12.85% |
| | | | | **21,614,405** | **0.8032%** | **22,737,385** | **7,679,608** | **33.78%** |
| 55 | 291 | MOTORISTS MUT | | | | | | |
| | | 13331 | American Hardware Mut Ins Co | 2,898,002 | 0.1077% | 2,733,528 | 2,977,285 | 108.92% |
| | | | | **2,898,002** | **0.1077%** | **2,733,528** | **2,977,285** | **108.92%** |
| 56 | 361 | Munich Re Grp | | | | | | |
| | | 19720 | American Alt Ins Corp | 4,681,576 | 0.1740% | 4,865,260 | 950,832 | 19.54% |
| | | | | **4,681,576** | **0.1740%** | **4,865,260** | **950,832** | **19.54%** |
| 57 | 140 | NATIONWIDE CORP GRP | | | | | | |
| | | 19100 | Amco Ins Co | 100,972,839 | 3.7523% | 97,609,085 | 72,359,892 | 74.13% |
| | | 23787 | Nationwide Mut Ins Co | 14,601,855 | 0.5426% | 14,298,889 | 7,881,435 | 55.12% |
| | | 28223 | Nationwide Agribusiness Ins Co | 13,403,039 | 0.4981% | 13,257,467 | 10,144,385 | 76.52% |
| | | 25453 | Nationwide Ins Co Of Amer | 1,375,351 | 0.0511% | 1,111,830 | 510,790 | 45.94% |
| | | 15580 | Scottsdale Ind Co | 698,556 | 0.0260% | 764,043 | 346,562 | 45.36% |
| | | 11991 | National Cas Co | 377,466 | 0.0140% | 380,521 | 38,443 | 10.10% |
| | | 13838 | Farmland Mut Ins Co | 48,493 | 0.0018% | 46,477 | -10,481 | -22.55% |
| | | | | **131,477,599** | **4.8859%** | **127,468,312** | **91,271,026** | **71.60%** |
| 58 | 510 | NAVIGATORS GRP | | | | | | |
| | | 42307 | Navigators Ins Co | 1,588,589 | 0.0590% | 1,814,193 | 354,571 | 19.54% |
| | | | | **1,588,589** | **0.0590%** | **1,814,193** | **354,571** | **19.54%** |
| 59 | 645 | OREGON MUT GRP | | | | | | |
| | | 14907 | Oregon Mut Ins Co | 7,257,366 | 0.2697% | 7,034,494 | 2,247,985 | 31.96% |
| | | | | **7,257,366** | **0.2697%** | **7,034,494** | **2,247,985** | **31.96%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database | Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 60 | 1218 | PENN AMER GRP | | | | | | |
| | | 32859 | Penn Amer Ins Co | 2,138,512 | 0.0795% | 2,507,770 | -290,587 | -11.59% |
| | | | | **2,138,512** | **0.0795%** | **2,507,770** | **-290,587** | **-11.59%** |
| 61 | 767 | Pennsylvania Manufacturers Grp | | | | | | |
| | | 12262 | Pennsylvania Manufacturers Assoc Ins | 51,205 | 0.0019% | 49,004 | -648 | -1.32% |
| | | | | **51,205** | **0.0019%** | **49,004** | **-648** | **-1.32%** |
| 62 | 775 | PHARMACISTS MUT GRP | | | | | | |
| | | 13714 | Pharmacists Mut Ins Co | 12,525 | 0.0005% | 5,829 | 320 | 5.49% |
| | | | | **12,525** | **0.0005%** | **5,829** | **320** | **5.49%** |
| 63 | 677 | Philadelphia Consolidated Holding Grp | | | | | | |
| | | 18058 | Philadelphia Ind Ins Co | 65,437,806 | 2.4318% | 58,166,271 | 23,049,970 | 39.63% |
| | | | | **65,437,806** | **2.4318%** | **58,166,271** | **23,049,970** | **39.63%** |
| 64 | 853 | PUBLIC SERV GRP | | | | | | |
| | | 15059 | Public Service Mut Ins Co | 7,528,908 | 0.2798% | 8,365,442 | 2,583,768 | 30.89% |
| | | 10830 | Business Alliance Ins Co | 4,900,215 | 0.1821% | 4,111,168 | 1,511,746 | 36.77% |
| | | | | **12,429,123** | **0.4619%** | **12,476,610** | **4,095,514** | **32.83%** |
| 65 | 796 | QBE INS GRP | | | | | | |
| | | 25747 | Unigard Ins Co | 16,758,328 | 0.6228% | 17,064,067 | 14,917,005 | 87.42% |
| | | 37257 | Praetorian Ins Co | 13,112,766 | 0.4873% | 12,907,507 | 8,992,025 | 69.67% |
| | | 39217 | QBE Ins Corp | 5,807,307 | 0.2158% | 5,086,955 | 1,547,747 | 30.43% |
| | | 25798 | Unigard Ind Co | 554,097 | 0.0206% | 588,240 | 183,747 | 31.24% |
| | | 24449 | Regent Ins Co | 146,899 | 0.0055% | 130,453 | -8,301 | -6.36% |
| | | 24414 | General Cas Co Of WI | 18,967 | 0.0007% | 26,827 | 2,667 | 9.94% |
| | | 37303 | Redland Ins Co | 17,312 | 0.0006% | 10,932 | 3,890 | 35.58% |
| | | | | **36,415,676** | **1.3533%** | **35,814,981** | **25,638,780** | **71.59%** |
| 66 | 783 | RLI INS GRP | | | | | | |
| | | 13056 | RLI Ins Co | 493,385 | 0.0183% | 465,062 | 101,926 | 21.92% |
| | | | | **493,385** | **0.0183%** | **465,062** | **101,926** | **21.92%** |
| 67 | 169 | SENTRY INS GRP | | | | | | |
| | | 24988 | Sentry Ins A Mut Co | 2,279,911 | 0.0847% | 2,378,795 | 103,290 | 4.34% |
| | | | | **2,279,911** | **0.0847%** | **2,378,795** | **103,290** | **4.34%** |
| 68 | 3219 | Sompo Japan Ins Grp | | | | | | |
| | | 11126 | Sompo Japan Ins Co of Amer | 7,515,472 | 0.2793% | 7,110,672 | 7,381,390 | 103.81% |
| | | | | **7,515,472** | **0.2793%** | **7,110,672** | **7,381,390** | **103.81%** |
| 69 | 20613 | Sparta Ins Co | | | | | | |
| | | 20613 | Sparta Ins Co | 42,790 | 0.0016% | 3,897 | 2,220 | 56.97% |
| | | | | **42,790** | **0.0016%** | **3,897** | **2,220** | **56.97%** |
| 70 | 36790 | Springfield Ins Co Inc | | | | | | |
| | | 36790 | Springfield Ins Co Inc | 269,562 | 0.0100% | 236,298 | 52,902 | 22.39% |
| | | | | **269,562** | **0.0100%** | **236,298** | **52,902** | **22.39%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 71 | 176 | STATE FARM GRP | | | | | | |
| | | 25151 | State Farm General Ins Co | 215,423,874 | 8.0055% | 211,035,118 | 84,648,966 | 40.11% |
| | | | | **215,423,874** | **8.0055%** | **211,035,118** | **84,648,966** | **40.11%** |
| 72 | 93 | STATE NATL GRP | | | | | | |
| | | 12831 | State Natl Ins Co Inc | 8,879,163 | 0.3300% | 8,920,342 | 1,685,043 | 18.89% |
| | | | | **8,879,163** | **0.3300%** | **8,920,342** | **1,685,043** | **18.89%** |
| 73 | 40134 | SUA Ins Co | | | | | | |
| | | 40134 | SUA Ins Co | 28,368 | 0.0011% | 8,444 | 10,670 | 126.36% |
| | | | | **28,368** | **0.0011%** | **8,444** | **10,670** | **126.36%** |
| 74 | 181 | SWISS RE GRP | | | | | | |
| | | 29700 | North Amer Elite Ins Co | 8,524,409 | 0.3168% | 8,674,293 | 5,451,943 | 62.85% |
| | | 39845 | Westport Ins Corp | 1,181,584 | 0.0439% | 1,374,357 | 374,231 | 27.23% |
| | | | | **9,705,993** | **0.3607%** | **10,048,650** | **5,826,174** | **57.98%** |
| 75 | 88 | The Hanover Ins Grp | | | | | | |
| | | 42552 | Nova Cas Co | 1,294,205 | 0.0481% | 1,786,998 | 1,012,156 | 56.64% |
| | | 22306 | Massachusetts Bay Ins Co | 130,347 | 0.0048% | 153,847 | 128,303 | 83.40% |
| | | 22292 | Hanover Ins Co | 78,428 | 0.0029% | 85,295 | -21,920 | -25.70% |
| | | | | **1,502,980** | **0.0559%** | **2,026,140** | **1,118,539** | **55.21%** |
| 76 | 3098 | Tokio Marine Holdings Inc GRP | | | | | | |
| | | 12904 | Tokio Marine & Nichido Fire Ins Co | 4,603,936 | 0.1711% | 4,637,522 | 798,888 | 17.23% |
| | | | | **4,603,936** | **0.1711%** | **4,637,522** | **798,888** | **17.23%** |
| 77 | 161 | TOPA EQUITIES LTD GRP | | | | | | |
| | | 18031 | Topa Ins Co | 2,881,818 | 0.1071% | 3,196,443 | 2,044,812 | 63.97% |
| | | | | **2,881,818** | **0.1071%** | **3,196,443** | **2,044,812** | **63.97%** |
| 78 | 3703 | Tower Grp | | | | | | |
| | | 44300 | Tower Ins Co Of NY | 262,015 | 0.0097% | 57,967 | -7,329 | -12.64% |
| | | | | **262,015** | **0.0097%** | **57,967** | **-7,329** | **-12.64%** |
| 79 | 3548 | Travelers Grp | | | | | | |
| | | 25674 | Travelers Property Cas Co Of Amer | 141,066,464 | 5.2423% | 141,639,749 | 79,087,233 | 55.84% |
| | | 25682 | Travelers Ind Co Of CT | 61,429,865 | 2.2828% | 63,470,541 | 24,031,571 | 37.86% |
| | | 19046 | Travelers Cas Ins Co Of Amer | 12,565,233 | 0.4669% | 4,353,365 | 1,139,826 | 26.18% |
| | | 24767 | St Paul Fire & Marine Ins Co | 2,231,962 | 0.0829% | 2,383,221 | 899,791 | 37.76% |
| | | 24015 | Northland Ins Co | 637,713 | 0.0237% | 686,739 | -24,186 | -3.52% |
| | | 36463 | Discover Prop & Cas Ins Co | 343,684 | 0.0128% | 330,673 | 468,353 | 141.64% |
| | | 24791 | St Paul Mercury Ins Co | 171,142 | 0.0064% | 159,177 | 29,811 | 18.73% |
| | | 19038 | Travelers Cas & Surety Co | 86,397 | 0.0032% | 104,698 | 176,568 | 168.65% |
| | | 19070 | Standard Fire Ins Co | 72,567 | 0.0027% | 72,567 | 926 | 1.28% |
| | | 35386 | Fidelity & Guar Ins Co | 269 | 0.0000% | 24,186 | -217,578 | -899.60% |
| | | 24775 | St Paul Guardian Ins Co | 123 | 0.0000% | 88 | -76,574 | -87015.91% |
| | | 25887 | US Fidelity & Guaranty Co | 93 | 0.0000% | 168,065 | -273,725 | -162.87% |
| | | | | **218,605,512** | **8.1238%** | **213,393,069** | **105,242,016** | **49.32%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 80 | 781 | UNION LABOR GRP | | | | | | |
| | | 37893 | Ullico Cas Co | 4,823 | 0.0002% | 3,538 | 9,950 | 281.23% |
| | | | | **4,823** | **0.0002%** | **3,538** | **9,950** | **281.23%** |
| 81 | 920 | UNITED NATL GRP | | | | | | |
| | | 42048 | Diamond State Ins Co | 944,639 | 0.0351% | 997,074 | 884,601 | 88.72% |
| | | 41335 | United Natl Specialty Ins Co | 364 | 0.0000% | 224 | 1 | 0.45% |
| | | | | **945,003** | **0.0351%** | **997,298** | **884,602** | **88.70%** |
| 82 | 201 | UTICA GRP | | | | | | |
| | | 25984 | Graphic Arts Mut Ins Co | 60,039 | 0.0022% | 59,870 | -381 | -0.64% |
| | | 25976 | Utica Mut Ins Co | 2,736 | 0.0001% | 2,378 | 2,455 | 103.24% |
| | | | | **62,775** | **0.0023%** | **62,248** | **2,074** | **3.33%** |
| 83 | 21172 | Vanliner Ins Co | | | | | | |
| | | 21172 | Vanliner Ins Co | 401 | 0.0000% | 82 | 43 | 52.44% |
| | | | | **401** | **0.0000%** | **82** | **43** | **52.44%** |
| 84 | 2898 | Western Serv Contract Grp | | | | | | |
| | | 37850 | Pacific Specialty Ins Co | 936,645 | 0.0348% | 841,137 | 552,693 | 65.71% |
| | | | | **936,645** | **0.0348%** | **841,137** | **552,693** | **65.71%** |
| 85 | 1129 | WHITE MOUNTAINS GRP | | | | | | |
| | | 20648 | Employers Fire Ins Co | 18,696,818 | 0.6948% | 16,870,850 | 9,128,266 | 54.11% |
| | | 20621 | OneBeacon Amer Ins Co | 14,633,935 | 0.5438% | 14,894,338 | 8,779,516 | 58.95% |
| | | 27154 | Atlantic Specialty Ins Co | 27,158 | 0.0010% | 43,604 | -49,654 | -113.87% |
| | | | | **33,357,911** | **1.2396%** | **31,808,792** | **17,858,128** | **56.14%** |
| 86 | 98 | WR Berkley Corp GRP | | | | | | |
| | | 36684 | Riverport Ins Co | 3,647,150 | 0.1355% | 3,604,527 | 1,261,584 | 35.00% |
| | | 25224 | Great Divide Ins Co | 1,116,904 | 0.0415% | 726,941 | 913,495 | 125.66% |
| | | 40045 | Starnet Ins Co | 726,417 | 0.0270% | 1,175,313 | 1,788,815 | 152.20% |
| | | 23612 | Midwest Employers Cas Co | 9,025 | 0.0003% | 306,333 | 109,435 | 35.72% |
| | | | | **5,499,496** | **0.2044%** | **5,813,114** | **4,073,329** | **70.07%** |
| 87 | 1285 | XL AMER GRP | | | | | | |
| | | 22322 | Greenwich Ins Co | 9,617,206 | 0.3574% | 7,078,939 | 2,271,423 | 32.09% |
| | | | | **9,617,206** | **0.3574%** | **7,078,939** | **2,271,423** | **32.09%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| 88 | 212 | ZURICH INS GRP | | | | | | |
| | | 21652 | Farmers Ins Exch | 196,722,056 | 7.3105% | 204,079,992 | 39,868,957 | 19.54% |
| | | 21660 | Fire Ins Exch | 135,954,778 | 5.0523% | 129,260,194 | 59,706,114 | 46.19% |
| | | 21709 | Truck Ins Exch | 90,698,324 | 3.3705% | 89,798,931 | 15,434,199 | 17.19% |
| | | 21326 | Empire Fire & Marine Ins Co | 87,815,788 | 3.2634% | 79,974,001 | 3,552,298 | 4.44% |
| | | 21687 | Mid Century Ins Co | 34,621,903 | 1.2866% | 28,561,414 | 8,734,099 | 30.58% |
| | | 19356 | Maryland Cas Co | 23,038,748 | 0.8562% | 31,296,342 | 26,366,492 | 84.25% |
| | | 40142 | American Zurich Ins Co | 6,125,233 | 0.2276% | 6,370,032 | 3,642,266 | 57.18% |
| | | 16535 | Zurich American Ins Co | 5,800,420 | 0.2156% | 4,165,647 | 808,353 | 19.41% |
| | | 39306 | Fidelity & Deposit Co Of MD | 5,204,677 | 0.1934% | 5,150,395 | 700,035 | 13.59% |
| | | 10318 | Exact Prop & Cas Co Inc | 3,547,350 | 0.1318% | 3,698,131 | 263,798 | 7.13% |
| | | 19305 | Assurance Co Of Amer | 3,389,574 | 0.1260% | 976,626 | 9,891,468 | 1012.82% |
| | | 26247 | American Guar & Liab Ins | 933,233 | 0.0347% | 988,455 | 454,196 | 45.95% |
| | | 10315 | Civic Prop & Cas Co | 835,106 | 0.0310% | 845,945 | -27,614 | -3.26% |
| | | 19372 | Northern Ins Co Of NY | 511,334 | 0.0190% | 108,219 | 1,328,072 | 1227.21% |
| | | 10317 | Neighborhood Spirit Prop & Cas Co | 340,864 | 0.0127% | 306,408 | -4,165 | -1.36% |
| | | 34347 | Colonial Amer Cas & Surety Co | 88,523 | 0.0033% | 89,178 | -1,888 | -2.12% |
| | | 27855 | Zurich American Ins Co Of IL | 47,013 | 0.0017% | 73,638 | -16,044 | -21.79% |
| | | | | **595,674,924** | **22.1363%** | **585,743,548** | **170,700,636** | **29.14%** |
| | | | **Line Total:** | **2,690,941,918** | **100.0000%** | **2,680,323,113** | **1,033,256,753** | **38.55%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 626 | Ace Ltd Grp | | | | | | |
| | | 22667 | Ace Amer Ins Co | 2,011,992 | 0.1197% | 2,080,300 | -3,232,399 | -155.38% |
| | | 20699 | Ace Prop & Cas Ins Co | 379,712 | 0.0226% | 526,659 | 621,015 | 117.92% |
| | | 20702 | Ace Fire Underwriters Ins Co | 176,245 | 0.0105% | 198,715 | 1,473,470 | 741.50% |
| | | | | **2,567,949** | **0.1527%** | **2,805,674** | **-1,137,914** | **-40.56%** |
| 2 | 38733 | Alaska Natl Ins Co | | | | | | |
| | | 38733 | Alaska Natl Ins Co | 23,919 | 0.0014% | 19,414 | 12,035 | 61.99% |
| | | | | **23,919** | **0.0014%** | **19,414** | **12,035** | **61.99%** |
| 3 | 501 | Alleghany Grp | | | | | | |
| | | 10472 | Capitol Ind Corp | 181,338 | 0.0108% | 246,136 | 191,554 | 77.82% |
| | | | | **181,338** | **0.0108%** | **246,136** | **191,554** | **77.82%** |
| 4 | 761 | ALLIANZ INS GRP | | | | | | |
| | | 21857 | American Ins Co | 42,241,062 | 2.5121% | 46,339,447 | 29,206,420 | 63.03% |
| | | 21881 | National Surety Corp | 34,241,523 | 2.0364% | 35,847,987 | 27,828,246 | 77.63% |
| | | 21873 | Firemans Fund Ins Co | 23,560,701 | 1.4012% | 22,749,997 | 30,646,526 | 134.71% |
| | | 21849 | American Automobile Ins Co | 13,620,510 | 0.8100% | 16,016,822 | 12,946,325 | 80.83% |
| | | 21865 | Associated Ind Corp | 9,887,343 | 0.5880% | 11,250,656 | 7,997,880 | 71.09% |
| | | | | **123,551,139** | **7.3477%** | **132,204,909** | **108,625,397** | **82.16%** |
| 5 | 8 | ALLSTATE INS GRP | | | | | | |
| | | 19232 | Allstate Ins Co | 40,368,325 | 2.4008% | 41,678,894 | 16,459,415 | 39.49% |
| | | 10358 | Encompass Ins Co | 26,798 | 0.0016% | 25,866 | -74,708 | -288.83% |
| | | | | **40,395,123** | **2.4023%** | **41,704,760** | **16,384,707** | **39.29%** |
| 6 | 1321 | American Farmers & Ranchers Grp | | | | | | |
| | | 37931 | American Farmers & Ranchers Ins Co | 260,088 | 0.0155% | 277,688 | -151,311 | -54.49% |
| | | | | **260,088** | **0.0155%** | **277,688** | **-151,311** | **-54.49%** |
| 7 | 84 | American Financial Grp | | | | | | |
| | | 26344 | Great Amer Assur Co | 6,423,197 | 0.3820% | 6,789,959 | 2,404,348 | 35.41% |
| | | 16691 | Great Amer Ins Co | 4,802,357 | 0.2856% | 5,070,514 | -835,316 | -16.47% |
| | | 22136 | Great Amer Ins Co of NY | 2,896,440 | 0.1723% | 3,013,127 | -578,539 | -19.20% |
| | | 26832 | Great Amer Alliance Ins Co | 680,561 | 0.0405% | 658,447 | -209,927 | -31.88% |
| | | | | **14,802,555** | **0.8803%** | **15,532,047** | **780,566** | **5.03%** |
| 8 | 12 | AMERICAN INTL GRP | | | | | | |
| | | 23809 | Granite State Ins Co | 11,102,465 | 0.6603% | 11,418,365 | 2,838,846 | 24.86% |
| | | 23841 | New Hampshire Ins Co | 6,717,938 | 0.3995% | 5,746,546 | 2,847,222 | 49.55% |
| | | | | **17,820,403** | **1.0598%** | **17,164,911** | **5,686,068** | **33.13%** |
| 9 | 408 | AMERICAN NATL FIN GRP | | | | | | |
| | | 11048 | Pacific Prop & Cas Co | 68,797 | 0.0041% | 94,533 | 13,610 | 14.40% |
| | | | | **68,797** | **0.0041%** | **94,533** | **13,610** | **14.40%** |
| 10 | 124 | AMERISURE CO GRP | | | | | | |
| | | 23396 | Amerisure Mut Ins Co | 152,652 | 0.0091% | 129,269 | 31,859 | 24.65% |
| | | | | **152,652** | **0.0091%** | **129,269** | **31,859** | **24.65%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 11 | 1279 | Arch Ins Grp | | | | | | |
| | | 11150 | Arch Ins Co | 11,416,372 | 0.6789% | 8,298,900 | 4,896,437 | 59.00% |
| | | | | **11,416,372** | **0.6789%** | **8,298,900** | **4,896,437** | **59.00%** |
| 12 | 457 | ARGONAUT GRP | | | | | | |
| | | 19860 | Argonaut Great Central Ins Co | 4,733,268 | 0.2815% | 4,434,335 | 615,641 | 13.88% |
| | | 19828 | Argonaut Midwest Ins Co | 885,416 | 0.0527% | 523,627 | 150,641 | 28.77% |
| | | 19801 | Argonaut Ins Co | 33,616 | 0.0020% | 27,854 | 26,030 | 93.45% |
| | | | | **5,652,300** | **0.3361%** | **4,985,816** | **792,312** | **15.89%** |
| 13 | 19 | Assurant Inc Grp | | | | | | |
| | | 19615 | American Reliable Ins Co | 69,351 | 0.0041% | 71,434 | 14,454 | 20.23% |
| | | | | **69,351** | **0.0041%** | **71,434** | **14,454** | **20.23%** |
| 14 | 18538 | Bancinsure Inc | | | | | | |
| | | 18538 | Bancinsure Inc | 231,670 | 0.0138% | 223,488 | 129,000 | 57.72% |
| | | | | **231,670** | **0.0138%** | **223,488** | **129,000** | **57.72%** |
| 15 | 13528 | Brotherhood Mut Ins Co | | | | | | |
| | | 13528 | Brotherhood Mut Ins Co | 257,032 | 0.0153% | 77,940 | 58,290 | 74.79% |
| | | | | **257,032** | **0.0153%** | **77,940** | **58,290** | **74.79%** |
| 16 | 27480 | California Mut Ins Co | | | | | | |
| | | 27480 | California Mut Ins Co | 1,064,452 | 0.0633% | 1,111,040 | 202,120 | 18.19% |
| | | | | **1,064,452** | **0.0633%** | **1,111,040** | **202,120** | **18.19%** |
| 17 | 802 | Capital Ins Grp | | | | | | |
| | | 13544 | California Capital Ins Co | 35,506,550 | 2.1116% | 35,575,468 | 9,695,394 | 27.25% |
| | | 23540 | Monterey Ins Co | 3,208,616 | 0.1908% | 3,025,100 | 503,890 | 16.66% |
| | | 12890 | Eagle W Ins Co | 3,739 | 0.0002% | 1,592 | 0 | 0.00% |
| | | | | **38,718,905** | **2.3027%** | **38,602,160** | **10,199,284** | **26.42%** |
| 18 | 38 | CHUBB & SON INC GRP | | | | | | |
| | | 20281 | Federal Ins Co | 72,329,124 | 4.3015% | 74,690,162 | 19,085,032 | 25.55% |
| | | 20397 | Vigilant Ins Co | 8,205,542 | 0.4880% | 8,551,920 | 2,859,844 | 33.44% |
| | | 20303 | Great Northern Ins Co | 2,468,238 | 0.1468% | 2,536,613 | -195,811 | -7.72% |
| | | 20346 | Pacific Ind Co | 432,074 | 0.0257% | 532,064 | -284,210 | -53.42% |
| | | 10052 | Chubb Natl Ins Co | 45 | 0.0000% | 50 | 38 | 76.00% |
| | | | | **83,435,023** | **4.9620%** | **86,310,809** | **21,464,893** | **24.87%** |
| 19 | 18767 | Church Mut Ins Co | | | | | | |
| | | 18767 | Church Mut Ins Co | 12,552,459 | 0.7465% | 12,651,306 | 4,470,161 | 35.33% |
| | | | | **12,552,459** | **0.7465%** | **12,651,306** | **4,470,161** | **35.33%** |
| 20 | 244 | CINCINNATI FIN GRP | | | | | | |
| | | 10677 | Cincinnati Ins Co | 216,294 | 0.0129% | 274,748 | -75,258 | -27.39% |
| | | | | **216,294** | **0.0129%** | **274,748** | **-75,258** | **-27.39%** |
| 21 | 323 | CIVIL SERV EMPLOYEE GRP | | | | | | |
| | | 10693 | Civil Serv Employees Ins Co | 4,816,043 | 0.2864% | 4,876,651 | 4,275,360 | 87.67% |
| | | 18953 | CSE Safeguard Ins Co | 3,839 | 0.0002% | 1,734 | -73,173 | -4219.90% |
| | | | | **4,819,882** | **0.2866%** | **4,878,385** | **4,202,187** | **86.14%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 22 | 218 | CNA INS GRP | | | | | | |
| | | 20478 | National Fire Ins Co Of Hartford | 22,826,930 | 1.3575% | 22,241,107 | 15,760,469 | 70.86% |
| | | 20508 | Valley Forge Ins Co | 18,859,353 | 1.1216% | 20,679,618 | 3,097,028 | 14.98% |
| | | 20443 | Continental Cas Co | 9,251,210 | 0.5502% | 8,126,708 | 2,814,381 | 34.63% |
| | | 20427 | American Cas Co Of Reading PA | 5,699,872 | 0.3390% | 5,785,171 | 13,311,985 | 230.11% |
| | | 20494 | Transportation Ins Co | 4,932,254 | 0.2933% | 5,692,469 | 895,579 | 15.73% |
| | | 35289 | Continental Ins Co | 3,187,011 | 0.1895% | 4,248,374 | 2,629,638 | 61.90% |
| | | | | **64,756,630** | **3.8512%** | **66,773,447** | **38,509,080** | **57.67%** |
| 23 | 37206 | Contractors Bonding & Ins Co | | | | | | |
| | | 37206 | Contractors Bonding & Ins Co | 6,944,406 | 0.4130% | 7,806,308 | 2,281,864 | 29.23% |
| | | | | **6,944,406** | **0.4130%** | **7,806,308** | **2,281,864** | **29.23%** |
| 24 | 14010 | Crusader Ins Co | | | | | | |
| | | 14010 | Crusader Ins Co | 21,659,374 | 1.2881% | 23,285,756 | 1,142,474 | 4.91% |
| | | | | **21,659,374** | **1.2881%** | **23,285,756** | **1,142,474** | **4.91%** |
| 25 | 306 | CUNA MUT GRP | | | | | | |
| | | 10847 | Cumis Ins Society Inc | 1,851,717 | 0.1101% | 1,887,296 | 249,676 | 13.23% |
| | | | | **1,851,717** | **0.1101%** | **1,887,296** | **249,676** | **13.23%** |
| 26 | 74 | DELPHI FIN GRP | | | | | | |
| | | 15105 | Safety Natl Cas Corp | 34,135 | 0.0020% | 34,107 | 466,163 | 1366.77% |
| | | | | **34,135** | **0.0020%** | **34,107** | **466,163** | **1366.77%** |
| 27 | 62 | EMC INS CO GRP | | | | | | |
| | | 21415 | Employers Mut Cas Co | 226,867 | 0.0135% | 125,704 | 5,263 | 4.19% |
| | | | | **226,867** | **0.0135%** | **125,704** | **5,263** | **4.19%** |
| 28 | 1120 | EVEREST REINS HOLDINGS GRP | | | | | | |
| | | 10120 | Everest Natl Ins Co | 9,864,026 | 0.5866% | 21,692,467 | 18,180,398 | 83.81% |
| | | | | **9,864,026** | **0.5866%** | **21,692,467** | **18,180,398** | **83.81%** |
| 29 | 158 | FAIRFAX FIN GRP | | | | | | |
| | | 21105 | North River Ins Co | 1,172,714 | 0.0697% | 1,201,437 | 282,703 | 23.53% |
| | | 21113 | United States Fire Ins Co | 528,235 | 0.0314% | 605,388 | 396,361 | 65.47% |
| | | 10936 | Seneca Ins Co Inc | 456,548 | 0.0272% | 396,454 | 59,697 | 15.06% |
| | | 25054 | Hudson Ins Co | 393,309 | 0.0234% | 436,023 | 401,264 | 92.03% |
| | | | | **2,550,806** | **0.1517%** | **2,639,302** | **1,140,025** | **43.19%** |
| 30 | 7 | FEDERATED MUT GRP | | | | | | |
| | | 13935 | Federated Mut Ins Co | 3,808,195 | 0.2265% | 4,197,574 | 680,716 | 16.22% |
| | | | | **3,808,195** | **0.2265%** | **4,197,574** | **680,716** | **16.22%** |
| 31 | 70 | FIRST AMER TITLE GRP | | | | | | |
| | | 37710 | First Amer Prop & Cas Ins Co | 533,238 | 0.0317% | 550,783 | 82,817 | 15.04% |
| | | | | **533,238** | **0.0317%** | **550,783** | **82,817** | **15.04%** |
| 32 | 349 | FLORISTS MUT GRP | | | | | | |
| | | 13978 | Florists Mut Ins Co | 1,086,465 | 0.0646% | 1,032,437 | 98,392 | 9.53% |
| | | | | **1,086,465** | **0.0646%** | **1,032,437** | **98,392** | **9.53%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 33 | 1331 | | Glencoe US Holdings Grp | | | | | |
| | | 10340 | Stonington Ins Co | 2,235,878 | 0.1330% | 2,315,985 | 379,134 | 16.37% |
| | | | | **2,235,878** | **0.1330%** | **2,315,985** | **379,134** | **16.37%** |
| 34 | 83 | | GRANGE INS GRP | | | | | |
| | | 22101 | Grange Ins Assn | 3,627 | 0.0002% | 3,688 | 84,226 | 2283.79% |
| | | | | **3,627** | **0.0002%** | **3,688** | **84,226** | **2283.79%** |
| 35 | 303 | | GUIDEONE INS GRP | | | | | |
| | | 14559 | Guideone Specialty Mut Ins Co | 10,494,862 | 0.6241% | 11,014,604 | 5,320,896 | 48.31% |
| | | 15032 | Guideone Mut Ins Co | 7,167,977 | 0.4263% | 7,782,185 | -71,605 | -0.92% |
| | | | | **17,662,839** | **1.0504%** | **18,796,789** | **5,249,291** | **27.93%** |
| 36 | 91 | | HARTFORD FIRE & CAS GRP | | | | | |
| | | 29424 | Hartford Cas Ins Co | 53,753,816 | 3.1968% | 54,348,635 | 44,313,358 | 81.54% |
| | | 37478 | Hartford Ins Co Of The Midwest | 23,880,410 | 1.4202% | 25,893,745 | 40,398,776 | 156.02% |
| | | 19682 | Hartford Fire In Co | 22,488,248 | 1.3374% | 24,314,712 | 22,301,112 | 91.72% |
| | | 34690 | Property & Cas Ins Co Of Hartford | 4,558,341 | 0.2711% | 4,512,609 | 2,499,232 | 55.38% |
| | | 30104 | Hartford Underwriters Ins Co | 3,787,536 | 0.2252% | 3,759,820 | 423,087 | 11.25% |
| | | 29459 | Twin City Fire Ins Co Co | 2,203,104 | 0.1310% | 3,001,281 | 290,142 | 9.67% |
| | | 22357 | Hartford Accident & Ind Co | 167,596 | 0.0100% | 158,531 | -156,858 | -98.94% |
| | | | | **110,839,051** | **6.5917%** | **115,989,333** | **110,068,849** | **94.90%** |
| 37 | 984 | | HCC INS HOLDINGS GRP | | | | | |
| | | 29599 | US Specialty Ins Co | 451,676 | 0.0269% | 407,553 | 261,893 | 64.26% |
| | | | | **451,676** | **0.0269%** | **407,553** | **261,893** | **64.26%** |
| 38 | 10048 | | Hyundai Marine & Fire Ins Co Ltd | | | | | |
| | | 10048 | Hyundai Marine & Fire Ins Co Ltd | 277,500 | 0.0165% | 276,287 | -27,000 | -9.77% |
| | | | | **277,500** | **0.0165%** | **276,287** | **-27,000** | **-9.77%** |
| 39 | 225 | | IAT Reins Co Grp | | | | | |
| | | 20010 | Acceptance Ind Ins Co | 668,909 | 0.0398% | 768,274 | 28,676 | 3.73% |
| | | 23248 | Occidental Fire & Cas Co Of NC | 278,032 | 0.0165% | 250,246 | 294,331 | 117.62% |
| | | | | **946,941** | **0.0563%** | **1,018,520** | **323,007** | **31.71%** |
| 40 | 246 | | INDIANA LUMBERMENS GRP | | | | | |
| | | 14265 | Indiana Lumbermens Mut Ins Co | 187,642 | 0.0112% | 91,578 | 175,823 | 191.99% |
| | | | | **187,642** | **0.0112%** | **91,578** | **175,823** | **191.99%** |
| 41 | 14354 | | Jewelers Mut Ins Co | | | | | |
| | | 14354 | Jewelers Mut Ins Co | 883,654 | 0.0526% | 815,458 | -146,837 | -18.01% |
| | | | | **883,654** | **0.0526%** | **815,458** | **-146,837** | **-18.01%** |
| 42 | 9 | | JPMorgan Chase & Co Grp | | | | | |
| | | 22985 | Sequoia Ins Co | 21,535,774 | 1.2808% | 21,775,718 | 4,545,571 | 20.87% |
| | | | | **21,535,774** | **1.2808%** | **21,775,718** | **4,545,571** | **20.87%** |
| 43 | 1326 | | KINGSWAY GRP | | | | | |
| | | 33855 | Lincoln Gen Ins Co | 15,708 | 0.0009% | 3,766 | 165 | 4.38% |
| | | | | **15,708** | **0.0009%** | **3,766** | **165** | **4.38%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 44 | 37800 | Leading Ins Grp Ins Co Ltd | | | | | | |
| | | 37800 | Leading Ins Grp Ins Co Ltd | 3,761,603 | 0.2237% | 3,204,482 | 307,756 | 9.60% |
| | | | | **3,761,603** | **0.2237%** | **3,204,482** | **307,756** | **9.60%** |
| 45 | 111 | LIBERTY MUT GRP | | | | | | |
| | | 24198 | Peerless Ins Co | 70,238,134 | 4.1771% | 75,189,287 | 16,161,426 | 21.49% |
| | | 10836 | Golden Eagle Ins Corp | 36,703,067 | 2.1828% | 34,774,898 | 12,282,594 | 35.32% |
| | | 19690 | American Economy Ins Co | 28,023,485 | 1.6666% | 29,425,939 | 13,873,857 | 47.15% |
| | | 19704 | American States Ins Co | 11,470,334 | 0.6822% | 12,376,835 | 2,846,272 | 23.00% |
| | | 24732 | General Ins Co Of Amer | 7,981,892 | 0.4747% | 8,288,015 | 4,865,686 | 58.71% |
| | | 24171 | Netherlands Ins Co The | 5,184,721 | 0.3083% | 5,583,725 | 2,470,535 | 44.25% |
| | | 26069 | Wausau Business Ins Co | 4,051,644 | 0.2410% | 3,936,598 | 2,345,526 | 59.58% |
| | | 26042 | Wausau Underwriters Ins Co | 2,434,152 | 0.1448% | 2,279,956 | 1,085,302 | 47.60% |
| | | 24740 | Safeco Ins Co Of Amer | 2,119,172 | 0.1260% | 2,207,396 | 387,487 | 17.55% |
| | | 24724 | First Natl Ins Co Of Amer | 2,097,618 | 0.1247% | 2,135,470 | 1,371,925 | 64.24% |
| | | 18333 | Peerless Ind Ins Co | 1,346,829 | 0.0801% | 702,048 | 274,702 | 39.13% |
| | | 23035 | Liberty Mut Fire Ins Co | 949,735 | 0.0565% | 958,428 | 1,948,979 | 203.35% |
| | | 42404 | Liberty Ins Corp | 877,654 | 0.0522% | 1,072,810 | 221,599 | 20.66% |
| | | 21458 | Employers Ins of Wausau | 631,115 | 0.0375% | 544,853 | -501,333 | -92.01% |
| | | 33600 | LM Ins Corp | 83,898 | 0.0050% | 28,122 | 24,951 | 88.72% |
| | | 33588 | First Liberty Ins Corp | 6,216 | 0.0004% | 3,151 | 1,465 | 46.49% |
| | | | | **174,199,666** | **10.3599%** | **179,507,531** | **59,660,973** | **33.24%** |
| 46 | 4381 | Lightyear Delos Grp | | | | | | |
| | | 35408 | Delos Ins Co | 2,001,176 | 0.1190% | 4,658,770 | 1,261,693 | 27.08% |
| | | | | **2,001,176** | **0.1190%** | **4,658,770** | **1,261,693** | **27.08%** |
| 47 | 785 | MARKEL CORP GRP | | | | | | |
| | | 38970 | Markel Ins Co | 8,234,267 | 0.4897% | 8,775,371 | 2,568,847 | 29.27% |
| | | 28932 | Markel Amer Ins Co | 443,563 | 0.0264% | 631,356 | -12,757 | -2.02% |
| | | | | **8,677,830** | **0.5161%** | **9,406,727** | **2,556,090** | **27.17%** |
| 48 | 748 | Meadowbrook Ins Grp | | | | | | |
| | | 18023 | Star Ins Co | 6,459,803 | 0.3842% | 6,408,759 | 3,848,130 | 60.04% |
| | | | | **6,459,803** | **0.3842%** | **6,408,759** | **3,848,130** | **60.04%** |
| 49 | 1114 | MERCER INS GRP | | | | | | |
| | | 31453 | Financial Pacific Ins Co | 57,823,884 | 3.4389% | 61,437,586 | 25,976,120 | 42.28% |
| | | | | **57,823,884** | **3.4389%** | **61,437,586** | **25,976,120** | **42.28%** |
| 50 | 660 | MERCURY GEN GRP | | | | | | |
| | | 11908 | Mercury Cas Co | 8,168,789 | 0.4858% | 7,885,074 | 2,915,895 | 36.98% |
| | | | | **8,168,789** | **0.4858%** | **7,885,074** | **2,915,895** | **36.98%** |
| 51 | 2978 | Mitsui Sumitomo Ins Grp | | | | | | |
| | | 20362 | Mitsui Sumitomo Ins Co of Amer | 7,116,152 | 0.4232% | 7,993,144 | 3,262,905 | 40.82% |
| | | 22551 | Mitsui Sumitomo Ins USA Inc | 3,230,248 | 0.1921% | 2,788,763 | 1,357,768 | 48.69% |
| | | | | **10,346,400** | **0.6153%** | **10,781,907** | **4,620,673** | **42.86%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 52 | 291 | | MOTORISTS MUT | | | | | |
| | | 13331 | American Hardware Mut Ins Co | 281,753 | 0.0168% | 311,781 | 51,754 | 16.60% |
| | | | | **281,753** | **0.0168%** | **311,781** | **51,754** | **16.60%** |
| 53 | 361 | | Munich Re Grp | | | | | |
| | | 19720 | American Alt Ins Corp | 9,456,103 | 0.5624% | 9,317,927 | 6,262,135 | 67.21% |
| | | | | **9,456,103** | **0.5624%** | **9,317,927** | **6,262,135** | **67.21%** |
| 54 | 140 | | NATIONWIDE CORP GRP | | | | | |
| | | 19100 | Amco Ins Co | 107,671,845 | 6.4034% | 112,132,147 | 57,847,611 | 51.59% |
| | | 23787 | Nationwide Mut Ins Co | 10,175,028 | 0.6051% | 10,869,498 | 3,055,202 | 28.11% |
| | | 25453 | Nationwide Ins Co Of Amer | 1,132,564 | 0.0674% | 1,039,873 | 8,197 | 0.79% |
| | | 15580 | Scottsdale Ind Co | 823,961 | 0.0490% | 697,697 | 267,755 | 38.38% |
| | | 11991 | National Cas Co | 156,159 | 0.0093% | 141,650 | 33,349 | 23.54% |
| | | 13838 | Farmland Mut Ins Co | 54,561 | 0.0032% | 55,539 | 484,552 | 872.45% |
| | | 28223 | Nationwide Agribusiness Ins Co | 36,188 | 0.0022% | 498,464 | -449,389 | -90.15% |
| | | | | **120,050,306** | **7.1395%** | **125,434,868** | **61,247,277** | **48.83%** |
| 55 | 510 | | NAVIGATORS GRP | | | | | |
| | | 42307 | Navigators Ins Co | 1,485,931 | 0.0884% | 1,551,434 | 618,045 | 39.84% |
| | | | | **1,485,931** | **0.0884%** | **1,551,434** | **618,045** | **39.84%** |
| 56 | 150 | | OLD REPUBLIC GRP | | | | | |
| | | 20095 | Bituminous Cas Corp | 1,395 | 0.0001% | 1,395 | -25,900 | -1856.63% |
| | | | | **1,395** | **0.0001%** | **1,395** | **-25,900** | **-1856.63%** |
| 57 | 645 | | OREGON MUT GRP | | | | | |
| | | 14907 | Oregon Mut Ins Co | 4,839,168 | 0.2878% | 4,690,766 | 1,439,122 | 30.68% |
| | | | | **4,839,168** | **0.2878%** | **4,690,766** | **1,439,122** | **30.68%** |
| 58 | 1218 | | PENN AMER GRP | | | | | |
| | | 32859 | Penn Amer Ins Co | 1,311,456 | 0.0780% | 1,397,618 | 1,312,282 | 93.89% |
| | | | | **1,311,456** | **0.0780%** | **1,397,618** | **1,312,282** | **93.89%** |
| 59 | 767 | | Pennsylvania Manufacturers Grp | | | | | |
| | | 12262 | Pennsylvania Manufacturers Assoc Ins | 131,782 | 0.0078% | 116,796 | 27,302 | 23.38% |
| | | | | **131,782** | **0.0078%** | **116,796** | **27,302** | **23.38%** |
| 60 | 775 | | PHARMACISTS MUT GRP | | | | | |
| | | 13714 | Pharmacists Mut Ins Co | 16,059 | 0.0010% | 7,047 | 2,850 | 40.44% |
| | | | | **16,059** | **0.0010%** | **7,047** | **2,850** | **40.44%** |
| 61 | 677 | | Philadelphia Consolidated Holding Grp | | | | | |
| | | 18058 | Philadelphia Ind Ins Co | 49,396,574 | 2.9377% | 47,194,559 | 22,940,810 | 48.61% |
| | | | | **49,396,574** | **2.9377%** | **47,194,559** | **22,940,810** | **48.61%** |
| 62 | 853 | | PUBLIC SERV GRP | | | | | |
| | | 15059 | Public Service Mut Ins Co | 6,054,986 | 0.3601% | 6,530,982 | 2,850,366 | 43.64% |
| | | 10830 | Business Alliance Ins Co | 4,009,267 | 0.2384% | 3,363,682 | 2,879,046 | 85.59% |
| | | | | **10,064,253** | **0.5985%** | **9,894,664** | **5,729,412** | **57.90%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 63 | 796 | QBE INS GRP | | | | | | |
| | | 25747 | Unigard Ins Co | 12,326,816 | 0.7331% | 12,960,300 | 4,275,058 | 32.99% |
| | | 37257 | Praetorian Ins Co | 8,072,839 | 0.4801% | 8,966,156 | 3,592,086 | 40.06% |
| | | 39217 | QBE Ins Corp | 605,871 | 0.0360% | 780,182 | 499,576 | 64.03% |
| | | 25798 | Unigard Ind Co | 418,242 | 0.0249% | 425,095 | 28,293 | 6.66% |
| | | 24449 | Regent Ins Co | 141,348 | 0.0084% | 128,101 | -66,504 | -51.92% |
| | | 24414 | General Cas Co Of WI | 73,828 | 0.0044% | 70,447 | 4,937 | 7.01% |
| | | | | **21,638,944** | **1.2869%** | **23,330,281** | **8,333,446** | **35.72%** |
| 64 | 783 | RLI INS GRP | | | | | | |
| | | 13056 | RLI Ins Co | 238,536 | 0.0142% | 247,308 | 4,165 | 1.68% |
| | | | | **238,536** | **0.0142%** | **247,308** | **4,165** | **1.68%** |
| 65 | 169 | SENTRY INS GRP | | | | | | |
| | | 24988 | Sentry Ins A Mut Co | 812,023 | 0.0483% | 983,656 | 47,077 | 4.79% |
| | | | | **812,023** | **0.0483%** | **983,656** | **47,077** | **4.79%** |
| 66 | 3219 | Sompo Japan Ins Grp | | | | | | |
| | | 11126 | Sompo Japan Ins Co of Amer | 1,908,443 | 0.1135% | 1,701,607 | 405,375 | 23.82% |
| | | | | **1,908,443** | **0.1135%** | **1,701,607** | **405,375** | **23.82%** |
| 67 | 20613 | Sparta Ins Co | | | | | | |
| | | 20613 | Sparta Ins Co | 37,021 | 0.0022% | 1,984 | 1,188 | 59.88% |
| | | | | **37,021** | **0.0022%** | **1,984** | **1,188** | **59.88%** |
| 68 | 36790 | Springfield Ins Co Inc | | | | | | |
| | | 36790 | Springfield Ins Co Inc | 249,663 | 0.0148% | 232,735 | 40,724 | 17.50% |
| | | | | **249,663** | **0.0148%** | **232,735** | **40,724** | **17.50%** |
| 69 | 176 | STATE FARM GRP | | | | | | |
| | | 25151 | State Farm General Ins Co | 138,309,909 | 8.2255% | 140,947,502 | 50,343,324 | 35.72% |
| | | | | **138,309,909** | **8.2255%** | **140,947,502** | **50,343,324** | **35.72%** |
| 70 | 93 | STATE NATL GRP | | | | | | |
| | | 12831 | State Natl Ins Co Inc | 5,445,104 | 0.3238% | 5,201,654 | 13,558,874 | 260.66% |
| | | | | **5,445,104** | **0.3238%** | **5,201,654** | **13,558,874** | **260.66%** |
| 71 | 40134 | SUA Ins Co | | | | | | |
| | | 40134 | SUA Ins Co | 80,000 | 0.0048% | 24,382 | 3,610 | 14.81% |
| | | | | **80,000** | **0.0048%** | **24,382** | **3,610** | **14.81%** |
| 72 | 181 | SWISS RE GRP | | | | | | |
| | | 39845 | Westport Ins Corp | 498,897 | 0.0297% | 429,917 | -409,152 | -95.17% |
| | | | | **498,897** | **0.0297%** | **429,917** | **-409,152** | **-95.17%** |
| 73 | 88 | The Hanover Ins Grp | | | | | | |
| | | 42552 | Nova Cas Co | 2,775,536 | 0.1651% | 1,886,978 | 1,596,008 | 84.58% |
| | | 22306 | Massachusetts Bay Ins Co | 100,118 | 0.0060% | 130,133 | 39,990 | 30.73% |
| | | 22292 | Hanover Ins Co | 98,176 | 0.0058% | 108,382 | -465,551 | -429.55% |
| | | | | **2,973,830** | **0.1769%** | **2,125,493** | **1,170,447** | **55.07%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 74 | 3098 | | Tokio Marine Holdings Inc GRP | | | | | |
| | | 12904 | Tokio Marine & Nichido Fire Ins Co | 5,945,458 | 0.3536% | 6,058,947 | 2,009,090 | 33.16% |
| | | | | **5,945,458** | **0.3536%** | **6,058,947** | **2,009,090** | **33.16%** |
| 75 | 161 | | TOPA EQUITIES LTD GRP | | | | | |
| | | 18031 | Topa Ins Co | 9,150,556 | 0.5442% | 9,680,486 | 194,960 | 2.01% |
| | | | | **9,150,556** | **0.5442%** | **9,680,486** | **194,960** | **2.01%** |
| 76 | 3703 | | Tower Grp | | | | | |
| | | 44300 | Tower Ins Co Of NY | 186,925 | 0.0111% | 44,473 | 100,201 | 225.31% |
| | | | | **186,925** | **0.0111%** | **44,473** | **100,201** | **225.31%** |
| 77 | 3548 | | Travelers Grp | | | | | |
| | | 25674 | Travelers Property Cas Co Of Amer | 116,311,558 | 6.9172% | 126,827,853 | 13,552,128 | 10.69% |
| | | 25682 | Travelers Ind Co Of CT | 42,336,726 | 2.5178% | 47,378,938 | 8,603,161 | 18.16% |
| | | 19046 | Travelers Cas Ins Co Of Amer | 7,715,255 | 0.4588% | 2,732,272 | 763,277 | 27.94% |
| | | 24767 | St Paul Fire & Marine Ins Co | 2,551,683 | 0.1518% | 2,659,628 | 925,274 | 34.79% |
| | | 36463 | Discover Prop & Cas Ins Co | 270,771 | 0.0161% | 273,841 | 250,711 | 91.55% |
| | | 24015 | Northland Ins Co | 99,667 | 0.0059% | 99,651 | 34,055 | 34.17% |
| | | 19038 | Travelers Cas & Surety Co | 44,760 | 0.0027% | 44,760 | -3,252,931 | -7267.50% |
| | | 19070 | Standard Fire Ins Co | 37,595 | 0.0022% | 47,729 | -301,933 | -632.60% |
| | | 25887 | US Fidelity & Guaranty Co | 366 | 0.0000% | 47,678 | -3,421,260 | -7175.76% |
| | | | | **169,368,381** | **10.0725%** | **180,112,350** | **17,152,482** | **9.52%** |
| 78 | 781 | | UNION LABOR GRP | | | | | |
| | | 37893 | Ullico Cas Co | 1,742 | 0.0001% | 1,199 | -1,272,197 | 106104.84% |
| | | | | **1,742** | **0.0001%** | **1,199** | **-1,272,197** | **106104.84%** |
| 79 | 920 | | UNITED NATL GRP | | | | | |
| | | 42048 | Diamond State Ins Co | 687,883 | 0.0409% | 1,394,524 | 4,541,231 | 325.65% |
| | | 41335 | United Natl Specialty Ins Co | 212 | 0.0000% | 88 | -99,975 | 13607.95% |
| | | | | **688,095** | **0.0409%** | **1,394,612** | **4,441,256** | **318.46%** |
| 80 | 201 | | UTICA GRP | | | | | |
| | | 25984 | Graphic Arts Mut Ins Co | 87,334 | 0.0052% | 87,119 | 19,754 | 22.67% |
| | | 25976 | Utica Mut Ins Co | 6,752 | 0.0004% | 9,145 | 159,720 | 1746.53% |
| | | | | **94,086** | **0.0056%** | **96,264** | **179,474** | **186.44%** |
| 81 | 2898 | | Western Serv Contract Grp | | | | | |
| | | 37850 | Pacific Specialty Ins Co | 1,652,900 | 0.0983% | 1,603,789 | -518,155 | -32.31% |
| | | | | **1,652,900** | **0.0983%** | **1,603,789** | **-518,155** | **-32.31%** |
| 82 | 1129 | | WHITE MOUNTAINS GRP | | | | | |
| | | 20648 | Employers Fire Ins Co | 14,126,713 | 0.8401% | 13,469,387 | 5,828,821 | 43.27% |
| | | 20621 | OneBeacon Amer Ins Co | 12,720,636 | 0.7565% | 13,264,756 | 252,000 | 1.90% |
| | | | | **26,847,349** | **1.5966%** | **26,734,143** | **6,080,821** | **22.75%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| 83 | 98 | WR Berkley Corp GRP | | | | | | |
| | | 40045 | Starnet Ins Co | 1,832,863 | 0.1090% | 2,266,927 | -396,255 | -17.48% |
| | | 25224 | Great Divide Ins Co | 1,161,402 | 0.0691% | 839,795 | 453,499 | 54.00% |
| | | 36684 | Riverport Ins Co | 998,999 | 0.0594% | 1,002,814 | 376,525 | 37.55% |
| | | | | **3,993,264** | **0.2375%** | **4,109,536** | **433,769** | **10.56%** |
| 84 | 1285 | XL AMER GRP | | | | | | |
| | | 22322 | Greenwich Ins Co | 3,820,474 | 0.2272% | 2,072,290 | 172,982 | 8.35% |
| | | | | **3,820,474** | **0.2272%** | **2,072,290** | **172,982** | **8.35%** |
| 85 | 212 | ZURICH INS GRP | | | | | | |
| | | 21652 | Farmers Ins Exch | 65,302,494 | 3.8836% | 67,531,665 | 22,665,076 | 33.56% |
| | | 21709 | Truck Ins Exch | 47,089,734 | 2.8005% | 47,184,564 | 13,810,559 | 29.27% |
| | | 21660 | Fire Ins Exch | 23,729,845 | 1.4112% | 23,793,487 | 7,746,145 | 32.56% |
| | | 16535 | Zurich American Ins Co | 20,768,909 | 1.2352% | 20,175,436 | 5,018,604 | 24.87% |
| | | 21687 | Mid Century Ins Co | 17,380,342 | 1.0336% | 14,272,604 | 5,222,293 | 36.59% |
| | | 40142 | American Zurich Ins Co | 11,303,456 | 0.6722% | 13,828,089 | 3,085,608 | 22.31% |
| | | 26247 | American Guar & Liab Ins | 1,785,933 | 0.1062% | 2,569,603 | -1,092,021 | -42.50% |
| | | 39306 | Fidelity & Deposit Co Of MD | 1,659,923 | 0.0987% | 1,688,009 | 703,031 | 41.65% |
| | | 10318 | Exact Prop & Cas Co Inc | 1,142,061 | 0.0679% | 1,210,941 | 1,157,408 | 95.58% |
| | | 19356 | Maryland Cas Co | 1,004,635 | 0.0597% | 1,282,344 | 294,202 | 22.94% |
| | | 10315 | Civic Prop & Cas Co | 474,673 | 0.0282% | 461,961 | -6,975 | -1.51% |
| | | 27855 | Zurich American Ins Co Of IL | 401,776 | 0.0239% | 480,605 | -159,746 | -33.24% |
| | | 10317 | Neighborhood Spirit Prop & Cas Co | 182,475 | 0.0109% | 156,569 | 121,880 | 77.84% |
| | | 19305 | Assurance Co Of Amer | 154,455 | 0.0092% | 36,653 | 527,855 | 1440.14% |
| | | 34347 | Colonial Amer Cas & Surety Co | 61,544 | 0.0037% | 63,302 | 23,035 | 36.39% |
| | | 19372 | Northern Ins Co Of NY | 15,241 | 0.0009% | 4,084 | 2,439,782 | 59740.01% |
| | | | | **192,457,496** | **11.4457%** | **194,739,916** | **61,556,736** | **31.61%** |
| | | | **Line Total:** | **1,681,486,879** | **100.0000%** | **1,744,269,438** | **725,324,357** | **41.58%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: MORTGAGE GUARANTY [06]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 12 | | AMERICAN INTL GRP | | | | | |
| | | 15873 | United Gty Residential Ins Co | 41,403,469 | 8.3167% | 39,756,454 | 261,636,851 | 658.10% |
| | | 26999 | United Guaranty Mtg Indem Co | 31,517,658 | 6.3310% | 31,519,457 | 141,967,781 | 450.41% |
| | | | | **72,921,127** | **14.6477%** | **71,275,911** | **403,604,632** | **566.26%** |
| 2 | 421 | | COLLATERAL HOLDINGS GRP | | | | | |
| | | 24350 | Triad Guaranty Ins Corp | 58,837,135 | 11.8186% | 58,893,148 | 167,777,870 | 284.89% |
| | | | | **58,837,135** | **11.8186%** | **58,893,148** | **167,777,870** | **284.89%** |
| 3 | 306 | | CUNA MUT GRP | | | | | |
| | | 40266 | CMG Mortgage Ins Co | 5,516,198 | 1.1080% | 4,761,330 | 5,872,834 | 123.34% |
| | | 29114 | CMG Mortgage Assur Co | 27,504 | 0.0055% | 27,597 | -43,582 | -157.92% |
| | | | | **5,543,702** | **1.1136%** | **4,788,927** | **5,829,252** | **121.72%** |
| 4 | 4011 | | Genworth Fin Grp | | | | | |
| | | 38458 | Genworth Mortgage Ins Corp | 55,129,493 | 11.0739% | 49,818,375 | 210,785,796 | 423.11% |
| | | 29823 | Genworth Residential Mortgage Ins Co | 4,921,604 | 0.9886% | 4,929,605 | 17,173,332 | 348.37% |
| | | 18759 | Verex Assure Inc | 2,402 | 0.0005% | 2,677 | -66 | -2.47% |
| | | 16675 | Genworth Mortgage Ins Corp Of NC | 65 | 0.0000% | 65 | 0 | 0.00% |
| | | | | **60,053,564** | **12.0630%** | **54,750,722** | **227,959,062** | **416.36%** |
| 5 | 105 | | MGIC GRP | | | | | |
| | | 29858 | Mortgage Guar Ins Corp | 115,232,527 | 23.1468% | 114,591,596 | 557,937,986 | 486.89% |
| | | 10682 | MGIC Credit Assur Corp | 75,597 | 0.0152% | 75,597 | -272,292 | -360.19% |
| | | 18740 | MGIC Ind Corp | 6,055 | 0.0012% | 6,729 | 8,946 | 132.95% |
| | | | | **115,314,179** | **23.1632%** | **114,673,922** | **557,674,640** | **486.31%** |
| 6 | 150 | | OLD REPUBLIC GRP | | | | | |
| | | 28452 | Republic Mortgage Ins Co | 50,688,324 | 10.1818% | 50,530,364 | 180,703,645 | 357.61% |
| | | | | **50,688,324** | **10.1818%** | **50,530,364** | **180,703,645** | **357.61%** |
| 7 | 1135 | | PMI GRP | | | | | |
| | | 27251 | PMI Mortgage Ins Co | 58,754,022 | 11.8019% | 68,988,108 | 342,808,730 | 496.91% |
| | | | | **58,754,022** | **11.8019%** | **68,988,108** | **342,808,730** | **496.91%** |
| 8 | 766 | | Radian Grp | | | | | |
| | | 33790 | Radian Guaranty Inc | 73,946,557 | 14.8537% | 79,936,665 | 460,270,307 | 575.79% |
| | | 30872 | Amerin Guar Corp | 1,775,208 | 0.3566% | 1,775,208 | 20,002,929 | 1126.79% |
| | | | | **75,721,765** | **15.2102%** | **81,711,873** | **480,273,236** | **587.76%** |
| | | | **Line Total:** | **497,833,818** | **100.0000%** | **505,612,975** | **2,366,631,067** | **468.07%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: OCEAN MARINE [08]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 626 | | Ace Ltd Grp | | | | | |
| | | 43575 | Indemnity Ins Co Of North Amer | 4,082,058 | 1.4415% | 4,185,576 | 2,554,515 | 61.03% |
| | | 22667 | Ace Amer Ins Co | 899,413 | 0.3176% | 950,821 | 424,126 | 44.61% |
| | | 22713 | Insurance Co of N Amer | 4,337 | 0.0015% | 9,141 | 125,042 | 1367.92% |
| | | | | **4,985,808** | **1.7606%** | **5,145,538** | **3,103,683** | **60.32%** |
| 2 | 761 | | ALLIANZ INS GRP | | | | | |
| | | 21873 | Firemans Fund Ins Co | 25,261,514 | 8.9205% | 25,151,912 | 14,426,500 | 57.36% |
| | | 35300 | Allianz Global Risks US Ins Co | 49,901 | 0.0176% | 42,537 | -100,179 | -235.51% |
| | | | | **25,311,415** | **8.9381%** | **25,194,449** | **14,326,321** | **56.86%** |
| 3 | 84 | | American Financial Grp | | | | | |
| | | 22136 | Great Amer Ins Co of NY | 6,470,857 | 2.2850% | 6,450,727 | 192,474 | 2.98% |
| | | | | **6,470,857** | **2.2850%** | **6,450,727** | **192,474** | **2.98%** |
| 4 | 12 | | AMERICAN INTL GRP | | | | | |
| | | 19380 | American Home Assur Co | 26,617,155 | 9.3992% | 26,652,949 | 46,219,712 | 173.41% |
| | | 19445 | National Union Fire Ins Co Of Pitts | 20,734,250 | 7.3218% | 19,784,097 | 6,004,189 | 30.35% |
| | | 43761 | American Intl Ins Co Of CA | 5,208,620 | 1.8393% | 5,607,470 | 32,903 | 0.59% |
| | | 23841 | New Hampshire Ins Co | 1,973,554 | 0.6969% | 2,169,228 | 176,077 | 8.12% |
| | | | | **54,533,579** | **19.2572%** | **54,213,744** | **52,432,881** | **96.72%** |
| 5 | 28 | | AMICA MUT GRP | | | | | |
| | | 19976 | Amica Mut Ins Co | 78,973 | 0.0279% | 80,777 | 146,327 | 181.15% |
| | | | | **78,973** | **0.0279%** | **80,777** | **146,327** | **181.15%** |
| 6 | 4662 | | Ariel Holdings Group | | | | | |
| | | 26611 | Valiant Ins Co | 44,705 | 0.0158% | 24,032 | 15,621 | 65.00% |
| | | | | **44,705** | **0.0158%** | **24,032** | **15,621** | **65.00%** |
| 7 | 19 | | Assurant Inc Grp | | | | | |
| | | 19615 | American Reliable Ins Co | 1,377,455 | 0.4864% | 1,417,324 | 1,119,747 | 79.00% |
| | | 10111 | American Bankers Ins Co Of FL | 135,212 | 0.0477% | 122,709 | 85,256 | 69.48% |
| | | | | **1,512,667** | **0.5342%** | **1,540,033** | **1,205,003** | **78.25%** |
| 8 | 968 | | AXA INS GRP | | | | | |
| | | 33022 | AXA Ins Co | 54,356 | 0.0192% | 51,703 | 192,763 | 372.83% |
| | | | | **54,356** | **0.0192%** | **51,703** | **192,763** | **372.83%** |
| 9 | 3416 | | AXIS Capital Grp | | | | | |
| | | 20370 | AXIS Reins Co | 2,069,275 | 0.7307% | 2,167,940 | 1,221,042 | 56.32% |
| | | | | **2,069,275** | **0.7307%** | **2,167,940** | **1,221,042** | **56.32%** |
| 10 | 31 | | BERKSHIRE HATHAWAY GRP | | | | | |
| | | 20052 | National Liab & Fire Ins Co | 16,223,728 | 5.7290% | 12,617,196 | 6,891,797 | 54.62% |
| | | | | **16,223,728** | **5.7290%** | **12,617,196** | **6,891,797** | **54.62%** |
| 11 | 38 | | CHUBB & SON INC GRP | | | | | |
| | | 20281 | Federal Ins Co | 10,006,731 | 3.5336% | 10,533,731 | 2,910,337 | 27.63% |
| | | 20397 | Vigilant Ins Co | 855,416 | 0.3021% | 922,641 | 617,835 | 66.96% |
| | | | | **10,862,147** | **3.8357%** | **11,456,372** | **3,528,172** | **30.80%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: OCEAN MARINE [08]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 12 | 218 | CNA INS GRP | | | | | | |
| | | 35289 | Continental Ins Co | 17,287,313 | 6.1046% | 18,625,873 | 10,150,390 | 54.50% |
| | | 20443 | Continental Cas Co | 188 | 0.0001% | 197 | 423,228 | 214836.55% |
| | | | | **17,287,501** | **6.1047%** | **18,626,070** | **10,573,618** | **56.77%** |
| 13 | 57 | ELECTRIC INS GRP | | | | | | |
| | | 21261 | Electric Ins Co | 1,626 | 0.0006% | 1,626 | 0 | 0.00% |
| | | | | **1,626** | **0.0006%** | **1,626** | **0** | **0.00%** |
| 14 | 158 | FAIRFAX FIN GRP | | | | | | |
| | | 10220 | Commonwealth Ins Co Of Amer | 644,177 | 0.2275% | 626,540 | 235,534 | 37.59% |
| | | | | **644,177** | **0.2275%** | **626,540** | **235,534** | **37.59%** |
| 15 | 65 | FM GLOBAL GRP | | | | | | |
| | | 10014 | Affiliated Fm Ins Co | 1,359,015 | 0.4799% | 1,420,080 | 654,878 | 46.12% |
| | | | | **1,359,015** | **0.4799%** | **1,420,080** | **654,878** | **46.12%** |
| 16 | 91 | HARTFORD FIRE & CAS GRP | | | | | | |
| | | 19682 | Hartford Fire In Co | 3,708,466 | 1.3096% | 3,701,650 | 41,777 | 1.13% |
| | | 30104 | Hartford Underwriters Ins Co | 153,211 | 0.0541% | 154,094 | 58,517 | 37.97% |
| | | 29424 | Hartford Cas Ins Co | 84,833 | 0.0300% | 91,380 | 11,697 | 12.80% |
| | | | | **3,946,510** | **1.3936%** | **3,947,124** | **111,991** | **2.84%** |
| 17 | 10048 | Hyundai Marine & Fire Ins Co Ltd | | | | | | |
| | | 10048 | Hyundai Marine & Fire Ins Co Ltd | 3,986,917 | 1.4079% | 3,907,602 | 1,554,764 | 39.79% |
| | | | | **3,986,917** | **1.4079%** | **3,907,602** | **1,554,764** | **39.79%** |
| 18 | 1326 | KINGSWAY GRP | | | | | | |
| | | 33855 | Lincoln Gen Ins Co | 1,045,958 | 0.3694% | 969,229 | 56,678 | 5.85% |
| | | | | **1,045,958** | **0.3694%** | **969,229** | **56,678** | **5.85%** |
| 19 | 37800 | Leading Ins Grp Ins Co Ltd | | | | | | |
| | | 37800 | Leading Ins Grp Ins Co Ltd | 67,357 | 0.0238% | 69,122 | 23,021 | 33.30% |
| | | | | **67,357** | **0.0238%** | **69,122** | **23,021** | **33.30%** |
| 20 | 111 | LIBERTY MUT GRP | | | | | | |
| | | 23043 | Liberty Mut Ins Co | 1,845,046 | 0.6515% | 1,940,723 | 886,399 | 45.67% |
| | | 23035 | Liberty Mut Fire Ins Co | 246,746 | 0.0871% | 247,303 | 129,655 | 52.43% |
| | | | | **2,091,792** | **0.7387%** | **2,188,026** | **1,016,054** | **46.44%** |
| 21 | 785 | MARKEL CORP GRP | | | | | | |
| | | 28932 | Markel Amer Ins Co | 6,093,895 | 2.1519% | 5,994,400 | 1,588,705 | 26.50% |
| | | 38970 | Markel Ins Co | 211,545 | 0.0747% | 149,806 | 136,893 | 91.38% |
| | | | | **6,305,440** | **2.2266%** | **6,144,206** | **1,725,598** | **28.08%** |
| 22 | 748 | Meadowbrook Ins Grp | | | | | | |
| | | 21903 | Procentury Ins Co | 222,029 | 0.0784% | 172,216 | 131,701 | 76.47% |
| | | | | **222,029** | **0.0784%** | **172,216** | **131,701** | **76.47%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: OCEAN MARINE [08]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 23 | 2978 | | Mitsui Sumitomo Ins Grp | | | | | |
| | | 20362 | Mitsui Sumitomo Ins Co of Amer | 2,536,141 | 0.8956% | 2,413,782 | 1,134,747 | 47.01% |
| | | 22551 | Mitsui Sumitomo Ins USA Inc | 318,176 | 0.1124% | 321,623 | 76,557 | 23.80% |
| | | | | **2,854,317** | **1.0079%** | **2,735,405** | **1,211,304** | **44.28%** |
| 24 | 140 | | NATIONWIDE CORP GRP | | | | | |
| | | 11991 | National Cas Co | 928,074 | 0.3277% | 933,000 | 462,604 | 49.58% |
| | | | | **928,074** | **0.3277%** | **933,000** | **462,604** | **49.58%** |
| 25 | 510 | | NAVIGATORS GRP | | | | | |
| | | 42307 | Navigators Ins Co | 15,128,114 | 5.3421% | 15,317,381 | 4,174,635 | 27.25% |
| | | | | **15,128,114** | **5.3421%** | **15,317,381** | **4,174,635** | **27.25%** |
| 26 | 256 | | New York MARINE & GEN GRP | | | | | |
| | | 16608 | New York Marine & Gen Ins Co | 4,550,018 | 1.6067% | 5,741,608 | 722,464 | 12.58% |
| | | | | **4,550,018** | **1.6067%** | **5,741,608** | **722,464** | **12.58%** |
| 27 | 27073 | | Nipponkoa Ins Co Ltd US Br | | | | | |
| | | 27073 | Nipponkoa Ins Co Ltd US Br | 1,140,805 | 0.4028% | 1,238,828 | -48,484 | -3.91% |
| | | | | **1,140,805** | **0.4028%** | **1,238,828** | **-48,484** | **-3.91%** |
| 28 | 783 | | RLI INS GRP | | | | | |
| | | 13056 | RLI Ins Co | 3,859,958 | 1.3631% | 3,619,664 | 1,607,287 | 44.40% |
| | | | | **3,859,958** | **1.3631%** | **3,619,664** | **1,607,287** | **44.40%** |
| 29 | 3485 | | Rothschild Intl Grp | | | | | |
| | | 41580 | Red Shield Ins Co | 314,864 | 0.1112% | 318,052 | 13,626 | 4.28% |
| | | | | **314,864** | **0.1112%** | **318,052** | **13,626** | **4.28%** |
| 30 | 38300 | | Samsung Fire & Marine Ins Co Ltd | | | | | |
| | | 38300 | Samsung Fire & Marine Ins Co Ltd | 127,135 | 0.0449% | 117,351 | 128,734 | 109.70% |
| | | | | **127,135** | **0.0449%** | **117,351** | **128,734** | **109.70%** |
| 31 | 15563 | | SeaBright Ins Co | | | | | |
| | | 15563 | SeaBright Ins Co | 540,949 | 0.1910% | 302,812 | 246,539 | 81.42% |
| | | | | **540,949** | **0.1910%** | **302,812** | **246,539** | **81.42%** |
| 32 | 93 | | STATE NATL GRP | | | | | |
| | | 12831 | State Natl Ins Co Inc | 1,942,303 | 0.6859% | 1,480,754 | 1,931,814 | 130.46% |
| | | | | **1,942,303** | **0.6859%** | **1,480,754** | **1,931,814** | **130.46%** |
| 33 | 88 | | The Hanover Ins Grp | | | | | |
| | | 22292 | Hanover Ins Co | 126,845 | 0.0448% | 125,679 | 109,442 | 87.08% |
| | | | | **126,845** | **0.0448%** | **125,679** | **109,442** | **87.08%** |
| 34 | 3098 | | Tokio Marine Holdings Inc GRP | | | | | |
| | | 12904 | Tokio Marine & Nichido Fire Ins Co | 27,340,257 | 9.6546% | 29,204,401 | 14,468,720 | 49.54% |
| | | | | **27,340,257** | **9.6546%** | **29,204,401** | **14,468,720** | **49.54%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: OCEAN MARINE [08]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 35 | 3548 | Travelers Grp | | | | | | |
| | | 24767 | St Paul Fire & Marine Ins Co | 19,521,902 | 6.8937% | 18,472,580 | 8,904,340 | 48.20% |
| | | 19070 | Standard Fire Ins Co | 7,659,611 | 2.7048% | 7,806,373 | 3,407,823 | 43.65% |
| | | 25674 | Travelers Property Cas Co Of Amer | 13,162 | 0.0046% | 12,248 | 7,687 | 62.76% |
| | | 36161 | Travelers Prop Cas Ins Co | 3,712 | 0.0013% | 3,696 | 221 | 5.98% |
| | | 24791 | St Paul Mercury Ins Co | 2,600 | 0.0009% | 2,609 | -1,225 | -46.95% |
| | | 36137 | Travelers Commercial Ins Co | 1,284 | 0.0005% | 828 | 103 | 12.44% |
| | | | | **27,202,271** | **9.6058%** | **26,298,334** | **12,318,949** | **46.84%** |
| 36 | 200 | UNITED SERV AUTOMOBILE ASSN GRP | | | | | | |
| | | 25941 | USAA | 864,029 | 0.3051% | 910,589 | 180,617 | 19.84% |
| | | 25968 | USAA Cas Ins Co | 584,213 | 0.2063% | 624,025 | 171,223 | 27.44% |
| | | | | **1,448,242** | **0.5114%** | **1,534,614** | **351,840** | **22.93%** |
| 37 | 215 | UNITRIN GRP | | | | | | |
| | | 10914 | Kemper Independence Ins Co | 247,059 | 0.0872% | 249,203 | 3,928 | 1.58% |
| | | 16063 | Unitrin Auto & Home Ins Co | 3,143 | 0.0011% | 2,024 | -26 | -1.28% |
| | | | | **250,202** | **0.0884%** | **251,227** | **3,902** | **1.55%** |
| 38 | 697 | VAN ENT GRP | | | | | | |
| | | 37060 | Old United Cas Co | 1,529,548 | 0.5401% | 798,350 | 568,989 | 71.27% |
| | | | | **1,529,548** | **0.5401%** | **798,350** | **568,989** | **71.27%** |
| 39 | 1129 | WHITE MOUNTAINS GRP | | | | | | |
| | | 38369 | Northern Assur Co Of Amer | 12,308,821 | 4.3466% | 12,823,538 | 6,160,390 | 48.04% |
| | | 21970 | OneBeacon Ins Co | 1,027,990 | 0.3630% | 739,618 | 1,084,387 | 146.61% |
| | | 21946 | Camden Fire Ins Assoc | 249,670 | 0.0882% | 272,382 | 27,302 | 10.02% |
| | | | | **13,586,481** | **4.7977%** | **13,835,538** | **7,272,079** | **52.56%** |
| 40 | 1285 | XL AMER GRP | | | | | | |
| | | 37885 | XL Specialty Ins Co | 4,296,902 | 1.5173% | 4,876,772 | 3,120,245 | 63.98% |
| | | 22322 | Greenwich Ins Co | 35 | 0.0000% | 35 | 0 | 0.00% |
| | | | | **4,296,937** | **1.5174%** | **4,876,807** | **3,120,245** | **63.98%** |
| 41 | 212 | ZURICH INS GRP | | | | | | |
| | | 19372 | Northern Ins Co Of NY | 6,525,311 | 2.3043% | 7,028,219 | 3,084,445 | 43.89% |
| | | 11185 | Foremost Ins Co | 4,947,655 | 1.7471% | 5,093,211 | 1,909,244 | 37.49% |
| | | 16535 | Zurich American Ins Co | 4,501,010 | 1.5894% | 4,161,791 | 2,875,155 | 69.08% |
| | | 21687 | Mid Century Ins Co | 937,881 | 0.3312% | 922,737 | 210,041 | 22.76% |
| | | | | **16,911,857** | **5.9720%** | **17,205,958** | **8,078,885** | **46.95%** |
| | | | **Line Total:** | **283,185,009** | **100.0000%** | **282,950,115** | **156,083,495** | **55.16%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: INLAND MARINE [09]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 626 | Ace Ltd Grp | | | | | | |
| | | 22667 | Ace Amer Ins Co | 10,528,191 | 0.6744% | 10,810,055 | -45,027,280 | -416.53% |
| | | 43575 | Indemnity Ins Co Of North Amer | 2,965,204 | 0.1899% | 3,194,804 | 2,990,602 | 93.61% |
| | | 22713 | Insurance Co of N Amer | 1,848,143 | 0.1184% | 2,073,891 | 1,978,603 | 95.41% |
| | | 20702 | Ace Fire Underwriters Ins Co | 1,460,420 | 0.0935% | 994,423 | 282,840 | 28.44% |
| | | 21121 | Westchester Fire Ins Co | 83,248 | 0.0053% | 8,606 | 34,921 | 405.78% |
| | | 18279 | Bankers Standard Ins Co | 4,975 | 0.0003% | 832 | -2,808 | -337.50% |
| | | | | **16,890,181** | **1.0819%** | **17,082,611** | **-39,743,122** | **-232.65%** |
| 2 | 468 | Aegon US Holding Grp | | | | | | |
| | | 10952 | Stonebridge Casualty Ins Co | 13,346,186 | 0.8549% | 14,400,262 | 6,880,145 | 47.78% |
| | | | | **13,346,186** | **0.8549%** | **14,400,262** | **6,880,145** | **47.78%** |
| 3 | 38733 | Alaska Natl Ins Co | | | | | | |
| | | 38733 | Alaska Natl Ins Co | 293 | 0.0000% | 226 | 0 | 0.00% |
| | | | | **293** | **0.0000%** | **226** | **0** | **0.00%** |
| 4 | 501 | Alleghany Grp | | | | | | |
| | | 22314 | RSUI Ind Co | 1,417,287 | 0.0908% | 945,373 | -674,893 | -71.39% |
| | | 10472 | Capitol Ind Corp | 109,356 | 0.0070% | 86,957 | 21,522 | 24.75% |
| | | 18619 | Platte River Ins Co | 57,881 | 0.0037% | 17,978 | 6,237 | 34.69% |
| | | | | **1,584,524** | **0.1015%** | **1,050,308** | **-647,134** | **-61.61%** |
| 5 | 761 | ALLIANZ INS GRP | | | | | | |
| | | 21873 | Firemans Fund Ins Co | 103,512,223 | 6.6304% | 120,450,998 | 56,615,232 | 47.00% |
| | | 11630 | Jefferson Ins Co | 17,488,700 | 1.1202% | 15,443,733 | 6,267,821 | 40.58% |
| | | 35300 | Allianz Global Risks US Ins Co | 17,316,600 | 1.1092% | 21,888,746 | -330,465 | -1.51% |
| | | 21857 | American Ins Co | 2,367,978 | 0.1517% | 2,360,589 | 46,112 | 1.95% |
| | | 21865 | Associated Ind Corp | 1,198,805 | 0.0768% | 1,581,115 | 518,016 | 32.76% |
| | | 21849 | American Automobile Ins Co | 65,940 | 0.0042% | 59,156 | -22,558 | -38.13% |
| | | 21881 | National Surety Corp | 13,728 | 0.0009% | 11,776 | 135 | 1.15% |
| | | | | **141,963,974** | **9.0934%** | **161,796,113** | **63,094,293** | **39.00%** |
| 6 | 8 | ALLSTATE INS GRP | | | | | | |
| | | 19232 | Allstate Ins Co | 19,563,695 | 1.2531% | 19,912,889 | 10,069,720 | 50.57% |
| | | 10358 | Encompass Ins Co | 1,950,364 | 0.1249% | 2,386,521 | 783,526 | 32.83% |
| | | 36455 | Northbrook Ind Co | 769,399 | 0.0493% | 929,281 | 186,961 | 20.12% |
| | | 19240 | Allstate Ind Co | 41,038 | 0.0026% | 44,548 | 20,701 | 46.47% |
| | | | | **22,324,496** | **1.4300%** | **23,273,239** | **11,060,908** | **47.53%** |
| 7 | 574 | AMERCO CORP GRP | | | | | | |
| | | 31089 | Republic Western Ins Co | 1,719,681 | 0.1102% | 1,719,570 | 319,243 | 18.57% |
| | | | | **1,719,681** | **0.1102%** | **1,719,570** | **319,243** | **18.57%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: INLAND MARINE [09]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 8 | 84 | American Financial Grp | | | | | | |
| | | 26344 | Great Amer Assur Co | 16,429,023 | 1.0524% | 17,548,713 | 9,295,416 | 52.97% |
| | | 22136 | Great Amer Ins Co of NY | 10,618,883 | 0.6802% | 11,701,799 | 3,084,094 | 26.36% |
| | | 32620 | National Interstate Ins Co | 1,887,389 | 0.1209% | 1,880,913 | 406,063 | 21.59% |
| | | 16691 | Great Amer Ins Co | 1,716,120 | 0.1099% | 1,418,533 | 873,128 | 61.55% |
| | | 33723 | Great Amer Spirit Ins Co | 95,031 | 0.0061% | 77,237 | -192,371 | -249.07% |
| | | 26832 | Great Amer Alliance Ins Co | 71,806 | 0.0046% | 49,030 | 24,935 | 50.86% |
| | | | | **30,818,252** | **1.9740%** | **32,676,225** | **13,491,265** | **41.29%** |
| 9 | 12 | AMERICAN INTL GRP | | | | | | |
| | | 43761 | American Intl Ins Co Of CA | 32,960,391 | 2.1113% | 30,460,789 | 10,392,788 | 34.12% |
| | | 19445 | National Union Fire Ins Co Of Pitts | 29,954,506 | 1.9187% | 31,029,209 | 32,653,950 | 105.24% |
| | | 19380 | American Home Assur Co | 22,916,896 | 1.4679% | 27,188,892 | 7,953,447 | 29.25% |
| | | 23841 | New Hampshire Ins Co | 2,629,268 | 0.1684% | 2,685,616 | 1,703,496 | 63.43% |
| | | 23809 | Granite State Ins Co | 2,078,378 | 0.1331% | 1,889,409 | 197,983 | 10.48% |
| | | 19410 | Commerce & Industry Ins Co | 1,779,475 | 0.1140% | 1,884,195 | -241,624 | -12.82% |
| | | 11452 | Hartford Steam Boil Inspec & Ins Co | 306,391 | 0.0196% | 307,981 | 17,493 | 5.68% |
| | | 19402 | AIG Cas Co | 50,398 | 0.0032% | 15,976 | 3,007,538 | 18825.35% |
| | | | | **92,675,703** | **5.9363%** | **95,462,067** | **55,685,071** | **58.33%** |
| 10 | 408 | AMERICAN NATL FIN GRP | | | | | | |
| | | 28401 | American Natl Prop & Cas Co | 855,625 | 0.0548% | 410,646 | 236,122 | 57.50% |
| | | 11048 | Pacific Prop & Cas Co | 135,818 | 0.0087% | 130,085 | 23,325 | 17.93% |
| | | | | **991,443** | **0.0635%** | **540,731** | **259,447** | **47.98%** |
| 11 | 12190 | American Pet Ins Co | | | | | | |
| | | 12190 | American Pet Ins Co | 9,097 | 0.0006% | 7,203 | 6,647 | 92.28% |
| | | | | **9,097** | **0.0006%** | **7,203** | **6,647** | **92.28%** |
| 12 | 18 | AMERICAN ROAD GRP | | | | | | |
| | | 19631 | American Road Ins Co | 324,126 | 0.0208% | 324,126 | 488,588 | 150.74% |
| | | | | **324,126** | **0.0208%** | **324,126** | **488,588** | **150.74%** |
| 13 | 27928 | Amex Assur Co | | | | | | |
| | | 27928 | Amex Assur Co | 19,938,104 | 1.2771% | 19,910,383 | 10,536,815 | 52.92% |
| | | | | **19,938,104** | **1.2771%** | **19,910,383** | **10,536,815** | **52.92%** |
| 14 | 28 | AMICA MUT GRP | | | | | | |
| | | 19976 | Amica Mut Ins Co | 450,850 | 0.0289% | 442,743 | 586,341 | 132.43% |
| | | | | **450,850** | **0.0289%** | **442,743** | **586,341** | **132.43%** |
| 15 | 2538 | Amtrust Grp | | | | | | |
| | | 25011 | Wesco Ins Co | 1,436,077 | 0.0920% | 1,432,328 | 84,635 | 5.91% |
| | | 19879 | Security Natl Ins Co | 70,018 | 0.0045% | 15,280 | 5,368 | 35.13% |
| | | | | **1,506,095** | **0.0965%** | **1,447,608** | **90,003** | **6.22%** |
| 16 | 4256 | Anchor Ins Holdings Grp | | | | | | |
| | | 40010 | Anchor Gen Ins Co | 633,700 | 0.0406% | 633,700 | 25,728 | 4.06% |
| | | | | **633,700** | **0.0406%** | **633,700** | **25,728** | **4.06%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: INLAND MARINE [09]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 17 | 457 | | ARGONAUT GRP | | | | | |
| | | 19801 | Argonaut Ins Co | 784,442 | 0.0502% | 674,249 | 488,224 | 72.41% |
| | | 19828 | Argonaut Midwest Ins Co | 1,035 | 0.0001% | 4,146 | 675 | 16.28% |
| | | | | **785,477** | **0.0503%** | **678,395** | **488,899** | **72.07%** |
| 18 | 41459 | | Armed Forces Ins Exch | | | | | |
| | | 41459 | Armed Forces Ins Exch | 670,549 | 0.0430% | 685,286 | 114,763 | 16.75% |
| | | | | **670,549** | **0.0430%** | **685,286** | **114,763** | **16.75%** |
| 19 | 19 | | Assurant Inc Grp | | | | | |
| | | 10111 | American Bankers Ins Co Of FL | 26,905,114 | 1.7234% | 26,880,164 | 6,767,860 | 25.18% |
| | | 19615 | American Reliable Ins Co | 5,745,452 | 0.3680% | 6,267,261 | 106,217 | 1.69% |
| | | 42978 | American Security Ins Co | 1,548,458 | 0.0992% | 1,548,458 | 28,659 | 1.85% |
| | | | | **34,199,024** | **2.1906%** | **34,695,883** | **6,902,736** | **19.89%** |
| 20 | 1318 | | Auto Club Enterprises Ins Grp | | | | | |
| | | 15598 | Interins Exch Of The Automobile Club | 7,222,027 | 0.4626% | 7,456,707 | 1,937,668 | 25.99% |
| | | | | **7,222,027** | **0.4626%** | **7,456,707** | **1,937,668** | **25.99%** |
| 21 | 29530 | | AXA Art Ins Corp | | | | | |
| | | 29530 | AXA Art Ins Corp | 7,103,967 | 0.4550% | 7,545,892 | 527,487 | 6.99% |
| | | | | **7,103,967** | **0.4550%** | **7,545,892** | **527,487** | **6.99%** |
| 22 | 3416 | | AXIS Capital Grp | | | | | |
| | | 37273 | Axis Ins Co | 45,173 | 0.0029% | 15,445 | 4,963 | 32.13% |
| | | 20370 | AXIS Reins Co | 21,159 | 0.0014% | 46,112 | -4,893 | -10.61% |
| | | | | **66,332** | **0.0042%** | **61,557** | **70** | **0.11%** |
| 23 | 1330 | | Balboa Ins Grp | | | | | |
| | | 24813 | Balboa Ins Co | 465,602 | 0.0298% | 891,584 | -13,643 | -1.53% |
| | | 24848 | Newport Ins Co | 29,167 | 0.0019% | 27,376 | 3,632 | 13.27% |
| | | 24821 | Meritplan Ins Co | 21,554 | 0.0014% | 21,285 | 11,008 | 51.72% |
| | | | | **516,323** | **0.0331%** | **940,245** | **997** | **0.11%** |
| 24 | 867 | | Baldwin & Lyons Grp | | | | | |
| | | 40460 | Sagamore Ins Co | 113,089 | 0.0072% | 151,619 | 77,362 | 51.02% |
| | | | | **113,089** | **0.0072%** | **151,619** | **77,362** | **51.02%** |
| 25 | 689 | | BANKERS INS GRP | | | | | |
| | | 33162 | Bankers Ins Co | 563 | 0.0000% | 298 | 43 | 14.43% |
| | | | | **563** | **0.0000%** | **298** | **43** | **14.43%** |
| 26 | 31 | | BERKSHIRE HATHAWAY GRP | | | | | |
| | | 11673 | Redwood Fire & Cas Ins Co | 167,406 | 0.0107% | 113,095 | 71,471 | 63.20% |
| | | 34274 | Central States Ind Co Of Omaha | 136,837 | 0.0088% | 137,569 | 6,540 | 4.75% |
| | | 20052 | National Liab & Fire Ins Co | 99,997 | 0.0064% | 106,593 | 10,210 | 9.58% |
| | | 27812 | Columbia Ins Co | 8,369 | 0.0005% | 6,369 | 58 | 0.91% |
| | | 10391 | American Centennial Ins Co | 58 | 0.0000% | 58 | 0 | 0.00% |
| | | | | **412,667** | **0.0264%** | **363,684** | **88,279** | **24.27%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: INLAND MARINE [09]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 27 | 33 | | CALIFORNIA CAS MGMT GRP | | | | | |
| | | 20117 | California Cas Ind Exch | 380,029 | 0.0243% | 386,517 | 64,735 | 16.75% |
| | | 20125 | California Cas Ins Co | 99,955 | 0.0064% | 105,617 | 4,459 | 4.22% |
| | | | | **479,984** | **0.0307%** | **492,134** | **69,194** | **14.06%** |
| 28 | 1278 | | CALIFORNIA STATE AUTO GRP | | | | | |
| | | 15539 | California State Auto Assn Inter Ins | 9,205,582 | 0.5897% | 9,158,086 | 2,849,285 | 31.11% |
| | | | | **9,205,582** | **0.5897%** | **9,158,086** | **2,849,285** | **31.11%** |
| 29 | 802 | | Capital Ins Grp | | | | | |
| | | 13544 | California Capital Ins Co | 2,546,345 | 0.1631% | 2,498,552 | 444,552 | 17.79% |
| | | 23540 | Monterey Ins Co | 2,033,741 | 0.1303% | 1,946,731 | 181,485 | 9.32% |
| | | 12890 | Eagle W Ins Co | 55,282 | 0.0035% | 53,866 | 2,894 | 5.37% |
| | | | | **4,635,368** | **0.2969%** | **4,499,149** | **628,931** | **13.98%** |
| 30 | 3569 | | Caterpillar Grp | | | | | |
| | | 11255 | Caterpillar Ins Co | 702,052 | 0.0450% | 2,177,410 | 431,006 | 19.79% |
| | | | | **702,052** | **0.0450%** | **2,177,410** | **431,006** | **19.79%** |
| 31 | 4574 | | Catlin US Ins Grp | | | | | |
| | | 19518 | Catlin Ins Co | 444,426 | 0.0285% | 132,286 | 38,550 | 29.14% |
| | | | | **444,426** | **0.0285%** | **132,286** | **38,550** | **29.14%** |
| 32 | 26905 | | Century Natl Ins Co | | | | | |
| | | 26905 | Century Natl Ins Co | 80,157 | 0.0051% | 85,883 | -56 | -0.07% |
| | | | | **80,157** | **0.0051%** | **85,883** | **-56** | **-0.07%** |
| 33 | 10499 | | Chrysler Ins Co | | | | | |
| | | 10499 | Chrysler Ins Co | 7,610 | 0.0005% | 7,551 | 66,121 | 875.66% |
| | | | | **7,610** | **0.0005%** | **7,551** | **66,121** | **875.66%** |
| 34 | 38 | | CHUBB & SON INC GRP | | | | | |
| | | 20281 | Federal Ins Co | 36,984,769 | 2.3690% | 34,930,800 | 20,808,261 | 59.57% |
| | | 10052 | Chubb Natl Ins Co | 5,735,962 | 0.3674% | 2,894,044 | 730,567 | 25.24% |
| | | 20346 | Pacific Ind Co | 2,003,274 | 0.1283% | 3,742,425 | -490,026 | -13.09% |
| | | 20397 | Vigilant Ins Co | 545,945 | 0.0350% | 564,054 | 211,581 | 37.51% |
| | | | | **45,269,950** | **2.8997%** | **42,131,323** | **21,260,383** | **50.46%** |
| 35 | 18767 | | Church Mut Ins Co | | | | | |
| | | 18767 | Church Mut Ins Co | 70 | 0.0000% | 70 | 1 | 1.43% |
| | | | | **70** | **0.0000%** | **70** | **1** | **1.43%** |
| 36 | 244 | | CINCINNATI FIN GRP | | | | | |
| | | 10677 | Cincinnati Ins Co | 5,364 | 0.0003% | 4,835 | -38 | -0.79% |
| | | | | **5,364** | **0.0003%** | **4,835** | **-38** | **-0.79%** |
| 37 | 323 | | CIVIL SERV EMPLOYEE GRP | | | | | |
| | | 10693 | Civil Serv Employees Ins Co | 373,829 | 0.0239% | 388,470 | 2,956 | 0.76% |
| | | 18953 | CSE Safeguard Ins Co | 63,311 | 0.0041% | 52,178 | -11,153 | -21.37% |
| | | | | **437,140** | **0.0280%** | **440,648** | **-8,197** | **-1.86%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: INLAND MARINE [09]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 38 | 218 | CNA INS GRP | | | | | | |
| | | 20443 | Continental Cas Co | 138,197,511 | 8.8522% | 139,014,843 | 89,079,369 | 64.08% |
| | | 35289 | Continental Ins Co | 4,142,813 | 0.2654% | 3,506,178 | 4,557,397 | 129.98% |
| | | 20494 | Transportation Ins Co | 852,858 | 0.0546% | 819,581 | 452,339 | 55.19% |
| | | 20508 | Valley Forge Ins Co | 46,599 | 0.0030% | 55,675 | 2,858 | 5.13% |
| | | 20427 | American Cas Co Of Reading PA | 20,790 | 0.0013% | 101,359 | 24,747 | 24.42% |
| | | 20478 | National Fire Ins Co Of Hartford | 15,858 | 0.0010% | 25,705 | 14,503 | 56.42% |
| | | | | **143,276,429** | **9.1775%** | **143,523,341** | **94,131,213** | **65.59%** |
| 39 | 34711 | Computer Ins Co | | | | | | |
| | | 34711 | Computer Ins Co | 505,202 | 0.0324% | 506,268 | -4,449 | -0.88% |
| | | | | **505,202** | **0.0324%** | **506,268** | **-4,449** | **-0.88%** |
| 40 | 306 | CUNA MUT GRP | | | | | | |
| | | 10847 | Cumis Ins Society Inc | 401,531 | 0.0257% | 408,923 | 203,616 | 49.79% |
| | | | | **401,531** | **0.0257%** | **408,923** | **203,616** | **49.79%** |
| 41 | 57 | ELECTRIC INS GRP | | | | | | |
| | | 21261 | Electric Ins Co | 38,683 | 0.0025% | 37,276 | 21,997 | 59.01% |
| | | | | **38,683** | **0.0025%** | **37,276** | **21,997** | **59.01%** |
| 42 | 62 | EMC INS CO GRP | | | | | | |
| | | 21415 | Employers Mut Cas Co | 692,617 | 0.0444% | 694,412 | 84,434 | 12.16% |
| | | | | **692,617** | **0.0444%** | **694,412** | **84,434** | **12.16%** |
| 43 | 1120 | EVEREST REINS HOLDINGS GRP | | | | | | |
| | | 10120 | Everest Natl Ins Co | 66,045 | 0.0042% | 60,961 | 243 | 0.40% |
| | | | | **66,045** | **0.0042%** | **60,961** | **243** | **0.40%** |
| 44 | 158 | FAIRFAX FIN GRP | | | | | | |
| | | 21113 | United States Fire Ins Co | 9,193,533 | 0.5889% | 9,193,658 | 6,774,088 | 73.68% |
| | | 25054 | Hudson Ins Co | 5,485,584 | 0.3514% | 5,429,744 | 3,687,931 | 67.92% |
| | | 21105 | North River Ins Co | 1,696,848 | 0.1087% | 2,212,922 | 956,633 | 43.23% |
| | | 10220 | Commonwealth Ins Co Of Amer | 110,648 | 0.0071% | 85,888 | -62,838 | -73.16% |
| | | | | **16,486,613** | **1.0560%** | **16,922,212** | **11,355,814** | **67.11%** |
| 45 | 7 | FEDERATED MUT GRP | | | | | | |
| | | 13935 | Federated Mut Ins Co | 1,527,801 | 0.0979% | 1,650,252 | 631,751 | 38.28% |
| | | 28304 | Federated Serv Ins Co | 235,509 | 0.0151% | 235,799 | -16,984 | -7.20% |
| | | | | **1,763,310** | **0.1129%** | **1,886,051** | **614,767** | **32.60%** |
| 46 | 11118 | Federated Rural Electric Ins Exch | | | | | | |
| | | 11118 | Federated Rural Electric Ins Exch | 1,539 | 0.0001% | 1,562 | -8 | -0.51% |
| | | | | **1,539** | **0.0001%** | **1,562** | **-8** | **-0.51%** |
| 47 | 670 | FIDELITY NATL FIN GRP | | | | | | |
| | | 25180 | Fidelity Natl Ins Co | 90,828 | 0.0058% | 100,626 | 117,418 | 116.69% |
| | | 16578 | Fidelity Natl Prop & Cas Ins Co | 3,042 | 0.0002% | 1,170 | 0 | 0.00% |
| | | | | **93,870** | **0.0060%** | **101,796** | **117,418** | **115.35%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: INLAND MARINE [09]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 48 | 70 | | FIRST AMER TITLE GRP | | | | | |
| | | 34525 | First Amer Specilaty Ins Co | 250,652 | 0.0161% | 263,919 | 104,796 | 39.71% |
| | | 37710 | First Amer Prop & Cas Ins Co | 36,117 | 0.0023% | 35,573 | 1,781 | 5.01% |
| | | | | **286,769** | **0.0184%** | **299,492** | **106,577** | **35.59%** |
| 49 | 65 | | FM GLOBAL GRP | | | | | |
| | | 21482 | Factory Mut Ins Co | 146,664,734 | 9.3945% | 160,814,280 | 4,736,331 | 2.95% |
| | | 10014 | Affiliated Fm Ins Co | 36,954,050 | 2.3671% | 35,328,001 | 7,214,422 | 20.42% |
| | | | | **183,618,784** | **11.7616%** | **196,142,281** | **11,950,753** | **6.09%** |
| 50 | 350 | | General Electric Grp | | | | | |
| | | 32077 | Heritage Cas Ins Co | 34,401 | 0.0022% | 34,401 | 924 | 2.69% |
| | | | | **34,401** | **0.0022%** | **34,401** | **924** | **2.69%** |
| 51 | 1169 | | GENERALI GRP | | | | | |
| | | 11231 | Generali Us Branch | 274,778 | 0.0176% | 276,205 | 0 | 0.00% |
| | | | | **274,778** | **0.0176%** | **276,205** | **0** | **0.00%** |
| 52 | 1331 | | Glencoe US Holdings Grp | | | | | |
| | | 10340 | Stonington Ins Co | 2,475 | 0.0002% | 2,499 | -253 | -10.12% |
| | | | | **2,475** | **0.0002%** | **2,499** | **-253** | **-10.12%** |
| 53 | 83 | | GRANGE INS GRP | | | | | |
| | | 22101 | Grange Ins Assn | 90,457 | 0.0058% | 93,405 | 10,570 | 11.32% |
| | | | | **90,457** | **0.0058%** | **93,405** | **10,570** | **11.32%** |
| 54 | 517 | | HANNOVER GRP | | | | | |
| | | 41343 | Gerling Amer Ins Co | 223,219 | 0.0143% | 236,583 | 51,980 | 21.97% |
| | | 20532 | Clarendon Natl Ins Co | 114,865 | 0.0074% | 97,006 | 899,462 | 927.22% |
| | | | | **338,084** | **0.0217%** | **333,589** | **951,442** | **285.21%** |
| 55 | 253 | | HARLEYSVILLE GRP | | | | | |
| | | 14168 | Harleysville Mut Ins Co | 1,794,075 | 0.1149% | 1,105,014 | 108,489 | 9.82% |
| | | | | **1,794,075** | **0.1149%** | **1,105,014** | **108,489** | **9.82%** |
| 56 | 91 | | HARTFORD FIRE & CAS GRP | | | | | |
| | | 19682 | Hartford Fire In Co | 27,750,055 | 1.7775% | 27,975,900 | 6,619,193 | 23.66% |
| | | 29424 | Hartford Cas Ins Co | 1,322,655 | 0.0847% | 1,345,604 | 519,264 | 38.59% |
| | | 30104 | Hartford Underwriters Ins Co | 900,428 | 0.0577% | 915,130 | 104,289 | 11.40% |
| | | 27120 | Trumbull Ins Co | 76,679 | 0.0049% | 67,166 | 10,100 | 15.04% |
| | | 37478 | Hartford Ins Co Of The Midwest | 25,375 | 0.0016% | 30,791 | 22,669 | 73.62% |
| | | 29459 | Twin City Fire Ins Co Co | 7,446 | 0.0005% | 361,778 | 91,891 | 25.40% |
| | | | | **30,082,638** | **1.9269%** | **30,696,369** | **7,367,406** | **24.00%** |
| 57 | 4666 | | Hiscox Ins Grp | | | | | |
| | | 10200 | Hiscox Ins Co Inc | 136,641 | 0.0088% | 161,049 | 93,344 | 57.96% |
| | | | | **136,641** | **0.0088%** | **161,049** | **93,344** | **57.96%** |
| 58 | 300 | | HORACE MANN GRP | | | | | |
| | | 22578 | Horace Mann Ins Co | 90,252 | 0.0058% | 88,365 | 49,584 | 56.11% |
| | | 22756 | Horace Mann Prop & Cas Ins Co | 34,150 | 0.0022% | 38,121 | 11,674 | 30.62% |
| | | | | **124,402** | **0.0080%** | **126,486** | **61,258** | **48.43%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: INLAND MARINE [09]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 59 | 225 | IAT Reins Co Grp | | | | | | |
| | | 13234 | Wilshire Ins Co | 2,074,730 | 0.1329% | 2,099,527 | 1,128,128 | 53.73% |
| | | 28886 | Transguard Ins Co Of Amer Inc | 1,975,805 | 0.1266% | 2,041,177 | 353,334 | 17.31% |
| | | 23248 | Occidental Fire & Cas Co Of NC | 1,357,306 | 0.0869% | 1,357,306 | 231,633 | 17.07% |
| | | 26433 | Harco Natl Ins Co | 424,074 | 0.0272% | 438,447 | 233,851 | 53.34% |
| | | | | **5,831,915** | **0.3736%** | **5,936,457** | **1,946,946** | **32.80%** |
| 60 | 922 | ICW GRP | | | | | | |
| | | 27847 | Insurance Co Of The West | 4,165,844 | 0.2668% | 3,052,928 | 66,124 | 2.17% |
| | | | | **4,165,844** | **0.2668%** | **3,052,928** | **66,124** | **2.17%** |
| 61 | 246 | INDIANA LUMBERMENS GRP | | | | | | |
| | | 14265 | Indiana Lumbermens Mut Ins Co | 436,391 | 0.0280% | 340,982 | 4,610 | 1.35% |
| | | | | **436,391** | **0.0280%** | **340,982** | **4,610** | **1.35%** |
| 62 | 14354 | Jewelers Mut Ins Co | | | | | | |
| | | 14354 | Jewelers Mut Ins Co | 13,385,103 | 0.8574% | 13,051,832 | 9,109,829 | 69.80% |
| | | | | **13,385,103** | **0.8574%** | **13,051,832** | **9,109,829** | **69.80%** |
| 63 | 281 | JM FAMILY GRP | | | | | | |
| | | 26492 | Courtesy Ins Co | 5,014,037 | 0.3212% | 3,618,743 | 2,207,079 | 60.99% |
| | | | | **5,014,037** | **0.3212%** | **3,618,743** | **2,207,079** | **60.99%** |
| 64 | 1326 | KINGSWAY GRP | | | | | | |
| | | 42862 | Universal Cas Co | 215,185 | 0.0138% | 50,768 | 67,694 | 133.34% |
| | | 33855 | Lincoln Gen Ins Co | 135,509 | 0.0087% | 948,614 | -1,174,171 | -123.78% |
| | | | | **350,694** | **0.0225%** | **999,382** | **-1,106,477** | **-110.72%** |
| 65 | 456 | LANCER FINANCIAL GRP | | | | | | |
| | | 26077 | Lancer Ins Co | 782,041 | 0.0501% | 815,315 | 488,153 | 59.87% |
| | | | | **782,041** | **0.0501%** | **815,315** | **488,153** | **59.87%** |
| 66 | 111 | LIBERTY MUT GRP | | | | | | |
| | | 23043 | Liberty Mut Ins Co | 246,400,802 | 15.7831% | 246,371,247 | 166,573,196 | 67.61% |
| | | 24198 | Peerless Ins Co | 9,908,892 | 0.6347% | 9,866,588 | 3,384,500 | 34.30% |
| | | 24740 | Safeco Ins Co Of Amer | 5,419,508 | 0.3471% | 5,418,473 | 1,327,287 | 24.50% |
| | | 19704 | American States Ins Co | 4,003,044 | 0.2564% | 4,232,392 | 1,288,107 | 30.43% |
| | | 23035 | Liberty Mut Fire Ins Co | 3,084,849 | 0.1976% | 3,113,820 | 1,000,851 | 32.14% |
| | | 39012 | Safeco Ins Co Of IL | 2,437,943 | 0.1562% | 2,424,976 | 749,570 | 30.91% |
| | | 24724 | First Natl Ins Co Of Amer | 1,682,694 | 0.1078% | 1,604,488 | 1,180,001 | 73.54% |
| | | 19690 | American Economy Ins Co | 708,504 | 0.0454% | 776,450 | 179,205 | 23.08% |
| | | 24732 | General Ins Co Of Amer | 401,607 | 0.0257% | 390,158 | 41,895 | 10.74% |
| | | 10836 | Golden Eagle Ins Corp | 232,312 | 0.0149% | 352,478 | 123,912 | 35.15% |
| | | 18333 | Peerless Ind Ins Co | 123,953 | 0.0079% | 58,298 | 9,704 | 16.65% |
| | | 19917 | Liberty Ins Underwriters Inc | 4,550 | 0.0003% | 379 | -2,049 | -540.63% |
| | | 24171 | Netherlands Ins Co The | 1,397 | 0.0001% | 2,921 | 0 | 0.00% |
| | | 33600 | LM Ins Corp | 158 | 0.0000% | 1,192 | 6,309 | 529.28% |
| | | | | **274,410,213** | **17.5772%** | **274,613,860** | **175,862,488** | **64.04%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: INLAND MARINE [09]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 67 | 4381 | Lightyear Delos Grp | | | | | | |
| | | 35408 | Delos Ins Co | 30,310 | 0.0019% | 5,812 | 735 | 12.65% |
| | | | | **30,310** | **0.0019%** | **5,812** | **735** | **12.65%** |
| 68 | 23108 | Lumbermens Underwriting Alliance | | | | | | |
| | | 23108 | Lumbermens Underwriting Alliance | 133,437 | 0.0085% | 129,392 | -9,194 | -7.11% |
| | | | | **133,437** | **0.0085%** | **129,392** | **-9,194** | **-7.11%** |
| 69 | 785 | MARKEL CORP GRP | | | | | | |
| | | 38970 | Markel Ins Co | 3,687,476 | 0.2362% | 2,884,325 | 2,030,117 | 70.38% |
| | | 28932 | Markel Amer Ins Co | 352,148 | 0.0226% | 358,123 | 159,005 | 44.40% |
| | | | | **4,039,624** | **0.2588%** | **3,242,448** | **2,189,122** | **67.51%** |
| 70 | 748 | Meadowbrook Ins Grp | | | | | | |
| | | 18023 | Star Ins Co | 568,980 | 0.0364% | 459,525 | 81,918 | 17.83% |
| | | 25780 | Williamsburg Natl Ins Co | 257,891 | 0.0165% | 266,464 | 93,380 | 35.04% |
| | | 21903 | Procentury Ins Co | 688 | 0.0000% | 846 | 46 | 5.44% |
| | | | | **827,559** | **0.0530%** | **726,835** | **175,344** | **24.12%** |
| 71 | 15768 | Merced Mut Ins Co | | | | | | |
| | | 15768 | Merced Mut Ins Co | 66,547 | 0.0043% | 71,873 | 0 | 0.00% |
| | | | | **66,547** | **0.0043%** | **71,873** | **0** | **0.00%** |
| 72 | 241 | METROPOLITAN GRP | | | | | | |
| | | 25321 | Metropolitan Drt Prop & Cas Ins Co | 415,016 | 0.0266% | 393,582 | 18,274 | 4.64% |
| | | | | **415,016** | **0.0266%** | **393,582** | **18,274** | **4.64%** |
| 73 | 2978 | Mitsui Sumitomo Ins Grp | | | | | | |
| | | 20362 | Mitsui Sumitomo Ins Co of Amer | 958,968 | 0.0614% | 1,225,080 | -147,852 | -12.07% |
| | | | | **958,968** | **0.0614%** | **1,225,080** | **-147,852** | **-12.07%** |
| 74 | 291 | MOTORISTS MUT | | | | | | |
| | | 13331 | American Hardware Mut Ins Co | 338,778 | 0.0217% | 372,038 | 157,772 | 42.41% |
| | | | | **338,778** | **0.0217%** | **372,038** | **157,772** | **42.41%** |
| 75 | 361 | Munich Re Grp | | | | | | |
| | | 23469 | American Modern Home Ins Co | 3,028,724 | 0.1940% | 3,656,899 | 2,402,927 | 65.71% |
| | | 19720 | American Alt Ins Corp | 687,128 | 0.0440% | 424,147 | 5,158 | 1.22% |
| | | 23450 | American Family Home Ins Co | 4,859 | 0.0003% | 3,959 | 3,435 | 86.76% |
| | | | | **3,720,711** | **0.2383%** | **4,085,005** | **2,411,520** | **59.03%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: INLAND MARINE [09]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 76 | 140 | NATIONWIDE CORP GRP | | | | | | |
| | | 23787 | Nationwide Mut Ins Co | 9,843,847 | 0.6305% | 9,900,512 | 1,689,896 | 17.07% |
| | | 19100 | Amco Ins Co | 4,540,461 | 0.2908% | 4,391,605 | 1,358,186 | 30.93% |
| | | 42579 | Allied Prop & Cas Ins Co | 1,495,098 | 0.0958% | 1,468,620 | 348,595 | 23.74% |
| | | 11991 | National Cas Co | 1,361,538 | 0.0872% | 1,431,367 | 171,074 | 11.95% |
| | | 25453 | Nationwide Ins Co Of Amer | 271,312 | 0.0174% | 238,426 | 233,133 | 97.78% |
| | | 23779 | Nationwide Mut Fire Ins Co | 267,004 | 0.0171% | 285,210 | 55,557 | 19.48% |
| | | 15580 | Scottsdale Ind Co | 75,456 | 0.0048% | 34,624 | 34,785 | 100.46% |
| | | 28223 | Nationwide Agribusiness Ins Co | 23,641 | 0.0015% | 22,142 | -289 | -1.31% |
| | | 13838 | Farmland Mut Ins Co | 4,000 | 0.0003% | 500 | -9 | -1.80% |
| | | | | **17,882,357** | **1.1454%** | **17,773,006** | **3,890,928** | **21.89%** |
| 77 | 510 | NAVIGATORS GRP | | | | | | |
| | | 42307 | Navigators Ins Co | 4,465,618 | 0.2860% | 3,425,800 | 388,537 | 11.34% |
| | | | | **4,465,618** | **0.2860%** | **3,425,800** | **388,537** | **11.34%** |
| 78 | 256 | New York MARINE & GEN GRP | | | | | | |
| | | 16608 | New York Marine & Gen Ins Co | 1,611 | 0.0001% | 8,044 | -465,566 | -5787.74% |
| | | | | **1,611** | **0.0001%** | **8,044** | **-465,566** | **-5787.74%** |
| 79 | 27073 | Nipponkoa Ins Co Ltd US Br | | | | | | |
| | | 27073 | Nipponkoa Ins Co Ltd US Br | 36,321 | 0.0023% | 34,421 | 4,610 | 13.39% |
| | | | | **36,321** | **0.0023%** | **34,421** | **4,610** | **13.39%** |
| 80 | 26565 | Ohio Ind Co | | | | | | |
| | | 26565 | Ohio Ind Co | 1,015 | 0.0001% | 94 | 0 | 0.00% |
| | | | | **1,015** | **0.0001%** | **94** | **0** | **0.00%** |
| 81 | 150 | OLD REPUBLIC GRP | | | | | | |
| | | 24147 | Old Republic Ins Co | 12,182,984 | 0.7804% | 12,183,084 | 6,977,369 | 57.27% |
| | | 11371 | Great West Cas Co | 3,397,739 | 0.2176% | 3,159,766 | 2,612,078 | 82.67% |
| | | | | **15,580,723** | **0.9980%** | **15,342,850** | **9,589,447** | **62.50%** |
| 82 | 645 | OREGON MUT GRP | | | | | | |
| | | 14907 | Oregon Mut Ins Co | 538,316 | 0.0345% | 495,979 | 87,840 | 17.71% |
| | | | | **538,316** | **0.0345%** | **495,979** | **87,840** | **17.71%** |
| 83 | 1218 | PENN AMER GRP | | | | | | |
| | | 32859 | Penn Amer Ins Co | 17,076 | 0.0011% | 23,677 | 3,742 | 15.80% |
| | | | | **17,076** | **0.0011%** | **23,677** | **3,742** | **15.80%** |
| 84 | 767 | Pennsylvania Manufacturers Grp | | | | | | |
| | | 12262 | Pennsylvania Manufacturers Assoc Ins | 572,010 | 0.0366% | 200,880 | 101,940 | 50.75% |
| | | | | **572,010** | **0.0366%** | **200,880** | **101,940** | **50.75%** |
| 85 | 775 | PHARMACISTS MUT GRP | | | | | | |
| | | 13714 | Pharmacists Mut Ins Co | 545 | 0.0000% | 166 | 10 | 6.02% |
| | | | | **545** | **0.0000%** | **166** | **10** | **6.02%** |
| 86 | 677 | Philadelphia Consolidated Holding Grp | | | | | | |
| | | 18058 | Philadelphia Ind Ins Co | 15,289,382 | 0.9794% | 22,159,295 | 18,711,055 | 84.44% |
| | | | | **15,289,382** | **0.9794%** | **22,159,295** | **18,711,055** | **84.44%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: INLAND MARINE [09]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 87 | 155 | PROGRESSIVE GRP | | | | | | |
| | | 24260 | Progressive Cas Ins Co | 8,699,532 | 0.5572% | 9,006,778 | 4,810,438 | 53.41% |
| | | 16322 | Progressive Direct Ins Co | 2,500,014 | 0.1601% | 2,375,790 | 1,616,882 | 68.06% |
| | | 11770 | United Fncl Cas Co | 897,520 | 0.0575% | 852,607 | 632,674 | 74.20% |
| | | 10193 | Progressive Express Ins Co | 64,323 | 0.0041% | 63,881 | 12,466 | 19.51% |
| | | 27804 | Progressive West Ins Co | 9,568 | 0.0006% | 16,068 | 3,206 | 19.95% |
| | | | | **12,170,957** | **0.7796%** | **12,315,124** | **7,075,666** | **57.46%** |
| 88 | 458 | PROTECTIVE LIFE INS GRP | | | | | | |
| | | 35769 | Lyndon Prop Ins Co | 83,373 | 0.0053% | 224,595 | -406,137 | -180.83% |
| | | | | **83,373** | **0.0053%** | **224,595** | **-406,137** | **-180.83%** |
| 89 | 796 | QBE INS GRP | | | | | | |
| | | 37303 | Redland Ins Co | 17,813,394 | 1.1410% | 21,218,010 | 506,665 | 2.39% |
| | | 37257 | Praetorian Ins Co | 14,294,951 | 0.9157% | 14,612,308 | 6,974,376 | 47.73% |
| | | 27740 | North Pointe Ins Co | 3,980,968 | 0.2550% | 3,424,232 | 2,194,009 | 64.07% |
| | | 39217 | QBE Ins Corp | 3,030,265 | 0.1941% | 3,002,352 | 730,105 | 24.32% |
| | | 25747 | Unigard Ins Co | 1,462,041 | 0.0937% | 1,501,239 | 572,568 | 38.14% |
| | | 25798 | Unigard Ind Co | 293,518 | 0.0188% | 313,832 | 32,829 | 10.46% |
| | | 16217 | National Farmers Union Prop & Cas | 156,273 | 0.0100% | 167,268 | 18,072 | 10.80% |
| | | 24449 | Regent Ins Co | 78,757 | 0.0050% | 81,306 | -2,237 | -2.75% |
| | | 24414 | General Cas Co Of WI | 1,319 | 0.0001% | 1,869 | 0 | 0.00% |
| | | | | **41,111,486** | **2.6334%** | **44,322,416** | **11,026,387** | **24.88%** |
| 90 | 783 | RLI INS GRP | | | | | | |
| | | 13056 | RLI Ins Co | 331,212 | 0.0212% | 250,269 | -1,625,451 | -649.48% |
| | | | | **331,212** | **0.0212%** | **250,269** | **-1,625,451** | **-649.48%** |
| 91 | 169 | SENTRY INS GRP | | | | | | |
| | | 21180 | Sentry Select Ins Co | 1,098,652 | 0.0704% | 1,371,951 | 1,191,767 | 86.87% |
| | | 24988 | Sentry Ins A Mut Co | 868,244 | 0.0556% | 879,737 | -358,430 | -40.74% |
| | | | | **1,966,896** | **0.1260%** | **2,251,688** | **833,337** | **37.01%** |
| 92 | 3219 | Sompo Japan Ins Grp | | | | | | |
| | | 11126 | Sompo Japan Ins Co of Amer | 866,736 | 0.0555% | 805,694 | 1,758,407 | 218.25% |
| | | | | **866,736** | **0.0555%** | **805,694** | **1,758,407** | **218.25%** |
| 93 | 20613 | Sparta Ins Co | | | | | | |
| | | 20613 | Sparta Ins Co | 1,470 | 0.0001% | 121 | 72 | 59.50% |
| | | | | **1,470** | **0.0001%** | **121** | **72** | **59.50%** |
| 94 | 176 | STATE FARM GRP | | | | | | |
| | | 25151 | State Farm General Ins Co | 61,722,946 | 3.9536% | 60,841,341 | 24,578,506 | 40.40% |
| | | | | **61,722,946** | **3.9536%** | **60,841,341** | **24,578,506** | **40.40%** |
| 95 | 93 | STATE NATL GRP | | | | | | |
| | | 12831 | State Natl Ins Co Inc | 1,572,856 | 0.1007% | 2,017,621 | 360,900 | 17.89% |
| | | | | **1,572,856** | **0.1007%** | **2,017,621** | **360,900** | **17.89%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: INLAND MARINE [09]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 96 | 40134 | SUA Ins Co | | | | | | |
| | | 40134 | SUA Ins Co | 674,984 | 0.0432% | 765,247 | 220,762 | 28.85% |
| | | | | **674,984** | **0.0432%** | **765,247** | **220,762** | **28.85%** |
| 97 | 32107 | Sutter Ins Co | | | | | | |
| | | 32107 | Sutter Ins Co | 232,375 | 0.0149% | 251,903 | 35,805 | 14.21% |
| | | | | **232,375** | **0.0149%** | **251,903** | **35,805** | **14.21%** |
| 98 | 181 | SWISS RE GRP | | | | | | |
| | | 29874 | North Amer Specialty Ins Co | 2,758,672 | 0.1767% | 2,689,981 | 4,978,942 | 185.09% |
| | | 39845 | Westport Ins Corp | 104,104 | 0.0067% | 108,505 | 59,756 | 55.07% |
| | | | | **2,862,776** | **0.1834%** | **2,798,486** | **5,038,698** | **180.05%** |
| 99 | 88 | The Hanover Ins Grp | | | | | | |
| | | 22292 | Hanover Ins Co | 7,155,172 | 0.4583% | 7,986,767 | 1,092,463 | 13.68% |
| | | 10815 | Verlan Fire Ins Co MD | 9,978 | 0.0006% | 11,907 | 0 | 0.00% |
| | | 22306 | Massachusetts Bay Ins Co | 100 | 0.0000% | 333 | 3 | 0.90% |
| | | | | **7,165,250** | **0.4590%** | **7,999,007** | **1,092,466** | **13.66%** |
| 100 | 4254 | The Warranty Grp | | | | | | |
| | | 40827 | Virginia Surety Co Inc | 625,027 | 0.0400% | 625,027 | 202,752 | 32.44% |
| | | | | **625,027** | **0.0400%** | **625,027** | **202,752** | **32.44%** |
| 101 | 3098 | Tokio Marine Holdings Inc GRP | | | | | | |
| | | 12904 | Tokio Marine & Nichido Fire Ins Co | 7,132,876 | 0.4569% | 8,823,545 | 4,948,947 | 56.09% |
| | | | | **7,132,876** | **0.4569%** | **8,823,545** | **4,948,947** | **56.09%** |
| 102 | 3548 | Travelers Grp | | | | | | |
| | | 25674 | Travelers Property Cas Co Of Amer | 45,269,939 | 2.8997% | 44,634,990 | 8,793,731 | 19.70% |
| | | 36463 | Discover Prop & Cas Ins Co | 14,441,840 | 0.9251% | 14,442,127 | 989,974 | 6.85% |
| | | 24767 | St Paul Fire & Marine Ins Co | 11,569,169 | 0.7411% | 12,649,206 | -773,217 | -6.11% |
| | | 19070 | Standard Fire Ins Co | 3,615,531 | 0.2316% | 3,444,068 | 939,540 | 27.28% |
| | | 24015 | Northland Ins Co | 2,705,520 | 0.1733% | 2,714,057 | 1,619,605 | 59.67% |
| | | 24791 | St Paul Mercury Ins Co | 1,280,803 | 0.0820% | 1,280,581 | 208,823 | 16.31% |
| | | 25682 | Travelers Ind Co Of CT | 1,159,406 | 0.0743% | 1,120,639 | 862,927 | 77.00% |
| | | 36161 | Travelers Prop Cas Ins Co | 1,023,824 | 0.0656% | 1,042,044 | 471,760 | 45.27% |
| | | 36137 | Travelers Commercial Ins Co | 948,034 | 0.0607% | 573,666 | 273,128 | 47.61% |
| | | 25887 | US Fidelity & Guaranty Co | 440,850 | 0.0282% | 453,526 | -3,688,046 | -813.19% |
| | | 24775 | St Paul Guardian Ins Co | 102,618 | 0.0066% | 102,762 | 11,190 | 10.89% |
| | | | | **82,557,534** | **5.2882%** | **82,457,666** | **9,709,415** | **11.78%** |
| 103 | 248 | UNITED FIRE & CAS GRP | | | | | | |
| | | 13021 | United Fire & Cas Co | 736,901 | 0.0472% | 2,417,255 | -400,000 | -16.55% |
| | | | | **736,901** | **0.0472%** | **2,417,255** | **-400,000** | **-16.55%** |
| 104 | 920 | UNITED NATL GRP | | | | | | |
| | | 42048 | Diamond State Ins Co | 2,964,969 | 0.1899% | 3,264,678 | 1,695,150 | 51.92% |
| | | | | **2,964,969** | **0.1899%** | **3,264,678** | **1,695,150** | **51.92%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: INLAND MARINE [09]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 105 | 200 | | UNITED SERV AUTOMOBILE ASSN GRP | | | | | |
| | | 25941 | USAA | 7,654,973 | 0.4903% | 7,359,494 | 2,729,329 | 37.09% |
| | | 25968 | USAA Cas Ins Co | 7,014,830 | 0.4493% | 6,695,524 | 2,625,562 | 39.21% |
| | | 21253 | Garrison Prop & Cas Ins Co | 287,341 | 0.0184% | 191,057 | 114,544 | 59.95% |
| | | 18600 | USAA General Ind Co | 80,871 | 0.0052% | 48,694 | 88,818 | 182.40% |
| | | | | **15,038,015** | **0.9633%** | **14,294,769** | **5,558,253** | **38.88%** |
| 106 | 215 | | UNITRIN GRP | | | | | |
| | | 10914 | Kemper Independence Ins Co | 1,713,705 | 0.1098% | 1,741,603 | 460,929 | 26.47% |
| | | 14133 | Valley Ins Co | 160,897 | 0.0103% | 249,809 | 34,779 | 13.92% |
| | | 16063 | Unitrin Auto & Home Ins Co | 18,279 | 0.0012% | 18,400 | 1,577 | 8.57% |
| | | 31968 | Merastar Ins Co | 6,509 | 0.0004% | 7,100 | 0 | 0.00% |
| | | | | **1,899,390** | **0.1217%** | **2,016,912** | **497,285** | **24.66%** |
| 107 | 201 | | UTICA GRP | | | | | |
| | | 25976 | Utica Mut Ins Co | 15,000 | 0.0010% | 15,015 | 0 | 0.00% |
| | | | | **15,000** | **0.0010%** | **15,015** | **0** | **0.00%** |
| 108 | 697 | | VAN ENT GRP | | | | | |
| | | 37060 | Old United Cas Co | 6,517,400 | 0.4175% | 7,292,008 | 4,248,215 | 58.26% |
| | | | | **6,517,400** | **0.4175%** | **7,292,008** | **4,248,215** | **58.26%** |
| 109 | 21172 | | Vanliner Ins Co | | | | | |
| | | 21172 | Vanliner Ins Co | 211,171 | 0.0135% | 214,910 | -303,451 | -141.20% |
| | | | | **211,171** | **0.0135%** | **214,910** | **-303,451** | **-141.20%** |
| 110 | 1179 | | WAWANESA INS GRP | | | | | |
| | | 10683 | Wawanesa General Ins Co | 63,472 | 0.0041% | 62,528 | 104 | 0.17% |
| | | 31526 | Wawanesa Mut Ins Co Us Branch | 19,300 | 0.0012% | 19,498 | -28 | -0.14% |
| | | | | **82,772** | **0.0053%** | **82,026** | **76** | **0.09%** |
| 111 | 2898 | | Western Serv Contract Grp | | | | | |
| | | 37850 | Pacific Specialty Ins Co | 1,824,516 | 0.1169% | 1,978,101 | 290,982 | 14.71% |
| | | | | **1,824,516** | **0.1169%** | **1,978,101** | **290,982** | **14.71%** |
| 112 | 866 | | WESTERN WORLD GRP | | | | | |
| | | 40436 | Stratford Ins Co | 130,736 | 0.0084% | 124,441 | 11,131 | 8.94% |
| | | | | **130,736** | **0.0084%** | **124,441** | **11,131** | **8.94%** |
| 113 | 1129 | | WHITE MOUNTAINS GRP | | | | | |
| | | 20621 | OneBeacon Amer Ins Co | 2,959,800 | 0.1896% | 2,967,791 | 1,902,866 | 64.12% |
| | | 20648 | Employers Fire Ins Co | 1,802,084 | 0.1154% | 688,928 | 836,197 | 121.38% |
| | | 37915 | Essentia Ins Co | 721,597 | 0.0462% | 296,213 | 55,481 | 18.73% |
| | | 21970 | OneBeacon Ins Co | 220,741 | 0.0141% | 147,807 | 29,672 | 20.07% |
| | | 38369 | Northern Assur Co Of Amer | 35,867 | 0.0023% | 49,979 | 1,202 | 2.41% |
| | | | | **5,740,089** | **0.3677%** | **4,150,718** | **2,825,418** | **68.07%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: INLAND MARINE [09]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 114 | 98 | | WR Berkley Corp GRP | | | | | |
| | | 40045 | Starnet Ins Co | 6,761,164 | 0.4331% | 6,620,251 | 2,647,893 | 40.00% |
| | | 10510 | Carolina Cas Ins Co | 4,795,276 | 0.3072% | 5,583,075 | 3,060,801 | 54.82% |
| | | 25224 | Great Divide Ins Co | 677,791 | 0.0434% | 461,764 | 211,217 | 45.74% |
| | | 36684 | Riverport Ins Co | 298,957 | 0.0191% | 308,698 | 13,117 | 4.25% |
| | | 23612 | Midwest Employers Cas Co | 63,232 | 0.0041% | 255,554 | -54,162 | -21.19% |
| | | | | **12,596,420** | **0.8069%** | **13,229,342** | **5,878,866** | **44.44%** |
| 115 | 1285 | | XL AMER GRP | | | | | |
| | | 37885 | XL Specialty Ins Co | 3,604,704 | 0.2309% | 4,274,865 | -2,761,428 | -64.60% |
| | | 24554 | XL Ins Amer Inc | 1,397,711 | 0.0895% | 302,293 | 16,856 | 5.58% |
| | | 22322 | Greenwich Ins Co | 1,214,037 | 0.0778% | 1,335,167 | -266,366 | -19.95% |
| | | | | **6,216,452** | **0.3982%** | **5,912,325** | **-3,010,938** | **-50.93%** |
| 116 | 669 | | ZALE CORP GRP | | | | | |
| | | 30325 | Zale Ind Co | 205,513 | 0.0132% | 205,513 | 40,796 | 19.85% |
| | | | | **205,513** | **0.0132%** | **205,513** | **40,796** | **19.85%** |
| 117 | 212 | | ZURICH INS GRP | | | | | |
| | | 16535 | Zurich American Ins Co | 30,235,756 | 1.9367% | 40,986,069 | 39,025,821 | 95.22% |
| | | 19305 | Assurance Co Of Amer | 26,148,808 | 1.6749% | 33,461,234 | 9,050,740 | 27.05% |
| | | 21660 | Fire Ins Exch | 7,600,680 | 0.4869% | 8,066,624 | 465,854 | 5.78% |
| | | 21326 | Empire Fire & Marine Ins Co | 6,062,647 | 0.3883% | 6,310,452 | 3,540,095 | 56.10% |
| | | 11185 | Foremost Ins Co | 3,818,717 | 0.2446% | 3,755,998 | 1,122,973 | 29.90% |
| | | 21687 | Mid Century Ins Co | 2,751,308 | 0.1762% | 2,266,277 | 1,449,836 | 63.97% |
| | | 41181 | Universal Underwriters Ins Co | 818,039 | 0.0524% | 703,268 | 426,826 | 60.69% |
| | | 21709 | Truck Ins Exch | 789,167 | 0.0505% | 640,413 | 137,794 | 21.52% |
| | | 39306 | Fidelity & Deposit Co Of MD | 188,926 | 0.0121% | 175,448 | 6,679 | 3.81% |
| | | 26247 | American Guar & Liab Ins | 167,130 | 0.0107% | 159,402 | 14,063 | 8.82% |
| | | 21652 | Farmers Ins Exch | 141,175 | 0.0090% | 118,742 | 2,940 | 2.48% |
| | | 40142 | American Zurich Ins Co | 122,834 | 0.0079% | 200,098 | -52,583 | -26.28% |
| | | 19356 | Maryland Cas Co | 94,603 | 0.0061% | 170,592 | 67,024 | 39.29% |
| | | 34347 | Colonial Amer Cas & Surety Co | 20,568 | 0.0013% | 20,568 | 750 | 3.65% |
| | | 10317 | Neighborhood Spirit Prop & Cas Co | 9,187 | 0.0006% | 10,549 | 0 | 0.00% |
| | | 27855 | Zurich American Ins Co Of IL | 3,944 | 0.0003% | 3,499 | -43 | -1.23% |
| | | 10315 | Civic Prop & Cas Co | 3,119 | 0.0002% | 4,181 | 0 | 0.00% |
| | | 19372 | Northern Ins Co Of NY | 1,896 | 0.0001% | 4,516 | 1,493 | 33.06% |
| | | 10318 | Exact Prop & Cas Co Inc | 395 | 0.0000% | 765 | 0 | 0.00% |
| | | | | **78,978,899** | **5.0589%** | **97,058,695** | **55,260,262** | **56.93%** |
| | | | **Line Total:** | **1,561,172,928** | **100.0000%** | **1,627,041,882** | **647,912,870** | **39.82%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: FINANCIAL GUARANTY [10]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| 1 | 626 | | Ace Ltd Grp | | | | | |
| | | 30180 | Assured Guar Corp | 40,337,500 | 23.1388% | 2,768,257 | 0 | 0.00% |
| | | | | **40,337,500** | **23.1388%** | **2,768,257** | **0** | **0.00%** |
| 2 | 1248 | | AMBAC ASSUR CORP GRP | | | | | |
| | | 18708 | Ambac Assur Corp | 28,358,460 | 16.2673% | 176,953,194 | 474,455,919 | 268.13% |
| | | | | **28,358,460** | **16.2673%** | **176,953,194** | **474,455,919** | **268.13%** |
| 3 | 25771 | | CIFG Assur N Amer Inc | | | | | |
| | | 25771 | CIFG Assur N Amer Inc | 260,444 | 0.1494% | 2,399,828 | 0 | 0.00% |
| | | | | **260,444** | **0.1494%** | **2,399,828** | **0** | **0.00%** |
| 4 | 194 | | Financial Security Assur Holdings Grp | | | | | |
| | | 18287 | Financial Security Assur Inc | 88,050,405 | 50.5085% | 37,769,428 | 32,379,809 | 85.73% |
| | | | | **88,050,405** | **50.5085%** | **37,769,428** | **32,379,809** | **85.73%** |
| 5 | 528 | | MBIA GRP | | | | | |
| | | 12041 | MBIA Ins Corp | 12,566,640 | 7.2086% | 81,704,388 | 1,530 | 0.00% |
| | | 20877 | Capital Markets Assur Corp | 12,158 | 0.0070% | 24,911 | 0 | 0.00% |
| | | | | **12,578,798** | **7.2156%** | **81,729,299** | **1,530** | **0.00%** |
| 6 | 1135 | | PMI GRP | | | | | |
| | | 12815 | Financial Guar Ins Co | 274,128 | 0.1572% | 69,449,052 | 0 | 0.00% |
| | | | | **274,128** | **0.1572%** | **69,449,052** | **0** | **0.00%** |
| 7 | 766 | | Radian Grp | | | | | |
| | | 36250 | Radian Asset Assur Inc | 577,139 | 0.3311% | 4,339,386 | 0 | 0.00% |
| | | | | **577,139** | **0.3311%** | **4,339,386** | **0** | **0.00%** |
| 8 | 20311 | | Syncora Guarantee Inc | | | | | |
| | | 20311 | Syncora Guarantee Inc | 3,891,158 | 2.2321% | 44,292,012 | 256,655,915 | 579.46% |
| | | | | **3,891,158** | **2.2321%** | **44,292,012** | **256,655,915** | **579.46%** |
| | | | **Line Total:** | **174,328,032** | **100.0000%** | **419,700,456** | **763,493,173** | **181.91%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: MEDICAL MALPRACTICE [11]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 626 | | Ace Ltd Grp | | | | | |
| | | 22667 | Ace Amer Ins Co | 7,775,806 | 1.2738% | 7,762,547 | 2,159,915 | 27.82% |
| | | | | **7,775,806** | **1.2738%** | **7,762,547** | **2,159,915** | **27.82%** |
| 2 | 501 | | Alleghany Grp | | | | | |
| | | 18619 | Platte River Ins Co | 1,301,701 | 0.2132% | 1,039,103 | 189,808 | 18.27% |
| | | | | **1,301,701** | **0.2132%** | **1,039,103** | **189,808** | **18.27%** |
| 3 | 761 | | ALLIANZ INS GRP | | | | | |
| | | 22810 | Chicago Ins Co | 5,829,712 | 0.9550% | 5,833,807 | 188,725 | 3.24% |
| | | 21857 | American Ins Co | 3,880,647 | 0.6357% | 13,473,594 | -3,159,464 | -23.45% |
| | | 21881 | National Surety Corp | 15,492 | 0.0025% | 15,590 | -21,738 | -139.44% |
| | | | | **9,725,851** | **1.5932%** | **19,322,991** | **-2,992,477** | **-15.49%** |
| 4 | 3239 | | Allied World Assur Holding Grp | | | | | |
| | | 16624 | Darwin Natl Assur Co | 10,000 | 0.0016% | 329 | 130 | 39.51% |
| | | | | **10,000** | **0.0016%** | **329** | **130** | **39.51%** |
| 5 | 10232 | | American Assoc Of Othodontists RRG | | | | | |
| | | 10232 | American Assoc Of Othodontists RRG | 894,856 | 0.1466% | 786,845 | 236,860 | 30.10% |
| | | | | **894,856** | **0.1466%** | **786,845** | **236,860** | **30.10%** |
| 6 | 12 | | AMERICAN INTL GRP | | | | | |
| | | 19445 | National Union Fire Ins Co Of Pitts | 16,378,872 | 2.6831% | 10,260,471 | 6,722,314 | 65.52% |
| | | 23809 | Granite State Ins Co | 586,692 | 0.0961% | 572,544 | 560,299 | 97.86% |
| | | 19380 | American Home Assur Co | 145,113 | 0.0238% | 136,866 | -38,444 | -28.09% |
| | | | | **17,110,677** | **2.8030%** | **10,969,881** | **7,244,169** | **66.04%** |
| 7 | 31 | | BERKSHIRE HATHAWAY GRP | | | | | |
| | | 11843 | Medical Protective Co | 28,123,839 | 4.6071% | 26,836,143 | 8,345,453 | 31.10% |
| | | 11967 | General Star Natl Ins Co | 576,991 | 0.0945% | 273,314 | 150,000 | 54.88% |
| | | | | **28,700,830** | **4.7016%** | **27,109,457** | **8,495,453** | **31.34%** |
| 8 | 18767 | | Church Mut Ins Co | | | | | |
| | | 18767 | Church Mut Ins Co | 6,315 | 0.0010% | 6,274 | -975 | -15.54% |
| | | | | **6,315** | **0.0010%** | **6,274** | **-975** | **-15.54%** |
| 9 | 218 | | CNA INS GRP | | | | | |
| | | 20427 | American Cas Co Of Reading PA | 14,923,219 | 2.4446% | 14,875,230 | 2,100,677 | 14.12% |
| | | 20443 | Continental Cas Co | 2,930,561 | 0.4801% | 1,879,192 | -4,570,473 | -243.21% |
| | | | | **17,853,780** | **2.9247%** | **16,754,422** | **-2,469,796** | **-14.74%** |
| 10 | 40975 | | Dentists Ins Co | | | | | |
| | | 40975 | Dentists Ins Co | 28,532,495 | 4.6740% | 27,811,584 | 5,949,167 | 21.39% |
| | | | | **28,532,495** | **4.6740%** | **27,811,584** | **5,949,167** | **21.39%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: MEDICAL MALPRACTICE [11]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 11 | 831 | DOCTORS CO GRP | | | | | | |
| | | 34495 | Doctors Co An Interins Exch | 151,261,024 | 24.7788% | 148,456,629 | 27,252,030 | 18.36% |
| | | 10352 | Scpie Ind Co | 87,751,988 | 14.3751% | 87,885,453 | 17,140,297 | 19.50% |
| | | 39152 | American Hlthcare Ind Co | 25,983,208 | 4.2564% | 28,228,538 | 4,790,121 | 16.97% |
| | | 34487 | Professional Undrwtrs Liab Ins Co | 10,799,148 | 1.7691% | 11,745,711 | 3,846,982 | 32.75% |
| | | | | **275,795,368** | **45.1793%** | **276,316,331** | **53,029,430** | **19.19%** |
| 12 | 111 | LIBERTY MUT GRP | | | | | | |
| | | 24732 | General Ins Co Of Amer | 106,312 | 0.0174% | 117,136 | -73,249 | -62.53% |
| | | | | **106,312** | **0.0174%** | **117,136** | **-73,249** | **-62.53%** |
| 13 | 608 | MEDICAL INS EXCH OF CA GRP | | | | | | |
| | | 32433 | Medical Ins Exch Of CA | 37,864,332 | 6.2027% | 38,053,520 | -3,879,058 | -10.19% |
| | | | | **37,864,332** | **6.2027%** | **38,053,520** | **-3,879,058** | **-10.19%** |
| 14 | 361 | Munich Re Grp | | | | | | |
| | | 19720 | American Alt Ins Corp | 2,383,299 | 0.3904% | 2,244,662 | 1,572,494 | 70.05% |
| | | | | **2,383,299** | **0.3904%** | **2,244,662** | **1,572,494** | **70.05%** |
| 15 | 140 | NATIONWIDE CORP GRP | | | | | | |
| | | 11991 | National Cas Co | 142,839 | 0.0234% | 112,767 | 93,186 | 82.64% |
| | | | | **142,839** | **0.0234%** | **112,767** | **93,186** | **82.64%** |
| 16 | 2638 | NCMIC Grp | | | | | | |
| | | 15865 | NCMIC Ins Co | 7,804,026 | 1.2784% | 7,812,988 | 1,439,563 | 18.43% |
| | | | | **7,804,026** | **1.2784%** | **7,812,988** | **1,439,563** | **18.43%** |
| 17 | 1282 | Norcal GRP | | | | | | |
| | | 33200 | Norcal Mut Ins Co | 163,314,374 | 26.7533% | 164,523,202 | 30,028,405 | 18.25% |
| | | | | **163,314,374** | **26.7533%** | **164,523,202** | **30,028,405** | **18.25%** |
| 18 | 775 | PHARMACISTS MUT GRP | | | | | | |
| | | 13714 | Pharmacists Mut Ins Co | 10,931 | 0.0018% | 5,193 | 1,750 | 33.70% |
| | | | | **10,931** | **0.0018%** | **5,193** | **1,750** | **33.70%** |
| 19 | 677 | Philadelphia Consolidated Holding Grp | | | | | | |
| | | 18058 | Philadelphia Ind Ins Co | 562,490 | 0.0921% | 100,458 | 31,718 | 31.57% |
| | | | | **562,490** | **0.0921%** | **100,458** | **31,718** | **31.57%** |
| 20 | 36234 | Preferred Professional Ins Co | | | | | | |
| | | 36234 | Preferred Professional Ins Co | 1,392,262 | 0.2281% | 1,291,605 | 521,444 | 40.37% |
| | | | | **1,392,262** | **0.2281%** | **1,291,605** | **521,444** | **40.37%** |
| 21 | 2698 | ProAssurance Corp Grp | | | | | | |
| | | 14460 | Podiatry Ins Co Of Amer | 6,011,530 | 0.9848% | 6,201,733 | 2,429,633 | 39.18% |
| | | 10222 | PACO Assur Co Inc | 2,070,429 | 0.3392% | 2,085,558 | 1,049,045 | 50.30% |
| | | | | **8,081,959** | **1.3239%** | **8,287,291** | **3,478,678** | **41.98%** |
| 22 | 176 | STATE FARM GRP | | | | | | |
| | | 25143 | State Farm Fire And Cas Co | 625,822 | 0.1025% | 596,630 | 127,759 | 21.41% |
| | | 25151 | State Farm General Ins Co | 67,703 | 0.0111% | 68,889 | 0 | 0.00% |
| | | | | **693,525** | **0.1136%** | **665,519** | **127,759** | **19.20%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: MEDICAL MALPRACTICE [11]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| 23 | 181 | SWISS RE GRP | | | | | | |
| | | 39845 | Westport Ins Corp | 2,232 | 0.0004% | 862 | 334,142 | 38763.57% |
| | | | | **2,232** | **0.0004%** | **862** | **334,142** | **38763.57%** |
| 24 | 1129 | WHITE MOUNTAINS GRP | | | | | | |
| | | 21970 | OneBeacon Ins Co | 76,279 | 0.0125% | 83,385 | -60,103 | -72.08% |
| | | | | **76,279** | **0.0125%** | **83,385** | **-60,103** | **-72.08%** |
| 25 | 212 | ZURICH INS GRP | | | | | | |
| | | 16535 | Zurich American Ins Co | 303,846 | 0.0498% | 270,617 | -4,973,089 | -1837.69% |
| | | | | **303,846** | **0.0498%** | **270,617** | **-4,973,089** | **-1837.69%** |
| | | | **Line Total:** | **610,446,385** | **100.0000%** | **611,448,969** | **100,485,324** | **16.43%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: EARTHQUAKE [12]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 626 | Ace Ltd Grp | | | | | | |
| | | 20702 | Ace Fire Underwriters Ins Co | 1,454,481 | 0.1269% | 442,095 | 2,875 | 0.65% |
| | | 22667 | Ace Amer Ins Co | 219,561 | 0.0192% | 120,201 | 86,774 | 72.19% |
| | | 18279 | Bankers Standard Ins Co | 9,046 | 0.0008% | 1,704 | -983 | -57.69% |
| | | 21121 | Westchester Fire Ins Co | 4,667 | 0.0004% | 16,000 | 0 | 0.00% |
| | | | | **1,687,755** | **0.1473%** | **580,000** | **88,666** | **15.29%** |
| 2 | 501 | Alleghany Grp | | | | | | |
| | | 22314 | RSUI Ind Co | 1,704,394 | 0.1487% | 1,840,569 | 0 | 0.00% |
| | | | | **1,704,394** | **0.1487%** | **1,840,569** | **0** | **0.00%** |
| 3 | 761 | ALLIANZ INS GRP | | | | | | |
| | | 21873 | Firemans Fund Ins Co | 22,328,977 | 1.9481% | 21,430,652 | 39,504 | 0.18% |
| | | 35300 | Allianz Global Risks US Ins Co | 5,623,628 | 0.4906% | 5,869,667 | -13,854,860 | -236.04% |
| | | 21865 | Associated Ind Corp | 3,907,850 | 0.3409% | 4,707,269 | -37,403 | -0.79% |
| | | 21857 | American Ins Co | 37,696 | 0.0033% | 40,312 | -3,771 | -9.35% |
| | | 21881 | National Surety Corp | 16,646 | 0.0015% | 13,568 | -3,970 | -29.26% |
| | | | | **31,914,797** | **2.7844%** | **32,061,468** | **-13,860,500** | **-43.23%** |
| 4 | 84 | American Financial Grp | | | | | | |
| | | 16691 | Great Amer Ins Co | 35,736 | 0.0031% | 34,652 | 2,883 | 8.32% |
| | | 26832 | Great Amer Alliance Ins Co | 32,662 | 0.0028% | 23,543 | 3,402 | 14.45% |
| | | 22136 | Great Amer Ins Co of NY | 13,544 | 0.0012% | 12,345 | -910 | -7.37% |
| | | 26344 | Great Amer Assur Co | 11,805 | 0.0010% | 34,388 | 1,302 | 3.79% |
| | | | | **93,747** | **0.0082%** | **104,928** | **6,677** | **6.36%** |
| 5 | 12 | AMERICAN INTL GRP | | | | | | |
| | | 43761 | American Intl Ins Co Of CA | 51,676,084 | 4.5085% | 47,757,612 | 416,547 | 0.87% |
| | | 23841 | New Hampshire Ins Co | 1,679,826 | 0.1466% | 1,761,975 | -268,792 | -15.26% |
| | | 19380 | American Home Assur Co | 192,106 | 0.0168% | 203,753 | -27,260 | -13.38% |
| | | 23809 | Granite State Ins Co | 10,500 | 0.0009% | 20,253 | -8,455 | -41.75% |
| | | | | **53,558,516** | **4.6728%** | **49,743,593** | **112,040** | **0.23%** |
| 6 | 408 | AMERICAN NATL FIN GRP | | | | | | |
| | | 11048 | Pacific Prop & Cas Co | 378,285 | 0.0330% | 350,967 | -7 | 0.00% |
| | | | | **378,285** | **0.0330%** | **350,967** | **-7** | **0.00%** |
| 7 | 28 | AMICA MUT GRP | | | | | | |
| | | 19976 | Amica Mut Ins Co | 11,932,560 | 1.0411% | 11,776,596 | -5,000 | -0.04% |
| | | | | **11,932,560** | **1.0411%** | **11,776,596** | **-5,000** | **-0.04%** |
| 8 | 1279 | Arch Ins Grp | | | | | | |
| | | 11150 | Arch Ins Co | 3,228,426 | 0.2817% | 3,307,972 | 0 | 0.00% |
| | | | | **3,228,426** | **0.2817%** | **3,307,972** | **0** | **0.00%** |
| 9 | 19 | Assurant Inc Grp | | | | | | |
| | | 19615 | American Reliable Ins Co | 18,053 | 0.0016% | 16,905 | 154 | 0.91% |
| | | 42986 | Standard Guaranty Ins Co | 3,615 | 0.0003% | 2,927 | 376 | 12.85% |
| | | | | **21,668** | **0.0019%** | **19,832** | **530** | **2.67%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: EARTHQUAKE [12]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 10 | 3416 | AXIS Capital Grp | | | | | | |
| | | 20370 | AXIS Reins Co | 35,547,490 | 3.1014% | 34,762,272 | -5,711,546 | -16.43% |
| | | 37273 | Axis Ins Co | 4,883,047 | 0.4260% | 3,313,935 | 324,400 | 9.79% |
| | | | | **40,430,537** | **3.5274%** | **38,076,207** | **-5,387,146** | **-14.15%** |
| 11 | 1330 | Balboa Ins Grp | | | | | | |
| | | 24821 | Meritplan Ins Co | 176,109 | 0.0154% | 180,894 | 8,326 | 4.60% |
| | | 24813 | Balboa Ins Co | 65,290 | 0.0057% | 65,945 | 2,128 | 3.23% |
| | | | | **241,399** | **0.0211%** | **246,839** | **10,454** | **4.24%** |
| 12 | 37540 | Beazley Ins Co Inc | | | | | | |
| | | 37540 | Beazley Ins Co Inc | 630,461 | 0.0550% | 371,277 | 55,294 | 14.89% |
| | | | | **630,461** | **0.0550%** | **371,277** | **55,294** | **14.89%** |
| 13 | 33 | CALIFORNIA CAS MGMT GRP | | | | | | |
| | | 20117 | California Cas Ind Exch | 1,499,691 | 0.1308% | 1,576,249 | 0 | 0.00% |
| | | | | **1,499,691** | **0.1308%** | **1,576,249** | **0** | **0.00%** |
| 14 | 10779 | CALIFORNIA EARTHQUAKE AUTHORITY | | | | | | |
| | | 10779 | CALIFORNIA EARTHQUAKE AUTHORITY | 521,509,899 | 45.4998% | 500,502,115 | 29,708 | 0.01% |
| | | | | **521,509,899** | **45.4998%** | **500,502,115** | **29,708** | **0.01%** |
| 15 | 27480 | California Mut Ins Co | | | | | | |
| | | 27480 | California Mut Ins Co | 47,246 | 0.0041% | 50,118 | 0 | 0.00% |
| | | | | **47,246** | **0.0041%** | **50,118** | **0** | **0.00%** |
| 16 | 802 | Capital Ins Grp | | | | | | |
| | | 13544 | California Capital Ins Co | 3,574,237 | 0.3118% | 3,631,506 | 0 | 0.00% |
| | | 12890 | Eagle W Ins Co | 79,626 | 0.0069% | 81,448 | 0 | 0.00% |
| | | 23540 | Monterey Ins Co | 27,283 | 0.0024% | 33,251 | 0 | 0.00% |
| | | | | **3,681,146** | **0.3212%** | **3,746,205** | **0** | **0.00%** |
| 17 | 26905 | Century Natl Ins Co | | | | | | |
| | | 26905 | Century Natl Ins Co | 6,025,092 | 0.5257% | 6,088,080 | -2,147,918 | -35.28% |
| | | | | **6,025,092** | **0.5257%** | **6,088,080** | **-2,147,918** | **-35.28%** |
| 18 | 10499 | Chrysler Ins Co | | | | | | |
| | | 10499 | Chrysler Ins Co | 18,425 | 0.0016% | 18,864 | 0 | 0.00% |
| | | | | **18,425** | **0.0016%** | **18,864** | **0** | **0.00%** |
| 19 | 38 | CHUBB & SON INC GRP | | | | | | |
| | | 20281 | Federal Ins Co | 31,161,262 | 2.7187% | 29,133,102 | 423 | 0.00% |
| | | 20397 | Vigilant Ins Co | 844,897 | 0.0737% | 792,959 | 50 | 0.01% |
| | | 20346 | Pacific Ind Co | 399,988 | 0.0349% | 356,300 | 17 | 0.00% |
| | | | | **32,406,147** | **2.8273%** | **30,282,361** | **490** | **0.00%** |
| 20 | 244 | CINCINNATI FIN GRP | | | | | | |
| | | 10677 | Cincinnati Ins Co | 232 | 0.0000% | 300 | 0 | 0.00% |
| | | | | **232** | **0.0000%** | **300** | **0** | **0.00%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: EARTHQUAKE [12]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 21 | 323 | CIVIL SERV EMPLOYEE GRP | | | | | | |
| | | 10693 | Civil Serv Employees Ins Co | 54,491 | 0.0048% | 53,009 | 0 | 0.00% |
| | | 18953 | CSE Safeguard Ins Co | 16,860 | 0.0015% | 9,506 | 0 | 0.00% |
| | | | | **71,351** | **0.0062%** | **62,515** | **0** | **0.00%** |
| 22 | 218 | CNA INS GRP | | | | | | |
| | | 35289 | Continental Ins Co | 604 | 0.0001% | 397 | 0 | 0.00% |
| | | | | **604** | **0.0001%** | **397** | **0** | **0.00%** |
| 23 | 62 | EMC INS CO GRP | | | | | | |
| | | 21415 | Employers Mut Cas Co | 8,388 | 0.0007% | 7,565 | 0 | 0.00% |
| | | | | **8,388** | **0.0007%** | **7,565** | **0** | **0.00%** |
| 24 | 158 | FAIRFAX FIN GRP | | | | | | |
| | | 21113 | United States Fire Ins Co | 6,314,078 | 0.5509% | 10,108,214 | -207,617 | -2.05% |
| | | | | **6,314,078** | **0.5509%** | **10,108,214** | **-207,617** | **-2.05%** |
| 25 | 7 | FEDERATED MUT GRP | | | | | | |
| | | 13935 | Federated Mut Ins Co | 427,573 | 0.0373% | 410,270 | 0 | 0.00% |
| | | 28304 | Federated Serv Ins Co | 233,172 | 0.0203% | 230,220 | 0 | 0.00% |
| | | | | **660,745** | **0.0576%** | **640,490** | **0** | **0.00%** |
| 26 | 670 | FIDELITY NATL FIN GRP | | | | | | |
| | | 25180 | Fidelity Natl Ins Co | 986,767 | 0.0861% | 913,273 | 5,400 | 0.59% |
| | | 16578 | Fidelity Natl Prop & Cas Ins Co | 1,403 | 0.0001% | 793 | 0 | 0.00% |
| | | | | **988,170** | **0.0862%** | **914,066** | **5,400** | **0.59%** |
| 27 | 70 | FIRST AMER TITLE GRP | | | | | | |
| | | 34525 | First Amer Specilaty Ins Co | 1,013,274 | 0.0884% | 985,266 | 0 | 0.00% |
| | | 37710 | First Amer Prop & Cas Ins Co | 155,014 | 0.0135% | 163,624 | 0 | 0.00% |
| | | | | **1,168,288** | **0.1019%** | **1,148,890** | **0** | **0.00%** |
| 28 | 3829 | GeoVera Holdings Inc Grp | | | | | | |
| | | 10799 | Geovera Ins Co | 95,289,143 | 8.3136% | 93,548,591 | 16,671 | 0.02% |
| | | 10887 | Pacific Select Prop Ins Co | 20,960,084 | 1.8287% | 21,321,587 | 13,779 | 0.06% |
| | | | | **116,249,227** | **10.1423%** | **114,870,178** | **30,450** | **0.03%** |
| 29 | 1331 | Glencoe US Holdings Grp | | | | | | |
| | | 10340 | Stonington Ins Co | 3,350 | 0.0003% | 809 | 179 | 22.13% |
| | | | | **3,350** | **0.0003%** | **809** | **179** | **22.13%** |
| 30 | 39861 | Golden Bear Ins Co | | | | | | |
| | | 39861 | Golden Bear Ins Co | 13,338,283 | 1.1637% | 14,134,496 | 50,000 | 0.35% |
| | | | | **13,338,283** | **1.1637%** | **14,134,496** | **50,000** | **0.35%** |
| 31 | 91 | HARTFORD FIRE & CAS GRP | | | | | | |
| | | 30104 | Hartford Underwriters Ins Co | 10,060,326 | 0.8777% | 10,046,013 | 25,907 | 0.26% |
| | | 29424 | Hartford Cas Ins Co | 4,046,017 | 0.3530% | 4,071,551 | 22 | 0.00% |
| | | 19682 | Hartford Fire In Co | 519,689 | 0.0453% | 525,524 | 1,900 | 0.36% |
| | | | | **14,626,032** | **1.2761%** | **14,643,088** | **27,829** | **0.19%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: EARTHQUAKE [12]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 32 | 300 | HORACE MANN GRP | | | | | | |
| | | 22578 | Horace Mann Ins Co | 1,226,531 | 0.1070% | 1,179,933 | 0 | 0.00% |
| | | 22756 | Horace Mann Prop & Cas Ins Co | 581,614 | 0.0507% | 618,146 | 0 | 0.00% |
| | | | | **1,808,145** | **0.1578%** | **1,798,079** | **0** | **0.00%** |
| 33 | 225 | IAT Reins Co Grp | | | | | | |
| | | 26433 | Harco Natl Ins Co | 1,447,230 | 0.1263% | 1,346,717 | 0 | 0.00% |
| | | | | **1,447,230** | **0.1263%** | **1,346,717** | **0** | **0.00%** |
| 34 | 922 | ICW GRP | | | | | | |
| | | 27847 | Insurance Co Of The West | 54,532,296 | 4.7577% | 55,404,829 | 352,000 | 0.64% |
| | | | | **54,532,296** | **4.7577%** | **55,404,829** | **352,000** | **0.64%** |
| 35 | 9 | JPMorgan Chase & Co Grp | | | | | | |
| | | 22985 | Sequoia Ins Co | 560,429 | 0.0489% | 710,737 | 0 | 0.00% |
| | | 12832 | Personal Express Ins Co | 201,163 | 0.0176% | 144,317 | 0 | 0.00% |
| | | | | **761,592** | **0.0664%** | **855,054** | **0** | **0.00%** |
| 36 | 111 | LIBERTY MUT GRP | | | | | | |
| | | 39012 | Safeco Ins Co Of IL | 29,373,272 | 2.5627% | 30,638,856 | 5,281 | 0.02% |
| | | 23035 | Liberty Mut Fire Ins Co | 16,790,613 | 1.4649% | 16,414,077 | 57 | 0.00% |
| | | 24740 | Safeco Ins Co Of Amer | 1,598,205 | 0.1394% | 1,609,779 | -13 | 0.00% |
| | | 10836 | Golden Eagle Ins Corp | 1,030,050 | 0.0899% | 971,526 | 0 | 0.00% |
| | | 24198 | Peerless Ins Co | 892,840 | 0.0779% | 870,962 | -65 | -0.01% |
| | | 19690 | American Economy Ins Co | 327,990 | 0.0286% | 334,694 | -2,394 | -0.72% |
| | | 24724 | First Natl Ins Co Of Amer | 319,940 | 0.0279% | 313,567 | -320 | -0.10% |
| | | 24732 | General Ins Co Of Amer | 259,903 | 0.0227% | 297,992 | -3,007 | -1.01% |
| | | 26069 | Wausau Business Ins Co | 188,673 | 0.0165% | 199,357 | 0 | 0.00% |
| | | 19704 | American States Ins Co | 133,052 | 0.0116% | 132,107 | -2,209 | -1.67% |
| | | 24171 | Netherlands Ins Co The | 95,532 | 0.0083% | 78,939 | 0 | 0.00% |
| | | 26042 | Wausau Underwriters Ins Co | 51,781 | 0.0045% | 41,178 | 0 | 0.00% |
| | | 18333 | Peerless Ind Ins Co | 34,588 | 0.0030% | 18,816 | 0 | 0.00% |
| | | 42404 | Liberty Ins Corp | 12,620 | 0.0011% | 12,279 | 0 | 0.00% |
| | | 21458 | Employers Ins of Wausau | 7,050 | 0.0006% | 12,828 | -13 | -0.10% |
| | | | | **51,116,109** | **4.4597%** | **51,946,957** | **-2,683** | **-0.01%** |
| 37 | 108 | LUMBERMENS MUT CAS GRP | | | | | | |
| | | 30562 | American Manufacturers Mut Ins Co | 2,098 | 0.0002% | 1,449 | 0 | 0.00% |
| | | | | **2,098** | **0.0002%** | **1,449** | **0** | **0.00%** |
| 38 | 23108 | Lumbermens Underwriting Alliance | | | | | | |
| | | 23108 | Lumbermens Underwriting Alliance | 110,362 | 0.0096% | 92,560 | 0 | 0.00% |
| | | | | **110,362** | **0.0096%** | **92,560** | **0** | **0.00%** |
| 39 | 785 | MARKEL CORP GRP | | | | | | |
| | | 38970 | Markel Ins Co | 6,205,724 | 0.5414% | 6,689,754 | 71,387 | 1.07% |
| | | | | **6,205,724** | **0.5414%** | **6,689,754** | **71,387** | **1.07%** |
| 40 | 15768 | Merced Mut Ins Co | | | | | | |
| | | 15768 | Merced Mut Ins Co | 71,172 | 0.0062% | 74,125 | 0 | 0.00% |
| | | | | **71,172** | **0.0062%** | **74,125** | **0** | **0.00%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: EARTHQUAKE [12]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 41 | 660 | | MERCURY GEN GRP | | | | | |
| | | 11908 | Mercury Cas Co | 389,538 | 0.0340% | 354,661 | 0 | 0.00% |
| | | | | **389,538** | **0.0340%** | **354,661** | **0** | **0.00%** |
| 42 | 241 | | METROPOLITAN GRP | | | | | |
| | | 25321 | Metropolitan Drt Prop & Cas Ins Co | 1,336,137 | 0.1166% | 1,322,155 | -49,011 | -3.71% |
| | | | | **1,336,137** | **0.1166%** | **1,322,155** | **-49,011** | **-3.71%** |
| 43 | 291 | | MOTORISTS MUT | | | | | |
| | | 13331 | American Hardware Mut Ins Co | 208,886 | 0.0182% | 229,165 | 0 | 0.00% |
| | | | | **208,886** | **0.0182%** | **229,165** | **0** | **0.00%** |
| 44 | 140 | | NATIONWIDE CORP GRP | | | | | |
| | | 19100 | Amco Ins Co | 13,051,746 | 1.1387% | 12,586,703 | -33,046 | -0.26% |
| | | 42579 | Allied Prop & Cas Ins Co | 3,929,679 | 0.3428% | 3,829,411 | -11,453 | -0.30% |
| | | 23787 | Nationwide Mut Ins Co | 1,210,322 | 0.1056% | 1,159,138 | -128 | -0.01% |
| | | 23779 | Nationwide Mut Fire Ins Co | 1,187,753 | 0.1036% | 1,221,517 | 4,953 | 0.41% |
| | | 25453 | Nationwide Ins Co Of Amer | 560,369 | 0.0489% | 467,632 | 2,885 | 0.62% |
| | | 28223 | Nationwide Agribusiness Ins Co | 66,568 | 0.0058% | 38,060 | 94 | 0.25% |
| | | | | **20,006,437** | **1.7455%** | **19,302,461** | **-36,695** | **-0.19%** |
| 45 | 27073 | | Nipponkoa Ins Co Ltd US Br | | | | | |
| | | 27073 | Nipponkoa Ins Co Ltd US Br | 5,563 | 0.0005% | 4,976 | -519 | -10.43% |
| | | | | **5,563** | **0.0005%** | **4,976** | **-519** | **-10.43%** |
| 46 | 645 | | OREGON MUT GRP | | | | | |
| | | 14907 | Oregon Mut Ins Co | 1,299,454 | 0.1134% | 1,298,767 | 0 | 0.00% |
| | | | | **1,299,454** | **0.1134%** | **1,298,767** | **0** | **0.00%** |
| 47 | 796 | | QBE INS GRP | | | | | |
| | | 25747 | Unigard Ins Co | 520,788 | 0.0454% | 540,253 | 0 | 0.00% |
| | | 39217 | QBE Ins Corp | 17,207 | 0.0015% | 20,080 | -1,884 | -9.38% |
| | | 24449 | Regent Ins Co | 52 | 0.0000% | 52 | 0 | 0.00% |
| | | 24414 | General Cas Co Of WI | 9 | 0.0000% | 10 | 0 | 0.00% |
| | | | | **538,056** | **0.0469%** | **560,395** | **-1,884** | **-0.34%** |
| 48 | 3219 | | Sompo Japan Ins Grp | | | | | |
| | | 11126 | Sompo Japan Ins Co of Amer | 357,603 | 0.0312% | 390,601 | 0 | 0.00% |
| | | | | **357,603** | **0.0312%** | **390,601** | **0** | **0.00%** |
| 49 | 176 | | STATE FARM GRP | | | | | |
| | | 25151 | State Farm General Ins Co | 61,473,049 | 5.3633% | 60,959,322 | 49,685 | 0.08% |
| | | | | **61,473,049** | **5.3633%** | **60,959,322** | **49,685** | **0.08%** |
| 50 | 181 | | SWISS RE GRP | | | | | |
| | | 39845 | Westport Ins Corp | 14,739,396 | 1.2860% | 18,023,536 | 29 | 0.00% |
| | | | | **14,739,396** | **1.2860%** | **18,023,536** | **29** | **0.00%** |
| 51 | 88 | | The Hanover Ins Grp | | | | | |
| | | 22306 | Massachusetts Bay Ins Co | 63 | 0.0000% | 63 | 0 | 0.00% |
| | | | | **63** | **0.0000%** | **63** | **0** | **0.00%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: EARTHQUAKE [12]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 52 | 161 | TOPA EQUITIES LTD GRP | | | | | | |
| | | 18031 | Topa Ins Co | 800 | 0.0001% | 4,836 | -127 | -2.63% |
| | | | | **800** | **0.0001%** | **4,836** | **-127** | **-2.63%** |
| 53 | 3548 | Travelers Grp | | | | | | |
| | | 36161 | Travelers Prop Cas Ins Co | 6,721,022 | 0.5864% | 6,310,932 | -22,097 | -0.35% |
| | | 25674 | Travelers Property Cas Co Of Amer | 4,285,792 | 0.3739% | 4,223,504 | -136,560 | -3.23% |
| | | 36137 | Travelers Commercial Ins Co | 3,040,524 | 0.2653% | 1,768,095 | -6,312 | -0.36% |
| | | 19070 | Standard Fire Ins Co | 1,993,883 | 0.1740% | 2,643,821 | -9,310 | -0.35% |
| | | 36463 | Discover Prop & Cas Ins Co | 108,626 | 0.0095% | 85,151 | 22,075 | 25.92% |
| | | 25682 | Travelers Ind Co Of CT | 25,437 | 0.0022% | 25,850 | 14,141 | 54.70% |
| | | 24791 | St Paul Mercury Ins Co | 25,048 | 0.0022% | 24,666 | 6,707 | 27.19% |
| | | 24767 | St Paul Fire & Marine Ins Co | 769 | 0.0001% | 1,641 | 730 | 44.49% |
| | | 25887 | US Fidelity & Guaranty Co | 11 | 0.0000% | 1,592 | 634 | 39.82% |
| | | | | **16,201,112** | **1.4135%** | **15,085,252** | **-129,992** | **-0.86%** |
| 54 | 200 | UNITED SERV AUTOMOBILE ASSN GRP | | | | | | |
| | | 25941 | USAA | 76,993 | 0.0067% | 77,549 | -2,771 | -3.57% |
| | | 25968 | USAA Cas Ins Co | 32,382 | 0.0028% | 32,092 | 5 | 0.02% |
| | | 21253 | Garrison Prop & Cas Ins Co | 599 | 0.0001% | 402 | 0 | 0.00% |
| | | 18600 | USAA General Ind Co | 68 | 0.0000% | 39 | 0 | 0.00% |
| | | | | **110,042** | **0.0096%** | **110,082** | **-2,766** | **-2.51%** |
| 55 | 215 | UNITRIN GRP | | | | | | |
| | | 10914 | Kemper Independence Ins Co | 3,364,148 | 0.2935% | 3,435,387 | 28,071 | 0.82% |
| | | 11142 | United Cas Ins Co Of Amer | 166,086 | 0.0145% | 166,290 | 1,420 | 0.85% |
| | | 16063 | Unitrin Auto & Home Ins Co | 13,796 | 0.0012% | 13,644 | 98 | 0.72% |
| | | | | **3,544,030** | **0.3092%** | **3,615,321** | **29,589** | **0.82%** |
| 56 | 1179 | WAWANESA INS GRP | | | | | | |
| | | 10683 | Wawanesa General Ins Co | 2,287,942 | 0.1996% | 2,267,740 | 1,599 | 0.07% |
| | | 31526 | Wawanesa Mut Ins Co Us Branch | 590,346 | 0.0515% | 598,046 | -342 | -0.06% |
| | | | | **2,878,288** | **0.2511%** | **2,865,786** | **1,257** | **0.04%** |
| 57 | 800 | WESTERN MUT INS GRP | | | | | | |
| | | 15776 | Residence Mut Ins Co | 2,270,552 | 0.1981% | 2,230,662 | 0 | 0.00% |
| | | 13625 | Western Mut Ins Co | 269,902 | 0.0235% | 272,142 | 0 | 0.00% |
| | | | | **2,540,454** | **0.2216%** | **2,502,804** | **0** | **0.00%** |
| 58 | 2898 | Western Serv Contract Grp | | | | | | |
| | | 37850 | Pacific Specialty Ins Co | 5,339,184 | 0.4658% | 5,020,308 | 0 | 0.00% |
| | | | | **5,339,184** | **0.4658%** | **5,020,308** | **0** | **0.00%** |
| 59 | 10935 | Western Underwriters Ins Co | | | | | | |
| | | 10935 | Western Underwriters Ins Co | 348,651 | 0.0304% | 149,654 | 0 | 0.00% |
| | | | | **348,651** | **0.0304%** | **149,654** | **0** | **0.00%** |
| 60 | 1129 | WHITE MOUNTAINS GRP | | | | | | |
| | | 20648 | Employers Fire Ins Co | 372,636 | 0.0325% | 269,821 | 0 | 0.00% |
| | | 20621 | OneBeacon Amer Ins Co | 182,861 | 0.0160% | 192,618 | 0 | 0.00% |
| | | | | **555,497** | **0.0485%** | **462,439** | **0** | **0.00%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: EARTHQUAKE [12]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| 61 | 1285 | XL AMER GRP | | | | | | |
| | | 24554 | XL Ins Amer Inc | 9,831,941 | 0.8578% | 8,534,342 | -59,545 | -0.70% |
| | | | | **9,831,941** | **0.8578%** | **8,534,342** | **-59,545** | **-0.70%** |
| 62 | 212 | ZURICH INS GRP | | | | | | |
| | | 16535 | Zurich American Ins Co | 11,727,130 | 1.0231% | 11,215,281 | -525,842 | -4.69% |
| | | 26247 | American Guar & Liab Ins | 7,167,501 | 0.6253% | 9,055,058 | -588,664 | -6.50% |
| | | 39306 | Fidelity & Deposit Co Of MD | 3,243,364 | 0.2830% | 2,747,984 | -99,809 | -3.63% |
| | | 40142 | American Zurich Ins Co | 1,113,519 | 0.0972% | 903,085 | -25,588 | -2.83% |
| | | 21652 | Farmers Ins Exch | 373,179 | 0.0326% | 378,400 | -9,182 | -2.43% |
| | | 41181 | Universal Underwriters Ins Co | 305,285 | 0.0266% | 282,353 | 1,331 | 0.47% |
| | | 19356 | Maryland Cas Co | 16,660 | 0.0015% | 24,132 | -1,893 | -7.84% |
| | | 21709 | Truck Ins Exch | 13,332 | 0.0012% | 13,291 | -42,284 | -318.14% |
| | | 27855 | Zurich American Ins Co Of IL | 12,523 | 0.0011% | 12,964 | -406 | -3.13% |
| | | 34347 | Colonial Amer Cas & Surety Co | 3,860 | 0.0003% | 3,860 | -867 | -22.46% |
| | | 21687 | Mid Century Ins Co | 3,604 | 0.0003% | 3,586 | -43,223 | -1205.33% |
| | | 19305 | Assurance Co Of Amer | 3,263 | 0.0003% | 1,436 | 16 | 1.11% |
| | | 19372 | Northern Ins Co Of NY | 128 | 0.0000% | 30 | -47 | -156.67% |
| | | | | **23,983,348** | **2.0925%** | **24,641,460** | **-1,336,458** | **-5.42%** |
| | | | **Line Total:** | **1,146,181,196** | **100.0000%** | **1,120,923,158** | **-22,306,204** | **-1.99%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: GROUP A AND H [13]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 626 | | Ace Ltd Grp | | | | | |
| | | 22667 | Ace Amer Ins Co | 32,046,645 | 13.0829% | 31,533,495 | 21,173,911 | 67.15% |
| | | | | **32,046,645** | **13.0829%** | **31,533,495** | **21,173,911** | **67.15%** |
| 2 | 313 | | AEGIS GRP | | | | | |
| | | 33898 | Aegis Security Ins Co | 50,767 | 0.0207% | 87,846 | 65,523 | 74.59% |
| | | | | **50,767** | **0.0207%** | **87,846** | **65,523** | **74.59%** |
| 3 | 468 | | Aegon US Holding Grp | | | | | |
| | | 10952 | Stonebridge Casualty Ins Co | 18,694 | 0.0076% | 18,656 | -421 | -2.26% |
| | | | | **18,694** | **0.0076%** | **18,656** | **-421** | **-2.26%** |
| 4 | 501 | | Alleghany Grp | | | | | |
| | | 18619 | Platte River Ins Co | 134,903 | 0.0551% | 213,869 | 106,074 | 49.60% |
| | | | | **134,903** | **0.0551%** | **213,869** | **106,074** | **49.60%** |
| 5 | 84 | | American Financial Grp | | | | | |
| | | 16691 | Great Amer Ins Co | 1,451,675 | 0.5926% | 1,916,410 | -231,274 | -12.07% |
| | | | | **1,451,675** | **0.5926%** | **1,916,410** | **-231,274** | **-12.07%** |
| 6 | 12 | | AMERICAN INTL GRP | | | | | |
| | | 19445 | National Union Fire Ins Co Of Pitts | 49,077,833 | 20.0358% | 47,705,667 | 33,102,962 | 69.39% |
| | | 19380 | American Home Assur Co | 3,486,579 | 1.4234% | 3,534,423 | 2,463,821 | 69.71% |
| | | 19429 | Insurance Co Of The State Of PA | 672,209 | 0.2744% | 439,050 | 430,569 | 98.07% |
| | | 20796 | AIG Premier Ins Co | 152,329 | 0.0622% | 159,528 | 85,584 | 53.65% |
| | | | | **53,388,950** | **21.7958%** | **51,838,668** | **36,082,936** | **69.61%** |
| 7 | 27928 | | Amex Assur Co | | | | | |
| | | 27928 | Amex Assur Co | 22,073,343 | 9.0113% | 22,583,259 | 5,149,191 | 22.80% |
| | | | | **22,073,343** | **9.0113%** | **22,583,259** | **5,149,191** | **22.80%** |
| 8 | 1279 | | Arch Ins Grp | | | | | |
| | | 11150 | Arch Ins Co | 11,461,710 | 4.6792% | 10,780,701 | 5,854,551 | 54.31% |
| | | | | **11,461,710** | **4.6792%** | **10,780,701** | **5,854,551** | **54.31%** |
| 9 | 19 | | Assurant Inc Grp | | | | | |
| | | 10111 | American Bankers Ins Co Of FL | 324,736 | 0.1326% | 325,975 | 149,703 | 45.92% |
| | | | | **324,736** | **0.1326%** | **325,975** | **149,703** | **45.92%** |
| 10 | 23 | | BCS INS GRP | | | | | |
| | | 38245 | BCS Ins Co | 8,699,674 | 3.5516% | 8,961,455 | 3,495,811 | 39.01% |
| | | | | **8,699,674** | **3.5516%** | **8,961,455** | **3,495,811** | **39.01%** |
| 11 | 31 | | BERKSHIRE HATHAWAY GRP | | | | | |
| | | 38865 | California Ins Co | 3,447,655 | 1.4075% | 3,447,655 | -602,774 | -17.48% |
| | | 34274 | Central States Ind Co Of Omaha | 809,858 | 0.3306% | 821,881 | 169,849 | 20.67% |
| | | 22063 | Government Employees Ins Co | 604 | 0.0002% | 592 | 5,108 | 862.84% |
| | | | | **4,258,117** | **1.7384%** | **4,270,128** | **-427,817** | **-10.02%** |
| 12 | 38 | | CHUBB & SON INC GRP | | | | | |
| | | 20281 | Federal Ins Co | 12,184,192 | 4.9741% | 10,860,378 | 4,572,520 | 42.10% |
| | | | | **12,184,192** | **4.9741%** | **10,860,378** | **4,572,520** | **42.10%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: GROUP A AND H [13]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 13 | 218 | | CNA INS GRP | | | | | |
| | | 20443 | Continental Cas Co | 18,766,352 | 7.6613% | 13,225,711 | 4,102,455 | 31.02% |
| | | | | **18,766,352** | **7.6613%** | **13,225,711** | **4,102,455** | **31.02%** |
| 14 | 158 | | FAIRFAX FIN GRP | | | | | |
| | | 21113 | United States Fire Ins Co | 5,489,406 | 2.2410% | 5,489,406 | 3,762,531 | 68.54% |
| | | | | **5,489,406** | **2.2410%** | **5,489,406** | **3,762,531** | **68.54%** |
| 15 | 450 | | GENEVE HOLDINGS INC GRP | | | | | |
| | | 26581 | Independence Amer Ins Co | 56,648 | 0.0231% | 56,648 | 40,531 | 71.55% |
| | | | | **56,648** | **0.0231%** | **56,648** | **40,531** | **71.55%** |
| 16 | 91 | | HARTFORD FIRE & CAS GRP | | | | | |
| | | 19682 | Hartford Fire In Co | 1,520 | 0.0006% | 1,954 | -37,926 | -1940.94% |
| | | | | **1,520** | **0.0006%** | **1,954** | **-37,926** | **-1940.94%** |
| 17 | 984 | | HCC INS HOLDINGS GRP | | | | | |
| | | 29599 | US Specialty Ins Co | 355,309 | 0.1451% | 415,266 | 225,805 | 54.38% |
| | | 10367 | Avemco Ins Co | 7,474 | 0.0031% | 7,474 | -434,951 | -5819.52% |
| | | | | **362,783** | **0.1481%** | **422,740** | **-209,146** | **-49.47%** |
| 18 | 4381 | | Lightyear Delos Grp | | | | | |
| | | 35408 | Delos Ins Co | 7,504,338 | 3.0636% | 3,867,451 | 3,980,111 | 102.91% |
| | | | | **7,504,338** | **3.0636%** | **3,867,451** | **3,980,111** | **102.91%** |
| 19 | 785 | | MARKEL CORP GRP | | | | | |
| | | 38970 | Markel Ins Co | 47,123 | 0.0192% | 46,552 | 15,464 | 33.22% |
| | | | | **47,123** | **0.0192%** | **46,552** | **15,464** | **33.22%** |
| 20 | 361 | | Munich Re Grp | | | | | |
| | | 19720 | American Alt Ins Corp | 921,163 | 0.3761% | 921,163 | 344,253 | 37.37% |
| | | | | **921,163** | **0.3761%** | **921,163** | **344,253** | **37.37%** |
| 21 | 140 | | NATIONWIDE CORP GRP | | | | | |
| | | 23787 | Nationwide Mut Ins Co | 54,283 | 0.0222% | 62,332 | 155,820 | 249.98% |
| | | 11991 | National Cas Co | 44,515 | 0.0182% | 54,473 | 188 | 0.35% |
| | | | | **98,798** | **0.0403%** | **116,805** | **156,008** | **133.56%** |
| 22 | 796 | | QBE INS GRP | | | | | |
| | | 39217 | QBE Ins Corp | 7,615,067 | 3.1088% | 7,615,067 | 4,924,629 | 64.67% |
| | | | | **7,615,067** | **3.1088%** | **7,615,067** | **4,924,629** | **64.67%** |
| 23 | 169 | | SENTRY INS GRP | | | | | |
| | | 24988 | Sentry Ins A Mut Co | 184,614 | 0.0754% | 70,195 | -103,209 | -147.03% |
| | | | | **184,614** | **0.0754%** | **70,195** | **-103,209** | **-147.03%** |
| 24 | 176 | | STATE FARM GRP | | | | | |
| | | 25178 | State Farm Mut Auto Ins Co | 30,168,863 | 12.3163% | 30,168,863 | 26,539,636 | 87.97% |
| | | | | **30,168,863** | **12.3163%** | **30,168,863** | **26,539,636** | **87.97%** |
| 25 | 181 | | SWISS RE GRP | | | | | |
| | | 39845 | Westport Ins Corp | 10,215,358 | 4.1704% | 10,215,358 | 7,585,380 | 74.25% |
| | | | | **10,215,358** | **4.1704%** | **10,215,358** | **7,585,380** | **74.25%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: GROUP A AND H [13]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| 26 | 1129 | | WHITE MOUNTAINS GRP | | | | | |
| | | 20648 | Employers Fire Ins Co | 7,833,181 | 3.1979% | 7,235,539 | 3,290,747 | 45.48% |
| | | 20621 | OneBeacon Amer Ins Co | 351,374 | 0.1434% | 177,215 | 48,495 | 27.37% |
| | | | | **8,184,555** | **3.3413%** | **7,412,754** | **3,339,242** | **45.05%** |
| 27 | 98 | | WR Berkley Corp GRP | | | | | |
| | | 40045 | Starnet Ins Co | 3,638,278 | 1.4853% | 3,272,223 | 1,993,738 | 60.93% |
| | | | | **3,638,278** | **1.4853%** | **3,272,223** | **1,993,738** | **60.93%** |
| 28 | 212 | | ZURICH INS GRP | | | | | |
| | | 16535 | Zurich American Ins Co | 5,602,196 | 2.2871% | 5,452,609 | 3,168,825 | 58.12% |
| | | | | **5,602,196** | **2.2871%** | **5,452,609** | **3,168,825** | **58.12%** |
| | | | **Line Total:** | **244,950,468** | **100.0000%** | **231,746,339** | **135,593,230** | **58.51%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| 1 | 19 | Assurant Inc Grp | | | | | | |
| | | 10111 | American Bankers Ins Co Of FL | 11,514,798 | 42.2319% | 11,522,785 | 1,364,135 | 11.84% |
| | | 42978 | American Security Ins Co | 11,030,784 | 40.4567% | 11,030,784 | 396,678 | 3.60% |
| | | 19615 | American Reliable Ins Co | 878,435 | 3.2218% | 946,909 | 6,505 | 0.69% |
| | | 42986 | Standard Guaranty Ins Co | 29,695 | 0.1089% | 107,302 | 4,040 | 3.77% |
| | | | | **23,453,712** | **86.0193%** | **23,607,780** | **1,771,358** | **7.50%** |
| 2 | 31 | BERKSHIRE HATHAWAY GRP | | | | | | |
| | | 34274 | Central States Ind Co Of Omaha | 2,924,850 | 10.7272% | 2,924,850 | 995,412 | 34.03% |
| | | | | **2,924,850** | **10.7272%** | **2,924,850** | **995,412** | **34.03%** |
| 3 | 176 | STATE FARM GRP | | | | | | |
| | | 25178 | State Farm Mut Auto Ins Co | 887,069 | 3.2534% | 445,809 | 216,576 | 48.58% |
| | | | | **887,069** | **3.2534%** | **445,809** | **216,576** | **48.58%** |
| | | | **Line Total:** | **27,265,631** | **100.0000%** | **26,978,439** | **2,983,346** | **11.06%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| 1 | 12 | | AMERICAN INTL GRP | | | | | |
| | | 20796 | AIG Premier Ins Co | 39 | 0.0093% | 39 | 72 | 184.62% |
| | | | | **39** | **0.0093%** | **39** | **72** | **184.62%** |
| 2 | 31 | | BERKSHIRE HATHAWAY GRP | | | | | |
| | | 38962 | Genesis Ins Co | 12,587 | 2.9913% | 12,804 | 0 | 0.00% |
| | | 22063 | Government Employees Ins Co | 690 | 0.1640% | 763 | -33 | -4.33% |
| | | | | **13,277** | **3.1553%** | **13,567** | **-33** | **-0.24%** |
| 3 | 140 | | NATIONWIDE CORP GRP | | | | | |
| | | 11991 | National Cas Co | 407,467 | 96.8354% | 459,878 | -282,569 | -61.44% |
| | | | | **407,467** | **96.8354%** | **459,878** | **-282,569** | **-61.44%** |
| | | | **Line Total:** | **420,783** | **100.0000%** | **473,484** | **-282,530** | **-59.67%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| 1 | 468 | | Aegon US Holding Grp | | | | | |
| | | 10952 | Stonebridge Casualty Ins Co | 95 | 2.9771% | 95 | 0 | 0.00% |
| | | | | **95** | **2.9771%** | **95** | **0** | **0.00%** |
| 2 | 111 | | LIBERTY MUT GRP | | | | | |
| | | 23043 | Liberty Mut Ins Co | 3,096 | 97.0229% | 3,096 | 1,076 | 34.75% |
| | | | | **3,096** | **97.0229%** | **3,096** | **1,076** | **34.75%** |
| | | | **Line Total:** | **3,191** | **100.0000%** | **3,191** | **1,076** | **33.72%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| 1 | 12 | AMERICAN INTL GRP | | | | | | |
| | | 19445 | National Union Fire Ins Co Of Pitts | 110,566 | 0.1312% | 110,566 | 4,910 | 4.44% |
| | | 20796 | AIG Premier Ins Co | 3,068 | 0.0036% | 3,034 | 2,951 | 97.26% |
| | | 34789 | AIG Centennial Ins Co | 254 | 0.0003% | 267 | 130 | 48.69% |
| | | | | **113,888** | **0.1351%** | **113,867** | **7,991** | **7.02%** |
| 2 | 27928 | Amex Assur Co | | | | | | |
| | | 27928 | Amex Assur Co | 1,264 | 0.0015% | 1,264 | 0 | 0.00% |
| | | | | **1,264** | **0.0015%** | **1,264** | **0** | **0.00%** |
| 3 | 218 | CNA INS GRP | | | | | | |
| | | 20443 | Continental Cas Co | 45,865,904 | 54.4123% | 4,878,446 | 42,686,141 | 874.99% |
| | | 20478 | National Fire Ins Co Of Hartford | 4,023 | 0.0048% | 4,023 | 0 | 0.00% |
| | | | | **45,869,927** | **54.4171%** | **4,882,469** | **42,686,141** | **874.27%** |
| 4 | 111 | LIBERTY MUT GRP | | | | | | |
| | | 19704 | American States Ins Co | 132,699 | 0.1574% | 179,813 | 57,141 | 31.78% |
| | | 23043 | Liberty Mut Ins Co | 146 | 0.0002% | 194 | 9,632 | 4964.95% |
| | | | | **132,845** | **0.1576%** | **180,007** | **66,773** | **37.09%** |
| 5 | 140 | NATIONWIDE CORP GRP | | | | | | |
| | | 11991 | National Cas Co | 2,209 | 0.0026% | 4,282 | -4,312 | -100.70% |
| | | | | **2,209** | **0.0026%** | **4,282** | **-4,312** | **-100.70%** |
| 6 | 176 | STATE FARM GRP | | | | | | |
| | | 25178 | State Farm Mut Auto Ins Co | 38,173,136 | 45.2861% | 17,312,778 | 13,437,215 | 77.61% |
| | | | | **38,173,136** | **45.2861%** | **17,312,778** | **13,437,215** | **77.61%** |
| | | | **Line Total:** | **84,293,269** | **100.0000%** | **22,494,667** | **56,193,808** | **249.81%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| 1 | 218 | CNA INS GRP | | | | | | |
| | | 20443 | Continental Cas Co | 665 | 0.0080% | 665 | -3,872 | -582.26% |
| | | 20427 | American Cas Co Of Reading PA | 119 | 0.0014% | 119 | 0 | 0.00% |
| | | | | **784** | **0.0094%** | **784** | **-3,872** | **-493.88%** |
| 2 | 176 | STATE FARM GRP | | | | | | |
| | | 25178 | State Farm Mut Auto Ins Co | 8,301,703 | 99.9906% | 8,468,121 | 6,087,722 | 71.89% |
| | | | | **8,301,703** | **99.9906%** | **8,468,121** | **6,087,722** | **71.89%** |
| | | | **Line Total:** | **8,302,487** | **100.0000%** | **8,468,905** | **6,083,850** | **71.84%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: OTHER ACCIDENT ONLY [15.5]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| 1 | 12 | | AMERICAN INTL GRP | | | | | |
| | | 19380 | American Home Assur Co | 115,713 | 1.1459% | 117,699 | 4 | 0.00% |
| | | | | **115,713** | **1.1459%** | **117,699** | **4** | **0.00%** |
| 2 | 27928 | | Amex Assur Co | | | | | |
| | | 27928 | Amex Assur Co | 286 | 0.0028% | 293 | 0 | 0.00% |
| | | | | **286** | **0.0028%** | **293** | **0** | **0.00%** |
| 3 | 1278 | | CALIFORNIA STATE AUTO GRP | | | | | |
| | | 15539 | California State Auto Assn Inter Ins | 1,420,023 | 14.0620% | 1,486,904 | 297,195 | 19.99% |
| | | | | **1,420,023** | **14.0620%** | **1,486,904** | **297,195** | **19.99%** |
| 4 | 38 | | CHUBB & SON INC GRP | | | | | |
| | | 20281 | Federal Ins Co | 57,704 | 0.5714% | 54,166 | 9,240 | 17.06% |
| | | | | **57,704** | **0.5714%** | **54,166** | **9,240** | **17.06%** |
| 5 | 140 | | NATIONWIDE CORP GRP | | | | | |
| | | 11991 | National Cas Co | 15,989 | 0.1583% | 22,920 | 3,172 | 13.84% |
| | | | | **15,989** | **0.1583%** | **22,920** | **3,172** | **13.84%** |
| 6 | 150 | | OLD REPUBLIC GRP | | | | | |
| | | 24147 | Old Republic Ins Co | 8,487,748 | 84.0514% | 9,431,972 | 5,147,151 | 54.57% |
| | | | | **8,487,748** | **84.0514%** | **9,431,972** | **5,147,151** | **54.57%** |
| 7 | 176 | | STATE FARM GRP | | | | | |
| | | 25178 | State Farm Mut Auto Ins Co | 821 | 0.0081% | 752 | 1,179 | 156.78% |
| | | | | **821** | **0.0081%** | **752** | **1,179** | **156.78%** |
| | | | **Line Total:** | **10,098,284** | **100.0000%** | **11,114,706** | **5,457,941** | **49.11%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: ALL OTHER ACCIDENT AND HEALTH [15.7]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 626 | | Ace Ltd Grp | | | | | |
| | | 22667 | Ace Amer Ins Co | 143,978 | 1.3281% | 143,978 | 45,726 | 31.76% |
| | | | | **143,978** | **1.3281%** | **143,978** | **45,726** | **31.76%** |
| 2 | 574 | | AMERCO CORP GRP | | | | | |
| | | 31089 | Republic Western Ins Co | 430,277 | 3.9689% | 430,277 | 19,925 | 4.63% |
| | | | | **430,277** | **3.9689%** | **430,277** | **19,925** | **4.63%** |
| 3 | 1279 | | Arch Ins Grp | | | | | |
| | | 11150 | Arch Ins Co | 2,208,091 | 20.3678% | 2,208,090 | 4,131,274 | 187.10% |
| | | | | **2,208,091** | **20.3678%** | **2,208,090** | **4,131,274** | **187.10%** |
| 4 | 19 | | Assurant Inc Grp | | | | | |
| | | 10111 | American Bankers Ins Co Of FL | 234,093 | 2.1593% | 235,553 | 82,313 | 34.94% |
| | | | | **234,093** | **2.1593%** | **235,553** | **82,313** | **34.94%** |
| 5 | 31 | | BERKSHIRE HATHAWAY GRP | | | | | |
| | | 34274 | Central States Ind Co Of Omaha | 930,220 | 8.5805% | 936,226 | 87,220 | 9.32% |
| | | | | **930,220** | **8.5805%** | **936,226** | **87,220** | **9.32%** |
| 6 | 158 | | FAIRFAX FIN GRP | | | | | |
| | | 21113 | United States Fire Ins Co | 815,971 | 7.5266% | 815,971 | 731,157 | 89.61% |
| | | 25518 | Fairmont Premier Ins Co | 7,010 | 0.0647% | 7,010 | -73,967 | -1055.16% |
| | | | | **822,981** | **7.5913%** | **822,981** | **657,190** | **79.85%** |
| 7 | 785 | | MARKEL CORP GRP | | | | | |
| | | 38970 | Markel Ins Co | 2,380,996 | 21.9627% | 2,316,764 | 354,808 | 15.31% |
| | | | | **2,380,996** | **21.9627%** | **2,316,764** | **354,808** | **15.31%** |
| 8 | 291 | | MOTORISTS MUT | | | | | |
| | | 13331 | American Hardware Mut Ins Co | 5,216 | 0.0481% | 5,226 | 3,914 | 74.89% |
| | | | | **5,216** | **0.0481%** | **5,226** | **3,914** | **74.89%** |
| 9 | 361 | | Munich Re Grp | | | | | |
| | | 19720 | American Alt Ins Corp | 686,206 | 6.3297% | 657,121 | 115,703 | 17.61% |
| | | | | **686,206** | **6.3297%** | **657,121** | **115,703** | **17.61%** |
| 10 | 140 | | NATIONWIDE CORP GRP | | | | | |
| | | 11991 | National Cas Co | 35 | 0.0003% | -9 | 0 | 0.00% |
| | | | | **35** | **0.0003%** | **-9** | **0** | **0.00%** |
| 11 | 176 | | STATE FARM GRP | | | | | |
| | | 25178 | State Farm Mut Auto Ins Co | 2,999,019 | 27.6634% | 3,040,139 | 1,329,858 | 43.74% |
| | | | | **2,999,019** | **27.6634%** | **3,040,139** | **1,329,858** | **43.74%** |
| | | | **Line Total:** | **10,841,112** | **100.0000%** | **10,796,346** | **6,827,931** | **63.24%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: WORKERS' COMPENSATION [16]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 626 | Ace Ltd Grp | | | | | | |
| | | 22667 | Ace Amer Ins Co | 75,512,609 | 0.9876% | 95,499,288 | 25,262,971 | 26.45% |
| | | 20699 | Ace Prop & Cas Ins Co | 35,410,947 | 0.4631% | 33,922,453 | 9,725,287 | 28.67% |
| | | 22748 | Pacific Employers Ins Co | 11,426,153 | 0.1494% | 8,269,902 | -827,327 | -10.00% |
| | | 20702 | Ace Fire Underwriters Ins Co | 6,949,812 | 0.0909% | 7,204,416 | 1,842,728 | 25.58% |
| | | 43575 | Indemnity Ins Co Of North Amer | 1,236,577 | 0.0162% | 1,230,248 | 12,511,830 | 1017.02% |
| | | 18279 | Bankers Standard Ins Co | 867,159 | 0.0113% | 1,082,238 | 1,478,044 | 136.57% |
| | | | | **131,403,257** | **1.7185%** | **147,208,545** | **49,993,533** | **33.96%** |
| 2 | 40517 | Advantage Workers Comp Ins Co | | | | | | |
| | | 40517 | Advantage Workers Comp Ins Co | 6,156,409 | 0.0805% | 5,522,582 | 3,001,059 | 54.34% |
| | | | | **6,156,409** | **0.0805%** | **5,522,582** | **3,001,059** | **54.34%** |
| 3 | 38733 | Alaska Natl Ins Co | | | | | | |
| | | 38733 | Alaska Natl Ins Co | 33,783,142 | 0.4418% | 31,890,956 | 16,364,068 | 51.31% |
| | | | | **33,783,142** | **0.4418%** | **31,890,956** | **16,364,068** | **51.31%** |
| 4 | 501 | Alleghany Grp | | | | | | |
| | | 11555 | Employers Direct Ins Co | 76,838,997 | 1.0049% | 80,931,866 | 100,402,740 | 124.06% |
| | | | | **76,838,997** | **1.0049%** | **80,931,866** | **100,402,740** | **124.06%** |
| 5 | 761 | ALLIANZ INS GRP | | | | | | |
| | | 21849 | American Automobile Ins Co | 21,011,669 | 0.2748% | 25,104,237 | 14,101,822 | 56.17% |
| | | 21857 | American Ins Co | 15,711,195 | 0.2055% | 15,954,801 | 22,297,791 | 139.76% |
| | | 21873 | Firemans Fund Ins Co | 7,672,964 | 0.1003% | 7,616,315 | 15,209,459 | 199.70% |
| | | 21881 | National Surety Corp | 3,628,596 | 0.0475% | 3,821,126 | 1,959,541 | 51.28% |
| | | 21865 | Associated Ind Corp | 1,448,334 | 0.0189% | 1,593,887 | 1,600,967 | 100.44% |
| | | | | **49,472,758** | **0.6470%** | **54,090,366** | **55,169,580** | **102.00%** |
| 6 | 594 | AMERICAN CONTRACTORS INS GRP | | | | | | |
| | | 19984 | ACIG Ins Co | 337,110 | 0.0044% | 337,110 | -39,727 | -11.78% |
| | | | | **337,110** | **0.0044%** | **337,110** | **-39,727** | **-11.78%** |
| 7 | 84 | American Financial Grp | | | | | | |
| | | 43753 | Republic Ind Co of CA | 96,708,514 | 1.2648% | 98,188,028 | 1,379,855 | 1.41% |
| | | 22179 | Republic Ind Co Of Amer | 60,691,658 | 0.7937% | 61,266,931 | 60,030,466 | 97.98% |
| | | 32620 | National Interstate Ins Co | 13,062,773 | 0.1708% | 12,317,538 | 8,093,503 | 65.71% |
| | | 22136 | Great Amer Ins Co of NY | 3,234,051 | 0.0423% | 3,519,789 | -447,592 | -12.72% |
| | | 26832 | Great Amer Alliance Ins Co | 1,038,124 | 0.0136% | 680,040 | -690,233 | -101.50% |
| | | 26344 | Great Amer Assur Co | 123,808 | 0.0016% | 75,462 | -55,589 | -73.66% |
| | | | | **174,858,928** | **2.2868%** | **176,047,788** | **68,310,410** | **38.80%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: WORKERS' COMPENSATION [16]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 8 | 12 | AMERICAN INTL GRP | | | | | | |
| | | 19445 | National Union Fire Ins Co Of Pitts | 218,602,703 | 2.8589% | 157,322,719 | 173,584,684 | 110.34% |
| | | 23809 | Granite State Ins Co | 80,230,347 | 1.0493% | 80,052,640 | 40,378,384 | 50.44% |
| | | 19380 | American Home Assur Co | 79,070,800 | 1.0341% | 246,261,282 | 140,929,277 | 57.23% |
| | | 23841 | New Hampshire Ins Co | 71,359,582 | 0.9332% | 59,415,270 | 34,145,962 | 57.47% |
| | | 19429 | Insurance Co Of The State Of PA | 67,301,248 | 0.8802% | 60,722,975 | 32,224,125 | 53.07% |
| | | 19410 | Commerce & Industry Ins Co | 44,888,424 | 0.5871% | 53,418,439 | 31,371,883 | 58.73% |
| | | 19402 | AIG Cas Co | 11,013,680 | 0.1440% | 5,601,522 | 4,098,805 | 73.17% |
| | | 43761 | American Intl Ins Co Of CA | 3,000,456 | 0.0392% | 2,833,687 | 78,663 | 2.78% |
| | | 19399 | AIU Ins Co | 50,762 | 0.0007% | 58,055 | 51,258 | 88.29% |
| | | | | **575,518,002** | **7.5267%** | **665,686,589** | **456,863,041** | **68.63%** |
| 9 | 680 | AMERISAFE GRP | | | | | | |
| | | 31895 | American Interstate Ins Co | 16,805 | 0.0002% | 12,045 | 44,222 | 367.14% |
| | | | | **16,805** | **0.0002%** | **12,045** | **44,222** | **367.14%** |
| 10 | 124 | AMERISURE CO GRP | | | | | | |
| | | 23396 | Amerisure Mut Ins Co | 672,303 | 0.0088% | 629,561 | -662,443 | -105.22% |
| | | | | **672,303** | **0.0088%** | **629,561** | **-662,443** | **-105.22%** |
| 11 | 1279 | Arch Ins Grp | | | | | | |
| | | 11150 | Arch Ins Co | 40,554,889 | 0.5304% | 44,391,308 | 12,115,712 | 27.29% |
| | | | | **40,554,889** | **0.5304%** | **44,391,308** | **12,115,712** | **27.29%** |
| 12 | 457 | ARGONAUT GRP | | | | | | |
| | | 19801 | Argonaut Ins Co | 4,271,042 | 0.0559% | 4,530,397 | 2,627,630 | 58.00% |
| | | 19844 | Argonaut SW Ins Co | 1,177,402 | 0.0154% | 524,979 | 522,538 | 99.54% |
| | | 19828 | Argonaut Midwest Ins Co | 7,969 | 0.0001% | 14,368 | 5,612 | 39.06% |
| | | | | **5,456,413** | **0.0714%** | **5,069,744** | **3,155,780** | **62.25%** |
| 13 | 553 | Arrowpoint Capital Grp | | | | | | |
| | | 24678 | Arrowood Ind Co | 75,830 | 0.0010% | 75,830 | -16,518,212 | -21783.22% |
| | | | | **75,830** | **0.0010%** | **75,830** | **-16,518,212** | **-21783.22%** |
| 14 | 24 | ATLANTIC CO GRP | | | | | | |
| | | 19895 | Atlantic Mut Ins Co | 538,388 | 0.0070% | 538,388 | 1,938,338 | 360.03% |
| | | | | **538,388** | **0.0070%** | **538,388** | **1,938,338** | **360.03%** |
| 15 | 867 | Baldwin & Lyons Grp | | | | | | |
| | | 12416 | Protective Ins Co | 7,059,278 | 0.0923% | 7,059,278 | 3,535,821 | 50.09% |
| | | | | **7,059,278** | **0.0923%** | **7,059,278** | **3,535,821** | **50.09%** |
| 16 | 18538 | Bancinsure Inc | | | | | | |
| | | 18538 | Bancinsure Inc | 894,317 | 0.0117% | 1,076,240 | 606,354 | 56.34% |
| | | | | **894,317** | **0.0117%** | **1,076,240** | **606,354** | **56.34%** |
| 17 | 572 | BCBS OF MI GRP | | | | | | |
| | | 12177 | Compwest Ins Co | 120,834,283 | 1.5803% | 120,926,115 | 68,273,716 | 56.46% |
| | | | | **120,834,283** | **1.5803%** | **120,926,115** | **68,273,716** | **56.46%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: WORKERS' COMPENSATION [16]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 18 | 41394 | Benchmark Ins Co | | | | | | |
| | | 41394 | Benchmark Ins Co | 61,317 | 0.0008% | 68,118 | 274,553 | 403.05% |
| | | | | **61,317** | **0.0008%** | **68,118** | **274,553** | **403.05%** |
| 19 | 31 | BERKSHIRE HATHAWAY GRP | | | | | | |
| | | 11673 | Redwood Fire & Cas Ins Co | 141,152,838 | 1.8460% | 149,513,468 | 80,372,784 | 53.76% |
| | | 34630 | Oak River Ins Co | 118,316,063 | 1.5473% | 128,224,850 | 77,272,771 | 60.26% |
| | | 10855 | Cypress Ins Co | 106,343,938 | 1.3908% | 102,000,792 | 64,265,326 | 63.00% |
| | | 38865 | California Ins Co | 66,318,509 | 0.8673% | 66,318,509 | 19,577,713 | 29.52% |
| | | 20052 | National Liab & Fire Ins Co | 6,467,323 | 0.0846% | 6,467,323 | -49,113,128 | -759.40% |
| | | | | **438,598,671** | **5.7360%** | **452,524,942** | **192,375,466** | **42.51%** |
| 20 | 13528 | Brotherhood Mut Ins Co | | | | | | |
| | | 13528 | Brotherhood Mut Ins Co | 390,447 | 0.0051% | 123,051 | 24,430 | 19.85% |
| | | | | **390,447** | **0.0051%** | **123,051** | **24,430** | **19.85%** |
| 21 | 33 | CALIFORNIA CAS MGMT GRP | | | | | | |
| | | 20117 | California Cas Ind Exch | 400,673 | 0.0052% | 398,644 | -3,294,484 | -826.42% |
| | | | | **400,673** | **0.0052%** | **398,644** | **-3,294,484** | **-826.42%** |
| 22 | 10520 | Care W Ins Co | | | | | | |
| | | 10520 | Care W Ins Co | 44,658,532 | 0.5840% | 38,813,579 | 25,882,305 | 66.68% |
| | | | | **44,658,532** | **0.5840%** | **38,813,579** | **25,882,305** | **66.68%** |
| 23 | 10499 | Chrysler Ins Co | | | | | | |
| | | 10499 | Chrysler Ins Co | 169,661 | 0.0022% | 218,772 | 17,988 | 8.22% |
| | | | | **169,661** | **0.0022%** | **218,772** | **17,988** | **8.22%** |
| 24 | 38 | CHUBB & SON INC GRP | | | | | | |
| | | 20281 | Federal Ins Co | 91,896,752 | 1.2018% | 86,217,700 | 14,733,078 | 17.09% |
| | | 20346 | Pacific Ind Co | 16,290,509 | 0.2130% | 15,726,288 | 8,905,439 | 56.63% |
| | | 20397 | Vigilant Ins Co | 7,165,436 | 0.0937% | 8,070,792 | -2,138,826 | -26.50% |
| | | 12777 | Chubb Ind Ins Co | 5,046,379 | 0.0660% | 3,375,506 | 3,043,056 | 90.15% |
| | | 20303 | Great Northern Ins Co | 2,967,328 | 0.0388% | 3,464,391 | 216,498 | 6.25% |
| | | 20338 | Northwestern Pacific Ind Co | 376 | 0.0000% | 5,968 | -1,454 | -24.36% |
| | | | | **123,366,780** | **1.6134%** | **116,860,645** | **24,757,791** | **21.19%** |
| 25 | 18767 | Church Mut Ins Co | | | | | | |
| | | 18767 | Church Mut Ins Co | 13,523,007 | 0.1769% | 13,402,418 | 5,317,173 | 39.67% |
| | | | | **13,523,007** | **0.1769%** | **13,402,418** | **5,317,173** | **39.67%** |
| 26 | 244 | CINCINNATI FIN GRP | | | | | | |
| | | 10677 | Cincinnati Ins Co | 534,474 | 0.0070% | 522,187 | -38,795 | -7.43% |
| | | | | **534,474** | **0.0070%** | **522,187** | **-38,795** | **-7.43%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: WORKERS' COMPENSATION [16]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 27 | 218 | CNA INS GRP | | | | | | |
| | | 20508 | Valley Forge Ins Co | 21,911,942 | 0.2866% | 30,537,563 | 24,805,202 | 81.23% |
| | | 20427 | American Cas Co Of Reading PA | 17,210,633 | 0.2251% | 5,528,157 | 58,075,394 | 1050.54% |
| | | 20494 | Transportation Ins Co | 12,567,983 | 0.1644% | 33,500,803 | 24,844,796 | 74.16% |
| | | 20478 | National Fire Ins Co Of Hartford | 8,922,656 | 0.1167% | 9,361,467 | 26,532,291 | 283.42% |
| | | 20443 | Continental Cas Co | 6,998,154 | 0.0915% | -441,959 | 32,068,721 | -7256.04% |
| | | 35289 | Continental Ins Co | 26,692 | 0.0003% | 5,976,658 | 17,239,338 | 288.44% |
| | | | | **67,638,060** | **0.8846%** | **84,462,689** | **183,565,742** | **217.33%** |
| 28 | 3489 | Delek Grp | | | | | | |
| | | 19216 | Southern Ins Co | 23,188,876 | 0.3033% | 5,748,735 | 2,864,294 | 49.82% |
| | | | | **23,188,876** | **0.3033%** | **5,748,735** | **2,864,294** | **49.82%** |
| 29 | 74 | DELPHI FIN GRP | | | | | | |
| | | 15105 | Safety Natl Cas Corp | 5,672,992 | 0.0742% | 5,734,425 | 243,561 | 4.25% |
| | | | | **5,672,992** | **0.0742%** | **5,734,425** | **243,561** | **4.25%** |
| 30 | 57 | ELECTRIC INS GRP | | | | | | |
| | | 21261 | Electric Ins Co | 12,674,924 | 0.1658% | 12,674,924 | 21,367,685 | 168.58% |
| | | | | **12,674,924** | **0.1658%** | **12,674,924** | **21,367,685** | **168.58%** |
| 31 | 62 | EMC INS CO GRP | | | | | | |
| | | 21415 | Employers Mut Cas Co | 445,413 | 0.0058% | 395,998 | 552,692 | 139.57% |
| | | | | **445,413** | **0.0058%** | **395,998** | **552,692** | **139.57%** |
| 32 | 3363 | Employers Grp | | | | | | |
| | | 11512 | Employers Compensation Ins Co | 222,408,061 | 2.9087% | 221,330,741 | 81,711,786 | 36.92% |
| | | | | **222,408,061** | **2.9087%** | **221,330,741** | **81,711,786** | **36.92%** |
| 33 | 3786 | Endurance Grp | | | | | | |
| | | 11551 | Endurance Reins Corp of Amer | 232,827,682 | 3.0449% | 261,565,724 | 144,831,951 | 55.37% |
| | | | | **232,827,682** | **3.0449%** | **261,565,724** | **144,831,951** | **55.37%** |
| 34 | 1120 | EVEREST REINS HOLDINGS GRP | | | | | | |
| | | 10120 | Everest Natl Ins Co | 125,981,378 | 1.6476% | 125,430,210 | 51,169,770 | 40.80% |
| | | | | **125,981,378** | **1.6476%** | **125,430,210** | **51,169,770** | **40.80%** |
| 35 | 158 | FAIRFAX FIN GRP | | | | | | |
| | | 21113 | United States Fire Ins Co | 54,086,905 | 0.7074% | 58,025,084 | 9,048,493 | 15.59% |
| | | 21105 | North River Ins Co | 11,601,120 | 0.1517% | 12,741,228 | 7,395,837 | 58.05% |
| | | 25534 | TIG Ins Co | 9,262,368 | 0.1211% | 12,032,785 | 26,190,280 | 217.66% |
| | | | | **74,950,393** | **0.9802%** | **82,799,097** | **42,634,610** | **51.49%** |
| 36 | 11118 | Federated Rural Electric Ins Exch | | | | | | |
| | | 11118 | Federated Rural Electric Ins Exch | 24,868 | 0.0003% | 24,935 | 1,159,407 | 4649.72% |
| | | | | **24,868** | **0.0003%** | **24,935** | **1,159,407** | **4649.72%** |
| 37 | 349 | FLORISTS MUT GRP | | | | | | |
| | | 13978 | Florists Mut Ins Co | 3,700,423 | 0.0484% | 2,280,966 | 672,405 | 29.48% |
| | | | | **3,700,423** | **0.0484%** | **2,280,966** | **672,405** | **29.48%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: WORKERS' COMPENSATION [16]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 38 | 828 | GUARD INS CO GRP | | | | | | |
| | | 31470 | Norguard Ins Co | 9,385,675 | 0.1227% | 8,527,057 | 4,741,602 | 55.61% |
| | | 42390 | Amguard Ins Co | 8,888,317 | 0.1162% | 6,756,796 | 3,189,960 | 47.21% |
| | | 14702 | Eastguard Ins Co | 1,596,917 | 0.0209% | 1,199,727 | 579,971 | 48.34% |
| | | | | **19,870,909** | **0.2599%** | **16,483,580** | **8,511,533** | **51.64%** |
| 39 | 303 | GUIDEONE INS GRP | | | | | | |
| | | 15032 | Guideone Mut Ins Co | 14,633,895 | 0.1914% | 15,598,811 | 12,808,093 | 82.11% |
| | | | | **14,633,895** | **0.1914%** | **15,598,811** | **12,808,093** | **82.11%** |
| 40 | 517 | HANNOVER GRP | | | | | | |
| | | 20532 | Clarendon Natl Ins Co | 9,439 | 0.0001% | 17,165 | 18,123,444 | 105583.71% |
| | | | | **9,439** | **0.0001%** | **17,165** | **18,123,444** | **105583.71%** |
| 41 | 91 | HARTFORD FIRE & CAS GRP | | | | | | |
| | | 29459 | Twin City Fire Ins Co Co | 88,043,335 | 1.1514% | 76,154,682 | 27,377,043 | 35.95% |
| | | 37478 | Hartford Ins Co Of The Midwest | 84,754,334 | 1.1084% | 75,755,817 | 55,132,006 | 72.78% |
| | | 19682 | Hartford Fire In Co | 56,488,650 | 0.7388% | 62,637,837 | 10,796,582 | 17.24% |
| | | 30104 | Hartford Underwriters Ins Co | 30,113,013 | 0.3938% | 29,401,939 | 1,985,035 | 6.75% |
| | | 29424 | Hartford Cas Ins Co | 8,072,310 | 0.1056% | 12,153,318 | 10,202,061 | 83.94% |
| | | 22357 | Hartford Accident & Ind Co | 546,381 | 0.0071% | 909,683 | -1,083,454 | -119.10% |
| | | | | **268,018,023** | **3.5052%** | **257,013,276** | **104,409,273** | **40.62%** |
| 42 | 225 | IAT Reins Co Grp | | | | | | |
| | | 28886 | Transguard Ins Co Of Amer Inc | 1,496,020 | 0.0196% | 1,888,720 | -41,272 | -2.19% |
| | | 26433 | Harco Natl Ins Co | 625,147 | 0.0082% | 936,427 | -1,796,045 | -191.80% |
| | | | | **2,121,167** | **0.0277%** | **2,825,147** | **-1,837,317** | **-65.03%** |
| 43 | 922 | ICW GRP | | | | | | |
| | | 27847 | Insurance Co Of The West | 114,795,625 | 1.5013% | 114,091,094 | 49,955,896 | 43.79% |
| | | 40029 | Explorer Ins Co | 19,173,792 | 0.2508% | 18,755,858 | 8,271,342 | 44.10% |
| | | | | **133,969,417** | **1.7521%** | **132,846,952** | **58,227,238** | **43.83%** |
| 44 | 1326 | KINGSWAY GRP | | | | | | |
| | | 33855 | Lincoln Gen Ins Co | 14,091,871 | 0.1843% | 28,067,516 | 15,039,103 | 53.58% |
| | | | | **14,091,871** | **0.1843%** | **28,067,516** | **15,039,103** | **53.58%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: WORKERS' COMPENSATION [16]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 45 | 111 | LIBERTY MUT GRP | | | | | | |
| | | 26042 | Wausau Underwriters Ins Co | 136,760,377 | 1.7886% | 148,540,416 | 68,379,422 | 46.03% |
| | | 23035 | Liberty Mut Fire Ins Co | 127,443,576 | 1.6667% | 143,546,783 | 124,122,418 | 86.47% |
| | | 42404 | Liberty Ins Corp | 96,922,456 | 1.2676% | 88,379,767 | 68,122,739 | 77.08% |
| | | 26069 | Wausau Business Ins Co | 41,666,605 | 0.5449% | 38,824,141 | 33,079,325 | 85.20% |
| | | 21458 | Employers Ins of Wausau | 40,694,783 | 0.5322% | 43,488,389 | 21,480,495 | 49.39% |
| | | 41939 | Liberty Northwest Ins Corp | 13,278,854 | 0.1737% | 13,316,330 | 7,195,788 | 54.04% |
| | | 19704 | American States Ins Co | 10,830,973 | 0.1416% | 13,309,797 | 5,565,151 | 41.81% |
| | | 23043 | Liberty Mut Ins Co | 10,550,022 | 0.1380% | 20,435,213 | 13,006,970 | 63.65% |
| | | 24724 | First Natl Ins Co Of Amer | 8,895,629 | 0.1163% | 10,736,868 | 5,757,479 | 53.62% |
| | | 33588 | First Liberty Ins Corp | 7,842,794 | 0.1026% | 6,839,364 | 4,159,452 | 60.82% |
| | | 33600 | LM Ins Corp | 5,825,048 | 0.0762% | 5,031,373 | 4,223,357 | 83.94% |
| | | 19712 | American States Ins Co Of TX | 5,341,138 | 0.0699% | 5,803,391 | 1,842,897 | 31.76% |
| | | 19690 | American Economy Ins Co | 2,821,449 | 0.0369% | 2,809,047 | 1,770,479 | 63.03% |
| | | 24740 | Safeco Ins Co Of Amer | 552,013 | 0.0072% | 610,605 | -4,969,098 | -813.80% |
| | | 39012 | Safeco Ins Co Of IL | 431,196 | 0.0056% | 425,916 | 1,383,937 | 324.93% |
| | | 24732 | General Ins Co Of Amer | 307,095 | 0.0040% | 330,753 | 2,541 | 0.77% |
| | | 24198 | Peerless Ins Co | 36,492 | 0.0005% | 34,260 | 0 | 0.00% |
| | | 10836 | Golden Eagle Ins Corp | 66 | 0.0000% | 60 | 519,435 | 865725.00% |
| | | | | **510,200,566** | **6.6724%** | **542,462,473** | **355,642,787** | **65.56%** |
| 46 | 4381 | Lightyear Delos Grp | | | | | | |
| | | 35408 | Delos Ins Co | 101,092,812 | 1.3221% | 93,129,182 | 55,379,773 | 59.47% |
| | | | | **101,092,812** | **1.3221%** | **93,129,182** | **55,379,773** | **59.47%** |
| 47 | 108 | LUMBERMENS MUT CAS GRP | | | | | | |
| | | 22977 | Lumbermens Mut Cas Co | 215,740 | 0.0028% | 215,740 | 32,273,341 | 14959.37% |
| | | 30562 | American Manufacturers Mut Ins Co | 111,363 | 0.0015% | 111,357 | 15,814,302 | 14201.44% |
| | | | | **327,103** | **0.0043%** | **327,097** | **48,087,643** | **14701.34%** |
| 48 | 23108 | Lumbermens Underwriting Alliance | | | | | | |
| | | 23108 | Lumbermens Underwriting Alliance | 2,046,323 | 0.0268% | 2,637,476 | 5,088,433 | 192.93% |
| | | | | **2,046,323** | **0.0268%** | **2,637,476** | **5,088,433** | **192.93%** |
| 49 | 1332 | MAINE EMPLOYERS MUT INS GRP | | | | | | |
| | | 11030 | Memic Ind Co | 844 | 0.0000% | 35 | 23 | 65.71% |
| | | | | **844** | **0.0000%** | **35** | **23** | **65.71%** |
| 50 | 42269 | Majestic Ins Co | | | | | | |
| | | 42269 | Majestic Ins Co | 103,896,484 | 1.3588% | 100,923,342 | 51,704,504 | 51.23% |
| | | | | **103,896,484** | **1.3588%** | **100,923,342** | **51,704,504** | **51.23%** |
| 51 | 748 | Meadowbrook Ins Grp | | | | | | |
| | | 18023 | Star Ins Co | 4,281,333 | 0.0560% | 1,643,032 | 1,869,378 | 113.78% |
| | | 25780 | Williamsburg Natl Ins Co | 372,636 | 0.0049% | 122,324 | -84,993 | -69.48% |
| | | | | **4,653,969** | **0.0609%** | **1,765,356** | **1,784,385** | **101.08%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: WORKERS' COMPENSATION [16]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 52 | 2978 | | Mitsui Sumitomo Ins Grp | | | | | |
| | | 20362 | Mitsui Sumitomo Ins Co of Amer | 14,458,228 | 0.1891% | 13,084,792 | 3,812,397 | 29.14% |
| | | 22551 | Mitsui Sumitomo Ins USA Inc | 5,616,650 | 0.0735% | 6,046,486 | -480,894 | -7.95% |
| | | | | **20,074,878** | **0.2625%** | **19,131,278** | **3,331,503** | **17.41%** |
| 53 | 291 | | MOTORISTS MUT | | | | | |
| | | 13331 | American Hardware Mut Ins Co | 113,987 | 0.0015% | 113,825 | 113,167 | 99.42% |
| | | | | **113,987** | **0.0015%** | **113,825** | **113,167** | **99.42%** |
| 54 | 361 | | Munich Re Grp | | | | | |
| | | 19720 | American Alt Ins Corp | 2,840,643 | 0.0372% | 2,556,000 | -230,010 | -9.00% |
| | | | | **2,840,643** | **0.0372%** | **2,556,000** | **-230,010** | **-9.00%** |
| 55 | 23663 | | National Amer Ins Co | | | | | |
| | | 23663 | National Amer Ins Co | 25,676 | 0.0003% | 70,199 | -4,833 | -6.88% |
| | | | | **25,676** | **0.0003%** | **70,199** | **-4,833** | **-6.88%** |
| 56 | 140 | | NATIONWIDE CORP GRP | | | | | |
| | | 28223 | Nationwide Agribusiness Ins Co | 147,928 | 0.0019% | 128,409 | 8,085 | 6.30% |
| | | 23779 | Nationwide Mut Fire Ins Co | 35,194 | 0.0005% | 37,741 | -28,915 | -76.61% |
| | | | | **183,122** | **0.0024%** | **166,150** | **-20,830** | **-12.54%** |
| 57 | 27073 | | Nipponkoa Ins Co Ltd US Br | | | | | |
| | | 27073 | Nipponkoa Ins Co Ltd US Br | 5,676,664 | 0.0742% | 5,079,358 | 4,828,664 | 95.06% |
| | | | | **5,676,664** | **0.0742%** | **5,079,358** | **4,828,664** | **95.06%** |
| 58 | 150 | | OLD REPUBLIC GRP | | | | | |
| | | 24139 | Old Republic Gen Ins Corp | 51,077,047 | 0.6680% | 52,735,674 | 40,180,890 | 76.19% |
| | | 24147 | Old Republic Ins Co | 24,648,831 | 0.3224% | 24,839,707 | 15,314,154 | 61.65% |
| | | 11371 | Great West Cas Co | 303,224 | 0.0040% | 394,302 | 741,130 | 187.96% |
| | | | | **76,029,102** | **0.9943%** | **77,969,683** | **56,236,174** | **72.13%** |
| 59 | 767 | | Pennsylvania Manufacturers Grp | | | | | |
| | | 12262 | Pennsylvania Manufacturers Assoc Ins | 33,897,183 | 0.4433% | 42,107,466 | 24,683,319 | 58.62% |
| | | 36897 | Manufacturers Alliance Ins Co | 6,836,483 | 0.0894% | 4,661,886 | 1,741,841 | 37.36% |
| | | 41424 | Pennsylvania Manufacturers Ind Co | 6,552,042 | 0.0857% | 2,190,861 | 1,278,647 | 58.36% |
| | | | | **47,285,708** | **0.6184%** | **48,960,213** | **27,703,807** | **56.58%** |
| 60 | 12297 | | Petroleum Cas Co | | | | | |
| | | 12297 | Petroleum Cas Co | 828,776 | 0.0108% | 828,776 | 281,803 | 34.00% |
| | | | | **828,776** | **0.0108%** | **828,776** | **281,803** | **34.00%** |
| 61 | 36234 | | Preferred Professional Ins Co | | | | | |
| | | 36234 | Preferred Professional Ins Co | 61,290 | 0.0008% | 61,969 | 179,359 | 289.43% |
| | | | | **61,290** | **0.0008%** | **61,969** | **179,359** | **289.43%** |
| 62 | 853 | | PUBLIC SERV GRP | | | | | |
| | | 15059 | Public Service Mut Ins Co | 4,197,481 | 0.0549% | 3,909,255 | 1,835,517 | 46.95% |
| | | | | **4,197,481** | **0.0549%** | **3,909,255** | **1,835,517** | **46.95%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: WORKERS' COMPENSATION [16]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 63 | 796 | QBE INS GRP | | | | | | |
| | | 37257 | Praetorian Ins Co | 51,368,087 | 0.6718% | 66,925,031 | 29,759,956 | 44.47% |
| | | 24449 | Regent Ins Co | 755,745 | 0.0099% | 722,670 | 436,225 | 60.36% |
| | | 24414 | General Cas Co Of WI | 755,370 | 0.0099% | 877,053 | 501,487 | 57.18% |
| | | 25747 | Unigard Ins Co | 4 | 0.0000% | 4 | -28,481 | 712025.00% |
| | | | | **52,879,206** | **0.6916%** | **68,524,758** | **30,669,187** | **44.76%** |
| 64 | 15563 | SeaBright Ins Co | | | | | | |
| | | 15563 | SeaBright Ins Co | 102,523,170 | 1.3408% | 102,093,680 | 31,201,271 | 30.56% |
| | | | | **102,523,170** | **1.3408%** | **102,093,680** | **31,201,271** | **30.56%** |
| 65 | 169 | SENTRY INS GRP | | | | | | |
| | | 24988 | Sentry Ins A Mut Co | 23,610,972 | 0.3088% | 25,704,790 | 11,187,840 | 43.52% |
| | | 23434 | Middlesex Ins Co | 5,166,290 | 0.0676% | 5,759,607 | 2,128,466 | 36.96% |
| | | 21180 | Sentry Select Ins Co | 1,888,811 | 0.0247% | 2,283,592 | 17,257 | 0.76% |
| | | 28460 | Sentry Cas Co | 197,866 | 0.0026% | 46,982 | 18,918 | 40.27% |
| | | | | **30,863,939** | **0.4036%** | **33,794,971** | **13,352,481** | **39.51%** |
| 66 | 3219 | Sompo Japan Ins Grp | | | | | | |
| | | 11126 | Sompo Japan Ins Co of Amer | 5,646,685 | 0.0738% | 5,943,987 | -4,609,688 | -77.55% |
| | | 38997 | Sompo Japan Fire & Mar Ins Co Amer | 282,499 | 0.0037% | 168,360 | 107,474 | 63.84% |
| | | | | **5,929,184** | **0.0775%** | **6,112,347** | **-4,502,214** | **-73.66%** |
| 67 | 20613 | Sparta Ins Co | | | | | | |
| | | 20613 | Sparta Ins Co | 10,968,310 | 0.1434% | 4,956,906 | 2,765,922 | 55.80% |
| | | | | **10,968,310** | **0.1434%** | **4,956,906** | **2,765,922** | **55.80%** |
| 68 | 36790 | Springfield Ins Co Inc | | | | | | |
| | | 36790 | Springfield Ins Co Inc | 17,415,577 | 0.2278% | 18,119,232 | 14,662,241 | 80.92% |
| | | | | **17,415,577** | **0.2278%** | **18,119,232** | **14,662,241** | **80.92%** |
| 69 | 35076 | State Compensation Ins Fund | | | | | | |
| | | 35076 | State Compensation Ins Fund | 1,725,240,012 | 22.5628% | 1,722,410,381 | 1,261,503,079 | 73.24% |
| | | | | **1,725,240,012** | **22.5628%** | **1,722,410,381** | **1,261,503,079** | **73.24%** |
| 70 | 176 | STATE FARM GRP | | | | | | |
| | | 25143 | State Farm Fire And Cas Co | 79,705,328 | 1.0424% | 85,804,150 | 29,230,670 | 34.07% |
| | | | | **79,705,328** | **1.0424%** | **85,804,150** | **29,230,670** | **34.07%** |
| 71 | 40134 | SUA Ins Co | | | | | | |
| | | 40134 | SUA Ins Co | 26,008,303 | 0.3401% | 24,024,334 | 11,684,345 | 48.64% |
| | | | | **26,008,303** | **0.3401%** | **24,024,334** | **11,684,345** | **48.64%** |
| 72 | 181 | SWISS RE GRP | | | | | | |
| | | 39845 | Westport Ins Corp | 291,342 | 0.0038% | 376,366 | 2,743,018 | 728.82% |
| | | 29874 | North Amer Specialty Ins Co | 112,434 | 0.0015% | 77,519 | -355,222 | -458.24% |
| | | | | **403,776** | **0.0053%** | **453,885** | **2,387,796** | **526.08%** |
| 73 | 88 | The Hanover Ins Grp | | | | | | |
| | | 42552 | Nova Cas Co | 13,882,374 | 0.1816% | 8,611,329 | 9,646,619 | 112.02% |
| | | 22292 | Hanover Ins Co | 444,510 | 0.0058% | 568,976 | 193,516 | 34.01% |
| | | | | **14,326,884** | **0.1874%** | **9,180,305** | **9,840,135** | **107.19%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: WORKERS' COMPENSATION [16]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 74 | 3098 | Tokio Marine Holdings Inc GRP | | | | | | |
| | | 12904 | Tokio Marine & Nichido Fire Ins Co | 9,840,746 | 0.1287% | 9,955,893 | -2,071,018 | -20.80% |
| | | 41238 | Trans Pacific Ins Co | 9,117,747 | 0.1192% | 9,368,487 | 5,204,750 | 55.56% |
| | | | | **18,958,493** | **0.2479%** | **19,324,380** | **3,133,732** | **16.22%** |
| 75 | 161 | TOPA EQUITIES LTD GRP | | | | | | |
| | | 18031 | Topa Ins Co | 3,067,710 | 0.0401% | 3,066,881 | 2,732,478 | 89.10% |
| | | | | **3,067,710** | **0.0401%** | **3,066,881** | **2,732,478** | **89.10%** |
| 76 | 3703 | Tower Grp | | | | | | |
| | | 44300 | Tower Ins Co Of NY | 94,982,558 | 1.2422% | 46,454,429 | 21,113,309 | 45.45% |
| | | | | **94,982,558** | **1.2422%** | **46,454,429** | **21,113,309** | **45.45%** |
| 77 | 3548 | Travelers Grp | | | | | | |
| | | 25682 | Travelers Ind Co Of CT | 175,042,947 | 2.2892% | 162,744,856 | 86,860,000 | 53.37% |
| | | 19038 | Travelers Cas & Surety Co | 83,061,407 | 1.0863% | 70,422,050 | 50,748,659 | 72.06% |
| | | 25674 | Travelers Property Cas Co Of Amer | 72,348,999 | 0.9462% | 84,159,207 | 42,465,789 | 50.46% |
| | | 25887 | US Fidelity & Guaranty Co | 56,425,616 | 0.7379% | 57,065,549 | 23,473,797 | 41.13% |
| | | 41483 | Farmington Cas Co | 32,100,175 | 0.4198% | 27,775,229 | 14,813,696 | 53.33% |
| | | 19046 | Travelers Cas Ins Co Of Amer | 26,340,454 | 0.3445% | 20,800,714 | 12,941,447 | 62.22% |
| | | 36170 | Travelers Cas Co Of CT | 17,239,688 | 0.2255% | 15,752,962 | 8,300,002 | 52.69% |
| | | 35386 | Fidelity & Guar Ins Co | 6,014,974 | 0.0787% | 6,856,739 | 14,760,867 | 215.28% |
| | | 36463 | Discover Prop & Cas Ins Co | 4,854,461 | 0.0635% | 5,409,883 | 4,770,477 | 88.18% |
| | | 19070 | Standard Fire Ins Co | 4,693,764 | 0.0614% | 4,950,583 | -1,621,277 | -32.75% |
| | | 24767 | St Paul Fire & Marine Ins Co | 1,847,381 | 0.0242% | 1,809,997 | 6,659,756 | 367.94% |
| | | 25658 | Travelers Ind Co | 1,001,864 | 0.0131% | 133,028 | 5,786,951 | 4350.18% |
| | | 36161 | Travelers Prop Cas Ins Co | 805,569 | 0.0105% | 840,069 | 1,383,603 | 164.70% |
| | | 36137 | Travelers Commercial Ins Co | 722,325 | 0.0094% | 454,160 | 242,091 | 53.31% |
| | | 24791 | St Paul Mercury Ins Co | 132,755 | 0.0017% | 119,833 | 35,760 | 29.84% |
| | | 19224 | St Paul Protective Ins Co | 102,481 | 0.0013% | 93,496 | 3,120,490 | 3337.57% |
| | | 41769 | Athena Assur Co | 1,215 | 0.0000% | -224 | -18,644 | 8323.21% |
| | | | | **482,736,075** | **6.3132%** | **459,388,131** | **274,723,464** | **59.80%** |
| 78 | 781 | UNION LABOR GRP | | | | | | |
| | | 37893 | Ullico Cas Co | 13,415,317 | 0.1754% | 13,270,448 | 11,367,722 | 85.66% |
| | | | | **13,415,317** | **0.1754%** | **13,270,448** | **11,367,722** | **85.66%** |
| 79 | 201 | UTICA GRP | | | | | | |
| | | 25984 | Graphic Arts Mut Ins Co | 4,973 | 0.0001% | 5,660 | -73,847 | -1304.72% |
| | | | | **4,973** | **0.0001%** | **5,660** | **-73,847** | **-1304.72%** |
| 80 | 21172 | Vanliner Ins Co | | | | | | |
| | | 21172 | Vanliner Ins Co | 5,403,539 | 0.0707% | 5,799,248 | 1,860,766 | 32.09% |
| | | | | **5,403,539** | **0.0707%** | **5,799,248** | **1,860,766** | **32.09%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: WORKERS' COMPENSATION [16]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 81 | 1129 | WHITE MOUNTAINS GRP | | | | | | |
| | | 20621 | OneBeacon Amer Ins Co | 21,075,043 | 0.2756% | 18,680,774 | 7,503,124 | 40.16% |
| | | 20648 | Employers Fire Ins Co | 3,898,451 | 0.0510% | 3,744,316 | 1,072,529 | 28.64% |
| | | 21970 | OneBeacon Ins Co | 90,213 | 0.0012% | 31,216 | 2,463,163 | 7890.71% |
| | | 27154 | Atlantic Specialty Ins Co | 14,579 | 0.0002% | 120,114 | 32,508 | 27.06% |
| | | | | **25,078,286** | **0.3280%** | **22,576,420** | **11,071,324** | **49.04%** |
| 82 | 98 | WR Berkley Corp GRP | | | | | | |
| | | 10900 | Preferred Employers Ins Co | 65,443,473 | 0.8559% | 68,544,277 | 2,689,511 | 3.92% |
| | | 25224 | Great Divide Ins Co | 7,972,272 | 0.1043% | 7,903,208 | 3,891,913 | 49.24% |
| | | 23612 | Midwest Employers Cas Co | 93,156 | 0.0012% | 115,494 | 70,199 | 60.78% |
| | | | | **73,508,901** | **0.9614%** | **76,562,979** | **6,651,623** | **8.69%** |
| 83 | 1285 | XL AMER GRP | | | | | | |
| | | 37885 | XL Specialty Ins Co | 20,883,562 | 0.2731% | 23,444,818 | -18,005,301 | -76.80% |
| | | 24554 | XL Ins Amer Inc | 310,855 | 0.0041% | 77,403 | 59,717 | 77.15% |
| | | 22322 | Greenwich Ins Co | 247,746 | 0.0032% | 148,156 | -2,590,661 | -1748.60% |
| | | | | **21,442,163** | **0.2804%** | **23,670,377** | **-20,536,245** | **-86.76%** |
| 84 | 336 | ZENITH NATL INS GRP | | | | | | |
| | | 13269 | Zenith Ins Co | 246,820,514 | 3.2279% | 252,123,827 | 34,958,249 | 13.87% |
| | | 30120 | Znat Ins Co | 78,548,976 | 1.0273% | 81,490,485 | 30,331,393 | 37.22% |
| | | | | **325,369,490** | **4.2552%** | **333,614,312** | **65,289,642** | **19.57%** |
| 85 | 212 | ZURICH INS GRP | | | | | | |
| | | 16535 | Zurich American Ins Co | 193,368,550 | 2.5289% | 188,752,312 | 159,902,123 | 84.72% |
| | | 21709 | Truck Ins Exch | 110,863,266 | 1.4499% | 112,043,896 | 35,328,784 | 31.53% |
| | | 40142 | American Zurich Ins Co | 104,892,897 | 1.3718% | 67,934,626 | 38,819,870 | 57.14% |
| | | 21687 | Mid Century Ins Co | 34,387,236 | 0.4497% | 30,469,205 | 32,788,564 | 107.61% |
| | | 21652 | Farmers Ins Exch | 32,238,292 | 0.4216% | 34,471,275 | 11,147,738 | 32.34% |
| | | 19372 | Northern Ins Co Of NY | 26,759,842 | 0.3500% | 16,389,952 | 7,514,472 | 45.85% |
| | | 19305 | Assurance Co Of Amer | 24,282,257 | 0.3176% | 13,310,588 | 6,010,385 | 45.15% |
| | | 26247 | American Guar & Liab Ins | 14,868,456 | 0.1945% | 8,249,325 | 17,846,763 | 216.34% |
| | | 27855 | Zurich American Ins Co Of IL | 11,724,776 | 0.1533% | 24,553,310 | 23,411,447 | 95.35% |
| | | 19356 | Maryland Cas Co | 9,934,094 | 0.1299% | 7,182,267 | 2,750,705 | 38.30% |
| | | 10315 | Civic Prop & Cas Co | 1,773,056 | 0.0232% | 1,913,041 | 1,079,626 | 56.44% |
| | | 10317 | Neighborhood Spirit Prop & Cas Co | 1,656,644 | 0.0217% | 1,692,211 | 535,349 | 31.64% |
| | | 10318 | Exact Prop & Cas Co Inc | 728,978 | 0.0095% | 695,281 | 358,971 | 51.63% |
| | | 41181 | Universal Underwriters Ins Co | 681,697 | 0.0089% | 174,671 | 603,464 | 345.49% |
| | | 39306 | Fidelity & Deposit Co Of MD | 72,696 | 0.0010% | 355,621 | 703,509 | 197.83% |
| | | | | **568,232,737** | **7.4314%** | **508,187,581** | **338,801,770** | **66.67%** |
| | | | **Line Total:** | **7,646,401,821** | **100.0000%** | **7,707,215,020** | **4,544,798,209** | **58.97%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: OTHER LIABILITY [17.1]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 626 | Ace Ltd Grp | | | | | | |
| | | 22667 | Ace Amer Ins Co | 201,337,018 | 4.9135% | 198,874,803 | 169,903,376 | 85.43% |
| | | 21121 | Westchester Fire Ins Co | 24,347,232 | 0.5942% | 26,531,914 | 35,249,039 | 132.86% |
| | | 20699 | Ace Prop & Cas Ins Co | 8,041,349 | 0.1962% | 5,856,558 | 40,644,844 | 694.01% |
| | | 43575 | Indemnity Ins Co Of North Amer | 115,538 | 0.0028% | 111,798 | -862,087 | -771.11% |
| | | 18279 | Bankers Standard Ins Co | 4,622 | 0.0001% | 744 | -101,290 | -13614.25% |
| | | 20702 | Ace Fire Underwriters Ins Co | 465 | 0.0000% | 194 | -773,612 | 398769.07% |
| | | | | **233,846,224** | **5.7069%** | **231,376,011** | **244,060,270** | **105.48%** |
| 2 | 1 | AETNA GRP | | | | | | |
| | | 36153 | Aetna Ins Co of CT | 652,606 | 0.0159% | 598,222 | 1,603,433 | 268.03% |
| | | | | **652,606** | **0.0159%** | **598,222** | **1,603,433** | **268.03%** |
| 3 | 38733 | Alaska Natl Ins Co | | | | | | |
| | | 38733 | Alaska Natl Ins Co | 80,003 | 0.0020% | 58,301 | 14,521 | 24.91% |
| | | | | **80,003** | **0.0020%** | **58,301** | **14,521** | **24.91%** |
| 4 | 501 | Alleghany Grp | | | | | | |
| | | 22314 | RSUI Ind Co | 69,431,534 | 1.6944% | 70,715,996 | 53,901,484 | 76.22% |
| | | 18619 | Platte River Ins Co | 10,534,832 | 0.2571% | 10,444,154 | 11,491,703 | 110.03% |
| | | 10472 | Capitol Ind Corp | 2,789,995 | 0.0681% | 3,217,168 | 9,364,972 | 291.09% |
| | | | | **82,756,361** | **2.0196%** | **84,377,318** | **74,758,159** | **88.60%** |
| 5 | 761 | ALLIANZ INS GRP | | | | | | |
| | | 21873 | Firemans Fund Ins Co | 71,121,092 | 1.7357% | 75,130,366 | 57,730,567 | 76.84% |
| | | 21857 | American Ins Co | 10,655,498 | 0.2600% | 10,301,519 | 9,603,549 | 93.22% |
| | | 21881 | National Surety Corp | 7,924,603 | 0.1934% | 6,329,307 | 13,894,421 | 219.53% |
| | | 21849 | American Automobile Ins Co | 6,397,494 | 0.1561% | 6,420,420 | 4,471,626 | 69.65% |
| | | 35300 | Allianz Global Risks US Ins Co | 2,703,215 | 0.0660% | 2,212,562 | 1,109,525 | 50.15% |
| | | 21865 | Associated Ind Corp | 2,561,813 | 0.0625% | 2,487,665 | 15,457 | 0.62% |
| | | 22810 | Chicago Ins Co | 910,249 | 0.0222% | 1,032,484 | -1,227,129 | -118.85% |
| | | | | **102,273,964** | **2.4959%** | **103,914,323** | **85,598,016** | **82.37%** |
| 6 | 3239 | Allied World Assur Holding Grp | | | | | | |
| | | 19489 | Allied World Assur Co US Inc | 13,879,128 | 0.3387% | 8,310,273 | 5,511,345 | 66.32% |
| | | 16624 | Darwin Natl Assur Co | 47,411 | 0.0012% | 2,295 | 910 | 39.65% |
| | | | | **13,926,539** | **0.3399%** | **8,312,568** | **5,512,255** | **66.31%** |
| 7 | 8 | ALLSTATE INS GRP | | | | | | |
| | | 19232 | Allstate Ins Co | 44,612,157 | 1.0887% | 28,800,018 | 39,484,912 | 137.10% |
| | | 10358 | Encompass Ins Co | 2,950,752 | 0.0720% | 2,255,617 | 2,449,549 | 108.60% |
| | | | | **47,562,909** | **1.1607%** | **31,055,635** | **41,934,461** | **135.03%** |
| 8 | 84 | American Financial Grp | | | | | | |
| | | 16691 | Great Amer Ins Co | 45,307,518 | 1.1057% | 46,166,055 | 20,905,526 | 45.28% |
| | | 26344 | Great Amer Assur Co | 27,761,230 | 0.6775% | 29,746,007 | 23,244,800 | 78.14% |
| | | 22136 | Great Amer Ins Co of NY | 13,660,229 | 0.3334% | 13,858,203 | 8,255,758 | 59.57% |
| | | 26832 | Great Amer Alliance Ins Co | 2,990,400 | 0.0730% | 3,076,379 | -1,580,947 | -51.39% |
| | | 32620 | National Interstate Ins Co | 2,371,418 | 0.0579% | 2,417,331 | 289,236 | 11.97% |
| | | | | **92,090,795** | **2.2474%** | **95,263,975** | **51,114,373** | **53.66%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: OTHER LIABILITY [17.1]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 9 | 40398 | American Fuji Fire & Marine Ins Co | | | | | | |
| | | 40398 | American Fuji Fire & Marine Ins Co | 4,872 | 0.0001% | 4,872 | -5,317 | -109.13% |
| | | | | **4,872** | **0.0001%** | **4,872** | **-5,317** | **-109.13%** |
| 10 | 12 | AMERICAN INTL GRP | | | | | | |
| | | 19445 | National Union Fire Ins Co Of Pitts | 428,990,376 | 10.4692% | 456,364,240 | 282,510,328 | 61.90% |
| | | 19429 | Insurance Co Of The State Of PA | 53,784,107 | 1.3126% | 98,105,491 | 243,287,923 | 247.99% |
| | | 19380 | American Home Assur Co | 26,449,848 | 0.6455% | 46,057,486 | 18,832,740 | 40.89% |
| | | 19399 | AIU Ins Co | 21,320,128 | 0.5203% | 20,221,347 | 9,964,791 | 49.28% |
| | | 23841 | New Hampshire Ins Co | 12,308,982 | 0.3004% | 14,346,268 | 9,433,090 | 65.75% |
| | | 23809 | Granite State Ins Co | 4,457,180 | 0.1088% | 4,267,880 | -210,704 | -4.94% |
| | | 19402 | AIG Cas Co | 1,288,567 | 0.0314% | 1,262,270 | -817,610 | -64.77% |
| | | 20796 | AIG Premier Ins Co | 961,851 | 0.0235% | 551,238 | 253,187 | 45.93% |
| | | 12963 | 21st Century Ins Co | 512,759 | 0.0125% | 2,742,434 | 3,240,209 | 118.15% |
| | | 19410 | Commerce & Industry Ins Co | 499,707 | 0.0122% | 1,359,888 | 413,690 | 30.42% |
| | | 43761 | American Intl Ins Co Of CA | 66,366 | 0.0016% | 65,830 | 5,922 | 9.00% |
| | | 11452 | Hartford Steam Boil Inspec & Ins Co | 28,515 | 0.0007% | 44,048 | 3,120 | 7.08% |
| | | | | **550,668,386** | **13.4387%** | **645,388,420** | **566,916,686** | **87.84%** |
| 11 | 408 | AMERICAN NATL FIN GRP | | | | | | |
| | | 11048 | Pacific Prop & Cas Co | 561,772 | 0.0137% | 548,798 | 1,320,708 | 240.65% |
| | | | | **561,772** | **0.0137%** | **548,798** | **1,320,708** | **240.65%** |
| 12 | 1346 | AMERICAN SAFETY HOLDING GRP | | | | | | |
| | | 39969 | American Safety Cas Ins Co | 14,027,927 | 0.3423% | 7,810,273 | -4,321,298 | -55.33% |
| | | | | **14,027,927** | **0.3423%** | **7,810,273** | **-4,321,298** | **-55.33%** |
| 13 | 4 | Ameriprise Fin Grp | | | | | | |
| | | 29068 | IDS Prop Cas Ins Co | 688,455 | 0.0168% | 620,122 | 0 | 0.00% |
| | | | | **688,455** | **0.0168%** | **620,122** | **0** | **0.00%** |
| 14 | 124 | AMERISURE CO GRP | | | | | | |
| | | 23396 | Amerisure Mut Ins Co | 129,433 | 0.0032% | 133,216 | 11,908 | 8.94% |
| | | | | **129,433** | **0.0032%** | **133,216** | **11,908** | **8.94%** |
| 15 | 28 | AMICA MUT GRP | | | | | | |
| | | 19976 | Amica Mut Ins Co | 1,601,516 | 0.0391% | 1,550,428 | -236,708 | -15.27% |
| | | | | **1,601,516** | **0.0391%** | **1,550,428** | **-236,708** | **-15.27%** |
| 16 | 2538 | Amtrust Grp | | | | | | |
| | | 25011 | Wesco Ins Co | 870,665 | 0.0212% | 386,816 | 184,875 | 47.79% |
| | | 19879 | Security Natl Ins Co | 389,730 | 0.0095% | 96,141 | 10,249 | 10.66% |
| | | | | **1,260,395** | **0.0308%** | **482,957** | **195,124** | **40.40%** |
| 17 | 1279 | Arch Ins Grp | | | | | | |
| | | 11150 | Arch Ins Co | 102,681,164 | 2.5059% | 102,166,547 | 45,542,060 | 44.58% |
| | | | | **102,681,164** | **2.5059%** | **102,166,547** | **45,542,060** | **44.58%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: OTHER LIABILITY [17.1]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 18 | 457 | | ARGONAUT GRP | | | | | |
| | | 19860 | Argonaut Great Central Ins Co | 1,129,053 | 0.0276% | 1,067,090 | 149,678 | 14.03% |
| | | 19801 | Argonaut Ins Co | 881,689 | 0.0215% | 817,368 | -359,329 | -43.96% |
| | | | | **2,010,742** | **0.0491%** | **1,884,458** | **-209,651** | **-11.13%** |
| 19 | 4662 | | Ariel Holdings Group | | | | | |
| | | 26611 | Valiant Ins Co | 1,050,010 | 0.0256% | 90,265 | 58,672 | 65.00% |
| | | | | **1,050,010** | **0.0256%** | **90,265** | **58,672** | **65.00%** |
| 20 | 41459 | | Armed Forces Ins Exch | | | | | |
| | | 41459 | Armed Forces Ins Exch | 217,673 | 0.0053% | 202,420 | -52,833 | -26.10% |
| | | | | **217,673** | **0.0053%** | **202,420** | **-52,833** | **-26.10%** |
| 21 | 19 | | Assurant Inc Grp | | | | | |
| | | 10111 | American Bankers Ins Co Of FL | 2,466,119 | 0.0602% | 2,164,958 | 2,133,485 | 98.55% |
| | | 19615 | American Reliable Ins Co | 480,308 | 0.0117% | 514,078 | 214,885 | 41.80% |
| | | | | **2,946,427** | **0.0719%** | **2,679,036** | **2,348,370** | **87.66%** |
| 22 | 1318 | | Auto Club Enterprises Ins Grp | | | | | |
| | | 15598 | Interins Exch Of The Automobile Club | 12,287,710 | 0.2999% | 12,021,587 | 5,785,506 | 48.13% |
| | | | | **12,287,710** | **0.2999%** | **12,021,587** | **5,785,506** | **48.13%** |
| 23 | 968 | | AXA INS GRP | | | | | |
| | | 33022 | AXA Ins Co | 476,798 | 0.0116% | 476,375 | 5,742 | 1.21% |
| | | | | **476,798** | **0.0116%** | **476,375** | **5,742** | **1.21%** |
| 24 | 3416 | | AXIS Capital Grp | | | | | |
| | | 37273 | Axis Ins Co | 49,231,975 | 1.2015% | 30,809,130 | 15,517,351 | 50.37% |
| | | 20370 | AXIS Reins Co | 3,856,567 | 0.0941% | 12,278,515 | 39,607,978 | 322.58% |
| | | | | **53,088,542** | **1.2956%** | **43,087,645** | **55,125,329** | **127.94%** |
| 25 | 1330 | | Balboa Ins Grp | | | | | |
| | | 24813 | Balboa Ins Co | 5,480,777 | 0.1338% | 2,643,894 | 5,897,083 | 223.05% |
| | | 24821 | Meritplan Ins Co | 115,576 | 0.0028% | 117,918 | -3,420 | -2.90% |
| | | 24848 | Newport Ins Co | 7,326 | 0.0002% | 7,008 | 142 | 2.03% |
| | | | | **5,603,679** | **0.1368%** | **2,768,820** | **5,893,805** | **212.86%** |
| 26 | 867 | | Baldwin & Lyons Grp | | | | | |
| | | 12416 | Protective Ins Co | 1 | 0.0000% | 1 | 1 | 100.00% |
| | | | | **1** | **0.0000%** | **1** | **1** | **100.00%** |
| 27 | 18538 | | Bancinsure Inc | | | | | |
| | | 18538 | Bancinsure Inc | 1,202,689 | 0.0294% | 1,312,715 | 916,918 | 69.85% |
| | | | | **1,202,689** | **0.0294%** | **1,312,715** | **916,918** | **69.85%** |
| 28 | 689 | | BANKERS INS GRP | | | | | |
| | | 33162 | Bankers Ins Co | 2,973,416 | 0.0726% | 4,057,385 | -420,262 | -10.36% |
| | | | | **2,973,416** | **0.0726%** | **4,057,385** | **-420,262** | **-10.36%** |
| 29 | 23 | | BCS INS GRP | | | | | |
| | | 38245 | BCS Ins Co | 3,858,533 | 0.0942% | 3,658,476 | 3,544,744 | 96.89% |
| | | | | **3,858,533** | **0.0942%** | **3,658,476** | **3,544,744** | **96.89%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: OTHER LIABILITY [17.1]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 30 | 37540 | Beazley Ins Co Inc | | | | | | |
| | | 37540 | Beazley Ins Co Inc | 25,761,281 | 0.6287% | 21,442,252 | 11,224,003 | 52.35% |
| | | | | **25,761,281** | **0.6287%** | **21,442,252** | **11,224,003** | **52.35%** |
| 31 | 41394 | Benchmark Ins Co | | | | | | |
| | | 41394 | Benchmark Ins Co | 9,384,391 | 0.2290% | 7,346,922 | 839,730 | 11.43% |
| | | | | **9,384,391** | **0.2290%** | **7,346,922** | **839,730** | **11.43%** |
| 32 | 31 | BERKSHIRE HATHAWAY GRP | | | | | | |
| | | 25895 | United States Liability Ins Co | 21,784,087 | 0.5316% | 20,553,204 | 4,488,642 | 21.84% |
| | | 11967 | General Star Natl Ins Co | 9,233,964 | 0.2253% | 9,831,962 | 3,008,685 | 30.60% |
| | | 22063 | Government Employees Ins Co | 6,314,498 | 0.1541% | 5,611,082 | 6,370,889 | 113.54% |
| | | 38962 | Genesis Ins Co | 5,255,801 | 0.1283% | 6,229,891 | -3,141,630 | -50.43% |
| | | 38865 | California Ins Co | 1,876,123 | 0.0458% | 2,043,331 | 303,538 | 14.86% |
| | | 20052 | National Liab & Fire Ins Co | 130,054 | 0.0032% | 143,120 | -9,618 | -6.72% |
| | | 34274 | Central States Ind Co Of Omaha | 92,172 | 0.0022% | 92,172 | 62,089 | 67.36% |
| | | 11673 | Redwood Fire & Cas Ins Co | 69,912 | 0.0017% | 50,916 | 2,876 | 5.65% |
| | | 20087 | National Ind Co | 5,018 | 0.0001% | 5,047 | 5,231 | 103.65% |
| | | | | **44,761,629** | **1.0924%** | **44,560,725** | **11,090,702** | **24.89%** |
| 33 | 13528 | Brotherhood Mut Ins Co | | | | | | |
| | | 13528 | Brotherhood Mut Ins Co | 82,243 | 0.0020% | 25,257 | 5,310 | 21.02% |
| | | | | **82,243** | **0.0020%** | **25,257** | **5,310** | **21.02%** |
| 34 | 27480 | California Mut Ins Co | | | | | | |
| | | 27480 | California Mut Ins Co | 21,631 | 0.0005% | 21,004 | 31,000 | 147.59% |
| | | | | **21,631** | **0.0005%** | **21,004** | **31,000** | **147.59%** |
| 35 | 1278 | CALIFORNIA STATE AUTO GRP | | | | | | |
| | | 15539 | California State Auto Assn Inter Ins | 12,289,713 | 0.2999% | 11,707,606 | 8,273,500 | 70.67% |
| | | 10921 | ACA Ins Co | 5,354,896 | 0.1307% | 4,797,096 | 72,855 | 1.52% |
| | | | | **17,644,609** | **0.4306%** | **16,504,702** | **8,346,355** | **50.57%** |
| 36 | 36340 | Camico Mut Ins Co | | | | | | |
| | | 36340 | Camico Mut Ins Co | 33,471,370 | 0.8168% | 33,163,156 | 16,262,801 | 49.04% |
| | | | | **33,471,370** | **0.8168%** | **33,163,156** | **16,262,801** | **49.04%** |
| 37 | 802 | Capital Ins Grp | | | | | | |
| | | 13544 | California Capital Ins Co | 8,120,990 | 0.1982% | 7,859,391 | 5,574,710 | 70.93% |
| | | 23540 | Monterey Ins Co | 1,197,994 | 0.0292% | 1,327,771 | 258,939 | 19.50% |
| | | 12890 | Eagle W Ins Co | 80,122 | 0.0020% | 68,555 | 38,992 | 56.88% |
| | | | | **9,399,106** | **0.2294%** | **9,255,717** | **5,872,641** | **63.45%** |
| 38 | 3764 | Cardif Holdings Grp | | | | | | |
| | | 21075 | Cardif Prop & Cas Ins Co | 39,363 | 0.0010% | 39,363 | -20,654,888 | -52472.85% |
| | | | | **39,363** | **0.0010%** | **39,363** | **-20,654,888** | **-52472.85%** |
| 39 | 3569 | Caterpillar Grp | | | | | | |
| | | 11255 | Caterpillar Ins Co | 6,598,236 | 0.1610% | 8,942,346 | 5,557,291 | 62.15% |
| | | | | **6,598,236** | **0.1610%** | **8,942,346** | **5,557,291** | **62.15%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: OTHER LIABILITY [17.1]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 40 | 10499 | Chrysler Ins Co | | | | | | |
| | | 10499 | Chrysler Ins Co | 32,081 | 0.0008% | 20,927 | 27,212 | 130.03% |
| | | | | **32,081** | **0.0008%** | **20,927** | **27,212** | **130.03%** |
| 41 | 38 | CHUBB & SON INC GRP | | | | | | |
| | | 20281 | Federal Ins Co | 250,342,377 | 6.1094% | 253,605,660 | 126,435,268 | 49.86% |
| | | 35181 | Executive Risk Ind Inc | 42,964,207 | 1.0485% | 47,399,745 | 10,370,499 | 21.88% |
| | | 20397 | Vigilant Ins Co | 934,432 | 0.0228% | 860,019 | 16,089 | 1.87% |
| | | 20346 | Pacific Ind Co | 165,003 | 0.0040% | 329,871 | -12,584,937 | -3815.11% |
| | | 20338 | Northwestern Pacific Ind Co | 100,501 | 0.0025% | 367,862 | 906,135 | 246.32% |
| | | 20303 | Great Northern Ins Co | 31,561 | 0.0008% | 62,196 | 34,694 | 55.78% |
| | | | | **294,538,081** | **7.1880%** | **302,625,353** | **125,177,748** | **41.36%** |
| 42 | 18767 | Church Mut Ins Co | | | | | | |
| | | 18767 | Church Mut Ins Co | 2,175,287 | 0.0531% | 2,114,439 | 484,944 | 22.93% |
| | | | | **2,175,287** | **0.0531%** | **2,114,439** | **484,944** | **22.93%** |
| 43 | 244 | CINCINNATI FIN GRP | | | | | | |
| | | 10677 | Cincinnati Ins Co | 114,944 | 0.0028% | 159,109 | -54,154 | -34.04% |
| | | | | **114,944** | **0.0028%** | **159,109** | **-54,154** | **-34.04%** |
| 44 | 323 | CIVIL SERV EMPLOYEE GRP | | | | | | |
| | | 10693 | Civil Serv Employees Ins Co | 1,671,619 | 0.0408% | 1,719,064 | 625,008 | 36.36% |
| | | 18953 | CSE Safeguard Ins Co | 507,344 | 0.0124% | 397,702 | 624,007 | 156.90% |
| | | | | **2,178,963** | **0.0532%** | **2,116,766** | **1,249,015** | **59.01%** |
| 45 | 218 | CNA INS GRP | | | | | | |
| | | 20443 | Continental Cas Co | 125,527,249 | 3.0634% | 132,751,891 | 161,091,731 | 121.35% |
| | | 20478 | National Fire Ins Co Of Hartford | 9,713,705 | 0.2371% | 10,155,001 | 1,976,850 | 19.47% |
| | | 20508 | Valley Forge Ins Co | 6,113,485 | 0.1492% | 11,280,962 | -10,813,564 | -95.86% |
| | | 20494 | Transportation Ins Co | 3,706,609 | 0.0905% | 4,343,926 | 276,064 | 6.36% |
| | | 20427 | American Cas Co Of Reading PA | 2,246,540 | 0.0548% | 2,344,513 | 4,733,986 | 201.92% |
| | | 35289 | Continental Ins Co | 675,953 | 0.0165% | 1,025,994 | -4,042,815 | -394.04% |
| | | 13188 | Western Surety Co | 372,818 | 0.0091% | 388,285 | 15,653 | 4.03% |
| | | 24047 | Surety Bonding Co Of Amer | 358,966 | 0.0088% | 799,878 | 1,181,598 | 147.72% |
| | | | | **148,715,325** | **3.6293%** | **163,090,450** | **154,419,503** | **94.68%** |
| 46 | 816 | COMMERCE INC GRP | | | | | | |
| | | 19941 | American Commerce Ins Co | 530,010 | 0.0129% | 134,470 | 0 | 0.00% |
| | | 13161 | Commerce W Ins Co | 39,133 | 0.0010% | 43,161 | 330 | 0.76% |
| | | | | **569,143** | **0.0139%** | **177,631** | **330** | **0.19%** |
| 47 | 37206 | Contractors Bonding & Ins Co | | | | | | |
| | | 37206 | Contractors Bonding & Ins Co | 1,247 | 0.0000% | 1,304 | -16,484 | -1264.11% |
| | | | | **1,247** | **0.0000%** | **1,304** | **-16,484** | **-1264.11%** |
| 48 | 14010 | Crusader Ins Co | | | | | | |
| | | 14010 | Crusader Ins Co | 661,769 | 0.0162% | 1,065,727 | 1,601,783 | 150.30% |
| | | | | **661,769** | **0.0162%** | **1,065,727** | **1,601,783** | **150.30%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: OTHER LIABILITY [17.1]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 49 | 306 | CUNA MUT GRP | | | | | | |
| | | 10847 | Cumis Ins Society Inc | 13,431,356 | 0.3278% | 13,199,029 | 4,789,320 | 36.29% |
| | | | | **13,431,356** | **0.3278%** | **13,199,029** | **4,789,320** | **36.29%** |
| 50 | 16705 | Dealers Assur Co | | | | | | |
| | | 16705 | Dealers Assur Co | 230,695 | 0.0056% | 254,905 | 0 | 0.00% |
| | | | | **230,695** | **0.0056%** | **254,905** | **0** | **0.00%** |
| 51 | 831 | DOCTORS CO GRP | | | | | | |
| | | 10352 | Scpie Ind Co | 1,413,105 | 0.0345% | 1,834,503 | 694,608 | 37.86% |
| | | 39152 | American Hlthcare Ind Co | 253,672 | 0.0062% | 456,917 | 260,885 | 57.10% |
| | | | | **1,666,777** | **0.0407%** | **2,291,420** | **955,493** | **41.70%** |
| 52 | 57 | ELECTRIC INS GRP | | | | | | |
| | | 21261 | Electric Ins Co | 405,765 | 0.0099% | 389,126 | -58,981 | -15.16% |
| | | | | **405,765** | **0.0099%** | **389,126** | **-58,981** | **-15.16%** |
| 53 | 62 | EMC INS CO GRP | | | | | | |
| | | 21415 | Employers Mut Cas Co | 4,567,155 | 0.1115% | 4,610,407 | 666,233 | 14.45% |
| | | | | **4,567,155** | **0.1115%** | **4,610,407** | **666,233** | **14.45%** |
| 54 | 3786 | Endurance Grp | | | | | | |
| | | 43630 | American Merchants Cas | 2,533,688 | 0.0618% | 1,269,424 | 812,141 | 63.98% |
| | | | | **2,533,688** | **0.0618%** | **1,269,424** | **812,141** | **63.98%** |
| 55 | 158 | FAIRFAX FIN GRP | | | | | | |
| | | 25054 | Hudson Ins Co | 14,870,657 | 0.3629% | 13,975,754 | -997,137 | -7.13% |
| | | 21113 | United States Fire Ins Co | 5,780,028 | 0.1411% | 3,842,700 | 3,636,544 | 94.64% |
| | | 21105 | North River Ins Co | 5,053,868 | 0.1233% | 5,447,709 | 5,226,353 | 95.94% |
| | | 25534 | TIG Ins Co | 3,435,754 | 0.0838% | 4,240,697 | 5,255,232 | 123.92% |
| | | 10936 | Seneca Ins Co Inc | 349,019 | 0.0085% | 315,769 | -181,455 | -57.46% |
| | | | | **29,489,326** | **0.7197%** | **27,822,629** | **12,939,537** | **46.51%** |
| 56 | 7 | FEDERATED MUT GRP | | | | | | |
| | | 13935 | Federated Mut Ins Co | 20,404,590 | 0.4980% | 22,353,008 | -1,535,617 | -6.87% |
| | | 28304 | Federated Serv Ins Co | 3,169,184 | 0.0773% | 3,332,075 | 919,663 | 27.60% |
| | | | | **23,573,774** | **0.5753%** | **25,685,083** | **-615,954** | **-2.40%** |
| 57 | 11118 | Federated Rural Electric Ins Exch | | | | | | |
| | | 11118 | Federated Rural Electric Ins Exch | 149,912 | 0.0037% | 150,731 | 30,294 | 20.10% |
| | | | | **149,912** | **0.0037%** | **150,731** | **30,294** | **20.10%** |
| 58 | 670 | FIDELITY NATL FIN GRP | | | | | | |
| | | 25180 | Fidelity Natl Ins Co | 803,859 | 0.0196% | 822,276 | 316,281 | 38.46% |
| | | 16578 | Fidelity Natl Prop & Cas Ins Co | 8,643 | 0.0002% | 2,650 | 0 | 0.00% |
| | | | | **812,502** | **0.0198%** | **824,926** | **316,281** | **38.34%** |
| 59 | 70 | FIRST AMER TITLE GRP | | | | | | |
| | | 34525 | First Amer Specilaty Ins Co | 1,281,729 | 0.0313% | 1,301,882 | 897,162 | 68.91% |
| | | | | **1,281,729** | **0.0313%** | **1,301,882** | **897,162** | **68.91%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: OTHER LIABILITY [17.1]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 60 | 349 | | FLORISTS MUT GRP | | | | | |
| | | 13978 | Florists Mut Ins Co | 1,140,299 | 0.0278% | 1,195,727 | -13,270 | -1.11% |
| | | | | **1,140,299** | **0.0278%** | **1,195,727** | **-13,270** | **-1.11%** |
| 61 | 350 | | General Electric Grp | | | | | |
| | | 32077 | Heritage Cas Ins Co | 599,242 | 0.0146% | 599,242 | 297,659 | 49.67% |
| | | | | **599,242** | **0.0146%** | **599,242** | **297,659** | **49.67%** |
| 62 | 1169 | | GENERALI GRP | | | | | |
| | | 11231 | Generali Us Branch | 252,852 | 0.0062% | 276,393 | 130,908 | 47.36% |
| | | | | **252,852** | **0.0062%** | **276,393** | **130,908** | **47.36%** |
| 63 | 1331 | | Glencoe US Holdings Grp | | | | | |
| | | 10340 | Stonington Ins Co | 1,044,253 | 0.0255% | 601,585 | 167,805 | 27.89% |
| | | | | **1,044,253** | **0.0255%** | **601,585** | **167,805** | **27.89%** |
| 64 | 39861 | | Golden Bear Ins Co | | | | | |
| | | 39861 | Golden Bear Ins Co | 5,386,962 | 0.1315% | 7,623,418 | 3,768,308 | 49.43% |
| | | | | **5,386,962** | **0.1315%** | **7,623,418** | **3,768,308** | **49.43%** |
| 65 | 83 | | GRANGE INS GRP | | | | | |
| | | 22101 | Grange Ins Assn | 1,508,226 | 0.0368% | 1,476,069 | 334,876 | 22.69% |
| | | | | **1,508,226** | **0.0368%** | **1,476,069** | **334,876** | **22.69%** |
| 66 | 303 | | GUIDEONE INS GRP | | | | | |
| | | 15032 | Guideone Mut Ins Co | 3,617,059 | 0.0883% | 3,934,950 | 6,590,632 | 167.49% |
| | | 14559 | Guideone Specialty Mut Ins Co | 56,256 | 0.0014% | 56,260 | 10,504 | 18.67% |
| | | | | **3,673,315** | **0.0896%** | **3,991,210** | **6,601,136** | **165.39%** |
| 67 | 517 | | HANNOVER GRP | | | | | |
| | | 20532 | Clarendon Natl Ins Co | 633,090 | 0.0155% | 927,856 | -2,129,961 | -229.56% |
| | | 41343 | Gerling Amer Ins Co | 329,348 | 0.0080% | 333,379 | -12,882,653 | -3864.27% |
| | | | | **962,438** | **0.0235%** | **1,261,235** | **-15,012,614** | **-1190.31%** |
| 68 | 91 | | HARTFORD FIRE & CAS GRP | | | | | |
| | | 29459 | Twin City Fire Ins Co Co | 59,334,550 | 1.4480% | 62,608,342 | 49,078,262 | 78.39% |
| | | 29424 | Hartford Cas Ins Co | 33,488,420 | 0.8173% | 33,668,617 | 4,827,728 | 14.34% |
| | | 19682 | Hartford Fire In Co | 16,217,056 | 0.3958% | 17,949,608 | -9,760,744 | -54.38% |
| | | 30104 | Hartford Underwriters Ins Co | 2,209,234 | 0.0539% | 2,100,986 | 2,740,707 | 130.45% |
| | | 37478 | Hartford Ins Co Of The Midwest | 1,563,493 | 0.0382% | 1,854,742 | 3,342,262 | 180.20% |
| | | 22357 | Hartford Accident & Ind Co | 318,800 | 0.0078% | 319,044 | -778,720 | -244.08% |
| | | 34690 | Property & Cas Ins Co Of Hartford | 21,534 | 0.0005% | 11,067 | -827 | -7.47% |
| | | | | **113,153,087** | **2.7614%** | **118,512,406** | **49,448,668** | **41.72%** |
| 69 | 984 | | HCC INS HOLDINGS GRP | | | | | |
| | | 29599 | US Specialty Ins Co | 50,644,378 | 1.2359% | 46,116,891 | 55,290,339 | 119.89% |
| | | | | **50,644,378** | **1.2359%** | **46,116,891** | **55,290,339** | **119.89%** |
| 70 | 300 | | HORACE MANN GRP | | | | | |
| | | 22578 | Horace Mann Ins Co | 210,178 | 0.0051% | 197,533 | 634,385 | 321.15% |
| | | 22756 | Horace Mann Prop & Cas Ins Co | 18,083 | 0.0004% | 17,356 | 0 | 0.00% |
| | | | | **228,261** | **0.0056%** | **214,889** | **634,385** | **295.22%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: OTHER LIABILITY [17.1]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 71 | 225 | IAT Reins Co Grp | | | | | | |
| | | 26433 | Harco Natl Ins Co | 4,152,988 | 0.1014% | 4,368,101 | -5,151,028 | -117.92% |
| | | 28886 | Transguard Ins Co Of Amer Inc | 520,782 | 0.0127% | 564,468 | -204,215 | -36.18% |
| | | 13234 | Wilshire Ins Co | 396,415 | 0.0097% | 400,513 | 102,852 | 25.68% |
| | | 23248 | Occidental Fire & Cas Co Of NC | 1,050 | 0.0000% | 847 | -12,541 | -1480.64% |
| | | | | **5,071,235** | **0.1238%** | **5,333,929** | **-5,264,932** | **-98.71%** |
| 72 | 479 | IFG CO GRP | | | | | | |
| | | 11177 | First Fin Ins Co | 3,622,456 | 0.0884% | 3,936,493 | 4,446,308 | 112.95% |
| | | | | **3,622,456** | **0.0884%** | **3,936,493** | **4,446,308** | **112.95%** |
| 73 | 246 | INDIANA LUMBERMENS GRP | | | | | | |
| | | 14265 | Indiana Lumbermens Mut Ins Co | 58,960 | 0.0014% | 28,173 | 6,000 | 21.30% |
| | | | | **58,960** | **0.0014%** | **28,173** | **6,000** | **21.30%** |
| 74 | 75 | Insco Ins Services Grp | | | | | | |
| | | 12718 | Developers Surety & Ind Co | 694,025 | 0.0169% | 265,115 | 396,772 | 149.66% |
| | | | | **694,025** | **0.0169%** | **265,115** | **396,772** | **149.66%** |
| 75 | 4509 | Ironshore Grp | | | | | | |
| | | 23647 | Ironshore Ind Inc | 2,193,028 | 0.0535% | 727,545 | 431,132 | 59.26% |
| | | | | **2,193,028** | **0.0535%** | **727,545** | **431,132** | **59.26%** |
| 76 | 9 | JPMorgan Chase & Co Grp | | | | | | |
| | | 22985 | Sequoia Ins Co | 4,406,239 | 0.1075% | 4,496,449 | -332,300 | -7.39% |
| | | 12832 | Personal Express Ins Co | 79,660 | 0.0019% | 53,279 | 17,598 | 33.03% |
| | | | | **4,485,899** | **0.1095%** | **4,549,728** | **-314,702** | **-6.92%** |
| 77 | 1326 | KINGSWAY GRP | | | | | | |
| | | 33855 | Lincoln Gen Ins Co | 19,644,959 | 0.4794% | 42,308,254 | 22,609,201 | 53.44% |
| | | 42862 | Universal Cas Co | 41,350 | 0.0010% | 22,893 | 0 | 0.00% |
| | | | | **19,686,309** | **0.4804%** | **42,331,147** | **22,609,201** | **53.41%** |
| 78 | 456 | LANCER FINANCIAL GRP | | | | | | |
| | | 26077 | Lancer Ins Co | 1,275,236 | 0.0311% | 1,374,962 | 803,336 | 58.43% |
| | | | | **1,275,236** | **0.0311%** | **1,374,962** | **803,336** | **58.43%** |
| 79 | 36706 | Lawyers Mut Ins Co | | | | | | |
| | | 36706 | Lawyers Mut Ins Co | 46,631,139 | 1.1380% | 47,590,986 | 18,513,886 | 38.90% |
| | | | | **46,631,139** | **1.1380%** | **47,590,986** | **18,513,886** | **38.90%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: OTHER LIABILITY [17.1]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 80 | 111 | LIBERTY MUT GRP | | | | | | |
| | | 19917 | Liberty Ins Underwriters Inc | 39,570,647 | 0.9657% | 37,903,554 | 19,011,918 | 50.16% |
| | | 23035 | Liberty Mut Fire Ins Co | 29,159,011 | 0.7116% | 39,539,802 | 18,161,195 | 45.93% |
| | | 23043 | Liberty Mut Ins Co | 26,424,424 | 0.6449% | 25,782,514 | -11,304,262 | -43.84% |
| | | 10836 | Golden Eagle Ins Corp | 23,004,716 | 0.5614% | 23,023,507 | 15,993,127 | 69.46% |
| | | 19704 | American States Ins Co | 19,403,174 | 0.4735% | 19,969,087 | 11,332,954 | 56.75% |
| | | 24198 | Peerless Ins Co | 16,858,135 | 0.4114% | 16,962,003 | 11,217,901 | 66.14% |
| | | 24740 | Safeco Ins Co Of Amer | 16,391,896 | 0.4000% | 15,820,114 | 13,362,164 | 84.46% |
| | | 24732 | General Ins Co Of Amer | 12,758,795 | 0.3114% | 13,154,175 | 5,270,010 | 40.06% |
| | | 42404 | Liberty Ins Corp | 2,149,974 | 0.0525% | 2,277,639 | 1,341,337 | 58.89% |
| | | 21458 | Employers Ins of Wausau | 2,048,024 | 0.0500% | 1,669,686 | -2,021,403 | -121.06% |
| | | 26042 | Wausau Underwriters Ins Co | 1,671,683 | 0.0408% | 1,499,007 | 435,145 | 29.03% |
| | | 26069 | Wausau Business Ins Co | 1,251,894 | 0.0306% | 1,375,185 | 1,310,105 | 95.27% |
| | | 24724 | First Natl Ins Co Of Amer | 805,222 | 0.0197% | 802,357 | 1,144,473 | 142.64% |
| | | 24066 | American Fire & Cas Co | 448,940 | 0.0110% | 107,241 | -1,199,507 | -1118.52% |
| | | 18333 | Peerless Ind Ins Co | 403,929 | 0.0099% | 117,908 | 73,514 | 62.35% |
| | | 19690 | American Economy Ins Co | 331,831 | 0.0081% | 306,221 | 90,992 | 29.71% |
| | | 33600 | LM Ins Corp | 89,638 | 0.0022% | 27,195 | 113,261 | 416.48% |
| | | 24171 | Netherlands Ins Co The | 52,188 | 0.0013% | 54,650 | -281 | -0.51% |
| | | 33588 | First Liberty Ins Corp | 205 | 0.0000% | 2,394 | 6,875 | 287.18% |
| | | | | **192,824,326** | **4.7057%** | **200,394,239** | **84,339,518** | **42.09%** |
| 81 | 4381 | Lightyear Delos Grp | | | | | | |
| | | 35408 | Delos Ins Co | 5,676,552 | 0.1385% | 6,056,307 | 2,145,588 | 35.43% |
| | | | | **5,676,552** | **0.1385%** | **6,056,307** | **2,145,588** | **35.43%** |
| 82 | 108 | LUMBERMENS MUT CAS GRP | | | | | | |
| | | 22977 | Lumbermens Mut Cas Co | 6,058 | 0.0001% | 50,738 | 2,533,715 | 4993.72% |
| | | | | **6,058** | **0.0001%** | **50,738** | **2,533,715** | **4993.72%** |
| 83 | 785 | MARKEL CORP GRP | | | | | | |
| | | 28932 | Markel Amer Ins Co | 6,062,812 | 0.1480% | 6,029,574 | 3,110,985 | 51.60% |
| | | 38970 | Markel Ins Co | 4,985,627 | 0.1217% | 5,525,362 | 342,014 | 6.19% |
| | | | | **11,048,439** | **0.2696%** | **11,554,936** | **3,452,999** | **29.88%** |
| 84 | 748 | Meadowbrook Ins Grp | | | | | | |
| | | 18023 | Star Ins Co | 2,778,301 | 0.0678% | 2,385,447 | 1,139,701 | 47.78% |
| | | 25780 | Williamsburg Natl Ins Co | 1,008,791 | 0.0246% | 2,014,461 | 841,595 | 41.78% |
| | | 21903 | Procentury Ins Co | 55,400 | 0.0014% | 15,495 | 7,967 | 51.42% |
| | | | | **3,842,492** | **0.0938%** | **4,415,403** | **1,989,263** | **45.05%** |
| 85 | 608 | MEDICAL INS EXCH OF CA GRP | | | | | | |
| | | 32433 | Medical Ins Exch Of CA | 268,397 | 0.0066% | 268,645 | -40,793 | -15.18% |
| | | | | **268,397** | **0.0066%** | **268,645** | **-40,793** | **-15.18%** |
| 86 | 15768 | Merced Mut Ins Co | | | | | | |
| | | 15768 | Merced Mut Ins Co | 121,019 | 0.0030% | 122,656 | 63,256 | 51.57% |
| | | | | **121,019** | **0.0030%** | **122,656** | **63,256** | **51.57%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: OTHER LIABILITY [17.1]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 87 | 1114 | | MERCER INS GRP | | | | | |
| | | 31453 | Financial Pacific Ins Co | 1,479,293 | 0.0361% | 1,534,430 | 1,686 | 0.11% |
| | | | | **1,479,293** | **0.0361%** | **1,534,430** | **1,686** | **0.11%** |
| 88 | 3479 | | Merchants Bonding Co Grp | | | | | |
| | | 14494 | Merchants Bonding Co a Mut | 2,670,293 | 0.0652% | 3,128,104 | 613,357 | 19.61% |
| | | | | **2,670,293** | **0.0652%** | **3,128,104** | **613,357** | **19.61%** |
| 89 | 660 | | MERCURY GEN GRP | | | | | |
| | | 11908 | Mercury Cas Co | 6,231,518 | 0.1521% | 6,298,756 | 1,306,159 | 20.74% |
| | | | | **6,231,518** | **0.1521%** | **6,298,756** | **1,306,159** | **20.74%** |
| 90 | 241 | | METROPOLITAN GRP | | | | | |
| | | 25321 | Metropolitan Drt Prop & Cas Ins Co | 172,042 | 0.0042% | 157,506 | 109,907 | 69.78% |
| | | | | **172,042** | **0.0042%** | **157,506** | **109,907** | **69.78%** |
| 91 | 869 | | MINNESOTA MUT GRP | | | | | |
| | | 10054 | Securian Cas Co | 938,628 | 0.0229% | 938,302 | 460,774 | 49.11% |
| | | | | **938,628** | **0.0229%** | **938,302** | **460,774** | **49.11%** |
| 92 | 2978 | | Mitsui Sumitomo Ins Grp | | | | | |
| | | 20362 | Mitsui Sumitomo Ins Co of Amer | 5,069,960 | 0.1237% | 5,657,835 | 1,804,875 | 31.90% |
| | | 22551 | Mitsui Sumitomo Ins USA Inc | 2,996,047 | 0.0731% | 2,436,742 | 1,775,440 | 72.86% |
| | | | | **8,066,007** | **0.1968%** | **8,094,577** | **3,580,315** | **44.23%** |
| 93 | 291 | | MOTORISTS MUT | | | | | |
| | | 13331 | American Hardware Mut Ins Co | 2,672,087 | 0.0652% | 2,515,322 | 816,767 | 32.47% |
| | | | | **2,672,087** | **0.0652%** | **2,515,322** | **816,767** | **32.47%** |
| 94 | 361 | | Munich Re Grp | | | | | |
| | | 19720 | American Alt Ins Corp | 8,110,290 | 0.1979% | 7,997,709 | -2,042,546 | -25.54% |
| | | 23469 | American Modern Home Ins Co | 3,769,183 | 0.0920% | 3,786,562 | -170,873 | -4.51% |
| | | | | **11,879,473** | **0.2899%** | **11,784,271** | **-2,213,419** | **-18.78%** |
| 95 | 23663 | | National Amer Ins Co | | | | | |
| | | 23663 | National Amer Ins Co | 1,794 | 0.0000% | 1,840 | -6,937 | -377.01% |
| | | | | **1,794** | **0.0000%** | **1,840** | **-6,937** | **-377.01%** |
| 96 | 140 | | NATIONWIDE CORP GRP | | | | | |
| | | 19100 | Amco Ins Co | 28,122,599 | 0.6863% | 27,512,584 | 19,508,568 | 70.91% |
| | | 15580 | Scottsdale Ind Co | 17,273,541 | 0.4215% | 16,043,752 | 5,486,909 | 34.20% |
| | | 23787 | Nationwide Mut Ins Co | 13,607,677 | 0.3321% | 12,419,872 | 10,741,328 | 86.49% |
| | | 28223 | Nationwide Agribusiness Ins Co | 9,799,753 | 0.2392% | 9,263,740 | 2,728,718 | 29.46% |
| | | 11991 | National Cas Co | 6,474,592 | 0.1580% | 7,859,416 | -715,426 | -9.10% |
| | | 42579 | Allied Prop & Cas Ins Co | 3,684,096 | 0.0899% | 3,388,619 | 1,114,241 | 32.88% |
| | | 25453 | Nationwide Ins Co Of Amer | 1,063,889 | 0.0260% | 855,251 | 428,006 | 50.04% |
| | | 13838 | Farmland Mut Ins Co | 62,463 | 0.0015% | 45,355 | 106,438 | 234.68% |
| | | 23779 | Nationwide Mut Fire Ins Co | 43,443 | 0.0011% | 48,853 | 12,449 | 25.48% |
| | | 37877 | Nationwide Prop & Cas Ins Co | 1,012 | 0.0000% | 1,012 | -4,064 | -401.58% |
| | | 42587 | Depositors Ins Co | 486 | 0.0000% | 364 | -103 | -28.30% |
| | | | | **80,133,551** | **1.9556%** | **77,438,818** | **39,407,064** | **50.89%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: OTHER LIABILITY [17.1]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 97 | 510 | | NAVIGATORS GRP | | | | | |
| | | 42307 | Navigators Ins Co | 107,125,905 | 2.6143% | 94,509,811 | 60,253,904 | 63.75% |
| | | | | **107,125,905** | **2.6143%** | **94,509,811** | **60,253,904** | **63.75%** |
| 98 | 256 | | New York MARINE & GEN GRP | | | | | |
| | | 16608 | New York Marine & Gen Ins Co | 8,641,780 | 0.2109% | 8,302,937 | 4,432,700 | 53.39% |
| | | | | **8,641,780** | **0.2109%** | **8,302,937** | **4,432,700** | **53.39%** |
| 99 | 27073 | | Nipponkoa Ins Co Ltd US Br | | | | | |
| | | 27073 | Nipponkoa Ins Co Ltd US Br | 1,425,298 | 0.0348% | 1,381,571 | 1,132,599 | 81.98% |
| | | | | **1,425,298** | **0.0348%** | **1,381,571** | **1,132,599** | **81.98%** |
| 100 | 150 | | OLD REPUBLIC GRP | | | | | |
| | | 24147 | Old Republic Ins Co | 38,961,501 | 0.9508% | 41,495,889 | 5,529,842 | 13.33% |
| | | 24139 | Old Republic Gen Ins Corp | 25,396,119 | 0.6198% | 25,528,965 | 13,390,152 | 52.45% |
| | | 11371 | Great West Cas Co | 366,485 | 0.0089% | 373,859 | 97,332 | 26.03% |
| | | 40444 | Old Republic Surety Co | 3,592 | 0.0001% | 25,875 | 1,481 | 5.72% |
| | | | | **64,727,697** | **1.5796%** | **67,424,588** | **19,018,807** | **28.21%** |
| 101 | 645 | | OREGON MUT GRP | | | | | |
| | | 14907 | Oregon Mut Ins Co | 2,747,781 | 0.0671% | 2,655,244 | 1,104,292 | 41.59% |
| | | | | **2,747,781** | **0.0671%** | **2,655,244** | **1,104,292** | **41.59%** |
| 102 | 1218 | | PENN AMER GRP | | | | | |
| | | 32859 | Penn Amer Ins Co | 1,423,968 | 0.0348% | 1,802,077 | 1,839,920 | 102.10% |
| | | | | **1,423,968** | **0.0348%** | **1,802,077** | **1,839,920** | **102.10%** |
| 103 | 767 | | Pennsylvania Manufacturers Grp | | | | | |
| | | 41424 | Pennsylvania Manufacturers Ind Co | 159,661 | 0.0039% | 136,788 | 50,738 | 37.09% |
| | | 12262 | Pennsylvania Manufacturers Assoc Ins | 24,922 | 0.0006% | 38,578 | -22,052 | -57.16% |
| | | | | **184,583** | **0.0045%** | **175,366** | **28,686** | **16.36%** |
| 104 | 775 | | PHARMACISTS MUT GRP | | | | | |
| | | 13714 | Pharmacists Mut Ins Co | 2,340 | 0.0001% | 983 | 200 | 20.35% |
| | | | | **2,340** | **0.0001%** | **983** | **200** | **20.35%** |
| 105 | 677 | | Philadelphia Consolidated Holding Grp | | | | | |
| | | 18058 | Philadelphia Ind Ins Co | 71,315,093 | 1.7404% | 67,200,643 | 37,824,041 | 56.29% |
| | | | | **71,315,093** | **1.7404%** | **67,200,643** | **37,824,041** | **56.29%** |
| 106 | 2698 | | ProAssurance Corp Grp | | | | | |
| | | 10222 | PACO Assur Co Inc | 2,618,482 | 0.0639% | 2,478,068 | 1,736,549 | 70.08% |
| | | 14460 | Podiatry Ins Co Of Amer | 34,403 | 0.0008% | 35,109 | 191,928 | 546.66% |
| | | | | **2,652,885** | **0.0647%** | **2,513,177** | **1,928,477** | **76.73%** |
| 107 | 155 | | PROGRESSIVE GRP | | | | | |
| | | 24260 | Progressive Cas Ins Co | 8,438,052 | 0.2059% | 8,979,929 | 4,282,289 | 47.69% |
| | | 16322 | Progressive Direct Ins Co | 1,591,492 | 0.0388% | 1,477,652 | 836,423 | 56.60% |
| | | 11770 | United Fncl Cas Co | 154,056 | 0.0038% | 116,465 | 1,218 | 1.05% |
| | | 27804 | Progressive West Ins Co | 35,511 | 0.0009% | 64,671 | -1,683 | -2.60% |
| | | 10193 | Progressive Express Ins Co | 12,461 | 0.0003% | 12,783 | -321 | -2.51% |
| | | | | **10,231,572** | **0.2497%** | **10,651,500** | **5,117,926** | **48.05%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: OTHER LIABILITY [17.1]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 108 | 458 | | PROTECTIVE LIFE INS GRP | | | | | |
| | | 35769 | Lyndon Prop Ins Co | 510,611 | 0.0125% | 356,367 | 72,863 | 20.45% |
| | | | | **510,611** | **0.0125%** | **356,367** | **72,863** | **20.45%** |
| 109 | 853 | | PUBLIC SERV GRP | | | | | |
| | | 15059 | Public Service Mut Ins Co | 447,304 | 0.0109% | 519,175 | 101,918 | 19.63% |
| | | | | **447,304** | **0.0109%** | **519,175** | **101,918** | **19.63%** |
| 110 | 796 | | QBE INS GRP | | | | | |
| | | 25747 | Unigard Ins Co | 9,108,783 | 0.2223% | 9,235,241 | 4,404,828 | 47.70% |
| | | 37257 | Praetorian Ins Co | 7,464,986 | 0.1822% | 9,191,605 | -1,494,871 | -16.26% |
| | | 39217 | QBE Ins Corp | 1,089,600 | 0.0266% | 1,116,004 | 125,660 | 11.26% |
| | | 16217 | National Farmers Union Prop & Cas | 595,825 | 0.0145% | 624,677 | 8,013 | 1.28% |
| | | 37303 | Redland Ins Co | 189,505 | 0.0046% | 268,024 | -143,859 | -53.67% |
| | | 27740 | North Pointe Ins Co | 121,370 | 0.0030% | 175,375 | 78,976 | 45.03% |
| | | 25798 | Unigard Ind Co | 81,063 | 0.0020% | 94,971 | 306,303 | 322.52% |
| | | 24449 | Regent Ins Co | 17,896 | 0.0004% | 18,101 | -3,663 | -20.24% |
| | | 24414 | General Cas Co Of WI | 5,004 | 0.0001% | 7,383 | -13,681 | -185.30% |
| | | | | **18,674,032** | **0.4557%** | **20,731,381** | **3,267,706** | **15.76%** |
| 111 | 783 | | RLI INS GRP | | | | | |
| | | 13056 | RLI Ins Co | 15,057,944 | 0.3675% | 13,386,625 | 26,967,652 | 201.45% |
| | | | | **15,057,944** | **0.3675%** | **13,386,625** | **26,967,652** | **201.45%** |
| 112 | 169 | | SENTRY INS GRP | | | | | |
| | | 21180 | Sentry Select Ins Co | 7,526,967 | 0.1837% | 7,911,634 | 2,956,259 | 37.37% |
| | | 24988 | Sentry Ins A Mut Co | 3,255,018 | 0.0794% | 3,968,066 | 2,632,282 | 66.34% |
| | | | | **10,781,985** | **0.2631%** | **11,879,700** | **5,588,541** | **47.04%** |
| 113 | 3219 | | Sompo Japan Ins Grp | | | | | |
| | | 11126 | Sompo Japan Ins Co of Amer | 2,525,242 | 0.0616% | 2,627,902 | -251,648 | -9.58% |
| | | | | **2,525,242** | **0.0616%** | **2,627,902** | **-251,648** | **-9.58%** |
| 114 | 20613 | | Sparta Ins Co | | | | | |
| | | 20613 | Sparta Ins Co | 115,472 | 0.0028% | 9,885 | 5,813 | 58.81% |
| | | | | **115,472** | **0.0028%** | **9,885** | **5,813** | **58.81%** |
| 115 | 36790 | | Springfield Ins Co Inc | | | | | |
| | | 36790 | Springfield Ins Co Inc | 854,264 | 0.0208% | 799,297 | 246,512 | 30.84% |
| | | | | **854,264** | **0.0208%** | **799,297** | **246,512** | **30.84%** |
| 116 | 176 | | STATE FARM GRP | | | | | |
| | | 25151 | State Farm General Ins Co | 133,747,765 | 3.2640% | 129,967,200 | 111,991,199 | 86.17% |
| | | 25143 | State Farm Fire And Cas Co | 6,754,753 | 0.1648% | 6,878,578 | 826,790 | 12.02% |
| | | 25178 | State Farm Mut Auto Ins Co | 452,195 | 0.0110% | 476,876 | 0 | 0.00% |
| | | | | **140,954,713** | **3.4399%** | **137,322,654** | **112,817,989** | **82.16%** |
| 117 | 93 | | STATE NATL GRP | | | | | |
| | | 12831 | State Natl Ins Co Inc | 22,446,972 | 0.5478% | 16,715,251 | 5,825,158 | 34.85% |
| | | | | **22,446,972** | **0.5478%** | **16,715,251** | **5,825,158** | **34.85%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: OTHER LIABILITY [17.1]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 118 | 40134 | SUA Ins Co | | | | | | |
| | | 40134 | SUA Ins Co | 7,590,251 | 0.1852% | 11,742,380 | -235,413 | -2.00% |
| | | | | **7,590,251** | **0.1852%** | **11,742,380** | **-235,413** | **-2.00%** |
| 119 | 32107 | Sutter Ins Co | | | | | | |
| | | 32107 | Sutter Ins Co | 457,151 | 0.0112% | 346,308 | 487,778 | 140.85% |
| | | | | **457,151** | **0.0112%** | **346,308** | **487,778** | **140.85%** |
| 120 | 181 | SWISS RE GRP | | | | | | |
| | | 39845 | Westport Ins Corp | 5,769,634 | 0.1408% | 6,311,988 | -33,866,326 | -536.54% |
| | | 29874 | North Amer Specialty Ins Co | 351,044 | 0.0086% | 2,038,804 | -11,076,707 | -543.29% |
| | | | | **6,120,678** | **0.1494%** | **8,350,792** | **-44,943,033** | **-538.19%** |
| 121 | 88 | The Hanover Ins Grp | | | | | | |
| | | 42552 | Nova Cas Co | 1,942,936 | 0.0474% | 761,879 | 367,137 | 48.19% |
| | | 22292 | Hanover Ins Co | 462,861 | 0.0113% | 415,289 | 920,924 | 221.75% |
| | | 22306 | Massachusetts Bay Ins Co | 21,745 | 0.0005% | 17,461 | -34,942 | -200.11% |
| | | | | **2,427,542** | **0.0592%** | **1,194,629** | **1,253,119** | **104.90%** |
| 122 | 4254 | The Warranty Grp | | | | | | |
| | | 40827 | Virginia Surety Co Inc | 3,607,653 | 0.0880% | 4,939,687 | 36,352,682 | 735.93% |
| | | | | **3,607,653** | **0.0880%** | **4,939,687** | **36,352,682** | **735.93%** |
| 123 | 3098 | Tokio Marine Holdings Inc GRP | | | | | | |
| | | 12904 | Tokio Marine & Nichido Fire Ins Co | 12,254,341 | 0.2991% | 13,290,880 | -5,269,846 | -39.65% |
| | | | | **12,254,341** | **0.2991%** | **13,290,880** | **-5,269,846** | **-39.65%** |
| 124 | 161 | TOPA EQUITIES LTD GRP | | | | | | |
| | | 18031 | Topa Ins Co | 26,232,009 | 0.6402% | 27,809,239 | 7,404,516 | 26.63% |
| | | | | **26,232,009** | **0.6402%** | **27,809,239** | **7,404,516** | **26.63%** |
| 125 | 3703 | Tower Grp | | | | | | |
| | | 44300 | Tower Ins Co Of NY | 726,183 | 0.0177% | 109,682 | 284,393 | 259.29% |
| | | | | **726,183** | **0.0177%** | **109,682** | **284,393** | **259.29%** |
| 126 | 37621 | Toyota Motor Ins Co | | | | | | |
| | | 37621 | Toyota Motor Ins Co | 39,507,519 | 0.9642% | 29,274,785 | 18,606,438 | 63.56% |
| | | | | **39,507,519** | **0.9642%** | **29,274,785** | **18,606,438** | **63.56%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: OTHER LIABILITY [17.1]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 127 | 3548 | Travelers Grp | | | | | | |
| | | 25674 | Travelers Property Cas Co Of Amer | 105,488,598 | 2.5744% | 107,245,791 | -8,639,149 | -8.06% |
| | | 24767 | St Paul Fire & Marine Ins Co | 81,998,764 | 2.0011% | 85,972,789 | 2,528,863 | 2.94% |
| | | 24791 | St Paul Mercury Ins Co | 63,742,987 | 1.5556% | 61,263,022 | 31,529,754 | 51.47% |
| | | 31194 | Travelers Cas & Surety Co Of Amer | 37,192,759 | 0.9077% | 37,819,775 | 34,411,826 | 90.99% |
| | | 36463 | Discover Prop & Cas Ins Co | 8,955,462 | 0.2186% | 10,581,081 | 3,351,751 | 31.68% |
| | | 19070 | Standard Fire Ins Co | 4,260,836 | 0.1040% | 4,003,588 | 684,463 | 17.10% |
| | | 25682 | Travelers Ind Co Of CT | 3,577,880 | 0.0873% | 11,356,318 | 53,647,150 | 472.40% |
| | | 36161 | Travelers Prop Cas Ins Co | 1,070,396 | 0.0261% | 981,519 | 809,786 | 82.50% |
| | | 36137 | Travelers Commercial Ins Co | 494,224 | 0.0121% | 286,042 | 165,522 | 57.87% |
| | | 41483 | Farmington Cas Co | 411,817 | 0.0101% | 506,787 | -3,656 | -0.72% |
| | | 24775 | St Paul Guardian Ins Co | 398,985 | 0.0097% | 229,869 | -937,616 | -407.89% |
| | | 24015 | Northland Ins Co | 375,926 | 0.0092% | 389,061 | -665,041 | -170.93% |
| | | 19038 | Travelers Cas & Surety Co | 293,390 | 0.0072% | 7,213,042 | 5,168,450 | 71.65% |
| | | 22535 | Seaboard Surety Co | 6,116 | 0.0001% | 19,077 | -1,652,013 | -8659.71% |
| | | 19224 | St Paul Protective Ins Co | 1,596 | 0.0000% | 1,987 | 179,940 | 9055.86% |
| | | 25658 | Travelers Ind Co | 385 | 0.0000% | 512 | -35,753,860 | 83175.78% |
| | | | | **308,270,121** | **7.5231%** | **327,870,260** | **84,826,170** | **25.87%** |
| 128 | 781 | UNION LABOR GRP | | | | | | |
| | | 37893 | Ullico Cas Co | 835,598 | 0.0204% | 796,613 | 23,712 | 2.98% |
| | | | | **835,598** | **0.0204%** | **796,613** | **23,712** | **2.98%** |
| 129 | 920 | UNITED NATL GRP | | | | | | |
| | | 42048 | Diamond State Ins Co | 2,209,240 | 0.0539% | 2,837,044 | 484,012 | 17.06% |
| | | 41335 | United Natl Specialty Ins Co | 759 | 0.0000% | 1,346 | -1,071 | -79.57% |
| | | | | **2,209,999** | **0.0539%** | **2,838,390** | **482,941** | **17.01%** |
| 130 | 200 | UNITED SERV AUTOMOBILE ASSN GRP | | | | | | |
| | | 25941 | USAA | 12,400,719 | 0.3026% | 12,349,919 | 4,098,107 | 33.18% |
| | | 25968 | USAA Cas Ins Co | 4,721,072 | 0.1152% | 4,517,473 | 2,253,464 | 49.88% |
| | | 21253 | Garrison Prop & Cas Ins Co | 84,741 | 0.0021% | 57,440 | 33,795 | 58.84% |
| | | 18600 | USAA General Ind Co | 2,423 | 0.0001% | 804 | 464 | 57.71% |
| | | | | **17,208,955** | **0.4200%** | **16,925,636** | **6,385,830** | **37.73%** |
| 131 | 215 | UNITRIN GRP | | | | | | |
| | | 10914 | Kemper Independence Ins Co | 3,294,499 | 0.0804% | 3,176,883 | 1,934,675 | 60.90% |
| | | 14133 | Valley Ins Co | 1,193,473 | 0.0291% | 1,797,565 | 1,374,698 | 76.48% |
| | | 16063 | Unitrin Auto & Home Ins Co | 27,557 | 0.0007% | 28,462 | 2,640,789 | 9278.30% |
| | | 31968 | Merastar Ins Co | 4,692 | 0.0001% | 5,767 | -631 | -10.94% |
| | | | | **4,520,221** | **0.1103%** | **5,008,677** | **5,949,531** | **118.78%** |
| 132 | 201 | UTICA GRP | | | | | | |
| | | 25976 | Utica Mut Ins Co | 253,148 | 0.0062% | 255,609 | 13,183 | 5.16% |
| | | 25984 | Graphic Arts Mut Ins Co | 1,629 | 0.0000% | 1,277 | -116 | -9.08% |
| | | | | **254,777** | **0.0062%** | **256,886** | **13,067** | **5.09%** |
| 133 | 21172 | Vanliner Ins Co | | | | | | |
| | | 21172 | Vanliner Ins Co | 2,549,673 | 0.0622% | 2,684,518 | 291,437 | 10.86% |
| | | | | **2,549,673** | **0.0622%** | **2,684,518** | **291,437** | **10.86%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: OTHER LIABILITY [17.1]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 134 | 2898 | | Western Serv Contract Grp | | | | | |
| | | 37850 | Pacific Specialty Ins Co | 4,602,368 | 0.1123% | 4,581,836 | -1,854,634 | -40.48% |
| | | | | **4,602,368** | **0.1123%** | **4,581,836** | **-1,854,634** | **-40.48%** |
| 135 | 866 | | WESTERN WORLD GRP | | | | | |
| | | 40436 | Stratford Ins Co | 196,992 | 0.0048% | 188,356 | 212,263 | 112.69% |
| | | | | **196,992** | **0.0048%** | **188,356** | **212,263** | **112.69%** |
| 136 | 1129 | | WHITE MOUNTAINS GRP | | | | | |
| | | 20648 | Employers Fire Ins Co | 12,248,920 | 0.2989% | 7,579,093 | 3,370,970 | 44.48% |
| | | 20621 | OneBeacon Amer Ins Co | 10,493,093 | 0.2561% | 10,088,868 | 2,940,930 | 29.15% |
| | | 21970 | OneBeacon Ins Co | 5,392,474 | 0.1316% | 5,672,957 | 4,044,697 | 71.30% |
| | | | | **28,134,487** | **0.6866%** | **23,340,918** | **10,356,597** | **44.37%** |
| 137 | 98 | | WR Berkley Corp GRP | | | | | |
| | | 10510 | Carolina Cas Ins Co | 36,172,479 | 0.8828% | 33,588,113 | 27,195,426 | 80.97% |
| | | 36684 | Riverport Ins Co | 8,632,488 | 0.2107% | 8,842,708 | 3,209,008 | 36.29% |
| | | 25224 | Great Divide Ins Co | 2,201,731 | 0.0537% | 1,576,536 | -52,264 | -3.32% |
| | | 40045 | Starnet Ins Co | 1,800,714 | 0.0439% | 1,827,786 | 487,269 | 26.66% |
| | | 23612 | Midwest Employers Cas Co | 58,210 | 0.0014% | 622,522 | -1,723 | -0.28% |
| | | | | **48,865,622** | **1.1925%** | **46,457,665** | **30,837,716** | **66.38%** |
| 138 | 1285 | | XL AMER GRP | | | | | |
| | | 37885 | XL Specialty Ins Co | 93,736,327 | 2.2876% | 98,548,555 | 73,579,065 | 74.66% |
| | | 22322 | Greenwich Ins Co | 61,587,663 | 1.5030% | 61,882,516 | 22,572,351 | 36.48% |
| | | 24554 | XL Ins Amer Inc | 15,391,025 | 0.3756% | 10,349,549 | 15,729,758 | 151.98% |
| | | | | **170,715,015** | **4.1662%** | **170,780,620** | **111,881,174** | **65.51%** |
| 139 | 212 | | ZURICH INS GRP | | | | | |
| | | 16535 | Zurich American Ins Co | 182,463,487 | 4.4529% | 179,506,748 | 129,722,333 | 72.27% |
| | | 21709 | Truck Ins Exch | 56,086,495 | 1.3688% | 53,581,628 | 47,805,241 | 89.22% |
| | | 26247 | American Guar & Liab Ins | 44,585,670 | 1.0881% | 44,453,482 | 31,477,281 | 70.81% |
| | | 41181 | Universal Underwriters Ins Co | 23,144,661 | 0.5648% | 24,269,851 | 16,233,065 | 66.89% |
| | | 21326 | Empire Fire & Marine Ins Co | 5,883,329 | 0.1436% | 6,895,988 | 2,267,127 | 32.88% |
| | | 21660 | Fire Ins Exch | 5,527,478 | 0.1349% | 4,653,978 | 5,230,071 | 112.38% |
| | | 11185 | Foremost Ins Co | 5,363,166 | 0.1309% | 5,261,243 | 2,009,885 | 38.20% |
| | | 21652 | Farmers Ins Exch | 3,259,556 | 0.0795% | 1,465,296 | 2,777,752 | 189.57% |
| | | 40142 | American Zurich Ins Co | 2,261,141 | 0.0552% | 2,345,789 | -4,678,954 | -199.46% |
| | | 10317 | Neighborhood Spirit Prop & Cas Co | 1,338,786 | 0.0327% | 1,404,190 | 501,119 | 35.69% |
| | | 39306 | Fidelity & Deposit Co Of MD | 1,213,517 | 0.0296% | 1,097,536 | -405,270 | -36.93% |
| | | 21687 | Mid Century Ins Co | 355,882 | 0.0087% | -48,690 | 104,292 | -214.20% |
| | | 10315 | Civic Prop & Cas Co | 313,220 | 0.0076% | 297,899 | 172,254 | 57.82% |
| | | 10318 | Exact Prop & Cas Co Inc | 296,991 | 0.0072% | 316,957 | 261,193 | 82.41% |
| | | 19372 | Northern Ins Co Of NY | 134,888 | 0.0033% | 131,912 | -2,659,255 | -2015.93% |
| | | 19356 | Maryland Cas Co | 50,416 | 0.0012% | 72,224 | 11,576,909 | 16029.17% |
| | | 43699 | American Federation Ins Co | 36,164 | 0.0009% | 42,753 | 8,919 | 20.86% |
| | | 27855 | Zurich American Ins Co Of IL | 19,850 | 0.0005% | 3,837,147 | 3,118,128 | 81.26% |
| | | 19305 | Assurance Co Of Amer | 1,350 | 0.0000% | 776 | -272,917 | -35169.72% |
| | | | | **332,336,047** | **8.1104%** | **329,586,707** | **245,249,173** | **74.41%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: OTHER LIABILITY [17.1]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| | | | **Line Total:** | **4,097,637,131** | **100.0000%** | **4,188,477,472** | **2,606,965,447** | **62.24%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: EXCESS WORKERS' COMPENSATION [17.3]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 626 | | Ace Ltd Grp | | | | | |
| | | 22667 | Ace Amer Ins Co | 27,586,327 | 16.0891% | 23,958,921 | 8,338,314 | 34.80% |
| | | | | **27,586,327** | **16.0891%** | **23,958,921** | **8,338,314** | **34.80%** |
| 2 | 84 | | American Financial Grp | | | | | |
| | | 22179 | Republic Ind Co Of Amer | 12,028,762 | 7.0155% | 8,656,225 | 2,325,600 | 26.87% |
| | | | | **12,028,762** | **7.0155%** | **8,656,225** | **2,325,600** | **26.87%** |
| 3 | 12 | | AMERICAN INTL GRP | | | | | |
| | | 19445 | National Union Fire Ins Co Of Pitts | 40,740,086 | 23.7608% | 25,403,853 | 14,734,235 | 58.00% |
| | | 19380 | American Home Assur Co | 1,020,800 | 0.5954% | 436,071 | 252,921 | 58.00% |
| | | | | **41,760,886** | **24.3561%** | **25,839,924** | **14,987,156** | **58.00%** |
| 4 | 1279 | | Arch Ins Grp | | | | | |
| | | 11150 | Arch Ins Co | 13,192,134 | 7.6940% | 7,667,410 | 2,805,803 | 36.59% |
| | | | | **13,192,134** | **7.6940%** | **7,667,410** | **2,805,803** | **36.59%** |
| 5 | 218 | | CNA INS GRP | | | | | |
| | | 20443 | Continental Cas Co | 968,090 | 0.5646% | 968,090 | -27,423,935 | -2832.79% |
| | | | | **968,090** | **0.5646%** | **968,090** | **-27,423,935** | **-2832.79%** |
| 6 | 306 | | CUNA MUT GRP | | | | | |
| | | 10847 | Cumis Ins Society Inc | 104,631 | 0.0610% | 104,631 | 0 | 0.00% |
| | | | | **104,631** | **0.0610%** | **104,631** | **0** | **0.00%** |
| 7 | 74 | | DELPHI FIN GRP | | | | | |
| | | 15105 | Safety Natl Cas Corp | 24,480,646 | 14.2778% | 22,023,870 | 11,469,028 | 52.08% |
| | | | | **24,480,646** | **14.2778%** | **22,023,870** | **11,469,028** | **52.08%** |
| 8 | 1208 | | GRAY INS GRP | | | | | |
| | | 36307 | Gray Ins Co | 256 | 0.0001% | 256 | 3,590 | 1402.34% |
| | | | | **256** | **0.0001%** | **256** | **3,590** | **1402.34%** |
| 9 | 91 | | HARTFORD FIRE & CAS GRP | | | | | |
| | | 29424 | Hartford Cas Ins Co | 24,355 | 0.0142% | 64,589 | -472,733 | -731.91% |
| | | | | **24,355** | **0.0142%** | **64,589** | **-472,733** | **-731.91%** |
| 10 | 111 | | LIBERTY MUT GRP | | | | | |
| | | 42404 | Liberty Ins Corp | 18,379,030 | 10.7192% | 18,560,393 | 11,365,539 | 61.24% |
| | | | | **18,379,030** | **10.7192%** | **18,560,393** | **11,365,539** | **61.24%** |
| 11 | 748 | | Meadowbrook Ins Grp | | | | | |
| | | 18023 | Star Ins Co | 3,950,660 | 2.3041% | 2,830,291 | 643,700 | 22.74% |
| | | | | **3,950,660** | **2.3041%** | **2,830,291** | **643,700** | **22.74%** |
| 12 | 256 | | New York MARINE & GEN GRP | | | | | |
| | | 16608 | New York Marine & Gen Ins Co | 8,017,624 | 4.6761% | 7,996,157 | 3,290,299 | 41.15% |
| | | | | **8,017,624** | **4.6761%** | **7,996,157** | **3,290,299** | **41.15%** |
| 13 | 150 | | OLD REPUBLIC GRP | | | | | |
| | | 24147 | Old Republic Ins Co | 2,049,846 | 1.1955% | 2,191,330 | 188,316 | 8.59% |
| | | | | **2,049,846** | **1.1955%** | **2,191,330** | **188,316** | **8.59%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: EXCESS WORKERS' COMPENSATION [17.3]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 14 | 796 | QBE INS GRP | | | | | | |
| | | 37257 | Praetorian Ins Co | 186,237 | 0.1086% | 5,524,631 | 10,562,988 | 191.20% |
| | | | | **186,237** | **0.1086%** | **5,524,631** | **10,562,988** | **191.20%** |
| 15 | 169 | SENTRY INS GRP | | | | | | |
| | | 24988 | Sentry Ins A Mut Co | 22,132 | 0.0129% | 94,496 | 167,395 | 177.15% |
| | | | | **22,132** | **0.0129%** | **94,496** | **167,395** | **177.15%** |
| 16 | 40134 | SUA Ins Co | | | | | | |
| | | 40134 | SUA Ins Co | 2,042,576 | 1.1913% | 2,053,962 | 657,513 | 32.01% |
| | | | | **2,042,576** | **1.1913%** | **2,053,962** | **657,513** | **32.01%** |
| 17 | 88 | The Hanover Ins Grp | | | | | | |
| | | 42552 | Nova Cas Co | 240,729 | 0.1404% | 247,092 | 169,662 | 68.66% |
| | | | | **240,729** | **0.1404%** | **247,092** | **169,662** | **68.66%** |
| 18 | 3098 | Tokio Marine Holdings Inc GRP | | | | | | |
| | | 12904 | Tokio Marine & Nichido Fire Ins Co | 268,601 | 0.1567% | 272,392 | 2,038,321 | 748.30% |
| | | | | **268,601** | **0.1567%** | **272,392** | **2,038,321** | **748.30%** |
| 19 | 3548 | Travelers Grp | | | | | | |
| | | 36463 | Discover Prop & Cas Ins Co | 1,584,140 | 0.9239% | 1,954,044 | 7,420,378 | 379.74% |
| | | 25887 | US Fidelity & Guaranty Co | 320,506 | 0.1869% | 50,352 | 7,344,602 | 14586.51% |
| | | 25674 | Travelers Property Cas Co Of Amer | 38,860 | 0.0227% | 42,684 | 4,862,234 | 11391.23% |
| | | | | **1,943,506** | **1.1335%** | **2,047,080** | **19,627,214** | **958.79%** |
| 20 | 98 | WR Berkley Corp GRP | | | | | | |
| | | 23612 | Midwest Employers Cas Co | 5,404,427 | 3.1520% | 6,040,615 | 10,719,168 | 177.45% |
| | | | | **5,404,427** | **3.1520%** | **6,040,615** | **10,719,168** | **177.45%** |
| 21 | 1285 | XL AMER GRP | | | | | | |
| | | 37885 | XL Specialty Ins Co | 2,189,868 | 1.2772% | 824,864 | 5,314,726 | 644.32% |
| | | | | **2,189,868** | **1.2772%** | **824,864** | **5,314,726** | **644.32%** |
| 22 | 212 | ZURICH INS GRP | | | | | | |
| | | 16535 | Zurich American Ins Co | 6,517,559 | 3.8012% | 4,699,230 | 24,865,834 | 529.15% |
| | | 26247 | American Guar & Liab Ins | 100,443 | 0.0586% | -2,225,700 | 2,477,886 | -111.33% |
| | | | | **6,618,002** | **3.8598%** | **2,473,530** | **27,343,720** | **1105.45%** |
| | | | **Line Total:** | **171,459,325** | **100.0000%** | **140,440,749** | **104,121,384** | **74.14%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: PRODUCTS LIABILITY [18]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 626 | Ace Ltd Grp | | | | | | |
| | | 21121 | Westchester Fire Ins Co | 4,004,339 | 1.8212% | 4,895,834 | 76,053,290 | 1553.43% |
| | | 22667 | Ace Amer Ins Co | 1,143,435 | 0.5201% | 1,014,236 | 14,069 | 1.39% |
| | | 43575 | Indemnity Ins Co Of North Amer | 352 | 0.0002% | 518 | 911,001 | 175868.92% |
| | | 20699 | Ace Prop & Cas Ins Co | 2 | 0.0000% | 2 | -1,487,427 | 371350.00% |
| | | | | **5,148,128** | **2.3415%** | **5,910,590** | **75,490,933** | **1277.21%** |
| 2 | 38733 | Alaska Natl Ins Co | | | | | | |
| | | 38733 | Alaska Natl Ins Co | 9,074 | 0.0041% | 8,019 | 3,143 | 39.19% |
| | | | | **9,074** | **0.0041%** | **8,019** | **3,143** | **39.19%** |
| 3 | 501 | Alleghany Grp | | | | | | |
| | | 10472 | Capitol Ind Corp | 155,457 | 0.0707% | 262,146 | 35,714 | 13.62% |
| | | | | **155,457** | **0.0707%** | **262,146** | **35,714** | **13.62%** |
| 4 | 761 | ALLIANZ INS GRP | | | | | | |
| | | 21873 | Firemans Fund Ins Co | 4,969,865 | 2.2604% | 5,913,186 | -165,243,743 | -2794.50% |
| | | 35300 | Allianz Global Risks US Ins Co | 1,927,725 | 0.8768% | 2,380,331 | -2,764,510 | -116.14% |
| | | 21881 | National Surety Corp | 922,511 | 0.4196% | 790,203 | 8,603 | 1.09% |
| | | 21857 | American Ins Co | 548,749 | 0.2496% | 556,503 | 533,372 | 95.84% |
| | | 21865 | Associated Ind Corp | 129,887 | 0.0591% | 108,124 | -141,178 | -130.57% |
| | | 21849 | American Automobile Ins Co | 19,832 | 0.0090% | 24,509 | -13,926 | -56.82% |
| | | | | **8,518,569** | **3.8744%** | **9,772,856** | **-167,621,382** | **-1715.17%** |
| 5 | 3239 | Allied World Assur Holding Grp | | | | | | |
| | | 19489 | Allied World Assur Co US Inc | 514,000 | 0.2338% | 249,120 | 195,562 | 78.50% |
| | | | | **514,000** | **0.2338%** | **249,120** | **195,562** | **78.50%** |
| 6 | 8 | ALLSTATE INS GRP | | | | | | |
| | | 19232 | Allstate Ins Co | 202,705 | 0.0922% | 188,262 | 1,861,442 | 988.75% |
| | | | | **202,705** | **0.0922%** | **188,262** | **1,861,442** | **988.75%** |
| 7 | 84 | American Financial Grp | | | | | | |
| | | 16691 | Great Amer Ins Co | 101,681 | 0.0462% | 89,587 | 127,284 | 142.08% |
| | | 26832 | Great Amer Alliance Ins Co | 8,600 | 0.0039% | 4,461 | -303,239 | -6797.56% |
| | | 26344 | Great Amer Assur Co | 3,746 | 0.0017% | 3,450 | -4,682 | -135.71% |
| | | 22136 | Great Amer Ins Co of NY | 3,714 | 0.0017% | 3,714 | -42,237 | -1137.24% |
| | | | | **117,741** | **0.0536%** | **101,212** | **-222,874** | **-220.21%** |
| 8 | 40398 | American Fuji Fire & Marine Ins Co | | | | | | |
| | | 40398 | American Fuji Fire & Marine Ins Co | 505 | 0.0002% | 505 | -1,132 | -224.16% |
| | | | | **505** | **0.0002%** | **505** | **-1,132** | **-224.16%** |
| 9 | 12 | AMERICAN INTL GRP | | | | | | |
| | | 23809 | Granite State Ins Co | 628,783 | 0.2860% | 363,964 | 75,011 | 20.61% |
| | | 19380 | American Home Assur Co | 261,958 | 0.1191% | 2,461,014 | 4,247,228 | 172.58% |
| | | 23841 | New Hampshire Ins Co | 193,267 | 0.0879% | -514,721 | 161,759 | -31.43% |
| | | | | **1,084,008** | **0.4930%** | **2,310,257** | **4,483,998** | **194.09%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: PRODUCTS LIABILITY [18]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 10 | 124 | | AMERISURE CO GRP | | | | | |
| | | 23396 | Amerisure Mut Ins Co | 15,252 | 0.0069% | 14,869 | 2,861 | 19.24% |
| | | | | **15,252** | **0.0069%** | **14,869** | **2,861** | **19.24%** |
| 11 | 2538 | | Amtrust Grp | | | | | |
| | | 25011 | Wesco Ins Co | 613,022 | 0.2788% | 259,001 | 123,071 | 47.52% |
| | | 19879 | Security Natl Ins Co | 217,224 | 0.0988% | 50,440 | 5,533 | 10.97% |
| | | | | **830,246** | **0.3776%** | **309,441** | **128,604** | **41.56%** |
| 12 | 1279 | | Arch Ins Grp | | | | | |
| | | 11150 | Arch Ins Co | 4,000,680 | 1.8196% | 4,044,962 | 1,871,206 | 46.26% |
| | | | | **4,000,680** | **1.8196%** | **4,044,962** | **1,871,206** | **46.26%** |
| 13 | 968 | | AXA INS GRP | | | | | |
| | | 33022 | AXA Ins Co | 36,350 | 0.0165% | 36,265 | 3,350 | 9.24% |
| | | | | **36,350** | **0.0165%** | **36,265** | **3,350** | **9.24%** |
| 14 | 31 | | BERKSHIRE HATHAWAY GRP | | | | | |
| | | 25895 | United States Liability Ins Co | 109,439 | 0.0498% | 83,399 | 34,768 | 41.69% |
| | | 20052 | National Liab & Fire Ins Co | 66,171 | 0.0301% | 72,670 | -54,172 | -74.55% |
| | | | | **175,610** | **0.0799%** | **156,069** | **-19,404** | **-12.43%** |
| 15 | 38 | | CHUBB & SON INC GRP | | | | | |
| | | 20281 | Federal Ins Co | 44,113,287 | 20.0635% | 45,091,993 | 8,109,365 | 17.98% |
| | | 20397 | Vigilant Ins Co | 307,885 | 0.1400% | 376,023 | 784,326 | 208.58% |
| | | 20303 | Great Northern Ins Co | 246,880 | 0.1123% | 242,872 | 390,712 | 160.87% |
| | | 20346 | Pacific Ind Co | 46,419 | 0.0211% | 177,762 | 1,772,133 | 996.91% |
| | | | | **44,714,471** | **20.3370%** | **45,888,650** | **11,056,536** | **24.09%** |
| 16 | 244 | | CINCINNATI FIN GRP | | | | | |
| | | 10677 | Cincinnati Ins Co | 27,448 | 0.0125% | 22,908 | -121,070 | -528.51% |
| | | | | **27,448** | **0.0125%** | **22,908** | **-121,070** | **-528.51%** |
| 17 | 218 | | CNA INS GRP | | | | | |
| | | 20478 | National Fire Ins Co Of Hartford | 4,909,879 | 2.2331% | 2,100,540 | 2,468,310 | 117.51% |
| | | 20508 | Valley Forge Ins Co | 2,525,777 | 1.1488% | 1,125,583 | 1,887,706 | 167.71% |
| | | 20443 | Continental Cas Co | 1,843,160 | 0.8383% | 1,393,561 | 4,373,876 | 313.86% |
| | | 20494 | Transportation Ins Co | 947,600 | 0.4310% | 1,027,603 | -1,525,351 | -148.44% |
| | | 35289 | Continental Ins Co | 601,156 | 0.2734% | 277,083 | -416,937 | -150.47% |
| | | 20427 | American Cas Co Of Reading PA | 32,942 | 0.0150% | 53,314 | 405,030 | 759.71% |
| | | | | **10,860,514** | **4.9396%** | **5,977,684** | **7,192,634** | **120.32%** |
| 18 | 57 | | ELECTRIC INS GRP | | | | | |
| | | 21261 | Electric Ins Co | 23,060,919 | 10.4885% | 23,060,919 | 13,518,657 | 58.62% |
| | | | | **23,060,919** | **10.4885%** | **23,060,919** | **13,518,657** | **58.62%** |
| 19 | 62 | | EMC INS CO GRP | | | | | |
| | | 21415 | Employers Mut Cas Co | 235,885 | 0.1073% | 246,729 | 11,749 | 4.76% |
| | | | | **235,885** | **0.1073%** | **246,729** | **11,749** | **4.76%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: PRODUCTS LIABILITY [18]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 20 | 3786 | Endurance Grp | | | | | | |
| | | 43630 | American Merchants Cas | 1,241,748 | 0.5648% | 628,805 | 402,799 | 64.06% |
| | | | | **1,241,748** | **0.5648%** | **628,805** | **402,799** | **64.06%** |
| 21 | 1120 | EVEREST REINS HOLDINGS GRP | | | | | | |
| | | 10120 | Everest Natl Ins Co | 1,298,264 | 0.5905% | 1,078,098 | -1 | 0.00% |
| | | | | **1,298,264** | **0.5905%** | **1,078,098** | **-1** | **0.00%** |
| 22 | 158 | FAIRFAX FIN GRP | | | | | | |
| | | 21113 | United States Fire Ins Co | 150,371 | 0.0684% | 221,919 | -4,396,944 | -1981.33% |
| | | 21105 | North River Ins Co | 75,469 | 0.0343% | 65,200 | 777,232 | 1192.07% |
| | | | | **225,840** | **0.1027%** | **287,119** | **-3,619,712** | **-1260.70%** |
| 23 | 7 | FEDERATED MUT GRP | | | | | | |
| | | 13935 | Federated Mut Ins Co | 3,620,377 | 1.6466% | 4,046,908 | 1,039,953 | 25.70% |
| | | 28304 | Federated Serv Ins Co | 343,417 | 0.1562% | 350,286 | -105,764 | -30.19% |
| | | | | **3,963,794** | **1.8028%** | **4,397,194** | **934,189** | **21.25%** |
| 24 | 517 | HANNOVER GRP | | | | | | |
| | | 41343 | Gerling Amer Ins Co | 961,390 | 0.4373% | 969,906 | -7,674,213 | -791.23% |
| | | | | **961,390** | **0.4373%** | **969,906** | **-7,674,213** | **-791.23%** |
| 25 | 91 | HARTFORD FIRE & CAS GRP | | | | | | |
| | | 19682 | Hartford Fire In Co | 18,695,390 | 8.5030% | 19,140,018 | 4,144,243 | 21.65% |
| | | 29459 | Twin City Fire Ins Co Co | 1,465,189 | 0.6664% | 1,443,123 | 600,314 | 41.60% |
| | | 37478 | Hartford Ins Co Of The Midwest | 348,848 | 0.1587% | 460,271 | 1,314,585 | 285.61% |
| | | 29424 | Hartford Cas Ins Co | 245,799 | 0.1118% | 234,486 | 7,310 | 3.12% |
| | | 30104 | Hartford Underwriters Ins Co | 78,568 | 0.0357% | 44,808 | 11,956 | 26.68% |
| | | 34690 | Property & Cas Ins Co Of Hartford | 2,329 | 0.0011% | 1,498 | 299 | 19.96% |
| | | | | **20,836,123** | **9.4767%** | **21,324,204** | **6,078,707** | **28.51%** |
| 26 | 225 | IAT Reins Co Grp | | | | | | |
| | | 26433 | Harco Natl Ins Co | 258 | 0.0001% | 279 | 0 | 0.00% |
| | | | | **258** | **0.0001%** | **279** | **0** | **0.00%** |
| 27 | 246 | INDIANA LUMBERMENS GRP | | | | | | |
| | | 14265 | Indiana Lumbermens Mut Ins Co | 193,269 | 0.0879% | 96,447 | 134,058 | 139.00% |
| | | | | **193,269** | **0.0879%** | **96,447** | **134,058** | **139.00%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: PRODUCTS LIABILITY [18]

***Sorted by Group Name***

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Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 28 | 111 | LIBERTY MUT GRP | | | | | | |
| | | 23035 | Liberty Mut Fire Ins Co | 7,997,289 | 3.6373% | 7,648,720 | 946,145 | 12.37% |
| | | 42404 | Liberty Ins Corp | 1,310,429 | 0.5960% | 1,355,557 | 642,573 | 47.40% |
| | | 24198 | Peerless Ins Co | 1,044,482 | 0.4750% | 1,061,495 | 507,373 | 47.80% |
| | | 23043 | Liberty Mut Ins Co | 745,866 | 0.3392% | 787,126 | 462,688 | 58.78% |
| | | 26069 | Wausau Business Ins Co | 591,667 | 0.2691% | 646,955 | 264,752 | 40.92% |
| | | 19704 | American States Ins Co | 531,399 | 0.2417% | 540,997 | 21,160 | 3.91% |
| | | 24724 | First Natl Ins Co Of Amer | 284,414 | 0.1294% | 282,261 | 8,999 | 3.19% |
| | | 26042 | Wausau Underwriters Ins Co | 219,757 | 0.0999% | 176,830 | 680,485 | 384.82% |
| | | 33600 | LM Ins Corp | 193,235 | 0.0879% | 187,666 | 46,530 | 24.79% |
| | | 24732 | General Ins Co Of Amer | 183,080 | 0.0833% | 157,721 | 1,046,742 | 663.67% |
| | | 24171 | Netherlands Ins Co The | 28,208 | 0.0128% | 29,652 | 33,021 | 111.36% |
| | | 19690 | American Economy Ins Co | 27,671 | 0.0126% | 31,924 | 50,321 | 157.63% |
| | | 18333 | Peerless Ind Ins Co | 24,712 | 0.0112% | 5,490 | 2,980 | 54.28% |
| | | 21458 | Employers Ins of Wausau | 15,868 | 0.0072% | 150,759 | 1,812,339 | 1202.14% |
| | | 10836 | Golden Eagle Ins Corp | 13,754 | 0.0063% | 15,418 | 4,676 | 30.33% |
| | | 19917 | Liberty Ins Underwriters Inc | 13,379 | 0.0061% | 789 | 394 | 49.94% |
| | | | | **13,225,210** | **6.0151%** | **13,079,360** | **6,531,178** | **49.93%** |
| 29 | 108 | LUMBERMENS MUT CAS GRP | | | | | | |
| | | 22977 | Lumbermens Mut Cas Co | 723 | 0.0003% | 18,727 | -291,792 | -1558.14% |
| | | | | **723** | **0.0003%** | **18,727** | **-291,792** | **-1558.14%** |
| 30 | 785 | MARKEL CORP GRP | | | | | | |
| | | 28932 | Markel Amer Ins Co | 20,647 | 0.0094% | 20,247 | -24,097 | -119.02% |
| | | 38970 | Markel Ins Co | 1,768 | 0.0008% | 1,607 | -4,148 | -258.12% |
| | | | | **22,415** | **0.0102%** | **21,854** | **-28,245** | **-129.24%** |
| 31 | 748 | Meadowbrook Ins Grp | | | | | | |
| | | 18023 | Star Ins Co | 187,688 | 0.0854% | 159,000 | 58,956 | 37.08% |
| | | | | **187,688** | **0.0854%** | **159,000** | **58,956** | **37.08%** |
| 32 | 1113 | MEDMARK INS GRP | | | | | | |
| | | 22241 | Medmarc Cas Ins Co | 5,998,301 | 2.7281% | 5,645,416 | 1,642,730 | 29.10% |
| | | | | **5,998,301** | **2.7281%** | **5,645,416** | **1,642,730** | **29.10%** |
| 33 | 2978 | Mitsui Sumitomo Ins Grp | | | | | | |
| | | 22551 | Mitsui Sumitomo Ins USA Inc | 408,030 | 0.1856% | 339,409 | 326,779 | 96.28% |
| | | 20362 | Mitsui Sumitomo Ins Co of Amer | 142,355 | 0.0647% | 241,519 | 109,692 | 45.42% |
| | | | | **550,385** | **0.2503%** | **580,928** | **436,471** | **75.13%** |
| 34 | 291 | MOTORISTS MUT | | | | | | |
| | | 13331 | American Hardware Mut Ins Co | 264,337 | 0.1202% | 279,315 | 404,722 | 144.90% |
| | | | | **264,337** | **0.1202%** | **279,315** | **404,722** | **144.90%** |
| 35 | 23663 | National Amer Ins Co | | | | | | |
| | | 23663 | National Amer Ins Co | 421 | 0.0002% | 421 | -173 | -41.09% |
| | | | | **421** | **0.0002%** | **421** | **-173** | **-41.09%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: PRODUCTS LIABILITY [18]

***Sorted by Group Name***

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Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 36 | 140 | NATIONWIDE CORP GRP | | | | | | |
| | | 28223 | Nationwide Agribusiness Ins Co | 5,110,265 | 2.3242% | 4,955,549 | 2,689,379 | 54.27% |
| | | 19100 | Amco Ins Co | 2,108,208 | 0.9589% | 2,036,027 | 1,914,641 | 94.04% |
| | | 23787 | Nationwide Mut Ins Co | 1,931,665 | 0.8786% | 1,989,087 | 1,638,294 | 82.36% |
| | | 25453 | Nationwide Ins Co Of Amer | 35,697 | 0.0162% | 29,416 | 8,757 | 29.77% |
| | | 13838 | Farmland Mut Ins Co | 24 | 0.0000% | 3,147 | -3,894 | -123.74% |
| | | | | **9,185,859** | **4.1779%** | **9,013,226** | **6,247,177** | **69.31%** |
| 37 | 27073 | Nipponkoa Ins Co Ltd US Br | | | | | | |
| | | 27073 | Nipponkoa Ins Co Ltd US Br | 548,648 | 0.2495% | 483,512 | 61,857 | 12.79% |
| | | | | **548,648** | **0.2495%** | **483,512** | **61,857** | **12.79%** |
| 38 | 150 | OLD REPUBLIC GRP | | | | | | |
| | | 24147 | Old Republic Ins Co | 3,003,476 | 1.3660% | 3,088,612 | 264,601 | 8.57% |
| | | | | **3,003,476** | **1.3660%** | **3,088,612** | **264,601** | **8.57%** |
| 39 | 645 | OREGON MUT GRP | | | | | | |
| | | 14907 | Oregon Mut Ins Co | 596,445 | 0.2713% | 589,679 | 158,851 | 26.94% |
| | | | | **596,445** | **0.2713%** | **589,679** | **158,851** | **26.94%** |
| 40 | 1218 | PENN AMER GRP | | | | | | |
| | | 32859 | Penn Amer Ins Co | 134,243 | 0.0611% | 187,598 | -114,399 | -60.98% |
| | | | | **134,243** | **0.0611%** | **187,598** | **-114,399** | **-60.98%** |
| 41 | 796 | QBE INS GRP | | | | | | |
| | | 37257 | Praetorian Ins Co | 1,052,577 | 0.4787% | 626,844 | 1,136,323 | 181.28% |
| | | 25747 | Unigard Ins Co | 159,279 | 0.0724% | 162,845 | 4,156 | 2.55% |
| | | 37303 | Redland Ins Co | 24,495 | 0.0111% | 39,228 | -4,942 | -12.60% |
| | | 25798 | Unigard Ind Co | 7,650 | 0.0035% | 7,633 | -31,063 | -406.96% |
| | | 24449 | Regent Ins Co | 6,207 | 0.0028% | 6,207 | 76 | 1.22% |
| | | | | **1,250,208** | **0.5686%** | **842,757** | **1,104,550** | **131.06%** |
| 42 | 783 | RLI INS GRP | | | | | | |
| | | 13056 | RLI Ins Co | 17,742 | 0.0081% | 6,118 | -224,009 | -3661.47% |
| | | | | **17,742** | **0.0081%** | **6,118** | **-224,009** | **-3661.47%** |
| 43 | 169 | SENTRY INS GRP | | | | | | |
| | | 24988 | Sentry Ins A Mut Co | 3,283,231 | 1.4933% | 3,433,071 | 2,502,450 | 72.89% |
| | | 21180 | Sentry Select Ins Co | 619,425 | 0.2817% | 699,792 | 611,403 | 87.37% |
| | | | | **3,902,656** | **1.7750%** | **4,132,863** | **3,113,853** | **75.34%** |
| 44 | 3219 | Sompo Japan Ins Grp | | | | | | |
| | | 11126 | Sompo Japan Ins Co of Amer | 5,149,583 | 2.3421% | 4,903,312 | -4,153,779 | -84.71% |
| | | | | **5,149,583** | **2.3421%** | **4,903,312** | **-4,153,779** | **-84.71%** |
| 45 | 36790 | Springfield Ins Co Inc | | | | | | |
| | | 36790 | Springfield Ins Co Inc | 475,552 | 0.2163% | 447,276 | -8,988 | -2.01% |
| | | | | **475,552** | **0.2163%** | **447,276** | **-8,988** | **-2.01%** |
| 46 | 93 | STATE NATL GRP | | | | | | |
| | | 12831 | State Natl Ins Co Inc | 140,480 | 0.0639% | 803,910 | 22,424 | 2.79% |
| | | | | **140,480** | **0.0639%** | **803,910** | **22,424** | **2.79%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: PRODUCTS LIABILITY [18]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 47 | 181 | SWISS RE GRP | | | | | | |
| | | 39845 | Westport Ins Corp | 274,999 | 0.1251% | 293,935 | 145,965 | 49.66% |
| | | | | **274,999** | **0.1251%** | **293,935** | **145,965** | **49.66%** |
| 48 | 88 | The Hanover Ins Grp | | | | | | |
| | | 22292 | Hanover Ins Co | 26,447 | 0.0120% | 18,920 | -471,300 | -2491.01% |
| | | 22306 | Massachusetts Bay Ins Co | 12,090 | 0.0055% | 12,147 | -5,000 | -41.16% |
| | | | | **38,537** | **0.0175%** | **31,067** | **-476,300** | **-1533.14%** |
| 49 | 3098 | Tokio Marine Holdings Inc GRP | | | | | | |
| | | 12904 | Tokio Marine & Nichido Fire Ins Co | 11,766,024 | 5.3514% | 9,729,769 | 3,383,351 | 34.77% |
| | | | | **11,766,024** | **5.3514%** | **9,729,769** | **3,383,351** | **34.77%** |
| 50 | 3703 | Tower Grp | | | | | | |
| | | 44300 | Tower Ins Co Of NY | 624,003 | 0.2838% | 87,793 | 0 | 0.00% |
| | | | | **624,003** | **0.2838%** | **87,793** | **0** | **0.00%** |
| 51 | 3548 | Travelers Grp | | | | | | |
| | | 24767 | St Paul Fire & Marine Ins Co | 5,439,995 | 2.4742% | 5,614,746 | 33,552,937 | 597.59% |
| | | 25674 | Travelers Property Cas Co Of Amer | 4,287,177 | 1.9499% | 4,122,965 | 11,029,382 | 267.51% |
| | | 24791 | St Paul Mercury Ins Co | 3,454,713 | 1.5713% | 3,337,411 | 1,770,001 | 53.04% |
| | | 36463 | Discover Prop & Cas Ins Co | 487,769 | 0.2218% | 439,697 | 1,489,246 | 338.70% |
| | | 25682 | Travelers Ind Co Of CT | 240,398 | 0.1093% | 131,021 | 885,713 | 676.01% |
| | | 24775 | St Paul Guardian Ins Co | 77,449 | 0.0352% | 68,730 | 389,102 | 566.13% |
| | | 24015 | Northland Ins Co | 48,450 | 0.0220% | 63,553 | -1,378 | -2.17% |
| | | 35386 | Fidelity & Guar Ins Co | 5,580 | 0.0025% | 5,580 | -51,474 | -922.47% |
| | | | | **14,041,531** | **6.3863%** | **13,783,703** | **49,063,529** | **355.95%** |
| 52 | 215 | UNITRIN GRP | | | | | | |
| | | 14133 | Valley Ins Co | 159,261 | 0.0724% | 250,143 | -317,804 | -127.05% |
| | | | | **159,261** | **0.0724%** | **250,143** | **-317,804** | **-127.05%** |
| 53 | 866 | WESTERN WORLD GRP | | | | | | |
| | | 40436 | Stratford Ins Co | 47,101 | 0.0214% | 44,727 | 5,158 | 11.53% |
| | | | | **47,101** | **0.0214%** | **44,727** | **5,158** | **11.53%** |
| 54 | 1129 | WHITE MOUNTAINS GRP | | | | | | |
| | | 20621 | OneBeacon Amer Ins Co | 158,590 | 0.0721% | 80,065 | -1,071,968 | -1338.87% |
| | | 20648 | Employers Fire Ins Co | 50,335 | 0.0229% | 36,805 | 11,565 | 31.42% |
| | | | | **208,925** | **0.0950%** | **116,870** | **-1,060,403** | **-907.34%** |
| 55 | 98 | WR Berkley Corp GRP | | | | | | |
| | | 36684 | Riverport Ins Co | 26,710 | 0.0121% | 30,514 | 18,281 | 59.91% |
| | | 25224 | Great Divide Ins Co | 5,730 | 0.0026% | 5,686 | 47,215 | 830.37% |
| | | 23612 | Midwest Employers Cas Co | 528 | 0.0002% | 1,315 | 2,207 | 167.83% |
| | | | | **32,968** | **0.0150%** | **37,515** | **67,703** | **180.47%** |
| 56 | 1285 | XL AMER GRP | | | | | | |
| | | 22322 | Greenwich Ins Co | 371,897 | 0.1691% | 395,035 | 1,712,405 | 433.48% |
| | | 24554 | XL Ins Amer Inc | 175,131 | 0.0797% | 568,680 | -935,447 | -164.49% |
| | | | | **547,028** | **0.2488%** | **963,715** | **776,958** | **80.62%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: PRODUCTS LIABILITY [18]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| 57 | 212 | ZURICH INS GRP | | | | | | |
| | | 26247 | American Guar & Liab Ins | 8,406,867 | 3.8236% | 9,008,459 | 59,312,060 | 658.40% |
| | | 16535 | Zurich American Ins Co | 5,895,083 | 2.6812% | 7,219,305 | 1,345,049 | 18.63% |
| | | 41181 | Universal Underwriters Ins Co | 3,552,174 | 1.6156% | 3,835,076 | 4,222,611 | 110.11% |
| | | 21326 | Empire Fire & Marine Ins Co | 685,253 | 0.3117% | 695,210 | 161,277 | 23.20% |
| | | 40142 | American Zurich Ins Co | 462,341 | 0.2103% | 472,593 | -7,046 | -1.49% |
| | | 21652 | Farmers Ins Exch | 32,189 | 0.0146% | 35,100 | 60,814 | 173.26% |
| | | 21709 | Truck Ins Exch | 11,034 | 0.0050% | 12,661 | -63,497 | -501.52% |
| | | | | **19,044,941** | **8.6620%** | **21,278,404** | **65,031,268** | **305.62%** |
| | | | **Line Total:** | **219,867,938** | **100.0000%** | **218,245,040** | **75,971,764** | **34.81%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| 1 | 517 | HANNOVER GRP | | | | | | |
| | | 20532 | Clarendon Natl Ins Co | 246 | 0.0193% | 246 | 1,000 | 406.50% |
| | | 21806 | Harbor Specialty Ins Co | 85 | 0.0067% | 85 | -595 | -700.00% |
| | | | | **331** | **0.0259%** | **331** | **405** | **122.36%** |
| 2 | 91 | HARTFORD FIRE & CAS GRP | | | | | | |
| | | 30104 | Hartford Underwriters Ins Co | 3,468 | 0.2718% | 861 | 29,279 | 3400.58% |
| | | | | **3,468** | **0.2718%** | **861** | **29,279** | **3400.58%** |
| 3 | 4381 | Lightyear Delos Grp | | | | | | |
| | | 35408 | Delos Ins Co | 41,096 | 3.2210% | 12,787 | 30,265 | 236.69% |
| | | | | **41,096** | **3.2210%** | **12,787** | **30,265** | **236.69%** |
| 4 | 3702 | Loya Grp | | | | | | |
| | | 12589 | Loya Cas Ins Co | 146,080 | 11.4495% | 107,065 | 531 | 0.50% |
| | | | | **146,080** | **11.4495%** | **107,065** | **531** | **0.50%** |
| 5 | 645 | OREGON MUT GRP | | | | | | |
| | | 14907 | Oregon Mut Ins Co | 74 | 0.0058% | 15 | -6 | -40.00% |
| | | | | **74** | **0.0058%** | **15** | **-6** | **-40.00%** |
| 6 | 11835 | Paris Re Amer Ins Co | | | | | | |
| | | 11835 | Paris Re Amer Ins Co | 838,813 | 65.7449% | 1,190,634 | 582,367 | 48.91% |
| | | | | **838,813** | **65.7449%** | **1,190,634** | **582,367** | **48.91%** |
| 7 | 169 | SENTRY INS GRP | | | | | | |
| | | 13137 | Viking Ins Co Of WI | 120,156 | 9.4176% | 116,821 | 14,612 | 12.51% |
| | | | | **120,156** | **9.4176%** | **116,821** | **14,612** | **12.51%** |
| 8 | 1129 | WHITE MOUNTAINS GRP | | | | | | |
| | | 37915 | Essentia Ins Co | 429 | 0.0336% | 110 | 48 | 43.64% |
| | | | | **429** | **0.0336%** | **110** | **48** | **43.64%** |
| 9 | 212 | ZURICH INS GRP | | | | | | |
| | | 34649 | Centre Ins Co | 123,881 | 9.7096% | 127,506 | 104,119 | 81.66% |
| | | 25089 | Coast Natl Ins Co | 1,532 | 0.1201% | 2,074 | 6,965 | 335.82% |
| | | | | **125,413** | **9.8297%** | **129,580** | **111,084** | **85.73%** |
| | | | **Line Total:** | **1,275,860** | **100.0000%** | **1,558,204** | **768,585** | **49.33%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: PRIVATE PASSENGER AUTO LIABILITY [19.2]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 11711 | Access Ins Co | | | | | | |
| | | 11711 | Access Ins Co | 103,427,458 | 0.9393% | 77,719,982 | 49,214,936 | 63.32% |
| | | | | **103,427,458** | **0.9393%** | **77,719,982** | **49,214,936** | **63.32%** |
| 2 | 313 | AEGIS GRP | | | | | | |
| | | 33898 | Aegis Security Ins Co | 1,211,035 | 0.0110% | 1,211,035 | 580,309 | 47.92% |
| | | | | **1,211,035** | **0.0110%** | **1,211,035** | **580,309** | **47.92%** |
| 3 | 3596 | Affirmative Ins Grp | | | | | | |
| | | 42609 | Affirmative Ins Co | 23,383,957 | 0.2124% | 24,221,727 | 12,822,874 | 52.94% |
| | | | | **23,383,957** | **0.2124%** | **24,221,727** | **12,822,874** | **52.94%** |
| 4 | 10920 | Alliance United Ins Co | | | | | | |
| | | 10920 | Alliance United Ins Co | 38,622,862 | 0.3508% | 38,731,991 | 25,807,146 | 66.63% |
| | | | | **38,622,862** | **0.3508%** | **38,731,991** | **25,807,146** | **66.63%** |
| 5 | 761 | ALLIANZ INS GRP | | | | | | |
| | | 21873 | Firemans Fund Ins Co | 15,665,085 | 0.1423% | 15,830,021 | 20,914,014 | 132.12% |
| | | | | **15,665,085** | **0.1423%** | **15,830,021** | **20,914,014** | **132.12%** |
| 6 | 3239 | Allied World Assur Holding Grp | | | | | | |
| | | 22730 | Allied World Reins Co | 74,236 | 0.0007% | 53,351 | 33,655 | 63.08% |
| | | | | **74,236** | **0.0007%** | **53,351** | **33,655** | **63.08%** |
| 7 | 8 | ALLSTATE INS GRP | | | | | | |
| | | 19240 | Allstate Ind Co | 717,444,798 | 6.5156% | 714,643,190 | 428,424,693 | 59.95% |
| | | 19232 | Allstate Ins Co | 177,211,897 | 1.6094% | 195,819,702 | 82,529,948 | 42.15% |
| | | 10358 | Encompass Ins Co | 25,564,341 | 0.2322% | 28,182,044 | 14,034,549 | 49.80% |
| | | 17230 | Allstate Prop & Cas Ins Co | 4,547,247 | 0.0413% | 5,297,238 | 2,778,487 | 52.45% |
| | | 37907 | Deerbrook Ins Co | 3,798,941 | 0.0345% | 4,558,055 | 4,004,605 | 87.86% |
| | | | | **928,567,224** | **8.4329%** | **948,500,229** | **531,772,282** | **56.06%** |
| 8 | 84 | American Financial Grp | | | | | | |
| | | 32620 | National Interstate Ins Co | 621,025 | 0.0056% | 639,364 | 187,106 | 29.26% |
| | | 16691 | Great Amer Ins Co | 154,454 | 0.0014% | 184,277 | 70,889 | 38.47% |
| | | 26832 | Great Amer Alliance Ins Co | 106,009 | 0.0010% | 113,372 | 97,027 | 85.58% |
| | | 26344 | Great Amer Assur Co | 83,557 | 0.0008% | 78,640 | 156,347 | 198.81% |
| | | 33723 | Great Amer Spirit Ins Co | 5,019 | 0.0000% | 5,036 | -16,963 | -336.83% |
| | | | | **970,064** | **0.0088%** | **1,020,689** | **494,406** | **48.44%** |
| 9 | 3678 | American Independent Ins Grp | | | | | | |
| | | 39098 | Omni Ins Co | 349,459 | 0.0032% | 514,032 | 121,884 | 23.71% |
| | | | | **349,459** | **0.0032%** | **514,032** | **121,884** | **23.71%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: PRIVATE PASSENGER AUTO LIABILITY [19.2]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 10 | 12 | | AMERICAN INTL GRP | | | | | |
| | | 12963 | 21st Century Ins Co | 484,997,983 | 4.4046% | 500,996,754 | 302,515,418 | 60.38% |
| | | 23809 | Granite State Ins Co | 149,930,569 | 1.3616% | 176,148,101 | 151,552,023 | 86.04% |
| | | 43761 | American Intl Ins Co Of CA | 36,952,202 | 0.3356% | 43,263,813 | 26,576,036 | 61.43% |
| | | 19429 | Insurance Co Of The State Of PA | 16,339,274 | 0.1484% | 15,175,833 | 9,943,436 | 65.52% |
| | | 36404 | 21st Century Cas Co | 7,341,788 | 0.0667% | 7,820,773 | 3,866,193 | 49.43% |
| | | 34789 | AIG Centennial Ins Co | 28,539 | 0.0003% | 486,163 | 697,238 | 143.42% |
| | | 23841 | New Hampshire Ins Co | 14,000 | 0.0001% | 12 | -1,735 | -14458.33% |
| | | | | **695,604,355** | **6.3173%** | **743,891,449** | **495,148,609** | **66.56%** |
| 11 | 408 | | AMERICAN NATL FIN GRP | | | | | |
| | | 11048 | Pacific Prop & Cas Co | 9,152,991 | 0.0831% | 9,089,666 | 6,386,012 | 70.26% |
| | | | | **9,152,991** | **0.0831%** | **9,089,666** | **6,386,012** | **70.26%** |
| 12 | 1346 | | AMERICAN SAFETY HOLDING GRP | | | | | |
| | | 39969 | American Safety Cas Ins Co | 6,351 | 0.0001% | 6,351 | 80,563 | 1268.51% |
| | | | | **6,351** | **0.0001%** | **6,351** | **80,563** | **1268.51%** |
| 13 | 4 | | Ameriprise Fin Grp | | | | | |
| | | 29068 | IDS Prop Cas Ins Co | 104,365,265 | 0.9478% | 103,016,400 | 79,040,240 | 76.73% |
| | | | | **104,365,265** | **0.9478%** | **103,016,400** | **79,040,240** | **76.73%** |
| 14 | 28 | | AMICA MUT GRP | | | | | |
| | | 19976 | Amica Mut Ins Co | 26,516,511 | 0.2408% | 25,998,719 | 12,672,757 | 48.74% |
| | | | | **26,516,511** | **0.2408%** | **25,998,719** | **12,672,757** | **48.74%** |
| 15 | 4256 | | Anchor Ins Holdings Grp | | | | | |
| | | 40010 | Anchor Gen Ins Co | 29,716,160 | 0.2699% | 29,680,825 | 18,159,827 | 61.18% |
| | | | | **29,716,160** | **0.2699%** | **29,680,825** | **18,159,827** | **61.18%** |
| 16 | 1279 | | Arch Ins Grp | | | | | |
| | | 11150 | Arch Ins Co | 5,953 | 0.0001% | 5,953 | -16,416 | -275.76% |
| | | | | **5,953** | **0.0001%** | **5,953** | **-16,416** | **-275.76%** |
| 17 | 19 | | Assurant Inc Grp | | | | | |
| | | 10111 | American Bankers Ins Co Of FL | 489,950 | 0.0044% | 484,830 | 100,999 | 20.83% |
| | | 19615 | American Reliable Ins Co | 101,786 | 0.0009% | 106,861 | 1,418 | 1.33% |
| | | | | **591,736** | **0.0054%** | **591,691** | **102,417** | **17.31%** |
| 18 | 24 | | ATLANTIC CO GRP | | | | | |
| | | 19909 | Centennial Ins Co | 48,542 | 0.0004% | 52,249 | 548,010 | 1048.84% |
| | | 19895 | Atlantic Mut Ins Co | 28,618 | 0.0003% | 33,423 | 3,605 | 10.79% |
| | | | | **77,160** | **0.0007%** | **85,672** | **551,615** | **643.87%** |
| 19 | 1318 | | Auto Club Enterprises Ins Grp | | | | | |
| | | 15598 | Interins Exch Of The Automobile Club | 927,895,370 | 8.4268% | 937,312,717 | 500,909,413 | 53.44% |
| | | | | **927,895,370** | **8.4268%** | **937,312,717** | **500,909,413** | **53.44%** |
| 20 | 1330 | | Balboa Ins Grp | | | | | |
| | | 24813 | Balboa Ins Co | 14,994,636 | 0.1362% | 17,879,267 | 12,737,100 | 71.24% |
| | | 24821 | Meritplan Ins Co | 13,270,625 | 0.1205% | 15,542,691 | 11,240,355 | 72.32% |
| | | | | **28,265,261** | **0.2567%** | **33,421,958** | **23,977,455** | **71.74%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: PRIVATE PASSENGER AUTO LIABILITY [19.2]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 21 | 31 | | BERKSHIRE HATHAWAY GRP | | | | | |
| | | 35882 | Geico Gen Ins Co | 199,754,901 | 1.8141% | 193,482,174 | 115,024,111 | 59.45% |
| | | 22055 | Geico Ind Co | 103,723,543 | 0.9420% | 96,130,485 | 55,520,943 | 57.76% |
| | | 22063 | Government Employees Ins Co | 91,149,945 | 0.8278% | 89,697,136 | 51,372,216 | 57.27% |
| | | 41491 | Geico Cas Co | 81,167,771 | 0.7371% | 75,388,107 | 39,337,395 | 52.18% |
| | | | | **475,796,160** | **4.3210%** | **454,697,902** | **261,254,665** | **57.46%** |
| 22 | 33 | | CALIFORNIA CAS MGMT GRP | | | | | |
| | | 20117 | California Cas Ind Exch | 59,718,419 | 0.5423% | 61,145,617 | 34,622,366 | 56.62% |
| | | | | **59,718,419** | **0.5423%** | **61,145,617** | **34,622,366** | **56.62%** |
| 23 | 1278 | | CALIFORNIA STATE AUTO GRP | | | | | |
| | | 15539 | California State Auto Assn Inter Ins | 713,710,518 | 6.4817% | 752,781,295 | 379,350,683 | 50.39% |
| | | 37770 | Western United Ins Co | 46,673,724 | 0.4239% | 49,616,595 | 24,465,881 | 49.31% |
| | | 10921 | ACA Ins Co | 31,108,439 | 0.2825% | 30,437,693 | 19,353,068 | 63.58% |
| | | | | **791,492,681** | **7.1881%** | **832,835,583** | **423,169,632** | **50.81%** |
| 24 | 802 | | Capital Ins Grp | | | | | |
| | | 13544 | California Capital Ins Co | 21,125,249 | 0.1919% | 21,152,201 | 13,674,412 | 64.65% |
| | | 12890 | Eagle W Ins Co | 943,502 | 0.0086% | 943,233 | 579,918 | 61.48% |
| | | | | **22,068,751** | **0.2004%** | **22,095,434** | **14,254,330** | **64.51%** |
| 25 | 26905 | | Century Natl Ins Co | | | | | |
| | | 26905 | Century Natl Ins Co | 3,218,001 | 0.0292% | 3,195,847 | 940,453 | 29.43% |
| | | | | **3,218,001** | **0.0292%** | **3,195,847** | **940,453** | **29.43%** |
| 26 | 38 | | CHUBB & SON INC GRP | | | | | |
| | | 20281 | Federal Ins Co | 7,026,642 | 0.0638% | 3,463,284 | 1,158,645 | 33.46% |
| | | 35181 | Executive Risk Ind Inc | 71,906 | 0.0007% | 107,684 | 51,597 | 47.92% |
| | | 20397 | Vigilant Ins Co | 97 | 0.0000% | 97 | -34 | -35.05% |
| | | 20346 | Pacific Ind Co | 10 | 0.0000% | 10 | -8 | -80.00% |
| | | | | **7,098,655** | **0.0645%** | **3,571,075** | **1,210,200** | **33.89%** |
| 27 | 323 | | CIVIL SERV EMPLOYEE GRP | | | | | |
| | | 10693 | Civil Serv Employees Ins Co | 9,531,319 | 0.0866% | 9,784,032 | 4,033,342 | 41.22% |
| | | 18953 | CSE Safeguard Ins Co | 7,141,804 | 0.0649% | 7,048,302 | 3,317,359 | 47.07% |
| | | | | **16,673,123** | **0.1514%** | **16,832,334** | **7,350,701** | **43.67%** |
| 28 | 816 | | COMMERCE INC GRP | | | | | |
| | | 13161 | Commerce W Ins Co | 38,674,449 | 0.3512% | 30,901,046 | 16,788,254 | 54.33% |
| | | | | **38,674,449** | **0.3512%** | **30,901,046** | **16,788,254** | **54.33%** |
| 29 | 10783 | | Cornerstone Natl Ins Co | | | | | |
| | | 10783 | Cornerstone Natl Ins Co | 6,886,422 | 0.0625% | 3,615,055 | 2,712,693 | 75.04% |
| | | | | **6,886,422** | **0.0625%** | **3,615,055** | **2,712,693** | **75.04%** |
| 30 | 3489 | | Delek Grp | | | | | |
| | | 19216 | Southern Ins Co | 14,298,358 | 0.1299% | 10,291,073 | 7,462,542 | 72.51% |
| | | | | **14,298,358** | **0.1299%** | **10,291,073** | **7,462,542** | **72.51%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: PRIVATE PASSENGER AUTO LIABILITY [19.2]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 31 | 930 | DHC GRP | | | | | | |
| | | 23671 | National Amer Ins Co of CA | 3,585,622 | 0.0326% | 3,563,687 | 1,586,893 | 44.53% |
| | | 19269 | Danielson Natl Ins Co | 2,364,842 | 0.0215% | 2,335,511 | 1,537,755 | 65.84% |
| | | | | **5,950,464** | **0.0540%** | **5,899,198** | **3,124,648** | **52.97%** |
| 32 | 831 | DOCTORS CO GRP | | | | | | |
| | | 34495 | Doctors Co An Interins Exch | 53,626 | 0.0005% | 54,694 | 38,038 | 69.55% |
| | | | | **53,626** | **0.0005%** | **54,694** | **38,038** | **69.55%** |
| 33 | 57 | ELECTRIC INS GRP | | | | | | |
| | | 21261 | Electric Ins Co | 2,228,984 | 0.0202% | 2,291,961 | 1,209,891 | 52.79% |
| | | | | **2,228,984** | **0.0202%** | **2,291,961** | **1,209,891** | **52.79%** |
| 34 | 158 | FAIRFAX FIN GRP | | | | | | |
| | | 25054 | Hudson Ins Co | 16,849,977 | 0.1530% | 19,622,779 | 14,909,142 | 75.98% |
| | | | | **16,849,977** | **0.1530%** | **19,622,779** | **14,909,142** | **75.98%** |
| 35 | 670 | FIDELITY NATL FIN GRP | | | | | | |
| | | 25180 | Fidelity Natl Ins Co | 4,993,116 | 0.0453% | 4,881,395 | 2,978,673 | 61.02% |
| | | | | **4,993,116** | **0.0453%** | **4,881,395** | **2,978,673** | **61.02%** |
| 36 | 70 | FIRST AMER TITLE GRP | | | | | | |
| | | 37710 | First Amer Prop & Cas Ins Co | 58,605 | 0.0005% | 29,712 | 13,630 | 45.87% |
| | | | | **58,605** | **0.0005%** | **29,712** | **13,630** | **45.87%** |
| 37 | 1169 | GENERALI GRP | | | | | | |
| | | 11231 | Generali Us Branch | 58,452 | 0.0005% | 65,523 | -99,761 | -152.25% |
| | | | | **58,452** | **0.0005%** | **65,523** | **-99,761** | **-152.25%** |
| 38 | 79 | GMAC INS HOLDING GRP | | | | | | |
| | | 23728 | National Gen Ins Co | 47,145,151 | 0.4282% | 46,901,005 | 32,857,042 | 70.06% |
| | | 31488 | Integon Preferred Ins Co | 16,288,662 | 0.1479% | 17,778,638 | 12,043,758 | 67.74% |
| | | 38660 | MIC Gen Ins Corp | 7,953,334 | 0.0722% | 8,495,799 | 5,208,890 | 61.31% |
| | | 29742 | Integon Natl Ins Co | 113,153 | 0.0010% | 84,672 | 15,924 | 18.81% |
| | | 22004 | CIM Ins Corp | 12,310 | 0.0001% | 19,313 | -44,076 | -228.22% |
| | | | | **71,512,610** | **0.6495%** | **73,279,427** | **50,081,538** | **68.34%** |
| 39 | 83 | GRANGE INS GRP | | | | | | |
| | | 22101 | Grange Ins Assn | 5,569,820 | 0.0506% | 5,599,066 | 3,226,370 | 57.62% |
| | | | | **5,569,820** | **0.0506%** | **5,599,066** | **3,226,370** | **57.62%** |
| 40 | 303 | GUIDEONE INS GRP | | | | | | |
| | | 15032 | Guideone Mut Ins Co | 13,973 | 0.0001% | 15,045 | 5,159 | 34.29% |
| | | | | **13,973** | **0.0001%** | **15,045** | **5,159** | **34.29%** |
| 41 | 517 | HANNOVER GRP | | | | | | |
| | | 20532 | Clarendon Natl Ins Co | 931,772 | 0.0085% | 1,241,326 | 254,329 | 20.49% |
| | | 21806 | Harbor Specialty Ins Co | 387 | 0.0000% | 387 | -2,195,932 | 567424.29% |
| | | | | **932,159** | **0.0085%** | **1,241,713** | **-1,941,603** | **-156.36%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: PRIVATE PASSENGER AUTO LIABILITY [19.2]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 42 | 91 | | HARTFORD FIRE & CAS GRP | | | | | |
| | | 30104 | Hartford Underwriters Ins Co | 74,160,318 | 0.6735% | 74,719,924 | 48,829,885 | 65.35% |
| | | 29424 | Hartford Cas Ins Co | 47,861,618 | 0.4347% | 49,080,694 | 36,143,526 | 73.64% |
| | | 29459 | Twin City Fire Ins Co Co | 4,316,633 | 0.0392% | 4,952,645 | 2,742,638 | 55.38% |
| | | 19682 | Hartford Fire In Co | 198 | 0.0000% | 474 | 258,618 | 54560.76% |
| | | | | **126,338,767** | **1.1474%** | **128,753,737** | **87,974,667** | **68.33%** |
| 43 | 300 | | HORACE MANN GRP | | | | | |
| | | 22578 | Horace Mann Ins Co | 12,439,248 | 0.1130% | 12,172,432 | 8,106,437 | 66.60% |
| | | 22756 | Horace Mann Prop & Cas Ins Co | 3,863,188 | 0.0351% | 4,020,915 | 2,493,248 | 62.01% |
| | | | | **16,302,436** | **0.1481%** | **16,193,347** | **10,599,685** | **65.46%** |
| 44 | 225 | | IAT Reins Co Grp | | | | | |
| | | 23248 | Occidental Fire & Cas Co Of NC | 10,662,292 | 0.0968% | 11,019,004 | 6,974,162 | 63.29% |
| | | | | **10,662,292** | **0.0968%** | **11,019,004** | **6,974,162** | **63.29%** |
| 45 | 922 | | ICW GRP | | | | | |
| | | 40029 | Explorer Ins Co | 36,773,996 | 0.3340% | 32,422,436 | 15,457,541 | 47.68% |
| | | 27847 | Insurance Co Of The West | 5,265,348 | 0.0478% | 5,523,031 | 3,470,911 | 62.84% |
| | | | | **42,039,344** | **0.3818%** | **37,945,467** | **18,928,452** | **49.88%** |
| 46 | 3495 | | Infinity Prop & Cas Ins Grp | | | | | |
| | | 22268 | Infinity Ins Co | 273,210,174 | 2.4812% | 277,871,623 | 159,631,244 | 57.45% |
| | | 11738 | Infinity Auto Ins Co | 5,063,967 | 0.0460% | 6,125,977 | 3,378,882 | 55.16% |
| | | 10068 | Hillstar Ins Co | 3,206,443 | 0.0291% | 4,431,966 | 2,530,232 | 57.09% |
| | | 20260 | Infinity Select Ins Co | 377,271 | 0.0034% | 288,701 | 150,390 | 52.09% |
| | | | | **281,857,855** | **2.5597%** | **288,718,267** | **165,690,748** | **57.39%** |
| 47 | 9 | | JPMorgan Chase & Co Grp | | | | | |
| | | 12832 | Personal Express Ins Co | 4,736,432 | 0.0430% | 3,465,803 | 1,246,775 | 35.97% |
| | | 22985 | Sequoia Ins Co | 20,881 | 0.0002% | 1,456,853 | 647,508 | 44.45% |
| | | | | **4,757,313** | **0.0432%** | **4,922,656** | **1,894,283** | **38.48%** |
| 48 | 1326 | | KINGSWAY GRP | | | | | |
| | | 33650 | Mendota Ins Co | 10,341,670 | 0.0939% | 10,129,539 | 5,523,862 | 54.53% |
| | | 33855 | Lincoln Gen Ins Co | 8,353,017 | 0.0759% | 14,929,964 | 10,759,435 | 72.07% |
| | | 42862 | Universal Cas Co | 1,857,060 | 0.0169% | 1,103,308 | 761,222 | 68.99% |
| | | | | **20,551,747** | **0.1866%** | **26,162,811** | **17,044,519** | **65.15%** |
| 49 | 456 | | LANCER FINANCIAL GRP | | | | | |
| | | 26077 | Lancer Ins Co | 97,777 | 0.0009% | 97,777 | 2,457 | 2.51% |
| | | | | **97,777** | **0.0009%** | **97,777** | **2,457** | **2.51%** |
| 50 | 111 | | LIBERTY MUT GRP | | | | | |
| | | 24740 | Safeco Ins Co Of Amer | 183,117,429 | 1.6630% | 183,722,981 | 100,094,439 | 54.48% |
| | | 23035 | Liberty Mut Fire Ins Co | 138,203,895 | 1.2551% | 136,954,262 | 85,442,474 | 62.39% |
| | | 37214 | American States Preferred Ins Co | 19,774,939 | 0.1796% | 19,690,664 | 11,087,206 | 56.31% |
| | | 39012 | Safeco Ins Co Of IL | 1,487,887 | 0.0135% | 1,207,209 | 357,005 | 29.57% |
| | | 24724 | First Natl Ins Co Of Amer | 1,056,375 | 0.0096% | 1,083,813 | 241,813 | 22.31% |
| | | | | **343,640,525** | **3.1208%** | **342,658,929** | **197,222,937** | **57.56%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: PRIVATE PASSENGER AUTO LIABILITY [19.2]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 51 | 4381 | Lightyear Delos Grp | | | | | | |
| | | 35408 | Delos Ins Co | 7,448,201 | 0.0676% | 4,964,512 | 3,692,625 | 74.38% |
| | | | | **7,448,201** | **0.0676%** | **4,964,512** | **3,692,625** | **74.38%** |
| 52 | 3702 | Loya Grp | | | | | | |
| | | 12589 | Loya Cas Ins Co | 23,543,058 | 0.2138% | 21,760,256 | 12,537,586 | 57.62% |
| | | | | **23,543,058** | **0.2138%** | **21,760,256** | **12,537,586** | **57.62%** |
| 53 | 785 | MARKEL CORP GRP | | | | | | |
| | | 28932 | Markel Amer Ins Co | 953,691 | 0.0087% | 988,425 | 266,352 | 26.95% |
| | | | | **953,691** | **0.0087%** | **988,425** | **266,352** | **26.95%** |
| 54 | 660 | MERCURY GEN GRP | | | | | | |
| | | 27553 | Mercury Ins Co | 754,828,661 | 6.8551% | 763,669,143 | 411,364,859 | 53.87% |
| | | 11908 | Mercury Cas Co | 220,924,987 | 2.0064% | 230,798,394 | 114,990,065 | 49.82% |
| | | 38342 | California Automobile Ins Co | 110,918,495 | 1.0073% | 116,690,002 | 56,232,932 | 48.19% |
| | | | | **1,086,672,143** | **9.8688%** | **1,111,157,539** | **582,587,856** | **52.43%** |
| 55 | 241 | METROPOLITAN GRP | | | | | | |
| | | 25321 | Metropolitan Drt Prop & Cas Ins Co | 34,588,845 | 0.3141% | 34,511,487 | 22,480,439 | 65.14% |
| | | | | **34,588,845** | **0.3141%** | **34,511,487** | **22,480,439** | **65.14%** |
| 56 | 40150 | MGA Ins Co Inc | | | | | | |
| | | 40150 | MGA Ins Co Inc | 1,434,131 | 0.0130% | 2,087,526 | 950,370 | 45.53% |
| | | | | **1,434,131** | **0.0130%** | **2,087,526** | **950,370** | **45.53%** |
| 57 | 361 | Munich Re Grp | | | | | | |
| | | 23469 | American Modern Home Ins Co | 1,464,715 | 0.0133% | 1,554,071 | 735,843 | 47.35% |
| | | 23450 | American Family Home Ins Co | 173,220 | 0.0016% | 38,127 | 15,127 | 39.68% |
| | | | | **1,637,935** | **0.0149%** | **1,592,198** | **750,970** | **47.17%** |
| 58 | 19119 | National Unity Ins Co | | | | | | |
| | | 19119 | National Unity Ins Co | 322,456 | 0.0029% | 318,007 | 78,744 | 24.76% |
| | | | | **322,456** | **0.0029%** | **318,007** | **78,744** | **24.76%** |
| 59 | 13127 | Nations Ins Co | | | | | | |
| | | 13127 | Nations Ins Co | 2,306,425 | 0.0209% | 942,207 | 640,701 | 68.00% |
| | | | | **2,306,425** | **0.0209%** | **942,207** | **640,701** | **68.00%** |
| 60 | 140 | NATIONWIDE CORP GRP | | | | | | |
| | | 19100 | Amco Ins Co | 120,100,537 | 1.0907% | 110,810,290 | 78,958,706 | 71.26% |
| | | 42889 | Victoria Fire & Cas Co | 72,452,616 | 0.6580% | 68,127,372 | 45,786,763 | 67.21% |
| | | 25453 | Nationwide Ins Co Of Amer | 59,915,399 | 0.5441% | 53,574,166 | 35,429,224 | 66.13% |
| | | 42579 | Allied Prop & Cas Ins Co | 58,880,570 | 0.5347% | 57,252,540 | 34,411,660 | 60.11% |
| | | 42587 | Depositors Ins Co | 6,076,861 | 0.0552% | 6,604,045 | 4,390,055 | 66.48% |
| | | 13242 | Titan Ind Co | 139,279 | 0.0013% | -378,164 | 6,068 | -1.60% |
| | | | | **317,565,262** | **2.8840%** | **295,990,249** | **198,982,476** | **67.23%** |
| 61 | 27073 | Nipponkoa Ins Co Ltd US Br | | | | | | |
| | | 27073 | Nipponkoa Ins Co Ltd US Br | 58,297 | 0.0005% | 94,536 | 15,572 | 16.47% |
| | | | | **58,297** | **0.0005%** | **94,536** | **15,572** | **16.47%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: PRIVATE PASSENGER AUTO LIABILITY [19.2]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 62 | 4051 | Ocean Harbor Grp | | | | | | |
| | | 12360 | Ocean Harbor Cas Ins Co | 5,634,647 | 0.0512% | 5,960,233 | 5,598,379 | 93.93% |
| | | | | **5,634,647** | **0.0512%** | **5,960,233** | **5,598,379** | **93.93%** |
| 63 | 645 | OREGON MUT GRP | | | | | | |
| | | 14907 | Oregon Mut Ins Co | 1,926,261 | 0.0175% | 1,664,434 | 561,562 | 33.74% |
| | | | | **1,926,261** | **0.0175%** | **1,664,434** | **561,562** | **33.74%** |
| 64 | 40550 | Pacific Pioneer Ins Co | | | | | | |
| | | 40550 | Pacific Pioneer Ins Co | 237,796 | 0.0022% | 259,436 | 200,735 | 77.37% |
| | | | | **237,796** | **0.0022%** | **259,436** | **200,735** | **77.37%** |
| 65 | 3638 | PGC Holding Corp Grp | | | | | | |
| | | 37648 | Permanent Gen Assur Corp | 37,078,128 | 0.3367% | 38,513,458 | 23,644,813 | 61.39% |
| | | | | **37,078,128** | **0.3367%** | **38,513,458** | **23,644,813** | **61.39%** |
| 66 | 677 | Philadelphia Consolidated Holding Grp | | | | | | |
| | | 18058 | Philadelphia Ind Ins Co | 320,022 | 0.0029% | 289,253 | 311,740 | 107.77% |
| | | | | **320,022** | **0.0029%** | **289,253** | **311,740** | **107.77%** |
| 67 | 155 | PROGRESSIVE GRP | | | | | | |
| | | 44288 | Progressive Choice Ins Co | 241,072,315 | 2.1893% | 243,148,438 | 139,800,928 | 57.50% |
| | | 27804 | Progressive West Ins Co | 174,173,195 | 1.5818% | 183,430,907 | 112,135,585 | 61.13% |
| | | 24260 | Progressive Cas Ins Co | 21,561,767 | 0.1958% | 20,608,933 | 9,264,925 | 44.96% |
| | | 16322 | Progressive Direct Ins Co | 9,718,682 | 0.0883% | 8,609,031 | 4,995,988 | 58.03% |
| | | 11851 | Progressive Advanced Ins Co | 93,344 | 0.0008% | 95,436 | -23,766 | -24.90% |
| | | | | **446,619,303** | **4.0561%** | **455,892,745** | **266,173,660** | **58.39%** |
| 68 | 796 | QBE INS GRP | | | | | | |
| | | 39217 | QBE Ins Corp | 31,789,105 | 0.2887% | 33,808,850 | 25,870,857 | 76.52% |
| | | 25747 | Unigard Ins Co | 8,470,681 | 0.0769% | 8,631,520 | 3,727,949 | 43.19% |
| | | 37257 | Praetorian Ins Co | 5,243,751 | 0.0476% | 4,556,904 | 1,057,220 | 23.20% |
| | | 37303 | Redland Ins Co | 2,375,669 | 0.0216% | 3,901,167 | 2,280,309 | 58.45% |
| | | | | **47,879,206** | **0.4348%** | **50,898,441** | **32,936,335** | **64.71%** |
| 69 | 1234 | RESPONSE INS GRP | | | | | | |
| | | 10970 | Response Ind Co Of CA | 930,346 | 0.0084% | 903,526 | 669,588 | 74.11% |
| | | 26050 | Response Worldwide Ins Co | 863,176 | 0.0078% | 941,004 | 520,103 | 55.27% |
| | | 43044 | Response Ins Co | 803,562 | 0.0073% | 761,907 | 584,623 | 76.73% |
| | | | | **2,597,084** | **0.0236%** | **2,606,437** | **1,774,314** | **68.07%** |
| 70 | 257 | SAFEWAY INS GRP | | | | | | |
| | | 12521 | Safeway Ins Co | 23,272,086 | 0.2113% | 22,760,921 | 11,010,591 | 48.37% |
| | | 10939 | Safeway Direct Ins Co | 1,048,027 | 0.0095% | 1,101,681 | 897,939 | 81.51% |
| | | | | **24,320,113** | **0.2209%** | **23,862,602** | **11,908,530** | **49.90%** |
| 71 | 169 | SENTRY INS GRP | | | | | | |
| | | 13137 | Viking Ins Co Of WI | 111,588,056 | 1.0134% | 110,474,326 | 55,673,878 | 50.40% |
| | | | | **111,588,056** | **1.0134%** | **110,474,326** | **55,673,878** | **50.40%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: PRIVATE PASSENGER AUTO LIABILITY [19.2]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 72 | 3219 | Sompo Japan Ins Grp | | | | | | |
| | | 11126 | Sompo Japan Ins Co of Amer | 3,941 | 0.0000% | 19,430 | 15,338 | 78.94% |
| | | | | **3,941** | **0.0000%** | **19,430** | **15,338** | **78.94%** |
| 73 | 176 | STATE FARM GRP | | | | | | |
| | | 25178 | State Farm Mut Auto Ins Co | 1,354,849,254 | 12.3043% | 1,346,572,399 | 889,445,927 | 66.05% |
| | | | | **1,354,849,254** | **12.3043%** | **1,346,572,399** | **889,445,927** | **66.05%** |
| 74 | 93 | STATE NATL GRP | | | | | | |
| | | 12831 | State Natl Ins Co Inc | 4,410,049 | 0.0401% | 5,706,987 | 3,106,705 | 54.44% |
| | | | | **4,410,049** | **0.0401%** | **5,706,987** | **3,106,705** | **54.44%** |
| 75 | 12878 | Sterling Cas Ins Co | | | | | | |
| | | 12878 | Sterling Cas Ins Co | 12,655,669 | 0.1149% | 15,045,585 | 7,867,281 | 52.29% |
| | | | | **12,655,669** | **0.1149%** | **15,045,585** | **7,867,281** | **52.29%** |
| 76 | 88 | The Hanover Ins Grp | | | | | | |
| | | 22292 | Hanover Ins Co | 20,298 | 0.0002% | 23,511 | 3,216 | 13.68% |
| | | | | **20,298** | **0.0002%** | **23,511** | **3,216** | **13.68%** |
| 77 | 3098 | Tokio Marine Holdings Inc GRP | | | | | | |
| | | 12904 | Tokio Marine & Nichido Fire Ins Co | 5,589,639 | 0.0508% | 5,695,535 | 3,748,946 | 65.82% |
| | | | | **5,589,639** | **0.0508%** | **5,695,535** | **3,748,946** | **65.82%** |
| 78 | 161 | TOPA EQUITIES LTD GRP | | | | | | |
| | | 18031 | Topa Ins Co | 16,537,936 | 0.1502% | 16,995,403 | 12,046,127 | 70.88% |
| | | | | **16,537,936** | **0.1502%** | **16,995,403** | **12,046,127** | **70.88%** |
| 79 | 3548 | Travelers Grp | | | | | | |
| | | 19070 | Standard Fire Ins Co | 80,382,195 | 0.7300% | 75,747,153 | 35,640,847 | 47.05% |
| | | 24015 | Northland Ins Co | 13,328 | 0.0001% | 17,437 | 35,926 | 206.03% |
| | | | | **80,395,523** | **0.7301%** | **75,764,590** | **35,676,773** | **47.09%** |
| 80 | 200 | UNITED SERV AUTOMOBILE ASSN GRP | | | | | | |
| | | 25941 | USAA | 164,557,858 | 1.4945% | 165,214,784 | 106,224,217 | 64.29% |
| | | 25968 | USAA Cas Ins Co | 162,092,920 | 1.4721% | 162,060,079 | 103,291,065 | 63.74% |
| | | 18600 | USAA General Ind Co | 11,629,646 | 0.1056% | 10,451,059 | 6,252,014 | 59.82% |
| | | 21253 | Garrison Prop & Cas Ins Co | 6,859,772 | 0.0623% | 5,704,343 | 4,403,642 | 77.20% |
| | | | | **345,140,196** | **3.1345%** | **343,430,265** | **220,170,938** | **64.11%** |
| 81 | 215 | UNITRIN GRP | | | | | | |
| | | 19852 | Financial Ind Co | 113,432,959 | 1.0302% | 96,686,721 | 63,887,466 | 66.08% |
| | | 10914 | Kemper Independence Ins Co | 32,140,678 | 0.2919% | 32,894,819 | 19,334,948 | 58.78% |
| | | 10226 | Unitrin Direct Ins Co | 17,809,242 | 0.1617% | 18,409,347 | 13,951,058 | 75.78% |
| | | 31968 | Merastar Ins Co | 3,189,913 | 0.0290% | 3,309,125 | 1,741,462 | 52.63% |
| | | 16063 | Unitrin Auto & Home Ins Co | 403,836 | 0.0037% | 432,755 | 296,619 | 68.54% |
| | | 10915 | Unitrin Direct Property & Cas Co | 3,525 | 0.0000% | 3,525 | 184,356 | 5229.96% |
| | | | | **166,980,153** | **1.5165%** | **151,736,292** | **99,395,909** | **65.51%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: PRIVATE PASSENGER AUTO LIABILITY [19.2]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 82 | 1179 | | WAWANESA INS GRP | | | | | |
| | | 10683 | Wawanesa General Ins Co | 102,718,040 | 0.9329% | 97,328,212 | 87,580,220 | 89.98% |
| | | 31526 | Wawanesa Mut Ins Co Us Branch | 24,090,105 | 0.2188% | 24,039,154 | 20,639,346 | 85.86% |
| | | | | **126,808,145** | **1.1516%** | **121,367,366** | **108,219,566** | **89.17%** |
| 83 | 27502 | | Western General Ins Co | | | | | |
| | | 27502 | Western General Ins Co | 19,752,446 | 0.1794% | 26,662,511 | 20,608,154 | 77.29% |
| | | | | **19,752,446** | **0.1794%** | **26,662,511** | **20,608,154** | **77.29%** |
| 84 | 2898 | | Western Serv Contract Grp | | | | | |
| | | 37850 | Pacific Specialty Ins Co | 11,804,279 | 0.1072% | 11,474,261 | 2,901,750 | 25.29% |
| | | | | **11,804,279** | **0.1072%** | **11,474,261** | **2,901,750** | **25.29%** |
| 85 | 1129 | | WHITE MOUNTAINS GRP | | | | | |
| | | 30210 | Esurance Prop & Cas Ins Co | 109,827,463 | 0.9974% | 109,061,533 | 60,859,367 | 55.80% |
| | | 34460 | Autoone Ins Co | 2,515,226 | 0.0228% | 2,684,444 | 2,028,328 | 75.56% |
| | | 37915 | Essentia Ins Co | 1,191,517 | 0.0108% | 436,162 | 200,661 | 46.01% |
| | | 20648 | Employers Fire Ins Co | 175,593 | 0.0016% | 126,315 | 41,048 | 32.50% |
| | | 21962 | Pennsylvania Gen Ins Co | 963 | 0.0000% | 963 | -60,772 | -6310.70% |
| | | 20621 | OneBeacon Amer Ins Co | 236 | 0.0000% | -153 | 0 | 0.00% |
| | | | | **113,710,998** | **1.0327%** | **112,309,264** | **63,068,632** | **56.16%** |
| 86 | 273 | | WORKMENS GRP | | | | | |
| | | 13250 | Workmens Auto Ins Co | 16,569,177 | 0.1505% | 18,110,202 | 10,038,095 | 55.43% |
| | | | | **16,569,177** | **0.1505%** | **18,110,202** | **10,038,095** | **55.43%** |
| 87 | 98 | | WR Berkley Corp GRP | | | | | |
| | | 40045 | Starnet Ins Co | 513,250 | 0.0047% | 1,010,617 | -41,778 | -4.13% |
| | | | | **513,250** | **0.0047%** | **1,010,617** | **-41,778** | **-4.13%** |
| 88 | 1285 | | XL AMER GRP | | | | | |
| | | 22322 | Greenwich Ins Co | 282,297 | 0.0026% | 375,687 | -1,572,575 | -418.59% |
| | | | | **282,297** | **0.0026%** | **375,687** | **-1,572,575** | **-418.59%** |
| 89 | 212 | | ZURICH INS GRP | | | | | |
| | | 21687 | Mid Century Ins Co | 590,922,022 | 5.3666% | 543,494,576 | 316,206,152 | 58.18% |
| | | 21652 | Farmers Ins Exch | 516,028,549 | 4.6864% | 559,059,669 | 261,583,989 | 46.79% |
| | | 25089 | Coast Natl Ins Co | 130,647,179 | 1.1865% | 137,175,215 | 68,300,316 | 49.79% |
| | | 11185 | Foremost Ins Co | 17,594,863 | 0.1598% | 16,780,564 | 7,871,185 | 46.91% |
| | | 11800 | Foremost Prop & Cas Ins Co | 272,700 | 0.0025% | 212,345 | 86,328 | 40.65% |
| | | 43699 | American Federation Ins Co | 99,749 | 0.0009% | 101,216 | 185,553 | 183.32% |
| | | | | **1,255,565,062** | **11.4026%** | **1,256,823,585** | **654,233,523** | **52.05%** |
| | | | **Line Total:** | **11,011,182,726** | **100.0000%** | **11,073,489,729** | **6,479,117,633** | **58.51%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

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

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 84 | | American Financial Grp | | | | | |
| | | 32620 | National Interstate Ins Co | 500 | 0.0649% | 501 | 0 | 0.00% |
| | | | | **500** | **0.0649%** | **501** | **0** | **0.00%** |
| 2 | 12 | | AMERICAN INTL GRP | | | | | |
| | | 19410 | Commerce & Industry Ins Co | 857 | 0.1113% | 873 | 79 | 9.05% |
| | | 19380 | American Home Assur Co | 1 | 0.0001% | 1 | -9 | -900.00% |
| | | | | **858** | **0.1114%** | **874** | **70** | **8.01%** |
| 3 | 1279 | | Arch Ins Grp | | | | | |
| | | 11150 | Arch Ins Co | 86,488 | 11.2341% | 91,068 | 39,208 | 43.05% |
| | | | | **86,488** | **11.2341%** | **91,068** | **39,208** | **43.05%** |
| 4 | 457 | | ARGONAUT GRP | | | | | |
| | | 19801 | Argonaut Ins Co | 9,135 | 1.1866% | 9,135 | 5,481 | 60.00% |
| | | | | **9,135** | **1.1866%** | **9,135** | **5,481** | **60.00%** |
| 5 | 158 | | FAIRFAX FIN GRP | | | | | |
| | | 21113 | United States Fire Ins Co | 13,409 | 1.7417% | 13,409 | -9,368 | -69.86% |
| | | | | **13,409** | **1.7417%** | **13,409** | **-9,368** | **-69.86%** |
| 6 | 1326 | | KINGSWAY GRP | | | | | |
| | | 33855 | Lincoln Gen Ins Co | 647 | 0.0840% | 1,046 | 0 | 0.00% |
| | | | | **647** | **0.0840%** | **1,046** | **0** | **0.00%** |
| 7 | 111 | | LIBERTY MUT GRP | | | | | |
| | | 18333 | Peerless Ind Ins Co | 2,180 | 0.2832% | 2,180 | 0 | 0.00% |
| | | | | **2,180** | **0.2832%** | **2,180** | **0** | **0.00%** |
| 8 | 748 | | Meadowbrook Ins Grp | | | | | |
| | | 21903 | Procentury Ins Co | 15,659 | 2.0340% | 1,729 | 24,228 | 1401.27% |
| | | | | **15,659** | **2.0340%** | **1,729** | **24,228** | **1401.27%** |
| 9 | 361 | | Munich Re Grp | | | | | |
| | | 19720 | American Alt Ins Corp | 28 | 0.0036% | 21 | 14 | 66.67% |
| | | | | **28** | **0.0036%** | **21** | **14** | **66.67%** |
| 10 | 677 | | Philadelphia Consolidated Holding Grp | | | | | |
| | | 18058 | Philadelphia Ind Ins Co | 19,795 | 2.5712% | 1,283 | 0 | 0.00% |
| | | | | **19,795** | **2.5712%** | **1,283** | **0** | **0.00%** |
| 11 | 796 | | QBE INS GRP | | | | | |
| | | 37303 | Redland Ins Co | 15,189 | 1.9729% | 9,880 | 2,436 | 24.66% |
| | | 37257 | Praetorian Ins Co | 9,918 | 1.2883% | 21,341 | -3,823 | -17.91% |
| | | | | **25,107** | **3.2612%** | **31,221** | **-1,387** | **-4.44%** |
| 12 | 93 | | STATE NATL GRP | | | | | |
| | | 12831 | State Natl Ins Co Inc | 3,580 | 0.4650% | 3,964 | -6,858 | -173.01% |
| | | | | **3,580** | **0.4650%** | **3,964** | **-6,858** | **-173.01%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| 13 | 4254 | The Warranty Grp | | | | | | |
| | | 40827 | Virginia Surety Co Inc | 3,481 | 0.4522% | 3,483 | -466 | -13.38% |
| | | | | **3,481** | **0.4522%** | **3,483** | **-466** | **-13.38%** |
| 14 | 21172 | Vanliner Ins Co | | | | | | |
| | | 21172 | Vanliner Ins Co | 20,123 | 2.6138% | 14,424 | 389 | 2.70% |
| | | | | **20,123** | **2.6138%** | **14,424** | **389** | **2.70%** |
| 15 | 1129 | WHITE MOUNTAINS GRP | | | | | | |
| | | 20648 | Employers Fire Ins Co | 5,032 | 0.6536% | 915 | 0 | 0.00% |
| | | | | **5,032** | **0.6536%** | **915** | **0** | **0.00%** |
| 16 | 212 | ZURICH INS GRP | | | | | | |
| | | 16535 | Zurich American Ins Co | 563,850 | 73.2394% | 60,824 | 41,248 | 67.82% |
| | | | | **563,850** | **73.2394%** | **60,824** | **41,248** | **67.82%** |
| | | | **Line Total:** | **769,872** | **100.0000%** | **236,077** | **92,559** | **39.21%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 626 | Ace Ltd Grp | | | | | | |
| | | 22667 | Ace Amer Ins Co | 6,905,534 | 0.3340% | 9,831,264 | 9,965,975 | 101.37% |
| | | 21121 | Westchester Fire Ins Co | 3,536,369 | 0.1710% | 3,431,357 | -693,542 | -20.21% |
| | | 20702 | Ace Fire Underwriters Ins Co | 1,198,252 | 0.0580% | 1,114,586 | 91,637 | 8.22% |
| | | 20699 | Ace Prop & Cas Ins Co | 292,574 | 0.0141% | 301,662 | -73,530 | -24.37% |
| | | 43575 | Indemnity Ins Co Of North Amer | 249,382 | 0.0121% | 264,521 | 103,599 | 39.16% |
| | | | | **12,182,111** | **0.5892%** | **14,943,390** | **9,394,139** | **62.86%** |
| 2 | 38733 | Alaska Natl Ins Co | | | | | | |
| | | 38733 | Alaska Natl Ins Co | 168,415 | 0.0081% | 134,731 | 11,078 | 8.22% |
| | | | | **168,415** | **0.0081%** | **134,731** | **11,078** | **8.22%** |
| 3 | 761 | ALLIANZ INS GRP | | | | | | |
| | | 21857 | American Ins Co | 5,286,796 | 0.2557% | 4,891,960 | 7,540,316 | 154.14% |
| | | 21881 | National Surety Corp | 1,607,205 | 0.0777% | 1,689,591 | 1,493,943 | 88.42% |
| | | 21849 | American Automobile Ins Co | 1,587,372 | 0.0768% | 1,931,663 | 700,655 | 36.27% |
| | | 21865 | Associated Ind Corp | 1,035,881 | 0.0501% | 1,063,947 | 1,123,660 | 105.61% |
| | | 21873 | Firemans Fund Ins Co | 821,059 | 0.0397% | 773,591 | 971,362 | 125.57% |
| | | 22837 | AGCS Marine Ins Co | 14,954 | 0.0007% | 21,662 | 306,148 | 1413.30% |
| | | | | **10,353,267** | **0.5007%** | **10,372,414** | **12,136,084** | **117.00%** |
| 4 | 8 | ALLSTATE INS GRP | | | | | | |
| | | 19232 | Allstate Ins Co | 30,834,181 | 1.4912% | 32,264,784 | 15,257,844 | 47.29% |
| | | 19240 | Allstate Ind Co | 2,872,185 | 0.1389% | 2,896,503 | 1,973,656 | 68.14% |
| | | | | **33,706,366** | **1.6301%** | **35,161,287** | **17,231,500** | **49.01%** |
| 5 | 574 | AMERCO CORP GRP | | | | | | |
| | | 31089 | Republic Western Ins Co | 113 | 0.0000% | 126 | -67,774 | -53788.89% |
| | | | | **113** | **0.0000%** | **126** | **-67,774** | **-53788.89%** |
| 6 | 1321 | American Farmers & Ranchers Grp | | | | | | |
| | | 37931 | American Farmers & Ranchers Ins Co | 632,047 | 0.0306% | 690,210 | 1,822,185 | 264.00% |
| | | | | **632,047** | **0.0306%** | **690,210** | **1,822,185** | **264.00%** |
| 7 | 84 | American Financial Grp | | | | | | |
| | | 32620 | National Interstate Ins Co | 33,584,563 | 1.6242% | 34,275,794 | 28,955,923 | 84.48% |
| | | 26344 | Great Amer Assur Co | 7,304,103 | 0.3532% | 6,121,683 | 648,708 | 10.60% |
| | | 16691 | Great Amer Ins Co | 1,700,005 | 0.0822% | 1,844,363 | 1,034,991 | 56.12% |
| | | 22136 | Great Amer Ins Co of NY | 1,281,261 | 0.0620% | 1,292,587 | 870,774 | 67.37% |
| | | 26832 | Great Amer Alliance Ins Co | 475,939 | 0.0230% | 394,320 | 72,278 | 18.33% |
| | | | | **44,345,871** | **2.1447%** | **43,928,747** | **31,582,674** | **71.90%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 8 | 12 | | AMERICAN INTL GRP | | | | | |
| | | 19445 | National Union Fire Ins Co Of Pitts | 58,824,308 | 2.8449% | 50,488,813 | 28,849,198 | 57.14% |
| | | 19429 | Insurance Co Of The State Of PA | 26,864,444 | 1.2992% | 30,509,353 | 30,648,781 | 100.46% |
| | | 23841 | New Hampshire Ins Co | 21,469,630 | 1.0383% | 26,076,655 | 17,327,284 | 66.45% |
| | | 20796 | AIG Premier Ins Co | 11,783,346 | 0.5699% | 12,948,451 | 5,810,792 | 44.88% |
| | | 23809 | Granite State Ins Co | 11,717,330 | 0.5667% | 9,167,917 | 4,639,282 | 50.60% |
| | | 19410 | Commerce & Industry Ins Co | 9,456,134 | 0.4573% | 8,549,407 | 4,877,414 | 57.05% |
| | | 19402 | AIG Cas Co | 552,818 | 0.0267% | 465,667 | -40,852 | -8.77% |
| | | | | **140,668,010** | **6.8030%** | **138,206,263** | **92,111,899** | **66.65%** |
| 9 | 408 | | AMERICAN NATL FIN GRP | | | | | |
| | | 28401 | American Natl Prop & Cas Co | 944,554 | 0.0457% | 975,662 | 334,499 | 34.28% |
| | | 11048 | Pacific Prop & Cas Co | 63,549 | 0.0031% | 57,022 | 8,671 | 15.21% |
| | | | | **1,008,103** | **0.0488%** | **1,032,684** | **343,170** | **33.23%** |
| 10 | 124 | | AMERISURE CO GRP | | | | | |
| | | 23396 | Amerisure Mut Ins Co | 128,789 | 0.0062% | 125,614 | 8,234 | 6.56% |
| | | | | **128,789** | **0.0062%** | **125,614** | **8,234** | **6.56%** |
| 11 | 2538 | | Amtrust Grp | | | | | |
| | | 25011 | Wesco Ins Co | 482,800 | 0.0233% | 157,347 | 76,031 | 48.32% |
| | | 19879 | Security Natl Ins Co | 470,445 | 0.0228% | 100,833 | 17,629 | 17.48% |
| | | | | **953,245** | **0.0461%** | **258,180** | **93,660** | **36.28%** |
| 12 | 1279 | | Arch Ins Grp | | | | | |
| | | 11150 | Arch Ins Co | 16,471,501 | 0.7966% | 14,354,696 | 7,328,875 | 51.06% |
| | | | | **16,471,501** | **0.7966%** | **14,354,696** | **7,328,875** | **51.06%** |
| 13 | 457 | | ARGONAUT GRP | | | | | |
| | | 19828 | Argonaut Midwest Ins Co | 7,369,167 | 0.3564% | 6,994,995 | 5,073,636 | 72.53% |
| | | 19860 | Argonaut Great Central Ins Co | 931,375 | 0.0450% | 856,386 | 426,154 | 49.76% |
| | | 19801 | Argonaut Ins Co | 235 | 0.0000% | 200 | -394,069 | 197034.50% |
| | | | | **8,300,777** | **0.4014%** | **7,851,581** | **5,105,721** | **65.03%** |
| 14 | 19 | | Assurant Inc Grp | | | | | |
| | | 19615 | American Reliable Ins Co | 207,038 | 0.0100% | 209,763 | 16,980 | 8.09% |
| | | | | **207,038** | **0.0100%** | **209,763** | **16,980** | **8.09%** |
| 15 | 3416 | | AXIS Capital Grp | | | | | |
| | | 37273 | Axis Ins Co | 110,475 | 0.0053% | 24,967 | 8,232 | 32.97% |
| | | | | **110,475** | **0.0053%** | **24,967** | **8,232** | **32.97%** |
| 16 | 867 | | Baldwin & Lyons Grp | | | | | |
| | | 40460 | Sagamore Ins Co | 1,762,710 | 0.0852% | 2,173,378 | 1,568,096 | 72.15% |
| | | | | **1,762,710** | **0.0852%** | **2,173,378** | **1,568,096** | **72.15%** |
| 17 | 18538 | | Bancinsure Inc | | | | | |
| | | 18538 | Bancinsure Inc | 114,559 | 0.0055% | 111,621 | 50,963 | 45.66% |
| | | | | **114,559** | **0.0055%** | **111,621** | **50,963** | **45.66%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 18 | 31 | | BERKSHIRE HATHAWAY GRP | | | | | |
| | | 11673 | Redwood Fire & Cas Ins Co | 10,789,920 | 0.5218% | 9,506,129 | 5,544,840 | 58.33% |
| | | 20052 | National Liab & Fire Ins Co | 6,592,926 | 0.3188% | 7,021,095 | 310,691 | 4.43% |
| | | 27812 | Columbia Ins Co | 2,067,045 | 0.1000% | 1,883,046 | 182,878 | 9.71% |
| | | 20087 | National Ind Co | 18,828 | 0.0009% | 18,914 | 210,138 | 1111.02% |
| | | | | **19,468,719** | **0.9416%** | **18,429,184** | **6,248,547** | **33.91%** |
| 19 | 13528 | | Brotherhood Mut Ins Co | | | | | |
| | | 13528 | Brotherhood Mut Ins Co | 45,808 | 0.0022% | 11,653 | 7,060 | 60.59% |
| | | | | **45,808** | **0.0022%** | **11,653** | **7,060** | **60.59%** |
| 20 | 802 | | Capital Ins Grp | | | | | |
| | | 23540 | Monterey Ins Co | 14,381,619 | 0.6955% | 14,705,995 | 7,397,639 | 50.30% |
| | | 13544 | California Capital Ins Co | 5,684,246 | 0.2749% | 5,911,932 | 2,757,036 | 46.64% |
| | | 12890 | Eagle W Ins Co | 2,613,180 | 0.1264% | 3,145,285 | 1,090,201 | 34.66% |
| | | | | **22,679,045** | **1.0968%** | **23,763,212** | **11,244,876** | **47.32%** |
| 21 | 26905 | | Century Natl Ins Co | | | | | |
| | | 26905 | Century Natl Ins Co | 29,405,554 | 1.4221% | 31,832,825 | 7,784,997 | 24.46% |
| | | | | **29,405,554** | **1.4221%** | **31,832,825** | **7,784,997** | **24.46%** |
| 22 | 10499 | | Chrysler Ins Co | | | | | |
| | | 10499 | Chrysler Ins Co | 787,584 | 0.0381% | 719,037 | -290,261 | -40.37% |
| | | | | **787,584** | **0.0381%** | **719,037** | **-290,261** | **-40.37%** |
| 23 | 38 | | CHUBB & SON INC GRP | | | | | |
| | | 20281 | Federal Ins Co | 24,524,707 | 1.1861% | 25,268,634 | 8,989,092 | 35.57% |
| | | 20303 | Great Northern Ins Co | 1,461,663 | 0.0707% | 1,339,951 | -34,307 | -2.56% |
| | | 20346 | Pacific Ind Co | 104,803 | 0.0051% | 107,612 | -5,012 | -4.66% |
| | | 20397 | Vigilant Ins Co | 54,551 | 0.0026% | 55,891 | -10,128 | -18.12% |
| | | | | **26,145,724** | **1.2645%** | **26,772,088** | **8,939,645** | **33.39%** |
| 24 | 18767 | | Church Mut Ins Co | | | | | |
| | | 18767 | Church Mut Ins Co | 2,636,388 | 0.1275% | 2,611,861 | 1,088,759 | 41.69% |
| | | | | **2,636,388** | **0.1275%** | **2,611,861** | **1,088,759** | **41.69%** |
| 25 | 244 | | CINCINNATI FIN GRP | | | | | |
| | | 10677 | Cincinnati Ins Co | 408,890 | 0.0198% | 466,424 | 87,506 | 18.76% |
| | | | | **408,890** | **0.0198%** | **466,424** | **87,506** | **18.76%** |
| 26 | 218 | | CNA INS GRP | | | | | |
| | | 20427 | American Cas Co Of Reading PA | 9,825,470 | 0.4752% | 10,472,142 | -3,863,313 | -36.89% |
| | | 20443 | Continental Cas Co | 8,248,036 | 0.3989% | 10,312,505 | 18,097,240 | 175.49% |
| | | 20508 | Valley Forge Ins Co | 8,153,782 | 0.3943% | 10,514,679 | 8,057,355 | 76.63% |
| | | 35289 | Continental Ins Co | 6,293,302 | 0.3044% | 5,890,620 | 2,628,094 | 44.61% |
| | | 20494 | Transportation Ins Co | 5,339,355 | 0.2582% | 5,621,312 | 1,673,721 | 29.77% |
| | | 20478 | National Fire Ins Co Of Hartford | 5,134,865 | 0.2483% | 2,935,953 | 2,965,097 | 100.99% |
| | | | | **42,994,810** | **2.0793%** | **45,747,211** | **29,558,194** | **64.61%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 27 | 816 | | COMMERCE INC GRP | | | | | |
| | | 13161 | Commerce W Ins Co | 5,506,996 | 0.2663% | 5,544,941 | 1,584,745 | 28.58% |
| | | | | **5,506,996** | **0.2663%** | **5,544,941** | **1,584,745** | **28.58%** |
| 28 | 37206 | | Contractors Bonding & Ins Co | | | | | |
| | | 37206 | Contractors Bonding & Ins Co | 106 | 0.0000% | 106 | -250,403 | 236229.25% |
| | | | | **106** | **0.0000%** | **106** | **-250,403** | **236229.25%** |
| 29 | 306 | | CUNA MUT GRP | | | | | |
| | | 10847 | Cumis Ins Society Inc | 674,213 | 0.0326% | 657,323 | 239,722 | 36.47% |
| | | | | **674,213** | **0.0326%** | **657,323** | **239,722** | **36.47%** |
| 30 | 57 | | ELECTRIC INS GRP | | | | | |
| | | 21261 | Electric Ins Co | 2,414,786 | 0.1168% | 2,414,786 | 2,222,848 | 92.05% |
| | | | | **2,414,786** | **0.1168%** | **2,414,786** | **2,222,848** | **92.05%** |
| 31 | 62 | | EMC INS CO GRP | | | | | |
| | | 21415 | Employers Mut Cas Co | 6,304,277 | 0.3049% | 6,612,054 | 6,954,528 | 105.18% |
| | | | | **6,304,277** | **0.3049%** | **6,612,054** | **6,954,528** | **105.18%** |
| 32 | 1120 | | EVEREST REINS HOLDINGS GRP | | | | | |
| | | 10120 | Everest Natl Ins Co | 43,022,622 | 2.0807% | 34,191,688 | 24,302,637 | 71.08% |
| | | | | **43,022,622** | **2.0807%** | **34,191,688** | **24,302,637** | **71.08%** |
| 33 | 158 | | FAIRFAX FIN GRP | | | | | |
| | | 21113 | United States Fire Ins Co | 8,960,646 | 0.4334% | 11,879,427 | 5,482,685 | 46.15% |
| | | 25054 | Hudson Ins Co | 4,855,768 | 0.2348% | 5,397,756 | 6,759,860 | 125.23% |
| | | 21105 | North River Ins Co | 1,251,472 | 0.0605% | 1,363,703 | 618,860 | 45.38% |
| | | 10936 | Seneca Ins Co Inc | 2,050 | 0.0001% | 1,452 | 484 | 33.33% |
| | | | | **15,069,936** | **0.7288%** | **18,642,338** | **12,861,889** | **68.99%** |
| 34 | 7 | | FEDERATED MUT GRP | | | | | |
| | | 13935 | Federated Mut Ins Co | 14,404,344 | 0.6966% | 15,550,786 | 1,898,592 | 12.21% |
| | | 28304 | Federated Serv Ins Co | 1,426,258 | 0.0690% | 1,419,996 | 1,579,744 | 111.25% |
| | | | | **15,830,602** | **0.7656%** | **16,970,782** | **3,478,336** | **20.50%** |
| 35 | 11118 | | Federated Rural Electric Ins Exch | | | | | |
| | | 11118 | Federated Rural Electric Ins Exch | 32,394 | 0.0016% | 32,642 | -5,914 | -18.12% |
| | | | | **32,394** | **0.0016%** | **32,642** | **-5,914** | **-18.12%** |
| 36 | 349 | | FLORISTS MUT GRP | | | | | |
| | | 13978 | Florists Mut Ins Co | 2,135,309 | 0.1033% | 2,028,740 | 1,572,015 | 77.49% |
| | | | | **2,135,309** | **0.1033%** | **2,028,740** | **1,572,015** | **77.49%** |
| 37 | 28339 | | Gateway Ins Co | | | | | |
| | | 28339 | Gateway Ins Co | 303,156 | 0.0147% | 216,052 | 118,074 | 54.65% |
| | | | | **303,156** | **0.0147%** | **216,052** | **118,074** | **54.65%** |
| 38 | 1331 | | Glencoe US Holdings Grp | | | | | |
| | | 10340 | Stonington Ins Co | 619,740 | 0.0300% | 962,108 | 582,353 | 60.53% |
| | | | | **619,740** | **0.0300%** | **962,108** | **582,353** | **60.53%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 39 | 79 | | GMAC INS HOLDING GRP | | | | | |
| | | 31488 | Integon Preferred Ins Co | 3,776,438 | 0.1826% | 4,007,139 | 1,655,858 | 41.32% |
| | | | | **3,776,438** | **0.1826%** | **4,007,139** | **1,655,858** | **41.32%** |
| 40 | 39861 | | Golden Bear Ins Co | | | | | |
| | | 39861 | Golden Bear Ins Co | 1,780,120 | 0.0861% | 1,770,111 | 1,825,408 | 103.12% |
| | | | | **1,780,120** | **0.0861%** | **1,770,111** | **1,825,408** | **103.12%** |
| 41 | 83 | | GRANGE INS GRP | | | | | |
| | | 22101 | Grange Ins Assn | 957,684 | 0.0463% | 936,158 | 253,840 | 27.12% |
| | | | | **957,684** | **0.0463%** | **936,158** | **253,840** | **27.12%** |
| 42 | 303 | | GUIDEONE INS GRP | | | | | |
| | | 15032 | Guideone Mut Ins Co | 2,804,102 | 0.1356% | 2,982,122 | 2,315,892 | 77.66% |
| | | | | **2,804,102** | **0.1356%** | **2,982,122** | **2,315,892** | **77.66%** |
| 43 | 91 | | HARTFORD FIRE & CAS GRP | | | | | |
| | | 19682 | Hartford Fire In Co | 34,474,921 | 1.6673% | 38,155,766 | 18,925,870 | 49.60% |
| | | 34690 | Property & Cas Ins Co Of Hartford | 14,879,886 | 0.7196% | 14,887,627 | 13,056,044 | 87.70% |
| | | 30104 | Hartford Underwriters Ins Co | 4,576,056 | 0.2213% | 4,962,382 | 1,092,121 | 22.01% |
| | | 29424 | Hartford Cas Ins Co | 4,300,658 | 0.2080% | 4,434,276 | 1,490,342 | 33.61% |
| | | 29459 | Twin City Fire Ins Co Co | 2,095,977 | 0.1014% | 2,289,127 | 2,402,142 | 104.94% |
| | | 22357 | Hartford Accident & Ind Co | 405,381 | 0.0196% | 424,180 | 31,052 | 7.32% |
| | | | | **60,732,879** | **2.9372%** | **65,153,358** | **36,997,571** | **56.79%** |
| 44 | 225 | | IAT Reins Co Grp | | | | | |
| | | 13234 | Wilshire Ins Co | 17,830,350 | 0.8623% | 18,038,636 | 8,793,130 | 48.75% |
| | | 26433 | Harco Natl Ins Co | 11,190,612 | 0.5412% | 12,990,866 | 9,127,963 | 70.26% |
| | | 28886 | Transguard Ins Co Of Amer Inc | 4,065,579 | 0.1966% | 4,225,584 | 2,103,828 | 49.79% |
| | | 20010 | Acceptance Ind Ins Co | 850,598 | 0.0411% | 949,570 | 246,535 | 25.96% |
| | | 23248 | Occidental Fire & Cas Co Of NC | 910 | 0.0000% | 734 | 543 | 73.98% |
| | | | | **33,938,049** | **1.6413%** | **36,205,390** | **20,271,999** | **55.99%** |
| 45 | 922 | | ICW GRP | | | | | |
| | | 40029 | Explorer Ins Co | 3,904,809 | 0.1888% | 4,389,188 | 961,383 | 21.90% |
| | | | | **3,904,809** | **0.1888%** | **4,389,188** | **961,383** | **21.90%** |
| 46 | 246 | | INDIANA LUMBERMENS GRP | | | | | |
| | | 14265 | Indiana Lumbermens Mut Ins Co | 603,438 | 0.0292% | 322,125 | 229,421 | 71.22% |
| | | | | **603,438** | **0.0292%** | **322,125** | **229,421** | **71.22%** |
| 47 | 3495 | | Infinity Prop & Cas Ins Grp | | | | | |
| | | 20260 | Infinity Select Ins Co | 8,296,745 | 0.4013% | 4,502,080 | 2,808,322 | 62.38% |
| | | 11738 | Infinity Auto Ins Co | 3,329,589 | 0.1610% | 4,257,632 | 1,545,116 | 36.29% |
| | | | | **11,626,334** | **0.5623%** | **8,759,712** | **4,353,438** | **49.70%** |
| 48 | 9 | | JPMorgan Chase & Co Grp | | | | | |
| | | 22985 | Sequoia Ins Co | 2,523,775 | 0.1221% | 2,754,382 | 2,132,131 | 77.41% |
| | | | | **2,523,775** | **0.1221%** | **2,754,382** | **2,132,131** | **77.41%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 49 | 1326 | KINGSWAY GRP | | | | | | |
| | | 33855 | Lincoln Gen Ins Co | 22,481,760 | 1.0873% | 37,540,443 | 40,802,621 | 108.69% |
| | | 42862 | Universal Cas Co | 13,093,371 | 0.6332% | 10,741,530 | 5,662,544 | 52.72% |
| | | | | **35,575,131** | **1.7205%** | **48,281,973** | **46,465,165** | **96.24%** |
| 50 | 456 | LANCER FINANCIAL GRP | | | | | | |
| | | 26077 | Lancer Ins Co | 17,490,847 | 0.8459% | 16,966,920 | 285,031 | 1.68% |
| | | | | **17,490,847** | **0.8459%** | **16,966,920** | **285,031** | **1.68%** |
| 51 | 111 | LIBERTY MUT GRP | | | | | | |
| | | 24198 | Peerless Ins Co | 55,118,567 | 2.6657% | 56,620,378 | 27,341,302 | 48.29% |
| | | 24171 | Netherlands Ins Co The | 25,489,955 | 1.2328% | 27,255,697 | 13,179,244 | 48.35% |
| | | 19704 | American States Ins Co | 25,148,146 | 1.2162% | 25,765,977 | 15,337,380 | 59.53% |
| | | 23035 | Liberty Mut Fire Ins Co | 23,585,355 | 1.1406% | 26,387,292 | 8,930,279 | 33.84% |
| | | 24732 | General Ins Co Of Amer | 20,390,206 | 0.9861% | 22,864,904 | 13,401,276 | 58.61% |
| | | 10836 | Golden Eagle Ins Corp | 17,045,670 | 0.8244% | 13,658,079 | 7,571,503 | 55.44% |
| | | 19690 | American Economy Ins Co | 10,770,046 | 0.5209% | 13,158,022 | 8,185,744 | 62.21% |
| | | 24724 | First Natl Ins Co Of Amer | 10,519,468 | 0.5087% | 10,607,304 | 8,136,963 | 76.71% |
| | | 26042 | Wausau Underwriters Ins Co | 4,498,580 | 0.2176% | 5,189,804 | 1,558,692 | 30.03% |
| | | 42404 | Liberty Ins Corp | 3,125,110 | 0.1511% | 3,327,417 | 629,471 | 18.92% |
| | | 26069 | Wausau Business Ins Co | 3,024,005 | 0.1462% | 3,142,283 | 2,525,766 | 80.38% |
| | | 18333 | Peerless Ind Ins Co | 2,094,691 | 0.1013% | 961,046 | 1,504,245 | 156.52% |
| | | 21458 | Employers Ins of Wausau | 1,681,945 | 0.0813% | 1,857,972 | 2,752,895 | 148.17% |
| | | 23043 | Liberty Mut Ins Co | 594,880 | 0.0288% | 610,497 | 381,605 | 62.51% |
| | | 33600 | LM Ins Corp | 220,086 | 0.0106% | 1,238,619 | 502,419 | 40.56% |
| | | 33588 | First Liberty Ins Corp | 29,081 | 0.0014% | 37,585 | 8,015 | 21.32% |
| | | 19917 | Liberty Ins Underwriters Inc | 27,934 | 0.0014% | 2,328 | 1,543 | 66.28% |
| | | | | **203,363,725** | **9.8352%** | **212,685,204** | **111,948,342** | **52.64%** |
| 52 | 4381 | Lightyear Delos Grp | | | | | | |
| | | 35408 | Delos Ins Co | 12,832,688 | 0.6206% | 10,950,067 | 2,852,969 | 26.05% |
| | | | | **12,832,688** | **0.6206%** | **10,950,067** | **2,852,969** | **26.05%** |
| 53 | 108 | LUMBERMENS MUT CAS GRP | | | | | | |
| | | 22918 | American Motorists Ins Co | 650,020 | 0.0314% | 650,020 | -67,136 | -10.33% |
| | | 22977 | Lumbermens Mut Cas Co | 6,734 | 0.0003% | 6,734 | -2,060,488 | -30598.28% |
| | | | | **656,754** | **0.0318%** | **656,754** | **-2,127,624** | **-323.96%** |
| 54 | 785 | MARKEL CORP GRP | | | | | | |
| | | 38970 | Markel Ins Co | 1,856,560 | 0.0898% | 2,345,430 | 2,355,990 | 100.45% |
| | | 28932 | Markel Amer Ins Co | 228,162 | 0.0110% | 216,251 | 67,729 | 31.32% |
| | | | | **2,084,722** | **0.1008%** | **2,561,681** | **2,423,719** | **94.61%** |
| 55 | 748 | Meadowbrook Ins Grp | | | | | | |
| | | 25780 | Williamsburg Natl Ins Co | 23,779,272 | 1.1500% | 25,809,907 | 11,894,286 | 46.08% |
| | | 18023 | Star Ins Co | 10,827,420 | 0.5236% | 10,833,367 | 3,538,481 | 32.66% |
| | | 21903 | Procentury Ins Co | 2,943,596 | 0.1424% | 1,856,296 | 1,127,395 | 60.73% |
| | | | | **37,550,288** | **1.8160%** | **38,499,570** | **16,560,162** | **43.01%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 56 | 1114 | | MERCER INS GRP | | | | | |
| | | 31453 | Financial Pacific Ins Co | 13,457,806 | 0.6509% | 13,937,323 | 7,100,846 | 50.95% |
| | | | | **13,457,806** | **0.6509%** | **13,937,323** | **7,100,846** | **50.95%** |
| 57 | 660 | | MERCURY GEN GRP | | | | | |
| | | 11908 | Mercury Cas Co | 55,092,674 | 2.6644% | 57,020,296 | 36,864,610 | 64.65% |
| | | | | **55,092,674** | **2.6644%** | **57,020,296** | **36,864,610** | **64.65%** |
| 58 | 2978 | | Mitsui Sumitomo Ins Grp | | | | | |
| | | 20362 | Mitsui Sumitomo Ins Co of Amer | 3,239,728 | 0.1567% | 3,679,361 | 1,748,491 | 47.52% |
| | | 22551 | Mitsui Sumitomo Ins USA Inc | 1,440,667 | 0.0697% | 1,346,501 | 451,017 | 33.50% |
| | | | | **4,680,395** | **0.2264%** | **5,025,862** | **2,199,508** | **43.76%** |
| 59 | 291 | | MOTORISTS MUT | | | | | |
| | | 13331 | American Hardware Mut Ins Co | 7,083,040 | 0.3426% | 6,915,523 | 3,391,035 | 49.04% |
| | | | | **7,083,040** | **0.3426%** | **6,915,523** | **3,391,035** | **49.04%** |
| 60 | 361 | | Munich Re Grp | | | | | |
| | | 19720 | American Alt Ins Corp | 5,651,722 | 0.2733% | 5,751,736 | 2,384,974 | 41.47% |
| | | 23469 | American Modern Home Ins Co | 1,027,784 | 0.0497% | 1,027,784 | 1,067,377 | 103.85% |
| | | | | **6,679,506** | **0.3230%** | **6,779,520** | **3,452,351** | **50.92%** |
| 61 | 140 | | NATIONWIDE CORP GRP | | | | | |
| | | 23787 | Nationwide Mut Ins Co | 90,478,975 | 4.3758% | 91,945,518 | 49,055,319 | 53.35% |
| | | 28223 | Nationwide Agribusiness Ins Co | 11,960,896 | 0.5785% | 11,344,334 | 10,437,259 | 92.00% |
| | | 13242 | Titan Ind Co | 9,503,242 | 0.4596% | 8,196,507 | 4,349,904 | 53.07% |
| | | 15580 | Scottsdale Ind Co | 8,731,913 | 0.4223% | 10,640,082 | 5,479,635 | 51.50% |
| | | 11991 | National Cas Co | 7,486,015 | 0.3620% | 7,601,451 | 3,610,405 | 47.50% |
| | | 42889 | Victoria Fire & Cas Co | 712,836 | 0.0345% | 978,593 | 187,853 | 19.20% |
| | | 25453 | Nationwide Ins Co Of Amer | 555,603 | 0.0269% | 499,397 | 212,308 | 42.51% |
| | | 13838 | Farmland Mut Ins Co | 225,563 | 0.0109% | 84,103 | -12,707 | -15.11% |
| | | 19100 | Amco Ins Co | 74,601 | 0.0036% | 76,864 | -2,588,997 | -3368.28% |
| | | | | **129,729,644** | **6.2740%** | **131,366,849** | **70,730,979** | **53.84%** |
| 62 | 510 | | NAVIGATORS GRP | | | | | |
| | | 42307 | Navigators Ins Co | 567,983 | 0.0275% | 543,678 | 431,525 | 79.37% |
| | | | | **567,983** | **0.0275%** | **543,678** | **431,525** | **79.37%** |
| 63 | 27073 | | Nipponkoa Ins Co Ltd US Br | | | | | |
| | | 27073 | Nipponkoa Ins Co Ltd US Br | 735,471 | 0.0356% | 745,592 | 1,343,077 | 180.14% |
| | | | | **735,471** | **0.0356%** | **745,592** | **1,343,077** | **180.14%** |
| 64 | 150 | | OLD REPUBLIC GRP | | | | | |
| | | 11371 | Great West Cas Co | 18,430,917 | 0.8914% | 18,428,670 | 7,681,504 | 41.68% |
| | | 24139 | Old Republic Gen Ins Corp | 9,577,415 | 0.4632% | 9,333,248 | 4,988,574 | 53.45% |
| | | 24147 | Old Republic Ins Co | 6,672,356 | 0.3227% | 5,547,099 | 3,311,476 | 59.70% |
| | | | | **34,680,688** | **1.6772%** | **33,309,017** | **15,981,554** | **47.98%** |
| 65 | 645 | | OREGON MUT GRP | | | | | |
| | | 14907 | Oregon Mut Ins Co | 3,206,315 | 0.1551% | 2,695,687 | 1,315,273 | 48.79% |
| | | | | **3,206,315** | **0.1551%** | **2,695,687** | **1,315,273** | **48.79%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 66 | 767 | | Pennsylvania Manufacturers Grp | | | | | |
| | | 12262 | Pennsylvania Manufacturers Assoc Ins | 651,871 | 0.0315% | 257,553 | 1,290,571 | 501.09% |
| | | 36897 | Manufacturers Alliance Ins Co | 61,950 | 0.0030% | 39,423 | 17,780 | 45.10% |
| | | 41424 | Pennsylvania Manufacturers Ind Co | 28,157 | 0.0014% | 21,562 | 16,640 | 77.17% |
| | | | | **741,978** | **0.0359%** | **318,538** | **1,324,991** | **415.96%** |
| 67 | 677 | | Philadelphia Consolidated Holding Grp | | | | | |
| | | 18058 | Philadelphia Ind Ins Co | 21,439,152 | 1.0368% | 19,407,637 | 7,760,245 | 39.99% |
| | | | | **21,439,152** | **1.0368%** | **19,407,637** | **7,760,245** | **39.99%** |
| 68 | 36234 | | Preferred Professional Ins Co | | | | | |
| | | 36234 | Preferred Professional Ins Co | 201,472 | 0.0097% | 105,686 | 75,213 | 71.17% |
| | | | | **201,472** | **0.0097%** | **105,686** | **75,213** | **71.17%** |
| 69 | 155 | | PROGRESSIVE GRP | | | | | |
| | | 11770 | United Fncl Cas Co | 128,195,435 | 6.1998% | 142,198,815 | 96,247,888 | 67.69% |
| | | 10193 | Progressive Express Ins Co | 10,138,542 | 0.4903% | 9,379,444 | 6,216,341 | 66.28% |
| | | 10243 | National Continental Ins Co | 8,625,147 | 0.4171% | 13,082,726 | 10,911,291 | 83.40% |
| | | | | **146,959,124** | **7.1073%** | **164,660,985** | **113,375,520** | **68.85%** |
| 70 | 796 | | QBE INS GRP | | | | | |
| | | 37257 | Praetorian Ins Co | 36,320,539 | 1.7565% | 36,095,227 | 375,718 | 1.04% |
| | | 25747 | Unigard Ins Co | 19,702,019 | 0.9528% | 20,928,612 | 12,970,285 | 61.97% |
| | | 37303 | Redland Ins Co | 11,944,677 | 0.5777% | 7,620,720 | 3,146,307 | 41.29% |
| | | 25798 | Unigard Ind Co | 492,884 | 0.0238% | 558,166 | 98,827 | 17.71% |
| | | 16217 | National Farmers Union Prop & Cas | 98,955 | 0.0048% | 100,086 | 64,228 | 64.17% |
| | | 24414 | General Cas Co Of WI | 83,377 | 0.0040% | 82,425 | -14,362 | -17.42% |
| | | 24449 | Regent Ins Co | 74,182 | 0.0036% | 74,643 | -6,765 | -9.06% |
| | | | | **68,716,633** | **3.3233%** | **65,459,879** | **16,634,238** | **25.41%** |
| 71 | 783 | | RLI INS GRP | | | | | |
| | | 13056 | RLI Ins Co | 5,699,822 | 0.2757% | 5,320,488 | 935,660 | 17.59% |
| | | | | **5,699,822** | **0.2757%** | **5,320,488** | **935,660** | **17.59%** |
| 72 | 169 | | SENTRY INS GRP | | | | | |
| | | 21180 | Sentry Select Ins Co | 13,080,352 | 0.6326% | 13,661,806 | 7,094,404 | 51.93% |
| | | 24988 | Sentry Ins A Mut Co | 4,561,996 | 0.2206% | 4,878,256 | 240,442 | 4.93% |
| | | 28460 | Sentry Cas Co | 61,270 | 0.0030% | 41,301 | 23,455 | 56.79% |
| | | 23434 | Middlesex Ins Co | 14 | 0.0000% | 14 | -316 | -2257.14% |
| | | | | **17,703,632** | **0.8562%** | **18,581,377** | **7,357,985** | **39.60%** |
| 73 | 3219 | | Sompo Japan Ins Grp | | | | | |
| | | 11126 | Sompo Japan Ins Co of Amer | 2,333,177 | 0.1128% | 2,336,149 | -408,451 | -17.48% |
| | | | | **2,333,177** | **0.1128%** | **2,336,149** | **-408,451** | **-17.48%** |
| 74 | 20613 | | Sparta Ins Co | | | | | |
| | | 20613 | Sparta Ins Co | 157,957 | 0.0076% | 38,283 | 23,242 | 60.71% |
| | | | | **157,957** | **0.0076%** | **38,283** | **23,242** | **60.71%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 75 | 36790 | Springfield Ins Co Inc | | | | | | |
| | | 36790 | Springfield Ins Co Inc | 1,543,538 | 0.0746% | 1,577,362 | -155,146 | -9.84% |
| | | | | **1,543,538** | **0.0746%** | **1,577,362** | **-155,146** | **-9.84%** |
| 76 | 176 | STATE FARM GRP | | | | | | |
| | | 25178 | State Farm Mut Auto Ins Co | 46,434,962 | 2.2457% | 46,373,262 | 20,496,566 | 44.20% |
| | | 25143 | State Farm Fire And Cas Co | 3,327,163 | 0.1609% | 3,658,479 | 4,543,785 | 124.20% |
| | | | | **49,762,125** | **2.4066%** | **50,031,741** | **25,040,351** | **50.05%** |
| 77 | 93 | STATE NATL GRP | | | | | | |
| | | 12831 | State Natl Ins Co Inc | 24,717,059 | 1.1954% | 28,026,873 | 17,691,981 | 63.13% |
| | | 22608 | National Specialty Ins Co | 6,785,494 | 0.3282% | 5,110,415 | 551,343 | 10.79% |
| | | | | **31,502,553** | **1.5235%** | **33,137,288** | **18,243,324** | **55.05%** |
| 78 | 40134 | SUA Ins Co | | | | | | |
| | | 40134 | SUA Ins Co | 10,021,687 | 0.4847% | 10,176,674 | 6,752,596 | 66.35% |
| | | | | **10,021,687** | **0.4847%** | **10,176,674** | **6,752,596** | **66.35%** |
| 79 | 32107 | Sutter Ins Co | | | | | | |
| | | 32107 | Sutter Ins Co | 4,465,948 | 0.2160% | 4,822,440 | 1,645,717 | 34.13% |
| | | | | **4,465,948** | **0.2160%** | **4,822,440** | **1,645,717** | **34.13%** |
| 80 | 181 | SWISS RE GRP | | | | | | |
| | | 39845 | Westport Ins Corp | 513,176 | 0.0248% | 743,624 | -1,315,988 | -176.97% |
| | | | | **513,176** | **0.0248%** | **743,624** | **-1,315,988** | **-176.97%** |
| 81 | 88 | The Hanover Ins Grp | | | | | | |
| | | 42552 | Nova Cas Co | 2,809,023 | 0.1359% | 2,518,225 | 1,394,742 | 55.39% |
| | | 22306 | Massachusetts Bay Ins Co | 289,428 | 0.0140% | 290,545 | 95,442 | 32.85% |
| | | 22292 | Hanover Ins Co | 83,932 | 0.0041% | 74,848 | 22,418 | 29.95% |
| | | | | **3,182,383** | **0.1539%** | **2,883,618** | **1,512,602** | **52.46%** |
| 82 | 4254 | The Warranty Grp | | | | | | |
| | | 40827 | Virginia Surety Co Inc | 43,076 | 0.0021% | 69,292 | 6,270,626 | 9049.57% |
| | | | | **43,076** | **0.0021%** | **69,292** | **6,270,626** | **9049.57%** |
| 83 | 3098 | Tokio Marine Holdings Inc GRP | | | | | | |
| | | 12904 | Tokio Marine & Nichido Fire Ins Co | 12,931,843 | 0.6254% | 12,699,977 | 7,998,997 | 62.98% |
| | | | | **12,931,843** | **0.6254%** | **12,699,977** | **7,998,997** | **62.98%** |
| 84 | 161 | TOPA EQUITIES LTD GRP | | | | | | |
| | | 18031 | Topa Ins Co | 17,115,646 | 0.8278% | 16,559,745 | 10,948,110 | 66.11% |
| | | | | **17,115,646** | **0.8278%** | **16,559,745** | **10,948,110** | **66.11%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 85 | 3548 | Travelers Grp | | | | | | |
| | | 25674 | Travelers Property Cas Co Of Amer | 81,077,024 | 3.9211% | 84,491,382 | 18,029,718 | 21.34% |
| | | 25682 | Travelers Ind Co Of CT | 24,156,781 | 1.1683% | 19,985,899 | 9,017,564 | 45.12% |
| | | 24015 | Northland Ins Co | 19,068,079 | 0.9222% | 19,007,246 | 12,965,907 | 68.22% |
| | | 24767 | St Paul Fire & Marine Ins Co | 10,155,700 | 0.4912% | 11,597,180 | 4,071,924 | 35.11% |
| | | 36463 | Discover Prop & Cas Ins Co | 9,141,061 | 0.4421% | 8,571,518 | 27,174,209 | 317.03% |
| | | 24791 | St Paul Mercury Ins Co | 4,164,991 | 0.2014% | 3,316,028 | 1,948,305 | 58.75% |
| | | 24775 | St Paul Guardian Ins Co | 87,220 | 0.0042% | 715,163 | 321,415 | 44.94% |
| | | 10819 | American Equity Specialty Ins Co | 36,111 | 0.0017% | 41,303 | 3,368 | 8.15% |
| | | 19038 | Travelers Cas & Surety Co | 15,670 | 0.0008% | 15,670 | -135,704 | -866.01% |
| | | 25879 | Fidelity & Guar Ins Underwriters Inc | 984 | 0.0000% | 24,608 | 69,936 | 284.20% |
| | | | | **147,903,621** | **7.1530%** | **147,765,997** | **73,466,642** | **49.72%** |
| 86 | 781 | UNION LABOR GRP | | | | | | |
| | | 37893 | Ullico Cas Co | 3,110,976 | 0.1505% | 1,902,825 | 1,495,112 | 78.57% |
| | | | | **3,110,976** | **0.1505%** | **1,902,825** | **1,495,112** | **78.57%** |
| 87 | 215 | UNITRIN GRP | | | | | | |
| | | 19852 | Financial Ind Co | 25,681,463 | 1.2420% | 28,293,261 | 19,106,448 | 67.53% |
| | | 14133 | Valley Ins Co | 998,645 | 0.0483% | 1,670,920 | 850,917 | 50.93% |
| | | | | **26,680,108** | **1.2903%** | **29,964,181** | **19,957,365** | **66.60%** |
| 88 | 201 | UTICA GRP | | | | | | |
| | | 25976 | Utica Mut Ins Co | 61,868 | 0.0030% | 60,349 | 103,072 | 170.79% |
| | | 25984 | Graphic Arts Mut Ins Co | 12,660 | 0.0006% | 11,752 | 3,440 | 29.27% |
| | | | | **74,528** | **0.0036%** | **72,101** | **106,512** | **147.73%** |
| 89 | 21172 | Vanliner Ins Co | | | | | | |
| | | 21172 | Vanliner Ins Co | 6,471,137 | 0.3130% | 5,369,705 | 2,315,674 | 43.12% |
| | | | | **6,471,137** | **0.3130%** | **5,369,705** | **2,315,674** | **43.12%** |
| 90 | 27502 | Western General Ins Co | | | | | | |
| | | 27502 | Western General Ins Co | 2,700,685 | 0.1306% | 2,800,732 | 1,190,693 | 42.51% |
| | | | | **2,700,685** | **0.1306%** | **2,800,732** | **1,190,693** | **42.51%** |
| 91 | 866 | WESTERN WORLD GRP | | | | | | |
| | | 40436 | Stratford Ins Co | 1,268,492 | 0.0613% | 1,373,123 | 407,923 | 29.71% |
| | | | | **1,268,492** | **0.0613%** | **1,373,123** | **407,923** | **29.71%** |
| 92 | 1129 | WHITE MOUNTAINS GRP | | | | | | |
| | | 20621 | OneBeacon Amer Ins Co | 10,379,696 | 0.5020% | 10,353,528 | 6,661,611 | 64.34% |
| | | 20648 | Employers Fire Ins Co | 3,373,890 | 0.1632% | 3,233,195 | 1,433,256 | 44.33% |
| | | 21962 | Pennsylvania Gen Ins Co | 2,504,655 | 0.1211% | 1,280,030 | 769,992 | 60.15% |
| | | 21970 | OneBeacon Ins Co | 798,018 | 0.0386% | 942,237 | 62,901 | 6.68% |
| | | 27154 | Atlantic Specialty Ins Co | 22,298 | 0.0011% | 26,419 | -306,701 | -1160.91% |
| | | | | **17,078,557** | **0.8260%** | **15,835,409** | **8,621,059** | **54.44%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 93 | 98 | WR Berkley Corp GRP | | | | | | |
| | | 10510 | Carolina Cas Ins Co | 32,449,899 | 1.5694% | 36,316,416 | 15,849,906 | 43.64% |
| | | 36684 | Riverport Ins Co | 2,752,441 | 0.1331% | 2,874,487 | 398,655 | 13.87% |
| | | 25224 | Great Divide Ins Co | 1,640,350 | 0.0793% | 1,589,300 | 1,624,638 | 102.22% |
| | | 40045 | Starnet Ins Co | 103,000 | 0.0050% | 83,851 | -22,052 | -26.30% |
| | | 23612 | Midwest Employers Cas Co | 51 | 0.0000% | 56,863 | -23,596 | -41.50% |
| | | | | **36,945,741** | **1.7868%** | **40,920,917** | **17,827,551** | **43.57%** |
| 94 | 1285 | XL AMER GRP | | | | | | |
| | | 22322 | Greenwich Ins Co | 5,105,444 | 0.2469% | 7,133,642 | 9,421,466 | 132.07% |
| | | 24554 | XL Ins Amer Inc | 2,872,613 | 0.1389% | 1,649,981 | 1,104,079 | 66.91% |
| | | 37885 | XL Specialty Ins Co | 1,506,774 | 0.0729% | 1,208,654 | 1,110,599 | 91.89% |
| | | | | **9,484,831** | **0.4587%** | **9,992,277** | **11,636,144** | **116.45%** |
| 95 | 212 | ZURICH INS GRP | | | | | | |
| | | 21326 | Empire Fire & Marine Ins Co | 85,545,125 | 4.1372% | 89,752,075 | 23,386,117 | 26.06% |
| | | 16535 | Zurich American Ins Co | 42,489,529 | 2.0549% | 43,573,093 | 25,538,222 | 58.61% |
| | | 21709 | Truck Ins Exch | 34,144,779 | 1.6513% | 36,520,525 | 10,441,107 | 28.59% |
| | | 41181 | Universal Underwriters Ins Co | 16,018,071 | 0.7747% | 16,218,671 | 14,151,520 | 87.25% |
| | | 21652 | Farmers Ins Exch | 15,234,773 | 0.7368% | 14,730,327 | 2,236,119 | 15.18% |
| | | 21687 | Mid Century Ins Co | 14,893,831 | 0.7203% | 14,099,566 | 3,852,382 | 27.32% |
| | | 26247 | American Guar & Liab Ins | 6,596,856 | 0.3190% | 5,025,887 | 2,969,115 | 59.08% |
| | | 27855 | Zurich American Ins Co Of IL | 5,025,622 | 0.2431% | 6,345,746 | 2,524,976 | 39.79% |
| | | 40142 | American Zurich Ins Co | 2,876,823 | 0.1391% | 3,112,079 | 1,160,749 | 37.30% |
| | | 19356 | Maryland Cas Co | 1,717,142 | 0.0830% | 2,365,401 | 1,149,755 | 48.61% |
| | | 10315 | Civic Prop & Cas Co | 184,635 | 0.0089% | 181,901 | 13,904 | 7.64% |
| | | 19305 | Assurance Co Of Amer | 154,415 | 0.0075% | 51,503 | -62,639 | -121.62% |
| | | 10318 | Exact Prop & Cas Co Inc | 146,255 | 0.0071% | 165,526 | 194,362 | 117.42% |
| | | 10317 | Neighborhood Spirit Prop & Cas Co | 90,663 | 0.0044% | 65,665 | 5,023 | 7.65% |
| | | 39306 | Fidelity & Deposit Co Of MD | 75,257 | 0.0036% | 148,840 | 88,867 | 59.71% |
| | | 19372 | Northern Ins Co Of NY | 57,845 | 0.0028% | 38,612 | 60,578 | 156.89% |
| | | | | **225,251,621** | **10.8937%** | **232,395,417** | **87,710,157** | **37.74%** |
| | | | **Line Total:** | **2,067,720,580** | **100.0000%** | **2,121,751,375** | **1,138,045,996** | **53.64%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 11711 | Access Ins Co | | | | | | |
| | | 11711 | Access Ins Co | 31,563,979 | 0.3629% | 22,262,549 | 12,155,860 | 54.60% |
| | | | | **31,563,979** | **0.3629%** | **22,262,549** | **12,155,860** | **54.60%** |
| 2 | 313 | AEGIS GRP | | | | | | |
| | | 33898 | Aegis Security Ins Co | 1,833,083 | 0.0211% | 1,834,059 | 825,146 | 44.99% |
| | | | | **1,833,083** | **0.0211%** | **1,834,059** | **825,146** | **44.99%** |
| 3 | 3596 | Affirmative Ins Grp | | | | | | |
| | | 42609 | Affirmative Ins Co | 6,544,700 | 0.0752% | 7,168,365 | 4,145,465 | 57.83% |
| | | | | **6,544,700** | **0.0752%** | **7,168,365** | **4,145,465** | **57.83%** |
| 4 | 10920 | Alliance United Ins Co | | | | | | |
| | | 10920 | Alliance United Ins Co | 14,913,143 | 0.1714% | 14,697,801 | 7,760,265 | 52.80% |
| | | | | **14,913,143** | **0.1714%** | **14,697,801** | **7,760,265** | **52.80%** |
| 5 | 761 | ALLIANZ INS GRP | | | | | | |
| | | 21873 | Firemans Fund Ins Co | 17,205,846 | 0.1978% | 16,935,147 | 8,890,437 | 52.50% |
| | | | | **17,205,846** | **0.1978%** | **16,935,147** | **8,890,437** | **52.50%** |
| 6 | 3239 | Allied World Assur Holding Grp | | | | | | |
| | | 22730 | Allied World Reins Co | 56,800 | 0.0007% | 40,792 | 32,231 | 79.01% |
| | | | | **56,800** | **0.0007%** | **40,792** | **32,231** | **79.01%** |
| 7 | 8 | ALLSTATE INS GRP | | | | | | |
| | | 19240 | Allstate Ind Co | 541,812,787 | 6.2289% | 573,556,552 | 342,755,006 | 59.76% |
| | | 19232 | Allstate Ins Co | 145,653,214 | 1.6745% | 158,459,082 | 67,397,229 | 42.53% |
| | | 10358 | Encompass Ins Co | 23,925,211 | 0.2751% | 30,832,907 | 14,832,397 | 48.11% |
| | | 17230 | Allstate Prop & Cas Ins Co | 3,525,896 | 0.0405% | 4,149,247 | 1,497,110 | 36.08% |
| | | 37907 | Deerbrook Ins Co | 3,398,975 | 0.0391% | 4,080,388 | 2,932,619 | 71.87% |
| | | | | **718,316,083** | **8.2581%** | **771,078,176** | **429,414,361** | **55.69%** |
| 8 | 84 | American Financial Grp | | | | | | |
| | | 32620 | National Interstate Ins Co | 2,095,951 | 0.0241% | 2,175,958 | 1,123,121 | 51.62% |
| | | 26344 | Great Amer Assur Co | 320,563 | 0.0037% | 295,470 | 237,937 | 80.53% |
| | | 16691 | Great Amer Ins Co | 127,911 | 0.0015% | 177,422 | 404,783 | 228.15% |
| | | 26832 | Great Amer Alliance Ins Co | 124,674 | 0.0014% | 132,831 | 10,582 | 7.97% |
| | | 33723 | Great Amer Spirit Ins Co | 127 | 0.0000% | 264 | -120 | -45.45% |
| | | | | **2,669,226** | **0.0307%** | **2,781,945** | **1,776,303** | **63.85%** |
| 9 | 3678 | American Independent Ins Grp | | | | | | |
| | | 39098 | Omni Ins Co | 202,818 | 0.0023% | 312,485 | 210,862 | 67.48% |
| | | | | **202,818** | **0.0023%** | **312,485** | **210,862** | **67.48%** |
| 10 | 12 | AMERICAN INTL GRP | | | | | | |
| | | 12963 | 21st Century Ins Co | 409,841,937 | 4.7117% | 425,642,986 | 244,880,902 | 57.53% |
| | | 23809 | Granite State Ins Co | 88,024,692 | 1.0120% | 106,739,977 | 71,282,716 | 66.78% |
| | | 43761 | American Intl Ins Co Of CA | 30,370,205 | 0.3491% | 35,415,479 | 18,389,633 | 51.93% |
| | | 19429 | Insurance Co Of The State Of PA | 23,305,080 | 0.2679% | 21,753,219 | 11,995,653 | 55.14% |
| | | 36404 | 21st Century Cas Co | 4,822,879 | 0.0554% | 5,160,913 | 1,363,399 | 26.42% |
| | | | | **556,364,793** | **6.3962%** | **594,712,574** | **347,912,303** | **58.50%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 11 | 408 | | AMERICAN NATL FIN GRP | | | | | |
| | | 11048 | Pacific Prop & Cas Co | 6,459,065 | 0.0743% | 6,393,521 | 3,748,154 | 58.62% |
| | | | | **6,459,065** | **0.0743%** | **6,393,521** | **3,748,154** | **58.62%** |
| 12 | 1346 | | AMERICAN SAFETY HOLDING GRP | | | | | |
| | | 39969 | American Safety Cas Ins Co | 300 | 0.0000% | 300 | 82 | 27.33% |
| | | | | **300** | **0.0000%** | **300** | **82** | **27.33%** |
| 13 | 4 | | Ameriprise Fin Grp | | | | | |
| | | 29068 | IDS Prop Cas Ins Co | 81,780,175 | 0.9402% | 80,356,428 | 55,552,094 | 69.13% |
| | | | | **81,780,175** | **0.9402%** | **80,356,428** | **55,552,094** | **69.13%** |
| 14 | 28 | | AMICA MUT GRP | | | | | |
| | | 19976 | Amica Mut Ins Co | 18,762,949 | 0.2157% | 18,786,429 | 9,411,473 | 50.10% |
| | | | | **18,762,949** | **0.2157%** | **18,786,429** | **9,411,473** | **50.10%** |
| 15 | 4256 | | Anchor Ins Holdings Grp | | | | | |
| | | 40010 | Anchor Gen Ins Co | 29,811,225 | 0.3427% | 29,784,219 | 16,029,160 | 53.82% |
| | | | | **29,811,225** | **0.3427%** | **29,784,219** | **16,029,160** | **53.82%** |
| 16 | 1279 | | Arch Ins Grp | | | | | |
| | | 11150 | Arch Ins Co | 4,884,558 | 0.0562% | 5,347,474 | 2,076,688 | 38.83% |
| | | | | **4,884,558** | **0.0562%** | **5,347,474** | **2,076,688** | **38.83%** |
| 17 | 19 | | Assurant Inc Grp | | | | | |
| | | 10111 | American Bankers Ins Co Of FL | 3,458,999 | 0.0398% | 3,406,673 | 1,441,530 | 42.31% |
| | | 19615 | American Reliable Ins Co | 1,171,408 | 0.0135% | 1,210,513 | 560,776 | 46.33% |
| | | 42978 | American Security Ins Co | 312 | 0.0000% | 145,152 | -31,862 | -21.95% |
| | | | | **4,630,719** | **0.0532%** | **4,762,338** | **1,970,444** | **41.38%** |
| 18 | 24 | | ATLANTIC CO GRP | | | | | |
| | | 19909 | Centennial Ins Co | 58,482 | 0.0007% | 61,700 | 722 | 1.17% |
| | | 19895 | Atlantic Mut Ins Co | 21,278 | 0.0002% | 26,776 | 5,970 | 22.30% |
| | | | | **79,760** | **0.0009%** | **88,476** | **6,692** | **7.56%** |
| 19 | 1318 | | Auto Club Enterprises Ins Grp | | | | | |
| | | 15598 | Interins Exch Of The Automobile Club | 834,786,900 | 9.5971% | 836,637,951 | 444,264,036 | 53.10% |
| | | | | **834,786,900** | **9.5971%** | **836,637,951** | **444,264,036** | **53.10%** |
| 20 | 1330 | | Balboa Ins Grp | | | | | |
| | | 24821 | Meritplan Ins Co | 12,255,007 | 0.1409% | 14,230,585 | 6,886,762 | 48.39% |
| | | 24813 | Balboa Ins Co | 11,725,875 | 0.1348% | 14,960,616 | 5,686,530 | 38.01% |
| | | | | **23,980,882** | **0.2757%** | **29,191,201** | **12,573,292** | **43.07%** |
| 21 | 31 | | BERKSHIRE HATHAWAY GRP | | | | | |
| | | 35882 | Geico Gen Ins Co | 153,669,159 | 1.7666% | 147,915,822 | 93,444,054 | 63.17% |
| | | 22063 | Government Employees Ins Co | 72,848,946 | 0.8375% | 71,148,862 | 42,831,907 | 60.20% |
| | | 22055 | Geico Ind Co | 71,862,034 | 0.8262% | 65,874,569 | 51,626,777 | 78.37% |
| | | 41491 | Geico Cas Co | 48,159,745 | 0.5537% | 44,191,700 | 31,295,905 | 70.82% |
| | | | | **346,539,884** | **3.9840%** | **329,130,953** | **219,198,643** | **66.60%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 22 | 33 | | CALIFORNIA CAS MGMT GRP | | | | | |
| | | 20117 | California Cas Ind Exch | 55,792,740 | 0.6414% | 56,431,351 | 27,671,775 | 49.04% |
| | | | | **55,792,740** | **0.6414%** | **56,431,351** | **27,671,775** | **49.04%** |
| 23 | 1278 | | CALIFORNIA STATE AUTO GRP | | | | | |
| | | 15539 | California State Auto Assn Inter Ins | 635,547,540 | 7.3065% | 671,613,068 | 354,619,076 | 52.80% |
| | | 10921 | ACA Ins Co | 31,724,829 | 0.3647% | 31,104,488 | 20,839,672 | 67.00% |
| | | 37770 | Western United Ins Co | 27,664,534 | 0.3180% | 29,403,455 | 19,125,685 | 65.05% |
| | | | | **694,936,903** | **7.9893%** | **732,121,011** | **394,584,433** | **53.90%** |
| 24 | 802 | | Capital Ins Grp | | | | | |
| | | 13544 | California Capital Ins Co | 18,311,714 | 0.2105% | 18,467,324 | 8,606,089 | 46.60% |
| | | 12890 | Eagle W Ins Co | 806,096 | 0.0093% | 817,901 | 468,085 | 57.23% |
| | | | | **19,117,810** | **0.2198%** | **19,285,225** | **9,074,174** | **47.05%** |
| 25 | 26905 | | Century Natl Ins Co | | | | | |
| | | 26905 | Century Natl Ins Co | 2,591,655 | 0.0298% | 2,526,646 | 1,140,788 | 45.15% |
| | | | | **2,591,655** | **0.0298%** | **2,526,646** | **1,140,788** | **45.15%** |
| 26 | 38 | | CHUBB & SON INC GRP | | | | | |
| | | 20281 | Federal Ins Co | 8,371,394 | 0.0962% | 4,182,543 | 1,290,266 | 30.85% |
| | | | | **8,371,394** | **0.0962%** | **4,182,543** | **1,290,266** | **30.85%** |
| 27 | 323 | | CIVIL SERV EMPLOYEE GRP | | | | | |
| | | 10693 | Civil Serv Employees Ins Co | 8,025,703 | 0.0923% | 8,183,014 | 3,115,259 | 38.07% |
| | | 18953 | CSE Safeguard Ins Co | 4,873,022 | 0.0560% | 4,779,309 | 2,656,589 | 55.59% |
| | | | | **12,898,725** | **0.1483%** | **12,962,323** | **5,771,848** | **44.53%** |
| 28 | 816 | | COMMERCE INC GRP | | | | | |
| | | 13161 | Commerce W Ins Co | 27,830,079 | 0.3199% | 22,687,952 | 11,961,938 | 52.72% |
| | | | | **27,830,079** | **0.3199%** | **22,687,952** | **11,961,938** | **52.72%** |
| 29 | 10783 | | Cornerstone Natl Ins Co | | | | | |
| | | 10783 | Cornerstone Natl Ins Co | 5,161,811 | 0.0593% | 3,104,038 | 2,069,856 | 66.68% |
| | | | | **5,161,811** | **0.0593%** | **3,104,038** | **2,069,856** | **66.68%** |
| 30 | 3489 | | Delek Grp | | | | | |
| | | 19216 | Southern Ins Co | 7,288,506 | 0.0838% | 5,193,090 | 3,247,707 | 62.54% |
| | | | | **7,288,506** | **0.0838%** | **5,193,090** | **3,247,707** | **62.54%** |
| 31 | 930 | | DHC GRP | | | | | |
| | | 23671 | National Amer Ins Co of CA | 956,073 | 0.0110% | 938,602 | 334,971 | 35.69% |
| | | 19269 | Danielson Natl Ins Co | 945,784 | 0.0109% | 921,707 | 690,147 | 74.88% |
| | | | | **1,901,857** | **0.0219%** | **1,860,309** | **1,025,118** | **55.10%** |
| 32 | 831 | | DOCTORS CO GRP | | | | | |
| | | 34495 | Doctors Co An Interins Exch | 15,849 | 0.0002% | 17,037 | 0 | 0.00% |
| | | | | **15,849** | **0.0002%** | **17,037** | **0** | **0.00%** |
| 33 | 57 | | ELECTRIC INS GRP | | | | | |
| | | 21261 | Electric Ins Co | 1,857,210 | 0.0214% | 1,901,548 | 893,526 | 46.99% |
| | | | | **1,857,210** | **0.0214%** | **1,901,548** | **893,526** | **46.99%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 34 | 158 | FAIRFAX FIN GRP | | | | | | |
| | | 25054 | Hudson Ins Co | 7,907,373 | 0.0909% | 9,482,847 | 6,117,579 | 64.51% |
| | | | | **7,907,373** | **0.0909%** | **9,482,847** | **6,117,579** | **64.51%** |
| 35 | 670 | FIDELITY NATL FIN GRP | | | | | | |
| | | 25180 | Fidelity Natl Ins Co | 4,107,865 | 0.0472% | 4,253,348 | 2,354,371 | 55.35% |
| | | | | **4,107,865** | **0.0472%** | **4,253,348** | **2,354,371** | **55.35%** |
| 36 | 70 | FIRST AMER TITLE GRP | | | | | | |
| | | 37710 | First Amer Prop & Cas Ins Co | 47,564 | 0.0005% | 25,647 | 17,062 | 66.53% |
| | | | | **47,564** | **0.0005%** | **25,647** | **17,062** | **66.53%** |
| 37 | 1169 | GENERALI GRP | | | | | | |
| | | 11231 | Generali Us Branch | 8,760 | 0.0001% | 9,768 | 0 | 0.00% |
| | | | | **8,760** | **0.0001%** | **9,768** | **0** | **0.00%** |
| 38 | 79 | GMAC INS HOLDING GRP | | | | | | |
| | | 23728 | National Gen Ins Co | 60,831,075 | 0.6993% | 62,067,840 | 27,752,060 | 44.71% |
| | | 31488 | Integon Preferred Ins Co | 15,374,229 | 0.1767% | 16,692,559 | 11,341,582 | 67.94% |
| | | 38660 | MIC Gen Ins Corp | 6,991,364 | 0.0804% | 7,443,103 | 4,095,759 | 55.03% |
| | | 29742 | Integon Natl Ins Co | 94,658 | 0.0011% | 73,764 | 49,606 | 67.25% |
| | | 22004 | CIM Ins Corp | 2,276 | 0.0000% | 3,389 | 8,741 | 257.92% |
| | | | | **83,293,602** | **0.9576%** | **86,280,655** | **43,247,748** | **50.12%** |
| 39 | 83 | GRANGE INS GRP | | | | | | |
| | | 22101 | Grange Ins Assn | 4,382,156 | 0.0504% | 4,370,548 | 2,355,871 | 53.90% |
| | | | | **4,382,156** | **0.0504%** | **4,370,548** | **2,355,871** | **53.90%** |
| 40 | 303 | GUIDEONE INS GRP | | | | | | |
| | | 15032 | Guideone Mut Ins Co | 5,102 | 0.0001% | 4,988 | 2,369 | 47.49% |
| | | | | **5,102** | **0.0001%** | **4,988** | **2,369** | **47.49%** |
| 41 | 517 | HANNOVER GRP | | | | | | |
| | | 20532 | Clarendon Natl Ins Co | 609,422 | 0.0070% | 855,477 | 357,224 | 41.76% |
| | | 21806 | Harbor Specialty Ins Co | 29 | 0.0000% | 29 | -176,436 | 608400.00% |
| | | | | **609,451** | **0.0070%** | **855,506** | **180,788** | **21.13%** |
| 42 | 91 | HARTFORD FIRE & CAS GRP | | | | | | |
| | | 30104 | Hartford Underwriters Ins Co | 63,018,520 | 0.7245% | 63,059,080 | 29,661,632 | 47.04% |
| | | 29424 | Hartford Cas Ins Co | 38,782,939 | 0.4459% | 39,869,746 | 21,121,219 | 52.98% |
| | | 29459 | Twin City Fire Ins Co Co | 4,035,342 | 0.0464% | 4,665,990 | 1,879,133 | 40.27% |
| | | 19682 | Hartford Fire In Co | 66 | 0.0000% | 290 | 3,472 | 1197.24% |
| | | | | **105,836,867** | **1.2167%** | **107,595,106** | **52,665,456** | **48.95%** |
| 43 | 300 | HORACE MANN GRP | | | | | | |
| | | 22578 | Horace Mann Ins Co | 11,224,599 | 0.1290% | 10,824,350 | 6,566,293 | 60.66% |
| | | 22756 | Horace Mann Prop & Cas Ins Co | 3,623,316 | 0.0417% | 3,778,804 | 1,447,939 | 38.32% |
| | | | | **14,847,915** | **0.1707%** | **14,603,154** | **8,014,232** | **54.88%** |
| 44 | 225 | IAT Reins Co Grp | | | | | | |
| | | 23248 | Occidental Fire & Cas Co Of NC | 3,232,160 | 0.0372% | 3,446,480 | 2,443,471 | 70.90% |
| | | | | **3,232,160** | **0.0372%** | **3,446,480** | **2,443,471** | **70.90%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 45 | 922 | ICW GRP | | | | | | |
| | | 40029 | Explorer Ins Co | 25,603,704 | 0.2944% | 22,488,672 | 11,191,757 | 49.77% |
| | | 27847 | Insurance Co Of The West | 5,234,106 | 0.0602% | 5,574,906 | 3,531,356 | 63.34% |
| | | | | **30,837,810** | **0.3545%** | **28,063,578** | **14,723,113** | **52.46%** |
| 46 | 3495 | Infinity Prop & Cas Ins Grp | | | | | | |
| | | 22268 | Infinity Ins Co | 170,183,295 | 1.9565% | 177,564,909 | 101,039,923 | 56.90% |
| | | 20260 | Infinity Select Ins Co | 4,418,161 | 0.0508% | 4,920,300 | 2,104,473 | 42.77% |
| | | 11738 | Infinity Auto Ins Co | 3,082,783 | 0.0354% | 3,699,759 | 1,745,452 | 47.18% |
| | | 10068 | Hillstar Ins Co | 2,805,554 | 0.0323% | 4,281,212 | 2,465,077 | 57.58% |
| | | | | **180,489,793** | **2.0750%** | **190,466,180** | **107,354,925** | **56.36%** |
| 47 | 9 | JPMorgan Chase & Co Grp | | | | | | |
| | | 12832 | Personal Express Ins Co | 4,129,690 | 0.0475% | 3,059,944 | 1,786,581 | 58.39% |
| | | 22985 | Sequoia Ins Co | 13,109 | 0.0002% | 1,305,111 | 1,254,960 | 96.16% |
| | | | | **4,142,799** | **0.0476%** | **4,365,055** | **3,041,541** | **69.68%** |
| 48 | 1326 | KINGSWAY GRP | | | | | | |
| | | 33650 | Mendota Ins Co | 10,073,257 | 0.1158% | 10,208,978 | 6,988,120 | 68.45% |
| | | 33855 | Lincoln Gen Ins Co | 6,465,967 | 0.0743% | 12,816,936 | 6,974,163 | 54.41% |
| | | 42862 | Universal Cas Co | 1,895,706 | 0.0218% | 1,099,257 | 920,553 | 83.74% |
| | | | | **18,434,930** | **0.2119%** | **24,125,171** | **14,882,836** | **61.69%** |
| 49 | 456 | LANCER FINANCIAL GRP | | | | | | |
| | | 26077 | Lancer Ins Co | 59,844 | 0.0007% | 59,844 | 65,513 | 109.47% |
| | | | | **59,844** | **0.0007%** | **59,844** | **65,513** | **109.47%** |
| 50 | 111 | LIBERTY MUT GRP | | | | | | |
| | | 24740 | Safeco Ins Co Of Amer | 141,316,978 | 1.6246% | 142,021,515 | 80,049,133 | 56.36% |
| | | 23035 | Liberty Mut Fire Ins Co | 131,648,834 | 1.5135% | 129,711,271 | 69,730,705 | 53.76% |
| | | 37214 | American States Preferred Ins Co | 17,735,546 | 0.2039% | 17,810,013 | 9,664,842 | 54.27% |
| | | 39012 | Safeco Ins Co Of IL | 1,323,717 | 0.0152% | 1,010,949 | 680,313 | 67.29% |
| | | 24724 | First Natl Ins Co Of Amer | 902,871 | 0.0104% | 919,831 | 356,898 | 38.80% |
| | | | | **292,927,946** | **3.3676%** | **291,473,579** | **160,481,891** | **55.06%** |
| 51 | 4381 | Lightyear Delos Grp | | | | | | |
| | | 35408 | Delos Ins Co | 6,720,179 | 0.0773% | 4,708,945 | 2,759,326 | 58.60% |
| | | | | **6,720,179** | **0.0773%** | **4,708,945** | **2,759,326** | **58.60%** |
| 52 | 3702 | Loya Grp | | | | | | |
| | | 12589 | Loya Cas Ins Co | 10,263,825 | 0.1180% | 9,341,725 | 6,199,869 | 66.37% |
| | | | | **10,263,825** | **0.1180%** | **9,341,725** | **6,199,869** | **66.37%** |
| 53 | 785 | MARKEL CORP GRP | | | | | | |
| | | 28932 | Markel Amer Ins Co | 1,125,313 | 0.0129% | 1,168,496 | 832,229 | 71.22% |
| | | | | **1,125,313** | **0.0129%** | **1,168,496** | **832,229** | **71.22%** |
| 54 | 748 | Meadowbrook Ins Grp | | | | | | |
| | | 21903 | Procentury Ins Co | 9,787 | 0.0001% | 1,370 | -52,307 | -3818.03% |
| | | | | **9,787** | **0.0001%** | **1,370** | **-52,307** | **-3818.03%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 55 | 660 | MERCURY GEN GRP | | | | | | |
| | | 27553 | Mercury Ins Co | 549,400,200 | 6.3161% | 554,705,019 | 355,652,623 | 64.12% |
| | | 11908 | Mercury Cas Co | 139,306,087 | 1.6015% | 141,494,354 | 98,187,883 | 69.39% |
| | | 38342 | California Automobile Ins Co | 66,750,954 | 0.7674% | 68,503,546 | 56,990,657 | 83.19% |
| | | | | **755,457,241** | **8.6851%** | **764,702,919** | **510,831,163** | **66.80%** |
| 56 | 241 | METROPOLITAN GRP | | | | | | |
| | | 25321 | Metropolitan Drt Prop & Cas Ins Co | 36,744,571 | 0.4224% | 36,591,597 | 15,171,436 | 41.46% |
| | | | | **36,744,571** | **0.4224%** | **36,591,597** | **15,171,436** | **41.46%** |
| 57 | 40150 | MGA Ins Co Inc | | | | | | |
| | | 40150 | MGA Ins Co Inc | 729,544 | 0.0084% | 994,528 | 555,394 | 55.84% |
| | | | | **729,544** | **0.0084%** | **994,528** | **555,394** | **55.84%** |
| 58 | 361 | Munich Re Grp | | | | | | |
| | | 23469 | American Modern Home Ins Co | 7,201,225 | 0.0828% | 8,132,378 | 4,373,171 | 53.77% |
| | | | | **7,201,225** | **0.0828%** | **8,132,378** | **4,373,171** | **53.77%** |
| 59 | 13127 | Nations Ins Co | | | | | | |
| | | 13127 | Nations Ins Co | 2,852,326 | 0.0328% | 1,237,422 | 711,599 | 57.51% |
| | | | | **2,852,326** | **0.0328%** | **1,237,422** | **711,599** | **57.51%** |
| 60 | 140 | NATIONWIDE CORP GRP | | | | | | |
| | | 19100 | Amco Ins Co | 82,884,014 | 0.9529% | 76,654,508 | 48,103,754 | 62.75% |
| | | 42889 | Victoria Fire & Cas Co | 45,997,553 | 0.5288% | 46,309,268 | 27,900,964 | 60.25% |
| | | 42579 | Allied Prop & Cas Ins Co | 40,344,745 | 0.4638% | 39,482,358 | 23,263,065 | 58.92% |
| | | 25453 | Nationwide Ins Co Of Amer | 39,982,193 | 0.4597% | 35,537,960 | 22,853,612 | 64.31% |
| | | 42587 | Depositors Ins Co | 4,315,667 | 0.0496% | 4,679,566 | 3,145,757 | 67.22% |
| | | | | **213,524,172** | **2.4548%** | **202,663,660** | **125,267,152** | **61.81%** |
| 61 | 27073 | Nipponkoa Ins Co Ltd US Br | | | | | | |
| | | 27073 | Nipponkoa Ins Co Ltd US Br | 40,216 | 0.0005% | 66,309 | 36,045 | 54.36% |
| | | | | **40,216** | **0.0005%** | **66,309** | **36,045** | **54.36%** |
| 62 | 4051 | Ocean Harbor Grp | | | | | | |
| | | 12360 | Ocean Harbor Cas Ins Co | 3,063,924 | 0.0352% | 3,108,940 | 2,478,898 | 79.73% |
| | | | | **3,063,924** | **0.0352%** | **3,108,940** | **2,478,898** | **79.73%** |
| 63 | 645 | OREGON MUT GRP | | | | | | |
| | | 14907 | Oregon Mut Ins Co | 1,375,778 | 0.0158% | 1,270,745 | 784,378 | 61.73% |
| | | | | **1,375,778** | **0.0158%** | **1,270,745** | **784,378** | **61.73%** |
| 64 | 11835 | Paris Re Amer Ins Co | | | | | | |
| | | 11835 | Paris Re Amer Ins Co | 273,652 | 0.0031% | 388,430 | 468,373 | 120.58% |
| | | | | **273,652** | **0.0031%** | **388,430** | **468,373** | **120.58%** |
| 65 | 3638 | PGC Holding Corp Grp | | | | | | |
| | | 37648 | Permanent Gen Assur Corp | 21,544,847 | 0.2477% | 23,818,387 | 11,542,137 | 48.46% |
| | | | | **21,544,847** | **0.2477%** | **23,818,387** | **11,542,137** | **48.46%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 66 | 677 | | Philadelphia Consolidated Holding Grp | | | | | |
| | | 18058 | Philadelphia Ind Ins Co | 4,273,812 | 0.0491% | 4,004,835 | 2,635,442 | 65.81% |
| | | | | **4,273,812** | **0.0491%** | **4,004,835** | **2,635,442** | **65.81%** |
| 67 | 155 | | PROGRESSIVE GRP | | | | | |
| | | 44288 | Progressive Choice Ins Co | 178,884,506 | 2.0565% | 180,023,080 | 103,437,106 | 57.46% |
| | | 27804 | Progressive West Ins Co | 135,918,761 | 1.5626% | 146,206,337 | 74,345,444 | 50.85% |
| | | 24260 | Progressive Cas Ins Co | 32,846,282 | 0.3776% | 29,871,633 | 20,107,482 | 67.31% |
| | | 16322 | Progressive Direct Ins Co | 9,083,079 | 0.1044% | 8,090,755 | 5,918,205 | 73.15% |
| | | 11851 | Progressive Advanced Ins Co | 54,957 | 0.0006% | 55,301 | 9,425 | 17.04% |
| | | | | **356,787,585** | **4.1018%** | **364,247,106** | **203,817,662** | **55.96%** |
| 68 | 796 | | QBE INS GRP | | | | | |
| | | 39217 | QBE Ins Corp | 14,393,235 | 0.1655% | 14,811,856 | 9,036,242 | 61.01% |
| | | 25747 | Unigard Ins Co | 6,127,842 | 0.0704% | 6,215,834 | 3,098,212 | 49.84% |
| | | 37257 | Praetorian Ins Co | 1,358,313 | 0.0156% | 1,119,911 | 68,179 | 6.09% |
| | | 37303 | Redland Ins Co | 1,051,192 | 0.0121% | 1,557,152 | -136,912 | -8.79% |
| | | | | **22,930,582** | **0.2636%** | **23,704,753** | **12,065,721** | **50.90%** |
| 69 | 1234 | | RESPONSE INS GRP | | | | | |
| | | 10970 | Response Ind Co Of CA | 968,955 | 0.0111% | 947,345 | 770,424 | 81.32% |
| | | 43044 | Response Ins Co | 859,734 | 0.0099% | 814,746 | 448,729 | 55.08% |
| | | 26050 | Response Worldwide Ins Co | 698,934 | 0.0080% | 748,598 | 400,697 | 53.53% |
| | | | | **2,527,623** | **0.0291%** | **2,510,689** | **1,619,850** | **64.52%** |
| 70 | 257 | | SAFEWAY INS GRP | | | | | |
| | | 12521 | Safeway Ins Co | 16,677,224 | 0.1917% | 16,033,356 | 11,175,898 | 69.70% |
| | | 10939 | Safeway Direct Ins Co | 827,811 | 0.0095% | 897,285 | 695,437 | 77.50% |
| | | | | **17,505,035** | **0.2012%** | **16,930,641** | **11,871,335** | **70.12%** |
| 71 | 169 | | SENTRY INS GRP | | | | | |
| | | 13137 | Viking Ins Co Of WI | 34,464,496 | 0.3962% | 33,961,027 | 22,209,350 | 65.40% |
| | | | | **34,464,496** | **0.3962%** | **33,961,027** | **22,209,350** | **65.40%** |
| 72 | 3219 | | Sompo Japan Ins Grp | | | | | |
| | | 11126 | Sompo Japan Ins Co of Amer | 863 | 0.0000% | 12,796 | -10,081 | -78.78% |
| | | | | **863** | **0.0000%** | **12,796** | **-10,081** | **-78.78%** |
| 73 | 176 | | STATE FARM GRP | | | | | |
| | | 25178 | State Farm Mut Auto Ins Co | 1,182,062,419 | 13.5895% | 1,167,292,276 | 677,448,437 | 58.04% |
| | | | | **1,182,062,419** | **13.5895%** | **1,167,292,276** | **677,448,437** | **58.04%** |
| 74 | 93 | | STATE NATL GRP | | | | | |
| | | 12831 | State Natl Ins Co Inc | 1,023,217 | 0.0118% | 1,094,753 | 500,698 | 45.74% |
| | | | | **1,023,217** | **0.0118%** | **1,094,753** | **500,698** | **45.74%** |
| 75 | 12878 | | Sterling Cas Ins Co | | | | | |
| | | 12878 | Sterling Cas Ins Co | 9,216,997 | 0.1060% | 12,131,802 | 6,031,241 | 49.71% |
| | | | | **9,216,997** | **0.1060%** | **12,131,802** | **6,031,241** | **49.71%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 76 | 88 | | The Hanover Ins Grp | | | | | |
| | | 22292 | Hanover Ins Co | 19,362 | 0.0002% | 22,020 | 4,779 | 21.70% |
| | | | | **19,362** | **0.0002%** | **22,020** | **4,779** | **21.70%** |
| 77 | 4254 | | The Warranty Grp | | | | | |
| | | 40827 | Virginia Surety Co Inc | 1,725,103 | 0.0198% | 1,483,548 | 896,435 | 60.43% |
| | | | | **1,725,103** | **0.0198%** | **1,483,548** | **896,435** | **60.43%** |
| 78 | 3098 | | Tokio Marine Holdings Inc GRP | | | | | |
| | | 12904 | Tokio Marine & Nichido Fire Ins Co | 5,596,907 | 0.0643% | 6,260,743 | 629,156 | 10.05% |
| | | | | **5,596,907** | **0.0643%** | **6,260,743** | **629,156** | **10.05%** |
| 79 | 161 | | TOPA EQUITIES LTD GRP | | | | | |
| | | 18031 | Topa Ins Co | 12,919,074 | 0.1485% | 13,193,839 | 11,325,103 | 85.84% |
| | | | | **12,919,074** | **0.1485%** | **13,193,839** | **11,325,103** | **85.84%** |
| 80 | 3548 | | Travelers Grp | | | | | |
| | | 19070 | Standard Fire Ins Co | 49,023,511 | 0.5636% | 45,763,575 | 27,926,811 | 61.02% |
| | | 24015 | Northland Ins Co | 8,465 | 0.0001% | 10,149 | 14,024 | 138.18% |
| | | | | **49,031,976** | **0.5637%** | **45,773,724** | **27,940,835** | **61.04%** |
| 81 | 200 | | UNITED SERV AUTOMOBILE ASSN GRP | | | | | |
| | | 25968 | USAA Cas Ins Co | 167,874,131 | 1.9300% | 166,951,070 | 85,285,699 | 51.08% |
| | | 25941 | USAA | 160,658,657 | 1.8470% | 160,194,084 | 90,771,926 | 56.66% |
| | | 18600 | USAA General Ind Co | 13,366,013 | 0.1537% | 11,914,810 | 7,676,025 | 64.42% |
| | | 21253 | Garrison Prop & Cas Ins Co | 6,506,428 | 0.0748% | 5,380,800 | 3,835,960 | 71.29% |
| | | | | **348,405,229** | **4.0054%** | **344,440,764** | **187,569,610** | **54.46%** |
| 82 | 215 | | UNITRIN GRP | | | | | |
| | | 19852 | Financial Ind Co | 72,203,773 | 0.8301% | 59,904,908 | 39,346,047 | 65.68% |
| | | 10914 | Kemper Independence Ins Co | 28,064,504 | 0.3226% | 28,441,650 | 12,420,894 | 43.67% |
| | | 10226 | Unitrin Direct Ins Co | 15,496,397 | 0.1782% | 16,136,654 | 11,543,351 | 71.53% |
| | | 31968 | Merastar Ins Co | 2,330,013 | 0.0268% | 2,411,990 | 1,460,770 | 60.56% |
| | | 16063 | Unitrin Auto & Home Ins Co | 342,537 | 0.0039% | 370,943 | 136,888 | 36.90% |
| | | 10915 | Unitrin Direct Property & Cas Co | 2,984 | 0.0000% | 2,984 | 22,912 | 767.83% |
| | | | | **118,440,208** | **1.3616%** | **107,269,129** | **64,930,862** | **60.53%** |
| 83 | 201 | | UTICA GRP | | | | | |
| | | 25976 | Utica Mut Ins Co | 127 | 0.0000% | 566 | -38 | -6.71% |
| | | | | **127** | **0.0000%** | **566** | **-38** | **-6.71%** |
| 84 | 1179 | | WAWANESA INS GRP | | | | | |
| | | 10683 | Wawanesa General Ins Co | 114,130,532 | 1.3121% | 111,966,213 | 85,473,442 | 76.34% |
| | | 31526 | Wawanesa Mut Ins Co Us Branch | 28,298,543 | 0.3253% | 29,082,693 | 16,700,698 | 57.42% |
| | | | | **142,429,075** | **1.6374%** | **141,048,906** | **102,174,140** | **72.44%** |
| 85 | 27502 | | Western General Ins Co | | | | | |
| | | 27502 | Western General Ins Co | 22,385,321 | 0.2574% | 29,018,672 | 15,016,966 | 51.75% |
| | | | | **22,385,321** | **0.2574%** | **29,018,672** | **15,016,966** | **51.75%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 86 | 2898 | | Western Serv Contract Grp | | | | | |
| | | 37850 | Pacific Specialty Ins Co | 6,967,824 | 0.0801% | 7,079,699 | 3,175,713 | 44.86% |
| | | | | **6,967,824** | **0.0801%** | **7,079,699** | **3,175,713** | **44.86%** |
| 87 | 1129 | | WHITE MOUNTAINS GRP | | | | | |
| | | 30210 | Esurance Prop & Cas Ins Co | 82,797,254 | 0.9519% | 82,247,873 | 51,361,322 | 62.45% |
| | | 37915 | Essentia Ins Co | 9,329,579 | 0.1073% | 3,428,882 | 1,762,022 | 51.39% |
| | | 20648 | Employers Fire Ins Co | 1,338,081 | 0.0154% | 965,967 | 394,015 | 40.79% |
| | | 21962 | Pennsylvania Gen Ins Co | 361 | 0.0000% | 361 | -2,612 | -723.55% |
| | | | | **93,465,275** | **1.0745%** | **86,643,083** | **53,514,747** | **61.76%** |
| 88 | 273 | | WORKMENS GRP | | | | | |
| | | 13250 | Workmens Auto Ins Co | 11,703,373 | 0.1345% | 12,660,680 | 9,119,844 | 72.03% |
| | | | | **11,703,373** | **0.1345%** | **12,660,680** | **9,119,844** | **72.03%** |
| 89 | 98 | | WR Berkley Corp GRP | | | | | |
| | | 40045 | Starnet Ins Co | 45,900 | 0.0005% | 134,973 | 55,903 | 41.42% |
| | | | | **45,900** | **0.0005%** | **134,973** | **55,903** | **41.42%** |
| 90 | 1285 | | XL AMER GRP | | | | | |
| | | 22322 | Greenwich Ins Co | 133,326 | 0.0015% | 177,412 | -120,735 | -68.05% |
| | | | | **133,326** | **0.0015%** | **177,412** | **-120,735** | **-68.05%** |
| 91 | 212 | | ZURICH INS GRP | | | | | |
| | | 21687 | Mid Century Ins Co | 464,109,054 | 5.3356% | 429,182,704 | 273,776,502 | 63.79% |
| | | 21652 | Farmers Ins Exch | 352,276,018 | 4.0499% | 378,916,466 | 192,388,940 | 50.77% |
| | | 25089 | Coast Natl Ins Co | 63,482,961 | 0.7298% | 68,203,498 | 34,848,456 | 51.09% |
| | | 11185 | Foremost Ins Co | 22,249,186 | 0.2558% | 22,283,064 | 12,855,705 | 57.69% |
| | | 43699 | American Federation Ins Co | 694,519 | 0.0080% | 771,491 | 323,771 | 41.97% |
| | | 11800 | Foremost Prop & Cas Ins Co | 219,488 | 0.0025% | 169,233 | 112,353 | 66.39% |
| | | 34649 | Centre Ins Co | 16,367 | 0.0002% | 16,846 | 14,500 | 86.07% |
| | | 21326 | Empire Fire & Marine Ins Co | 5,362 | 0.0001% | 28,167 | -65,292 | -231.80% |
| | | 10873 | Farmers Reins Co | 50 | 0.0000% | 50 | 0 | 0.00% |
| | | | | **903,053,005** | **10.3819%** | **899,571,519** | **514,254,935** | **57.17%** |
| | | | **Line Total:** | **8,698,363,678** | **100.0000%** | **8,782,923,516** | **5,065,270,959** | **57.67%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE [21.2]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 626 | Ace Ltd Grp | | | | | | |
| | | 22667 | Ace Amer Ins Co | 363,929 | 0.0569% | 429,429 | 532,134 | 123.92% |
| | | 20702 | Ace Fire Underwriters Ins Co | 196,118 | 0.0307% | 181,457 | 149,988 | 82.66% |
| | | 43575 | Indemnity Ins Co Of North Amer | 60,446 | 0.0095% | 56,887 | 31,322 | 55.06% |
| | | 20699 | Ace Prop & Cas Ins Co | 34,079 | 0.0053% | 41,081 | 27,517 | 66.98% |
| | | | | **654,572** | **0.1024%** | **708,854** | **740,961** | **104.53%** |
| 2 | 38733 | Alaska Natl Ins Co | | | | | | |
| | | 38733 | Alaska Natl Ins Co | 30,063 | 0.0047% | 22,215 | -1,936 | -8.71% |
| | | | | **30,063** | **0.0047%** | **22,215** | **-1,936** | **-8.71%** |
| 3 | 761 | ALLIANZ INS GRP | | | | | | |
| | | 21857 | American Ins Co | 949,800 | 0.1485% | 862,711 | 463,156 | 53.69% |
| | | 21881 | National Surety Corp | 459,836 | 0.0719% | 464,835 | 181,689 | 39.09% |
| | | 21873 | Firemans Fund Ins Co | 249,234 | 0.0390% | 244,977 | -17,087 | -6.97% |
| | | 21865 | Associated Ind Corp | 246,762 | 0.0386% | 266,274 | 223,722 | 84.02% |
| | | 21849 | American Automobile Ins Co | 170,404 | 0.0266% | 250,137 | 161,052 | 64.39% |
| | | 22837 | AGCS Marine Ins Co | 4,109 | 0.0006% | 7,584 | 766 | 10.10% |
| | | | | **2,080,145** | **0.3253%** | **2,096,518** | **1,013,298** | **48.33%** |
| 4 | 8 | ALLSTATE INS GRP | | | | | | |
| | | 19232 | Allstate Ins Co | 14,215,833 | 2.2230% | 15,093,830 | 4,890,109 | 32.40% |
| | | 19240 | Allstate Ind Co | 1,092,444 | 0.1708% | 1,101,351 | 394,535 | 35.82% |
| | | 10358 | Encompass Ins Co | 1,895 | 0.0003% | 9,349 | 0 | 0.00% |
| | | | | **15,310,172** | **2.3941%** | **16,204,530** | **5,284,644** | **32.61%** |
| 5 | 1321 | American Farmers & Ranchers Grp | | | | | | |
| | | 37931 | American Farmers & Ranchers Ins Co | 510,148 | 0.0798% | 545,875 | 82,482 | 15.11% |
| | | | | **510,148** | **0.0798%** | **545,875** | **82,482** | **15.11%** |
| 6 | 84 | American Financial Grp | | | | | | |
| | | 32620 | National Interstate Ins Co | 5,100,195 | 0.7975% | 5,049,258 | 3,184,087 | 63.06% |
| | | 26344 | Great Amer Assur Co | 4,483,658 | 0.7011% | 4,430,711 | 2,977,472 | 67.20% |
| | | 16691 | Great Amer Ins Co | 568,275 | 0.0889% | 901,037 | 374,854 | 41.60% |
| | | 22136 | Great Amer Ins Co of NY | 206,397 | 0.0323% | 202,251 | 100,107 | 49.50% |
| | | 26832 | Great Amer Alliance Ins Co | 71,262 | 0.0111% | 58,109 | 4,669 | 8.03% |
| | | | | **10,429,787** | **1.6309%** | **10,641,366** | **6,641,189** | **62.41%** |
| 7 | 12 | AMERICAN INTL GRP | | | | | | |
| | | 20796 | AIG Premier Ins Co | 3,608,405 | 0.5643% | 3,858,909 | 3,436,092 | 89.04% |
| | | 26220 | Yosemite Ins Co | 3,466,753 | 0.5421% | 3,488,078 | 554,163 | 15.89% |
| | | 19410 | Commerce & Industry Ins Co | 1,662,821 | 0.2600% | 1,548,691 | 844,963 | 54.56% |
| | | 23841 | New Hampshire Ins Co | 1,560,412 | 0.2440% | 1,363,381 | 1,065,654 | 78.16% |
| | | 19445 | National Union Fire Ins Co Of Pitts | 1,323,098 | 0.2069% | 1,245,365 | 1,712,602 | 137.52% |
| | | 19429 | Insurance Co Of The State Of PA | 1,220,427 | 0.1908% | 1,350,012 | 995,739 | 73.76% |
| | | 23809 | Granite State Ins Co | 1,088,098 | 0.1701% | 892,297 | 689,159 | 77.23% |
| | | 19380 | American Home Assur Co | 994,970 | 0.1556% | 1,147,062 | 395,264 | 34.46% |
| | | | | **14,924,984** | **2.3338%** | **14,893,795** | **9,693,636** | **65.09%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE [21.2]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 8 | 408 | | AMERICAN NATL FIN GRP | | | | | |
| | | 39942 | American Natl Gen Ins Co | 967,981 | 0.1514% | 897,143 | 126,519 | 14.10% |
| | | 28401 | American Natl Prop & Cas Co | 599,049 | 0.0937% | 618,334 | 518,329 | 83.83% |
| | | 11048 | Pacific Prop & Cas Co | 16,494 | 0.0026% | 14,897 | 0 | 0.00% |
| | | | | **1,583,524** | **0.2476%** | **1,530,374** | **644,848** | **42.14%** |
| 9 | 124 | | AMERISURE CO GRP | | | | | |
| | | 23396 | Amerisure Mut Ins Co | 20,466 | 0.0032% | 27,784 | 16,225 | 58.40% |
| | | | | **20,466** | **0.0032%** | **27,784** | **16,225** | **58.40%** |
| 10 | 2538 | | Amtrust Grp | | | | | |
| | | 25011 | Wesco Ins Co | 116,913 | 0.0183% | 33,363 | 14,004 | 41.97% |
| | | 19879 | Security Natl Ins Co | 90,732 | 0.0142% | 19,520 | 6,786 | 34.76% |
| | | | | **207,645** | **0.0325%** | **52,883** | **20,790** | **39.31%** |
| 11 | 1279 | | Arch Ins Grp | | | | | |
| | | 11150 | Arch Ins Co | 3,974,950 | 0.6216% | 3,504,517 | 2,926,323 | 83.50% |
| | | | | **3,974,950** | **0.6216%** | **3,504,517** | **2,926,323** | **83.50%** |
| 12 | 457 | | ARGONAUT GRP | | | | | |
| | | 19828 | Argonaut Midwest Ins Co | 2,272,831 | 0.3554% | 2,020,052 | 1,389,533 | 68.79% |
| | | 19860 | Argonaut Great Central Ins Co | 172,575 | 0.0270% | 159,647 | 136,287 | 85.37% |
| | | 19801 | Argonaut Ins Co | 1,454 | 0.0002% | 1,454 | -8,628 | -593.40% |
| | | | | **2,446,860** | **0.3826%** | **2,181,153** | **1,517,192** | **69.56%** |
| 13 | 19 | | Assurant Inc Grp | | | | | |
| | | 42978 | American Security Ins Co | 5,831,768 | 0.9119% | 6,436,200 | 3,725,161 | 57.88% |
| | | 19615 | American Reliable Ins Co | 46,722 | 0.0073% | 46,727 | 19,274 | 41.25% |
| | | | | **5,878,490** | **0.9192%** | **6,482,927** | **3,744,435** | **57.76%** |
| 14 | 3416 | | AXIS Capital Grp | | | | | |
| | | 37273 | Axis Ins Co | 38,108 | 0.0060% | 7,840 | 2,585 | 32.97% |
| | | | | **38,108** | **0.0060%** | **7,840** | **2,585** | **32.97%** |
| 15 | 1330 | | Balboa Ins Grp | | | | | |
| | | 24821 | Meritplan Ins Co | 55,634,321 | 8.6996% | 61,746,096 | 40,685,034 | 65.89% |
| | | 24813 | Balboa Ins Co | 18,535,282 | 2.8984% | 20,598,695 | 11,330,693 | 55.01% |
| | | 24848 | Newport Ins Co | 822,336 | 0.1286% | 735,424 | 554,657 | 75.42% |
| | | | | **74,991,939** | **11.7266%** | **83,080,215** | **52,570,384** | **63.28%** |
| 16 | 867 | | Baldwin & Lyons Grp | | | | | |
| | | 40460 | Sagamore Ins Co | 250,453 | 0.0392% | 280,819 | 237,646 | 84.63% |
| | | | | **250,453** | **0.0392%** | **280,819** | **237,646** | **84.63%** |
| 17 | 18538 | | Bancinsure Inc | | | | | |
| | | 18538 | Bancinsure Inc | 38,355 | 0.0060% | 37,870 | 39,832 | 105.18% |
| | | | | **38,355** | **0.0060%** | **37,870** | **39,832** | **105.18%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE [21.2]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 18 | 31 | | BERKSHIRE HATHAWAY GRP | | | | | |
| | | 11673 | Redwood Fire & Cas Ins Co | 3,200,148 | 0.5004% | 2,627,935 | 1,734,637 | 66.01% |
| | | 20052 | National Liab & Fire Ins Co | 1,792,091 | 0.2802% | 1,659,480 | 557,549 | 33.60% |
| | | 27812 | Columbia Ins Co | 475,333 | 0.0743% | 386,747 | 144,371 | 37.33% |
| | | 20087 | National Ind Co | 3,787 | 0.0006% | 3,811 | -118 | -3.10% |
| | | 22063 | Government Employees Ins Co | 374 | 0.0001% | 359 | 16,425 | 4575.21% |
| | | 35882 | Geico Gen Ins Co | 82 | 0.0000% | 14 | 7,843 | 56021.43% |
| | | | | **5,471,815** | **0.8556%** | **4,678,346** | **2,460,707** | **52.60%** |
| 19 | 13528 | | Brotherhood Mut Ins Co | | | | | |
| | | 13528 | Brotherhood Mut Ins Co | 16,345 | 0.0026% | 4,481 | 995 | 22.20% |
| | | | | **16,345** | **0.0026%** | **4,481** | **995** | **22.20%** |
| 20 | 802 | | Capital Ins Grp | | | | | |
| | | 23540 | Monterey Ins Co | 2,194,727 | 0.3432% | 2,246,467 | 1,107,473 | 49.30% |
| | | 13544 | California Capital Ins Co | 1,822,779 | 0.2850% | 1,836,038 | 487,462 | 26.55% |
| | | 12890 | Eagle W Ins Co | 916,032 | 0.1432% | 1,072,460 | 443,518 | 41.36% |
| | | | | **4,933,538** | **0.7715%** | **5,154,965** | **2,038,453** | **39.54%** |
| 21 | 26905 | | Century Natl Ins Co | | | | | |
| | | 26905 | Century Natl Ins Co | 8,117,997 | 1.2694% | 14,258,788 | 2,651,756 | 18.60% |
| | | | | **8,117,997** | **1.2694%** | **14,258,788** | **2,651,756** | **18.60%** |
| 22 | 10499 | | Chrysler Ins Co | | | | | |
| | | 10499 | Chrysler Ins Co | 7,395,152 | 1.1564% | 7,276,862 | 1,970,647 | 27.08% |
| | | | | **7,395,152** | **1.1564%** | **7,276,862** | **1,970,647** | **27.08%** |
| 23 | 38 | | CHUBB & SON INC GRP | | | | | |
| | | 20281 | Federal Ins Co | 6,047,333 | 0.9456% | 6,219,404 | 2,876,206 | 46.25% |
| | | 20303 | Great Northern Ins Co | 394,238 | 0.0616% | 353,663 | 153,993 | 43.54% |
| | | 20397 | Vigilant Ins Co | 13,319 | 0.0021% | 11,440 | 2,839 | 24.82% |
| | | 20346 | Pacific Ind Co | 12,004 | 0.0019% | 14,728 | 49,000 | 332.70% |
| | | | | **6,466,894** | **1.0112%** | **6,599,235** | **3,082,038** | **46.70%** |
| 24 | 18767 | | Church Mut Ins Co | | | | | |
| | | 18767 | Church Mut Ins Co | 491,287 | 0.0768% | 492,107 | 176,641 | 35.89% |
| | | | | **491,287** | **0.0768%** | **492,107** | **176,641** | **35.89%** |
| 25 | 244 | | CINCINNATI FIN GRP | | | | | |
| | | 10677 | Cincinnati Ins Co | 169,497 | 0.0265% | 220,383 | 61,942 | 28.11% |
| | | | | **169,497** | **0.0265%** | **220,383** | **61,942** | **28.11%** |
| 26 | 218 | | CNA INS GRP | | | | | |
| | | 20427 | American Cas Co Of Reading PA | 1,754,962 | 0.2744% | 2,049,210 | 1,082,604 | 52.83% |
| | | 20443 | Continental Cas Co | 1,478,625 | 0.2312% | 1,457,821 | 1,760,233 | 120.74% |
| | | 35289 | Continental Ins Co | 1,091,225 | 0.1706% | 999,713 | 677,531 | 67.77% |
| | | 20494 | Transportation Ins Co | 1,023,032 | 0.1600% | 1,133,643 | 681,602 | 60.12% |
| | | 20508 | Valley Forge Ins Co | 1,001,978 | 0.1567% | 768,128 | 464,774 | 60.51% |
| | | 20478 | National Fire Ins Co Of Hartford | 521,782 | 0.0816% | 395,967 | 490,923 | 123.98% |
| | | | | **6,871,604** | **1.0745%** | **6,804,482** | **5,157,667** | **75.80%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE [21.2]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 27 | 816 | | COMMERCE INC GRP | | | | | |
| | | 13161 | Commerce W Ins Co | 1,745,902 | 0.2730% | 1,861,224 | 876,743 | 47.11% |
| | | | | **1,745,902** | **0.2730%** | **1,861,224** | **876,743** | **47.11%** |
| 28 | 306 | | CUNA MUT GRP | | | | | |
| | | 10847 | Cumis Ins Society Inc | 13,512,887 | 2.1130% | 12,670,916 | 8,637,681 | 68.17% |
| | | | | **13,512,887** | **2.1130%** | **12,670,916** | **8,637,681** | **68.17%** |
| 29 | 62 | | EMC INS CO GRP | | | | | |
| | | 21415 | Employers Mut Cas Co | 1,514,269 | 0.2368% | 1,583,632 | 675,736 | 42.67% |
| | | | | **1,514,269** | **0.2368%** | **1,583,632** | **675,736** | **42.67%** |
| 30 | 1120 | | EVEREST REINS HOLDINGS GRP | | | | | |
| | | 10120 | Everest Natl Ins Co | 373,021 | 0.0583% | 429,294 | 434,392 | 101.19% |
| | | | | **373,021** | **0.0583%** | **429,294** | **434,392** | **101.19%** |
| 31 | 158 | | FAIRFAX FIN GRP | | | | | |
| | | 21113 | United States Fire Ins Co | 1,154,558 | 0.1805% | 1,379,057 | 1,251,193 | 90.73% |
| | | 25054 | Hudson Ins Co | 1,028,177 | 0.1608% | 1,462,489 | 819,306 | 56.02% |
| | | 21105 | North River Ins Co | 205,953 | 0.0322% | 218,993 | 272,254 | 124.32% |
| | | 10936 | Seneca Ins Co Inc | 558 | 0.0001% | 395 | 14 | 3.54% |
| | | | | **2,389,246** | **0.3736%** | **3,060,934** | **2,342,767** | **76.54%** |
| 32 | 7 | | FEDERATED MUT GRP | | | | | |
| | | 13935 | Federated Mut Ins Co | 4,130,879 | 0.6460% | 4,481,769 | 2,581,991 | 57.61% |
| | | 28304 | Federated Serv Ins Co | 645,159 | 0.1009% | 546,330 | 326,125 | 59.69% |
| | | | | **4,776,038** | **0.7468%** | **5,028,099** | **2,908,116** | **57.84%** |
| 33 | 11118 | | Federated Rural Electric Ins Exch | | | | | |
| | | 11118 | Federated Rural Electric Ins Exch | 4,491 | 0.0007% | 4,514 | 2,510 | 55.60% |
| | | | | **4,491** | **0.0007%** | **4,514** | **2,510** | **55.60%** |
| 34 | 349 | | FLORISTS MUT GRP | | | | | |
| | | 13978 | Florists Mut Ins Co | 532,838 | 0.0833% | 511,510 | 100,957 | 19.74% |
| | | | | **532,838** | **0.0833%** | **511,510** | **100,957** | **19.74%** |
| 35 | 1331 | | Glencoe US Holdings Grp | | | | | |
| | | 10340 | Stonington Ins Co | 142,479 | 0.0223% | 231,593 | 209,526 | 90.47% |
| | | | | **142,479** | **0.0223%** | **231,593** | **209,526** | **90.47%** |
| 36 | 79 | | GMAC INS HOLDING GRP | | | | | |
| | | 22012 | Motors Ins Corp | 2,902,977 | 0.4539% | 2,902,977 | 1,518,728 | 52.32% |
| | | 31488 | Integon Preferred Ins Co | 1,042,687 | 0.1630% | 1,090,888 | 489,869 | 44.91% |
| | | | | **3,945,664** | **0.6170%** | **3,993,865** | **2,008,597** | **50.29%** |
| 37 | 83 | | GRANGE INS GRP | | | | | |
| | | 22101 | Grange Ins Assn | 400,209 | 0.0626% | 384,818 | 181,344 | 47.12% |
| | | | | **400,209** | **0.0626%** | **384,818** | **181,344** | **47.12%** |
| 38 | 303 | | GUIDEONE INS GRP | | | | | |
| | | 15032 | Guideone Mut Ins Co | 686,650 | 0.1074% | 730,868 | 291,731 | 39.92% |
| | | | | **686,650** | **0.1074%** | **730,868** | **291,731** | **39.92%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE [21.2]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 39 | 91 | | HARTFORD FIRE & CAS GRP | | | | | |
| | | 19682 | Hartford Fire In Co | 6,518,393 | 1.0193% | 6,970,248 | 4,306,361 | 61.78% |
| | | 34690 | Property & Cas Ins Co Of Hartford | 3,284,260 | 0.5136% | 3,273,262 | 2,301,926 | 70.33% |
| | | 30104 | Hartford Underwriters Ins Co | 1,010,093 | 0.1579% | 1,086,299 | 716,775 | 65.98% |
| | | 29424 | Hartford Cas Ins Co | 795,762 | 0.1244% | 828,768 | 571,906 | 69.01% |
| | | 29459 | Twin City Fire Ins Co Co | 350,569 | 0.0548% | 366,144 | 136,840 | 37.37% |
| | | 22357 | Hartford Accident & Ind Co | 19,246 | 0.0030% | 25,370 | 34,437 | 135.74% |
| | | 37478 | Hartford Ins Co Of The Midwest | 816 | 0.0001% | 909 | -121 | -13.31% |
| | | | | **11,979,139** | **1.8732%** | **12,551,000** | **8,068,124** | **64.28%** |
| 40 | 225 | | IAT Reins Co Grp | | | | | |
| | | 13234 | Wilshire Ins Co | 5,319,712 | 0.8319% | 5,379,501 | 2,650,446 | 49.27% |
| | | 26433 | Harco Natl Ins Co | 3,282,370 | 0.5133% | 4,064,911 | 3,097,772 | 76.21% |
| | | 28886 | Transguard Ins Co Of Amer Inc | 704,204 | 0.1101% | 707,985 | 215,621 | 30.46% |
| | | 20010 | Acceptance Ind Ins Co | 48,437 | 0.0076% | 57,247 | -7,701 | -13.45% |
| | | 23248 | Occidental Fire & Cas Co Of NC | 1,425 | 0.0002% | 1,300 | 0 | 0.00% |
| | | | | **9,356,148** | **1.4630%** | **10,210,944** | **5,956,138** | **58.33%** |
| 41 | 922 | | ICW GRP | | | | | |
| | | 40029 | Explorer Ins Co | 1,288,372 | 0.2015% | 1,458,479 | 556,166 | 38.13% |
| | | 27847 | Insurance Co Of The West | 24,428 | 0.0038% | 61,413 | 17,533 | 28.55% |
| | | | | **1,312,800** | **0.2053%** | **1,519,892** | **573,699** | **37.75%** |
| 42 | 246 | | INDIANA LUMBERMENS GRP | | | | | |
| | | 14265 | Indiana Lumbermens Mut Ins Co | 74,896 | 0.0117% | 41,200 | 15,476 | 37.56% |
| | | | | **74,896** | **0.0117%** | **41,200** | **15,476** | **37.56%** |
| 43 | 3495 | | Infinity Prop & Cas Ins Grp | | | | | |
| | | 20260 | Infinity Select Ins Co | 2,439,518 | 0.3815% | 1,322,477 | 805,064 | 60.88% |
| | | 11738 | Infinity Auto Ins Co | 852,719 | 0.1333% | 1,072,289 | 182,849 | 17.05% |
| | | | | **3,292,237** | **0.5148%** | **2,394,766** | **987,913** | **41.25%** |
| 44 | 9 | | JPMorgan Chase & Co Grp | | | | | |
| | | 22985 | Sequoia Ins Co | 2,120,655 | 0.3316% | 2,372,517 | 598,464 | 25.22% |
| | | | | **2,120,655** | **0.3316%** | **2,372,517** | **598,464** | **25.22%** |
| 45 | 1326 | | KINGSWAY GRP | | | | | |
| | | 33855 | Lincoln Gen Ins Co | 5,198,823 | 0.8129% | 8,277,549 | 8,466,133 | 102.28% |
| | | 42862 | Universal Cas Co | 3,530,984 | 0.5521% | 2,943,770 | 1,790,992 | 60.84% |
| | | | | **8,729,807** | **1.3651%** | **11,221,319** | **10,257,125** | **91.41%** |
| 46 | 456 | | LANCER FINANCIAL GRP | | | | | |
| | | 26077 | Lancer Ins Co | 4,440,393 | 0.6944% | 4,523,495 | 3,132,396 | 69.25% |
| | | | | **4,440,393** | **0.6944%** | **4,523,495** | **3,132,396** | **69.25%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE [21.2]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 47 | 111 | LIBERTY MUT GRP | | | | | | |
| | | 24198 | Peerless Ins Co | 15,509,446 | 2.4252% | 15,929,104 | 7,077,998 | 44.43% |
| | | 24171 | Netherlands Ins Co The | 7,101,375 | 1.1105% | 7,447,047 | 3,351,083 | 45.00% |
| | | 19704 | American States Ins Co | 5,902,115 | 0.9229% | 6,116,508 | 2,794,772 | 45.69% |
| | | 10836 | Golden Eagle Ins Corp | 5,392,379 | 0.8432% | 4,422,455 | 2,098,417 | 47.45% |
| | | 24732 | General Ins Co Of Amer | 4,595,056 | 0.7185% | 5,251,061 | 2,429,398 | 46.26% |
| | | 24724 | First Natl Ins Co Of Amer | 2,701,564 | 0.4224% | 2,733,650 | 1,392,000 | 50.92% |
| | | 23035 | Liberty Mut Fire Ins Co | 2,226,515 | 0.3482% | 2,049,021 | 1,401,293 | 68.39% |
| | | 19690 | American Economy Ins Co | 2,166,643 | 0.3388% | 2,606,713 | 1,332,155 | 51.10% |
| | | 26042 | Wausau Underwriters Ins Co | 908,149 | 0.1420% | 1,012,085 | 1,107,509 | 109.43% |
| | | 26069 | Wausau Business Ins Co | 585,526 | 0.0916% | 570,427 | 607,760 | 106.54% |
| | | 42404 | Liberty Ins Corp | 558,674 | 0.0874% | 545,804 | 403,898 | 74.00% |
| | | 18333 | Peerless Ind Ins Co | 519,431 | 0.0812% | 234,035 | 133,225 | 56.93% |
| | | 21458 | Employers Ins of Wausau | 334,934 | 0.0524% | 321,981 | 234,603 | 72.86% |
| | | 23043 | Liberty Mut Ins Co | 174,293 | 0.0273% | 162,869 | 76,033 | 46.68% |
| | | 33600 | LM Ins Corp | 39,433 | 0.0062% | 81,822 | 147,233 | 179.94% |
| | | 33588 | First Liberty Ins Corp | 10,500 | 0.0016% | 9,861 | 15,895 | 161.19% |
| | | | | **48,726,033** | **7.6194%** | **49,494,443** | **24,603,272** | **49.71%** |
| 48 | 4381 | Lightyear Delos Grp | | | | | | |
| | | 35408 | Delos Ins Co | 6,105,919 | 0.9548% | 5,217,335 | 1,732,539 | 33.21% |
| | | | | **6,105,919** | **0.9548%** | **5,217,335** | **1,732,539** | **33.21%** |
| 49 | 108 | LUMBERMENS MUT CAS GRP | | | | | | |
| | | 22918 | American Motorists Ins Co | 74 | 0.0000% | 74 | 4,625 | 6250.00% |
| | | 22977 | Lumbermens Mut Cas Co | 22 | 0.0000% | 22 | -7,544 | -34290.91% |
| | | | | **96** | **0.0000%** | **96** | **-2,919** | **-3040.63%** |
| 50 | 785 | MARKEL CORP GRP | | | | | | |
| | | 38970 | Markel Ins Co | 420,307 | 0.0657% | 536,559 | 256,793 | 47.86% |
| | | 28932 | Markel Amer Ins Co | 50,238 | 0.0079% | 83,994 | 32,715 | 38.95% |
| | | | | **470,545** | **0.0736%** | **620,553** | **289,508** | **46.65%** |
| 51 | 748 | Meadowbrook Ins Grp | | | | | | |
| | | 18023 | Star Ins Co | 2,457,824 | 0.3843% | 2,497,727 | 1,324,424 | 53.03% |
| | | 25780 | Williamsburg Natl Ins Co | 1,378,531 | 0.2156% | 1,548,352 | 474,425 | 30.64% |
| | | | | **3,836,355** | **0.5999%** | **4,046,079** | **1,798,849** | **44.46%** |
| 52 | 1114 | MERCER INS GRP | | | | | | |
| | | 31453 | Financial Pacific Ins Co | 4,042,962 | 0.6322% | 4,360,106 | 1,149,742 | 26.37% |
| | | | | **4,042,962** | **0.6322%** | **4,360,106** | **1,149,742** | **26.37%** |
| 53 | 660 | MERCURY GEN GRP | | | | | | |
| | | 11908 | Mercury Cas Co | 16,957,087 | 2.6516% | 18,604,135 | 5,999,277 | 32.25% |
| | | | | **16,957,087** | **2.6516%** | **18,604,135** | **5,999,277** | **32.25%** |
| 54 | 2978 | Mitsui Sumitomo Ins Grp | | | | | | |
| | | 20362 | Mitsui Sumitomo Ins Co of Amer | 617,850 | 0.0966% | 763,781 | 558,822 | 73.17% |
| | | 22551 | Mitsui Sumitomo Ins USA Inc | 410,842 | 0.0642% | 331,676 | 224,499 | 67.69% |
| | | | | **1,028,692** | **0.1609%** | **1,095,457** | **783,321** | **71.51%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE [21.2]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 55 | 291 | | MOTORISTS MUT | | | | | |
| | | 13331 | American Hardware Mut Ins Co | 2,752,367 | 0.4304% | 2,632,297 | 1,710,964 | 65.00% |
| | | | | **2,752,367** | **0.4304%** | **2,632,297** | **1,710,964** | **65.00%** |
| 56 | 361 | | Munich Re Grp | | | | | |
| | | 19720 | American Alt Ins Corp | 1,572,384 | 0.2459% | 1,479,343 | 669,447 | 45.25% |
| | | 23469 | American Modern Home Ins Co | 1,395,908 | 0.2183% | 1,395,908 | 1,152,350 | 82.55% |
| | | | | **2,968,292** | **0.4642%** | **2,875,251** | **1,821,797** | **63.36%** |
| 57 | 140 | | NATIONWIDE CORP GRP | | | | | |
| | | 23787 | Nationwide Mut Ins Co | 33,332,694 | 5.2123% | 34,292,612 | 13,986,336 | 40.79% |
| | | 15580 | Scottsdale Ind Co | 3,664,523 | 0.5730% | 4,116,801 | 2,500,740 | 60.74% |
| | | 13242 | Titan Ind Co | 2,719,169 | 0.4252% | 2,392,820 | 1,832,438 | 76.58% |
| | | 28223 | Nationwide Agribusiness Ins Co | 2,463,335 | 0.3852% | 2,309,189 | 1,303,536 | 56.45% |
| | | 11991 | National Cas Co | 420,160 | 0.0657% | 420,492 | 283,903 | 67.52% |
| | | 25453 | Nationwide Ins Co Of Amer | 178,320 | 0.0279% | 159,565 | 59,109 | 37.04% |
| | | 42889 | Victoria Fire & Cas Co | 176,880 | 0.0277% | 232,696 | 146,049 | 62.76% |
| | | 13838 | Farmland Mut Ins Co | 35,991 | 0.0056% | 17,492 | 272 | 1.55% |
| | | | | **42,991,072** | **6.7226%** | **43,941,667** | **20,112,383** | **45.77%** |
| 58 | 510 | | NAVIGATORS GRP | | | | | |
| | | 42307 | Navigators Ins Co | 411,298 | 0.0643% | 393,698 | 312,484 | 79.37% |
| | | | | **411,298** | **0.0643%** | **393,698** | **312,484** | **79.37%** |
| 59 | 27073 | | Nipponkoa Ins Co Ltd US Br | | | | | |
| | | 27073 | Nipponkoa Ins Co Ltd US Br | 211,407 | 0.0331% | 216,708 | 137,158 | 63.29% |
| | | | | **211,407** | **0.0331%** | **216,708** | **137,158** | **63.29%** |
| 60 | 26565 | | Ohio Ind Co | | | | | |
| | | 26565 | Ohio Ind Co | 134,287 | 0.0210% | 183,230 | 122,442 | 66.82% |
| | | | | **134,287** | **0.0210%** | **183,230** | **122,442** | **66.82%** |
| 61 | 150 | | OLD REPUBLIC GRP | | | | | |
| | | 11371 | Great West Cas Co | 7,163,071 | 1.1201% | 6,988,095 | 5,114,417 | 73.19% |
| | | 24139 | Old Republic Gen Ins Corp | 1,412,331 | 0.2208% | 1,251,371 | 1,990,091 | 159.03% |
| | | 24147 | Old Republic Ins Co | 660,047 | 0.1032% | 617,716 | 330,728 | 53.54% |
| | | | | **9,235,449** | **1.4442%** | **8,857,182** | **7,435,236** | **83.95%** |
| 62 | 645 | | OREGON MUT GRP | | | | | |
| | | 14907 | Oregon Mut Ins Co | 1,194,220 | 0.1867% | 1,012,569 | 865,704 | 85.50% |
| | | | | **1,194,220** | **0.1867%** | **1,012,569** | **865,704** | **85.50%** |
| 63 | 767 | | Pennsylvania Manufacturers Grp | | | | | |
| | | 12262 | Pennsylvania Manufacturers Assoc Ins | 63,110 | 0.0099% | 41,208 | 16,808 | 40.79% |
| | | 36897 | Manufacturers Alliance Ins Co | 22,415 | 0.0035% | 14,471 | 162 | 1.12% |
| | | 41424 | Pennsylvania Manufacturers Ind Co | 9,440 | 0.0015% | 7,812 | 12,888 | 164.98% |
| | | | | **94,965** | **0.0148%** | **63,491** | **29,858** | **47.03%** |
| 64 | 677 | | Philadelphia Consolidated Holding Grp | | | | | |
| | | 18058 | Philadelphia Ind Ins Co | 5,111,233 | 0.7993% | 4,585,927 | 1,864,565 | 40.66% |
| | | | | **5,111,233** | **0.7993%** | **4,585,927** | **1,864,565** | **40.66%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE [21.2]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 65 | 36234 | Preferred Professional Ins Co | | | | | | |
| | | 36234 | Preferred Professional Ins Co | 28,335 | 0.0044% | 15,448 | 26,030 | 168.50% |
| | | | | **28,335** | **0.0044%** | **15,448** | **26,030** | **168.50%** |
| 66 | 155 | PROGRESSIVE GRP | | | | | | |
| | | 11770 | United Fncl Cas Co | 50,246,865 | 7.8572% | 56,622,151 | 38,935,474 | 68.76% |
| | | 10193 | Progressive Express Ins Co | 3,801,798 | 0.5945% | 3,514,884 | 1,819,615 | 51.77% |
| | | | | **54,048,663** | **8.4517%** | **60,137,035** | **40,755,089** | **67.77%** |
| 67 | 796 | QBE INS GRP | | | | | | |
| | | 25747 | Unigard Ins Co | 6,333,406 | 0.9904% | 6,671,042 | 3,480,414 | 52.17% |
| | | 37257 | Praetorian Ins Co | 5,711,163 | 0.8931% | 6,581,044 | 3,643,779 | 55.37% |
| | | 37303 | Redland Ins Co | 1,951,208 | 0.3051% | 1,454,716 | 402,523 | 27.67% |
| | | 25798 | Unigard Ind Co | 141,054 | 0.0221% | 150,482 | 35,087 | 23.32% |
| | | 16217 | National Farmers Union Prop & Cas | 29,950 | 0.0047% | 31,704 | 15,363 | 48.46% |
| | | 24414 | General Cas Co Of WI | 28,752 | 0.0045% | 28,335 | 1,047 | 3.70% |
| | | | | **14,195,533** | **2.2198%** | **14,917,323** | **7,578,213** | **50.80%** |
| 68 | 783 | RLI INS GRP | | | | | | |
| | | 13056 | RLI Ins Co | 745,531 | 0.1166% | 736,407 | 307,976 | 41.82% |
| | | | | **745,531** | **0.1166%** | **736,407** | **307,976** | **41.82%** |
| 69 | 169 | SENTRY INS GRP | | | | | | |
| | | 21180 | Sentry Select Ins Co | 4,190,533 | 0.6553% | 4,421,867 | 3,611,967 | 81.68% |
| | | 24988 | Sentry Ins A Mut Co | 1,114,495 | 0.1743% | 1,170,233 | 562,708 | 48.09% |
| | | 28460 | Sentry Cas Co | 6,631 | 0.0010% | 5,058 | 1,916 | 37.88% |
| | | 23434 | Middlesex Ins Co | 5 | 0.0000% | 5 | -149 | -2980.00% |
| | | | | **5,311,664** | **0.8306%** | **5,597,163** | **4,176,442** | **74.62%** |
| 70 | 3219 | Sompo Japan Ins Grp | | | | | | |
| | | 11126 | Sompo Japan Ins Co of Amer | 1,337,476 | 0.2091% | 1,334,483 | 498,431 | 37.35% |
| | | | | **1,337,476** | **0.2091%** | **1,334,483** | **498,431** | **37.35%** |
| 71 | 20613 | Sparta Ins Co | | | | | | |
| | | 20613 | Sparta Ins Co | 23,874 | 0.0037% | 9,311 | 5,571 | 59.83% |
| | | | | **23,874** | **0.0037%** | **9,311** | **5,571** | **59.83%** |
| 72 | 36790 | Springfield Ins Co Inc | | | | | | |
| | | 36790 | Springfield Ins Co Inc | 43,964 | 0.0069% | 44,149 | 34,110 | 77.26% |
| | | | | **43,964** | **0.0069%** | **44,149** | **34,110** | **77.26%** |
| 73 | 176 | STATE FARM GRP | | | | | | |
| | | 25178 | State Farm Mut Auto Ins Co | 14,211,519 | 2.2223% | 14,261,533 | 8,391,344 | 58.84% |
| | | 25143 | State Farm Fire And Cas Co | 1,081,760 | 0.1692% | 1,168,532 | 1,108,327 | 94.85% |
| | | | | **15,293,279** | **2.3914%** | **15,430,065** | **9,499,671** | **61.57%** |
| 74 | 93 | STATE NATL GRP | | | | | | |
| | | 12831 | State Natl Ins Co Inc | 25,530,016 | 3.9922% | 36,105,609 | 17,252,409 | 47.78% |
| | | 22608 | National Specialty Ins Co | 3,674,159 | 0.5745% | 4,076,254 | 2,328,828 | 57.13% |
| | | | | **29,204,175** | **4.5667%** | **40,181,863** | **19,581,237** | **48.73%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE [21.2]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 75 | 40134 | SUA Ins Co | | | | | | |
| | | 40134 | SUA Ins Co | 1,235,582 | 0.1932% | 1,039,933 | 925,378 | 88.98% |
| | | | | **1,235,582** | **0.1932%** | **1,039,933** | **925,378** | **88.98%** |
| 76 | 32107 | Sutter Ins Co | | | | | | |
| | | 32107 | Sutter Ins Co | 1,441,915 | 0.2255% | 1,755,029 | 335,984 | 19.14% |
| | | | | **1,441,915** | **0.2255%** | **1,755,029** | **335,984** | **19.14%** |
| 77 | 181 | SWISS RE GRP | | | | | | |
| | | 39845 | Westport Ins Corp | 104,260 | 0.0163% | 140,663 | 85,990 | 61.13% |
| | | 29700 | North Amer Elite Ins Co | 20,073 | 0.0031% | 21,090 | 7,289 | 34.56% |
| | | | | **124,333** | **0.0194%** | **161,753** | **93,279** | **57.67%** |
| 78 | 88 | The Hanover Ins Grp | | | | | | |
| | | 42552 | Nova Cas Co | 518,851 | 0.0811% | 555,193 | 390,672 | 70.37% |
| | | 22292 | Hanover Ins Co | 48,121 | 0.0075% | 46,390 | 6,218 | 13.40% |
| | | 22306 | Massachusetts Bay Ins Co | 44,685 | 0.0070% | 44,755 | 19,651 | 43.91% |
| | | | | **611,657** | **0.0956%** | **646,338** | **416,541** | **64.45%** |
| 79 | 4254 | The Warranty Grp | | | | | | |
| | | 40827 | Virginia Surety Co Inc | 20,076 | 0.0031% | 22,155 | -208,340 | -940.37% |
| | | | | **20,076** | **0.0031%** | **22,155** | **-208,340** | **-940.37%** |
| 80 | 3098 | Tokio Marine Holdings Inc GRP | | | | | | |
| | | 12904 | Tokio Marine & Nichido Fire Ins Co | 2,413,099 | 0.3773% | 2,669,229 | 1,026,110 | 38.44% |
| | | | | **2,413,099** | **0.3773%** | **2,669,229** | **1,026,110** | **38.44%** |
| 81 | 161 | TOPA EQUITIES LTD GRP | | | | | | |
| | | 18031 | Topa Ins Co | 3,076,140 | 0.4810% | 2,349,730 | 1,167,324 | 49.68% |
| | | | | **3,076,140** | **0.4810%** | **2,349,730** | **1,167,324** | **49.68%** |
| 82 | 3548 | Travelers Grp | | | | | | |
| | | 25674 | Travelers Property Cas Co Of Amer | 17,149,389 | 2.6817% | 17,365,723 | 7,685,941 | 44.26% |
| | | 24015 | Northland Ins Co | 7,896,681 | 1.2348% | 7,877,395 | 4,404,880 | 55.92% |
| | | 25682 | Travelers Ind Co Of CT | 5,839,483 | 0.9131% | 5,094,011 | 2,332,364 | 45.79% |
| | | 24767 | St Paul Fire & Marine Ins Co | 3,567,870 | 0.5579% | 3,838,106 | 1,688,971 | 44.01% |
| | | 36463 | Discover Prop & Cas Ins Co | 1,217,103 | 0.1903% | 1,280,489 | 2,591,483 | 202.38% |
| | | 24791 | St Paul Mercury Ins Co | 823,080 | 0.1287% | 675,597 | 373,497 | 55.28% |
| | | 24775 | St Paul Guardian Ins Co | 23,103 | 0.0036% | 115,378 | 64,497 | 55.90% |
| | | 10819 | American Equity Specialty Ins Co | 9,873 | 0.0015% | 11,427 | 6,021 | 52.69% |
| | | 25879 | Fidelity & Guar Ins Underwriters Inc | 392 | 0.0001% | 6,847 | 128,204 | 1872.41% |
| | | | | **36,526,974** | **5.7118%** | **36,264,973** | **19,275,858** | **53.15%** |
| 83 | 781 | UNION LABOR GRP | | | | | | |
| | | 37893 | Ullico Cas Co | 642 | 0.0001% | 559 | 10 | 1.79% |
| | | | | **642** | **0.0001%** | **559** | **10** | **1.79%** |
| 84 | 215 | UNITRIN GRP | | | | | | |
| | | 19852 | Financial Ind Co | 7,327,796 | 1.1459% | 8,053,914 | 3,037,178 | 37.71% |
| | | 14133 | Valley Ins Co | 223,645 | 0.0350% | 382,323 | 268,467 | 70.22% |
| | | | | **7,551,441** | **1.1808%** | **8,436,237** | **3,305,645** | **39.18%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE [21.2]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 85 | 201 | UTICA GRP | | | | | | |
| | | 25976 | Utica Mut Ins Co | 33,412 | 0.0052% | 31,411 | 36,626 | 116.60% |
| | | 25984 | Graphic Arts Mut Ins Co | 3,557 | 0.0006% | 3,419 | 12 | 0.35% |
| | | | | **36,969** | **0.0058%** | **34,830** | **36,638** | **105.19%** |
| 86 | 21172 | Vanliner Ins Co | | | | | | |
| | | 21172 | Vanliner Ins Co | 1,053,174 | 0.1647% | 969,510 | 385,050 | 39.72% |
| | | | | **1,053,174** | **0.1647%** | **969,510** | **385,050** | **39.72%** |
| 87 | 27502 | Western General Ins Co | | | | | | |
| | | 27502 | Western General Ins Co | 12,536,426 | 1.9603% | 15,352,577 | 5,804,002 | 37.80% |
| | | | | **12,536,426** | **1.9603%** | **15,352,577** | **5,804,002** | **37.80%** |
| 88 | 866 | WESTERN WORLD GRP | | | | | | |
| | | 40436 | Stratford Ins Co | 500,086 | 0.0782% | 539,353 | 209,901 | 38.92% |
| | | | | **500,086** | **0.0782%** | **539,353** | **209,901** | **38.92%** |
| 89 | 1129 | WHITE MOUNTAINS GRP | | | | | | |
| | | 20621 | OneBeacon Amer Ins Co | 2,253,557 | 0.3524% | 2,495,556 | 1,149,512 | 46.06% |
| | | 20648 | Employers Fire Ins Co | 1,067,145 | 0.1669% | 780,875 | 462,136 | 59.18% |
| | | 21962 | Pennsylvania Gen Ins Co | 667,426 | 0.1044% | 389,014 | 240,331 | 61.78% |
| | | 21970 | OneBeacon Ins Co | 355,230 | 0.0555% | 357,185 | 57,355 | 16.06% |
| | | 27154 | Atlantic Specialty Ins Co | 5,158 | 0.0008% | 7,578 | 45,291 | 597.66% |
| | | | | **4,348,516** | **0.6800%** | **4,030,208** | **1,954,625** | **48.50%** |
| 90 | 98 | WR Berkley Corp GRP | | | | | | |
| | | 10510 | Carolina Cas Ins Co | 7,987,441 | 1.2490% | 8,813,066 | 5,614,878 | 63.71% |
| | | 25224 | Great Divide Ins Co | 500,210 | 0.0782% | 444,456 | 60,717 | 13.66% |
| | | 36684 | Riverport Ins Co | 367,276 | 0.0574% | 372,295 | 217,554 | 58.44% |
| | | 40045 | Starnet Ins Co | 36,002 | 0.0056% | 31,449 | 29,217 | 92.90% |
| | | 23612 | Midwest Employers Cas Co | 1,214 | 0.0002% | 51,872 | -27,088 | -52.22% |
| | | | | **8,892,143** | **1.3905%** | **9,713,138** | **5,895,278** | **60.69%** |
| 91 | 1285 | XL AMER GRP | | | | | | |
| | | 22322 | Greenwich Ins Co | 438,388 | 0.0686% | 699,108 | 199,789 | 28.58% |
| | | 24554 | XL Ins Amer Inc | 418,917 | 0.0655% | 209,538 | 241,457 | 115.23% |
| | | 37885 | XL Specialty Ins Co | 227,929 | 0.0356% | 199,438 | 41,162 | 20.64% |
| | | | | **1,085,234** | **0.1697%** | **1,108,084** | **482,408** | **43.54%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE [21.2]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| 92 | 212 | ZURICH INS GRP | | | | | | |
| | | 21326 | Empire Fire & Marine Ins Co | 12,464,759 | 1.9491% | 14,288,073 | 7,506,205 | 52.53% |
| | | 41181 | Universal Underwriters Ins Co | 9,012,130 | 1.4092% | 9,243,424 | 4,796,090 | 51.89% |
| | | 21709 | Truck Ins Exch | 8,770,581 | 1.3715% | 8,815,489 | 1,452,225 | 16.47% |
| | | 16535 | Zurich American Ins Co | 5,951,955 | 0.9307% | 6,002,925 | 3,486,945 | 58.09% |
| | | 21687 | Mid Century Ins Co | 4,585,150 | 0.7170% | 4,817,657 | 3,693,451 | 76.66% |
| | | 21652 | Farmers Ins Exch | 2,768,521 | 0.4329% | 2,931,186 | 2,271,816 | 77.51% |
| | | 26247 | American Guar & Liab Ins | 1,590,321 | 0.2487% | 1,293,806 | 552,413 | 42.70% |
| | | 27855 | Zurich American Ins Co Of IL | 734,537 | 0.1149% | 1,044,730 | 868,262 | 83.11% |
| | | 40142 | American Zurich Ins Co | 600,356 | 0.0939% | 627,769 | 496,846 | 79.14% |
| | | 19356 | Maryland Cas Co | 283,646 | 0.0444% | 481,529 | 139,084 | 28.88% |
| | | 10315 | Civic Prop & Cas Co | 39,307 | 0.0061% | 42,600 | 16,571 | 38.90% |
| | | 39306 | Fidelity & Deposit Co Of MD | 38,090 | 0.0060% | 65,595 | 57,052 | 86.98% |
| | | 10317 | Neighborhood Spirit Prop & Cas Co | 22,790 | 0.0036% | 17,799 | 5,314 | 29.86% |
| | | 19305 | Assurance Co Of Amer | 21,170 | 0.0033% | 7,690 | 2,273 | 29.56% |
| | | 10318 | Exact Prop & Cas Co Inc | 18,651 | 0.0029% | 23,979 | 30,344 | 126.54% |
| | | 19372 | Northern Ins Co Of NY | 7,340 | 0.0011% | 5,994 | 23,674 | 394.96% |
| | | | | **46,909,304** | **7.3353%** | **49,710,245** | **25,398,565** | **51.09%** |
| | | | **Line Total:** | **639,503,043** | **100.0000%** | **684,522,936** | **370,768,021** | **54.16%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: AIRCRAFT [22]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 626 | | Ace Ltd Grp | | | | | |
| | | 22667 | Ace Amer Ins Co | 8,856,799 | 4.5431% | 8,856,799 | 2,346 | 0.03% |
| | | 20699 | Ace Prop & Cas Ins Co | 2,082,139 | 1.0680% | 2,358,276 | -315,029 | -13.36% |
| | | 21121 | Westchester Fire Ins Co | 863,243 | 0.4428% | 1,252,148 | -298,327 | -23.83% |
| | | | | **11,802,181** | **6.0539%** | **12,467,223** | **-611,010** | **-4.90%** |
| 2 | 761 | | ALLIANZ INS GRP | | | | | |
| | | 35300 | Allianz Global Risks US Ins Co | 16,659,186 | 8.5453% | 15,810,931 | 7,529,691 | 47.62% |
| | | | | **16,659,186** | **8.5453%** | **15,810,931** | **7,529,691** | **47.62%** |
| 3 | 3239 | | Allied World Assur Holding Grp | | | | | |
| | | 22730 | Allied World Reins Co | 2,007 | 0.0010% | 2,007 | -476,055 | -23719.73% |
| | | | | **2,007** | **0.0010%** | **2,007** | **-476,055** | **-23719.73%** |
| 4 | 12 | | AMERICAN INTL GRP | | | | | |
| | | 19445 | National Union Fire Ins Co Of Pitts | 38,877,782 | 19.9423% | 21,514,841 | 57,141,797 | 265.59% |
| | | 19380 | American Home Assur Co | 5,511,052 | 2.8269% | 25,028,632 | 16,403,645 | 65.54% |
| | | 19429 | Insurance Co Of The State Of PA | 1,238 | 0.0006% | 1,238 | -1,130,328 | -91302.75% |
| | | | | **44,390,072** | **22.7698%** | **46,544,711** | **72,415,114** | **155.58%** |
| 5 | 408 | | AMERICAN NATL FIN GRP | | | | | |
| | | 28401 | American Natl Prop & Cas Co | 1,863,512 | 0.9559% | 1,991,690 | 613,625 | 30.81% |
| | | | | **1,863,512** | **0.9559%** | **1,991,690** | **613,625** | **30.81%** |
| 6 | 1279 | | Arch Ins Grp | | | | | |
| | | 11150 | Arch Ins Co | 6,542,815 | 3.3561% | 6,167,602 | 3,595,157 | 58.29% |
| | | | | **6,542,815** | **3.3561%** | **6,167,602** | **3,595,157** | **58.29%** |
| 7 | 553 | | Arrowpoint Capital Grp | | | | | |
| | | 24678 | Arrowood Ind Co | 36 | 0.0000% | 36 | 191,326 | 531461.11% |
| | | | | **36** | **0.0000%** | **36** | **191,326** | **531461.11%** |
| 8 | 968 | | AXA INS GRP | | | | | |
| | | 33022 | AXA Ins Co | 408,976 | 0.2098% | 234,776 | -17,115 | -7.29% |
| | | | | **408,976** | **0.2098%** | **234,776** | **-17,115** | **-7.29%** |
| 9 | 31 | | BERKSHIRE HATHAWAY GRP | | | | | |
| | | 20087 | National Ind Co | 8,830,611 | 4.5296% | 10,192,537 | 1,518,611 | 14.90% |
| | | 22039 | General Reins Corp | 4,437,814 | 2.2764% | 4,666,963 | 1,675,061 | 35.89% |
| | | 20052 | National Liab & Fire Ins Co | 4,437,806 | 2.2764% | 4,666,749 | 1,888,419 | 40.47% |
| | | | | **17,706,231** | **9.0824%** | **19,526,249** | **5,082,091** | **26.03%** |
| 10 | 38 | | CHUBB & SON INC GRP | | | | | |
| | | 20281 | Federal Ins Co | 7,095,576 | 3.6397% | 5,316,910 | 6,622,694 | 124.56% |
| | | | | **7,095,576** | **3.6397%** | **5,316,910** | **6,622,694** | **124.56%** |
| 11 | 517 | | HANNOVER GRP | | | | | |
| | | 20532 | Clarendon Natl Ins Co | 31,516 | 0.0162% | 376,241 | 54,780 | 14.56% |
| | | | | **31,516** | **0.0162%** | **376,241** | **54,780** | **14.56%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: AIRCRAFT [22]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 12 | 984 | HCC INS HOLDINGS GRP | | | | | | |
| | | 29599 | US Specialty Ins Co | 9,262,169 | 4.7510% | 10,352,344 | 5,030,948 | 48.60% |
| | | 10367 | Avemco Ins Co | 5,003,635 | 2.5666% | 4,996,742 | 1,622,755 | 32.48% |
| | | | | **14,265,804** | **7.3176%** | **15,349,086** | **6,653,703** | **43.35%** |
| 13 | 111 | LIBERTY MUT GRP | | | | | | |
| | | 23043 | Liberty Mut Ins Co | 8,870,939 | 4.5503% | 9,380,111 | 3,017,834 | 32.17% |
| | | | | **8,870,939** | **4.5503%** | **9,380,111** | **3,017,834** | **32.17%** |
| 14 | 2978 | Mitsui Sumitomo Ins Grp | | | | | | |
| | | 20362 | Mitsui Sumitomo Ins Co of Amer | 2,401,446 | 1.2318% | 2,050,629 | 372,485 | 18.16% |
| | | | | **2,401,446** | **1.2318%** | **2,050,629** | **372,485** | **18.16%** |
| 15 | 361 | Munich Re Grp | | | | | | |
| | | 19720 | American Alt Ins Corp | 10,041,344 | 5.1507% | 8,485,874 | 3,144,677 | 37.06% |
| | | | | **10,041,344** | **5.1507%** | **8,485,874** | **3,144,677** | **37.06%** |
| 16 | 150 | OLD REPUBLIC GRP | | | | | | |
| | | 24147 | Old Republic Ins Co | 10,031,472 | 5.1456% | 10,661,705 | 6,916,558 | 64.87% |
| | | | | **10,031,472** | **5.1456%** | **10,661,705** | **6,916,558** | **64.87%** |
| 17 | 181 | SWISS RE GRP | | | | | | |
| | | 29874 | North Amer Specialty Ins Co | 2,786,184 | 1.4292% | 2,894,342 | -63,173 | -2.18% |
| | | | | **2,786,184** | **1.4292%** | **2,894,342** | **-63,173** | **-2.18%** |
| 18 | 3098 | Tokio Marine Holdings Inc GRP | | | | | | |
| | | 12904 | Tokio Marine & Nichido Fire Ins Co | 2,895,561 | 1.4853% | 2,750,006 | 386,355 | 14.05% |
| | | | | **2,895,561** | **1.4853%** | **2,750,006** | **386,355** | **14.05%** |
| 19 | 3548 | Travelers Grp | | | | | | |
| | | 24767 | St Paul Fire & Marine Ins Co | 124,325 | 0.0638% | 727,156 | -585,189 | -80.48% |
| | | | | **124,325** | **0.0638%** | **727,156** | **-585,189** | **-80.48%** |
| 20 | 697 | VAN ENT GRP | | | | | | |
| | | 37060 | Old United Cas Co | 907,672 | 0.4656% | 911,457 | 250,348 | 27.47% |
| | | | | **907,672** | **0.4656%** | **911,457** | **250,348** | **27.47%** |
| 21 | 98 | WR Berkley Corp GRP | | | | | | |
| | | 40045 | Starnet Ins Co | 3,203,302 | 1.6431% | 3,193,907 | 814,181 | 25.49% |
| | | | | **3,203,302** | **1.6431%** | **3,193,907** | **814,181** | **25.49%** |
| 22 | 1285 | XL AMER GRP | | | | | | |
| | | 37885 | XL Specialty Ins Co | 32,538,545 | 16.6906% | 32,170,617 | 7,926,104 | 24.64% |
| | | 24554 | XL Ins Amer Inc | 383,065 | 0.1965% | 336,674 | 0 | 0.00% |
| | | | | **32,921,610** | **16.8871%** | **32,507,291** | **7,926,104** | **24.38%** |
| | | | **Line Total:** | **194,951,767** | **100.0000%** | **197,349,940** | **123,834,181** | **62.75%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: FIDELITY [23]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 26379 | | Accredited Surety & Cas Co Inc | | | | | |
| | | 26379 | Accredited Surety & Cas Co Inc | 822 | 0.0007% | 1,540 | -24 | -1.56% |
| | | | | **822** | **0.0007%** | **1,540** | **-24** | **-1.56%** |
| 2 | 626 | | Ace Ltd Grp | | | | | |
| | | 21121 | Westchester Fire Ins Co | 1,143,545 | 1.0079% | 1,084,470 | 2,105,201 | 194.12% |
| | | 22667 | Ace Amer Ins Co | 128,555 | 0.1133% | 182,462 | 671,528 | 368.04% |
| | | | | **1,272,100** | **1.1212%** | **1,266,932** | **2,776,729** | **219.17%** |
| 3 | 38733 | | Alaska Natl Ins Co | | | | | |
| | | 38733 | Alaska Natl Ins Co | 529 | 0.0005% | 363 | 0 | 0.00% |
| | | | | **529** | **0.0005%** | **363** | **0** | **0.00%** |
| 4 | 501 | | Alleghany Grp | | | | | |
| | | 18619 | Platte River Ins Co | 365,659 | 0.3223% | 335,432 | -12,006 | -3.58% |
| | | 10472 | Capitol Ind Corp | 1,096 | 0.0010% | 988 | -7 | -0.71% |
| | | | | **366,755** | **0.3233%** | **336,420** | **-12,013** | **-3.57%** |
| 5 | 761 | | ALLIANZ INS GRP | | | | | |
| | | 21857 | American Ins Co | 5,343 | 0.0047% | 1,302 | -441 | -33.87% |
| | | | | **5,343** | **0.0047%** | **1,302** | **-441** | **-33.87%** |
| 6 | 8 | | ALLSTATE INS GRP | | | | | |
| | | 19232 | Allstate Ins Co | 117,194 | 0.1033% | 115,983 | 1,356 | 1.17% |
| | | | | **117,194** | **0.1033%** | **115,983** | **1,356** | **1.17%** |
| 7 | 84 | | American Financial Grp | | | | | |
| | | 16691 | Great Amer Ins Co | 7,115,364 | 6.2713% | 6,592,052 | 181,651 | 2.76% |
| | | 22136 | Great Amer Ins Co of NY | 76,274 | 0.0672% | 90,573 | -2,048 | -2.26% |
| | | 26344 | Great Amer Assur Co | 38,429 | 0.0339% | 41,634 | -47,316 | -113.65% |
| | | 26832 | Great Amer Alliance Ins Co | 10,196 | 0.0090% | 11,086 | 527 | 4.75% |
| | | | | **7,240,263** | **6.3814%** | **6,735,345** | **132,814** | **1.97%** |
| 8 | 12 | | AMERICAN INTL GRP | | | | | |
| | | 19445 | National Union Fire Ins Co Of Pitts | 12,776,110 | 11.2606% | 14,985,043 | 8,389,692 | 55.99% |
| | | | | **12,776,110** | **11.2606%** | **14,985,043** | **8,389,692** | **55.99%** |
| 9 | 1279 | | Arch Ins Grp | | | | | |
| | | 11150 | Arch Ins Co | 85 | 0.0001% | 225 | -190 | -84.44% |
| | | | | **85** | **0.0001%** | **225** | **-190** | **-84.44%** |
| 10 | 3416 | | AXIS Capital Grp | | | | | |
| | | 37273 | Axis Ins Co | 589,116 | 0.5192% | 393,964 | 209,773 | 53.25% |
| | | 20370 | AXIS Reins Co | 61,581 | 0.0543% | 240,724 | 51,243 | 21.29% |
| | | | | **650,697** | **0.5735%** | **634,688** | **261,016** | **41.13%** |
| 11 | 18538 | | Bancinsure Inc | | | | | |
| | | 18538 | Bancinsure Inc | 331,233 | 0.2919% | 353,936 | 296,339 | 83.73% |
| | | | | **331,233** | **0.2919%** | **353,936** | **296,339** | **83.73%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: SURETY [24]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 26379 | | Accredited Surety & Cas Co Inc | | | | | |
| | | 26379 | Accredited Surety & Cas Co Inc | 2,476,157 | 0.3482% | 2,567,533 | 384,519 | 14.98% |
| | | | | **2,476,157** | **0.3482%** | **2,567,533** | **384,519** | **14.98%** |
| 2 | 626 | | Ace Ltd Grp | | | | | |
| | | 21121 | Westchester Fire Ins Co | 9,031,232 | 1.2699% | 9,686,854 | 5,748,583 | 59.34% |
| | | 22713 | Insurance Co of N Amer | 12,550 | 0.0018% | 35,800 | 276 | 0.77% |
| | | 22748 | Pacific Employers Ins Co | 10,770 | 0.0015% | 12,716 | 1,721 | 13.53% |
| | | 43575 | Indemnity Ins Co Of North Amer | 9,730 | 0.0014% | 9,293 | 4,533 | 48.78% |
| | | | | **9,064,282** | **1.2746%** | **9,744,663** | **5,755,113** | **59.06%** |
| 3 | 22950 | | Acstar Ins Co | | | | | |
| | | 22950 | Acstar Ins Co | 701,277 | 0.0986% | 831,148 | 228,254 | 27.46% |
| | | | | **701,277** | **0.0986%** | **831,148** | **228,254** | **27.46%** |
| 4 | 313 | | AEGIS GRP | | | | | |
| | | 33898 | Aegis Security Ins Co | 616,520 | 0.0867% | 586,909 | 175,904 | 29.97% |
| | | | | **616,520** | **0.0867%** | **586,909** | **175,904** | **29.97%** |
| 5 | 501 | | Alleghany Grp | | | | | |
| | | 18619 | Platte River Ins Co | 8,467,685 | 1.1907% | 9,059,333 | 2,657,622 | 29.34% |
| | | 10472 | Capitol Ind Corp | 110 | 0.0000% | 110 | 49 | 44.55% |
| | | | | **8,467,795** | **1.1907%** | **9,059,443** | **2,657,671** | **29.34%** |
| 6 | 13285 | | Allegheny Cas Co | | | | | |
| | | 13285 | Allegheny Cas Co | 8,593,504 | 1.2084% | 8,737,446 | 28,393 | 0.32% |
| | | | | **8,593,504** | **1.2084%** | **8,737,446** | **28,393** | **0.32%** |
| 7 | 761 | | ALLIANZ INS GRP | | | | | |
| | | 21873 | Firemans Fund Ins Co | 9,169,908 | 1.2894% | 17,249,419 | 6,595,896 | 38.24% |
| | | 21857 | American Ins Co | 212,121 | 0.0298% | 247,773 | -1,198,675 | -483.78% |
| | | 21881 | National Surety Corp | 4,279 | 0.0006% | 11,282 | -354,853 | -3145.30% |
| | | 21849 | American Automobile Ins Co | 1,675 | 0.0002% | 8,316 | -255,287 | -3069.83% |
| | | | | **9,387,983** | **1.3201%** | **17,516,790** | **4,787,081** | **27.33%** |
| 8 | 574 | | AMERCO CORP GRP | | | | | |
| | | 31089 | Republic Western Ins Co | 1,960 | 0.0003% | 2,212 | -306,022 | -13834.63% |
| | | | | **1,960** | **0.0003%** | **2,212** | **-306,022** | **-13834.63%** |
| 9 | 84 | | American Financial Grp | | | | | |
| | | 16691 | Great Amer Ins Co | 18,321,633 | 2.5763% | 18,887,613 | 2,957,984 | 15.66% |
| | | 22136 | Great Amer Ins Co of NY | 44,712 | 0.0063% | 30,091 | -939,791 | -3123.16% |
| | | 26344 | Great Amer Assur Co | 125 | 0.0000% | 292 | -10,788 | -3694.52% |
| | | | | **18,366,470** | **2.5826%** | **18,917,996** | **2,007,405** | **10.61%** |
| 10 | 12 | | AMERICAN INTL GRP | | | | | |
| | | 19429 | Insurance Co Of The State Of PA | 5,361,867 | 0.7540% | 4,450,071 | -597,984 | -13.44% |
| | | 19445 | National Union Fire Ins Co Of Pitts | 3,314,556 | 0.4661% | 4,577,963 | 16,414,974 | 358.57% |
| | | | | **8,676,423** | **1.2200%** | **9,028,034** | **15,816,990** | **175.20%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: SURETY [24]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 11 | 18 | | AMERICAN ROAD GRP | | | | | |
| | | 19631 | American Road Ins Co | 150,000 | 0.0211% | 150,000 | 0 | 0.00% |
| | | | | **150,000** | **0.0211%** | **150,000** | **0** | **0.00%** |
| 12 | 1346 | | AMERICAN SAFETY HOLDING GRP | | | | | |
| | | 39969 | American Safety Cas Ins Co | 4,540,983 | 0.6385% | 3,236,492 | 33,385 | 1.03% |
| | | | | **4,540,983** | **0.6385%** | **3,236,492** | **33,385** | **1.03%** |
| 13 | 31380 | | American Surety Co | | | | | |
| | | 31380 | American Surety Co | 2,577,228 | 0.3624% | 2,610,409 | 127,307 | 4.88% |
| | | | | **2,577,228** | **0.3624%** | **2,610,409** | **127,307** | **4.88%** |
| 14 | 1279 | | Arch Ins Grp | | | | | |
| | | 11150 | Arch Ins Co | 28,808,259 | 4.0508% | 32,887,902 | 1,277,019 | 3.88% |
| | | 10348 | Arch Reins Co | 11,196 | 0.0016% | 14,534 | -29,752 | -204.71% |
| | | | | **28,819,455** | **4.0524%** | **32,902,436** | **1,247,267** | **3.79%** |
| 15 | 10632 | | Armor Assur Co | | | | | |
| | | 10632 | Armor Assur Co | 36,269 | 0.0051% | 126,269 | 0 | 0.00% |
| | | | | **36,269** | **0.0051%** | **126,269** | **0** | **0.00%** |
| 16 | 19 | | Assurant Inc Grp | | | | | |
| | | 10111 | American Bankers Ins Co Of FL | 3,678 | 0.0005% | 4,306 | -5,924 | -137.58% |
| | | | | **3,678** | **0.0005%** | **4,306** | **-5,924** | **-137.58%** |
| 17 | 24 | | ATLANTIC CO GRP | | | | | |
| | | 19895 | Atlantic Mut Ins Co | 1,974 | 0.0003% | 2,481 | 3,066,000 | 123579.20% |
| | | | | **1,974** | **0.0003%** | **2,481** | **3,066,000** | **123579.20%** |
| 18 | 867 | | Baldwin & Lyons Grp | | | | | |
| | | 12416 | Protective Ins Co | 129,079 | 0.0182% | 127,930 | -14,400 | -11.26% |
| | | | | **129,079** | **0.0182%** | **127,930** | **-14,400** | **-11.26%** |
| 19 | 18538 | | Bancinsure Inc | | | | | |
| | | 18538 | Bancinsure Inc | 186,680 | 0.0262% | 171,922 | 20,640 | 12.01% |
| | | | | **186,680** | **0.0262%** | **171,922** | **20,640** | **12.01%** |
| 20 | 689 | | BANKERS INS GRP | | | | | |
| | | 33162 | Bankers Ins Co | 5,416,817 | 0.7617% | 5,255,001 | 377,699 | 7.19% |
| | | | | **5,416,817** | **0.7617%** | **5,255,001** | **377,699** | **7.19%** |
| 21 | 1228 | | BAR PLAN GRP | | | | | |
| | | 29513 | The Bar Plan Mut Ins Co | 10,368 | 0.0015% | 5,961 | 0 | 0.00% |
| | | | | **10,368** | **0.0015%** | **5,961** | **0** | **0.00%** |
| 22 | 31 | | BERKSHIRE HATHAWAY GRP | | | | | |
| | | 20087 | National Ind Co | 62,455 | 0.0088% | 71,703 | 14,436 | 20.13% |
| | | 20052 | National Liab & Fire Ins Co | 28,812 | 0.0041% | 1,737 | 868 | 49.97% |
| | | | | **91,267** | **0.0128%** | **73,440** | **15,304** | **20.84%** |
| 23 | 10642 | | Cherokee Ins Co | | | | | |
| | | 10642 | Cherokee Ins Co | 650 | 0.0001% | 650 | 0 | 0.00% |
| | | | | **650** | **0.0001%** | **650** | **0** | **0.00%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: SURETY [24]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 24 | 10499 | Chrysler Ins Co | | | | | | |
| | | 10499 | Chrysler Ins Co | 40,206 | 0.0057% | 52,898 | 478,285 | 904.16% |
| | | | | **40,206** | **0.0057%** | **52,898** | **478,285** | **904.16%** |
| 25 | 38 | CHUBB & SON INC GRP | | | | | | |
| | | 20281 | Federal Ins Co | 38,139,567 | 5.3630% | 35,970,262 | -465,184 | -1.29% |
| | | 20397 | Vigilant Ins Co | 1,810,303 | 0.2546% | 1,906,204 | 39,613 | 2.08% |
| | | 20346 | Pacific Ind Co | 83,054 | 0.0117% | 71,183 | 12,133 | 17.04% |
| | | | | **40,032,924** | **5.6292%** | **37,947,649** | **-413,438** | **-1.09%** |
| 26 | 244 | CINCINNATI FIN GRP | | | | | | |
| | | 10677 | Cincinnati Ins Co | 69,867 | 0.0098% | 65,641 | -1,574 | -2.40% |
| | | | | **69,867** | **0.0098%** | **65,641** | **-1,574** | **-2.40%** |
| 27 | 218 | CNA INS GRP | | | | | | |
| | | 13188 | Western Surety Co | 31,020,595 | 4.3619% | 30,179,114 | 6,370,218 | 21.11% |
| | | 20443 | Continental Cas Co | 5,734,950 | 0.8064% | 4,643,858 | 3,500,630 | 75.38% |
| | | 35289 | Continental Ins Co | 2,889,778 | 0.4063% | 3,580,035 | -1,874,283 | -52.35% |
| | | 20478 | National Fire Ins Co Of Hartford | 384,515 | 0.0541% | 590,220 | -939,548 | -159.19% |
| | | 20427 | American Cas Co Of Reading PA | 100,384 | 0.0141% | 159,304 | 150,459 | 94.45% |
| | | 24047 | Surety Bonding Co Of Amer | 2,951 | 0.0004% | 639,746 | 1,325,894 | 207.25% |
| | | | | **40,133,173** | **5.6433%** | **39,792,277** | **8,533,370** | **21.44%** |
| 28 | 10758 | Colonial Surety Co | | | | | | |
| | | 10758 | Colonial Surety Co | 1,321 | 0.0002% | 1,386 | -14,178 | -1022.94% |
| | | | | **1,321** | **0.0002%** | **1,386** | **-14,178** | **-1022.94%** |
| 29 | 37206 | Contractors Bonding & Ins Co | | | | | | |
| | | 37206 | Contractors Bonding & Ins Co | 4,876,404 | 0.6857% | 5,277,103 | -19,679 | -0.37% |
| | | | | **4,876,404** | **0.6857%** | **5,277,103** | **-19,679** | **-0.37%** |
| 30 | 306 | CUNA MUT GRP | | | | | | |
| | | 10847 | Cumis Ins Society Inc | 44,615 | 0.0063% | 44,615 | 0 | 0.00% |
| | | | | **44,615** | **0.0063%** | **44,615** | **0** | **0.00%** |
| 31 | 4641 | D & J Rottman Grp | | | | | | |
| | | 10008 | Western Ins Co | 6,317,908 | 0.8884% | 6,758,810 | 624,656 | 9.24% |
| | | | | **6,317,908** | **0.8884%** | **6,758,810** | **624,656** | **9.24%** |
| 32 | 74 | DELPHI FIN GRP | | | | | | |
| | | 15105 | Safety Natl Cas Corp | 758,818 | 0.1067% | 758,818 | 134,294 | 17.70% |
| | | 11123 | Safety First Ins Co | 63,799 | 0.0090% | 63,799 | 7,807 | 12.24% |
| | | | | **822,617** | **0.1157%** | **822,617** | **142,101** | **17.27%** |
| 33 | 930 | DHC GRP | | | | | | |
| | | 19269 | Danielson Natl Ins Co | 1,178,123 | 0.1657% | 1,143,542 | 1,823 | 0.16% |
| | | 23671 | National Amer Ins Co of CA | 136,494 | 0.0192% | 169,971 | 35,726 | 21.02% |
| | | | | **1,314,617** | **0.1849%** | **1,313,513** | **37,549** | **2.86%** |
| 34 | 57 | ELECTRIC INS GRP | | | | | | |
| | | 21261 | Electric Ins Co | 1,920 | 0.0003% | 648 | 0 | 0.00% |
| | | | | **1,920** | **0.0003%** | **648** | **0** | **0.00%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: SURETY [24]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 35 | 62 | | EMC INS CO GRP | | | | | |
| | | 21415 | Employers Mut Cas Co | 164,842 | 0.0232% | 128,221 | -11,286 | -8.80% |
| | | | | **164,842** | **0.0232%** | **128,221** | **-11,286** | **-8.80%** |
| 36 | 158 | | FAIRFAX FIN GRP | | | | | |
| | | 21105 | North River Ins Co | 1,882,582 | 0.2647% | 1,882,582 | 239,531 | 12.72% |
| | | 21113 | United States Fire Ins Co | 1,361,297 | 0.1914% | 1,346,183 | 777,731 | 57.77% |
| | | 10936 | Seneca Ins Co Inc | 961,693 | 0.1352% | 980,004 | 0 | 0.00% |
| | | | | **4,205,572** | **0.5914%** | **4,208,769** | **1,017,262** | **24.17%** |
| 37 | 7 | | FEDERATED MUT GRP | | | | | |
| | | 13935 | Federated Mut Ins Co | 166,978 | 0.0235% | 199,493 | 215,829 | 108.19% |
| | | 28304 | Federated Serv Ins Co | 1,208 | 0.0002% | 1,218 | 76 | 6.24% |
| | | | | **168,186** | **0.0236%** | **200,711** | **215,905** | **107.57%** |
| 38 | 35009 | | Financial Cas & Surety Inc | | | | | |
| | | 35009 | Financial Cas & Surety Inc | 268,293 | 0.0377% | 268,293 | 9,102 | 3.39% |
| | | | | **268,293** | **0.0377%** | **268,293** | **9,102** | **3.39%** |
| 39 | 70 | | FIRST AMER TITLE GRP | | | | | |
| | | 34525 | First Amer Specilaty Ins Co | 133,085 | 0.0187% | 112,678 | 0 | 0.00% |
| | | | | **133,085** | **0.0187%** | **112,678** | **0** | **0.00%** |
| 40 | 79 | | GMAC INS HOLDING GRP | | | | | |
| | | 22012 | Motors Ins Corp | 8,266 | 0.0012% | 8,239 | -372 | -4.52% |
| | | | | **8,266** | **0.0012%** | **8,239** | **-372** | **-4.52%** |
| 41 | 36650 | | Guarantee Co Of N Amer USA | | | | | |
| | | 36650 | Guarantee Co Of N Amer USA | 6,224,992 | 0.8753% | 5,381,445 | -59,987 | -1.11% |
| | | | | **6,224,992** | **0.8753%** | **5,381,445** | **-59,987** | **-1.11%** |
| 42 | 91 | | HARTFORD FIRE & CAS GRP | | | | | |
| | | 19682 | Hartford Fire In Co | 20,833,286 | 2.9295% | 20,060,375 | -136,460 | -0.68% |
| | | 29424 | Hartford Cas Ins Co | 725,747 | 0.1021% | 631,407 | -11,846 | -1.88% |
| | | 29459 | Twin City Fire Ins Co Co | 48,068 | 0.0068% | 46,999 | 10,744 | 22.86% |
| | | 22357 | Hartford Accident & Ind Co | 31,087 | 0.0044% | 32,833 | -89,123 | -271.44% |
| | | | | **21,638,188** | **3.0426%** | **20,771,614** | **-226,685** | **-1.09%** |
| 43 | 984 | | HCC INS HOLDINGS GRP | | | | | |
| | | 10216 | American Contractors Ind Co | 50,530,966 | 7.1054% | 51,843,050 | 7,623,904 | 14.71% |
| | | 29599 | US Specialty Ins Co | 7,986,999 | 1.1231% | 8,840,582 | 885,470 | 10.02% |
| | | | | **58,517,965** | **8.2284%** | **60,683,632** | **8,509,374** | **14.02%** |
| 44 | 225 | | IAT Reins Co Grp | | | | | |
| | | 26433 | Harco Natl Ins Co | 137,469 | 0.0193% | 133,945 | -790,524 | -590.19% |
| | | | | **137,469** | **0.0193%** | **133,945** | **-790,524** | **-590.19%** |
| 45 | 922 | | ICW GRP | | | | | |
| | | 27847 | Insurance Co Of The West | 14,450,408 | 2.0319% | 17,682,579 | 43,491,619 | 245.96% |
| | | 40029 | Explorer Ins Co | 216,725 | 0.0305% | 267,789 | -13,032 | -4.87% |
| | | | | **14,667,133** | **2.0624%** | **17,950,368** | **43,478,587** | **242.22%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: SURETY [24]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 46 | 246 | | INDIANA LUMBERMENS GRP | | | | | |
| | | 14265 | Indiana Lumbermens Mut Ins Co | 2,112,555 | 0.2971% | 1,951,982 | 0 | 0.00% |
| | | | | **2,112,555** | **0.2971%** | **1,951,982** | **0** | **0.00%** |
| 47 | 75 | | Insco Ins Services Grp | | | | | |
| | | 12718 | Developers Surety & Ind Co | 13,879,893 | 1.9517% | 15,580,618 | 1,563,529 | 10.04% |
| | | 25550 | Indemnity Co Of CA | 5,305,515 | 0.7460% | 5,489,117 | 443,643 | 8.08% |
| | | | | **19,185,408** | **2.6977%** | **21,069,735** | **2,007,172** | **9.53%** |
| 48 | 11592 | | International Fidelity Ins Co | | | | | |
| | | 11592 | International Fidelity Ins Co | 23,191,414 | 3.2610% | 23,224,838 | -226,700 | -0.98% |
| | | | | **23,191,414** | **3.2610%** | **23,224,838** | **-226,700** | **-0.98%** |
| 49 | 3488 | | J A Patterson Grp | | | | | |
| | | 27081 | Bond Safeguard Ins Co | 11,312,091 | 1.5906% | 10,652,719 | 7,856,657 | 73.75% |
| | | 13307 | Lexon Ins Co | 372,093 | 0.0523% | 112,684 | 367,591 | 326.21% |
| | | | | **11,684,184** | **1.6430%** | **10,765,403** | **8,224,248** | **76.40%** |
| 50 | 1326 | | KINGSWAY GRP | | | | | |
| | | 33855 | Lincoln Gen Ins Co | 8,695,684 | 1.2227% | 9,716,895 | 2,563,325 | 26.38% |
| | | | | **8,695,684** | **1.2227%** | **9,716,895** | **2,563,325** | **26.38%** |
| 51 | 37940 | | Lexington Natl Ins Corp | | | | | |
| | | 37940 | Lexington Natl Ins Corp | 2,935,840 | 0.4128% | 2,987,116 | -52,675 | -1.76% |
| | | | | **2,935,840** | **0.4128%** | **2,987,116** | **-52,675** | **-1.76%** |
| 52 | 111 | | LIBERTY MUT GRP | | | | | |
| | | 24740 | Safeco Ins Co Of Amer | 66,990,632 | 9.4198% | 61,753,427 | -403 | 0.00% |
| | | 23043 | Liberty Mut Ins Co | 25,973,458 | 3.6522% | 27,608,231 | 42,859,315 | 155.24% |
| | | 24724 | First Natl Ins Co Of Amer | 10,377,204 | 1.4592% | 9,518,195 | 2,652,809 | 27.87% |
| | | 24066 | American Fire & Cas Co | 722,151 | 0.1015% | 161,821 | -1,374 | -0.85% |
| | | 24732 | General Ins Co Of Amer | 416,432 | 0.0586% | 410,642 | -50,339 | -12.26% |
| | | 19704 | American States Ins Co | 303,271 | 0.0426% | 233,085 | -11,069 | -4.75% |
| | | 24198 | Peerless Ins Co | 5,663 | 0.0008% | 6,353 | 18,410 | 289.78% |
| | | 23035 | Liberty Mut Fire Ins Co | 4,645 | 0.0007% | 4,645 | 846 | 18.21% |
| | | 33600 | LM Ins Corp | 1,309 | 0.0002% | 1,311 | -454 | -34.63% |
| | | | | **104,794,765** | **14.7356%** | **99,697,710** | **45,467,741** | **45.61%** |
| 53 | 108 | | LUMBERMENS MUT CAS GRP | | | | | |
| | | 22918 | American Motorists Ins Co | 542,797 | 0.0763% | 687,590 | 1,377,792 | 200.38% |
| | | 22977 | Lumbermens Mut Cas Co | 56,158 | 0.0079% | 68,048 | 1,958,989 | 2878.83% |
| | | 30562 | American Manufacturers Mut Ins Co | 54,551 | 0.0077% | 61,805 | -1,088,391 | -1761.01% |
| | | | | **653,506** | **0.0919%** | **817,443** | **2,248,390** | **275.05%** |
| 54 | 748 | | Meadowbrook Ins Grp | | | | | |
| | | 18023 | Star Ins Co | 5,712 | 0.0008% | 5,628 | 3,211,073 | 57055.31% |
| | | | | **5,712** | **0.0008%** | **5,628** | **3,211,073** | **57055.31%** |
| 55 | 1114 | | MERCER INS GRP | | | | | |
| | | 31453 | Financial Pacific Ins Co | 3,926,599 | 0.5521% | 4,086,382 | 1,526,905 | 37.37% |
| | | | | **3,926,599** | **0.5521%** | **4,086,382** | **1,526,905** | **37.37%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: SURETY [24]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 56 | 3479 | | Merchants Bonding Co Grp | | | | | |
| | | 14494 | Merchants Bonding Co a Mut | 5,397,762 | 0.7590% | 5,298,199 | 628,211 | 11.86% |
| | | | | **5,397,762** | **0.7590%** | **5,298,199** | **628,211** | **11.86%** |
| 57 | 660 | | MERCURY GEN GRP | | | | | |
| | | 16810 | American Mercury Ins Co | 57,103 | 0.0080% | 22,586 | 0 | 0.00% |
| | | | | **57,103** | **0.0080%** | **22,586** | **0** | **0.00%** |
| 58 | 291 | | MOTORISTS MUT | | | | | |
| | | 13331 | American Hardware Mut Ins Co | 91,021 | 0.0128% | 80,853 | 51,718 | 63.97% |
| | | | | **91,021** | **0.0128%** | **80,853** | **51,718** | **63.97%** |
| 59 | 23663 | | National Amer Ins Co | | | | | |
| | | 23663 | National Amer Ins Co | 1,000 | 0.0001% | 583 | -222,253 | -38122.30% |
| | | | | **1,000** | **0.0001%** | **583** | **-222,253** | **-38122.30%** |
| 60 | 140 | | NATIONWIDE CORP GRP | | | | | |
| | | 23787 | Nationwide Mut Ins Co | 3,562,470 | 0.5009% | 3,378,000 | -1,935 | -0.06% |
| | | 19100 | Amco Ins Co | 540,435 | 0.0760% | 585,768 | -53,304 | -9.10% |
| | | 42579 | Allied Prop & Cas Ins Co | 400 | 0.0001% | 899 | -65 | -7.23% |
| | | | | **4,103,305** | **0.5770%** | **3,964,667** | **-55,304** | **-1.39%** |
| 61 | 510 | | NAVIGATORS GRP | | | | | |
| | | 42307 | Navigators Ins Co | 973,709 | 0.1369% | 988,532 | 684,790 | 69.27% |
| | | | | **973,709** | **0.1369%** | **988,532** | **684,790** | **69.27%** |
| 62 | 26565 | | Ohio Ind Co | | | | | |
| | | 26565 | Ohio Ind Co | 207,545 | 0.0292% | 193,705 | 14,249 | 7.36% |
| | | | | **207,545** | **0.0292%** | **193,705** | **14,249** | **7.36%** |
| 63 | 150 | | OLD REPUBLIC GRP | | | | | |
| | | 40444 | Old Republic Surety Co | 4,072,765 | 0.5727% | 3,899,652 | 414,399 | 10.63% |
| | | 24147 | Old Republic Ins Co | 24,455 | 0.0034% | 35,299 | 22,973 | 65.08% |
| | | 24139 | Old Republic Gen Ins Corp | 3,079 | 0.0004% | 314,869 | 29,777 | 9.46% |
| | | 11371 | Great West Cas Co | 300 | 0.0000% | 69 | 0 | 0.00% |
| | | | | **4,100,599** | **0.5766%** | **4,249,889** | **467,149** | **10.99%** |
| 64 | 3592 | | ProAlliance Grp | | | | | |
| | | 12750 | Evergreen Natl Ind Co | 1,508,049 | 0.2121% | 1,277,212 | 97,263 | 7.62% |
| | | 39551 | Continental Heritage Ins Co | 510,035 | 0.0717% | 532,968 | -17,977 | -3.37% |
| | | | | **2,018,084** | **0.2838%** | **1,810,180** | **79,286** | **4.38%** |
| 65 | 155 | | PROGRESSIVE GRP | | | | | |
| | | 24260 | Progressive Cas Ins Co | 243,677 | 0.0343% | 172,429 | 8,137 | 4.72% |
| | | | | **243,677** | **0.0343%** | **172,429** | **8,137** | **4.72%** |
| 66 | 796 | | QBE INS GRP | | | | | |
| | | 16217 | National Farmers Union Prop & Cas | 16,208 | 0.0023% | 13,733 | 1,779 | 12.95% |
| | | | | **16,208** | **0.0023%** | **13,733** | **1,779** | **12.95%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: SURETY [24]

### *Sorted by Group Name*

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Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 67 | 3496 | | Quanta US Holdings Grp | | | | | |
| | | 23752 | Quanta Ind Co | 327,772 | 0.0461% | 474,959 | -38,808 | -8.17% |
| | | | | **327,772** | **0.0461%** | **474,959** | **-38,808** | **-8.17%** |
| 68 | 783 | | RLI INS GRP | | | | | |
| | | 13056 | RLI Ins Co | 4,028,529 | 0.5665% | 3,907,704 | 2,537,132 | 64.93% |
| | | 28860 | RLI Ind Co | 1,225 | 0.0002% | 142 | 0 | 0.00% |
| | | | | **4,029,754** | **0.5666%** | **3,907,846** | **2,537,132** | **64.92%** |
| 69 | 169 | | SENTRY INS GRP | | | | | |
| | | 21180 | Sentry Select Ins Co | 451,677 | 0.0635% | 460,734 | 8,780 | 1.91% |
| | | 24988 | Sentry Ins A Mut Co | 2,500 | 0.0004% | 19,775 | 458 | 2.32% |
| | | | | **454,177** | **0.0639%** | **480,509** | **9,238** | **1.92%** |
| 70 | 175 | | STATE AUTO MUT GRP | | | | | |
| | | 30945 | Plaza Ins Co | 24,073 | 0.0034% | 4,105 | 1,013 | 24.68% |
| | | | | **24,073** | **0.0034%** | **4,105** | **1,013** | **24.68%** |
| 71 | 176 | | STATE FARM GRP | | | | | |
| | | 25143 | State Farm Fire And Cas Co | 613,701 | 0.0863% | 650,971 | 147,238 | 22.62% |
| | | 25151 | State Farm General Ins Co | 21,380 | 0.0030% | 21,070 | 0 | 0.00% |
| | | | | **635,081** | **0.0893%** | **672,041** | **147,238** | **21.91%** |
| 72 | 10916 | | Suretec Ins Co | | | | | |
| | | 10916 | Suretec Ins Co | 10,756,538 | 1.5125% | 10,983,940 | 2,483,945 | 22.61% |
| | | | | **10,756,538** | **1.5125%** | **10,983,940** | **2,483,945** | **22.61%** |
| 73 | 12793 | | Surety Co Of The Pacific | | | | | |
| | | 12793 | Surety Co Of The Pacific | 15,944,398 | 2.2420% | 14,239,944 | 5,022,609 | 35.27% |
| | | | | **15,944,398** | **2.2420%** | **14,239,944** | **5,022,609** | **35.27%** |
| 74 | 181 | | SWISS RE GRP | | | | | |
| | | 29874 | North Amer Specialty Ins Co | 4,082,705 | 0.5741% | 4,282,739 | 767,770 | 17.93% |
| | | 32778 | Washington Intl Ins Co | 3,945,972 | 0.5549% | 4,011,438 | -173,403 | -4.32% |
| | | | | **8,028,677** | **1.1289%** | **8,294,177** | **594,367** | **7.17%** |
| 75 | 88 | | The Hanover Ins Grp | | | | | |
| | | 42552 | Nova Cas Co | 406,203 | 0.0571% | 168,586 | 227,834 | 135.14% |
| | | 22292 | Hanover Ins Co | 211,292 | 0.0297% | 274,519 | 296,081 | 107.85% |
| | | 22306 | Massachusetts Bay Ins Co | 1,188 | 0.0002% | 3,550 | -648 | -18.25% |
| | | | | **618,683** | **0.0870%** | **446,655** | **523,267** | **117.15%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: SURETY [24]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 76 | 3548 | Travelers Grp | | | | | | |
| | | 31194 | Travelers Cas & Surety Co Of Amer | 93,496,770 | 13.1470% | 93,637,642 | 26,367,366 | 28.16% |
| | | 19038 | Travelers Cas & Surety Co | 9,365,998 | 1.3170% | 6,912,965 | 268,188 | 3.88% |
| | | 24767 | St Paul Fire & Marine Ins Co | 875,406 | 0.1231% | 2,408,834 | -5,059,862 | -210.05% |
| | | 25658 | Travelers Ind Co | 676,104 | 0.0951% | 884,069 | 247,739 | 28.02% |
| | | 22535 | Seaboard Surety Co | 514,211 | 0.0723% | 134,994 | 1,037,304 | 768.41% |
| | | 41483 | Farmington Cas Co | 273,252 | 0.0384% | 165,544 | 16,477 | 9.95% |
| | | 35386 | Fidelity & Guar Ins Co | 134,121 | 0.0189% | 24,585 | -3,987,577 | -16219.55% |
| | | 25887 | US Fidelity & Guaranty Co | 91,445 | 0.0129% | -366,896 | -7,042,246 | 1919.41% |
| | | 24775 | St Paul Guardian Ins Co | 2,911 | 0.0004% | -42,083 | -85,708 | 203.66% |
| | | 24791 | St Paul Mercury Ins Co | 496 | 0.0001% | -67,654 | -67,099 | 99.18% |
| | | 19070 | Standard Fire Ins Co | 491 | 0.0001% | 1,064 | -1,055 | -99.15% |
| | | 25674 | Travelers Property Cas Co Of Amer | 100 | 0.0000% | 100 | -896 | -896.00% |
| | | | | **105,431,305** | **14.8251%** | **103,693,164** | **11,692,631** | **11.28%** |
| 77 | 781 | UNION LABOR GRP | | | | | | |
| | | 37893 | Ullico Cas Co | 62,807 | 0.0088% | 25,856 | 5,124 | 19.82% |
| | | | | **62,807** | **0.0088%** | **25,856** | **5,124** | **19.82%** |
| 78 | 248 | UNITED FIRE & CAS GRP | | | | | | |
| | | 13021 | United Fire & Cas Co | 10,342 | 0.0015% | 34,947 | 241,000 | 689.62% |
| | | | | **10,342** | **0.0015%** | **34,947** | **241,000** | **689.62%** |
| 79 | 29998 | Upper Hudson Natl Ins Co | | | | | | |
| | | 29998 | Upper Hudson Natl Ins Co | 1,500 | 0.0002% | 750 | 31 | 4.13% |
| | | | | **1,500** | **0.0002%** | **750** | **31** | **4.13%** |
| 80 | 201 | UTICA GRP | | | | | | |
| | | 25976 | Utica Mut Ins Co | 1,630 | 0.0002% | 23,983 | -6,444 | -26.87% |
| | | | | **1,630** | **0.0002%** | **23,983** | **-6,444** | **-26.87%** |
| 81 | 697 | VAN ENT GRP | | | | | | |
| | | 37060 | Old United Cas Co | 6,797 | 0.0010% | 6,603 | 0 | 0.00% |
| | | | | **6,797** | **0.0010%** | **6,603** | **0** | **0.00%** |
| 82 | 228 | WESTFIELD Grp | | | | | | |
| | | 24120 | Westfield Natl Ins Co | 126,657 | 0.0178% | 160,329 | 0 | 0.00% |
| | | | | **126,657** | **0.0178%** | **160,329** | **0** | **0.00%** |
| 83 | 1129 | WHITE MOUNTAINS GRP | | | | | | |
| | | 21970 | OneBeacon Ins Co | 2 | 0.0000% | 2 | 0 | 0.00% |
| | | | | **2** | **0.0000%** | **2** | **0** | **0.00%** |
| 84 | 98 | WR Berkley Corp GRP | | | | | | |
| | | 10510 | Carolina Cas Ins Co | 1,720,514 | 0.2419% | 1,445,477 | 305,780 | 21.15% |
| | | | | **1,720,514** | **0.2419%** | **1,445,477** | **305,780** | **21.15%** |
| 85 | 1285 | XL AMER GRP | | | | | | |
| | | 37885 | XL Specialty Ins Co | 255,487 | 0.0359% | 254,335 | -466,927 | -183.59% |
| | | 22322 | Greenwich Ins Co | 19,064 | 0.0027% | 8,516 | -33,685 | -395.55% |
| | | | | **274,551** | **0.0386%** | **262,851** | **-500,612** | **-190.45%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: SURETY [24]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| 86 | 212 | ZURICH INS GRP | | | | | | |
| | | 39306 | Fidelity & Deposit Co Of MD | 59,440,010 | 8.3581% | 57,926,130 | -2,036,102 | -3.51% |
| | | 34347 | Colonial Amer Cas & Surety Co | 447,344 | 0.0629% | 429,899 | 179,148 | 41.67% |
| | | 41181 | Universal Underwriters Ins Co | 293,137 | 0.0412% | 347,222 | 319,818 | 92.11% |
| | | 26247 | American Guar & Liab Ins | 26,209 | 0.0037% | 26,182 | 625 | 2.39% |
| | | 21709 | Truck Ins Exch | 2,643 | 0.0004% | 2,344 | 355,205 | 15153.80% |
| | | | | **60,209,343** | **8.4663%** | **58,731,777** | **-1,181,306** | **-2.01%** |
| | | | **Line Total:** | **711,166,663** | **100.0000%** | **718,592,946** | **186,374,500** | **25.94%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: FIDELITY [23]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 12 | 10499 | Chrysler Ins Co | | | | | | |
| | | 10499 | Chrysler Ins Co | 12,202 | 0.0108% | 11,989 | 93,115 | 776.67% |
| | | | | **12,202** | **0.0108%** | **11,989** | **93,115** | **776.67%** |
| 13 | 38 | CHUBB & SON INC GRP | | | | | | |
| | | 20281 | Federal Ins Co | 27,554,719 | 24.2862% | 27,441,715 | 9,421,670 | 34.33% |
| | | 35181 | Executive Risk Ind Inc | 917,647 | 0.8088% | 881,243 | 216,835 | 24.61% |
| | | 20397 | Vigilant Ins Co | 349,240 | 0.3078% | 376,181 | 12,444 | 3.31% |
| | | 20303 | Great Northern Ins Co | 35,085 | 0.0309% | 25,040 | 4,269 | 17.05% |
| | | 20346 | Pacific Ind Co | 11,972 | 0.0106% | 11,580 | -1,958 | -16.91% |
| | | | | **28,868,663** | **25.4442%** | **28,735,759** | **9,653,260** | **33.59%** |
| 14 | 218 | CNA INS GRP | | | | | | |
| | | 35289 | Continental Ins Co | 2,323,049 | 2.0475% | 1,868,125 | 97,890 | 5.24% |
| | | 13188 | Western Surety Co | 1,976,933 | 1.7424% | 1,914,348 | 226,546 | 11.83% |
| | | 20443 | Continental Cas Co | 1,340,341 | 1.1813% | 1,167,349 | 1,909,542 | 163.58% |
| | | 24047 | Surety Bonding Co Of Amer | 374,351 | 0.3299% | 378,749 | 24,367 | 6.43% |
| | | 20508 | Valley Forge Ins Co | 4,097 | 0.0036% | 4,263 | -7,916 | -185.69% |
| | | 20494 | Transportation Ins Co | 3,022 | 0.0027% | 3,152 | -3,403 | -107.96% |
| | | 20478 | National Fire Ins Co Of Hartford | 1,168 | 0.0010% | 1,191 | 0 | 0.00% |
| | | 20427 | American Cas Co Of Reading PA | 968 | 0.0009% | 1,815 | -1,073 | -59.12% |
| | | | | **6,023,929** | **5.3094%** | **5,338,992** | **2,245,953** | **42.07%** |
| 15 | 10758 | Colonial Surety Co | | | | | | |
| | | 10758 | Colonial Surety Co | 853,849 | 0.7526% | 696,051 | 305,530 | 43.89% |
| | | | | **853,849** | **0.7526%** | **696,051** | **305,530** | **43.89%** |
| 16 | 306 | CUNA MUT GRP | | | | | | |
| | | 10847 | Cumis Ins Society Inc | 10,478,640 | 9.2357% | 11,053,539 | 3,055,172 | 27.64% |
| | | | | **10,478,640** | **9.2357%** | **11,053,539** | **3,055,172** | **27.64%** |
| 17 | 62 | EMC INS CO GRP | | | | | | |
| | | 21415 | Employers Mut Cas Co | 23,972 | 0.0211% | 25,181 | -707 | -2.81% |
| | | | | **23,972** | **0.0211%** | **25,181** | **-707** | **-2.81%** |
| 18 | 158 | FAIRFAX FIN GRP | | | | | | |
| | | 21113 | United States Fire Ins Co | 3,521,831 | 3.1041% | 2,629,738 | 842,463 | 32.04% |
| | | 21105 | North River Ins Co | 8,039 | 0.0071% | 7,095 | 6,219 | 87.65% |
| | | | | **3,529,870** | **3.1112%** | **2,636,833** | **848,682** | **32.19%** |
| 19 | 7 | FEDERATED MUT GRP | | | | | | |
| | | 13935 | Federated Mut Ins Co | 667,597 | 0.5884% | 699,124 | 709,421 | 101.47% |
| | | 28304 | Federated Serv Ins Co | 94,854 | 0.0836% | 94,826 | 52,565 | 55.43% |
| | | | | **762,451** | **0.6720%** | **793,950** | **761,986** | **95.97%** |
| 20 | 11118 | Federated Rural Electric Ins Exch | | | | | | |
| | | 11118 | Federated Rural Electric Ins Exch | 1,217 | 0.0011% | 1,219 | -9 | -0.74% |
| | | | | **1,217** | **0.0011%** | **1,219** | **-9** | **-0.74%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: FIDELITY [23]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 21 | 1331 | | Glencoe US Holdings Grp | | | | | |
| | | 10340 | Stonington Ins Co | 10,153 | 0.0089% | 9,321 | -241 | -2.59% |
| | | | | **10,153** | **0.0089%** | **9,321** | **-241** | **-2.59%** |
| 22 | 36650 | | Guarantee Co Of N Amer USA | | | | | |
| | | 36650 | Guarantee Co Of N Amer USA | 394 | 0.0003% | 153 | 0 | 0.00% |
| | | | | **394** | **0.0003%** | **153** | **0** | **0.00%** |
| 23 | 91 | | HARTFORD FIRE & CAS GRP | | | | | |
| | | 19682 | Hartford Fire In Co | 8,424,003 | 7.4247% | 8,814,798 | 155,132 | 1.76% |
| | | 29459 | Twin City Fire Ins Co Co | 649,348 | 0.5723% | 550,898 | 61,861 | 11.23% |
| | | 29424 | Hartford Cas Ins Co | 123 | 0.0001% | 321 | -50 | -15.58% |
| | | | | **9,073,474** | **7.9972%** | **9,366,017** | **216,943** | **2.32%** |
| 24 | 984 | | HCC INS HOLDINGS GRP | | | | | |
| | | 29599 | US Specialty Ins Co | 332,252 | 0.2928% | 112,932 | 32,172 | 28.49% |
| | | | | **332,252** | **0.2928%** | **112,932** | **32,172** | **28.49%** |
| 25 | 225 | | IAT Reins Co Grp | | | | | |
| | | 28886 | Transguard Ins Co Of Amer Inc | 11,183 | 0.0099% | 3,469 | 4,948 | 142.63% |
| | | | | **11,183** | **0.0099%** | **3,469** | **4,948** | **142.63%** |
| 26 | 922 | | ICW GRP | | | | | |
| | | 27847 | Insurance Co Of The West | 14,797 | 0.0130% | 8,388 | 0 | 0.00% |
| | | 40029 | Explorer Ins Co | 824 | 0.0007% | 14,152 | 0 | 0.00% |
| | | | | **15,621** | **0.0138%** | **22,540** | **0** | **0.00%** |
| 27 | 11592 | | International Fidelity Ins Co | | | | | |
| | | 11592 | International Fidelity Ins Co | 90,945 | 0.0802% | 93,469 | 522 | 0.56% |
| | | | | **90,945** | **0.0802%** | **93,469** | **522** | **0.56%** |
| 28 | 3488 | | J A Patterson Grp | | | | | |
| | | 27081 | Bond Safeguard Ins Co | 36,599 | 0.0323% | 3,834 | 0 | 0.00% |
| | | | | **36,599** | **0.0323%** | **3,834** | **0** | **0.00%** |
| 29 | 1326 | | KINGSWAY GRP | | | | | |
| | | 33855 | Lincoln Gen Ins Co | 850 | 0.0007% | 1,008 | 0 | 0.00% |
| | | | | **850** | **0.0007%** | **1,008** | **0** | **0.00%** |
| 30 | 111 | | LIBERTY MUT GRP | | | | | |
| | | 23043 | Liberty Mut Ins Co | 788,783 | 0.6952% | 774,515 | -932,947 | -120.46% |
| | | 19704 | American States Ins Co | 80,055 | 0.0706% | 98,884 | -152 | -0.15% |
| | | 23035 | Liberty Mut Fire Ins Co | 59,713 | 0.0526% | 46,959 | 363,324 | 773.70% |
| | | 24732 | General Ins Co Of Amer | 36,490 | 0.0322% | 61,577 | 563 | 0.91% |
| | | 19690 | American Economy Ins Co | 23,125 | 0.0204% | 24,949 | 9,514 | 38.13% |
| | | 24724 | First Natl Ins Co Of Amer | 11,511 | 0.0101% | 12,704 | -565 | -4.45% |
| | | 42404 | Liberty Ins Corp | 3,186 | 0.0028% | 1,488 | 0 | 0.00% |
| | | 21458 | Employers Ins of Wausau | 367 | 0.0003% | 1,274 | 5,142 | 403.61% |
| | | | | **1,003,230** | **0.8842%** | **1,022,350** | **-555,121** | **-54.30%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: FIDELITY [23]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 31 | 2978 | | Mitsui Sumitomo Ins Grp | | | | | |
| | | 20362 | Mitsui Sumitomo Ins Co of Amer | 37,496 | 0.0330% | 44,052 | 0 | 0.00% |
| | | | | **37,496** | **0.0330%** | **44,052** | **0** | **0.00%** |
| 32 | 361 | | Munich Re Grp | | | | | |
| | | 19720 | American Alt Ins Corp | 296 | 0.0003% | 296 | -108 | -36.49% |
| | | | | **296** | **0.0003%** | **296** | **-108** | **-36.49%** |
| 33 | 140 | | NATIONWIDE CORP GRP | | | | | |
| | | 23787 | Nationwide Mut Ins Co | 373,181 | 0.3289% | 404,200 | -3,900 | -0.96% |
| | | 19100 | Amco Ins Co | 5,660 | 0.0050% | 4,872 | -56 | -1.15% |
| | | | | **378,841** | **0.3339%** | **409,072** | **-3,956** | **-0.97%** |
| 34 | 27073 | | Nipponkoa Ins Co Ltd US Br | | | | | |
| | | 27073 | Nipponkoa Ins Co Ltd US Br | 42,670 | 0.0376% | 43,733 | 42,323 | 96.78% |
| | | | | **42,670** | **0.0376%** | **43,733** | **42,323** | **96.78%** |
| 35 | 150 | | OLD REPUBLIC GRP | | | | | |
| | | 40444 | Old Republic Surety Co | 244,237 | 0.2153% | 244,001 | 8,950 | 3.67% |
| | | 24147 | Old Republic Ins Co | 2,448 | 0.0022% | 84,858 | -9,000 | -10.61% |
| | | | | **246,685** | **0.2174%** | **328,859** | **-50** | **-0.02%** |
| 36 | 645 | | OREGON MUT GRP | | | | | |
| | | 14907 | Oregon Mut Ins Co | 10,383 | 0.0092% | 10,631 | 0 | 0.00% |
| | | | | **10,383** | **0.0092%** | **10,631** | **0** | **0.00%** |
| 37 | 677 | | Philadelphia Consolidated Holding Grp | | | | | |
| | | 18058 | Philadelphia Ind Ins Co | 508,416 | 0.4481% | 379,482 | 50,000 | 13.18% |
| | | | | **508,416** | **0.4481%** | **379,482** | **50,000** | **13.18%** |
| 38 | 155 | | PROGRESSIVE GRP | | | | | |
| | | 24260 | Progressive Cas Ins Co | 947,496 | 0.8351% | 1,333,683 | -33,523 | -2.51% |
| | | | | **947,496** | **0.8351%** | **1,333,683** | **-33,523** | **-2.51%** |
| 39 | 796 | | QBE INS GRP | | | | | |
| | | 37257 | Praetorian Ins Co | 46,132 | 0.0407% | 48,557 | -332,337 | -684.43% |
| | | 25747 | Unigard Ins Co | 4,422 | 0.0039% | 5,531 | 0 | 0.00% |
| | | 37303 | Redland Ins Co | 513 | 0.0005% | 1,366 | 458 | 33.53% |
| | | | | **51,067** | **0.0450%** | **55,454** | **-331,879** | **-598.48%** |
| 40 | 783 | | RLI INS GRP | | | | | |
| | | 13056 | RLI Ins Co | 164,282 | 0.1448% | 75,737 | 3,014 | 3.98% |
| | | | | **164,282** | **0.1448%** | **75,737** | **3,014** | **3.98%** |
| 41 | 4071 | | RVI Grp | | | | | |
| | | 23132 | RVI Natl Ins Co | 2,745 | 0.0024% | 2,745 | 0 | 0.00% |
| | | | | **2,745** | **0.0024%** | **2,745** | **0** | **0.00%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: FIDELITY [23]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 42 | 169 | SENTRY INS GRP | | | | | | |
| | | 21180 | Sentry Select Ins Co | 346,556 | 0.3054% | 343,831 | 844,205 | 245.53% |
| | | 24988 | Sentry Ins A Mut Co | 126,477 | 0.1115% | 131,355 | 94,131 | 71.66% |
| | | 23434 | Middlesex Ins Co | 81 | 0.0001% | 81 | -6 | -7.41% |
| | | | | **473,114** | **0.4170%** | **475,267** | **938,330** | **197.43%** |
| 43 | 176 | STATE FARM GRP | | | | | | |
| | | 25143 | State Farm Fire And Cas Co | 927,647 | 0.8176% | 940,906 | -6,106 | -0.65% |
| | | | | **927,647** | **0.8176%** | **940,906** | **-6,106** | **-0.65%** |
| 44 | 93 | STATE NATL GRP | | | | | | |
| | | 12831 | State Natl Ins Co Inc | 3,967 | 0.0035% | 1,717 | 0 | 0.00% |
| | | | | **3,967** | **0.0035%** | **1,717** | **0** | **0.00%** |
| 45 | 181 | SWISS RE GRP | | | | | | |
| | | 39845 | Westport Ins Corp | 14,379 | 0.0127% | 18,200 | 13,202 | 72.54% |
| | | | | **14,379** | **0.0127%** | **18,200** | **13,202** | **72.54%** |
| 46 | 88 | The Hanover Ins Grp | | | | | | |
| | | 22292 | Hanover Ins Co | 85,706 | 0.0755% | 73,864 | 1,464 | 1.98% |
| | | | | **85,706** | **0.0755%** | **73,864** | **1,464** | **1.98%** |
| 47 | 3098 | Tokio Marine Holdings Inc GRP | | | | | | |
| | | 12904 | Tokio Marine & Nichido Fire Ins Co | 44,068 | 0.0388% | 43,471 | -36,924 | -84.94% |
| | | | | **44,068** | **0.0388%** | **43,471** | **-36,924** | **-84.94%** |
| 48 | 3548 | Travelers Grp | | | | | | |
| | | 31194 | Travelers Cas & Surety Co Of Amer | 8,143,064 | 7.1771% | 8,170,863 | -61,088 | -0.75% |
| | | 24767 | St Paul Fire & Marine Ins Co | 3,034,808 | 2.6748% | 3,123,229 | 2,434,440 | 77.95% |
| | | 24791 | St Paul Mercury Ins Co | 2,525,776 | 2.2262% | 2,529,106 | 2,058,609 | 81.40% |
| | | 25674 | Travelers Property Cas Co Of Amer | 194,858 | 0.1717% | 174,893 | -78,155 | -44.69% |
| | | 36463 | Discover Prop & Cas Ins Co | 60,126 | 0.0530% | 54,042 | 7,697 | 14.24% |
| | | 24775 | St Paul Guardian Ins Co | 47,595 | 0.0419% | 13,294 | 9,876 | 74.29% |
| | | 19038 | Travelers Cas & Surety Co | 34,425 | 0.0303% | 28,991 | -66,296 | -228.68% |
| | | 25682 | Travelers Ind Co Of CT | 26,032 | 0.0229% | 28,005 | -8,416 | -30.05% |
| | | | | **14,066,684** | **12.3981%** | **14,122,423** | **4,296,667** | **30.42%** |
| 49 | 215 | UNITRIN GRP | | | | | | |
| | | 14133 | Valley Ins Co | 3,640 | 0.0032% | 4,527 | -125 | -2.76% |
| | | | | **3,640** | **0.0032%** | **4,527** | **-125** | **-2.76%** |
| 50 | 1129 | WHITE MOUNTAINS GRP | | | | | | |
| | | 20621 | OneBeacon Amer Ins Co | 64,556 | 0.0569% | 58,525 | 26,108 | 44.61% |
| | | 20648 | Employers Fire Ins Co | 61,684 | 0.0544% | 134,420 | 64,207 | 47.77% |
| | | | | **126,240** | **0.1113%** | **192,945** | **90,315** | **46.81%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: FIDELITY [23]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| 51 | 212 | ZURICH INS GRP | | | | | | |
| | | 39306 | Fidelity & Deposit Co Of MD | 4,285,824 | 3.7774% | 4,618,222 | 3,633,563 | 78.68% |
| | | 16535 | Zurich American Ins Co | 4,071,276 | 3.5883% | 3,955,767 | 273,716 | 6.92% |
| | | 41181 | Universal Underwriters Ins Co | 1,123,862 | 0.9905% | 1,355,771 | 1,206,897 | 89.02% |
| | | 21709 | Truck Ins Exch | 1,068,562 | 0.9418% | 1,067,550 | -3,620 | -0.34% |
| | | 40142 | American Zurich Ins Co | 536,441 | 0.4728% | 573,067 | 156,437 | 27.30% |
| | | 34347 | Colonial Amer Cas & Surety Co | 300,339 | 0.2647% | 334,160 | -68,182 | -20.40% |
| | | 26247 | American Guar & Liab Ins | 27,551 | 0.0243% | 34,005 | 2,205 | 6.48% |
| | | 27855 | Zurich American Ins Co Of IL | 10,966 | 0.0097% | 6,721 | 347 | 5.16% |
| | | 21652 | Farmers Ins Exch | 3,678 | 0.0032% | 3,836 | -455 | -11.86% |
| | | 21687 | Mid Century Ins Co | 3,591 | 0.0032% | 4,247 | -192 | -4.52% |
| | | | | **11,432,090** | **10.0760%** | **11,953,346** | **5,200,716** | **43.51%** |
| | | | **Line Total:** | **113,458,537** | **100.0000%** | **114,870,793** | **38,730,843** | **33.72%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: SURETY [24]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 26379 | | Accredited Surety & Cas Co Inc | | | | | |
| | | 26379 | Accredited Surety & Cas Co Inc | 2,476,157 | 0.3482% | 2,567,533 | 384,519 | 14.98% |
| | | | | **2,476,157** | **0.3482%** | **2,567,533** | **384,519** | **14.98%** |
| 2 | 626 | | Ace Ltd Grp | | | | | |
| | | 21121 | Westchester Fire Ins Co | 9,031,232 | 1.2699% | 9,686,854 | 5,748,583 | 59.34% |
| | | 22713 | Insurance Co of N Amer | 12,550 | 0.0018% | 35,800 | 276 | 0.77% |
| | | 22748 | Pacific Employers Ins Co | 10,770 | 0.0015% | 12,716 | 1,721 | 13.53% |
| | | 43575 | Indemnity Ins Co Of North Amer | 9,730 | 0.0014% | 9,293 | 4,533 | 48.78% |
| | | | | **9,064,282** | **1.2746%** | **9,744,663** | **5,755,113** | **59.06%** |
| 3 | 22950 | | Acstar Ins Co | | | | | |
| | | 22950 | Acstar Ins Co | 701,277 | 0.0986% | 831,148 | 228,254 | 27.46% |
| | | | | **701,277** | **0.0986%** | **831,148** | **228,254** | **27.46%** |
| 4 | 313 | | AEGIS GRP | | | | | |
| | | 33898 | Aegis Security Ins Co | 616,520 | 0.0867% | 586,909 | 175,904 | 29.97% |
| | | | | **616,520** | **0.0867%** | **586,909** | **175,904** | **29.97%** |
| 5 | 501 | | Alleghany Grp | | | | | |
| | | 18619 | Platte River Ins Co | 8,467,685 | 1.1907% | 9,059,333 | 2,657,622 | 29.34% |
| | | 10472 | Capitol Ind Corp | 110 | 0.0000% | 110 | 49 | 44.55% |
| | | | | **8,467,795** | **1.1907%** | **9,059,443** | **2,657,671** | **29.34%** |
| 6 | 13285 | | Allegheny Cas Co | | | | | |
| | | 13285 | Allegheny Cas Co | 8,593,504 | 1.2084% | 8,737,446 | 28,393 | 0.32% |
| | | | | **8,593,504** | **1.2084%** | **8,737,446** | **28,393** | **0.32%** |
| 7 | 761 | | ALLIANZ INS GRP | | | | | |
| | | 21873 | Firemans Fund Ins Co | 9,169,908 | 1.2894% | 17,249,419 | 6,595,896 | 38.24% |
| | | 21857 | American Ins Co | 212,121 | 0.0298% | 247,773 | -1,198,675 | -483.78% |
| | | 21881 | National Surety Corp | 4,279 | 0.0006% | 11,282 | -354,853 | -3145.30% |
| | | 21849 | American Automobile Ins Co | 1,675 | 0.0002% | 8,316 | -255,287 | -3069.83% |
| | | | | **9,387,983** | **1.3201%** | **17,516,790** | **4,787,081** | **27.33%** |
| 8 | 574 | | AMERCO CORP GRP | | | | | |
| | | 31089 | Republic Western Ins Co | 1,960 | 0.0003% | 2,212 | -306,022 | -13834.63% |
| | | | | **1,960** | **0.0003%** | **2,212** | **-306,022** | **-13834.63%** |
| 9 | 84 | | American Financial Grp | | | | | |
| | | 16691 | Great Amer Ins Co | 18,321,633 | 2.5763% | 18,887,613 | 2,957,984 | 15.66% |
| | | 22136 | Great Amer Ins Co of NY | 44,712 | 0.0063% | 30,091 | -939,791 | -3123.16% |
| | | 26344 | Great Amer Assur Co | 125 | 0.0000% | 292 | -10,788 | -3694.52% |
| | | | | **18,366,470** | **2.5826%** | **18,917,996** | **2,007,405** | **10.61%** |
| 10 | 12 | | AMERICAN INTL GRP | | | | | |
| | | 19429 | Insurance Co Of The State Of PA | 5,361,867 | 0.7540% | 4,450,071 | -597,984 | -13.44% |
| | | 19445 | National Union Fire Ins Co Of Pitts | 3,314,556 | 0.4661% | 4,577,963 | 16,414,974 | 358.57% |
| | | | | **8,676,423** | **1.2200%** | **9,028,034** | **15,816,990** | **175.20%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: SURETY [24]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 11 | 18 | | AMERICAN ROAD GRP | | | | | |
| | | 19631 | American Road Ins Co | 150,000 | 0.0211% | 150,000 | 0 | 0.00% |
| | | | | **150,000** | **0.0211%** | **150,000** | **0** | **0.00%** |
| 12 | 1346 | | AMERICAN SAFETY HOLDING GRP | | | | | |
| | | 39969 | American Safety Cas Ins Co | 4,540,983 | 0.6385% | 3,236,492 | 33,385 | 1.03% |
| | | | | **4,540,983** | **0.6385%** | **3,236,492** | **33,385** | **1.03%** |
| 13 | 31380 | | American Surety Co | | | | | |
| | | 31380 | American Surety Co | 2,577,228 | 0.3624% | 2,610,409 | 127,307 | 4.88% |
| | | | | **2,577,228** | **0.3624%** | **2,610,409** | **127,307** | **4.88%** |
| 14 | 1279 | | Arch Ins Grp | | | | | |
| | | 11150 | Arch Ins Co | 28,808,259 | 4.0508% | 32,887,902 | 1,277,019 | 3.88% |
| | | 10348 | Arch Reins Co | 11,196 | 0.0016% | 14,534 | -29,752 | -204.71% |
| | | | | **28,819,455** | **4.0524%** | **32,902,436** | **1,247,267** | **3.79%** |
| 15 | 10632 | | Armor Assur Co | | | | | |
| | | 10632 | Armor Assur Co | 36,269 | 0.0051% | 126,269 | 0 | 0.00% |
| | | | | **36,269** | **0.0051%** | **126,269** | **0** | **0.00%** |
| 16 | 19 | | Assurant Inc Grp | | | | | |
| | | 10111 | American Bankers Ins Co Of FL | 3,678 | 0.0005% | 4,306 | -5,924 | -137.58% |
| | | | | **3,678** | **0.0005%** | **4,306** | **-5,924** | **-137.58%** |
| 17 | 24 | | ATLANTIC CO GRP | | | | | |
| | | 19895 | Atlantic Mut Ins Co | 1,974 | 0.0003% | 2,481 | 3,066,000 | 123579.20% |
| | | | | **1,974** | **0.0003%** | **2,481** | **3,066,000** | **123579.20%** |
| 18 | 867 | | Baldwin & Lyons Grp | | | | | |
| | | 12416 | Protective Ins Co | 129,079 | 0.0182% | 127,930 | -14,400 | -11.26% |
| | | | | **129,079** | **0.0182%** | **127,930** | **-14,400** | **-11.26%** |
| 19 | 18538 | | Bancinsure Inc | | | | | |
| | | 18538 | Bancinsure Inc | 186,680 | 0.0262% | 171,922 | 20,640 | 12.01% |
| | | | | **186,680** | **0.0262%** | **171,922** | **20,640** | **12.01%** |
| 20 | 689 | | BANKERS INS GRP | | | | | |
| | | 33162 | Bankers Ins Co | 5,416,817 | 0.7617% | 5,255,001 | 377,699 | 7.19% |
| | | | | **5,416,817** | **0.7617%** | **5,255,001** | **377,699** | **7.19%** |
| 21 | 1228 | | BAR PLAN GRP | | | | | |
| | | 29513 | The Bar Plan Mut Ins Co | 10,368 | 0.0015% | 5,961 | 0 | 0.00% |
| | | | | **10,368** | **0.0015%** | **5,961** | **0** | **0.00%** |
| 22 | 31 | | BERKSHIRE HATHAWAY GRP | | | | | |
| | | 20087 | National Ind Co | 62,455 | 0.0088% | 71,703 | 14,436 | 20.13% |
| | | 20052 | National Liab & Fire Ins Co | 28,812 | 0.0041% | 1,737 | 868 | 49.97% |
| | | | | **91,267** | **0.0128%** | **73,440** | **15,304** | **20.84%** |
| 23 | 10642 | | Cherokee Ins Co | | | | | |
| | | 10642 | Cherokee Ins Co | 650 | 0.0001% | 650 | 0 | 0.00% |
| | | | | **650** | **0.0001%** | **650** | **0** | **0.00%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: SURETY [24]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 24 | 10499 | Chrysler Ins Co | | | | | | |
| | | 10499 | Chrysler Ins Co | 40,206 | 0.0057% | 52,898 | 478,285 | 904.16% |
| | | | | **40,206** | **0.0057%** | **52,898** | **478,285** | **904.16%** |
| 25 | 38 | CHUBB & SON INC GRP | | | | | | |
| | | 20281 | Federal Ins Co | 38,139,567 | 5.3630% | 35,970,262 | -465,184 | -1.29% |
| | | 20397 | Vigilant Ins Co | 1,810,303 | 0.2546% | 1,906,204 | 39,613 | 2.08% |
| | | 20346 | Pacific Ind Co | 83,054 | 0.0117% | 71,183 | 12,133 | 17.04% |
| | | | | **40,032,924** | **5.6292%** | **37,947,649** | **-413,438** | **-1.09%** |
| 26 | 244 | CINCINNATI FIN GRP | | | | | | |
| | | 10677 | Cincinnati Ins Co | 69,867 | 0.0098% | 65,641 | -1,574 | -2.40% |
| | | | | **69,867** | **0.0098%** | **65,641** | **-1,574** | **-2.40%** |
| 27 | 218 | CNA INS GRP | | | | | | |
| | | 13188 | Western Surety Co | 31,020,595 | 4.3619% | 30,179,114 | 6,370,218 | 21.11% |
| | | 20443 | Continental Cas Co | 5,734,950 | 0.8064% | 4,643,858 | 3,500,630 | 75.38% |
| | | 35289 | Continental Ins Co | 2,889,778 | 0.4063% | 3,580,035 | -1,874,283 | -52.35% |
| | | 20478 | National Fire Ins Co Of Hartford | 384,515 | 0.0541% | 590,220 | -939,548 | -159.19% |
| | | 20427 | American Cas Co Of Reading PA | 100,384 | 0.0141% | 159,304 | 150,459 | 94.45% |
| | | 24047 | Surety Bonding Co Of Amer | 2,951 | 0.0004% | 639,746 | 1,325,894 | 207.25% |
| | | | | **40,133,173** | **5.6433%** | **39,792,277** | **8,533,370** | **21.44%** |
| 28 | 10758 | Colonial Surety Co | | | | | | |
| | | 10758 | Colonial Surety Co | 1,321 | 0.0002% | 1,386 | -14,178 | -1022.94% |
| | | | | **1,321** | **0.0002%** | **1,386** | **-14,178** | **-1022.94%** |
| 29 | 37206 | Contractors Bonding & Ins Co | | | | | | |
| | | 37206 | Contractors Bonding & Ins Co | 4,876,404 | 0.6857% | 5,277,103 | -19,679 | -0.37% |
| | | | | **4,876,404** | **0.6857%** | **5,277,103** | **-19,679** | **-0.37%** |
| 30 | 306 | CUNA MUT GRP | | | | | | |
| | | 10847 | Cumis Ins Society Inc | 44,615 | 0.0063% | 44,615 | 0 | 0.00% |
| | | | | **44,615** | **0.0063%** | **44,615** | **0** | **0.00%** |
| 31 | 4641 | D & J Rottman Grp | | | | | | |
| | | 10008 | Western Ins Co | 6,317,908 | 0.8884% | 6,758,810 | 624,656 | 9.24% |
| | | | | **6,317,908** | **0.8884%** | **6,758,810** | **624,656** | **9.24%** |
| 32 | 74 | DELPHI FIN GRP | | | | | | |
| | | 15105 | Safety Natl Cas Corp | 758,818 | 0.1067% | 758,818 | 134,294 | 17.70% |
| | | 11123 | Safety First Ins Co | 63,799 | 0.0090% | 63,799 | 7,807 | 12.24% |
| | | | | **822,617** | **0.1157%** | **822,617** | **142,101** | **17.27%** |
| 33 | 930 | DHC GRP | | | | | | |
| | | 19269 | Danielson Natl Ins Co | 1,178,123 | 0.1657% | 1,143,542 | 1,823 | 0.16% |
| | | 23671 | National Amer Ins Co of CA | 136,494 | 0.0192% | 169,971 | 35,726 | 21.02% |
| | | | | **1,314,617** | **0.1849%** | **1,313,513** | **37,549** | **2.86%** |
| 34 | 57 | ELECTRIC INS GRP | | | | | | |
| | | 21261 | Electric Ins Co | 1,920 | 0.0003% | 648 | 0 | 0.00% |
| | | | | **1,920** | **0.0003%** | **648** | **0** | **0.00%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: SURETY [24]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 35 | 62 | | EMC INS CO GRP | | | | | |
| | | 21415 | Employers Mut Cas Co | 164,842 | 0.0232% | 128,221 | -11,286 | -8.80% |
| | | | | **164,842** | **0.0232%** | **128,221** | **-11,286** | **-8.80%** |
| 36 | 158 | | FAIRFAX FIN GRP | | | | | |
| | | 21105 | North River Ins Co | 1,882,582 | 0.2647% | 1,882,582 | 239,531 | 12.72% |
| | | 21113 | United States Fire Ins Co | 1,361,297 | 0.1914% | 1,346,183 | 777,731 | 57.77% |
| | | 10936 | Seneca Ins Co Inc | 961,693 | 0.1352% | 980,004 | 0 | 0.00% |
| | | | | **4,205,572** | **0.5914%** | **4,208,769** | **1,017,262** | **24.17%** |
| 37 | 7 | | FEDERATED MUT GRP | | | | | |
| | | 13935 | Federated Mut Ins Co | 166,978 | 0.0235% | 199,493 | 215,829 | 108.19% |
| | | 28304 | Federated Serv Ins Co | 1,208 | 0.0002% | 1,218 | 76 | 6.24% |
| | | | | **168,186** | **0.0236%** | **200,711** | **215,905** | **107.57%** |
| 38 | 35009 | | Financial Cas & Surety Inc | | | | | |
| | | 35009 | Financial Cas & Surety Inc | 268,293 | 0.0377% | 268,293 | 9,102 | 3.39% |
| | | | | **268,293** | **0.0377%** | **268,293** | **9,102** | **3.39%** |
| 39 | 70 | | FIRST AMER TITLE GRP | | | | | |
| | | 34525 | First Amer Specilaty Ins Co | 133,085 | 0.0187% | 112,678 | 0 | 0.00% |
| | | | | **133,085** | **0.0187%** | **112,678** | **0** | **0.00%** |
| 40 | 79 | | GMAC INS HOLDING GRP | | | | | |
| | | 22012 | Motors Ins Corp | 8,266 | 0.0012% | 8,239 | -372 | -4.52% |
| | | | | **8,266** | **0.0012%** | **8,239** | **-372** | **-4.52%** |
| 41 | 36650 | | Guarantee Co Of N Amer USA | | | | | |
| | | 36650 | Guarantee Co Of N Amer USA | 6,224,992 | 0.8753% | 5,381,445 | -59,987 | -1.11% |
| | | | | **6,224,992** | **0.8753%** | **5,381,445** | **-59,987** | **-1.11%** |
| 42 | 91 | | HARTFORD FIRE & CAS GRP | | | | | |
| | | 19682 | Hartford Fire In Co | 20,833,286 | 2.9295% | 20,060,375 | -136,460 | -0.68% |
| | | 29424 | Hartford Cas Ins Co | 725,747 | 0.1021% | 631,407 | -11,846 | -1.88% |
| | | 29459 | Twin City Fire Ins Co Co | 48,068 | 0.0068% | 46,999 | 10,744 | 22.86% |
| | | 22357 | Hartford Accident & Ind Co | 31,087 | 0.0044% | 32,833 | -89,123 | -271.44% |
| | | | | **21,638,188** | **3.0426%** | **20,771,614** | **-226,685** | **-1.09%** |
| 43 | 984 | | HCC INS HOLDINGS GRP | | | | | |
| | | 10216 | American Contractors Ind Co | 50,530,966 | 7.1054% | 51,843,050 | 7,623,904 | 14.71% |
| | | 29599 | US Specialty Ins Co | 7,986,999 | 1.1231% | 8,840,582 | 885,470 | 10.02% |
| | | | | **58,517,965** | **8.2284%** | **60,683,632** | **8,509,374** | **14.02%** |
| 44 | 225 | | IAT Reins Co Grp | | | | | |
| | | 26433 | Harco Natl Ins Co | 137,469 | 0.0193% | 133,945 | -790,524 | -590.19% |
| | | | | **137,469** | **0.0193%** | **133,945** | **-790,524** | **-590.19%** |
| 45 | 922 | | ICW GRP | | | | | |
| | | 27847 | Insurance Co Of The West | 14,450,408 | 2.0319% | 17,682,579 | 43,491,619 | 245.96% |
| | | 40029 | Explorer Ins Co | 216,725 | 0.0305% | 267,789 | -13,032 | -4.87% |
| | | | | **14,667,133** | **2.0624%** | **17,950,368** | **43,478,587** | **242.22%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: SURETY [24]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 46 | 246 | | INDIANA LUMBERMENS GRP | | | | | |
| | | 14265 | Indiana Lumbermens Mut Ins Co | 2,112,555 | 0.2971% | 1,951,982 | 0 | 0.00% |
| | | | | **2,112,555** | **0.2971%** | **1,951,982** | **0** | **0.00%** |
| 47 | 75 | | Insco Ins Services Grp | | | | | |
| | | 12718 | Developers Surety & Ind Co | 13,879,893 | 1.9517% | 15,580,618 | 1,563,529 | 10.04% |
| | | 25550 | Indemnity Co Of CA | 5,305,515 | 0.7460% | 5,489,117 | 443,643 | 8.08% |
| | | | | **19,185,408** | **2.6977%** | **21,069,735** | **2,007,172** | **9.53%** |
| 48 | 11592 | | International Fidelity Ins Co | | | | | |
| | | 11592 | International Fidelity Ins Co | 23,191,414 | 3.2610% | 23,224,838 | -226,700 | -0.98% |
| | | | | **23,191,414** | **3.2610%** | **23,224,838** | **-226,700** | **-0.98%** |
| 49 | 3488 | | J A Patterson Grp | | | | | |
| | | 27081 | Bond Safeguard Ins Co | 11,312,091 | 1.5906% | 10,652,719 | 7,856,657 | 73.75% |
| | | 13307 | Lexon Ins Co | 372,093 | 0.0523% | 112,684 | 367,591 | 326.21% |
| | | | | **11,684,184** | **1.6430%** | **10,765,403** | **8,224,248** | **76.40%** |
| 50 | 1326 | | KINGSWAY GRP | | | | | |
| | | 33855 | Lincoln Gen Ins Co | 8,695,684 | 1.2227% | 9,716,895 | 2,563,325 | 26.38% |
| | | | | **8,695,684** | **1.2227%** | **9,716,895** | **2,563,325** | **26.38%** |
| 51 | 37940 | | Lexington Natl Ins Corp | | | | | |
| | | 37940 | Lexington Natl Ins Corp | 2,935,840 | 0.4128% | 2,987,116 | -52,675 | -1.76% |
| | | | | **2,935,840** | **0.4128%** | **2,987,116** | **-52,675** | **-1.76%** |
| 52 | 111 | | LIBERTY MUT GRP | | | | | |
| | | 24740 | Safeco Ins Co Of Amer | 66,990,632 | 9.4198% | 61,753,427 | -403 | 0.00% |
| | | 23043 | Liberty Mut Ins Co | 25,973,458 | 3.6522% | 27,608,231 | 42,859,315 | 155.24% |
| | | 24724 | First Natl Ins Co Of Amer | 10,377,204 | 1.4592% | 9,518,195 | 2,652,809 | 27.87% |
| | | 24066 | American Fire & Cas Co | 722,151 | 0.1015% | 161,821 | -1,374 | -0.85% |
| | | 24732 | General Ins Co Of Amer | 416,432 | 0.0586% | 410,642 | -50,339 | -12.26% |
| | | 19704 | American States Ins Co | 303,271 | 0.0426% | 233,085 | -11,069 | -4.75% |
| | | 24198 | Peerless Ins Co | 5,663 | 0.0008% | 6,353 | 18,410 | 289.78% |
| | | 23035 | Liberty Mut Fire Ins Co | 4,645 | 0.0007% | 4,645 | 846 | 18.21% |
| | | 33600 | LM Ins Corp | 1,309 | 0.0002% | 1,311 | -454 | -34.63% |
| | | | | **104,794,765** | **14.7356%** | **99,697,710** | **45,467,741** | **45.61%** |
| 53 | 108 | | LUMBERMENS MUT CAS GRP | | | | | |
| | | 22918 | American Motorists Ins Co | 542,797 | 0.0763% | 687,590 | 1,377,792 | 200.38% |
| | | 22977 | Lumbermens Mut Cas Co | 56,158 | 0.0079% | 68,048 | 1,958,989 | 2878.83% |
| | | 30562 | American Manufacturers Mut Ins Co | 54,551 | 0.0077% | 61,805 | -1,088,391 | -1761.01% |
| | | | | **653,506** | **0.0919%** | **817,443** | **2,248,390** | **275.05%** |
| 54 | 748 | | Meadowbrook Ins Grp | | | | | |
| | | 18023 | Star Ins Co | 5,712 | 0.0008% | 5,628 | 3,211,073 | 57055.31% |
| | | | | **5,712** | **0.0008%** | **5,628** | **3,211,073** | **57055.31%** |
| 55 | 1114 | | MERCER INS GRP | | | | | |
| | | 31453 | Financial Pacific Ins Co | 3,926,599 | 0.5521% | 4,086,382 | 1,526,905 | 37.37% |
| | | | | **3,926,599** | **0.5521%** | **4,086,382** | **1,526,905** | **37.37%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: SURETY [24]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 56 | 3479 | | Merchants Bonding Co Grp | | | | | |
| | | 14494 | Merchants Bonding Co a Mut | 5,397,762 | 0.7590% | 5,298,199 | 628,211 | 11.86% |
| | | | | **5,397,762** | **0.7590%** | **5,298,199** | **628,211** | **11.86%** |
| 57 | 660 | | MERCURY GEN GRP | | | | | |
| | | 16810 | American Mercury Ins Co | 57,103 | 0.0080% | 22,586 | 0 | 0.00% |
| | | | | **57,103** | **0.0080%** | **22,586** | **0** | **0.00%** |
| 58 | 291 | | MOTORISTS MUT | | | | | |
| | | 13331 | American Hardware Mut Ins Co | 91,021 | 0.0128% | 80,853 | 51,718 | 63.97% |
| | | | | **91,021** | **0.0128%** | **80,853** | **51,718** | **63.97%** |
| 59 | 23663 | | National Amer Ins Co | | | | | |
| | | 23663 | National Amer Ins Co | 1,000 | 0.0001% | 583 | -222,253 | -38122.30% |
| | | | | **1,000** | **0.0001%** | **583** | **-222,253** | **-38122.30%** |
| 60 | 140 | | NATIONWIDE CORP GRP | | | | | |
| | | 23787 | Nationwide Mut Ins Co | 3,562,470 | 0.5009% | 3,378,000 | -1,935 | -0.06% |
| | | 19100 | Amco Ins Co | 540,435 | 0.0760% | 585,768 | -53,304 | -9.10% |
| | | 42579 | Allied Prop & Cas Ins Co | 400 | 0.0001% | 899 | -65 | -7.23% |
| | | | | **4,103,305** | **0.5770%** | **3,964,667** | **-55,304** | **-1.39%** |
| 61 | 510 | | NAVIGATORS GRP | | | | | |
| | | 42307 | Navigators Ins Co | 973,709 | 0.1369% | 988,532 | 684,790 | 69.27% |
| | | | | **973,709** | **0.1369%** | **988,532** | **684,790** | **69.27%** |
| 62 | 26565 | | Ohio Ind Co | | | | | |
| | | 26565 | Ohio Ind Co | 207,545 | 0.0292% | 193,705 | 14,249 | 7.36% |
| | | | | **207,545** | **0.0292%** | **193,705** | **14,249** | **7.36%** |
| 63 | 150 | | OLD REPUBLIC GRP | | | | | |
| | | 40444 | Old Republic Surety Co | 4,072,765 | 0.5727% | 3,899,652 | 414,399 | 10.63% |
| | | 24147 | Old Republic Ins Co | 24,455 | 0.0034% | 35,299 | 22,973 | 65.08% |
| | | 24139 | Old Republic Gen Ins Corp | 3,079 | 0.0004% | 314,869 | 29,777 | 9.46% |
| | | 11371 | Great West Cas Co | 300 | 0.0000% | 69 | 0 | 0.00% |
| | | | | **4,100,599** | **0.5766%** | **4,249,889** | **467,149** | **10.99%** |
| 64 | 3592 | | ProAlliance Grp | | | | | |
| | | 12750 | Evergreen Natl Ind Co | 1,508,049 | 0.2121% | 1,277,212 | 97,263 | 7.62% |
| | | 39551 | Continental Heritage Ins Co | 510,035 | 0.0717% | 532,968 | -17,977 | -3.37% |
| | | | | **2,018,084** | **0.2838%** | **1,810,180** | **79,286** | **4.38%** |
| 65 | 155 | | PROGRESSIVE GRP | | | | | |
| | | 24260 | Progressive Cas Ins Co | 243,677 | 0.0343% | 172,429 | 8,137 | 4.72% |
| | | | | **243,677** | **0.0343%** | **172,429** | **8,137** | **4.72%** |
| 66 | 796 | | QBE INS GRP | | | | | |
| | | 16217 | National Farmers Union Prop & Cas | 16,208 | 0.0023% | 13,733 | 1,779 | 12.95% |
| | | | | **16,208** | **0.0023%** | **13,733** | **1,779** | **12.95%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: SURETY [24]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 67 | 3496 | | Quanta US Holdings Grp | | | | | |
| | | 23752 | Quanta Ind Co | 327,772 | 0.0461% | 474,959 | -38,808 | -8.17% |
| | | | | **327,772** | **0.0461%** | **474,959** | **-38,808** | **-8.17%** |
| 68 | 783 | | RLI INS GRP | | | | | |
| | | 13056 | RLI Ins Co | 4,028,529 | 0.5665% | 3,907,704 | 2,537,132 | 64.93% |
| | | 28860 | RLI Ind Co | 1,225 | 0.0002% | 142 | 0 | 0.00% |
| | | | | **4,029,754** | **0.5666%** | **3,907,846** | **2,537,132** | **64.92%** |
| 69 | 169 | | SENTRY INS GRP | | | | | |
| | | 21180 | Sentry Select Ins Co | 451,677 | 0.0635% | 460,734 | 8,780 | 1.91% |
| | | 24988 | Sentry Ins A Mut Co | 2,500 | 0.0004% | 19,775 | 458 | 2.32% |
| | | | | **454,177** | **0.0639%** | **480,509** | **9,238** | **1.92%** |
| 70 | 175 | | STATE AUTO MUT GRP | | | | | |
| | | 30945 | Plaza Ins Co | 24,073 | 0.0034% | 4,105 | 1,013 | 24.68% |
| | | | | **24,073** | **0.0034%** | **4,105** | **1,013** | **24.68%** |
| 71 | 176 | | STATE FARM GRP | | | | | |
| | | 25143 | State Farm Fire And Cas Co | 613,701 | 0.0863% | 650,971 | 147,238 | 22.62% |
| | | 25151 | State Farm General Ins Co | 21,380 | 0.0030% | 21,070 | 0 | 0.00% |
| | | | | **635,081** | **0.0893%** | **672,041** | **147,238** | **21.91%** |
| 72 | 10916 | | Suretec Ins Co | | | | | |
| | | 10916 | Suretec Ins Co | 10,756,538 | 1.5125% | 10,983,940 | 2,483,945 | 22.61% |
| | | | | **10,756,538** | **1.5125%** | **10,983,940** | **2,483,945** | **22.61%** |
| 73 | 12793 | | Surety Co Of The Pacific | | | | | |
| | | 12793 | Surety Co Of The Pacific | 15,944,398 | 2.2420% | 14,239,944 | 5,022,609 | 35.27% |
| | | | | **15,944,398** | **2.2420%** | **14,239,944** | **5,022,609** | **35.27%** |
| 74 | 181 | | SWISS RE GRP | | | | | |
| | | 29874 | North Amer Specialty Ins Co | 4,082,705 | 0.5741% | 4,282,739 | 767,770 | 17.93% |
| | | 32778 | Washington Intl Ins Co | 3,945,972 | 0.5549% | 4,011,438 | -173,403 | -4.32% |
| | | | | **8,028,677** | **1.1289%** | **8,294,177** | **594,367** | **7.17%** |
| 75 | 88 | | The Hanover Ins Grp | | | | | |
| | | 42552 | Nova Cas Co | 406,203 | 0.0571% | 168,586 | 227,834 | 135.14% |
| | | 22292 | Hanover Ins Co | 211,292 | 0.0297% | 274,519 | 296,081 | 107.85% |
| | | 22306 | Massachusetts Bay Ins Co | 1,188 | 0.0002% | 3,550 | -648 | -18.25% |
| | | | | **618,683** | **0.0870%** | **446,655** | **523,267** | **117.15%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: SURETY [24]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 76 | 3548 | Travelers Grp | | | | | | |
| | | 31194 | Travelers Cas & Surety Co Of Amer | 93,496,770 | 13.1470% | 93,637,642 | 26,367,366 | 28.16% |
| | | 19038 | Travelers Cas & Surety Co | 9,365,998 | 1.3170% | 6,912,965 | 268,188 | 3.88% |
| | | 24767 | St Paul Fire & Marine Ins Co | 875,406 | 0.1231% | 2,408,834 | -5,059,862 | -210.05% |
| | | 25658 | Travelers Ind Co | 676,104 | 0.0951% | 884,069 | 247,739 | 28.02% |
| | | 22535 | Seaboard Surety Co | 514,211 | 0.0723% | 134,994 | 1,037,304 | 768.41% |
| | | 41483 | Farmington Cas Co | 273,252 | 0.0384% | 165,544 | 16,477 | 9.95% |
| | | 35386 | Fidelity & Guar Ins Co | 134,121 | 0.0189% | 24,585 | -3,987,577 | -16219.55% |
| | | 25887 | US Fidelity & Guaranty Co | 91,445 | 0.0129% | -366,896 | -7,042,246 | 1919.41% |
| | | 24775 | St Paul Guardian Ins Co | 2,911 | 0.0004% | -42,083 | -85,708 | 203.66% |
| | | 24791 | St Paul Mercury Ins Co | 496 | 0.0001% | -67,654 | -67,099 | 99.18% |
| | | 19070 | Standard Fire Ins Co | 491 | 0.0001% | 1,064 | -1,055 | -99.15% |
| | | 25674 | Travelers Property Cas Co Of Amer | 100 | 0.0000% | 100 | -896 | -896.00% |
| | | | | **105,431,305** | **14.8251%** | **103,693,164** | **11,692,631** | **11.28%** |
| 77 | 781 | UNION LABOR GRP | | | | | | |
| | | 37893 | Ullico Cas Co | 62,807 | 0.0088% | 25,856 | 5,124 | 19.82% |
| | | | | **62,807** | **0.0088%** | **25,856** | **5,124** | **19.82%** |
| 78 | 248 | UNITED FIRE & CAS GRP | | | | | | |
| | | 13021 | United Fire & Cas Co | 10,342 | 0.0015% | 34,947 | 241,000 | 689.62% |
| | | | | **10,342** | **0.0015%** | **34,947** | **241,000** | **689.62%** |
| 79 | 29998 | Upper Hudson Natl Ins Co | | | | | | |
| | | 29998 | Upper Hudson Natl Ins Co | 1,500 | 0.0002% | 750 | 31 | 4.13% |
| | | | | **1,500** | **0.0002%** | **750** | **31** | **4.13%** |
| 80 | 201 | UTICA GRP | | | | | | |
| | | 25976 | Utica Mut Ins Co | 1,630 | 0.0002% | 23,983 | -6,444 | -26.87% |
| | | | | **1,630** | **0.0002%** | **23,983** | **-6,444** | **-26.87%** |
| 81 | 697 | VAN ENT GRP | | | | | | |
| | | 37060 | Old United Cas Co | 6,797 | 0.0010% | 6,603 | 0 | 0.00% |
| | | | | **6,797** | **0.0010%** | **6,603** | **0** | **0.00%** |
| 82 | 228 | WESTFIELD Grp | | | | | | |
| | | 24120 | Westfield Natl Ins Co | 126,657 | 0.0178% | 160,329 | 0 | 0.00% |
| | | | | **126,657** | **0.0178%** | **160,329** | **0** | **0.00%** |
| 83 | 1129 | WHITE MOUNTAINS GRP | | | | | | |
| | | 21970 | OneBeacon Ins Co | 2 | 0.0000% | 2 | 0 | 0.00% |
| | | | | **2** | **0.0000%** | **2** | **0** | **0.00%** |
| 84 | 98 | WR Berkley Corp GRP | | | | | | |
| | | 10510 | Carolina Cas Ins Co | 1,720,514 | 0.2419% | 1,445,477 | 305,780 | 21.15% |
| | | | | **1,720,514** | **0.2419%** | **1,445,477** | **305,780** | **21.15%** |
| 85 | 1285 | XL AMER GRP | | | | | | |
| | | 37885 | XL Specialty Ins Co | 255,487 | 0.0359% | 254,335 | -466,927 | -183.59% |
| | | 22322 | Greenwich Ins Co | 19,064 | 0.0027% | 8,516 | -33,685 | -395.55% |
| | | | | **274,551** | **0.0386%** | **262,851** | **-500,612** | **-190.45%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: SURETY [24]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| 86 | 212 | ZURICH INS GRP | | | | | | |
| | | 39306 | Fidelity & Deposit Co Of MD | 59,440,010 | 8.3581% | 57,926,130 | -2,036,102 | -3.51% |
| | | 34347 | Colonial Amer Cas & Surety Co | 447,344 | 0.0629% | 429,899 | 179,148 | 41.67% |
| | | 41181 | Universal Underwriters Ins Co | 293,137 | 0.0412% | 347,222 | 319,818 | 92.11% |
| | | 26247 | American Guar & Liab Ins | 26,209 | 0.0037% | 26,182 | 625 | 2.39% |
| | | 21709 | Truck Ins Exch | 2,643 | 0.0004% | 2,344 | 355,205 | 15153.80% |
| | | | | **60,209,343** | **8.4663%** | **58,731,777** | **-1,181,306** | **-2.01%** |
| | | | **Line Total:** | **711,166,663** | **100.0000%** | **718,592,946** | **186,374,500** | **25.94%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: BURGLARY & THEFT [26]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 626 | | Ace Ltd Grp | | | | | |
| | | 21121 | Westchester Fire Ins Co | 322,010 | 1.4758% | 345,451 | 213,228 | 61.72% |
| | | | | **322,010** | **1.4758%** | **345,451** | **213,228** | **61.72%** |
| 2 | 501 | | Alleghany Grp | | | | | |
| | | 10472 | Capitol Ind Corp | 28 | 0.0001% | 51 | 6 | 11.76% |
| | | | | **28** | **0.0001%** | **51** | **6** | **11.76%** |
| 3 | 761 | | ALLIANZ INS GRP | | | | | |
| | | 21857 | American Ins Co | 4,176 | 0.0191% | 1,742 | 2,054 | 117.91% |
| | | 21865 | Associated Ind Corp | 103 | 0.0005% | 103 | 312 | 302.91% |
| | | | | **4,279** | **0.0196%** | **1,845** | **2,366** | **128.24%** |
| 4 | 8 | | ALLSTATE INS GRP | | | | | |
| | | 19232 | Allstate Ins Co | 20,250 | 0.0928% | 19,175 | 9,666 | 50.41% |
| | | | | **20,250** | **0.0928%** | **19,175** | **9,666** | **50.41%** |
| 5 | 84 | | American Financial Grp | | | | | |
| | | 16691 | Great Amer Ins Co | 71,693 | 0.3286% | 40,429 | 13,965 | 34.54% |
| | | 26344 | Great Amer Assur Co | 29,859 | 0.1368% | 31,212 | 403 | 1.29% |
| | | 22136 | Great Amer Ins Co of NY | 21,133 | 0.0969% | 26,708 | -39 | -0.15% |
| | | 26832 | Great Amer Alliance Ins Co | 2,133 | 0.0098% | 890 | 138 | 15.51% |
| | | | | **124,818** | **0.5720%** | **99,239** | **14,467** | **14.58%** |
| 6 | 12 | | AMERICAN INTL GRP | | | | | |
| | | 19445 | National Union Fire Ins Co Of Pitts | 6,716,035 | 30.7800% | 4,180,170 | 432,614 | 10.35% |
| | | | | **6,716,035** | **30.7800%** | **4,180,170** | **432,614** | **10.35%** |
| 7 | 2538 | | Amtrust Grp | | | | | |
| | | 19879 | Security Natl Ins Co | 1,045 | 0.0048% | 263 | 0 | 0.00% |
| | | | | **1,045** | **0.0048%** | **263** | **0** | **0.00%** |
| 8 | 802 | | Capital Ins Grp | | | | | |
| | | 13544 | California Capital Ins Co | 128,715 | 0.5899% | 142,771 | 11,213 | 7.85% |
| | | 23540 | Monterey Ins Co | 119,200 | 0.5463% | 116,169 | 9,288 | 8.00% |
| | | | | **247,915** | **1.1362%** | **258,940** | **20,501** | **7.92%** |
| 9 | 10499 | | Chrysler Ins Co | | | | | |
| | | 10499 | Chrysler Ins Co | 4,349 | 0.0199% | 4,268 | 0 | 0.00% |
| | | | | **4,349** | **0.0199%** | **4,268** | **0** | **0.00%** |
| 10 | 38 | | CHUBB & SON INC GRP | | | | | |
| | | 20281 | Federal Ins Co | 4,033,249 | 18.4846% | 4,033,309 | 30,612 | 0.76% |
| | | 35181 | Executive Risk Ind Inc | 102,938 | 0.4718% | 90,389 | 1,620 | 1.79% |
| | | 20397 | Vigilant Ins Co | 5,837 | 0.0268% | 6,080 | -110 | -1.81% |
| | | 20346 | Pacific Ind Co | 3,866 | 0.0177% | 3,779 | -21 | -0.56% |
| | | | | **4,145,890** | **19.0008%** | **4,133,557** | **32,101** | **0.78%** |
| 11 | 18767 | | Church Mut Ins Co | | | | | |
| | | 18767 | Church Mut Ins Co | 210 | 0.0010% | 204 | -24 | -11.76% |
| | | | | **210** | **0.0010%** | **204** | **-24** | **-11.76%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: BURGLARY & THEFT [26]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| 12 | 218 | CNA INS GRP | | | | | | |
| | | 20443 | Continental Cas Co | 204,039 | 0.9351% | 162,317 | -59,111 | -36.42% |
| | | 35289 | Continental Ins Co | 483 | 0.0022% | 531 | 0 | 0.00% |
| | | 20494 | Transportation Ins Co | 423 | 0.0019% | 424 | 0 | 0.00% |
| | | | | **204,945** | **0.9393%** | **163,272** | **-59,111** | **-36.20%** |
| 13 | 62 | EMC INS CO GRP | | | | | | |
| | | 21415 | Employers Mut Cas Co | 2,789 | 0.0128% | 3,007 | 82 | 2.73% |
| | | | | **2,789** | **0.0128%** | **3,007** | **82** | **2.73%** |
| 14 | 7 | FEDERATED MUT GRP | | | | | | |
| | | 13935 | Federated Mut Ins Co | 98,534 | 0.4516% | 102,473 | -8,651 | -8.44% |
| | | 28304 | Federated Serv Ins Co | 25,502 | 0.1169% | 25,336 | 687 | 2.71% |
| | | | | **124,036** | **0.5685%** | **127,809** | **-7,964** | **-6.23%** |
| 15 | 11118 | Federated Rural Electric Ins Exch | | | | | | |
| | | 11118 | Federated Rural Electric Ins Exch | 405 | 0.0019% | 405 | 0 | 0.00% |
| | | | | **405** | **0.0019%** | **405** | **0** | **0.00%** |
| 16 | 91 | HARTFORD FIRE & CAS GRP | | | | | | |
| | | 19682 | Hartford Fire In Co | 1,427,807 | 6.5437% | 1,531,591 | 300,761 | 19.64% |
| | | 29459 | Twin City Fire Ins Co Co | 246,383 | 1.1292% | 203,817 | 22,286 | 10.93% |
| | | | | **1,674,190** | **7.6729%** | **1,735,408** | **323,047** | **18.62%** |
| 17 | 225 | IAT Reins Co Grp | | | | | | |
| | | 26433 | Harco Natl Ins Co | 175,032 | 0.8022% | 186,344 | 5,652 | 3.03% |
| | | 23248 | Occidental Fire & Cas Co Of NC | 61,652 | 0.2826% | 56,133 | 1,588 | 2.83% |
| | | 28886 | Transguard Ins Co Of Amer Inc | 222 | 0.0010% | 52 | 30 | 57.69% |
| | | | | **236,906** | **1.0858%** | **242,529** | **7,270** | **3.00%** |
| 18 | 922 | ICW GRP | | | | | | |
| | | 27847 | Insurance Co Of The West | 5,009 | 0.0230% | 5,648 | -4,500 | -79.67% |
| | | | | **5,009** | **0.0230%** | **5,648** | **-4,500** | **-79.67%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: BURGLARY & THEFT [26]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 19 | 111 | LIBERTY MUT GRP | | | | | | |
| | | 19917 | Liberty Ins Underwriters Inc | 265,189 | 1.2154% | 700,488 | 525,366 | 75.00% |
| | | 24740 | Safeco Ins Co Of Amer | 63,094 | 0.2892% | 49,910 | 7,420 | 14.87% |
| | | 23035 | Liberty Mut Fire Ins Co | 58,951 | 0.2702% | 44,698 | 33,888 | 75.82% |
| | | 24198 | Peerless Ins Co | 39,208 | 0.1797% | 42,225 | 10,806 | 25.59% |
| | | 23043 | Liberty Mut Ins Co | 28,762 | 0.1318% | 31,312 | 17,793 | 56.82% |
| | | 19704 | American States Ins Co | 18,722 | 0.0858% | 36,818 | -178 | -0.48% |
| | | 24732 | General Ins Co Of Amer | 13,497 | 0.0619% | 19,332 | -415 | -2.15% |
| | | 19690 | American Economy Ins Co | 2,546 | 0.0117% | 2,176 | 25 | 1.15% |
| | | 18333 | Peerless Ind Ins Co | 2,192 | 0.0100% | 666 | 0 | 0.00% |
| | | 10836 | Golden Eagle Ins Corp | 1,820 | 0.0083% | 1,703 | 0 | 0.00% |
| | | 24724 | First Natl Ins Co Of Amer | 1,682 | 0.0077% | 1,730 | -9 | -0.52% |
| | | 33600 | LM Ins Corp | 748 | 0.0034% | 727 | 73 | 10.04% |
| | | 21458 | Employers Ins of Wausau | 176 | 0.0008% | 1,510 | 8,486 | 561.99% |
| | | 42404 | Liberty Ins Corp | 127 | 0.0006% | 133 | 36 | 27.07% |
| | | 26069 | Wausau Business Ins Co | 60 | 0.0003% | 140 | 0 | 0.00% |
| | | | | **496,774** | **2.2767%** | **933,568** | **603,291** | **64.62%** |
| 20 | 15768 | Merced Mut Ins Co | | | | | | |
| | | 15768 | Merced Mut Ins Co | 306 | 0.0014% | 306 | 685 | 223.86% |
| | | | | **306** | **0.0014%** | **306** | **685** | **223.86%** |
| 21 | 291 | MOTORISTS MUT | | | | | | |
| | | 13331 | American Hardware Mut Ins Co | 180,709 | 0.8282% | 152,354 | 56,987 | 37.40% |
| | | | | **180,709** | **0.8282%** | **152,354** | **56,987** | **37.40%** |
| 22 | 140 | NATIONWIDE CORP GRP | | | | | | |
| | | 23787 | Nationwide Mut Ins Co | 513,574 | 2.3537% | 562,020 | 52,412 | 9.33% |
| | | 28223 | Nationwide Agribusiness Ins Co | 261,249 | 1.1973% | 235,452 | 92,201 | 39.16% |
| | | | | **774,823** | **3.5511%** | **797,472** | **144,613** | **18.13%** |
| 23 | 27073 | Nipponkoa Ins Co Ltd US Br | | | | | | |
| | | 27073 | Nipponkoa Ins Co Ltd US Br | 24,322 | 0.1115% | 30,643 | 1,842 | 6.01% |
| | | | | **24,322** | **0.1115%** | **30,643** | **1,842** | **6.01%** |
| 24 | 645 | OREGON MUT GRP | | | | | | |
| | | 14907 | Oregon Mut Ins Co | 9,455 | 0.0433% | 10,300 | -3,149 | -30.57% |
| | | | | **9,455** | **0.0433%** | **10,300** | **-3,149** | **-30.57%** |
| 25 | 677 | Philadelphia Consolidated Holding Grp | | | | | | |
| | | 18058 | Philadelphia Ind Ins Co | 61,971 | 0.2840% | 47,989 | 0 | 0.00% |
| | | | | **61,971** | **0.2840%** | **47,989** | **0** | **0.00%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: BURGLARY & THEFT [26]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 26 | 796 | QBE INS GRP | | | | | | |
| | | 37257 | Praetorian Ins Co | 34,792 | 0.1595% | 25,331 | 6,104 | 24.10% |
| | | 16217 | National Farmers Union Prop & Cas | 17,419 | 0.0798% | 17,191 | 22,236 | 129.35% |
| | | 25747 | Unigard Ins Co | 1,649 | 0.0076% | 1,684 | 0 | 0.00% |
| | | 24449 | Regent Ins Co | 768 | 0.0035% | 694 | 0 | 0.00% |
| | | 27740 | North Pointe Ins Co | 761 | 0.0035% | 2,234 | 90 | 4.03% |
| | | 37303 | Redland Ins Co | 316 | 0.0014% | 322 | -362 | -112.42% |
| | | 24414 | General Cas Co Of WI | 70 | 0.0003% | 151 | 0 | 0.00% |
| | | | | **55,775** | **0.2556%** | **47,607** | **28,068** | **58.96%** |
| 27 | 169 | SENTRY INS GRP | | | | | | |
| | | 21180 | Sentry Select Ins Co | 106,301 | 0.4872% | 104,366 | -9,768 | -9.36% |
| | | 24988 | Sentry Ins A Mut Co | 45,273 | 0.2075% | 47,282 | 5,242 | 11.09% |
| | | 23434 | Middlesex Ins Co | 70 | 0.0003% | 70 | 0 | 0.00% |
| | | | | **151,644** | **0.6950%** | **151,718** | **-4,526** | **-2.98%** |
| 28 | 3219 | Sompo Japan Ins Grp | | | | | | |
| | | 11126 | Sompo Japan Ins Co of Amer | 3,445 | 0.0158% | 3,040 | 0 | 0.00% |
| | | | | **3,445** | **0.0158%** | **3,040** | **0** | **0.00%** |
| 29 | 181 | SWISS RE GRP | | | | | | |
| | | 39845 | Westport Ins Corp | 1,030 | 0.0047% | 1,216 | 1,579 | 129.85% |
| | | | | **1,030** | **0.0047%** | **1,216** | **1,579** | **129.85%** |
| 30 | 88 | The Hanover Ins Grp | | | | | | |
| | | 22292 | Hanover Ins Co | 5,848 | 0.0268% | 1,038 | 0 | 0.00% |
| | | | | **5,848** | **0.0268%** | **1,038** | **0** | **0.00%** |
| 31 | 3098 | Tokio Marine Holdings Inc GRP | | | | | | |
| | | 12904 | Tokio Marine & Nichido Fire Ins Co | 10,629 | 0.0487% | 10,776 | -2,140 | -19.86% |
| | | | | **10,629** | **0.0487%** | **10,776** | **-2,140** | **-19.86%** |
| 32 | 3548 | Travelers Grp | | | | | | |
| | | 31194 | Travelers Cas & Surety Co Of Amer | 2,777,517 | 12.7295% | 2,650,988 | 403,161 | 15.21% |
| | | 24767 | St Paul Fire & Marine Ins Co | 493,003 | 2.2595% | 432,570 | 264,502 | 61.15% |
| | | 24791 | St Paul Mercury Ins Co | 42,171 | 0.1933% | 39,967 | 24,228 | 60.62% |
| | | 25674 | Travelers Property Cas Co Of Amer | 9,917 | 0.0455% | 29,489 | 68,991 | 233.96% |
| | | 36463 | Discover Prop & Cas Ins Co | 9,312 | 0.0427% | 9,332 | 3,381 | 36.23% |
| | | 19038 | Travelers Cas & Surety Co | 5,014 | 0.0230% | 3,367 | -875 | -25.99% |
| | | 25682 | Travelers Ind Co Of CT | 4,970 | 0.0228% | 5,857 | 3,051 | 52.09% |
| | | 41483 | Farmington Cas Co | 2,000 | 0.0092% | 2,291 | -1,258 | -54.91% |
| | | 36161 | Travelers Prop Cas Ins Co | 1,265 | 0.0058% | 1,846 | 10 | 0.54% |
| | | 22535 | Seaboard Surety Co | 1,260 | 0.0058% | 42,819 | -159,054 | -371.46% |
| | | 24015 | Northland Ins Co | 1,025 | 0.0047% | 1,001 | 147 | 14.69% |
| | | 24775 | St Paul Guardian Ins Co | 554 | 0.0025% | 253 | 110 | 43.48% |
| | | | | **3,348,008** | **15.3441%** | **3,219,780** | **606,394** | **18.83%** |
| 33 | 215 | UNITRIN GRP | | | | | | |
| | | 11142 | United Cas Ins Co Of Amer | 416,005 | 1.9066% | 416,600 | 35,715 | 8.57% |
| | | | | **416,005** | **1.9066%** | **416,600** | **35,715** | **8.57%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: BURGLARY & THEFT [26]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| 34 | 1129 | WHITE MOUNTAINS GRP | | | | | | |
| | | 20621 | OneBeacon Amer Ins Co | 16,147 | 0.0740% | 15,537 | 237 | 1.53% |
| | | 20648 | Employers Fire Ins Co | 14,964 | 0.0686% | 2,022 | 3 | 0.15% |
| | | | | **31,111** | **0.1426%** | **17,559** | **240** | **1.37%** |
| 35 | 98 | WR Berkley Corp GRP | | | | | | |
| | | 40045 | Starnet Ins Co | 161,454 | 0.7400% | 65,444 | 35,994 | 55.00% |
| | | 36684 | Riverport Ins Co | 111,605 | 0.5115% | 116,208 | 81,594 | 70.21% |
| | | 25224 | Great Divide Ins Co | 9,571 | 0.0439% | 7,037 | 303 | 4.31% |
| | | | | **282,630** | **1.2953%** | **188,689** | **117,891** | **62.48%** |
| 36 | 1285 | XL AMER GRP | | | | | | |
| | | 24554 | XL Ins Amer Inc | 136,418 | 0.6252% | 117,168 | -6,492 | -5.54% |
| | | 22322 | Greenwich Ins Co | 19,303 | 0.0885% | 8,307 | 3,684 | 44.35% |
| | | | | **155,721** | **0.7137%** | **125,475** | **-2,808** | **-2.24%** |
| 37 | 212 | ZURICH INS GRP | | | | | | |
| | | 41181 | Universal Underwriters Ins Co | 891,723 | 4.0868% | 1,062,145 | 611,683 | 57.59% |
| | | 39306 | Fidelity & Deposit Co Of MD | 536,478 | 2.4587% | 582,087 | -21,173 | -3.64% |
| | | 16535 | Zurich American Ins Co | 404,763 | 1.8551% | 133,736 | -4,769 | -3.57% |
| | | 40142 | American Zurich Ins Co | 85,913 | 0.3937% | 89,498 | 20,081 | 22.44% |
| | | 21326 | Empire Fire & Marine Ins Co | 25,439 | 0.1166% | 41,802 | 4,856 | 11.62% |
| | | 21709 | Truck Ins Exch | 22,736 | 0.1042% | 17,953 | -24,773 | -137.99% |
| | | 26247 | American Guar & Liab Ins | 4,595 | 0.0211% | 4,789 | -7,816 | -163.21% |
| | | 27855 | Zurich American Ins Co Of IL | 1,995 | 0.0091% | 1,355 | -12 | -0.89% |
| | | 21652 | Farmers Ins Exch | 515 | 0.0024% | 480 | -9 | -1.88% |
| | | 21687 | Mid Century Ins Co | 27 | 0.0001% | 27 | -33 | -122.22% |
| | | | | **1,974,184** | **9.0478%** | **1,933,872** | **578,035** | **29.89%** |
| | | | **Line Total:** | **21,819,499** | **100.0000%** | **19,411,243** | **3,146,466** | **16.21%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: BOILER & MACHINERY [27]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 626 | Ace Ltd Grp | | | | | | |
| | | 22667 | Ace Amer Ins Co | 47,916 | 0.0503% | 40,093 | -416,063 | -1037.74% |
| | | 20702 | Ace Fire Underwriters Ins Co | 3,994 | 0.0042% | 6,039 | -1,831 | -30.32% |
| | | 20699 | Ace Prop & Cas Ins Co | 3,829 | 0.0040% | 8,191 | 3,444 | 42.05% |
| | | | | **55,739** | **0.0585%** | **54,323** | **-414,450** | **-762.94%** |
| 2 | 38733 | Alaska Natl Ins Co | | | | | | |
| | | 38733 | Alaska Natl Ins Co | 340 | 0.0004% | 268 | 0 | 0.00% |
| | | | | **340** | **0.0004%** | **268** | **0** | **0.00%** |
| 3 | 761 | ALLIANZ INS GRP | | | | | | |
| | | 35300 | Allianz Global Risks US Ins Co | 1,693,603 | 1.7787% | 1,835,967 | 41,841 | 2.28% |
| | | 21873 | Firemans Fund Ins Co | 220,127 | 0.2312% | 136,240 | -30,583 | -22.45% |
| | | 21881 | National Surety Corp | 88,376 | 0.0928% | 87,209 | 0 | 0.00% |
| | | 21865 | Associated Ind Corp | 19,152 | 0.0201% | 34,185 | 0 | 0.00% |
| | | 21857 | American Ins Co | 6,004 | 0.0063% | 8,379 | 0 | 0.00% |
| | | 21849 | American Automobile Ins Co | 1,314 | 0.0014% | 1,882 | 0 | 0.00% |
| | | | | **2,028,576** | **2.1305%** | **2,103,862** | **11,258** | **0.54%** |
| 4 | 8 | ALLSTATE INS GRP | | | | | | |
| | | 19232 | Allstate Ins Co | 234,639 | 0.2464% | 301,880 | 32,185 | 10.66% |
| | | | | **234,639** | **0.2464%** | **301,880** | **32,185** | **10.66%** |
| 5 | 84 | American Financial Grp | | | | | | |
| | | 22136 | Great Amer Ins Co of NY | 300,748 | 0.3159% | 231,826 | 60,447 | 26.07% |
| | | 16691 | Great Amer Ins Co | 169,510 | 0.1780% | 182,075 | 1,639 | 0.90% |
| | | 26832 | Great Amer Alliance Ins Co | 75,243 | 0.0790% | 55,675 | 82,728 | 148.59% |
| | | 26344 | Great Amer Assur Co | 67,595 | 0.0710% | 78,074 | 0 | 0.00% |
| | | | | **613,096** | **0.6439%** | **547,650** | **144,814** | **26.44%** |
| 6 | 12 | AMERICAN INTL GRP | | | | | | |
| | | 11452 | Hartford Steam Boil Inspec & Ins Co | 6,295,785 | 6.6120% | 6,718,771 | 1,005,810 | 14.97% |
| | | 19445 | National Union Fire Ins Co Of Pitts | 4,111,512 | 4.3180% | 4,786,984 | -83,537 | -1.75% |
| | | 19402 | AIG Cas Co | 848,766 | 0.8914% | 583,638 | 794 | 0.14% |
| | | 19429 | Insurance Co Of The State Of PA | 477,243 | 0.5012% | 379,679 | 52,247 | 13.76% |
| | | 23809 | Granite State Ins Co | 413,206 | 0.4340% | 396,797 | 15,806 | 3.98% |
| | | 23841 | New Hampshire Ins Co | 158,030 | 0.1660% | 123,652 | 7,264 | 5.87% |
| | | 19380 | American Home Assur Co | 48,967 | 0.0514% | 93,606 | -111,202 | -118.80% |
| | | | | **12,353,509** | **12.9739%** | **13,083,127** | **887,182** | **6.78%** |
| 7 | 3416 | AXIS Capital Grp | | | | | | |
| | | 37273 | Axis Ins Co | 115,621 | 0.1214% | 67,559 | 7,421 | 10.98% |
| | | 20370 | AXIS Reins Co | 16,378 | 0.0172% | 67,210 | -28,686 | -42.68% |
| | | | | **131,999** | **0.1386%** | **134,769** | **-21,265** | **-15.78%** |
| 8 | 18538 | Bancinsure Inc | | | | | | |
| | | 18538 | Bancinsure Inc | 34,169 | 0.0359% | 30,799 | 0 | 0.00% |
| | | | | **34,169** | **0.0359%** | **30,799** | **0** | **0.00%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: CREDIT [28]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 626 | | Ace Ltd Grp | | | | | |
| | | 22667 | Ace Amer Ins Co | 4,299,266 | 3.8504% | 4,350,264 | -72,742 | -1.67% |
| | | 22713 | Insurance Co of N Amer | 73,724 | 0.0660% | 74,272 | 11,377 | 15.32% |
| | | | | **4,372,990** | **3.9164%** | **4,424,536** | **-61,365** | **-1.39%** |
| 2 | 468 | | Aegon US Holding Grp | | | | | |
| | | 10952 | Stonebridge Casualty Ins Co | 1,165,669 | 1.0440% | 228,888 | 78,573 | 34.33% |
| | | | | **1,165,669** | **1.0440%** | **228,888** | **78,573** | **34.33%** |
| 3 | 761 | | ALLIANZ INS GRP | | | | | |
| | | 20516 | Euler Hermes Amer Credit Ind Co | 26,161,220 | 23.4297% | 24,777,922 | 21,695,895 | 87.56% |
| | | | | **26,161,220** | **23.4297%** | **24,777,922** | **21,695,895** | **87.56%** |
| 4 | 8 | | ALLSTATE INS GRP | | | | | |
| | | 36455 | Northbrook Ind Co | 7,559,561 | 6.7703% | 9,764,481 | 11,654,812 | 119.36% |
| | | | | **7,559,561** | **6.7703%** | **9,764,481** | **11,654,812** | **119.36%** |
| 5 | 84 | | American Financial Grp | | | | | |
| | | 16691 | Great Amer Ins Co | 5,028,508 | 4.5035% | 5,154,249 | 5,016,368 | 97.32% |
| | | | | **5,028,508** | **4.5035%** | **5,154,249** | **5,016,368** | **97.32%** |
| 6 | 12 | | AMERICAN INTL GRP | | | | | |
| | | 40525 | United Guaranty Credit Ins Co | 242,356 | 0.2171% | 252,946 | 532,819 | 210.65% |
| | | 19445 | National Union Fire Ins Co Of Pitts | 133,040 | 0.1191% | 132,315 | 26,463 | 20.00% |
| | | | | **375,396** | **0.3362%** | **385,261** | **559,282** | **145.17%** |
| 7 | 408 | | AMERICAN NATL FIN GRP | | | | | |
| | | 28401 | American Natl Prop & Cas Co | 7,560,723 | 6.7713% | 8,104,443 | 3,937,867 | 48.59% |
| | | 39942 | American Natl Gen Ins Co | 133,332 | 0.1194% | 78,418 | 19,525 | 24.90% |
| | | | | **7,694,055** | **6.8907%** | **8,182,861** | **3,957,392** | **48.36%** |
| 8 | 2538 | | Amtrust Grp | | | | | |
| | | 25011 | Wesco Ins Co | 3,674,315 | 3.2907% | 4,941,386 | 981,591 | 19.86% |
| | | | | **3,674,315** | **3.2907%** | **4,941,386** | **981,591** | **19.86%** |
| 9 | 18538 | | Bancinsure Inc | | | | | |
| | | 18538 | Bancinsure Inc | 876,846 | 0.7853% | 866,229 | 541,871 | 62.56% |
| | | | | **876,846** | **0.7853%** | **866,229** | **541,871** | **62.56%** |
| 10 | 26905 | | Century Natl Ins Co | | | | | |
| | | 26905 | Century Natl Ins Co | 99,903 | 0.0895% | 113,784 | 8,968 | 7.88% |
| | | | | **99,903** | **0.0895%** | **113,784** | **8,968** | **7.88%** |
| 11 | 218 | | CNA INS GRP | | | | | |
| | | 20443 | Continental Cas Co | 715 | 0.0006% | 903 | -965,418 | 106912.29% |
| | | | | **715** | **0.0006%** | **903** | **-965,418** | **106912.29%** |
| 12 | 31887 | | Coface N Amer Ins Co | | | | | |
| | | 31887 | Coface N Amer Ins Co | 8,052,353 | 7.2116% | 7,529,887 | 4,781,331 | 63.50% |
| | | | | **8,052,353** | **7.2116%** | **7,529,887** | **4,781,331** | **63.50%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: CREDIT [28]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 13 | 984 | | HCC INS HOLDINGS GRP | | | | | |
| | | 29599 | US Specialty Ins Co | 121,600 | 0.1089% | 40,242 | 64,309 | 159.81% |
| | | | | **121,600** | **0.1089%** | **40,242** | **64,309** | **159.81%** |
| 14 | 352 | | HSBC Grp | | | | | |
| | | 28657 | HSBC Ins Co of DE | 64,945 | 0.0582% | 64,945 | 18,690 | 28.78% |
| | | | | **64,945** | **0.0582%** | **64,945** | **18,690** | **28.78%** |
| 15 | 150 | | OLD REPUBLIC GRP | | | | | |
| | | 24147 | Old Republic Ins Co | 36,619,049 | 32.7957% | 34,414,930 | 61,139,099 | 177.65% |
| | | | | **36,619,049** | **32.7957%** | **34,414,930** | **61,139,099** | **177.65%** |
| 16 | 796 | | QBE INS GRP | | | | | |
| | | 39217 | QBE Ins Corp | 1,695,201 | 1.5182% | 1,253,123 | 282,473 | 22.54% |
| | | | | **1,695,201** | **1.5182%** | **1,253,123** | **282,473** | **22.54%** |
| 17 | 181 | | SWISS RE GRP | | | | | |
| | | 25422 | Atradius Trade Credit Ins Co | 7,491,931 | 6.7097% | 9,349,861 | 11,047,221 | 118.15% |
| | | | | **7,491,931** | **6.7097%** | **9,349,861** | **11,047,221** | **118.15%** |
| 18 | 697 | | VAN ENT GRP | | | | | |
| | | 37060 | Old United Cas Co | 490,451 | 0.4392% | 635,310 | 312,592 | 49.20% |
| | | | | **490,451** | **0.4392%** | **635,310** | **312,592** | **49.20%** |
| 19 | 669 | | ZALE CORP GRP | | | | | |
| | | 30325 | Zale Ind Co | 113,468 | 0.1016% | 113,468 | 17,584 | 15.50% |
| | | | | **113,468** | **0.1016%** | **113,468** | **17,584** | **15.50%** |
| | | | **Line Total:** | **111,658,176** | **100.0000%** | **112,242,266** | **121,131,268** | **107.92%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: BOILER & MACHINERY [27]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 9 | 37540 | Beazley Ins Co Inc | | | | | | |
| | | 37540 | Beazley Ins Co Inc | 53,496 | 0.0562% | 55,537 | 1,575 | 2.84% |
| | | | | **53,496** | **0.0562%** | **55,537** | **1,575** | **2.84%** |
| 10 | 13528 | Brotherhood Mut Ins Co | | | | | | |
| | | 13528 | Brotherhood Mut Ins Co | 28,986 | 0.0304% | 8,511 | 650 | 7.64% |
| | | | | **28,986** | **0.0304%** | **8,511** | **650** | **7.64%** |
| 11 | 27480 | California Mut Ins Co | | | | | | |
| | | 27480 | California Mut Ins Co | 20,640 | 0.0217% | 16,200 | 0 | 0.00% |
| | | | | **20,640** | **0.0217%** | **16,200** | **0** | **0.00%** |
| 12 | 802 | Capital Ins Grp | | | | | | |
| | | 13544 | California Capital Ins Co | 3,557,955 | 3.7366% | 3,510,299 | 120,171 | 3.42% |
| | | 23540 | Monterey Ins Co | 133,660 | 0.1404% | 122,246 | 0 | 0.00% |
| | | | | **3,691,615** | **3.8770%** | **3,632,545** | **120,171** | **3.31%** |
| 13 | 10499 | Chrysler Ins Co | | | | | | |
| | | 10499 | Chrysler Ins Co | 18,376 | 0.0193% | 18,365 | 0 | 0.00% |
| | | | | **18,376** | **0.0193%** | **18,365** | **0** | **0.00%** |
| 14 | 38 | CHUBB & SON INC GRP | | | | | | |
| | | 20281 | Federal Ins Co | 10,080,908 | 10.5872% | 10,079,917 | 395,728 | 3.93% |
| | | 20346 | Pacific Ind Co | 4,432,416 | 4.6550% | 4,403,957 | 3,295,847 | 74.84% |
| | | 20397 | Vigilant Ins Co | 1,173,226 | 1.2321% | 1,152,808 | -41,737 | -3.62% |
| | | 20303 | Great Northern Ins Co | 332,635 | 0.3493% | 310,306 | -12,069 | -3.89% |
| | | | | **16,019,185** | **16.8237%** | **15,946,988** | **3,637,769** | **22.81%** |
| 15 | 244 | CINCINNATI FIN GRP | | | | | | |
| | | 10677 | Cincinnati Ins Co | 19,189 | 0.0202% | 26,687 | -1,441 | -5.40% |
| | | | | **19,189** | **0.0202%** | **26,687** | **-1,441** | **-5.40%** |
| 16 | 218 | CNA INS GRP | | | | | | |
| | | 20443 | Continental Cas Co | 6,873,271 | 7.2185% | 7,224,282 | 1,788,762 | 24.76% |
| | | 35289 | Continental Ins Co | 7,452 | 0.0078% | 3,144 | 0 | 0.00% |
| | | 20427 | American Cas Co Of Reading PA | 2,320 | 0.0024% | 2,316 | 2,563 | 110.66% |
| | | 20494 | Transportation Ins Co | 1,088 | 0.0011% | 1,044 | 5,203 | 498.37% |
| | | | | **6,884,131** | **7.2299%** | **7,230,786** | **1,796,528** | **24.85%** |
| 17 | 62 | EMC INS CO GRP | | | | | | |
| | | 21415 | Employers Mut Cas Co | 348,778 | 0.3663% | 347,240 | 308,252 | 88.77% |
| | | | | **348,778** | **0.3663%** | **347,240** | **308,252** | **88.77%** |
| 18 | 158 | FAIRFAX FIN GRP | | | | | | |
| | | 10936 | Seneca Ins Co Inc | 4 | 0.0000% | 5 | 0 | 0.00% |
| | | | | **4** | **0.0000%** | **5** | **0** | **0.00%** |
| 19 | 7 | FEDERATED MUT GRP | | | | | | |
| | | 13935 | Federated Mut Ins Co | 675,178 | 0.7091% | 698,925 | 37,868 | 5.42% |
| | | 28304 | Federated Serv Ins Co | 45,235 | 0.0475% | 45,084 | 0 | 0.00% |
| | | | | **720,413** | **0.7566%** | **744,009** | **37,868** | **5.09%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: BOILER & MACHINERY [27]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 20 | 349 | | FLORISTS MUT GRP | | | | | |
| | | 13978 | Florists Mut Ins Co | 222,724 | 0.2339% | 230,902 | 36,991 | 16.02% |
| | | | | **222,724** | **0.2339%** | **230,902** | **36,991** | **16.02%** |
| 21 | 65 | | FM GLOBAL GRP | | | | | |
| | | 21482 | Factory Mut Ins Co | 12,559,547 | 13.1903% | 12,856,503 | -13,754,695 | -106.99% |
| | | 10014 | Affiliated Fm Ins Co | 3,205,525 | 3.3665% | 3,211,016 | 1,275,012 | 39.71% |
| | | | | **15,765,072** | **16.5568%** | **16,067,519** | **-12,479,683** | **-77.67%** |
| 22 | 1331 | | Glencoe US Holdings Grp | | | | | |
| | | 10340 | Stonington Ins Co | 47,160 | 0.0495% | 23,818 | -8,437 | -35.42% |
| | | | | **47,160** | **0.0495%** | **23,818** | **-8,437** | **-35.42%** |
| 23 | 517 | | HANNOVER GRP | | | | | |
| | | 41343 | Gerling Amer Ins Co | 12,649 | 0.0133% | 10,211 | 10,761 | 105.39% |
| | | | | **12,649** | **0.0133%** | **10,211** | **10,761** | **105.39%** |
| 24 | 91 | | HARTFORD FIRE & CAS GRP | | | | | |
| | | 19682 | Hartford Fire In Co | 891,454 | 0.9362% | 850,471 | 149,837 | 17.62% |
| | | 30104 | Hartford Underwriters Ins Co | 10,430 | 0.0110% | 10,877 | 0 | 0.00% |
| | | 29459 | Twin City Fire Ins Co Co | 8,511 | 0.0089% | 8,918 | -291 | -3.26% |
| | | 29424 | Hartford Cas Ins Co | 4,999 | 0.0053% | 5,114 | 112 | 2.19% |
| | | 34690 | Property & Cas Ins Co Of Hartford | 93 | 0.0001% | 91 | 15 | 16.48% |
| | | | | **915,487** | **0.9615%** | **875,471** | **149,673** | **17.10%** |
| 25 | 225 | | IAT Reins Co Grp | | | | | |
| | | 20010 | Acceptance Ind Ins Co | 3,654 | 0.0038% | 1,371 | 0 | 0.00% |
| | | | | **3,654** | **0.0038%** | **1,371** | **0** | **0.00%** |
| 26 | 922 | | ICW GRP | | | | | |
| | | 27847 | Insurance Co Of The West | 48,172 | 0.0506% | 43,442 | 5,000 | 11.51% |
| | | | | **48,172** | **0.0506%** | **43,442** | **5,000** | **11.51%** |
| 27 | 111 | | LIBERTY MUT GRP | | | | | |
| | | 24198 | Peerless Ins Co | 589,909 | 0.6195% | 584,750 | 58,973 | 10.09% |
| | | 24732 | General Ins Co Of Amer | 111,407 | 0.1170% | 113,281 | 146 | 0.13% |
| | | 19704 | American States Ins Co | 72,905 | 0.0766% | 75,036 | 1,961 | 2.61% |
| | | 19690 | American Economy Ins Co | 61,147 | 0.0642% | 58,486 | 418 | 0.71% |
| | | 24724 | First Natl Ins Co Of Amer | 47,184 | 0.0496% | 40,885 | 140 | 0.34% |
| | | 10836 | Golden Eagle Ins Corp | 21,813 | 0.0229% | 21,861 | 699 | 3.20% |
| | | 18333 | Peerless Ind Ins Co | 16,694 | 0.0175% | 6,364 | 314 | 4.93% |
| | | 23035 | Liberty Mut Fire Ins Co | 266 | 0.0003% | 224 | 0 | 0.00% |
| | | 24171 | Netherlands Ins Co The | 31 | 0.0000% | 263 | 0 | 0.00% |
| | | | | **921,356** | **0.9676%** | **901,150** | **62,651** | **6.95%** |
| 28 | 4381 | | Lightyear Delos Grp | | | | | |
| | | 35408 | Delos Ins Co | 133,863 | 0.1406% | 294,495 | 239,417 | 81.30% |
| | | | | **133,863** | **0.1406%** | **294,495** | **239,417** | **81.30%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: BOILER & MACHINERY [27]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 29 | 23108 | | Lumbermens Underwriting Alliance | | | | | |
| | | 23108 | Lumbermens Underwriting Alliance | 264,856 | 0.2782% | 287,640 | 893,540 | 310.65% |
| | | | | **264,856** | **0.2782%** | **287,640** | **893,540** | **310.65%** |
| 30 | 1114 | | MERCER INS GRP | | | | | |
| | | 31453 | Financial Pacific Ins Co | 265,311 | 0.2786% | 273,680 | -1,518 | -0.55% |
| | | | | **265,311** | **0.2786%** | **273,680** | **-1,518** | **-0.55%** |
| 31 | 291 | | MOTORISTS MUT | | | | | |
| | | 13331 | American Hardware Mut Ins Co | 132,431 | 0.1391% | 115,890 | 0 | 0.00% |
| | | | | **132,431** | **0.1391%** | **115,890** | **0** | **0.00%** |
| 32 | 140 | | NATIONWIDE CORP GRP | | | | | |
| | | 19100 | Amco Ins Co | 3,851,433 | 4.0449% | 3,463,643 | 1,375,503 | 39.71% |
| | | 23787 | Nationwide Mut Ins Co | 495,613 | 0.5205% | 483,277 | 11,162 | 2.31% |
| | | 25453 | Nationwide Ins Co Of Amer | 79,717 | 0.0837% | 63,515 | 11,006 | 17.33% |
| | | 15580 | Scottsdale Ind Co | 8,987 | 0.0094% | 6,257 | 761 | 12.16% |
| | | 28223 | Nationwide Agribusiness Ins Co | 5,544 | 0.0058% | 4,968 | -91 | -1.83% |
| | | | | **4,441,294** | **4.6643%** | **4,021,660** | **1,398,341** | **34.77%** |
| 33 | 27073 | | Nipponkoa Ins Co Ltd US Br | | | | | |
| | | 27073 | Nipponkoa Ins Co Ltd US Br | 5,127 | 0.0054% | 97,572 | 91,304 | 93.58% |
| | | | | **5,127** | **0.0054%** | **97,572** | **91,304** | **93.58%** |
| 34 | 645 | | OREGON MUT GRP | | | | | |
| | | 14907 | Oregon Mut Ins Co | 559,523 | 0.5876% | 536,781 | 72,400 | 13.49% |
| | | | | **559,523** | **0.5876%** | **536,781** | **72,400** | **13.49%** |
| 35 | 796 | | QBE INS GRP | | | | | |
| | | 37257 | Praetorian Ins Co | 104,843 | 0.1101% | 99,981 | 26,914 | 26.92% |
| | | 27740 | North Pointe Ins Co | 1,786 | 0.0019% | 3,338 | 160 | 4.79% |
| | | | | **106,629** | **0.1120%** | **103,319** | **27,074** | **26.20%** |
| 36 | 783 | | RLI INS GRP | | | | | |
| | | 13056 | RLI Ins Co | 836 | 0.0009% | 698 | -396 | -56.73% |
| | | | | **836** | **0.0009%** | **698** | **-396** | **-56.73%** |
| 37 | 3219 | | Sompo Japan Ins Grp | | | | | |
| | | 11126 | Sompo Japan Ins Co of Amer | 156,279 | 0.1641% | 203,760 | 50,815 | 24.94% |
| | | | | **156,279** | **0.1641%** | **203,760** | **50,815** | **24.94%** |
| 38 | 181 | | SWISS RE GRP | | | | | |
| | | 39845 | Westport Ins Corp | 432,340 | 0.4541% | 734,169 | 857,642 | 116.82% |
| | | | | **432,340** | **0.4541%** | **734,169** | **857,642** | **116.82%** |
| 39 | 88 | | The Hanover Ins Grp | | | | | |
| | | 22292 | Hanover Ins Co | 54,121 | 0.0568% | 27,388 | 0 | 0.00% |
| | | 10815 | Verlan Fire Ins Co MD | 44,806 | 0.0471% | 61,246 | 0 | 0.00% |
| | | | | **98,927** | **0.1039%** | **88,634** | **0** | **0.00%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: BOILER & MACHINERY [27]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 40 | 3098 | Tokio Marine Holdings Inc GRP | | | | | | |
| | | 12904 | Tokio Marine & Nichido Fire Ins Co | 1,092,902 | 1.1478% | 1,000,052 | -86,538 | -8.65% |
| | | | | **1,092,902** | **1.1478%** | **1,000,052** | **-86,538** | **-8.65%** |
| 41 | 3548 | Travelers Grp | | | | | | |
| | | 25674 | Travelers Property Cas Co Of Amer | 9,111,145 | 9.5687% | 9,209,474 | 6,414,498 | 69.65% |
| | | 24791 | St Paul Mercury Ins Co | 1,105,207 | 1.1607% | 979,515 | 170,664 | 17.42% |
| | | 24767 | St Paul Fire & Marine Ins Co | 837,145 | 0.8792% | 851,045 | 188,178 | 22.11% |
| | | 25682 | Travelers Ind Co Of CT | 266,180 | 0.2795% | 219,967 | 452 | 0.21% |
| | | 36463 | Discover Prop & Cas Ins Co | 77,971 | 0.0819% | 81,781 | -18,167 | -22.21% |
| | | 24775 | St Paul Guardian Ins Co | 7,341 | 0.0077% | 3,404 | -273 | -8.02% |
| | | 25887 | US Fidelity & Guaranty Co | 40 | 0.0000% | 6,129 | -79,398 | -1295.45% |
| | | 35386 | Fidelity & Guar Ins Co | 13 | 0.0000% | 1,045 | -8,021 | -767.56% |
| | | | | **11,405,042** | **11.9778%** | **11,352,360** | **6,667,933** | **58.74%** |
| 42 | 1129 | WHITE MOUNTAINS GRP | | | | | | |
| | | 21970 | OneBeacon Ins Co | 369,070 | 0.3876% | 307,489 | 3,228 | 1.05% |
| | | 20621 | OneBeacon Amer Ins Co | 138,279 | 0.1452% | 121,450 | 2,007 | 1.65% |
| | | 20648 | Employers Fire Ins Co | 40,831 | 0.0429% | 39,856 | 264 | 0.66% |
| | | | | **548,180** | **0.5757%** | **468,795** | **5,499** | **1.17%** |
| 43 | 98 | WR Berkley Corp GRP | | | | | | |
| | | 25224 | Great Divide Ins Co | 1,925 | 0.0020% | 835 | 0 | 0.00% |
| | | | | **1,925** | **0.0020%** | **835** | **0** | **0.00%** |
| 44 | 1285 | XL AMER GRP | | | | | | |
| | | 24554 | XL Ins Amer Inc | 1,745,784 | 1.8335% | 1,459,274 | 166,233 | 11.39% |
| | | 22322 | Greenwich Ins Co | 72,327 | 0.0760% | 39,289 | 11,278 | 28.71% |
| | | | | **1,818,111** | **1.9094%** | **1,498,563** | **177,511** | **11.85%** |
| 45 | 212 | ZURICH INS GRP | | | | | | |
| | | 16535 | Zurich American Ins Co | 3,665,177 | 3.8493% | 3,819,971 | 4,358,688 | 114.10% |
| | | 41181 | Universal Underwriters Ins Co | 3,662,133 | 3.8461% | 3,970,085 | 58,244 | 1.47% |
| | | 21709 | Truck Ins Exch | 2,799,830 | 2.9404% | 2,794,502 | 278,443 | 9.96% |
| | | 26247 | American Guar & Liab Ins | 2,148,426 | 2.2563% | 2,263,945 | 589,319 | 26.03% |
| | | 39306 | Fidelity & Deposit Co Of MD | 265,317 | 0.2786% | 230,911 | 40,622 | 17.59% |
| | | 40142 | American Zurich Ins Co | 15,294 | 0.0161% | 55,386 | 32,752 | 59.13% |
| | | 27855 | Zurich American Ins Co Of IL | 3,731 | 0.0039% | 3,288 | 679 | 20.65% |
| | | 21652 | Farmers Ins Exch | 1,235 | 0.0013% | 1,171 | -2 | -0.17% |
| | | 21687 | Mid Century Ins Co | 15 | 0.0000% | 15 | 0 | 0.00% |
| | | | | **12,561,158** | **13.1920%** | **13,139,274** | **5,358,745** | **40.78%** |
| | | | **Line Total:** | **95,217,888** | **100.0000%** | **96,655,612** | **10,069,821** | **10.42%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: WARRANTY [30]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 8 | | ALLSTATE INS GRP | | | | | |
| | | 36455 | Northbrook Ind Co | 2,982,122 | 2.6699% | -3,026,355 | 1,206,904 | -39.88% |
| | | | | **2,982,122** | **2.6699%** | **-3,026,355** | **1,206,904** | **-39.88%** |
| 2 | 84 | | American Financial Grp | | | | | |
| | | 26344 | Great Amer Assur Co | 2,404,657 | 2.1529% | 731,411 | 178,382 | 24.39% |
| | | 16691 | Great Amer Ins Co | 28,775 | 0.0258% | 9,382 | 64,327 | 685.64% |
| | | | | **2,433,432** | **2.1786%** | **740,793** | **242,709** | **32.76%** |
| 3 | 12 | | AMERICAN INTL GRP | | | | | |
| | | 23841 | New Hampshire Ins Co | 1,107,419 | 0.9915% | 1,066,318 | 1,459,239 | 136.85% |
| | | | | **1,107,419** | **0.9915%** | **1,066,318** | **1,459,239** | **136.85%** |
| 4 | 18 | | AMERICAN ROAD GRP | | | | | |
| | | 19631 | American Road Ins Co | 53,210 | 0.0476% | 57,901 | 50,469 | 87.16% |
| | | | | **53,210** | **0.0476%** | **57,901** | **50,469** | **87.16%** |
| 5 | 2538 | | Amtrust Grp | | | | | |
| | | 25011 | Wesco Ins Co | 25,108,853 | 22.4799% | 17,070,150 | 13,842,073 | 81.09% |
| | | | | **25,108,853** | **22.4799%** | **17,070,150** | **13,842,073** | **81.09%** |
| 6 | 19 | | Assurant Inc Grp | | | | | |
| | | 10111 | American Bankers Ins Co Of FL | 2,952,881 | 2.6437% | 6,134,659 | 2,672,066 | 43.56% |
| | | 42986 | Standard Guaranty Ins Co | 796,728 | 0.7133% | 4,613,798 | 1,363,091 | 29.54% |
| | | 19615 | American Reliable Ins Co | 8,033 | 0.0072% | 9,195 | -624 | -6.79% |
| | | | | **3,757,642** | **3.3642%** | **10,757,652** | **4,034,533** | **37.50%** |
| 7 | 31 | | BERKSHIRE HATHAWAY GRP | | | | | |
| | | 38865 | California Ins Co | 52,000 | 0.0466% | 52,000 | -5,800 | -11.15% |
| | | | | **52,000** | **0.0466%** | **52,000** | **-5,800** | **-11.15%** |
| 8 | 26905 | | Century Natl Ins Co | | | | | |
| | | 26905 | Century Natl Ins Co | 442,631 | 0.3963% | 619,919 | 92,078 | 14.85% |
| | | | | **442,631** | **0.3963%** | **619,919** | **92,078** | **14.85%** |
| 9 | 10499 | | Chrysler Ins Co | | | | | |
| | | 10499 | Chrysler Ins Co | 50,980 | 0.0456% | -220,347 | 0 | 0.00% |
| | | | | **50,980** | **0.0456%** | **-220,347** | **0** | **0.00%** |
| 10 | 16705 | | Dealers Assur Co | | | | | |
| | | 16705 | Dealers Assur Co | 5,002,795 | 4.4790% | 7,080,964 | 2,359,454 | 33.32% |
| | | | | **5,002,795** | **4.4790%** | **7,080,964** | **2,359,454** | **33.32%** |
| 11 | 79 | | GMAC INS HOLDING GRP | | | | | |
| | | 38601 | MIC Prop & Cas Ins Corp | 352,344 | 0.3155% | 367,684 | 64,753 | 17.61% |
| | | | | **352,344** | **0.3155%** | **367,684** | **64,753** | **17.61%** |
| 12 | 39527 | | Heritage Ind Co | | | | | |
| | | 39527 | Heritage Ind Co | 7,438,767 | 6.6599% | 8,368,074 | 5,389,689 | 64.41% |
| | | | | **7,438,767** | **6.6599%** | **8,368,074** | **5,389,689** | **64.41%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: WARRANTY [30]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 13 | 281 | | JM FAMILY GRP | | | | | |
| | | 26492 | Courtesy Ins Co | 1,768,247 | 1.5831% | 214,471 | 99,133 | 46.22% |
| | | | | **1,768,247** | **1.5831%** | **214,471** | **99,133** | **46.22%** |
| 14 | 660 | | MERCURY GEN GRP | | | | | |
| | | 16810 | American Mercury Ins Co | 7,575,188 | 6.7820% | 10,388,770 | 8,737,978 | 84.11% |
| | | | | **7,575,188** | **6.7820%** | **10,388,770** | **8,737,978** | **84.11%** |
| 15 | 361 | | Munich Re Grp | | | | | |
| | | 23469 | American Modern Home Ins Co | 57,395 | 0.0514% | 210 | 796 | 379.05% |
| | | | | **57,395** | **0.0514%** | **210** | **796** | **379.05%** |
| 16 | 140 | | NATIONWIDE CORP GRP | | | | | |
| | | 11991 | National Cas Co | 1,595,913 | 1.4288% | 3,163,573 | 2,543,030 | 80.38% |
| | | | | **1,595,913** | **1.4288%** | **3,163,573** | **2,543,030** | **80.38%** |
| 17 | 26565 | | Ohio Ind Co | | | | | |
| | | 26565 | Ohio Ind Co | 528 | 0.0005% | 101 | 0 | 0.00% |
| | | | | **528** | **0.0005%** | **101** | **0** | **0.00%** |
| 18 | 150 | | OLD REPUBLIC GRP | | | | | |
| | | 24147 | Old Republic Ins Co | 814,281 | 0.7290% | 1,737,581 | 813,088 | 46.79% |
| | | | | **814,281** | **0.7290%** | **1,737,581** | **813,088** | **46.79%** |
| 19 | 458 | | PROTECTIVE LIFE INS GRP | | | | | |
| | | 35769 | Lyndon Prop Ins Co | 9,143,795 | 8.1864% | 12,456,032 | 11,696,441 | 93.90% |
| | | | | **9,143,795** | **8.1864%** | **12,456,032** | **11,696,441** | **93.90%** |
| 20 | 32107 | | Sutter Ins Co | | | | | |
| | | 32107 | Sutter Ins Co | 4,831,058 | 4.3252% | 7,096,705 | 5,193,369 | 73.18% |
| | | | | **4,831,058** | **4.3252%** | **7,096,705** | **5,193,369** | **73.18%** |
| 21 | 4254 | | The Warranty Grp | | | | | |
| | | 40827 | Virginia Surety Co Inc | 12,337,153 | 11.0454% | 4,572,733 | 2,663,293 | 58.24% |
| | | | | **12,337,153** | **11.0454%** | **4,572,733** | **2,663,293** | **58.24%** |
| 22 | 27502 | | Western General Ins Co | | | | | |
| | | 27502 | Western General Ins Co | 1,685,988 | 1.5095% | 1,935,127 | 1,498,345 | 77.43% |
| | | | | **1,685,988** | **1.5095%** | **1,935,127** | **1,498,345** | **77.43%** |
| 23 | 1285 | | XL AMER GRP | | | | | |
| | | 22322 | Greenwich Ins Co | 20,698,848 | 18.5316% | -33,503,155 | 29,204,638 | -87.17% |
| | | | | **20,698,848** | **18.5316%** | **-33,503,155** | **29,204,638** | **-87.17%** |
| 24 | 212 | | ZURICH INS GRP | | | | | |
| | | 41181 | Universal Underwriters Ins Co | 2,404,272 | 2.1525% | 2,705,511 | 1,495,343 | 55.27% |
| | | | | **2,404,272** | **2.1525%** | **2,705,511** | **1,495,343** | **55.27%** |
| | | | **Line Total:** | **111,694,861** | **100.0000%** | **53,702,412** | **92,681,555** | **172.58%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: AGGREGATE WRITE-INS FOR OTHER LINES [34]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 468 | | Aegon US Holding Grp | | | | | |
| | | 10952 | Stonebridge Casualty Ins Co | 1,768,128 | 1.4818% | 1,619,430 | 184,824 | 11.41% |
| | | | | **1,768,128** | **1.4818%** | **1,619,430** | **184,824** | **11.41%** |
| 2 | 84 | | American Financial Grp | | | | | |
| | | 26344 | Great Amer Assur Co | 15,594,471 | 13.0688% | 42,914,761 | 126,775,669 | 295.41% |
| | | 16691 | Great Amer Ins Co | 11,072,156 | 9.2789% | 11,097,502 | 5,049,903 | 45.50% |
| | | 26832 | Great Amer Alliance Ins Co | 961,070 | 0.8054% | 620,390 | 577,574 | 93.10% |
| | | 22136 | Great Amer Ins Co of NY | 35,064 | 0.0294% | 1,949 | -150,265 | -7709.85% |
| | | 10646 | Great Amer Contemporary Ins Co | 20,066 | 0.0168% | 6,140 | 10,962 | 178.53% |
| | | | | **27,682,827** | **23.1993%** | **54,640,742** | **132,263,843** | **242.06%** |
| 3 | 12 | | AMERICAN INTL GRP | | | | | |
| | | 26220 | Yosemite Ins Co | 2,750,474 | 2.3050% | 3,162,995 | 605,833 | 19.15% |
| | | | | **2,750,474** | **2.3050%** | **3,162,995** | **605,833** | **19.15%** |
| 4 | 18 | | AMERICAN ROAD GRP | | | | | |
| | | 19631 | American Road Ins Co | 4,883,585 | 4.0926% | 4,883,585 | 1,051,818 | 21.54% |
| | | | | **4,883,585** | **4.0926%** | **4,883,585** | **1,051,818** | **21.54%** |
| 5 | 34738 | | Arag Ins Co | | | | | |
| | | 34738 | Arag Ins Co | 14,349,148 | 12.0251% | 14,342,840 | 7,725,264 | 53.86% |
| | | | | **14,349,148** | **12.0251%** | **14,342,840** | **7,725,264** | **53.86%** |
| 6 | 1279 | | Arch Ins Grp | | | | | |
| | | 11150 | Arch Ins Co | 1,879,208 | 1.5748% | 7,360,802 | 4,451,923 | 60.48% |
| | | | | **1,879,208** | **1.5748%** | **7,360,802** | **4,451,923** | **60.48%** |
| 7 | 19 | | Assurant Inc Grp | | | | | |
| | | 10111 | American Bankers Ins Co Of FL | 598,760 | 0.5018% | 894,515 | 174,299 | 19.49% |
| | | 42978 | American Security Ins Co | 348,109 | 0.2917% | 634,896 | 114,150 | 17.98% |
| | | 19615 | American Reliable Ins Co | 37,178 | 0.0312% | 36,429 | 661 | 1.81% |
| | | | | **984,047** | **0.8247%** | **1,565,840** | **289,110** | **18.46%** |
| 8 | 1330 | | Balboa Ins Grp | | | | | |
| | | 24813 | Balboa Ins Co | 1,884,149 | 1.5790% | 1,884,149 | 58,243 | 3.09% |
| | | | | **1,884,149** | **1.5790%** | **1,884,149** | **58,243** | **3.09%** |
| 9 | 31 | | BERKSHIRE HATHAWAY GRP | | | | | |
| | | 34274 | Central States Ind Co Of Omaha | 9,926,879 | 8.3191% | 9,940,695 | 745,840 | 7.50% |
| | | | | **9,926,879** | **8.3191%** | **9,940,695** | **745,840** | **7.50%** |
| 10 | 41 | | CITIGROUP GRP | | | | | |
| | | 41211 | Triton Ins Co | 4,586,483 | 3.8437% | 2,452,996 | 1,003,219 | 40.90% |
| | | | | **4,586,483** | **3.8437%** | **2,452,996** | **1,003,219** | **40.90%** |
| 11 | 30082 | | CPA Ins Co | | | | | |
| | | 30082 | CPA Ins Co | 490,960 | 0.4114% | 490,960 | 80,899 | 16.48% |
| | | | | **490,960** | **0.4114%** | **490,960** | **80,899** | **16.48%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: AGGREGATE WRITE-INS FOR OTHER LINES [34]

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| 12 | 1208 | GRAY INS GRP | | | | | | |
| | | 36307 | Gray Ins Co | 3,107 | 0.0026% | 3,107 | 111,237 | 3580.21% |
| | | | | **3,107** | **0.0026%** | **3,107** | **111,237** | **3580.21%** |
| 13 | 303 | GUIDEONE INS GRP | | | | | | |
| | | 14559 | Guideone Specialty Mut Ins Co | 1,635 | 0.0014% | 1,635 | 499 | 30.52% |
| | | | | **1,635** | **0.0014%** | **1,635** | **499** | **30.52%** |
| 14 | 3702 | Loya Grp | | | | | | |
| | | 12589 | Loya Cas Ins Co | 4,155,692 | 3.4826% | 4,155,692 | 0 | 0.00% |
| | | | | **4,155,692** | **3.4826%** | **4,155,692** | **0** | **0.00%** |
| 15 | 785 | MARKEL CORP GRP | | | | | | |
| | | 38970 | Markel Ins Co | 76,812 | 0.0644% | 58,452 | 36,669 | 62.73% |
| | | | | **76,812** | **0.0644%** | **58,452** | **36,669** | **62.73%** |
| 16 | 140 | NATIONWIDE CORP GRP | | | | | | |
| | | 42285 | Veterinary Pet Ins Co | 37,648,784 | 31.5511% | 36,089,194 | 19,419,402 | 53.81% |
| | | | | **37,648,784** | **31.5511%** | **36,089,194** | **19,419,402** | **53.81%** |
| 17 | 26565 | Ohio Ind Co | | | | | | |
| | | 26565 | Ohio Ind Co | 4,024,537 | 3.3727% | 4,011,482 | 1,165,648 | 29.06% |
| | | | | **4,024,537** | **3.3727%** | **4,011,482** | **1,165,648** | **29.06%** |
| 18 | 4071 | RVI Grp | | | | | | |
| | | 23132 | RVI Natl Ins Co | 129,998 | 0.1089% | 15,220 | 168,386 | 1106.35% |
| | | | | **129,998** | **0.1089%** | **15,220** | **168,386** | **1106.35%** |
| 19 | 27502 | Western General Ins Co | | | | | | |
| | | 27502 | Western General Ins Co | 18,469 | 0.0155% | 26,043 | 0 | 0.00% |
| | | | | **18,469** | **0.0155%** | **26,043** | **0** | **0.00%** |
| 20 | 1129 | WHITE MOUNTAINS GRP | | | | | | |
| | | 30210 | Esurance Prop & Cas Ins Co | 2,081,266 | 1.7442% | 2,081,266 | 0 | 0.00% |
| | | | | **2,081,266** | **1.7442%** | **2,081,266** | **0** | **0.00%** |
| | | | **Line Total:** | **119,326,188** | **100.0000%** | **148,787,125** | **169,362,657** | **113.83%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: TOTALS [35]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 11711 | Access Ins Co | | | | | | |
| | | 11711 | Access Ins Co | 134,991,437 | 0.2502% | 99,982,531 | 61,370,796 | 61.38% |
| | | | | **134,991,437** | **0.2502%** | **99,982,531** | **61,370,796** | **61.38%** |
| 2 | 26379 | Accredited Surety & Cas Co Inc | | | | | | |
| | | 26379 | Accredited Surety & Cas Co Inc | 2,476,979 | 0.0046% | 2,569,073 | 384,495 | 14.97% |
| | | | | **2,476,979** | **0.0046%** | **2,569,073** | **384,495** | **14.97%** |
| 3 | 626 | Ace Ltd Grp | | | | | | |
| | | 22667 | Ace Amer Ins Co | 433,613,096 | 0.8038% | 450,717,039 | 208,174,507 | 46.19% |
| | | 20699 | Ace Prop & Cas Ins Co | 87,989,299 | 0.1631% | 86,009,455 | 53,212,324 | 61.87% |
| | | 21121 | Westchester Fire Ins Co | 43,000,213 | 0.0797% | 53,016,962 | 119,647,287 | 225.68% |
| | | 30180 | Assured Guar Corp | 40,337,500 | 0.0748% | 2,768,257 | 0 | 0.00% |
| | | 20702 | Ace Fire Underwriters Ins Co | 11,562,372 | 0.0214% | 10,271,322 | 1,812,612 | 17.65% |
| | | 22748 | Pacific Employers Ins Co | 11,436,923 | 0.0212% | 8,282,549 | -2,373,042 | -28.65% |
| | | 43575 | Indemnity Ins Co Of North Amer | 10,374,845 | 0.0192% | 10,713,362 | 19,224,309 | 179.44% |
| | | 22713 | Insurance Co of N Amer | 2,391,264 | 0.0044% | 2,153,334 | 10,010,514 | 464.88% |
| | | 18279 | Bankers Standard Ins Co | 993,020 | 0.0018% | 1,102,353 | 904,021 | 82.01% |
| | | | | **641,698,532** | **1.1895%** | **625,034,633** | **410,612,532** | **65.69%** |
| 4 | 22950 | Acstar Ins Co | | | | | | |
| | | 22950 | Acstar Ins Co | 701,277 | 0.0013% | 831,148 | 346,697 | 41.71% |
| | | | | **701,277** | **0.0013%** | **831,148** | **346,697** | **41.71%** |
| 5 | 40517 | Advantage Workers Comp Ins Co | | | | | | |
| | | 40517 | Advantage Workers Comp Ins Co | 6,156,409 | 0.0114% | 5,522,582 | 3,001,059 | 54.34% |
| | | | | **6,156,409** | **0.0114%** | **5,522,582** | **3,001,059** | **54.34%** |
| 6 | 313 | AEGIS GRP | | | | | | |
| | | 33898 | Aegis Security Ins Co | 8,803,500 | 0.0163% | 9,235,568 | 3,655,343 | 39.58% |
| | | | | **8,803,500** | **0.0163%** | **9,235,568** | **3,655,343** | **39.58%** |
| 7 | 468 | Aegon US Holding Grp | | | | | | |
| | | 10952 | Stonebridge Casualty Ins Co | 16,298,772 | 0.0302% | 16,267,331 | 7,143,121 | 43.91% |
| | | | | **16,298,772** | **0.0302%** | **16,267,331** | **7,143,121** | **43.91%** |
| 8 | 1 | AETNA GRP | | | | | | |
| | | 36153 | Aetna Ins Co of CT | 652,606 | 0.0012% | 598,222 | 1,603,433 | 268.03% |
| | | | | **652,606** | **0.0012%** | **598,222** | **1,603,433** | **268.03%** |
| 9 | 3596 | Affirmative Ins Grp | | | | | | |
| | | 42609 | Affirmative Ins Co | 29,928,657 | 0.0555% | 31,390,092 | 16,983,749 | 54.11% |
| | | | | **29,928,657** | **0.0555%** | **31,390,092** | **16,983,749** | **54.11%** |
| 10 | 42757 | Agri Gen Ins Co | | | | | | |
| | | 42757 | Agri Gen Ins Co | 18,793,649 | 0.0348% | 18,707,845 | 9,729,107 | 52.01% |
| | | | | **18,793,649** | **0.0348%** | **18,707,845** | **9,729,107** | **52.01%** |
| 11 | 38733 | Alaska Natl Ins Co | | | | | | |
| | | 38733 | Alaska Natl Ins Co | 34,103,453 | 0.0632% | 32,141,460 | 16,450,323 | 51.18% |
| | | | | **34,103,453** | **0.0632%** | **32,141,460** | **16,450,323** | **51.18%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: TOTALS [35]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 12 | 501 | Alleghany Grp | | | | | | |
| | | 22314 | RSUI Ind Co | 78,406,890 | 0.1453% | 80,372,085 | 58,130,687 | 72.33% |
| | | 11555 | Employers Direct Ins Co | 76,838,997 | 0.1424% | 80,931,866 | 100,402,740 | 124.06% |
| | | 18619 | Platte River Ins Co | 20,862,661 | 0.0387% | 21,109,869 | 14,439,438 | 68.40% |
| | | 11005 | Homesite Ins Co Of CA | 19,571,322 | 0.0363% | 18,947,527 | 7,736,411 | 40.83% |
| | | 10472 | Capitol Ind Corp | 3,661,869 | 0.0068% | 4,446,412 | 9,267,188 | 208.42% |
| | | | | **199,341,739** | **0.3695%** | **205,807,759** | **189,976,464** | **92.31%** |
| 13 | 13285 | Allegheny Cas Co | | | | | | |
| | | 13285 | Allegheny Cas Co | 8,593,504 | 0.0159% | 8,737,446 | 28,393 | 0.32% |
| | | | | **8,593,504** | **0.0159%** | **8,737,446** | **28,393** | **0.32%** |
| 14 | 10920 | Alliance United Ins Co | | | | | | |
| | | 10920 | Alliance United Ins Co | 53,536,005 | 0.0992% | 53,429,792 | 33,567,411 | 62.83% |
| | | | | **53,536,005** | **0.0992%** | **53,429,792** | **33,567,411** | **62.83%** |
| 15 | 761 | ALLIANZ INS GRP | | | | | | |
| | | 21873 | Firemans Fund Ins Co | 497,224,414 | 0.9217% | 524,901,454 | 129,078,097 | 24.59% |
| | | 21857 | American Ins Co | 135,754,768 | 0.2516% | 154,314,100 | 91,406,797 | 59.23% |
| | | 21881 | National Surety Corp | 96,692,517 | 0.1792% | 95,563,612 | 60,482,901 | 63.29% |
| | | 35300 | Allianz Global Risks US Ins Co | 77,161,058 | 0.1430% | 81,237,013 | -16,962,569 | -20.88% |
| | | 21865 | Associated Ind Corp | 64,092,420 | 0.1188% | 76,568,355 | 38,750,921 | 50.61% |
| | | 21849 | American Automobile Ins Co | 61,305,410 | 0.1136% | 69,404,712 | 43,219,698 | 62.27% |
| | | 20516 | Euler Hermes Amer Credit Ind Co | 26,161,220 | 0.0485% | 24,777,922 | 21,695,895 | 87.56% |
| | | 11630 | Jefferson Ins Co | 17,152,017 | 0.0318% | 15,970,449 | 8,215,764 | 51.44% |
| | | 22810 | Chicago Ins Co | 6,739,961 | 0.0125% | 6,866,291 | -1,124,413 | -16.38% |
| | | 22837 | AGCS Marine Ins Co | 19,064 | 0.0000% | 29,160 | 315,357 | 1081.47% |
| | | | | **982,302,849** | **1.8209%** | **1,049,633,068** | **375,078,448** | **35.73%** |
| 16 | 3239 | Allied World Assur Holding Grp | | | | | | |
| | | 19489 | Allied World Assur Co US Inc | 14,393,128 | 0.0267% | 8,559,393 | 5,700,546 | 66.60% |
| | | 22730 | Allied World Reins Co | 133,043 | 0.0002% | 96,150 | -2,243,710 | -2333.55% |
| | | 16624 | Darwin Natl Assur Co | 57,411 | 0.0001% | 2,623 | 1,040 | 39.65% |
| | | | | **14,583,582** | **0.0270%** | **8,658,166** | **3,457,876** | **39.94%** |
| 17 | 8 | ALLSTATE INS GRP | | | | | | |
| | | 19232 | Allstate Ins Co | 1,286,967,643 | 2.3857% | 1,394,654,182 | 706,439,908 | 50.65% |
| | | 19240 | Allstate Ind Co | 1,266,800,840 | 2.3483% | 1,296,890,976 | 773,852,214 | 59.67% |
| | | 10358 | Encompass Ins Co | 98,734,874 | 0.1830% | 109,295,380 | 52,093,489 | 47.66% |
| | | 36455 | Northbrook Ind Co | 11,311,082 | 0.0210% | 12,279,666 | 15,320,554 | 124.76% |
| | | 17230 | Allstate Prop & Cas Ins Co | 8,073,143 | 0.0150% | 9,446,484 | 4,275,597 | 45.26% |
| | | 37907 | Deerbrook Ins Co | 7,197,916 | 0.0133% | 8,638,442 | 6,937,224 | 80.31% |
| | | | | **2,679,085,498** | **4.9662%** | **2,831,205,130** | **1,558,918,986** | **55.06%** |
| 18 | 1248 | AMBAC ASSUR CORP GRP | | | | | | |
| | | 18708 | Ambac Assur Corp | 28,358,460 | 0.0526% | 177,057,036 | 474,455,919 | 267.97% |
| | | | | **28,358,460** | **0.0526%** | **177,057,036** | **474,455,919** | **267.97%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: TOTALS [35]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 19 | 574 | AMERCO CORP GRP | | | | | | |
| | | 31089 | Republic Western Ins Co | 2,152,031 | 0.0040% | 2,152,185 | 781,149 | 36.30% |
| | | | | **2,152,031** | **0.0040%** | **2,152,185** | **781,149** | **36.30%** |
| 20 | 10232 | American Assoc Of Othodontists RRG | | | | | | |
| | | 10232 | American Assoc Of Othodontists RRG | 894,856 | 0.0017% | 786,845 | 236,860 | 30.10% |
| | | | | **894,856** | **0.0017%** | **786,845** | **236,860** | **30.10%** |
| 21 | 594 | AMERICAN CONTRACTORS INS GRP | | | | | | |
| | | 19984 | ACIG Ins Co | 337,110 | 0.0006% | 337,110 | -39,727 | -11.78% |
| | | | | **337,110** | **0.0006%** | **337,110** | **-39,727** | **-11.78%** |
| 22 | 1321 | American Farmers & Ranchers Grp | | | | | | |
| | | 37931 | American Farmers & Ranchers Ins Co | 1,852,543 | 0.0034% | 1,980,327 | 2,028,928 | 102.45% |
| | | | | **1,852,543** | **0.0034%** | **1,980,327** | **2,028,928** | **102.45%** |
| 23 | 84 | American Financial Grp | | | | | | |
| | | 16691 | Great Amer Ins Co | 102,674,996 | 0.1903% | 105,238,257 | 35,161,593 | 33.41% |
| | | 43753 | Republic Ind Co of CA | 96,708,514 | 0.1793% | 98,188,028 | 1,682,010 | 1.71% |
| | | 26344 | Great Amer Assur Co | 94,832,948 | 0.1758% | 122,415,728 | 167,907,311 | 137.16% |
| | | 22179 | Republic Ind Co Of Amer | 72,720,420 | 0.1348% | 69,923,156 | 62,256,163 | 89.04% |
| | | 22136 | Great Amer Ins Co of NY | 60,764,618 | 0.1126% | 63,189,104 | 18,424,820 | 29.16% |
| | | 32620 | National Interstate Ins Co | 58,779,732 | 0.1090% | 58,779,367 | 42,244,182 | 71.87% |
| | | 26832 | Great Amer Alliance Ins Co | 9,250,106 | 0.0171% | 8,089,659 | -1,831,854 | -22.64% |
| | | 33723 | Great Amer Spirit Ins Co | 100,177 | 0.0002% | 82,537 | -346,294 | -419.56% |
| | | 10646 | Great Amer Contemporary Ins Co | 20,066 | 0.0000% | 6,140 | 10,962 | 178.53% |
| | | | | **495,851,577** | **0.9192%** | **525,911,976** | **325,508,893** | **61.89%** |
| 24 | 40398 | American Fuji Fire & Marine Ins Co | | | | | | |
| | | 40398 | American Fuji Fire & Marine Ins Co | 4,817 | 0.0000% | 4,817 | -323,037 | -6706.19% |
| | | | | **4,817** | **0.0000%** | **4,817** | **-323,037** | **-6706.19%** |
| 25 | 3678 | American Independent Ins Grp | | | | | | |
| | | 39098 | Omni Ins Co | 552,277 | 0.0010% | 826,517 | 332,746 | 40.26% |
| | | | | **552,277** | **0.0010%** | **826,517** | **332,746** | **40.26%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: TOTALS [35]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 26 | 12 | | AMERICAN INTL GRP | | | | | |
| | | 19445 | National Union Fire Ins Co Of Pitts | 931,345,199 | 1.7264% | 850,758,726 | 684,041,250 | 80.40% |
| | | 12963 | 21st Century Ins Co | 895,352,679 | 1.6597% | 929,382,174 | 551,023,191 | 59.29% |
| | | 23809 | Granite State Ins Co | 359,107,232 | 0.6657% | 400,545,738 | 274,669,024 | 68.57% |
| | | 43761 | American Intl Ins Co Of CA | 268,829,404 | 0.4983% | 267,518,530 | 148,540,567 | 55.53% |
| | | 19429 | Insurance Co Of The State Of PA | 210,712,509 | 0.3906% | 249,125,818 | 334,033,332 | 134.08% |
| | | 19380 | American Home Assur Co | 168,910,310 | 0.3131% | 397,648,963 | 234,663,665 | 59.01% |
| | | 23841 | New Hampshire Ins Co | 130,836,552 | 0.2425% | 124,305,446 | 115,661,032 | 93.05% |
| | | 19410 | Commerce & Industry Ins Co | 58,243,680 | 0.1080% | 66,718,951 | 37,389,285 | 56.04% |
| | | 15873 | United Gty Residential Ins Co | 41,403,469 | 0.0767% | 39,756,454 | 261,636,851 | 658.10% |
| | | 26999 | United Guaranty Mtg Indem Co | 31,517,658 | 0.0584% | 31,519,457 | 141,967,781 | 450.41% |
| | | 19399 | AIU Ins Co | 21,368,237 | 0.0396% | 20,276,749 | 9,982,939 | 49.23% |
| | | 19402 | AIG Cas Co | 18,443,782 | 0.0342% | 11,301,824 | 6,404,611 | 56.67% |
| | | 20796 | AIG Premier Ins Co | 16,253,840 | 0.0301% | 17,310,641 | 9,375,565 | 54.16% |
| | | 36404 | 21st Century Cas Co | 12,164,667 | 0.0225% | 12,981,686 | 5,229,592 | 40.28% |
| | | 11452 | Hartford Steam Boil Inspec & Ins Co | 6,667,762 | 0.0124% | 7,335,081 | 7,739,678 | 105.52% |
| | | 26220 | Yosemite Ins Co | 6,217,227 | 0.0115% | 6,651,073 | 1,126,476 | 16.94% |
| | | 40525 | United Guaranty Credit Ins Co | 242,356 | 0.0004% | 252,946 | 532,819 | 210.65% |
| | | 34789 | AIG Centennial Ins Co | 22,252 | 0.0000% | 478,215 | 593,474 | 124.10% |
| | | | | **3,177,638,815** | **5.8904%** | **3,433,868,472** | **2,824,611,132** | **82.26%** |
| 27 | 408 | | AMERICAN NATL FIN GRP | | | | | |
| | | 11048 | Pacific Prop & Cas Co | 24,073,660 | 0.0446% | 24,598,864 | 17,684,984 | 71.89% |
| | | 28401 | American Natl Prop & Cas Co | 11,403,162 | 0.0211% | 17,634,851 | 11,350,202 | 64.36% |
| | | 39942 | American Natl Gen Ins Co | 1,101,313 | 0.0020% | 975,561 | 146,044 | 14.97% |
| | | | | **36,578,135** | **0.0678%** | **43,209,276** | **29,181,230** | **67.53%** |
| 28 | 12190 | | American Pet Ins Co | | | | | |
| | | 12190 | American Pet Ins Co | 9,097 | 0.0000% | 7,203 | 6,647 | 92.28% |
| | | | | **9,097** | **0.0000%** | **7,203** | **6,647** | **92.28%** |
| 29 | 18 | | AMERICAN ROAD GRP | | | | | |
| | | 19631 | American Road Ins Co | 5,410,921 | 0.0100% | 5,415,612 | 1,590,875 | 29.38% |
| | | | | **5,410,921** | **0.0100%** | **5,415,612** | **1,590,875** | **29.38%** |
| 30 | 1346 | | AMERICAN SAFETY HOLDING GRP | | | | | |
| | | 39969 | American Safety Cas Ins Co | 18,575,561 | 0.0344% | 11,052,655 | -3,074,863 | -27.82% |
| | | | | **18,575,561** | **0.0344%** | **11,052,655** | **-3,074,863** | **-27.82%** |
| 31 | 31380 | | American Surety Co | | | | | |
| | | 31380 | American Surety Co | 2,577,228 | 0.0048% | 2,610,409 | 127,307 | 4.88% |
| | | | | **2,577,228** | **0.0048%** | **2,610,409** | **127,307** | **4.88%** |
| 32 | 4 | | Ameriprise Fin Grp | | | | | |
| | | 29068 | IDS Prop Cas Ins Co | 210,355,351 | 0.3899% | 206,784,380 | 144,914,074 | 70.08% |
| | | | | **210,355,351** | **0.3899%** | **206,784,380** | **144,914,074** | **70.08%** |
| 33 | 680 | | AMERISAFE GRP | | | | | |
| | | 31895 | American Interstate Ins Co | 16,805 | 0.0000% | 12,045 | 44,222 | 367.14% |
| | | | | **16,805** | **0.0000%** | **12,045** | **44,222** | **367.14%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: TOTALS [35]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 34 | 124 | | AMERISURE CO GRP | | | | | |
| | | 23396 | Amerisure Mut Ins Co | 1,189,522 | 0.0022% | 1,110,188 | -591,775 | -53.30% |
| | | | | **1,189,522** | **0.0022%** | **1,110,188** | **-591,775** | **-53.30%** |
| 35 | 27928 | | Amex Assur Co | | | | | |
| | | 27928 | Amex Assur Co | 42,012,997 | 0.0779% | 42,495,199 | 4,088,809 | 9.62% |
| | | | | **42,012,997** | **0.0779%** | **42,495,199** | **4,088,809** | **9.62%** |
| 36 | 28 | | AMICA MUT GRP | | | | | |
| | | 19976 | Amica Mut Ins Co | 81,028,904 | 0.1502% | 80,136,205 | 28,540,241 | 35.61% |
| | | | | **81,028,904** | **0.1502%** | **80,136,205** | **28,540,241** | **35.61%** |
| 37 | 2538 | | Amtrust Grp | | | | | |
| | | 25011 | Wesco Ins Co | 32,304,195 | 0.0599% | 24,280,646 | 15,306,410 | 63.04% |
| | | 19879 | Security Natl Ins Co | 1,549,169 | 0.0029% | 363,296 | 65,486 | 18.03% |
| | | | | **33,853,364** | **0.0628%** | **24,643,942** | **15,371,896** | **62.38%** |
| 38 | 4256 | | Anchor Ins Holdings Grp | | | | | |
| | | 40010 | Anchor Gen Ins Co | 60,266,576 | 0.1117% | 60,206,899 | 34,258,561 | 56.90% |
| | | | | **60,266,576** | **0.1117%** | **60,206,899** | **34,258,561** | **56.90%** |
| 39 | 34738 | | Arag Ins Co | | | | | |
| | | 34738 | Arag Ins Co | 14,349,148 | 0.0266% | 14,342,840 | 7,725,264 | 53.86% |
| | | | | **14,349,148** | **0.0266%** | **14,342,840** | **7,725,264** | **53.86%** |
| 40 | 1279 | | Arch Ins Grp | | | | | |
| | | 11150 | Arch Ins Co | 249,513,933 | 0.4625% | 251,615,518 | 98,250,328 | 39.05% |
| | | 10348 | Arch Reins Co | 11,196 | 0.0000% | 14,534 | -29,752 | -204.71% |
| | | | | **249,525,129** | **0.4625%** | **251,630,052** | **98,220,576** | **39.03%** |
| 41 | 457 | | ARGONAUT GRP | | | | | |
| | | 19860 | Argonaut Great Central Ins Co | 11,254,365 | 0.0209% | 10,553,656 | 2,753,317 | 26.09% |
| | | 19828 | Argonaut Midwest Ins Co | 11,249,226 | 0.0209% | 9,904,470 | 3,249,969 | 32.81% |
| | | 19801 | Argonaut Ins Co | 5,999,323 | 0.0111% | 6,073,213 | 2,348,034 | 38.66% |
| | | 19844 | Argonaut SW Ins Co | 1,177,402 | 0.0022% | 524,979 | 522,538 | 99.54% |
| | | | | **29,680,316** | **0.0550%** | **27,056,318** | **8,873,858** | **32.80%** |
| 42 | 4662 | | Ariel Holdings Group | | | | | |
| | | 26611 | Valiant Ins Co | 1,094,715 | 0.0020% | 114,297 | 74,293 | 65.00% |
| | | | | **1,094,715** | **0.0020%** | **114,297** | **74,293** | **65.00%** |
| 43 | 41459 | | Armed Forces Ins Exch | | | | | |
| | | 41459 | Armed Forces Ins Exch | 6,148,021 | 0.0114% | 6,202,839 | 2,438,252 | 39.31% |
| | | | | **6,148,021** | **0.0114%** | **6,202,839** | **2,438,252** | **39.31%** |
| 44 | 10632 | | Armor Assur Co | | | | | |
| | | 10632 | Armor Assur Co | 36,269 | 0.0001% | 126,269 | 0 | 0.00% |
| | | | | **36,269** | **0.0001%** | **126,269** | **0** | **0.00%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: TOTALS [35]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 45 | 19 | | Assurant Inc Grp | | | | | |
| | | 42978 | American Security Ins Co | 308,227,374 | 0.5714% | 282,687,694 | 45,407,982 | 16.06% |
| | | 10111 | American Bankers Ins Co Of FL | 71,976,225 | 0.1334% | 73,098,795 | 19,335,478 | 26.45% |
| | | 19615 | American Reliable Ins Co | 29,598,939 | 0.0549% | 31,396,197 | 19,609,406 | 62.46% |
| | | 42986 | Standard Guaranty Ins Co | 3,217,630 | 0.0060% | 7,141,180 | 2,287,471 | 32.03% |
| | | | | **413,020,168** | **0.7656%** | **394,323,866** | **86,640,337** | **21.97%** |
| 46 | 24 | | ATLANTIC CO GRP | | | | | |
| | | 19895 | Atlantic Mut Ins Co | 590,258 | 0.0011% | 601,068 | 8,933,794 | 1486.32% |
| | | 19909 | Centennial Ins Co | 107,024 | 0.0002% | 113,949 | 2,608,494 | 2289.18% |
| | | | | **697,282** | **0.0013%** | **715,017** | **11,542,288** | **1614.27%** |
| 47 | 1318 | | Auto Club Enterprises Ins Grp | | | | | |
| | | 15598 | Interins Exch Of The Automobile Club | 2,088,719,227 | 3.8719% | 2,089,317,295 | 1,164,756,855 | 55.75% |
| | | | | **2,088,719,227** | **3.8719%** | **2,089,317,295** | **1,164,756,855** | **55.75%** |
| 48 | 29530 | | AXA Art Ins Corp | | | | | |
| | | 29530 | AXA Art Ins Corp | 7,103,967 | 0.0132% | 7,545,892 | 527,487 | 6.99% |
| | | | | **7,103,967** | **0.0132%** | **7,545,892** | **527,487** | **6.99%** |
| 49 | 968 | | AXA INS GRP | | | | | |
| | | 33022 | AXA Ins Co | 4,567,579 | 0.0085% | 4,311,957 | 29,133,180 | 675.64% |
| | | | | **4,567,579** | **0.0085%** | **4,311,957** | **29,133,180** | **675.64%** |
| 50 | 3416 | | AXIS Capital Grp | | | | | |
| | | 37273 | Axis Ins Co | 58,514,092 | 0.1085% | 37,302,650 | 16,333,986 | 43.79% |
| | | 20370 | AXIS Reins Co | 42,433,330 | 0.0787% | 51,265,909 | 34,244,826 | 66.80% |
| | | | | **100,947,422** | **0.1871%** | **88,568,559** | **50,578,812** | **57.11%** |
| 51 | 1330 | | Balboa Ins Grp | | | | | |
| | | 24848 | Newport Ins Co | 490,302,381 | 0.9089% | 449,727,677 | 111,153,459 | 24.72% |
| | | 24813 | Balboa Ins Co | 134,618,071 | 0.2495% | 140,409,308 | 55,206,913 | 39.32% |
| | | 24821 | Meritplan Ins Co | 130,054,894 | 0.2411% | 129,511,035 | 64,465,570 | 49.78% |
| | | | | **754,975,346** | **1.3995%** | **719,648,020** | **230,825,942** | **32.07%** |
| 52 | 867 | | Baldwin & Lyons Grp | | | | | |
| | | 12416 | Protective Ins Co | 7,188,358 | 0.0133% | 7,187,209 | 3,460,422 | 48.15% |
| | | 40460 | Sagamore Ins Co | 2,126,252 | 0.0039% | 2,605,816 | 1,883,104 | 72.27% |
| | | | | **9,314,610** | **0.0173%** | **9,793,025** | **5,343,526** | **54.56%** |
| 53 | 18538 | | Bancinsure Inc | | | | | |
| | | 18538 | Bancinsure Inc | 4,365,902 | 0.0081% | 4,587,804 | 2,850,654 | 62.14% |
| | | | | **4,365,902** | **0.0081%** | **4,587,804** | **2,850,654** | **62.14%** |
| 54 | 689 | | BANKERS INS GRP | | | | | |
| | | 33162 | Bankers Ins Co | 8,508,412 | 0.0158% | 9,443,082 | 390,874 | 4.14% |
| | | | | **8,508,412** | **0.0158%** | **9,443,082** | **390,874** | **4.14%** |
| 55 | 1228 | | BAR PLAN GRP | | | | | |
| | | 29513 | The Bar Plan Mut Ins Co | 10,368 | 0.0000% | 5,961 | 0 | 0.00% |
| | | | | **10,368** | **0.0000%** | **5,961** | **0** | **0.00%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: TOTALS [35]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 56 | 572 | BCBS OF MI GRP | | | | | | |
| | | 12177 | Compwest Ins Co | 120,834,283 | 0.2240% | 120,926,115 | 68,273,716 | 56.46% |
| | | | | **120,834,283** | **0.2240%** | **120,926,115** | **68,273,716** | **56.46%** |
| 57 | 23 | BCS INS GRP | | | | | | |
| | | 38245 | BCS Ins Co | 12,558,207 | 0.0233% | 12,619,932 | 7,040,555 | 55.79% |
| | | | | **12,558,207** | **0.0233%** | **12,619,932** | **7,040,555** | **55.79%** |
| 58 | 37540 | Beazley Ins Co Inc | | | | | | |
| | | 37540 | Beazley Ins Co Inc | 27,084,651 | 0.0502% | 22,445,720 | 13,458,708 | 59.96% |
| | | | | **27,084,651** | **0.0502%** | **22,445,720** | **13,458,708** | **59.96%** |
| 59 | 41394 | Benchmark Ins Co | | | | | | |
| | | 41394 | Benchmark Ins Co | 9,445,708 | 0.0175% | 7,415,040 | 1,114,283 | 15.03% |
| | | | | **9,445,708** | **0.0175%** | **7,415,040** | **1,114,283** | **15.03%** |
| 60 | 31 | BERKSHIRE HATHAWAY GRP | | | | | | |
| | | 35882 | Geico Gen Ins Co | 353,424,141 | 0.6551% | 341,398,011 | 208,746,645 | 61.14% |
| | | 22055 | Geico Ind Co | 175,585,577 | 0.3255% | 162,005,054 | 107,216,814 | 66.18% |
| | | 22063 | Government Employees Ins Co | 170,315,056 | 0.3157% | 166,458,795 | 100,583,370 | 60.43% |
| | | 11673 | Redwood Fire & Cas Ins Co | 155,392,671 | 0.2881% | 161,823,606 | 87,731,656 | 54.21% |
| | | 41491 | Geico Cas Co | 129,327,516 | 0.2397% | 119,579,807 | 70,637,974 | 59.07% |
| | | 34630 | Oak River Ins Co | 118,316,063 | 0.2193% | 128,224,850 | 77,272,771 | 60.26% |
| | | 10855 | Cypress Ins Co | 106,343,938 | 0.1971% | 102,000,792 | 64,265,326 | 63.00% |
| | | 38865 | California Ins Co | 71,694,287 | 0.1329% | 71,861,495 | 17,972,693 | 25.01% |
| | | 20052 | National Liab & Fire Ins Co | 35,838,908 | 0.0664% | 32,755,963 | -39,517,384 | -120.64% |
| | | 11843 | Medical Protective Co | 28,123,839 | 0.0521% | 26,987,593 | 9,475,453 | 35.11% |
| | | 25895 | United States Liability Ins Co | 22,903,839 | 0.0425% | 21,420,680 | 4,960,318 | 23.16% |
| | | 34274 | Central States Ind Co Of Omaha | 14,820,815 | 0.0275% | 14,853,393 | 2,066,950 | 13.92% |
| | | 11967 | General Star Natl Ins Co | 9,810,955 | 0.0182% | 10,105,276 | 3,158,685 | 31.26% |
| | | 20087 | National Ind Co | 8,920,699 | 0.0165% | 10,292,012 | 1,765,677 | 17.16% |
| | | 38962 | Genesis Ins Co | 5,268,388 | 0.0098% | 6,242,695 | -3,569,630 | -57.18% |
| | | 22039 | General Reins Corp | 4,437,814 | 0.0082% | 4,666,963 | 7,028,125 | 150.59% |
| | | 27812 | Columbia Ins Co | 2,550,747 | 0.0047% | 2,276,162 | 295,585 | 12.99% |
| | | 10391 | American Centennial Ins Co | 58 | 0.0000% | 383 | 128,505 | 33552.22% |
| | | | | **1,413,075,311** | **2.6194%** | **1,382,953,530** | **720,219,533** | **52.08%** |
| 61 | 13528 | Brotherhood Mut Ins Co | | | | | | |
| | | 13528 | Brotherhood Mut Ins Co | 1,099,326 | 0.0020% | 335,225 | 115,518 | 34.46% |
| | | | | **1,099,326** | **0.0020%** | **335,225** | **115,518** | **34.46%** |
| 62 | 33 | CALIFORNIA CAS MGMT GRP | | | | | | |
| | | 20117 | California Cas Ind Exch | 161,722,543 | 0.2998% | 164,074,001 | 72,828,574 | 44.39% |
| | | 20125 | California Cas Ins Co | 117,909 | 0.0002% | 230,755 | 215,962 | 93.59% |
| | | | | **161,840,452** | **0.3000%** | **164,304,756** | **73,044,536** | **44.46%** |
| 63 | 10779 | CALIFORNIA EARTHQUAKE AUTHORITY | | | | | | |
| | | 10779 | CALIFORNIA EARTHQUAKE AUTHORITY | 521,509,899 | 0.9667% | 500,502,115 | 29,708 | 0.01% |
| | | | | **521,509,899** | **0.9667%** | **500,502,115** | **29,708** | **0.01%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: TOTALS [35]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 64 | 27480 | California Mut Ins Co | | | | | | |
| | | 27480 | California Mut Ins Co | 4,564,831 | 0.0085% | 4,813,842 | 1,555,349 | 32.31% |
| | | | | **4,564,831** | **0.0085%** | **4,813,842** | **1,555,349** | **32.31%** |
| 65 | 1278 | CALIFORNIA STATE AUTO GRP | | | | | | |
| | | 15539 | California State Auto Assn Inter Ins | 1,801,651,330 | 3.3397% | 1,886,325,697 | 925,851,863 | 49.08% |
| | | 10921 | ACA Ins Co | 91,137,514 | 0.1689% | 86,868,301 | 51,961,325 | 59.82% |
| | | 37770 | Western United Ins Co | 74,338,258 | 0.1378% | 79,020,050 | 43,591,566 | 55.17% |
| | | | | **1,967,127,102** | **3.6465%** | **2,052,214,048** | **1,021,404,754** | **49.77%** |
| 66 | 36340 | Camico Mut Ins Co | | | | | | |
| | | 36340 | Camico Mut Ins Co | 33,471,370 | 0.0620% | 33,163,156 | 16,262,801 | 49.04% |
| | | | | **33,471,370** | **0.0620%** | **33,163,156** | **16,262,801** | **49.04%** |
| 67 | 802 | Capital Ins Grp | | | | | | |
| | | 13544 | California Capital Ins Co | 224,051,919 | 0.4153% | 224,421,269 | 105,740,514 | 47.12% |
| | | 23540 | Monterey Ins Co | 27,722,815 | 0.0514% | 27,598,973 | 12,708,939 | 46.05% |
| | | 12890 | Eagle W Ins Co | 8,011,586 | 0.0149% | 8,663,050 | 3,832,846 | 44.24% |
| | | | | **259,786,320** | **0.4816%** | **260,683,292** | **122,282,299** | **46.91%** |
| 68 | 3764 | Cardif Holdings Grp | | | | | | |
| | | 21075 | Cardif Prop & Cas Ins Co | 39,363 | 0.0001% | 39,363 | 2,710,173 | 6885.08% |
| | | | | **39,363** | **0.0001%** | **39,363** | **2,710,173** | **6885.08%** |
| 69 | 10520 | Care W Ins Co | | | | | | |
| | | 10520 | Care W Ins Co | 44,658,532 | 0.0828% | 38,813,579 | 25,882,305 | 66.68% |
| | | | | **44,658,532** | **0.0828%** | **38,813,579** | **25,882,305** | **66.68%** |
| 70 | 3569 | Caterpillar Grp | | | | | | |
| | | 11255 | Caterpillar Ins Co | 7,300,288 | 0.0135% | 11,119,756 | 5,988,297 | 53.85% |
| | | | | **7,300,288** | **0.0135%** | **11,119,756** | **5,988,297** | **53.85%** |
| 71 | 4574 | Catlin US Ins Grp | | | | | | |
| | | 19518 | Catlin Ins Co | 444,426 | 0.0008% | 132,286 | 38,550 | 29.14% |
| | | | | **444,426** | **0.0008%** | **132,286** | **38,550** | **29.14%** |
| 72 | 26905 | Century Natl Ins Co | | | | | | |
| | | 26905 | Century Natl Ins Co | 132,707,064 | 0.2460% | 145,693,580 | 43,135,979 | 29.61% |
| | | | | **132,707,064** | **0.2460%** | **145,693,580** | **43,135,979** | **29.61%** |
| 73 | 10642 | Cherokee Ins Co | | | | | | |
| | | 10642 | Cherokee Ins Co | 650 | 0.0000% | 650 | 0 | 0.00% |
| | | | | **650** | **0.0000%** | **650** | **0** | **0.00%** |
| 74 | 10499 | Chrysler Ins Co | | | | | | |
| | | 10499 | Chrysler Ins Co | 8,862,712 | 0.0164% | 8,364,316 | 2,369,697 | 28.33% |
| | | | | **8,862,712** | **0.0164%** | **8,364,316** | **2,369,697** | **28.33%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: TOTALS [35]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 75 | 38 | | CHUBB & SON INC GRP | | | | | |
| | | 20281 | Federal Ins Co | 858,275,221 | 1.5910% | 849,342,073 | 295,670,351 | 34.81% |
| | | 35181 | Executive Risk Ind Inc | 44,056,298 | 0.0817% | 48,485,783 | 8,640,344 | 17.82% |
| | | 20397 | Vigilant Ins Co | 41,975,612 | 0.0778% | 43,414,224 | 7,810,296 | 17.99% |
| | | 20346 | Pacific Ind Co | 25,258,250 | 0.0468% | 26,827,229 | 904,169 | 3.37% |
| | | 20303 | Great Northern Ins Co | 15,142,113 | 0.0281% | 14,819,734 | 2,922,862 | 19.72% |
| | | 10052 | Chubb Natl Ins Co | 5,750,242 | 0.0107% | 3,014,955 | 730,593 | 24.23% |
| | | 12777 | Chubb Ind Ins Co | 5,046,379 | 0.0094% | 3,375,506 | 3,043,056 | 90.15% |
| | | 20338 | Northwestern Pacific Ind Co | 9,180 | 0.0000% | 6,774,340 | 4,245,343 | 62.67% |
| | | | | **995,513,295** | **1.8454%** | **996,053,844** | **323,967,014** | **32.53%** |
| 76 | 18767 | | Church Mut Ins Co | | | | | |
| | | 18767 | Church Mut Ins Co | 47,753,021 | 0.0885% | 48,235,099 | 18,635,144 | 38.63% |
| | | | | **47,753,021** | **0.0885%** | **48,235,099** | **18,635,144** | **38.63%** |
| 77 | 25771 | | CIFG Assur N Amer Inc | | | | | |
| | | 25771 | CIFG Assur N Amer Inc | 260,444 | 0.0005% | 2,399,828 | 0 | 0.00% |
| | | | | **260,444** | **0.0005%** | **2,399,828** | **0** | **0.00%** |
| 78 | 244 | | CINCINNATI FIN GRP | | | | | |
| | | 10677 | Cincinnati Ins Co | 1,809,505 | 0.0034% | 2,064,515 | 72,263 | 3.50% |
| | | | | **1,809,505** | **0.0034%** | **2,064,515** | **72,263** | **3.50%** |
| 79 | 41 | | CITIGROUP GRP | | | | | |
| | | 41211 | Triton Ins Co | 4,586,456 | 0.0085% | 2,453,191 | 1,003,178 | 40.89% |
| | | | | **4,586,456** | **0.0085%** | **2,453,191** | **1,003,178** | **40.89%** |
| 80 | 323 | | CIVIL SERV EMPLOYEE GRP | | | | | |
| | | 10693 | Civil Serv Employees Ins Co | 68,217,814 | 0.1265% | 70,666,766 | 27,931,067 | 39.53% |
| | | 18953 | CSE Safeguard Ins Co | 24,135,751 | 0.0447% | 22,224,617 | 12,458,000 | 56.05% |
| | | | | **92,353,565** | **0.1712%** | **92,891,383** | **40,389,067** | **43.48%** |
| 81 | 218 | | CNA INS GRP | | | | | |
| | | 20443 | Continental Cas Co | 412,639,601 | 0.7649% | 367,374,817 | 390,238,320 | 106.22% |
| | | 20508 | Valley Forge Ins Co | 80,558,940 | 0.1493% | 96,644,520 | 32,953,343 | 34.10% |
| | | 20478 | National Fire Ins Co Of Hartford | 77,422,148 | 0.1435% | 72,658,571 | 54,280,359 | 74.71% |
| | | 20427 | American Cas Co Of Reading PA | 60,844,955 | 0.1128% | 50,584,347 | 77,932,542 | 154.06% |
| | | 35289 | Continental Ins Co | 42,934,935 | 0.0796% | 54,048,155 | 36,884,905 | 68.24% |
| | | 20494 | Transportation Ins Co | 37,622,046 | 0.0697% | 61,013,612 | 32,112,605 | 52.63% |
| | | 13188 | Western Surety Co | 33,370,346 | 0.0619% | 32,481,747 | 6,612,417 | 20.36% |
| | | 24047 | Surety Bonding Co Of Amer | 736,268 | 0.0014% | 1,818,373 | 2,531,859 | 139.24% |
| | | | | **746,129,239** | **1.3831%** | **736,624,142** | **633,546,350** | **86.01%** |
| 82 | 31887 | | Coface N Amer Ins Co | | | | | |
| | | 31887 | Coface N Amer Ins Co | 8,052,353 | 0.0149% | 7,563,093 | 4,745,787 | 62.75% |
| | | | | **8,052,353** | **0.0149%** | **7,563,093** | **4,745,787** | **62.75%** |
| 83 | 421 | | COLLATERAL HOLDINGS GRP | | | | | |
| | | 24350 | Triad Guaranty Ins Corp | 58,837,135 | 0.1091% | 58,893,148 | 167,777,870 | 284.89% |
| | | | | **58,837,135** | **0.1091%** | **58,893,148** | **167,777,870** | **284.89%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: TOTALS [35]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 84 | 10758 | Colonial Surety Co | | | | | | |
| | | 10758 | Colonial Surety Co | 855,170 | 0.0016% | 697,436 | 291,352 | 41.77% |
| | | | | **855,170** | **0.0016%** | **697,436** | **291,352** | **41.77%** |
| 85 | 816 | COMMERCE INC GRP | | | | | | |
| | | 13161 | Commerce W Ins Co | 74,315,530 | 0.1378% | 61,342,580 | 31,307,595 | 51.04% |
| | | 19941 | American Commerce Ins Co | 530,010 | 0.0010% | 134,470 | 0 | 0.00% |
| | | | | **74,845,540** | **0.1387%** | **61,477,050** | **31,307,595** | **50.93%** |
| 86 | 34711 | Computer Ins Co | | | | | | |
| | | 34711 | Computer Ins Co | 505,202 | 0.0009% | 506,268 | -4,449 | -0.88% |
| | | | | **505,202** | **0.0009%** | **506,268** | **-4,449** | **-0.88%** |
| 87 | 37206 | Contractors Bonding & Ins Co | | | | | | |
| | | 37206 | Contractors Bonding & Ins Co | 11,979,137 | 0.0222% | 13,246,538 | 1,646,075 | 12.43% |
| | | | | **11,979,137** | **0.0222%** | **13,246,538** | **1,646,075** | **12.43%** |
| 88 | 10783 | Cornerstone Natl Ins Co | | | | | | |
| | | 10783 | Cornerstone Natl Ins Co | 12,048,233 | 0.0223% | 6,719,093 | 4,782,549 | 71.18% |
| | | | | **12,048,233** | **0.0223%** | **6,719,093** | **4,782,549** | **71.18%** |
| 89 | 30082 | CPA Ins Co | | | | | | |
| | | 30082 | CPA Ins Co | 490,960 | 0.0009% | 490,960 | 80,899 | 16.48% |
| | | | | **490,960** | **0.0009%** | **490,960** | **80,899** | **16.48%** |
| 90 | 14010 | Crusader Ins Co | | | | | | |
| | | 14010 | Crusader Ins Co | 39,940,270 | 0.0740% | 42,720,764 | 10,677,797 | 24.99% |
| | | | | **39,940,270** | **0.0740%** | **42,720,764** | **10,677,797** | **24.99%** |
| 91 | 306 | CUNA MUT GRP | | | | | | |
| | | 10847 | Cumis Ins Society Inc | 63,505,092 | 0.1177% | 60,247,346 | 25,722,893 | 42.70% |
| | | 40266 | CMG Mortgage Ins Co | 5,516,198 | 0.0102% | 4,761,330 | 5,872,834 | 123.34% |
| | | 29114 | CMG Mortgage Assur Co | 27,504 | 0.0001% | 27,597 | -43,582 | -157.92% |
| | | | | **69,048,794** | **0.1280%** | **65,036,273** | **31,552,145** | **48.51%** |
| 92 | 4641 | D & J Rottman Grp | | | | | | |
| | | 10008 | Western Ins Co | 6,317,908 | 0.0117% | 6,758,810 | 624,656 | 9.24% |
| | | | | **6,317,908** | **0.0117%** | **6,758,810** | **624,656** | **9.24%** |
| 93 | 16705 | Dealers Assur Co | | | | | | |
| | | 16705 | Dealers Assur Co | 5,233,490 | 0.0097% | 7,335,869 | 2,359,454 | 32.16% |
| | | | | **5,233,490** | **0.0097%** | **7,335,869** | **2,359,454** | **32.16%** |
| 94 | 3489 | Delek Grp | | | | | | |
| | | 19216 | Southern Ins Co | 44,775,740 | 0.0830% | 21,232,898 | 13,574,543 | 63.93% |
| | | | | **44,775,740** | **0.0830%** | **21,232,898** | **13,574,543** | **63.93%** |
| 95 | 74 | DELPHI FIN GRP | | | | | | |
| | | 15105 | Safety Natl Cas Corp | 30,946,591 | 0.0574% | 28,551,220 | 12,355,369 | 43.27% |
| | | 11123 | Safety First Ins Co | 63,799 | 0.0001% | 63,799 | 7,807 | 12.24% |
| | | | | **31,010,390** | **0.0575%** | **28,615,019** | **12,363,176** | **43.21%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: TOTALS [35]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 96 | 40975 | Dentists Ins Co | | | | | | |
| | | 40975 | Dentists Ins Co | 37,741,994 | 0.0700% | 36,823,993 | 10,422,568 | 28.30% |
| | | | | **37,741,994** | **0.0700%** | **36,823,993** | **10,422,568** | **28.30%** |
| 97 | 930 | DHC GRP | | | | | | |
| | | 23671 | National Amer Ins Co of CA | 4,678,189 | 0.0087% | 4,672,260 | 3,778,563 | 80.87% |
| | | 19269 | Danielson Natl Ins Co | 4,488,749 | 0.0083% | 4,400,760 | 2,316,954 | 52.65% |
| | | | | **9,166,938** | **0.0170%** | **9,073,020** | **6,095,517** | **67.18%** |
| 98 | 831 | DOCTORS CO GRP | | | | | | |
| | | 34495 | Doctors Co An Interins Exch | 151,330,499 | 0.2805% | 148,528,360 | 27,290,068 | 18.37% |
| | | 10352 | Scpie Ind Co | 89,165,093 | 0.1653% | 89,719,956 | 17,834,905 | 19.88% |
| | | 39152 | American Hlthcare Ind Co | 26,236,880 | 0.0486% | 28,685,455 | 5,051,006 | 17.61% |
| | | 34487 | Professional Undrwtrs Liab Ins Co | 10,799,148 | 0.0200% | 11,745,711 | 3,846,982 | 32.75% |
| | | | | **277,531,620** | **0.5145%** | **278,679,482** | **54,022,961** | **19.39%** |
| 99 | 57 | ELECTRIC INS GRP | | | | | | |
| | | 21261 | Electric Ins Co | 44,493,619 | 0.0825% | 44,552,614 | 39,802,424 | 89.34% |
| | | | | **44,493,619** | **0.0825%** | **44,552,614** | **39,802,424** | **89.34%** |
| 100 | 62 | EMC INS CO GRP | | | | | | |
| | | 21415 | Employers Mut Cas Co | 17,329,310 | 0.0321% | 17,594,816 | 9,983,097 | 56.74% |
| | | | | **17,329,310** | **0.0321%** | **17,594,816** | **9,983,097** | **56.74%** |
| 101 | 3363 | Employers Grp | | | | | | |
| | | 11512 | Employers Compensation Ins Co | 222,408,061 | 0.4123% | 221,330,741 | 81,711,786 | 36.92% |
| | | | | **222,408,061** | **0.4123%** | **221,330,741** | **81,711,786** | **36.92%** |
| 102 | 3786 | Endurance Grp | | | | | | |
| | | 11551 | Endurance Reins Corp of Amer | 232,827,682 | 0.4316% | 261,565,724 | 144,831,951 | 55.37% |
| | | 43630 | American Merchants Cas | 3,775,436 | 0.0070% | 1,898,229 | 1,214,940 | 64.00% |
| | | | | **236,603,118** | **0.4386%** | **263,463,953** | **146,046,891** | **55.43%** |
| 103 | 1120 | EVEREST REINS HOLDINGS GRP | | | | | | |
| | | 10120 | Everest Natl Ins Co | 181,061,888 | 0.3356% | 218,165,446 | 118,423,984 | 54.28% |
| | | | | **181,061,888** | **0.3356%** | **218,165,446** | **118,423,984** | **54.28%** |
| 104 | 158 | FAIRFAX FIN GRP | | | | | | |
| | | 21113 | United States Fire Ins Co | 110,924,812 | 0.2056% | 124,781,781 | 33,261,262 | 26.66% |
| | | 25054 | Hudson Ins Co | 52,747,679 | 0.0978% | 56,880,888 | 32,812,157 | 57.69% |
| | | 21105 | North River Ins Co | 23,190,617 | 0.0430% | 25,367,881 | 15,928,809 | 62.79% |
| | | 25534 | TIG Ins Co | 12,698,122 | 0.0235% | 16,275,736 | 18,249,912 | 112.13% |
| | | 10936 | Seneca Ins Co Inc | 2,505,377 | 0.0046% | 2,348,047 | 411,915 | 17.54% |
| | | 10220 | Commonwealth Ins Co Of Amer | 976,663 | 0.0018% | 882,180 | 97,202 | 11.02% |
| | | | | **203,043,270** | **0.3764%** | **226,536,513** | **100,761,257** | **44.48%** |
| 105 | 7 | FEDERATED MUT GRP | | | | | | |
| | | 13935 | Federated Mut Ins Co | 60,553,948 | 0.1122% | 65,527,967 | 9,184,928 | 14.02% |
| | | 28304 | Federated Serv Ins Co | 7,088,536 | 0.0131% | 7,153,559 | 3,277,128 | 45.81% |
| | | | | **67,642,484** | **0.1254%** | **72,681,526** | **12,462,056** | **17.15%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: TOTALS [35]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 106 | 11118 | | Federated Rural Electric Ins Exch | | | | | |
| | | 11118 | Federated Rural Electric Ins Exch | 290,384 | 0.0005% | 289,483 | 1,194,841 | 412.75% |
| | | | | **290,384** | **0.0005%** | **289,483** | **1,194,841** | **412.75%** |
| 107 | 670 | | FIDELITY NATL FIN GRP | | | | | |
| | | 25180 | Fidelity Natl Ins Co | 45,018,071 | 0.0835% | 51,264,210 | 24,284,026 | 47.37% |
| | | 16578 | Fidelity Natl Prop & Cas Ins Co | 29,969,946 | 0.0556% | 25,127,653 | 1,847,570 | 7.35% |
| | | | | **74,988,017** | **0.1390%** | **76,391,863** | **26,131,596** | **34.21%** |
| 108 | 35009 | | Financial Cas & Surety Inc | | | | | |
| | | 35009 | Financial Cas & Surety Inc | 268,293 | 0.0005% | 268,293 | 9,102 | 3.39% |
| | | | | **268,293** | **0.0005%** | **268,293** | **9,102** | **3.39%** |
| 109 | 194 | | Financial Security Assur Holdings Grp | | | | | |
| | | 18287 | Financial Security Assur Inc | 88,050,405 | 0.1632% | 37,769,428 | 32,379,809 | 85.73% |
| | | | | **88,050,405** | **0.1632%** | **37,769,428** | **32,379,809** | **85.73%** |
| 110 | 70 | | FIRST AMER TITLE GRP | | | | | |
| | | 34525 | First Amer Specilaty Ins Co | 73,583,750 | 0.1364% | 77,459,042 | 39,671,602 | 51.22% |
| | | 37710 | First Amer Prop & Cas Ins Co | 16,567,714 | 0.0307% | 17,244,227 | 6,195,687 | 35.93% |
| | | | | **90,151,464** | **0.1671%** | **94,703,269** | **45,867,289** | **48.43%** |
| 111 | 349 | | FLORISTS MUT GRP | | | | | |
| | | 13978 | Florists Mut Ins Co | 11,231,190 | 0.0208% | 9,757,019 | 2,772,998 | 28.42% |
| | | | | **11,231,190** | **0.0208%** | **9,757,019** | **2,772,998** | **28.42%** |
| 112 | 65 | | FM GLOBAL GRP | | | | | |
| | | 21482 | Factory Mut Ins Co | 251,347,458 | 0.4659% | 265,984,240 | 439,941,364 | 165.40% |
| | | 10014 | Affiliated Fm Ins Co | 90,283,518 | 0.1674% | 87,805,848 | 24,938,471 | 28.40% |
| | | | | **341,630,976** | **0.6333%** | **353,790,088** | **464,879,835** | **131.40%** |
| 113 | 28339 | | Gateway Ins Co | | | | | |
| | | 28339 | Gateway Ins Co | 303,156 | 0.0006% | 216,052 | 118,074 | 54.65% |
| | | | | **303,156** | **0.0006%** | **216,052** | **118,074** | **54.65%** |
| 114 | 350 | | General Electric Grp | | | | | |
| | | 32077 | Heritage Cas Ins Co | 633,643 | 0.0012% | 633,643 | 298,583 | 47.12% |
| | | | | **633,643** | **0.0012%** | **633,643** | **298,583** | **47.12%** |
| 115 | 1169 | | GENERALI GRP | | | | | |
| | | 11231 | Generali Us Branch | 1,057,995 | 0.0020% | 1,090,562 | 165,747 | 15.20% |
| | | | | **1,057,995** | **0.0020%** | **1,090,562** | **165,747** | **15.20%** |
| 116 | 450 | | GENEVE HOLDINGS INC GRP | | | | | |
| | | 26581 | Independence Amer Ins Co | 56,648 | 0.0001% | 56,648 | 40,531 | 71.55% |
| | | | | **56,648** | **0.0001%** | **56,648** | **40,531** | **71.55%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: TOTALS [35]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 117 | 4011 | Genworth Fin Grp | | | | | | |
| | | 38458 | Genworth Mortgage Ins Corp | 55,129,493 | 0.1022% | 49,818,375 | 210,785,796 | 423.11% |
| | | 29823 | Genworth Residential Mortgage Ins Co | 4,921,604 | 0.0091% | 4,929,605 | 17,173,332 | 348.37% |
| | | 18759 | Verex Assure Inc | 2,402 | 0.0000% | 2,677 | -66 | -2.47% |
| | | 16675 | Genworth Mortgage Ins Corp Of NC | 65 | 0.0000% | 65 | 0 | 0.00% |
| | | | | **60,053,564** | **0.1113%** | **54,750,722** | **227,959,062** | **416.36%** |
| 118 | 3829 | GeoVera Holdings Inc Grp | | | | | | |
| | | 10799 | Geovera Ins Co | 96,069,502 | 0.1781% | 94,424,681 | 1,296,358 | 1.37% |
| | | 10887 | Pacific Select Prop Ins Co | 21,128,160 | 0.0392% | 21,510,362 | 318,098 | 1.48% |
| | | 10182 | Geovera Specialty Ins Co | 661,106 | 0.0012% | 800,612 | 140,828 | 17.59% |
| | | | | **117,858,768** | **0.2185%** | **116,735,655** | **1,755,284** | **1.50%** |
| 119 | 1331 | Glencoe US Holdings Grp | | | | | | |
| | | 10340 | Stonington Ins Co | 8,426,667 | 0.0156% | 8,377,907 | 4,433,821 | 52.92% |
| | | | | **8,426,667** | **0.0156%** | **8,377,907** | **4,433,821** | **52.92%** |
| 120 | 79 | GMAC INS HOLDING GRP | | | | | | |
| | | 23728 | National Gen Ins Co | 107,976,226 | 0.2002% | 108,968,845 | 60,602,149 | 55.61% |
| | | 31488 | Integon Preferred Ins Co | 36,482,016 | 0.0676% | 39,569,224 | 25,531,067 | 64.52% |
| | | 38660 | MIC Gen Ins Corp | 14,944,698 | 0.0277% | 15,938,902 | 9,280,445 | 58.23% |
| | | 22012 | Motors Ins Corp | 2,911,243 | 0.0054% | 2,911,216 | 1,518,356 | 52.16% |
| | | 38601 | MIC Prop & Cas Ins Corp | 352,344 | 0.0007% | 339,864 | -247,436 | -72.80% |
| | | 29742 | Integon Natl Ins Co | 207,811 | 0.0004% | 158,436 | 65,530 | 41.36% |
| | | 22004 | CIM Ins Corp | 14,586 | 0.0000% | 22,702 | -35,335 | -155.65% |
| | | | | **162,888,924** | **0.3019%** | **167,909,189** | **96,714,776** | **57.60%** |
| 121 | 39861 | Golden Bear Ins Co | | | | | | |
| | | 39861 | Golden Bear Ins Co | 22,704,660 | 0.0421% | 26,102,904 | 6,128,507 | 23.48% |
| | | | | **22,704,660** | **0.0421%** | **26,102,904** | **6,128,507** | **23.48%** |
| 122 | 83 | GRANGE INS GRP | | | | | | |
| | | 22101 | Grange Ins Assn | 26,913,833 | 0.0499% | 26,673,279 | 15,632,746 | 58.61% |
| | | | | **26,913,833** | **0.0499%** | **26,673,279** | **15,632,746** | **58.61%** |
| 123 | 1208 | GRAY INS GRP | | | | | | |
| | | 36307 | Gray Ins Co | 3,363 | 0.0000% | 3,363 | 114,827 | 3414.42% |
| | | | | **3,363** | **0.0000%** | **3,363** | **114,827** | **3414.42%** |
| 124 | 36650 | Guarantee Co Of N Amer USA | | | | | | |
| | | 36650 | Guarantee Co Of N Amer USA | 6,225,386 | 0.0115% | 5,381,598 | -59,987 | -1.11% |
| | | | | **6,225,386** | **0.0115%** | **5,381,598** | **-59,987** | **-1.11%** |
| 125 | 828 | GUARD INS CO GRP | | | | | | |
| | | 31470 | Norguard Ins Co | 9,385,675 | 0.0174% | 8,527,057 | 4,741,602 | 55.61% |
| | | 42390 | Amguard Ins Co | 8,888,317 | 0.0165% | 6,756,796 | 3,189,960 | 47.21% |
| | | 14702 | Eastguard Ins Co | 1,596,917 | 0.0030% | 1,199,727 | 579,971 | 48.34% |
| | | | | **19,870,909** | **0.0368%** | **16,483,580** | **8,511,533** | **51.64%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: TOTALS [35]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 126 | 303 | | GUIDEONE INS GRP | | | | | |
| | | 15032 | Guideone Mut Ins Co | 37,800,194 | 0.0701% | 40,653,065 | 24,724,916 | 60.82% |
| | | 14559 | Guideone Specialty Mut Ins Co | 31,550,298 | 0.0585% | 30,558,459 | 15,196,893 | 49.73% |
| | | | | **69,350,492** | **0.1286%** | **71,211,524** | **39,921,809** | **56.06%** |
| 127 | 517 | | HANNOVER GRP | | | | | |
| | | 41343 | Gerling Amer Ins Co | 4,349,260 | 0.0081% | 3,936,828 | -20,131,493 | -511.36% |
| | | 20532 | Clarendon Natl Ins Co | 2,078,749 | 0.0039% | 3,265,591 | 9,917,172 | 303.69% |
| | | 21806 | Harbor Specialty Ins Co | 501 | 0.0000% | 501 | -448,292 | -89479.44% |
| | | | | **6,428,510** | **0.0119%** | **7,202,920** | **-10,662,613** | **-148.03%** |
| 128 | 253 | | HARLEYSVILLE GRP | | | | | |
| | | 14168 | Harleysville Mut Ins Co | 2,315,719 | 0.0043% | 1,590,571 | 117,772 | 7.40% |
| | | | | **2,315,719** | **0.0043%** | **1,590,571** | **117,772** | **7.40%** |
| 129 | 91 | | HARTFORD FIRE & CAS GRP | | | | | |
| | | 29424 | Hartford Cas Ins Co | 449,940,867 | 0.8341% | 460,288,117 | 190,187,828 | 41.32% |
| | | 30104 | Hartford Underwriters Ins Co | 255,178,404 | 0.4730% | 250,471,351 | 120,204,846 | 47.99% |
| | | 19682 | Hartford Fire In Co | 252,032,519 | 0.4672% | 268,676,821 | 89,458,558 | 33.30% |
| | | 29459 | Twin City Fire Ins Co Co | 164,168,002 | 0.3043% | 158,170,192 | 84,984,321 | 53.73% |
| | | 37478 | Hartford Ins Co Of The Midwest | 135,563,876 | 0.2513% | 126,505,856 | 109,134,678 | 86.27% |
| | | 34690 | Property & Cas Ins Co Of Hartford | 23,989,326 | 0.0445% | 23,933,385 | 18,591,433 | 77.68% |
| | | 22357 | Hartford Accident & Ind Co | 2,166,069 | 0.0040% | 2,611,835 | -1,901,417 | -72.80% |
| | | 27120 | Trumbull Ins Co | 76,679 | 0.0001% | 67,166 | 24,059 | 35.82% |
| | | | | **1,283,115,742** | **2.3785%** | **1,290,724,723** | **610,684,306** | **47.31%** |
| 130 | 984 | | HCC INS HOLDINGS GRP | | | | | |
| | | 29599 | US Specialty Ins Co | 70,208,295 | 0.1301% | 69,143,859 | 57,811,878 | 83.61% |
| | | 10216 | American Contractors Ind Co | 50,530,966 | 0.0937% | 51,843,050 | 7,623,904 | 14.71% |
| | | 10367 | Avemco Ins Co | 5,011,109 | 0.0093% | 5,004,216 | 1,187,804 | 23.74% |
| | | | | **125,750,370** | **0.2331%** | **125,991,125** | **66,623,586** | **52.88%** |
| 131 | 39527 | | Heritage Ind Co | | | | | |
| | | 39527 | Heritage Ind Co | 7,438,767 | 0.0138% | 8,368,074 | 5,389,689 | 64.41% |
| | | | | **7,438,767** | **0.0138%** | **8,368,074** | **5,389,689** | **64.41%** |
| 132 | 4666 | | Hiscox Ins Grp | | | | | |
| | | 10200 | Hiscox Ins Co Inc | 136,641 | 0.0003% | 161,049 | 93,344 | 57.96% |
| | | | | **136,641** | **0.0003%** | **161,049** | **93,344** | **57.96%** |
| 133 | 300 | | HORACE MANN GRP | | | | | |
| | | 22578 | Horace Mann Ins Co | 35,300,013 | 0.0654% | 34,134,350 | 20,830,844 | 61.03% |
| | | 22756 | Horace Mann Prop & Cas Ins Co | 14,747,955 | 0.0273% | 15,388,025 | 8,431,736 | 54.79% |
| | | | | **50,047,968** | **0.0928%** | **49,522,375** | **29,262,580** | **59.09%** |
| 134 | 352 | | HSBC Grp | | | | | |
| | | 28657 | HSBC Ins Co of DE | 64,945 | 0.0001% | 64,945 | 18,690 | 28.78% |
| | | | | **64,945** | **0.0001%** | **64,945** | **18,690** | **28.78%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: TOTALS [35]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 135 | 10048 | Hyundai Marine & Fire Ins Co Ltd | | | | | | |
| | | 10048 | Hyundai Marine & Fire Ins Co Ltd | 4,264,417 | 0.0079% | 4,183,889 | 1,493,764 | 35.70% |
| | | | | **4,264,417** | **0.0079%** | **4,183,889** | **1,493,764** | **35.70%** |
| 136 | 225 | IAT Reins Co Grp | | | | | | |
| | | 13234 | Wilshire Ins Co | 25,621,207 | 0.0475% | 25,918,177 | 12,662,511 | 48.86% |
| | | 26433 | Harco Natl Ins Co | 23,741,331 | 0.0440% | 27,036,991 | 5,002,258 | 18.50% |
| | | 23248 | Occidental Fire & Cas Co Of NC | 15,987,884 | 0.0296% | 16,373,561 | 9,981,356 | 60.96% |
| | | 28886 | Transguard Ins Co Of Amer Inc | 8,774,374 | 0.0163% | 9,431,870 | 2,432,248 | 25.79% |
| | | 20010 | Acceptance Ind Ins Co | 2,298,894 | 0.0043% | 2,589,740 | 957,326 | 36.97% |
| | | | | **76,423,690** | **0.1417%** | **81,350,339** | **31,035,699** | **38.15%** |
| 137 | 922 | ICW GRP | | | | | | |
| | | 27847 | Insurance Co Of The West | 201,773,116 | 0.3740% | 205,070,204 | 101,399,755 | 49.45% |
| | | 40029 | Explorer Ins Co | 86,962,221 | 0.1612% | 79,796,575 | 36,381,695 | 45.59% |
| | | | | **288,735,337** | **0.5352%** | **284,866,779** | **137,781,450** | **48.37%** |
| 138 | 479 | IFG CO GRP | | | | | | |
| | | 11177 | First Fin Ins Co | 3,622,456 | 0.0067% | 3,936,658 | 4,747,034 | 120.59% |
| | | | | **3,622,456** | **0.0067%** | **3,936,658** | **4,747,034** | **120.59%** |
| 139 | 246 | INDIANA LUMBERMENS GRP | | | | | | |
| | | 14265 | Indiana Lumbermens Mut Ins Co | 4,142,311 | 0.0077% | 3,084,928 | 568,219 | 18.42% |
| | | | | **4,142,311** | **0.0077%** | **3,084,928** | **568,219** | **18.42%** |
| 140 | 3495 | Infinity Prop & Cas Ins Grp | | | | | | |
| | | 22268 | Infinity Ins Co | 443,393,469 | 0.8219% | 455,436,532 | 260,671,167 | 57.24% |
| | | 20260 | Infinity Select Ins Co | 15,531,695 | 0.0288% | 11,033,558 | 5,868,249 | 53.19% |
| | | 11738 | Infinity Auto Ins Co | 12,329,058 | 0.0229% | 15,155,657 | 6,852,299 | 45.21% |
| | | 10068 | Hillstar Ins Co | 6,011,997 | 0.0111% | 8,713,178 | 4,995,309 | 57.33% |
| | | | | **477,266,219** | **0.8847%** | **490,338,925** | **278,387,024** | **56.77%** |
| 141 | 75 | Insco Ins Services Grp | | | | | | |
| | | 12718 | Developers Surety & Ind Co | 14,573,918 | 0.0270% | 15,845,733 | 1,960,301 | 12.37% |
| | | 25550 | Indemnity Co Of CA | 5,305,515 | 0.0098% | 5,489,117 | 443,643 | 8.08% |
| | | | | **19,879,433** | **0.0369%** | **21,334,850** | **2,403,944** | **11.27%** |
| 142 | 11592 | International Fidelity Ins Co | | | | | | |
| | | 11592 | International Fidelity Ins Co | 23,282,359 | 0.0432% | 23,318,307 | -226,178 | -0.97% |
| | | | | **23,282,359** | **0.0432%** | **23,318,307** | **-226,178** | **-0.97%** |
| 143 | 4509 | Ironshore Grp | | | | | | |
| | | 23647 | Ironshore Ind Inc | 2,193,028 | 0.0041% | 727,545 | 431,132 | 59.26% |
| | | | | **2,193,028** | **0.0041%** | **727,545** | **431,132** | **59.26%** |
| 144 | 3488 | J A Patterson Grp | | | | | | |
| | | 27081 | Bond Safeguard Ins Co | 11,348,690 | 0.0210% | 10,656,553 | 7,856,657 | 73.73% |
| | | 13307 | Lexon Ins Co | 372,093 | 0.0007% | 112,684 | 367,591 | 326.21% |
| | | | | **11,720,783** | **0.0217%** | **10,769,237** | **8,224,248** | **76.37%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: TOTALS [35]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| 145 | 14354 | Jewelers Mut Ins Co | | | | | | |
| | | 14354 | Jewelers Mut Ins Co | 15,651,137 | 0.0290% | 15,209,586 | 10,075,665 | 66.25% |
| | | | | **15,651,137** | **0.0290%** | **15,209,586** | **10,075,665** | **66.25%** |
| 146 | 281 | JM FAMILY GRP | | | | | | |
| | | 26492 | Courtesy Ins Co | 6,782,284 | 0.0126% | 3,833,214 | 2,306,212 | 60.16% |
| | | | | **6,782,284** | **0.0126%** | **3,833,214** | **2,306,212** | **60.16%** |
| 147 | 9 | JPMorgan Chase & Co Grp | | | | | | |
| | | 22985 | Sequoia Ins Co | 83,455,004 | 0.1547% | 90,487,687 | 40,083,369 | 44.30% |
| | | 12832 | Personal Express Ins Co | 15,442,063 | 0.0286% | 11,056,583 | 5,256,001 | 47.54% |
| | | | | **98,897,067** | **0.1833%** | **101,544,270** | **45,339,370** | **44.65%** |
| 148 | 1326 | KINGSWAY GRP | | | | | | |
| | | 33855 | Lincoln Gen Ins Co | 89,007,024 | 0.1650% | 158,640,257 | 107,622,203 | 67.84% |
| | | 42862 | Universal Cas Co | 20,633,624 | 0.0382% | 15,961,496 | 9,203,005 | 57.66% |
| | | 33650 | Mendota Ins Co | 20,414,927 | 0.0378% | 20,338,517 | 12,511,982 | 61.52% |
| | | | | **130,055,575** | **0.2411%** | **194,940,270** | **129,337,190** | **66.35%** |
| 149 | 456 | LANCER FINANCIAL GRP | | | | | | |
| | | 26077 | Lancer Ins Co | 24,146,138 | 0.0448% | 23,838,313 | 4,776,876 | 20.04% |
| | | | | **24,146,138** | **0.0448%** | **23,838,313** | **4,776,876** | **20.04%** |
| 150 | 36706 | Lawyers Mut Ins Co | | | | | | |
| | | 36706 | Lawyers Mut Ins Co | 46,631,139 | 0.0864% | 47,590,986 | 18,513,886 | 38.90% |
| | | | | **46,631,139** | **0.0864%** | **47,590,986** | **18,513,886** | **38.90%** |
| 151 | 37800 | Leading Ins Grp Ins Co Ltd | | | | | | |
| | | 37800 | Leading Ins Grp Ins Co Ltd | 9,423,691 | 0.0175% | 8,174,265 | 3,627,451 | 44.38% |
| | | | | **9,423,691** | **0.0175%** | **8,174,265** | **3,627,451** | **44.38%** |
| 152 | 37940 | Lexington Natl Ins Corp | | | | | | |
| | | 37940 | Lexington Natl Ins Corp | 2,935,840 | 0.0054% | 2,987,116 | -52,675 | -1.76% |
| | | | | **2,935,840** | **0.0054%** | **2,987,116** | **-52,675** | **-1.76%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: TOTALS [35]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 153 | 111 | LIBERTY MUT GRP | | | | | | |
| | | 23035 | Liberty Mut Fire Ins Co | 671,811,306 | 1.2453% | 693,725,818 | 388,700,232 | 56.03% |
| | | 24740 | Safeco Ins Co Of Amer | 542,038,159 | 1.0048% | 531,313,801 | 238,182,404 | 44.83% |
| | | 23043 | Liberty Mut Ins Co | 330,595,774 | 0.6128% | 341,298,724 | 219,422,339 | 64.29% |
| | | 24198 | Peerless Ins Co | 243,229,456 | 0.4509% | 251,107,112 | 91,696,335 | 36.52% |
| | | 26042 | Wausau Underwriters Ins Co | 147,728,986 | 0.2738% | 159,825,545 | 73,277,557 | 45.85% |
| | | 10836 | Golden Eagle Ins Corp | 124,137,090 | 0.2301% | 116,746,475 | 55,757,482 | 47.76% |
| | | 42404 | Liberty Ins Corp | 123,894,750 | 0.2297% | 116,229,067 | 82,960,282 | 71.38% |
| | | 24724 | First Natl Ins Co Of Amer | 96,391,066 | 0.1787% | 93,199,249 | 63,734,179 | 68.38% |
| | | 39012 | Safeco Ins Co Of IL | 94,434,874 | 0.1751% | 93,708,601 | 25,530,914 | 27.25% |
| | | 19704 | American States Ins Co | 89,615,917 | 0.1661% | 94,815,920 | 41,397,459 | 43.66% |
| | | 19690 | American Economy Ins Co | 84,747,057 | 0.1571% | 90,634,589 | 38,319,352 | 42.28% |
| | | 24732 | General Ins Co Of Amer | 72,185,538 | 0.1338% | 76,613,547 | 35,182,100 | 45.92% |
| | | 26069 | Wausau Business Ins Co | 53,470,566 | 0.0991% | 50,822,475 | 40,465,573 | 79.62% |
| | | 21458 | Employers Ins of Wausau | 45,920,527 | 0.0851% | 48,495,498 | 27,221,261 | 56.13% |
| | | 19917 | Liberty Ins Underwriters Inc | 41,455,333 | 0.0768% | 40,539,921 | 20,486,945 | 50.54% |
| | | 24171 | Netherlands Ins Co The | 41,263,608 | 0.0765% | 43,872,139 | 24,020,164 | 54.75% |
| | | 37214 | American States Preferred Ins Co | 37,510,485 | 0.0695% | 37,500,676 | 20,752,048 | 55.34% |
| | | 41939 | Liberty Northwest Ins Corp | 13,278,854 | 0.0246% | 13,316,330 | 7,195,788 | 54.04% |
| | | 33588 | First Liberty Ins Corp | 7,893,848 | 0.0146% | 6,895,869 | 4,200,480 | 60.91% |
| | | 33600 | LM Ins Corp | 6,492,121 | 0.0120% | 6,614,621 | 5,063,721 | 76.55% |
| | | 18333 | Peerless Ind Ins Co | 6,207,877 | 0.0115% | 3,019,812 | 2,085,643 | 69.07% |
| | | 19712 | American States Ins Co Of TX | 5,341,138 | 0.0099% | 5,803,391 | 1,845,169 | 31.79% |
| | | 24066 | American Fire & Cas Co | 1,171,091 | 0.0022% | 269,062 | -902,363 | -335.37% |
| | | | | **2,880,815,421** | **5.3402%** | **2,916,368,242** | **1,506,595,064** | **51.66%** |
| 154 | 4381 | Lightyear Delos Grp | | | | | | |
| | | 35408 | Delos Ins Co | 154,001,352 | 0.2855% | 143,119,059 | 75,280,816 | 52.60% |
| | | | | **154,001,352** | **0.2855%** | **143,119,059** | **75,280,816** | **52.60%** |
| 155 | 3702 | Loya Grp | | | | | | |
| | | 12589 | Loya Cas Ins Co | 38,108,655 | 0.0706% | 35,364,738 | 18,737,986 | 52.98% |
| | | | | **38,108,655** | **0.0706%** | **35,364,738** | **18,737,986** | **52.98%** |
| 156 | 108 | LUMBERMENS MUT CAS GRP | | | | | | |
| | | 22977 | Lumbermens Mut Cas Co | 285,435 | 0.0005% | 348,007 | 35,720,453 | 10264.29% |
| | | 30562 | American Manufacturers Mut Ins Co | 161,810 | 0.0003% | 167,389 | 16,328,131 | 9754.60% |
| | | | | **447,245** | **0.0008%** | **515,396** | **52,048,584** | **10098.76%** |
| 157 | 23108 | Lumbermens Underwriting Alliance | | | | | | |
| | | 23108 | Lumbermens Underwriting Alliance | 4,416,071 | 0.0082% | 5,929,596 | 5,864,882 | 98.91% |
| | | | | **4,416,071** | **0.0082%** | **5,929,596** | **5,864,882** | **98.91%** |
| 158 | 1332 | MAINE EMPLOYERS MUT INS GRP | | | | | | |
| | | 11030 | Memic Ind Co | 844 | 0.0000% | 35 | 23 | 65.71% |
| | | | | **844** | **0.0000%** | **35** | **23** | **65.71%** |
| 159 | 42269 | Majestic Ins Co | | | | | | |
| | | 42269 | Majestic Ins Co | 103,896,484 | 0.1926% | 100,923,342 | 51,704,504 | 51.23% |
| | | | | **103,896,484** | **0.1926%** | **100,923,342** | **51,704,504** | **51.23%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: TOTALS [35]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 160 | 785 | MARKEL CORP GRP | | | | | | |
| | | 38970 | Markel Ins Co | 34,535,676 | 0.0640% | 35,796,058 | 11,773,783 | 32.89% |
| | | 28932 | Markel Amer Ins Co | 24,412,326 | 0.0453% | 24,798,360 | 8,239,699 | 33.23% |
| | | | | **58,948,002** | **0.1093%** | **60,594,418** | **20,013,482** | **33.03%** |
| 161 | 528 | MBIA GRP | | | | | | |
| | | 12041 | MBIA Ins Corp | 12,566,640 | 0.0233% | 81,704,388 | 1,530 | 0.00% |
| | | 20877 | Capital Markets Assur Corp | 12,158 | 0.0000% | 24,911 | 0 | 0.00% |
| | | | | **12,578,798** | **0.0233%** | **81,729,299** | **1,530** | **0.00%** |
| 162 | 748 | Meadowbrook Ins Grp | | | | | | |
| | | 18023 | Star Ins Co | 38,603,306 | 0.0716% | 34,442,351 | 18,869,762 | 54.79% |
| | | 25780 | Williamsburg Natl Ins Co | 26,802,310 | 0.0497% | 29,768,052 | 13,127,775 | 44.10% |
| | | 21903 | Procentury Ins Co | 3,247,159 | 0.0060% | 2,048,113 | 1,184,226 | 57.82% |
| | | | | **68,652,775** | **0.1273%** | **66,258,516** | **33,181,763** | **50.08%** |
| 163 | 608 | MEDICAL INS EXCH OF CA GRP | | | | | | |
| | | 32433 | Medical Ins Exch Of CA | 38,132,729 | 0.0707% | 38,322,165 | -3,919,851 | -10.23% |
| | | | | **38,132,729** | **0.0707%** | **38,322,165** | **-3,919,851** | **-10.23%** |
| 164 | 1113 | MEDMARK INS GRP | | | | | | |
| | | 22241 | Medmarc Cas Ins Co | 5,998,301 | 0.0111% | 5,645,416 | 1,642,730 | 29.10% |
| | | | | **5,998,301** | **0.0111%** | **5,645,416** | **1,642,730** | **29.10%** |
| 165 | 15768 | Merced Mut Ins Co | | | | | | |
| | | 15768 | Merced Mut Ins Co | 6,042,355 | 0.0112% | 6,564,374 | 2,494,568 | 38.00% |
| | | | | **6,042,355** | **0.0112%** | **6,564,374** | **2,494,568** | **38.00%** |
| 166 | 1114 | MERCER INS GRP | | | | | | |
| | | 31453 | Financial Pacific Ins Co | 89,629,490 | 0.1661% | 94,443,326 | 38,975,414 | 41.27% |
| | | | | **89,629,490** | **0.1661%** | **94,443,326** | **38,975,414** | **41.27%** |
| 167 | 3479 | Merchants Bonding Co Grp | | | | | | |
| | | 14494 | Merchants Bonding Co a Mut | 8,068,055 | 0.0150% | 8,426,303 | 1,241,568 | 14.73% |
| | | | | **8,068,055** | **0.0150%** | **8,426,303** | **1,241,568** | **14.73%** |
| 168 | 660 | MERCURY GEN GRP | | | | | | |
| | | 27553 | Mercury Ins Co | 1,304,228,861 | 2.4177% | 1,318,374,162 | 767,017,482 | 58.18% |
| | | 11908 | Mercury Cas Co | 680,174,299 | 1.2608% | 699,054,875 | 385,914,752 | 55.21% |
| | | 38342 | California Automobile Ins Co | 177,669,449 | 0.3293% | 185,193,548 | 113,223,589 | 61.14% |
| | | 16810 | American Mercury Ins Co | 7,632,291 | 0.0141% | 10,411,356 | 8,737,978 | 83.93% |
| | | | | **2,169,704,900** | **4.0220%** | **2,213,033,941** | **1,274,893,801** | **57.61%** |
| 169 | 241 | METROPOLITAN GRP | | | | | | |
| | | 25321 | Metropolitan Drt Prop & Cas Ins Co | 82,978,985 | 0.1538% | 82,511,644 | 41,284,452 | 50.03% |
| | | | | **82,978,985** | **0.1538%** | **82,511,644** | **41,284,452** | **50.03%** |
| 170 | 40150 | MGA Ins Co Inc | | | | | | |
| | | 40150 | MGA Ins Co Inc | 2,163,675 | 0.0040% | 3,082,054 | 1,365,764 | 44.31% |
| | | | | **2,163,675** | **0.0040%** | **3,082,054** | **1,365,764** | **44.31%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: TOTALS [35]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 171 | 105 | MGIC GRP | | | | | | |
| | | 29858 | Mortgage Guar Ins Corp | 115,232,527 | 0.2136% | 114,591,596 | 557,937,986 | 486.89% |
| | | 10682 | MGIC Credit Assur Corp | 75,597 | 0.0001% | 75,597 | -272,292 | -360.19% |
| | | 18740 | MGIC Ind Corp | 6,055 | 0.0000% | 6,729 | 8,946 | 132.95% |
| | | | | **115,314,179** | **0.2138%** | **114,673,922** | **557,674,640** | **486.31%** |
| 172 | 14508 | Michigan Millers Mut Ins Co | | | | | | |
| | | 14508 | Michigan Millers Mut Ins Co | 7,990 | 0.0000% | 7,990 | 37,235 | 466.02% |
| | | | | **7,990** | **0.0000%** | **7,990** | **37,235** | **466.02%** |
| 173 | 869 | MINNESOTA MUT GRP | | | | | | |
| | | 10054 | Securian Cas Co | 938,628 | 0.0017% | 938,302 | 460,774 | 49.11% |
| | | | | **938,628** | **0.0017%** | **938,302** | **460,774** | **49.11%** |
| 174 | 2978 | Mitsui Sumitomo Ins Grp | | | | | | |
| | | 20362 | Mitsui Sumitomo Ins Co of Amer | 55,168,324 | 0.1023% | 57,088,919 | 20,551,569 | 36.00% |
| | | 22551 | Mitsui Sumitomo Ins USA Inc | 18,120,449 | 0.0336% | 17,079,909 | 4,181,630 | 24.48% |
| | | | | **73,288,773** | **0.1359%** | **74,168,828** | **24,733,199** | **33.35%** |
| 175 | 291 | MOTORISTS MUT | | | | | | |
| | | 13331 | American Hardware Mut Ins Co | 17,045,686 | 0.0316% | 16,480,190 | 9,749,707 | 59.16% |
| | | | | **17,045,686** | **0.0316%** | **16,480,190** | **9,749,707** | **59.16%** |
| 176 | 361 | Munich Re Grp | | | | | | |
| | | 23469 | American Modern Home Ins Co | 83,450,327 | 0.1547% | 78,271,059 | 30,310,546 | 38.73% |
| | | 19720 | American Alt Ins Corp | 47,415,974 | 0.0879% | 44,973,695 | 13,209,879 | 29.37% |
| | | 23450 | American Family Home Ins Co | 12,100,368 | 0.0224% | 11,237,760 | 7,367,477 | 65.56% |
| | | | | **142,966,669** | **0.2650%** | **134,482,514** | **50,887,902** | **37.84%** |
| 177 | 23663 | National Amer Ins Co | | | | | | |
| | | 23663 | National Amer Ins Co | 28,891 | 0.0001% | 73,043 | -276,059 | -377.94% |
| | | | | **28,891** | **0.0001%** | **73,043** | **-276,059** | **-377.94%** |
| 178 | 19119 | National Unity Ins Co | | | | | | |
| | | 19119 | National Unity Ins Co | 322,456 | 0.0006% | 318,007 | 78,744 | 24.76% |
| | | | | **322,456** | **0.0006%** | **318,007** | **78,744** | **24.76%** |
| 179 | 13127 | Nations Ins Co | | | | | | |
| | | 13127 | Nations Ins Co | 5,158,751 | 0.0096% | 2,179,629 | 1,352,300 | 62.04% |
| | | | | **5,158,751** | **0.0096%** | **2,179,629** | **1,352,300** | **62.04%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: TOTALS [35]

### *Sorted by Group Name*

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Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 180 | 140 | NATIONWIDE CORP GRP | | | | | | |
| | | 19100 | Amco Ins Co | 650,916,332 | 1.2066% | 628,632,752 | 376,341,078 | 59.87% |
| | | 23787 | Nationwide Mut Ins Co | 283,304,409 | 0.5252% | 288,504,047 | 150,396,330 | 52.13% |
| | | 42579 | Allied Prop & Cas Ins Co | 185,715,980 | 0.3443% | 181,008,596 | 105,191,244 | 58.11% |
| | | 25453 | Nationwide Ins Co Of Amer | 121,183,169 | 0.2246% | 107,108,991 | 70,724,375 | 66.03% |
| | | 42889 | Victoria Fire & Cas Co | 119,339,885 | 0.2212% | 115,647,929 | 74,021,629 | 64.01% |
| | | 28223 | Nationwide Agribusiness Ins Co | 44,274,483 | 0.0821% | 43,016,203 | 27,069,146 | 62.93% |
| | | 42285 | Veterinary Pet Ins Co | 37,648,784 | 0.0698% | 36,089,194 | 19,419,402 | 53.81% |
| | | 15580 | Scottsdale Ind Co | 31,276,937 | 0.0580% | 32,303,298 | 14,115,571 | 43.70% |
| | | 11991 | National Cas Co | 19,412,971 | 0.0360% | 22,585,781 | 6,234,582 | 27.60% |
| | | 23779 | Nationwide Mut Fire Ins Co | 14,362,999 | 0.0266% | 16,035,449 | 5,327,228 | 33.22% |
| | | 13242 | Titan Ind Co | 12,361,690 | 0.0229% | 10,081,897 | 6,187,937 | 61.38% |
| | | 42587 | Depositors Ins Co | 10,393,014 | 0.0193% | 11,283,975 | 7,537,378 | 66.80% |
| | | 13838 | Farmland Mut Ins Co | 429,804 | 0.0008% | 251,808 | 563,466 | 223.77% |
| | | | | **1,530,620,457** | **2.8373%** | **1,492,549,920** | **863,129,366** | **57.83%** |
| 181 | 25240 | NAU Country Ins Co | | | | | | |
| | | 25240 | NAU Country Ins Co | 57,151,731 | 0.1059% | 56,309,295 | 36,035,383 | 64.00% |
| | | | | **57,151,731** | **0.1059%** | **56,309,295** | **36,035,383** | **64.00%** |
| 182 | 510 | NAVIGATORS GRP | | | | | | |
| | | 42307 | Navigators Ins Co | 131,747,146 | 0.2442% | 118,544,527 | 67,218,493 | 56.70% |
| | | | | **131,747,146** | **0.2442%** | **118,544,527** | **67,218,493** | **56.70%** |
| 183 | 2638 | NCMIC Grp | | | | | | |
| | | 15865 | NCMIC Ins Co | 7,804,026 | 0.0145% | 7,812,988 | 101,110 | 1.29% |
| | | | | **7,804,026** | **0.0145%** | **7,812,988** | **101,110** | **1.29%** |
| 184 | 256 | New York MARINE & GEN GRP | | | | | | |
| | | 16608 | New York Marine & Gen Ins Co | 21,210,429 | 0.0393% | 22,048,570 | 7,959,890 | 36.10% |
| | | | | **21,210,429** | **0.0393%** | **22,048,570** | **7,959,890** | **36.10%** |
| 185 | 27073 | Nipponkoa Ins Co Ltd US Br | | | | | | |
| | | 27073 | Nipponkoa Ins Co Ltd US Br | 12,047,434 | 0.0223% | 11,550,265 | 7,933,032 | 68.68% |
| | | | | **12,047,434** | **0.0223%** | **11,550,265** | **7,933,032** | **68.68%** |
| 186 | 1282 | Norcal GRP | | | | | | |
| | | 33200 | Norcal Mut Ins Co | 163,314,374 | 0.3027% | 164,523,202 | 30,028,405 | 18.25% |
| | | | | **163,314,374** | **0.3027%** | **164,523,202** | **30,028,405** | **18.25%** |
| 187 | 4051 | Ocean Harbor Grp | | | | | | |
| | | 12360 | Ocean Harbor Cas Ins Co | 8,698,571 | 0.0161% | 9,069,173 | 8,077,277 | 89.06% |
| | | | | **8,698,571** | **0.0161%** | **9,069,173** | **8,077,277** | **89.06%** |
| 188 | 26565 | Ohio Ind Co | | | | | | |
| | | 26565 | Ohio Ind Co | 4,367,912 | 0.0081% | 4,388,612 | 1,302,339 | 29.68% |
| | | | | **4,367,912** | **0.0081%** | **4,388,612** | **1,302,339** | **29.68%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: TOTALS [35]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 189 | 150 | | OLD REPUBLIC GRP | | | | | |
| | | 24147 | Old Republic Ins Co | 144,158,494 | 0.2672% | 146,329,782 | 105,946,355 | 72.40% |
| | | 24139 | Old Republic Gen Ins Corp | 87,465,991 | 0.1621% | 89,164,127 | 60,579,484 | 67.94% |
| | | 28452 | Republic Mortgage Ins Co | 50,688,324 | 0.0940% | 50,530,364 | 180,703,645 | 357.61% |
| | | 11371 | Great West Cas Co | 29,661,736 | 0.0550% | 29,344,761 | 16,246,461 | 55.36% |
| | | 40444 | Old Republic Surety Co | 4,320,594 | 0.0080% | 4,169,528 | 424,830 | 10.19% |
| | | | | **316,295,139** | **0.5863%** | **319,538,562** | **363,900,775** | **113.88%** |
| 190 | 645 | | OREGON MUT GRP | | | | | |
| | | 14907 | Oregon Mut Ins Co | 36,120,966 | 0.0670% | 34,645,119 | 13,537,276 | 39.07% |
| | | | | **36,120,966** | **0.0670%** | **34,645,119** | **13,537,276** | **39.07%** |
| 191 | 40550 | | Pacific Pioneer Ins Co | | | | | |
| | | 40550 | Pacific Pioneer Ins Co | 239,804 | 0.0004% | 261,364 | 187,774 | 71.84% |
| | | | | **239,804** | **0.0004%** | **261,364** | **187,774** | **71.84%** |
| 192 | 11835 | | Paris Re Amer Ins Co | | | | | |
| | | 11835 | Paris Re Amer Ins Co | 1,112,465 | 0.0021% | 1,579,064 | 1,050,740 | 66.54% |
| | | | | **1,112,465** | **0.0021%** | **1,579,064** | **1,050,740** | **66.54%** |
| 193 | 1218 | | PENN AMER GRP | | | | | |
| | | 32859 | Penn Amer Ins Co | 5,170,938 | 0.0096% | 6,083,236 | 2,694,218 | 44.29% |
| | | | | **5,170,938** | **0.0096%** | **6,083,236** | **2,694,218** | **44.29%** |
| 194 | 14974 | | Pennsylvania Lumbermens Mut Ins | | | | | |
| | | 14974 | Pennsylvania Lumbermens Mut Ins | 12 | 0.0000% | 8 | 0 | 0.00% |
| | | | | **12** | **0.0000%** | **8** | **0** | **0.00%** |
| 195 | 767 | | Pennsylvania Manufacturers Grp | | | | | |
| | | 12262 | Pennsylvania Manufacturers Assoc Ins | 35,392,833 | 0.0656% | 42,813,588 | 26,137,426 | 61.05% |
| | | 36897 | Manufacturers Alliance Ins Co | 6,920,848 | 0.0128% | 4,715,780 | 1,767,283 | 37.48% |
| | | 41424 | Pennsylvania Manufacturers Ind Co | 6,749,300 | 0.0125% | 2,357,023 | 1,356,913 | 57.57% |
| | | | | **49,062,981** | **0.0909%** | **49,886,391** | **29,261,622** | **58.66%** |
| 196 | 12297 | | Petroleum Cas Co | | | | | |
| | | 12297 | Petroleum Cas Co | 828,776 | 0.0015% | 828,776 | 281,803 | 34.00% |
| | | | | **828,776** | **0.0015%** | **828,776** | **281,803** | **34.00%** |
| 197 | 3638 | | PGC Holding Corp Grp | | | | | |
| | | 37648 | Permanent Gen Assur Corp | 58,622,975 | 0.1087% | 62,331,845 | 35,186,950 | 56.45% |
| | | | | **58,622,975** | **0.1087%** | **62,331,845** | **35,186,950** | **56.45%** |
| 198 | 775 | | PHARMACISTS MUT GRP | | | | | |
| | | 13714 | Pharmacists Mut Ins Co | 42,400 | 0.0001% | 19,218 | 5,130 | 26.69% |
| | | | | **42,400** | **0.0001%** | **19,218** | **5,130** | **26.69%** |
| 199 | 677 | | Philadelphia Consolidated Holding Grp | | | | | |
| | | 18058 | Philadelphia Ind Ins Co | 235,611,540 | 0.4368% | 225,239,444 | 115,319,360 | 51.20% |
| | | | | **235,611,540** | **0.4368%** | **225,239,444** | **115,319,360** | **51.20%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: TOTALS [35]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 200 | 1135 | PMI GRP | | | | | | |
| | | 27251 | PMI Mortgage Ins Co | 58,754,022 | 0.1089% | 68,988,108 | 342,808,730 | 496.91% |
| | | 12815 | Financial Guar Ins Co | 274,128 | 0.0005% | 69,449,052 | 0 | 0.00% |
| | | | | **59,028,150** | **0.1094%** | **138,437,160** | **342,808,730** | **247.63%** |
| 201 | 36234 | Preferred Professional Ins Co | | | | | | |
| | | 36234 | Preferred Professional Ins Co | 1,683,359 | 0.0031% | 1,649,388 | 882,842 | 53.53% |
| | | | | **1,683,359** | **0.0031%** | **1,649,388** | **882,842** | **53.53%** |
| 202 | 3592 | ProAlliance Grp | | | | | | |
| | | 12750 | Evergreen Natl Ind Co | 1,508,049 | 0.0028% | 1,277,212 | 97,263 | 7.62% |
| | | 39551 | Continental Heritage Ins Co | 510,035 | 0.0009% | 532,968 | -17,977 | -3.37% |
| | | | | **2,018,084** | **0.0037%** | **1,810,180** | **79,286** | **4.38%** |
| 203 | 2698 | ProAssurance Corp Grp | | | | | | |
| | | 14460 | Podiatry Ins Co Of Amer | 6,045,933 | 0.0112% | 6,236,842 | 2,621,561 | 42.03% |
| | | 10222 | PACO Assur Co Inc | 4,688,911 | 0.0087% | 4,563,626 | 2,785,594 | 61.04% |
| | | | | **10,734,844** | **0.0199%** | **10,800,468** | **5,407,155** | **50.06%** |
| 204 | 155 | PROGRESSIVE GRP | | | | | | |
| | | 44288 | Progressive Choice Ins Co | 419,956,821 | 0.7785% | 423,171,518 | 243,261,389 | 57.49% |
| | | 27804 | Progressive West Ins Co | 310,137,035 | 0.5749% | 329,717,983 | 186,506,499 | 56.57% |
| | | 11770 | United Fncl Cas Co | 179,493,790 | 0.3327% | 199,790,448 | 135,858,451 | 68.00% |
| | | 24260 | Progressive Cas Ins Co | 72,145,134 | 0.1337% | 71,673,565 | 44,113,552 | 61.55% |
| | | 16322 | Progressive Direct Ins Co | 22,893,267 | 0.0424% | 20,553,228 | 13,367,498 | 65.04% |
| | | 10193 | Progressive Express Ins Co | 14,017,124 | 0.0260% | 12,970,992 | 8,048,101 | 62.05% |
| | | 10243 | National Continental Ins Co | 8,625,147 | 0.0160% | 13,082,726 | 10,914,397 | 83.43% |
| | | 11851 | Progressive Advanced Ins Co | 148,301 | 0.0003% | 150,737 | -14,341 | -9.51% |
| | | | | **1,027,416,619** | **1.9045%** | **1,071,111,197** | **642,055,546** | **59.94%** |
| 205 | 458 | PROTECTIVE LIFE INS GRP | | | | | | |
| | | 35769 | Lyndon Prop Ins Co | 9,735,449 | 0.0180% | 13,059,091 | 11,414,550 | 87.41% |
| | | | | **9,735,449** | **0.0180%** | **13,059,091** | **11,414,550** | **87.41%** |
| 206 | 853 | PUBLIC SERV GRP | | | | | | |
| | | 15059 | Public Service Mut Ins Co | 18,337,665 | 0.0340% | 19,438,929 | 7,414,295 | 38.14% |
| | | 10830 | Business Alliance Ins Co | 8,909,482 | 0.0165% | 9,087,762 | 5,749,394 | 63.27% |
| | | | | **27,247,147** | **0.0505%** | **28,526,691** | **13,163,689** | **46.15%** |
| 207 | 796 | QBE INS GRP | | | | | | |
| | | 37257 | Praetorian Ins Co | 144,890,284 | 0.2686% | 168,117,536 | 64,411,817 | 38.31% |
| | | 25747 | Unigard Ins Co | 99,614,900 | 0.1847% | 102,620,025 | 53,997,862 | 52.62% |
| | | 39217 | QBE Ins Corp | 70,418,111 | 0.1305% | 72,430,274 | 45,047,546 | 62.19% |
| | | 37303 | Redland Ins Co | 34,603,027 | 0.0641% | 35,816,572 | 13,187,091 | 36.82% |
| | | 25798 | Unigard Ind Co | 14,038,526 | 0.0260% | 15,785,677 | 5,818,817 | 36.86% |
| | | 27740 | North Pointe Ins Co | 4,174,747 | 0.0077% | 3,680,556 | 2,281,798 | 62.00% |
| | | 16217 | National Farmers Union Prop & Cas | 1,557,048 | 0.0029% | 1,590,639 | 2,536,490 | 159.46% |
| | | 24449 | Regent Ins Co | 1,219,049 | 0.0023% | 1,169,402 | 358,484 | 30.66% |
| | | 24414 | General Cas Co Of WI | 968,772 | 0.0018% | 1,099,575 | 480,545 | 43.70% |
| | | | | **371,484,464** | **0.6886%** | **402,310,256** | **188,120,450** | **46.76%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: TOTALS [35]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 208 | 3496 | | Quanta US Holdings Grp | | | | | |
| | | 23752 | Quanta Ind Co | 320,865 | 0.0006% | 475,157 | 169,275 | 35.63% |
| | | | | **320,865** | **0.0006%** | **475,157** | **169,275** | **35.63%** |
| 209 | 766 | | Radian Grp | | | | | |
| | | 33790 | Radian Guaranty Inc | 73,946,557 | 0.1371% | 79,936,665 | 460,270,307 | 575.79% |
| | | 30872 | Amerin Guar Corp | 1,775,208 | 0.0033% | 1,775,208 | 20,002,929 | 1126.79% |
| | | 36250 | Radian Asset Assur Inc | 577,139 | 0.0011% | 4,339,386 | 0 | 0.00% |
| | | | | **76,298,904** | **0.1414%** | **86,051,259** | **480,273,236** | **558.12%** |
| 210 | 1234 | | RESPONSE INS GRP | | | | | |
| | | 10970 | Response Ind Co Of CA | 1,899,301 | 0.0035% | 1,850,871 | 1,440,437 | 77.82% |
| | | 43044 | Response Ins Co | 1,663,296 | 0.0031% | 1,576,653 | 1,033,352 | 65.54% |
| | | 26050 | Response Worldwide Ins Co | 1,562,110 | 0.0029% | 1,689,602 | 920,800 | 54.50% |
| | | | | **5,124,707** | **0.0095%** | **5,117,126** | **3,394,589** | **66.34%** |
| 211 | 783 | | RLI INS GRP | | | | | |
| | | 13056 | RLI Ins Co | 30,637,777 | 0.0568% | 28,016,080 | 30,628,886 | 109.33% |
| | | 28860 | RLI Ind Co | 1,225 | 0.0000% | 142 | -4,177 | -2941.55% |
| | | | | **30,639,002** | **0.0568%** | **28,016,222** | **30,624,709** | **109.31%** |
| 212 | 3485 | | Rothschild Intl Grp | | | | | |
| | | 41580 | Red Shield Ins Co | 314,864 | 0.0006% | 318,052 | 13,626 | 4.28% |
| | | | | **314,864** | **0.0006%** | **318,052** | **13,626** | **4.28%** |
| 213 | 4071 | | RVI Grp | | | | | |
| | | 23132 | RVI Natl Ins Co | 132,743 | 0.0002% | 17,965 | 168,386 | 937.30% |
| | | | | **132,743** | **0.0002%** | **17,965** | **168,386** | **937.30%** |
| 214 | 257 | | SAFEWAY INS GRP | | | | | |
| | | 12521 | Safeway Ins Co | 39,949,310 | 0.0741% | 38,794,277 | 22,186,489 | 57.19% |
| | | 10939 | Safeway Direct Ins Co | 1,875,838 | 0.0035% | 1,998,966 | 1,593,376 | 79.71% |
| | | | | **41,825,148** | **0.0775%** | **40,793,243** | **23,779,865** | **58.29%** |
| 215 | 38300 | | Samsung Fire & Marine Ins Co Ltd | | | | | |
| | | 38300 | Samsung Fire & Marine Ins Co Ltd | 127,135 | 0.0002% | 117,351 | 128,734 | 109.70% |
| | | | | **127,135** | **0.0002%** | **117,351** | **128,734** | **109.70%** |
| 216 | 15563 | | SeaBright Ins Co | | | | | |
| | | 15563 | SeaBright Ins Co | 103,064,119 | 0.1911% | 102,396,492 | 31,447,810 | 30.71% |
| | | | | **103,064,119** | **0.1911%** | **102,396,492** | **31,447,810** | **30.71%** |
| 217 | 242 | | SELECTIVE INS GRP | | | | | |
| | | 12572 | Selective Ins Co Of Amer | 1,942,526 | 0.0036% | 1,394,830 | 69,010 | 4.95% |
| | | | | **1,942,526** | **0.0036%** | **1,394,830** | **69,010** | **4.95%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: TOTALS [35]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 218 | 169 | SENTRY INS GRP | | | | | | |
| | | 13137 | Viking Ins Co Of WI | 146,172,708 | 0.2710% | 144,552,173 | 77,897,840 | 53.89% |
| | | 24988 | Sentry Ins A Mut Co | 47,123,000 | 0.0874% | 51,016,509 | 18,501,789 | 36.27% |
| | | 21180 | Sentry Select Ins Co | 32,188,701 | 0.0597% | 34,106,747 | 17,283,109 | 50.67% |
| | | 23434 | Middlesex Ins Co | 5,162,044 | 0.0096% | 5,758,638 | 2,127,239 | 36.94% |
| | | 28460 | Sentry Cas Co | 265,767 | 0.0005% | 93,341 | 44,289 | 47.45% |
| | | | | **230,912,220** | **0.4280%** | **235,527,408** | **115,854,266** | **49.19%** |
| 219 | 36560 | Service Ins Co | | | | | | |
| | | 36560 | Service Ins Co | 1,113 | 0.0000% | 1,113 | 0 | 0.00% |
| | | | | **1,113** | **0.0000%** | **1,113** | **0** | **0.00%** |
| 220 | 3219 | Sompo Japan Ins Grp | | | | | | |
| | | 11126 | Sompo Japan Ins Co of Amer | 29,265,708 | 0.0543% | 28,959,214 | 1,947,732 | 6.73% |
| | | 38997 | Sompo Japan Fire & Mar Ins Co Amer | 282,499 | 0.0005% | 168,360 | 107,474 | 63.84% |
| | | | | **29,548,207** | **0.0548%** | **29,127,574** | **2,055,206** | **7.06%** |
| 221 | 20613 | Sparta Ins Co | | | | | | |
| | | 20613 | Sparta Ins Co | 11,348,762 | 0.0210% | 5,020,576 | 2,804,141 | 55.85% |
| | | | | **11,348,762** | **0.0210%** | **5,020,576** | **2,804,141** | **55.85%** |
| 222 | 36790 | Springfield Ins Co Inc | | | | | | |
| | | 36790 | Springfield Ins Co Inc | 20,852,120 | 0.0387% | 21,456,349 | 14,872,355 | 69.31% |
| | | | | **20,852,120** | **0.0387%** | **21,456,349** | **14,872,355** | **69.31%** |
| 223 | 175 | STATE AUTO MUT GRP | | | | | | |
| | | 30945 | Plaza Ins Co | 24,073 | 0.0000% | 4,105 | 4,319 | 105.21% |
| | | | | **24,073** | **0.0000%** | **4,105** | **4,319** | **105.21%** |
| 224 | 35076 | State Compensation Ins Fund | | | | | | |
| | | 35076 | State Compensation Ins Fund | 1,725,240,012 | 3.1981% | 1,722,410,381 | 1,261,503,079 | 73.24% |
| | | | | **1,725,240,012** | **3.1981%** | **1,722,410,381** | **1,261,503,079** | **73.24%** |
| 225 | 176 | STATE FARM GRP | | | | | | |
| | | 25178 | State Farm Mut Auto Ins Co | 2,678,540,961 | 4.9652% | 2,634,412,807 | 1,643,740,588 | 62.39% |
| | | 25151 | State Farm General Ins Co | 1,926,469,148 | 3.5711% | 1,901,498,243 | 1,096,854,514 | 57.68% |
| | | 25143 | State Farm Fire And Cas Co | 119,072,313 | 0.2207% | 124,654,406 | 39,053,839 | 31.33% |
| | | | | **4,724,082,422** | **8.7571%** | **4,660,565,456** | **2,779,648,941** | **59.64%** |
| 226 | 93 | STATE NATL GRP | | | | | | |
| | | 12831 | State Natl Ins Co Inc | 98,647,111 | 0.1829% | 108,637,123 | 63,357,233 | 58.32% |
| | | 22608 | National Specialty Ins Co | 10,459,653 | 0.0194% | 9,186,669 | 2,880,171 | 31.35% |
| | | | | **109,106,764** | **0.2023%** | **117,823,792** | **66,237,404** | **56.22%** |
| 227 | 12878 | Sterling Cas Ins Co | | | | | | |
| | | 12878 | Sterling Cas Ins Co | 21,872,666 | 0.0405% | 27,177,387 | 13,898,522 | 51.14% |
| | | | | **21,872,666** | **0.0405%** | **27,177,387** | **13,898,522** | **51.14%** |
| 228 | 40134 | SUA Ins Co | | | | | | |
| | | 40134 | SUA Ins Co | 47,702,083 | 0.0884% | 49,876,431 | 20,044,490 | 40.19% |
| | | | | **47,702,083** | **0.0884%** | **49,876,431** | **20,044,490** | **40.19%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: TOTALS [35]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 229 | 10916 | Suretec Ins Co | | | | | | |
| | | 10916 | Suretec Ins Co | 10,756,538 | 0.0199% | 10,983,940 | 2,483,945 | 22.61% |
| | | | | **10,756,538** | **0.0199%** | **10,983,940** | **2,483,945** | **22.61%** |
| 230 | 12793 | Surety Co Of The Pacific | | | | | | |
| | | 12793 | Surety Co Of The Pacific | 15,944,398 | 0.0296% | 14,239,944 | 5,022,609 | 35.27% |
| | | | | **15,944,398** | **0.0296%** | **14,239,944** | **5,022,609** | **35.27%** |
| 231 | 32107 | Sutter Ins Co | | | | | | |
| | | 32107 | Sutter Ins Co | 12,476,982 | 0.0231% | 15,401,628 | 7,859,142 | 51.03% |
| | | | | **12,476,982** | **0.0231%** | **15,401,628** | **7,859,142** | **51.03%** |
| 232 | 181 | SWISS RE GRP | | | | | | |
| | | 39845 | Westport Ins Corp | 41,425,154 | 0.0768% | 46,321,051 | 45,489,626 | 98.21% |
| | | 29874 | North Amer Specialty Ins Co | 10,156,812 | 0.0188% | 12,032,677 | -3,281,848 | -27.27% |
| | | 29700 | North Amer Elite Ins Co | 8,544,482 | 0.0158% | 8,695,383 | 5,459,232 | 62.78% |
| | | 25422 | Atradius Trade Credit Ins Co | 7,491,931 | 0.0139% | 9,349,861 | 11,047,221 | 118.15% |
| | | 32778 | Washington Intl Ins Co | 3,945,972 | 0.0073% | 4,011,438 | -183,444 | -4.57% |
| | | | | **71,564,351** | **0.1327%** | **80,410,410** | **58,530,787** | **72.79%** |
| 233 | 20311 | Syncora Guarantee Inc | | | | | | |
| | | 20311 | Syncora Guarantee Inc | 3,891,158 | 0.0072% | 44,292,012 | 256,655,915 | 579.46% |
| | | | | **3,891,158** | **0.0072%** | **44,292,012** | **256,655,915** | **579.46%** |
| 234 | 88 | The Hanover Ins Grp | | | | | | |
| | | 42552 | Nova Cas Co | 23,876,702 | 0.0443% | 16,541,498 | 14,805,601 | 89.51% |
| | | 22292 | Hanover Ins Co | 9,178,811 | 0.0170% | 10,088,622 | 1,750,358 | 17.35% |
| | | 10815 | Verlan Fire Ins Co MD | 1,271,386 | 0.0024% | 1,444,812 | 142,815 | 9.88% |
| | | 22306 | Massachusetts Bay Ins Co | 607,502 | 0.0011% | 663,808 | 243,118 | 36.62% |
| | | | | **34,934,401** | **0.0648%** | **28,738,740** | **16,941,892** | **58.95%** |
| 235 | 4254 | The Warranty Grp | | | | | | |
| | | 40827 | Virginia Surety Co Inc | 17,567,125 | 0.0326% | 11,253,214 | -278,105 | -2.47% |
| | | | | **17,567,125** | **0.0326%** | **11,253,214** | **-278,105** | **-2.47%** |
| 236 | 3098 | Tokio Marine Holdings Inc GRP | | | | | | |
| | | 12904 | Tokio Marine & Nichido Fire Ins Co | 136,670,720 | 0.2533% | 140,146,974 | 32,364,574 | 23.09% |
| | | 41238 | Trans Pacific Ins Co | 9,117,747 | 0.0169% | 9,368,487 | 5,204,750 | 55.56% |
| | | | | **145,788,467** | **0.2702%** | **149,515,461** | **37,569,324** | **25.13%** |
| 237 | 161 | TOPA EQUITIES LTD GRP | | | | | | |
| | | 18031 | Topa Ins Co | 98,192,247 | 0.1820% | 100,836,137 | 51,012,316 | 50.59% |
| | | | | **98,192,247** | **0.1820%** | **100,836,137** | **51,012,316** | **50.59%** |
| 238 | 3703 | Tower Grp | | | | | | |
| | | 44300 | Tower Ins Co Of NY | 106,690,411 | 0.1978% | 48,949,959 | 22,752,732 | 46.48% |
| | | | | **106,690,411** | **0.1978%** | **48,949,959** | **22,752,732** | **46.48%** |
| 239 | 37621 | Toyota Motor Ins Co | | | | | | |
| | | 37621 | Toyota Motor Ins Co | 39,507,519 | 0.0732% | 29,274,785 | 18,523,863 | 63.28% |
| | | | | **39,507,519** | **0.0732%** | **29,274,785** | **18,523,863** | **63.28%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: TOTALS [35]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 240 | 3548 | Travelers Grp | | | | | | |
| | | 25674 | Travelers Property Cas Co Of Amer | 672,470,612 | 1.2466% | 697,503,103 | 203,185,791 | 29.13% |
| | | 25682 | Travelers Ind Co Of CT | 326,397,082 | 0.6050% | 323,618,900 | 189,417,229 | 58.53% |
| | | 19070 | Standard Fire Ins Co | 180,205,600 | 0.3340% | 180,435,418 | 79,423,774 | 44.02% |
| | | 24767 | St Paul Fire & Marine Ins Co | 155,273,601 | 0.2878% | 164,202,946 | 59,412,246 | 36.18% |
| | | 31194 | Travelers Cas & Surety Co Of Amer | 141,604,089 | 0.2625% | 142,273,246 | 61,080,199 | 42.93% |
| | | 36161 | Travelers Prop Cas Ins Co | 116,702,162 | 0.2163% | 117,895,555 | 59,856,865 | 50.77% |
| | | 19038 | Travelers Cas & Surety Co | 94,463,385 | 0.1751% | 86,472,508 | 58,720,076 | 67.91% |
| | | 24791 | St Paul Mercury Ins Co | 86,269,175 | 0.1599% | 81,875,742 | 40,781,779 | 49.81% |
| | | 36137 | Travelers Commercial Ins Co | 67,331,481 | 0.1248% | 42,219,079 | 22,511,561 | 53.32% |
| | | 25887 | US Fidelity & Guaranty Co | 55,893,870 | 0.1036% | 56,126,887 | -16,402,988 | -29.22% |
| | | 19046 | Travelers Cas Ins Co Of Amer | 46,620,790 | 0.0864% | 27,886,361 | 14,721,999 | 52.79% |
| | | 36463 | Discover Prop & Cas Ins Co | 40,287,945 | 0.0747% | 42,173,157 | 59,387,530 | 140.82% |
| | | 41483 | Farmington Cas Co | 32,787,244 | 0.0608% | 28,449,851 | 14,395,103 | 50.60% |
| | | 24015 | Northland Ins Co | 30,939,653 | 0.0574% | 30,957,183 | 18,394,573 | 59.42% |
| | | 36170 | Travelers Cas Co Of CT | 17,239,688 | 0.0320% | 15,752,962 | 8,314,723 | 52.78% |
| | | 35386 | Fidelity & Guar Ins Co | 6,147,718 | 0.0114% | 6,947,158 | 12,429,342 | 178.91% |
| | | 25658 | Travelers Ind Co | 1,678,353 | 0.0031% | 1,017,734 | -29,677,525 | -2916.04% |
| | | 24775 | St Paul Guardian Ins Co | 910,983 | 0.0017% | 1,279,074 | 344,705 | 26.95% |
| | | 22535 | Seaboard Surety Co | 521,587 | 0.0010% | 196,532 | -784,899 | -399.37% |
| | | 19224 | St Paul Protective Ins Co | 101,559 | 0.0002% | 95,386 | 6,005,841 | 6296.35% |
| | | 10819 | American Equity Specialty Ins Co | 45,984 | 0.0001% | 52,730 | -30,507 | -57.86% |
| | | 24031 | Northland Cas Co | 1,247 | 0.0000% | 58,785 | 43,359 | 73.76% |
| | | 41769 | Athena Assur Co | 1,215 | 0.0000% | -224 | -1,309,877 | 584766.52% |
| | | | | **2,073,895,023** | **3.8444%** | **2,047,490,073** | **860,220,899** | **42.01%** |
| 241 | 781 | UNION LABOR GRP | | | | | | |
| | | 37893 | Ullico Cas Co | 17,431,906 | 0.0323% | 16,001,038 | 11,629,434 | 72.68% |
| | | | | **17,431,906** | **0.0323%** | **16,001,038** | **11,629,434** | **72.68%** |
| 242 | 248 | UNITED FIRE & CAS GRP | | | | | | |
| | | 13021 | United Fire & Cas Co | 747,243 | 0.0014% | 2,452,202 | -159,000 | -6.48% |
| | | | | **747,243** | **0.0014%** | **2,452,202** | **-159,000** | **-6.48%** |
| 243 | 920 | UNITED NATL GRP | | | | | | |
| | | 42048 | Diamond State Ins Co | 7,029,330 | 0.0130% | 8,715,385 | 7,556,548 | 86.70% |
| | | 41335 | United Natl Specialty Ins Co | 1,335 | 0.0000% | 1,659 | -222,693 | -13423.33% |
| | | | | **7,030,665** | **0.0130%** | **8,717,044** | **7,333,855** | **84.13%** |
| 244 | 200 | UNITED SERV AUTOMOBILE ASSN GRP | | | | | | |
| | | 25941 | USAA | 526,127,632 | 0.9753% | 523,917,497 | 290,123,573 | 55.38% |
| | | 25968 | USAA Cas Ins Co | 473,594,899 | 0.8779% | 469,142,756 | 252,552,446 | 53.83% |
| | | 18600 | USAA General Ind Co | 32,771,066 | 0.0607% | 28,715,583 | 15,144,148 | 52.74% |
| | | 21253 | Garrison Prop & Cas Ins Co | 18,683,011 | 0.0346% | 14,695,918 | 10,379,768 | 70.63% |
| | | | | **1,051,176,608** | **1.9486%** | **1,036,471,754** | **568,199,935** | **54.82%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: TOTALS [35]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 245 | 215 | UNITRIN GRP | | | | | | |
| | | 19852 | Financial Ind Co | 218,645,991 | 0.4053% | 192,938,804 | 125,376,164 | 64.98% |
| | | 10914 | Kemper Independence Ins Co | 125,684,349 | 0.2330% | 127,668,887 | 52,826,094 | 41.38% |
| | | 10226 | Unitrin Direct Ins Co | 33,305,639 | 0.0617% | 34,546,001 | 25,494,409 | 73.80% |
| | | 31968 | Merastar Ins Co | 6,092,982 | 0.0113% | 6,314,984 | 3,528,733 | 55.88% |
| | | 14133 | Valley Ins Co | 3,105,522 | 0.0058% | 5,049,478 | -3,327,817 | -65.90% |
| | | 11142 | United Cas Ins Co Of Amer | 1,690,178 | 0.0031% | 1,693,386 | 190,857 | 11.27% |
| | | 16063 | Unitrin Auto & Home Ins Co | 1,153,509 | 0.0021% | 1,234,457 | 1,407,660 | 114.03% |
| | | 10915 | Unitrin Direct Property & Cas Co | 6,509 | 0.0000% | 6,509 | 207,268 | 3184.33% |
| | | | | **389,684,679** | **0.7224%** | **369,452,506** | **205,703,368** | **55.68%** |
| 246 | 29998 | Upper Hudson Natl Ins Co | | | | | | |
| | | 29998 | Upper Hudson Natl Ins Co | 1,500 | 0.0000% | 750 | 31 | 4.13% |
| | | | | **1,500** | **0.0000%** | **750** | **31** | **4.13%** |
| 247 | 28497 | Usplate Glass Ins Co | | | | | | |
| | | 28497 | Usplate Glass Ins Co | 459,556 | 0.0009% | 465,404 | 37,164 | 7.99% |
| | | | | **459,556** | **0.0009%** | **465,404** | **37,164** | **7.99%** |
| 248 | 201 | UTICA GRP | | | | | | |
| | | 25976 | Utica Mut Ins Co | 205,765 | 0.0004% | 229,502 | 1,003,422 | 437.22% |
| | | 25984 | Graphic Arts Mut Ins Co | 170,292 | 0.0003% | 169,197 | -51,138 | -30.22% |
| | | | | **376,057** | **0.0007%** | **398,699** | **952,284** | **238.85%** |
| 249 | 697 | VAN ENT GRP | | | | | | |
| | | 37060 | Old United Cas Co | 9,421,522 | 0.0175% | 10,106,792 | 5,529,235 | 54.71% |
| | | | | **9,421,522** | **0.0175%** | **10,106,792** | **5,529,235** | **54.71%** |
| 250 | 21172 | Vanliner Ins Co | | | | | | |
| | | 21172 | Vanliner Ins Co | 15,709,218 | 0.0291% | 15,052,397 | 4,549,907 | 30.23% |
| | | | | **15,709,218** | **0.0291%** | **15,052,397** | **4,549,907** | **30.23%** |
| 251 | 1179 | WAWANESA INS GRP | | | | | | |
| | | 10683 | Wawanesa General Ins Co | 238,992,873 | 0.4430% | 231,284,980 | 188,061,263 | 81.31% |
| | | 31526 | Wawanesa Mut Ins Co Us Branch | 56,561,696 | 0.1048% | 57,356,957 | 40,952,909 | 71.40% |
| | | | | **295,554,569** | **0.5479%** | **288,641,937** | **229,014,172** | **79.34%** |
| 252 | 471 | Wells Fargo Grp | | | | | | |
| | | 39039 | Rural Community Ins Co | 44,426,566 | 0.0824% | 45,142,789 | 27,766,914 | 61.51% |
| | | | | **44,426,566** | **0.0824%** | **45,142,789** | **27,766,914** | **61.51%** |
| 253 | 27502 | Western General Ins Co | | | | | | |
| | | 27502 | Western General Ins Co | 59,079,335 | 0.1095% | 75,795,662 | 44,118,160 | 58.21% |
| | | | | **59,079,335** | **0.1095%** | **75,795,662** | **44,118,160** | **58.21%** |
| 254 | 800 | WESTERN MUT INS GRP | | | | | | |
| | | 15776 | Residence Mut Ins Co | 38,867,491 | 0.0720% | 38,518,364 | 13,898,848 | 36.08% |
| | | 13625 | Western Mut Ins Co | 3,920,634 | 0.0073% | 4,066,682 | 1,194,985 | 29.38% |
| | | | | **42,788,125** | **0.0793%** | **42,585,046** | **15,093,833** | **35.44%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: TOTALS [35]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 255 | 2898 | | Western Serv Contract Grp | | | | | |
| | | 37850 | Pacific Specialty Ins Co | 109,882,589 | 0.2037% | 106,837,049 | 35,289,544 | 33.03% |
| | | | | **109,882,589** | **0.2037%** | **106,837,049** | **35,289,544** | **33.03%** |
| 256 | 10935 | | Western Underwriters Ins Co | | | | | |
| | | 10935 | Western Underwriters Ins Co | 348,651 | 0.0006% | 149,654 | 0 | 0.00% |
| | | | | **348,651** | **0.0006%** | **149,654** | **0** | **0.00%** |
| 257 | 866 | | WESTERN WORLD GRP | | | | | |
| | | 40436 | Stratford Ins Co | 2,143,407 | 0.0040% | 2,270,000 | 846,376 | 37.29% |
| | | | | **2,143,407** | **0.0040%** | **2,270,000** | **846,376** | **37.29%** |
| 258 | 228 | | WESTFIELD Grp | | | | | |
| | | 24120 | Westfield Natl Ins Co | 1,741,494 | 0.0032% | 4,077,609 | -218,831 | -5.37% |
| | | | | **1,741,494** | **0.0032%** | **4,077,609** | **-218,831** | **-5.37%** |
| 259 | 1129 | | WHITE MOUNTAINS GRP | | | | | |
| | | 30210 | Esurance Prop & Cas Ins Co | 194,705,984 | 0.3609% | 193,390,672 | 112,359,506 | 58.10% |
| | | 20621 | OneBeacon Amer Ins Co | 77,741,143 | 0.1441% | 75,440,676 | 29,270,073 | 38.80% |
| | | 20648 | Employers Fire Ins Co | 66,636,760 | 0.1235% | 56,322,663 | 26,346,407 | 46.78% |
| | | 21970 | OneBeacon Ins Co | 27,900,858 | 0.0517% | 27,451,673 | 23,454,639 | 85.44% |
| | | 38369 | Northern Assur Co Of Amer | 12,344,688 | 0.0229% | 12,873,517 | 6,086,897 | 47.28% |
| | | 37915 | Essentia Ins Co | 11,243,122 | 0.0208% | 4,161,367 | 2,018,212 | 48.50% |
| | | 21962 | Pennsylvania Gen Ins Co | 3,173,405 | 0.0059% | 1,670,368 | 14,898,824 | 891.95% |
| | | 34460 | Autoone Ins Co | 2,515,226 | 0.0047% | 2,684,444 | 1,957,829 | 72.93% |
| | | 21946 | Camden Fire Ins Assoc | 249,670 | 0.0005% | 272,752 | 31,740 | 11.64% |
| | | | | **396,510,856** | **0.7350%** | **374,268,132** | **216,424,127** | **57.83%** |
| 260 | 273 | | WORKMENS GRP | | | | | |
| | | 13250 | Workmens Auto Ins Co | 31,525,285 | 0.0584% | 34,156,077 | 20,843,023 | 61.02% |
| | | | | **31,525,285** | **0.0584%** | **34,156,077** | **20,843,023** | **61.02%** |
| 261 | 98 | | WR Berkley Corp GRP | | | | | |
| | | 10510 | Carolina Cas Ins Co | 83,125,609 | 0.1541% | 85,746,148 | 52,019,205 | 60.67% |
| | | 10900 | Preferred Employers Ins Co | 65,443,473 | 0.1213% | 68,544,277 | 2,689,511 | 3.92% |
| | | 36684 | Riverport Ins Co | 20,634,064 | 0.0382% | 21,506,076 | 7,467,044 | 34.72% |
| | | 40045 | Starnet Ins Co | 19,261,267 | 0.0357% | 20,134,021 | 7,253,993 | 36.03% |
| | | 25224 | Great Divide Ins Co | 15,292,357 | 0.0283% | 13,561,964 | 7,142,031 | 52.66% |
| | | 23612 | Midwest Employers Cas Co | 5,615,766 | 0.0104% | 7,765,466 | 11,580,656 | 149.13% |
| | | | | **209,372,536** | **0.3881%** | **217,257,952** | **88,152,440** | **40.58%** |
| 262 | 1285 | | XL AMER GRP | | | | | |
| | | 37885 | XL Specialty Ins Co | 159,240,098 | 0.2952% | 165,802,918 | 69,818,245 | 42.11% |
| | | 22322 | Greenwich Ins Co | 106,953,980 | 0.1983% | 106,547,920 | 55,041,051 | 51.66% |
| | | 24554 | XL Ins Amer Inc | 50,823,849 | 0.0942% | 40,424,370 | 17,934,609 | 44.37% |
| | | | | **317,017,927** | **0.5877%** | **312,775,208** | **142,793,905** | **45.65%** |
| 263 | 669 | | ZALE CORP GRP | | | | | |
| | | 30325 | Zale Ind Co | 318,981 | 0.0006% | 318,981 | 58,380 | 18.30% |
| | | | | **318,981** | **0.0006%** | **318,981** | **58,380** | **18.30%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

## Line of Business: TOTALS [35]

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 264 | 336 | ZENITH NATL INS GRP | | | | | | |
| | | 13269 | Zenith Ins Co | 246,820,514 | 0.4575% | 252,123,827 | 34,930,079 | 13.85% |
| | | 30120 | Znat Ins Co | 78,548,976 | 0.1456% | 81,490,485 | 30,331,393 | 37.22% |
| | | | | **325,369,490** | **0.6031%** | **333,614,312** | **65,261,472** | **19.56%** |
| 265 | 212 | ZURICH INS GRP | | | | | | |
| | | 21687 | Mid Century Ins Co | 1,493,950,907 | 2.7693% | 1,336,637,089 | 829,078,216 | 62.03% |
| | | 21652 | Farmers Ins Exch | 1,225,309,941 | 2.2714% | 1,304,065,326 | 555,876,823 | 42.63% |
| | | 21660 | Fire Ins Exch | 965,308,338 | 1.7894% | 997,495,239 | 433,352,238 | 43.44% |
| | | 16535 | Zurich American Ins Co | 559,140,975 | 1.0365% | 557,815,144 | 397,070,014 | 71.18% |
| | | 21709 | Truck Ins Exch | 353,983,570 | 0.6562% | 354,095,855 | 122,556,544 | 34.61% |
| | | 21326 | Empire Fire & Marine Ins Co | 215,723,822 | 0.3999% | 215,294,367 | 41,740,728 | 19.39% |
| | | 25089 | Coast Natl Ins Co | 194,131,672 | 0.3599% | 205,380,787 | 103,155,737 | 50.23% |
| | | 11185 | Foremost Ins Co | 136,781,202 | 0.2536% | 131,363,360 | 72,228,817 | 54.98% |
| | | 40142 | American Zurich Ins Co | 130,396,274 | 0.2417% | 96,548,531 | 47,681,402 | 49.39% |
| | | 26247 | American Guar & Liab Ins | 124,240,634 | 0.2303% | 118,845,767 | 114,573,017 | 96.40% |
| | | 39306 | Fidelity & Deposit Co Of MD | 80,954,542 | 0.1501% | 79,734,521 | -3,630,834 | -4.55% |
| | | 41181 | Universal Underwriters Ins Co | 68,209,469 | 0.1264% | 70,923,998 | 45,020,515 | 63.48% |
| | | 19305 | Assurance Co Of Amer | 54,155,292 | 0.1004% | 47,846,507 | 25,158,229 | 52.58% |
| | | 19356 | Maryland Cas Co | 36,739,917 | 0.0681% | 43,709,457 | 42,249,179 | 96.66% |
| | | 19372 | Northern Ins Co Of NY | 34,013,825 | 0.0631% | 23,711,578 | 11,301,453 | 47.66% |
| | | 10317 | Neighborhood Spirit Prop & Cas Co | 23,725,117 | 0.0440% | 24,383,536 | 13,177,647 | 54.04% |
| | | 27855 | Zurich American Ins Co Of IL | 17,986,453 | 0.0333% | 36,362,595 | 29,318,576 | 80.63% |
| | | 10318 | Exact Prop & Cas Co Inc | 11,172,811 | 0.0207% | 11,702,531 | 4,436,800 | 37.91% |
| | | 11800 | Foremost Prop & Cas Ins Co | 9,951,355 | 0.0184% | 9,656,152 | 9,052,674 | 93.75% |
| | | 10315 | Civic Prop & Cas Co | 9,016,126 | 0.0167% | 9,179,374 | 3,339,521 | 36.38% |
| | | 43699 | American Federation Ins Co | 6,362,969 | 0.0118% | 6,538,923 | 3,587,971 | 54.87% |
| | | 34347 | Colonial Amer Cas & Surety Co | 984,797 | 0.0018% | 1,000,969 | 137,580 | 13.74% |
| | | 34649 | Centre Ins Co | 140,248 | 0.0003% | 144,352 | 2,835,828 | 1964.52% |
| | | 10873 | Farmers Reins Co | 50 | 0.0000% | 50 | 0 | 0.00% |
| | | | | **5,752,380,306** | **10.6632%** | **5,682,436,008** | **2,903,298,675** | **51.09%** |
| | | | **Line Total:** | **53,945,980,721** | **100.0000%** | **54,635,391,064** | **31,963,655,131** | **58.50%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

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

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 11711 | Access Ins Co | | | | | | |
| | | 11711 | Access Ins Co | 134,991,437 | 0.6849% | 99,982,531 | 61,370,796 | 61.38% |
| | | | | **134,991,437** | **0.6849%** | **99,982,531** | **61,370,796** | **61.38%** |
| 2 | 313 | AEGIS GRP | | | | | | |
| | | 33898 | Aegis Security Ins Co | 3,044,118 | 0.0154% | 3,045,094 | 1,405,455 | 46.15% |
| | | | | **3,044,118** | **0.0154%** | **3,045,094** | **1,405,455** | **46.15%** |
| 3 | 3596 | Affirmative Ins Grp | | | | | | |
| | | 42609 | Affirmative Ins Co | 29,928,657 | 0.1518% | 31,390,092 | 16,968,339 | 54.06% |
| | | | | **29,928,657** | **0.1518%** | **31,390,092** | **16,968,339** | **54.06%** |
| 4 | 10920 | Alliance United Ins Co | | | | | | |
| | | 10920 | Alliance United Ins Co | 53,536,005 | 0.2716% | 53,429,792 | 33,567,411 | 62.83% |
| | | | | **53,536,005** | **0.2716%** | **53,429,792** | **33,567,411** | **62.83%** |
| 5 | 761 | ALLIANZ INS GRP | | | | | | |
| | | 21873 | Firemans Fund Ins Co | 32,870,931 | 0.1668% | 32,765,168 | 29,804,451 | 90.96% |
| | | | | **32,870,931** | **0.1668%** | **32,765,168** | **29,804,451** | **90.96%** |
| 6 | 3239 | Allied World Assur Holding Grp | | | | | | |
| | | 22730 | Allied World Reins Co | 131,036 | 0.0007% | 94,143 | 65,886 | 69.99% |
| | | | | **131,036** | **0.0007%** | **94,143** | **65,886** | **69.99%** |
| 7 | 8 | ALLSTATE INS GRP | | | | | | |
| | | 19240 | Allstate Ind Co | 1,259,257,585 | 6.3891% | 1,288,199,742 | 771,179,699 | 59.86% |
| | | 19232 | Allstate Ins Co | 322,865,111 | 1.6381% | 354,278,784 | 149,927,177 | 42.32% |
| | | 10358 | Encompass Ins Co | 49,489,552 | 0.2511% | 59,014,951 | 28,866,946 | 48.91% |
| | | 17230 | Allstate Prop & Cas Ins Co | 8,073,143 | 0.0410% | 9,446,485 | 4,275,597 | 45.26% |
| | | 37907 | Deerbrook Ins Co | 7,197,916 | 0.0365% | 8,638,443 | 6,937,224 | 80.31% |
| | | | | **1,646,883,307** | **8.3558%** | **1,719,578,405** | **961,186,643** | **55.90%** |
| 8 | 84 | American Financial Grp | | | | | | |
| | | 32620 | National Interstate Ins Co | 2,716,976 | 0.0138% | 2,815,322 | 1,310,227 | 46.54% |
| | | 26344 | Great Amer Assur Co | 404,120 | 0.0021% | 374,110 | 394,284 | 105.39% |
| | | 16691 | Great Amer Ins Co | 282,365 | 0.0014% | 361,699 | 475,672 | 131.51% |
| | | 26832 | Great Amer Alliance Ins Co | 230,683 | 0.0012% | 246,203 | 107,609 | 43.71% |
| | | 33723 | Great Amer Spirit Ins Co | 5,146 | 0.0000% | 5,300 | -17,083 | -322.32% |
| | | | | **3,639,290** | **0.0185%** | **3,802,634** | **2,270,709** | **59.71%** |
| 9 | 3678 | American Independent Ins Grp | | | | | | |
| | | 39098 | Omni Ins Co | 552,277 | 0.0028% | 826,517 | 332,746 | 40.26% |
| | | | | **552,277** | **0.0028%** | **826,517** | **332,746** | **40.26%** |
| 10 | 12 | AMERICAN INTL GRP | | | | | | |
| | | 12963 | 21st Century Ins Co | 894,839,920 | 4.5401% | 926,639,740 | 547,396,320 | 59.07% |
| | | 23809 | Granite State Ins Co | 237,955,261 | 1.2073% | 282,888,078 | 222,834,739 | 78.77% |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

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

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| | | 43761 | American Intl Ins Co Of CA | 67,322,407 | 0.3416% | 78,679,292 | 44,965,669 | 57.15% |
| | | 19429 | Insurance Co Of The State Of PA | 39,644,354 | 0.2011% | 36,929,052 | 21,939,089 | 59.41% |
| | | 36404 | 21st Century Cas Co | 12,164,667 | 0.0617% | 12,981,686 | 5,229,592 | 40.28% |
| | | 34789 | AIG Centennial Ins Co | 28,539 | 0.0001% | 486,163 | 697,238 | 143.42% |
| | | 23841 | New Hampshire Ins Co | 14,000 | 0.0001% | 12 | -1,735 | -14458.33% |
| | | | | **1,251,969,148** | **6.3521%** | **1,338,604,023** | **843,060,912** | **62.98%** |
| 11 | 408 | AMERICAN NATL FIN GRP | | | | | | |
| | | 11048 | Pacific Prop & Cas Co | 15,612,056 | 0.0792% | 15,483,187 | 10,134,166 | 65.45% |
| | | | | **15,612,056** | **0.0792%** | **15,483,187** | **10,134,166** | **65.45%** |
| 12 | 1346 | AMERICAN SAFETY HOLDING GRP | | | | | | |
| | | 39969 | American Safety Cas Ins Co | 6,651 | 0.0000% | 6,651 | 80,645 | 1212.52% |
| | | | | **6,651** | **0.0000%** | **6,651** | **80,645** | **1212.52%** |
| 13 | 4 | Ameriprise Fin Grp | | | | | | |
| | | 29068 | IDS Prop Cas Ins Co | 186,145,440 | 0.9444% | 183,372,828 | 134,592,334 | 73.40% |
| | | | | **186,145,440** | **0.9444%** | **183,372,828** | **134,592,334** | **73.40%** |
| 14 | 28 | AMICA MUT GRP | | | | | | |
| | | 19976 | Amica Mut Ins Co | 45,279,460 | 0.2297% | 44,785,148 | 22,084,230 | 49.31% |
| | | | | **45,279,460** | **0.2297%** | **44,785,148** | **22,084,230** | **49.31%** |
| 15 | 4256 | Anchor Ins Holdings Grp | | | | | | |
| | | 40010 | Anchor Gen Ins Co | 59,527,385 | 0.3020% | 59,465,044 | 34,188,987 | 57.49% |
| | | | | **59,527,385** | **0.3020%** | **59,465,044** | **34,188,987** | **57.49%** |
| 16 | 1279 | Arch Ins Grp | | | | | | |
| | | 11150 | Arch Ins Co | 4,890,511 | 0.0248% | 5,353,427 | 2,060,272 | 38.49% |
| | | | | **4,890,511** | **0.0248%** | **5,353,427** | **2,060,272** | **38.49%** |
| 17 | 19 | Assurant Inc Grp | | | | | | |
| | | 10111 | American Bankers Ins Co Of FL | 3,948,949 | 0.0200% | 3,891,503 | 1,542,529 | 39.64% |
| | | 19615 | American Reliable Ins Co | 1,273,194 | 0.0065% | 1,317,374 | 562,194 | 42.68% |
| | | 42978 | American Security Ins Co | 312 | 0.0000% | 145,152 | -31,862 | -21.95% |
| | | | | **5,222,455** | **0.0265%** | **5,354,029** | **2,072,861** | **38.72%** |
| 18 | 24 | ATLANTIC CO GRP | | | | | | |
| | | 19909 | Centennial Ins Co | 107,024 | 0.0005% | 113,949 | 548,732 | 481.56% |
| | | 19895 | Atlantic Mut Ins Co | 49,896 | 0.0003% | 60,199 | 9,575 | 15.91% |
| | | | | **156,920** | **0.0008%** | **174,148** | **558,307** | **320.59%** |
| 19 | 1318 | Auto Club Enterprises Ins Grp | | | | | | |
| | | 15598 | Interins Exch Of The Automobile Club | 1,762,682,270 | 8.9433% | 1,773,950,668 | 945,173,449 | 53.28% |
| | | | | **1,762,682,270** | **8.9433%** | **1,773,950,668** | **945,173,449** | **53.28%** |
| 20 | 1330 | Balboa Ins Grp | | | | | | |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

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

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| | | 24813 | Balboa Ins Co | 26,720,511 | 0.1356% | 32,839,883 | 18,423,630 | 56.10% |
| | | 24821 | Meritplan Ins Co | 25,525,632 | 0.1295% | 29,773,276 | 18,127,117 | 60.88% |
| | | | | **52,246,143** | **0.2651%** | **62,613,159** | **36,550,747** | **58.38%** |
| 21 | 31 | | BERKSHIRE HATHAWAY GRP | | | | | |
| | | 35882 | Geico Gen Ins Co | 353,424,060 | 1.7932% | 341,397,996 | 208,468,165 | 61.06% |
| | | 22055 | Geico Ind Co | 175,585,577 | 0.8909% | 162,005,054 | 107,147,720 | 66.14% |
| | | 22063 | Government Employees Ins Co | 163,998,891 | 0.8321% | 160,845,998 | 94,204,123 | 58.57% |
| | | 41491 | Geico Cas Co | 129,327,516 | 0.6562% | 119,579,807 | 70,633,300 | 59.07% |
| | | | | **822,336,044** | **4.1723%** | **783,828,855** | **480,453,308** | **61.30%** |
| 22 | 33 | | CALIFORNIA CAS MGMT GRP | | | | | |
| | | 20117 | California Cas Ind Exch | 115,511,159 | 0.5861% | 117,576,968 | 62,294,141 | 52.98% |
| | | | | **115,511,159** | **0.5861%** | **117,576,968** | **62,294,141** | **52.98%** |
| 23 | 1278 | | CALIFORNIA STATE AUTO GRP | | | | | |
| | | 15539 | California State Auto Assn Inter Ins | 1,349,258,058 | 6.8457% | 1,424,394,363 | 733,969,759 | 51.53% |
| | | 37770 | Western United Ins Co | 74,338,258 | 0.3772% | 79,020,050 | 43,591,566 | 55.17% |
| | | 10921 | ACA Ins Co | 62,833,268 | 0.3188% | 61,542,181 | 40,192,740 | 65.31% |
| | | | | **1,486,429,584** | **7.5417%** | **1,564,956,594** | **817,754,065** | **52.25%** |
| 24 | 802 | | Capital Ins Grp | | | | | |
| | | 13544 | California Capital Ins Co | 39,436,963 | 0.2001% | 39,619,525 | 22,280,501 | 56.24% |
| | | 12890 | Eagle W Ins Co | 1,749,598 | 0.0089% | 1,761,134 | 1,048,003 | 59.51% |
| | | | | **41,186,561** | **0.2090%** | **41,380,659** | **23,328,504** | **56.38%** |
| 25 | 26905 | | Century Natl Ins Co | | | | | |
| | | 26905 | Century Natl Ins Co | 5,809,656 | 0.0295% | 5,722,493 | 2,081,241 | 36.37% |
| | | | | **5,809,656** | **0.0295%** | **5,722,493** | **2,081,241** | **36.37%** |
| 26 | 38 | | CHUBB & SON INC GRP | | | | | |
| | | 20281 | Federal Ins Co | 15,398,036 | 0.0781% | 7,645,827 | 2,448,911 | 32.03% |
| | | 35181 | Executive Risk Ind Inc | 71,906 | 0.0004% | 107,684 | 51,597 | 47.92% |
| | | 20397 | Vigilant Ins Co | 97 | 0.0000% | 97 | -34 | -35.05% |
| | | 20346 | Pacific Ind Co | 10 | 0.0000% | 10 | -8 | -80.00% |
| | | | | **15,470,049** | **0.0785%** | **7,753,618** | **2,500,466** | **32.25%** |
| 27 | 323 | | CIVIL SERV EMPLOYEE GRP | | | | | |
| | | 10693 | Civil Serv Employees Ins Co | 17,557,022 | 0.0891% | 17,967,046 | 7,148,601 | 39.79% |
| | | 18953 | CSE Safeguard Ins Co | 12,014,826 | 0.0610% | 11,827,611 | 5,973,948 | 50.51% |
| | | | | **29,571,848** | **0.1500%** | **29,794,657** | **13,122,549** | **44.04%** |
| 28 | 816 | | COMMERCE INC GRP | | | | | |
| | | 13161 | Commerce W Ins Co | 66,504,528 | 0.3374% | 53,588,998 | 28,750,192 | 53.65% |
| | | | | **66,504,528** | **0.3374%** | **53,588,998** | **28,750,192** | **53.65%** |
| 29 | 10783 | | Cornerstone Natl Ins Co | | | | | |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

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

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| | | 10783 | Cornerstone Natl Ins Co | 12,048,233 | 0.0611% | 6,719,093 | 4,782,549 | 71.18% |
| | | | | **12,048,233** | **0.0611%** | **6,719,093** | **4,782,549** | **71.18%** |
| 30 | 3489 | Delek Grp | | | | | | |
| | | 19216 | Southern Ins Co | 21,586,864 | 0.1095% | 15,484,163 | 10,710,249 | 69.17% |
| | | | | **21,586,864** | **0.1095%** | **15,484,163** | **10,710,249** | **69.17%** |
| 31 | 930 | DHC GRP | | | | | | |
| | | 23671 | National Amer Ins Co of CA | 4,541,695 | 0.0230% | 4,502,289 | 1,921,864 | 42.69% |
| | | 19269 | Danielson Natl Ins Co | 3,310,626 | 0.0168% | 3,257,218 | 2,227,902 | 68.40% |
| | | | | **7,852,321** | **0.0398%** | **7,759,507** | **4,149,766** | **53.48%** |
| 32 | 831 | DOCTORS CO GRP | | | | | | |
| | | 34495 | Doctors Co An Interins Exch | 69,475 | 0.0004% | 71,731 | 38,038 | 53.03% |
| | | | | **69,475** | **0.0004%** | **71,731** | **38,038** | **53.03%** |
| 33 | 57 | ELECTRIC INS GRP | | | | | | |
| | | 21261 | Electric Ins Co | 4,086,194 | 0.0207% | 4,193,509 | 2,103,417 | 50.16% |
| | | | | **4,086,194** | **0.0207%** | **4,193,509** | **2,103,417** | **50.16%** |
| 34 | 158 | FAIRFAX FIN GRP | | | | | | |
| | | 25054 | Hudson Ins Co | 24,757,350 | 0.1256% | 29,105,626 | 21,026,721 | 72.24% |
| | | | | **24,757,350** | **0.1256%** | **29,105,626** | **21,026,721** | **72.24%** |
| 35 | 670 | FIDELITY NATL FIN GRP | | | | | | |
| | | 25180 | Fidelity Natl Ins Co | 9,100,981 | 0.0462% | 9,134,743 | 5,333,044 | 58.38% |
| | | | | **9,100,981** | **0.0462%** | **9,134,743** | **5,333,044** | **58.38%** |
| 36 | 70 | FIRST AMER TITLE GRP | | | | | | |
| | | 37710 | First Amer Prop & Cas Ins Co | 106,169 | 0.0005% | 55,359 | 30,692 | 55.44% |
| | | | | **106,169** | **0.0005%** | **55,359** | **30,692** | **55.44%** |
| 37 | 1169 | GENERALI GRP | | | | | | |
| | | 11231 | Generali Us Branch | 67,212 | 0.0003% | 75,291 | -99,761 | -132.50% |
| | | | | **67,212** | **0.0003%** | **75,291** | **-99,761** | **-132.50%** |
| 38 | 79 | GMAC INS HOLDING GRP | | | | | | |
| | | 23728 | National Gen Ins Co | 107,976,226 | 0.5478% | 108,968,845 | 60,609,102 | 55.62% |
| | | 31488 | Integon Preferred Ins Co | 31,662,891 | 0.1606% | 34,471,197 | 23,385,340 | 67.84% |
| | | 38660 | MIC Gen Ins Corp | 14,944,698 | 0.0758% | 15,938,902 | 9,304,649 | 58.38% |
| | | 29742 | Integon Natl Ins Co | 207,811 | 0.0011% | 158,436 | 65,530 | 41.36% |
| | | 22004 | CIM Ins Corp | 14,586 | 0.0001% | 22,702 | -35,335 | -155.65% |
| | | | | **154,806,212** | **0.7854%** | **159,560,082** | **93,329,286** | **58.49%** |
| 39 | 83 | GRANGE INS GRP | | | | | | |
| | | 22101 | Grange Ins Assn | 9,951,976 | 0.0505% | 9,969,614 | 5,582,241 | 55.99% |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| | | | | **9,951,976** | **0.0505%** | **9,969,614** | **5,582,241** | **55.99%** |
| 40 | 303 | | GUIDEONE INS GRP | | | | | |
| | | 15032 | Guideone Mut Ins Co | 19,075 | 0.0001% | 20,033 | 7,528 | 37.58% |
| | | | | **19,075** | **0.0001%** | **20,033** | **7,528** | **37.58%** |
| 41 | 517 | | HANNOVER GRP | | | | | |
| | | 20532 | Clarendon Natl Ins Co | 1,541,194 | 0.0078% | 2,096,803 | 611,553 | 29.17% |
| | | 21806 | Harbor Specialty Ins Co | 416 | 0.0000% | 416 | -2,372,368 | 570280.77% |
| | | | | **1,541,610** | **0.0078%** | **2,097,219** | **-1,760,815** | **-83.96%** |
| 42 | 91 | | HARTFORD FIRE & CAS GRP | | | | | |
| | | 30104 | Hartford Underwriters Ins Co | 137,178,838 | 0.6960% | 137,779,004 | 78,491,517 | 56.97% |
| | | 29424 | Hartford Cas Ins Co | 86,644,557 | 0.4396% | 88,950,440 | 57,264,745 | 64.38% |
| | | 29459 | Twin City Fire Ins Co Co | 8,351,975 | 0.0424% | 9,618,635 | 4,621,771 | 48.05% |
| | | 19682 | Hartford Fire In Co | 264 | 0.0000% | 764 | 262,090 | 34304.97% |
| | | | | **232,175,634** | **1.1780%** | **236,348,843** | **140,640,123** | **59.51%** |
| 43 | 300 | | HORACE MANN GRP | | | | | |
| | | 22578 | Horace Mann Ins Co | 23,663,847 | 0.1201% | 22,996,782 | 14,672,730 | 63.80% |
| | | 22756 | Horace Mann Prop & Cas Ins Co | 7,486,504 | 0.0380% | 7,799,719 | 3,941,187 | 50.53% |
| | | | | **31,150,351** | **0.1580%** | **30,796,501** | **18,613,917** | **60.44%** |
| 44 | 225 | | IAT Reins Co Grp | | | | | |
| | | 23248 | Occidental Fire & Cas Co Of NC | 13,894,452 | 0.0705% | 14,465,484 | 9,417,633 | 65.10% |
| | | | | **13,894,452** | **0.0705%** | **14,465,484** | **9,417,633** | **65.10%** |
| 45 | 922 | | ICW GRP | | | | | |
| | | 40029 | Explorer Ins Co | 62,377,700 | 0.3165% | 54,911,108 | 26,649,298 | 48.53% |
| | | 27847 | Insurance Co Of The West | 10,499,454 | 0.0533% | 11,097,937 | 7,002,267 | 63.10% |
| | | | | **72,877,154** | **0.3698%** | **66,009,045** | **33,651,565** | **50.98%** |
| 46 | 3495 | | Infinity Prop & Cas Ins Grp | | | | | |
| | | 22268 | Infinity Ins Co | 443,393,469 | 2.2496% | 455,436,532 | 260,671,167 | 57.24% |
| | | 11738 | Infinity Auto Ins Co | 8,146,750 | 0.0413% | 9,825,736 | 5,124,334 | 52.15% |
| | | 10068 | Hillstar Ins Co | 6,011,997 | 0.0305% | 8,713,178 | 4,995,309 | 57.33% |
| | | 20260 | Infinity Select Ins Co | 4,795,432 | 0.0243% | 5,209,001 | 2,254,863 | 43.29% |
| | | | | **462,347,648** | **2.3458%** | **479,184,447** | **273,045,673** | **56.98%** |
| 47 | 9 | | JPMorgan Chase & Co Grp | | | | | |
| | | 12832 | Personal Express Ins Co | 8,866,122 | 0.0450% | 6,525,747 | 3,033,356 | 46.48% |
| | | 22985 | Sequoia Ins Co | 33,990 | 0.0002% | 2,761,964 | 1,902,468 | 68.88% |
| | | | | **8,900,112** | **0.0452%** | **9,287,711** | **4,935,824** | **53.14%** |
| 48 | 1326 | | KINGSWAY GRP | | | | | |
| | | 33650 | Mendota Ins Co | 20,414,927 | 0.1036% | 20,338,517 | 12,511,982 | 61.52% |
| | | 33855 | Lincoln Gen Ins Co | 14,818,984 | 0.0752% | 27,746,900 | 17,733,598 | 63.91% |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

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| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| | | 42862 | Universal Cas Co | 3,752,766 | 0.0190% | 2,202,565 | 1,681,775 | 76.36% |
| | | | | **38,986,677** | **0.1978%** | **50,287,982** | **31,927,355** | **63.49%** |
| 49 | 456 | LANCER FINANCIAL GRP | | | | | | |
| | | 26077 | Lancer Ins Co | 157,621 | 0.0008% | 157,621 | 67,970 | 43.12% |
| | | | | **157,621** | **0.0008%** | **157,621** | **67,970** | **43.12%** |
| 50 | 111 | LIBERTY MUT GRP | | | | | | |
| | | 24740 | Safeco Ins Co Of Amer | 324,434,407 | 1.6461% | 325,744,496 | 180,143,572 | 55.30% |
| | | 23035 | Liberty Mut Fire Ins Co | 269,852,729 | 1.3691% | 266,665,533 | 155,173,179 | 58.19% |
| | | 37214 | American States Preferred Ins Co | 37,510,485 | 0.1903% | 37,500,677 | 20,752,048 | 55.34% |
| | | 39012 | Safeco Ins Co Of IL | 2,811,604 | 0.0143% | 2,218,158 | 1,037,318 | 46.76% |
| | | 24724 | First Natl Ins Co Of Amer | 1,959,246 | 0.0099% | 2,003,644 | 598,711 | 29.88% |
| | | | | **636,568,471** | **3.2297%** | **634,132,508** | **357,704,828** | **56.41%** |
| 51 | 4381 | Lightyear Delos Grp | | | | | | |
| | | 35408 | Delos Ins Co | 14,168,380 | 0.0719% | 9,673,457 | 6,451,951 | 66.70% |
| | | | | **14,168,380** | **0.0719%** | **9,673,457** | **6,451,951** | **66.70%** |
| 52 | 3702 | Loya Grp | | | | | | |
| | | 12589 | Loya Cas Ins Co | 33,806,883 | 0.1715% | 31,101,981 | 18,737,455 | 60.25% |
| | | | | **33,806,883** | **0.1715%** | **31,101,981** | **18,737,455** | **60.25%** |
| 53 | 785 | MARKEL CORP GRP | | | | | | |
| | | 28932 | Markel Amer Ins Co | 2,079,004 | 0.0105% | 2,156,921 | 1,098,581 | 50.93% |
| | | | | **2,079,004** | **0.0105%** | **2,156,921** | **1,098,581** | **50.93%** |
| 54 | 748 | Meadowbrook Ins Grp | | | | | | |
| | | 21903 | Procentury Ins Co | 9,787 | 0.0000% | 1,370 | -52,307 | -3818.03% |
| | | | | **9,787** | **0.0000%** | **1,370** | **-52,307** | **-3818.03%** |
| 55 | 660 | MERCURY GEN GRP | | | | | | |
| | | 27553 | Mercury Ins Co | 1,304,228,861 | 6.6172% | 1,318,374,162 | 767,017,482 | 58.18% |
| | | 11908 | Mercury Cas Co | 360,231,074 | 1.8277% | 372,292,748 | 213,177,948 | 57.26% |
| | | 38342 | California Automobile Ins Co | 177,669,449 | 0.9014% | 185,193,548 | 113,223,589 | 61.14% |
| | | | | **1,842,129,384** | **9.3464%** | **1,875,860,458** | **1,093,419,019** | **58.29%** |
| 56 | 241 | METROPOLITAN GRP | | | | | | |
| | | 25321 | Metropolitan Drt Prop & Cas Ins Co | 71,333,416 | 0.3619% | 71,103,084 | 37,651,875 | 52.95% |
| | | | | **71,333,416** | **0.3619%** | **71,103,084** | **37,651,875** | **52.95%** |
| 57 | 40150 | MGA Ins Co Inc | | | | | | |
| | | 40150 | MGA Ins Co Inc | 2,163,675 | 0.0110% | 3,082,054 | 1,505,764 | 48.86% |
| | | | | **2,163,675** | **0.0110%** | **3,082,054** | **1,505,764** | **48.86%** |
| 58 | 361 | Munich Re Grp | | | | | | |
| | | 23469 | American Modern Home Ins Co | 8,665,940 | 0.0440% | 9,686,449 | 5,109,014 | 52.74% |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

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

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| | | 23450 | American Family Home Ins Co | 173,220 | 0.0009% | 38,127 | 15,127 | 39.68% |
| | | | | **8,839,160** | **0.0448%** | **9,724,576** | **5,124,141** | **52.69%** |
| 59 | 19119 | National Unity Ins Co | | | | | | |
| | | 19119 | National Unity Ins Co | 322,456 | 0.0016% | 318,007 | 78,744 | 24.76% |
| | | | | **322,456** | **0.0016%** | **318,007** | **78,744** | **24.76%** |
| 60 | 13127 | Nations Ins Co | | | | | | |
| | | 13127 | Nations Ins Co | 5,158,751 | 0.0262% | 2,179,629 | 1,352,300 | 62.04% |
| | | | | **5,158,751** | **0.0262%** | **2,179,629** | **1,352,300** | **62.04%** |
| 61 | 140 | NATIONWIDE CORP GRP | | | | | | |
| | | 19100 | Amco Ins Co | 202,984,551 | 1.0299% | 187,464,798 | 127,062,460 | 67.78% |
| | | 42889 | Victoria Fire & Cas Co | 118,450,169 | 0.6010% | 114,436,640 | 73,687,727 | 64.39% |
| | | 25453 | Nationwide Ins Co Of Amer | 99,897,592 | 0.5068% | 89,112,126 | 58,282,836 | 65.40% |
| | | 42579 | Allied Prop & Cas Ins Co | 99,225,315 | 0.5034% | 96,734,898 | 57,674,725 | 59.62% |
| | | 42587 | Depositors Ins Co | 10,392,528 | 0.0527% | 11,283,611 | 7,535,812 | 66.79% |
| | | 13242 | Titan Ind Co | 139,279 | 0.0007% | -378,164 | 6,068 | -1.60% |
| | | | | **531,089,434** | **2.6946%** | **498,653,909** | **324,249,628** | **65.02%** |
| 62 | 27073 | Nipponkoa Ins Co Ltd US Br | | | | | | |
| | | 27073 | Nipponkoa Ins Co Ltd US Br | 98,513 | 0.0005% | 160,845 | 51,617 | 32.09% |
| | | | | **98,513** | **0.0005%** | **160,845** | **51,617** | **32.09%** |
| 63 | 4051 | Ocean Harbor Grp | | | | | | |
| | | 12360 | Ocean Harbor Cas Ins Co | 8,698,571 | 0.0441% | 9,069,173 | 8,077,277 | 89.06% |
| | | | | **8,698,571** | **0.0441%** | **9,069,173** | **8,077,277** | **89.06%** |
| 64 | 645 | OREGON MUT GRP | | | | | | |
| | | 14907 | Oregon Mut Ins Co | 3,302,039 | 0.0168% | 2,935,179 | 1,345,940 | 45.86% |
| | | | | **3,302,039** | **0.0168%** | **2,935,179** | **1,345,940** | **45.86%** |
| 65 | 40550 | Pacific Pioneer Ins Co | | | | | | |
| | | 40550 | Pacific Pioneer Ins Co | 237,796 | 0.0012% | 259,436 | 200,735 | 77.37% |
| | | | | **237,796** | **0.0012%** | **259,436** | **200,735** | **77.37%** |
| 66 | 11835 | Paris Re Amer Ins Co | | | | | | |
| | | 11835 | Paris Re Amer Ins Co | 273,652 | 0.0014% | 388,430 | 468,373 | 120.58% |
| | | | | **273,652** | **0.0014%** | **388,430** | **468,373** | **120.58%** |
| 67 | 3638 | PGC Holding Corp Grp | | | | | | |
| | | 37648 | Permanent Gen Assur Corp | 58,622,975 | 0.2974% | 62,331,845 | 35,186,950 | 56.45% |
| | | | | **58,622,975** | **0.2974%** | **62,331,845** | **35,186,950** | **56.45%** |
| 68 | 677 | Philadelphia Consolidated Holding Grp | | | | | | |
| | | 18058 | Philadelphia Ind Ins Co | 4,593,834 | 0.0233% | 4,294,088 | 2,947,182 | 68.63% |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| | | | | **4,593,834** | **0.0233%** | **4,294,088** | **2,947,182** | **68.63%** |
| 69 | 155 | PROGRESSIVE GRP | | | | | | |
| | | 44288 | Progressive Choice Ins Co | 419,956,821 | 2.1307% | 423,171,518 | 243,238,034 | 57.48% |
| | | 27804 | Progressive West Ins Co | 310,091,956 | 1.5733% | 329,637,244 | 186,481,029 | 56.57% |
| | | 24260 | Progressive Cas Ins Co | 54,408,049 | 0.2760% | 50,480,566 | 29,372,407 | 58.19% |
| | | 16322 | Progressive Direct Ins Co | 18,801,761 | 0.0954% | 16,699,786 | 10,914,193 | 65.36% |
| | | 11851 | Progressive Advanced Ins Co | 148,301 | 0.0008% | 150,737 | -14,341 | -9.51% |
| | | | | **803,406,888** | **4.0762%** | **820,139,851** | **469,991,322** | **57.31%** |
| 70 | 796 | QBE INS GRP | | | | | | |
| | | 39217 | QBE Ins Corp | 46,182,340 | 0.2343% | 48,620,706 | 34,907,099 | 71.79% |
| | | 25747 | Unigard Ins Co | 14,598,523 | 0.0741% | 14,847,354 | 6,826,161 | 45.98% |
| | | 37257 | Praetorian Ins Co | 6,602,064 | 0.0335% | 5,676,815 | 1,125,399 | 19.82% |
| | | 37303 | Redland Ins Co | 3,426,861 | 0.0174% | 5,458,319 | 2,143,397 | 39.27% |
| | | | | **70,809,788** | **0.3593%** | **74,603,194** | **45,002,056** | **60.32%** |
| 71 | 1234 | RESPONSE INS GRP | | | | | | |
| | | 10970 | Response Ind Co Of CA | 1,899,301 | 0.0096% | 1,850,871 | 1,440,012 | 77.80% |
| | | 43044 | Response Ins Co | 1,663,296 | 0.0084% | 1,576,653 | 1,033,352 | 65.54% |
| | | 26050 | Response Worldwide Ins Co | 1,562,110 | 0.0079% | 1,689,602 | 920,800 | 54.50% |
| | | | | **5,124,707** | **0.0260%** | **5,117,126** | **3,394,164** | **66.33%** |
| 72 | 257 | SAFEWAY INS GRP | | | | | | |
| | | 12521 | Safeway Ins Co | 39,949,310 | 0.2027% | 38,794,277 | 22,186,489 | 57.19% |
| | | 10939 | Safeway Direct Ins Co | 1,875,838 | 0.0095% | 1,998,966 | 1,593,376 | 79.71% |
| | | | | **41,825,148** | **0.2122%** | **40,793,243** | **23,779,865** | **58.29%** |
| 73 | 169 | SENTRY INS GRP | | | | | | |
| | | 13137 | Viking Ins Co Of WI | 146,052,552 | 0.7410% | 144,435,353 | 77,883,228 | 53.92% |
| | | | | **146,052,552** | **0.7410%** | **144,435,353** | **77,883,228** | **53.92%** |
| 74 | 3219 | Sompo Japan Ins Grp | | | | | | |
| | | 11126 | Sompo Japan Ins Co of Amer | 4,804 | 0.0000% | 32,226 | 5,257 | 16.31% |
| | | | | **4,804** | **0.0000%** | **32,226** | **5,257** | **16.31%** |
| 75 | 176 | STATE FARM GRP | | | | | | |
| | | 25178 | State Farm Mut Auto Ins Co | 2,536,911,673 | 12.8715% | 2,513,864,675 | 1,566,894,364 | 62.33% |
| | | | | **2,536,911,673** | **12.8715%** | **2,513,864,675** | **1,566,894,364** | **62.33%** |
| 76 | 93 | STATE NATL GRP | | | | | | |
| | | 12831 | State Natl Ins Co Inc | 5,433,266 | 0.0276% | 6,801,740 | 3,607,403 | 53.04% |
| | | | | **5,433,266** | **0.0276%** | **6,801,740** | **3,607,403** | **53.04%** |
| 77 | 12878 | Sterling Cas Ins Co | | | | | | |
| | | 12878 | Sterling Cas Ins Co | 21,872,666 | 0.1110% | 27,177,387 | 13,898,522 | 51.14% |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

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

### *Sorted by Group Name*

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| | | | | **21,872,666** | **0.1110%** | **27,177,387** | **13,898,522** | **51.14%** |
| 78 | 88 | | The Hanover Ins Grp | | | | | |
| | | 22292 | Hanover Ins Co | 39,660 | 0.0002% | 45,531 | 7,995 | 17.56% |
| | | | | **39,660** | **0.0002%** | **45,531** | **7,995** | **17.56%** |
| 79 | 4254 | | The Warranty Grp | | | | | |
| | | 40827 | Virginia Surety Co Inc | 1,725,103 | 0.0088% | 1,483,548 | 896,435 | 60.43% |
| | | | | **1,725,103** | **0.0088%** | **1,483,548** | **896,435** | **60.43%** |
| 80 | 3098 | | Tokio Marine Holdings Inc GRP | | | | | |
| | | 12904 | Tokio Marine & Nichido Fire Ins Co | 11,186,546 | 0.0568% | 11,956,278 | 4,378,102 | 36.62% |
| | | | | **11,186,546** | **0.0568%** | **11,956,278** | **4,378,102** | **36.62%** |
| 81 | 161 | | TOPA EQUITIES LTD GRP | | | | | |
| | | 18031 | Topa Ins Co | 29,457,010 | 0.1495% | 30,189,242 | 23,371,230 | 77.42% |
| | | | | **29,457,010** | **0.1495%** | **30,189,242** | **23,371,230** | **77.42%** |
| 82 | 3548 | | Travelers Grp | | | | | |
| | | 19070 | Standard Fire Ins Co | 129,405,706 | 0.6566% | 121,510,728 | 63,567,658 | 52.31% |
| | | 24015 | Northland Ins Co | 21,793 | 0.0001% | 27,586 | 49,950 | 181.07% |
| | | | | **129,427,499** | **0.6567%** | **121,538,314** | **63,617,608** | **52.34%** |
| 83 | 200 | | UNITED SERV AUTOMOBILE ASSN GRP | | | | | |
| | | 25968 | USAA Cas Ins Co | 329,967,051 | 1.6741% | 329,011,149 | 188,576,764 | 57.32% |
| | | 25941 | USAA | 325,216,515 | 1.6500% | 325,408,868 | 196,996,143 | 60.54% |
| | | 18600 | USAA General Ind Co | 24,995,659 | 0.1268% | 22,365,869 | 13,928,039 | 62.27% |
| | | 21253 | Garrison Prop & Cas Ins Co | 13,366,200 | 0.0678% | 11,085,143 | 8,239,602 | 74.33% |
| | | | | **693,545,425** | **3.5188%** | **687,871,029** | **407,740,548** | **59.28%** |
| 84 | 215 | | UNITRIN GRP | | | | | |
| | | 19852 | Financial Ind Co | 185,636,732 | 0.9419% | 156,591,629 | 103,233,513 | 65.93% |
| | | 10914 | Kemper Independence Ins Co | 60,205,182 | 0.3055% | 61,336,469 | 31,755,842 | 51.77% |
| | | 10226 | Unitrin Direct Ins Co | 33,305,639 | 0.1690% | 34,546,001 | 25,494,409 | 73.80% |
| | | 31968 | Merastar Ins Co | 5,519,926 | 0.0280% | 5,721,115 | 3,202,232 | 55.97% |
| | | 16063 | Unitrin Auto & Home Ins Co | 746,373 | 0.0038% | 803,698 | 433,507 | 53.94% |
| | | 10915 | Unitrin Direct Property & Cas Co | 6,509 | 0.0000% | 6,509 | 207,268 | 3184.33% |
| | | | | **285,420,361** | **1.4481%** | **259,005,421** | **164,326,771** | **63.45%** |
| 85 | 201 | | UTICA GRP | | | | | |
| | | 25976 | Utica Mut Ins Co | 127 | 0.0000% | 566 | -38 | -6.71% |
| | | | | **127** | **0.0000%** | **566** | **-38** | **-6.71%** |
| 86 | 1179 | | WAWANESA INS GRP | | | | | |
| | | 10683 | Wawanesa General Ins Co | 216,848,572 | 1.1002% | 209,294,425 | 173,053,662 | 82.68% |
| | | 31526 | Wawanesa Mut Ins Co Us Branch | 52,388,648 | 0.2658% | 53,121,847 | 37,340,044 | 70.29% |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| | | | | **269,237,220** | **1.3660%** | **262,416,272** | **210,393,706** | **80.18%** |
| 87 | 27502 | Western General Ins Co | | | | | | |
| | | 27502 | Western General Ins Co | 42,137,767 | 0.2138% | 55,681,183 | 35,625,120 | 63.98% |
| | | | | **42,137,767** | **0.2138%** | **55,681,183** | **35,625,120** | **63.98%** |
| 88 | 2898 | Western Serv Contract Grp | | | | | | |
| | | 37850 | Pacific Specialty Ins Co | 18,772,103 | 0.0952% | 18,553,960 | 6,077,463 | 32.76% |
| | | | | **18,772,103** | **0.0952%** | **18,553,960** | **6,077,463** | **32.76%** |
| 89 | 1129 | WHITE MOUNTAINS GRP | | | | | | |
| | | 30210 | Esurance Prop & Cas Ins Co | 192,624,717 | 0.9773% | 191,309,406 | 112,220,689 | 58.66% |
| | | 37915 | Essentia Ins Co | 10,521,096 | 0.0534% | 3,865,044 | 1,962,683 | 50.78% |
| | | 34460 | Autoone Ins Co | 2,515,226 | 0.0128% | 2,684,444 | 2,028,328 | 75.56% |
| | | 20648 | Employers Fire Ins Co | 1,513,674 | 0.0077% | 1,092,282 | 435,063 | 39.83% |
| | | 21962 | Pennsylvania Gen Ins Co | 1,324 | 0.0000% | 1,324 | -63,384 | -4787.31% |
| | | 20621 | OneBeacon Amer Ins Co | 236 | 0.0000% | -153 | 0 | 0.00% |
| | | | | **207,176,273** | **1.0511%** | **198,952,347** | **116,583,379** | **58.60%** |
| 90 | 273 | WORKMENS GRP | | | | | | |
| | | 13250 | Workmens Auto Ins Co | 28,272,550 | 0.1434% | 30,770,882 | 19,157,939 | 62.26% |
| | | | | **28,272,550** | **0.1434%** | **30,770,882** | **19,157,939** | **62.26%** |
| 91 | 98 | WR Berkley Corp GRP | | | | | | |
| | | 40045 | Starnet Ins Co | 559,150 | 0.0028% | 1,145,590 | 14,125 | 1.23% |
| | | | | **559,150** | **0.0028%** | **1,145,590** | **14,125** | **1.23%** |
| 92 | 1285 | XL AMER GRP | | | | | | |
| | | 22322 | Greenwich Ins Co | 415,623 | 0.0021% | 553,099 | -1,693,310 | -306.15% |
| | | | | **415,623** | **0.0021%** | **553,099** | **-1,693,310** | **-306.15%** |
| 93 | 212 | ZURICH INS GRP | | | | | | |
| | | 21687 | Mid Century Ins Co | 1,055,031,076 | 5.3529% | 972,677,280 | 589,982,654 | 60.66% |
| | | 21652 | Farmers Ins Exch | 868,304,567 | 4.4055% | 937,976,135 | 453,972,929 | 48.40% |
| | | 25089 | Coast Natl Ins Co | 194,130,140 | 0.9850% | 205,378,713 | 103,148,772 | 50.22% |
| | | 11185 | Foremost Ins Co | 39,844,049 | 0.2022% | 39,063,628 | 20,726,890 | 53.06% |
| | | 43699 | American Federation Ins Co | 794,268 | 0.0040% | 872,707 | 509,324 | 58.36% |
| | | 11800 | Foremost Prop & Cas Ins Co | 492,188 | 0.0025% | 381,578 | 198,681 | 52.07% |
| | | 34649 | Centre Ins Co | 16,367 | 0.0001% | 16,846 | 14,500 | 86.07% |
| | | 21326 | Empire Fire & Marine Ins Co | 5,362 | 0.0000% | 28,167 | -65,292 | -231.80% |
| | | 10873 | Farmers Reins Co | 50 | 0.0000% | 50 | 0 | 0.00% |
| | | | | **2,158,618,067** | **10.9521%** | **2,156,395,104** | **1,168,488,458** | **54.19%** |
| | | | **Line Total:** | **19,709,546,404** | **100.0000%** | **19,856,413,245** | **11,544,388,592** | **58.14%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 1 | 626 | Ace Ltd Grp | | | | | | |
| | | 22667 | Ace Amer Ins Co | 7,269,463 | 0.2685% | 10,260,693 | 10,498,109 | 102.31% |
| | | 21121 | Westchester Fire Ins Co | 3,536,369 | 0.1306% | 3,431,357 | -693,542 | -20.21% |
| | | 20702 | Ace Fire Underwriters Ins Co | 1,394,370 | 0.0515% | 1,296,043 | 241,625 | 18.64% |
| | | 20699 | Ace Prop & Cas Ins Co | 326,653 | 0.0121% | 342,743 | -46,013 | -13.42% |
| | | 43575 | Indemnity Ins Co Of North Amer | 309,828 | 0.0114% | 321,408 | 134,921 | 41.98% |
| | | | | **12,836,683** | **0.4742%** | **15,652,244** | **10,135,100** | **64.75%** |
| 2 | 38733 | Alaska Natl Ins Co | | | | | | |
| | | 38733 | Alaska Natl Ins Co | 198,478 | 0.0073% | 156,946 | 9,142 | 5.82% |
| | | | | **198,478** | **0.0073%** | **156,946** | **9,142** | **5.82%** |
| 3 | 761 | ALLIANZ INS GRP | | | | | | |
| | | 21857 | American Ins Co | 6,236,596 | 0.2304% | 5,754,671 | 8,003,472 | 139.08% |
| | | 21881 | National Surety Corp | 2,067,041 | 0.0764% | 2,154,426 | 1,675,632 | 77.78% |
| | | 21849 | American Automobile Ins Co | 1,757,776 | 0.0649% | 2,181,800 | 861,707 | 39.50% |
| | | 21865 | Associated Ind Corp | 1,282,643 | 0.0474% | 1,330,221 | 1,347,382 | 101.29% |
| | | 21873 | Firemans Fund Ins Co | 1,070,293 | 0.0395% | 1,018,568 | 954,275 | 93.69% |
| | | 22837 | AGCS Marine Ins Co | 19,063 | 0.0007% | 29,246 | 306,914 | 1049.42% |
| | | | | **12,433,412** | **0.4593%** | **12,468,932** | **13,149,382** | **105.46%** |
| 4 | 8 | ALLSTATE INS GRP | | | | | | |
| | | 19232 | Allstate Ins Co | 45,050,014 | 1.6641% | 47,358,614 | 20,147,953 | 42.54% |
| | | 19240 | Allstate Ind Co | 3,964,629 | 0.1464% | 3,997,854 | 2,368,191 | 59.24% |
| | | 10358 | Encompass Ins Co | 1,895 | 0.0001% | 9,349 | 0 | 0.00% |
| | | | | **49,016,538** | **1.8106%** | **51,365,817** | **22,516,144** | **43.83%** |
| 5 | 574 | AMERCO CORP GRP | | | | | | |
| | | 31089 | Republic Western Ins Co | 113 | 0.0000% | 126 | -67,774 | -53788.89% |
| | | | | **113** | **0.0000%** | **126** | **-67,774** | **-53788.89%** |
| 6 | 1321 | American Farmers & Ranchers Grp | | | | | | |
| | | 37931 | American Farmers & Ranchers Ins Co | 1,142,195 | 0.0422% | 1,236,085 | 1,904,667 | 154.09% |
| | | | | **1,142,195** | **0.0422%** | **1,236,085** | **1,904,667** | **154.09%** |
| 7 | 84 | American Financial Grp | | | | | | |
| | | 32620 | National Interstate Ins Co | 38,684,758 | 1.4289% | 39,325,052 | 32,140,010 | 81.73% |
| | | 26344 | Great Amer Assur Co | 11,787,761 | 0.4354% | 10,552,394 | 3,626,180 | 34.36% |
| | | 16691 | Great Amer Ins Co | 2,268,280 | 0.0838% | 2,745,400 | 1,409,845 | 51.35% |
| | | 22136 | Great Amer Ins Co of NY | 1,487,658 | 0.0550% | 1,494,838 | 970,881 | 64.95% |
| | | 26832 | Great Amer Alliance Ins Co | 547,201 | 0.0202% | 452,429 | 76,947 | 17.01% |
| | | | | **54,775,658** | **2.0233%** | **54,570,113** | **38,223,863** | **70.05%** |
| 8 | 12 | AMERICAN INTL GRP | | | | | | |
| | | 19445 | National Union Fire Ins Co Of Pitts | 60,147,406 | 2.2217% | 51,734,178 | 30,561,800 | 59.07% |
| | | 19429 | Insurance Co Of The State Of PA | 28,084,871 | 1.0374% | 31,859,365 | 31,644,520 | 99.33% |
| | | 23841 | New Hampshire Ins Co | 23,030,042 | 0.8507% | 27,440,036 | 18,392,938 | 67.03% |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| | | 20796 | AIG Premier Ins Co | 15,391,751 | 0.5685% | 16,807,360 | 9,246,884 | 55.02% |
| | | 23809 | Granite State Ins Co | 12,805,428 | 0.4730% | 10,060,214 | 5,328,441 | 52.97% |
| | | 19410 | Commerce & Industry Ins Co | 11,118,955 | 0.4107% | 10,098,098 | 5,722,377 | 56.67% |
| | | 26220 | Yosemite Ins Co | 3,466,753 | 0.1281% | 3,488,078 | 554,163 | 15.89% |
| | | 19380 | American Home Assur Co | 994,970 | 0.0368% | 1,147,062 | 395,264 | 34.46% |
| | | 19402 | AIG Cas Co | 552,818 | 0.0204% | 465,667 | -40,852 | -8.77% |
| | | | | **155,592,994** | **5.7473%** | **153,100,058** | **101,805,535** | **66.50%** |
| 9 | 408 | AMERICAN NATL FIN GRP | | | | | | |
| | | 28401 | American Natl Prop & Cas Co | 1,543,603 | 0.0570% | 1,593,996 | 852,828 | 53.50% |
| | | 39942 | American Natl Gen Ins Co | 967,981 | 0.0358% | 897,143 | 126,519 | 14.10% |
| | | 11048 | Pacific Prop & Cas Co | 80,043 | 0.0030% | 71,919 | 8,671 | 12.06% |
| | | | | **2,591,627** | **0.0957%** | **2,563,058** | **988,018** | **38.55%** |
| 10 | 124 | AMERISURE CO GRP | | | | | | |
| | | 23396 | Amerisure Mut Ins Co | 149,255 | 0.0055% | 153,398 | 24,459 | 15.94% |
| | | | | **149,255** | **0.0055%** | **153,398** | **24,459** | **15.94%** |
| 11 | 2538 | Amtrust Grp | | | | | | |
| | | 25011 | Wesco Ins Co | 599,713 | 0.0222% | 190,710 | 90,035 | 47.21% |
| | | 19879 | Security Natl Ins Co | 561,177 | 0.0207% | 120,353 | 24,415 | 20.29% |
| | | | | **1,160,890** | **0.0429%** | **311,063** | **114,450** | **36.79%** |
| 12 | 1279 | Arch Ins Grp | | | | | | |
| | | 11150 | Arch Ins Co | 20,446,451 | 0.7553% | 17,859,213 | 10,255,198 | 57.42% |
| | | | | **20,446,451** | **0.7553%** | **17,859,213** | **10,255,198** | **57.42%** |
| 13 | 457 | ARGONAUT GRP | | | | | | |
| | | 19828 | Argonaut Midwest Ins Co | 9,641,998 | 0.3562% | 9,015,047 | 6,463,169 | 71.69% |
| | | 19860 | Argonaut Great Central Ins Co | 1,103,950 | 0.0408% | 1,016,033 | 562,441 | 55.36% |
| | | 19801 | Argonaut Ins Co | 1,689 | 0.0001% | 1,654 | -402,697 | -24346.86% |
| | | | | **10,747,637** | **0.3970%** | **10,032,734** | **6,622,913** | **66.01%** |
| 14 | 19 | Assurant Inc Grp | | | | | | |
| | | 42978 | American Security Ins Co | 5,831,768 | 0.2154% | 6,436,200 | 3,725,161 | 57.88% |
| | | 19615 | American Reliable Ins Co | 253,760 | 0.0094% | 256,490 | 36,254 | 14.13% |
| | | | | **6,085,528** | **0.2248%** | **6,692,690** | **3,761,415** | **56.20%** |
| 15 | 3416 | AXIS Capital Grp | | | | | | |
| | | 37273 | Axis Ins Co | 148,583 | 0.0055% | 32,807 | 10,817 | 32.97% |
| | | | | **148,583** | **0.0055%** | **32,807** | **10,817** | **32.97%** |
| 16 | 1330 | Balboa Ins Grp | | | | | | |
| | | 24821 | Meritplan Ins Co | 55,634,321 | 2.0550% | 61,746,096 | 40,685,034 | 65.89% |
| | | 24813 | Balboa Ins Co | 18,535,282 | 0.6847% | 20,598,695 | 11,330,693 | 55.01% |
| | | 24848 | Newport Ins Co | 822,336 | 0.0304% | 735,424 | 554,657 | 75.42% |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| | | | | **74,991,939** | **2.7701%** | **83,080,215** | **52,570,384** | **63.28%** |
| 17 | 867 | Baldwin & Lyons Grp | | | | | | |
| | | 40460 | Sagamore Ins Co | 2,013,163 | 0.0744% | 2,454,197 | 1,805,742 | 73.58% |
| | | | | **2,013,163** | **0.0744%** | **2,454,197** | **1,805,742** | **73.58%** |
| 18 | 18538 | Bancinsure Inc | | | | | | |
| | | 18538 | Bancinsure Inc | 152,914 | 0.0056% | 149,491 | 90,795 | 60.74% |
| | | | | **152,914** | **0.0056%** | **149,491** | **90,795** | **60.74%** |
| 19 | 31 | BERKSHIRE HATHAWAY GRP | | | | | | |
| | | 11673 | Redwood Fire & Cas Ins Co | 13,990,068 | 0.5168% | 12,134,064 | 7,279,477 | 59.99% |
| | | 20052 | National Liab & Fire Ins Co | 8,385,017 | 0.3097% | 8,680,575 | 868,240 | 10.00% |
| | | 27812 | Columbia Ins Co | 2,542,378 | 0.0939% | 2,269,793 | 327,249 | 14.42% |
| | | 20087 | National Ind Co | 22,615 | 0.0008% | 22,725 | 210,020 | 924.18% |
| | | 22063 | Government Employees Ins Co | 374 | 0.0000% | 359 | 16,425 | 4575.21% |
| | | 35882 | Geico Gen Ins Co | 82 | 0.0000% | 14 | 7,843 | 56021.43% |
| | | | | **24,940,534** | **0.9213%** | **23,107,530** | **8,709,254** | **37.69%** |
| 20 | 13528 | Brotherhood Mut Ins Co | | | | | | |
| | | 13528 | Brotherhood Mut Ins Co | 62,153 | 0.0023% | 16,134 | 8,055 | 49.93% |
| | | | | **62,153** | **0.0023%** | **16,134** | **8,055** | **49.93%** |
| 21 | 802 | Capital Ins Grp | | | | | | |
| | | 23540 | Monterey Ins Co | 16,576,346 | 0.6123% | 16,952,462 | 8,505,112 | 50.17% |
| | | 13544 | California Capital Ins Co | 7,507,025 | 0.2773% | 7,747,970 | 3,244,498 | 41.88% |
| | | 12890 | Eagle W Ins Co | 3,529,212 | 0.1304% | 4,217,745 | 1,533,719 | 36.36% |
| | | | | **27,612,583** | **1.0200%** | **28,918,177** | **13,283,329** | **45.93%** |
| 22 | 26905 | Century Natl Ins Co | | | | | | |
| | | 26905 | Century Natl Ins Co | 37,523,551 | 1.3861% | 46,091,613 | 10,436,753 | 22.64% |
| | | | | **37,523,551** | **1.3861%** | **46,091,613** | **10,436,753** | **22.64%** |
| 23 | 10499 | Chrysler Ins Co | | | | | | |
| | | 10499 | Chrysler Ins Co | 8,182,736 | 0.3023% | 7,995,899 | 1,680,386 | 21.02% |
| | | | | **8,182,736** | **0.3023%** | **7,995,899** | **1,680,386** | **21.02%** |
| 24 | 38 | CHUBB & SON INC GRP | | | | | | |
| | | 20281 | Federal Ins Co | 30,572,040 | 1.1293% | 31,488,038 | 11,865,298 | 37.68% |
| | | 20303 | Great Northern Ins Co | 1,855,901 | 0.0686% | 1,693,614 | 119,686 | 7.07% |
| | | 20346 | Pacific Ind Co | 116,807 | 0.0043% | 122,340 | 43,988 | 35.96% |
| | | 20397 | Vigilant Ins Co | 67,870 | 0.0025% | 67,331 | -7,289 | -10.83% |
| | | | | **32,612,618** | **1.2047%** | **33,371,323** | **12,021,683** | **36.02%** |
| 25 | 18767 | Church Mut Ins Co | | | | | | |
| | | 18767 | Church Mut Ins Co | 3,127,675 | 0.1155% | 3,103,968 | 1,265,400 | 40.77% |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| | | | | **3,127,675** | **0.1155%** | **3,103,968** | **1,265,400** | **40.77%** |
| 26 | 244 | | CINCINNATI FIN GRP | | | | | |
| | | 10677 | Cincinnati Ins Co | 578,387 | 0.0214% | 686,807 | 149,448 | 21.76% |
| | | | | **578,387** | **0.0214%** | **686,807** | **149,448** | **21.76%** |
| 27 | 218 | | CNA INS GRP | | | | | |
| | | 20427 | American Cas Co Of Reading PA | 11,580,432 | 0.4278% | 12,521,352 | -2,780,709 | -22.21% |
| | | 20443 | Continental Cas Co | 9,726,661 | 0.3593% | 11,770,326 | 19,857,473 | 168.71% |
| | | 20508 | Valley Forge Ins Co | 9,155,760 | 0.3382% | 11,282,807 | 8,522,129 | 75.53% |
| | | 35289 | Continental Ins Co | 7,384,527 | 0.2728% | 6,890,333 | 3,305,625 | 47.97% |
| | | 20494 | Transportation Ins Co | 6,362,387 | 0.2350% | 6,754,955 | 2,355,323 | 34.87% |
| | | 20478 | National Fire Ins Co Of Hartford | 5,656,647 | 0.2089% | 3,331,920 | 3,456,020 | 103.72% |
| | | | | **49,866,414** | **1.8420%** | **52,551,693** | **34,715,861** | **66.06%** |
| 28 | 816 | | COMMERCE INC GRP | | | | | |
| | | 13161 | Commerce W Ins Co | 7,252,898 | 0.2679% | 7,406,165 | 2,461,488 | 33.24% |
| | | | | **7,252,898** | **0.2679%** | **7,406,165** | **2,461,488** | **33.24%** |
| 29 | 37206 | | Contractors Bonding & Ins Co | | | | | |
| | | 37206 | Contractors Bonding & Ins Co | 106 | 0.0000% | 106 | -250,403 | 236229.25% |
| | | | | **106** | **0.0000%** | **106** | **-250,403** | **236229.25%** |
| 30 | 306 | | CUNA MUT GRP | | | | | |
| | | 10847 | Cumis Ins Society Inc | 14,187,100 | 0.5240% | 13,328,239 | 8,877,403 | 66.61% |
| | | | | **14,187,100** | **0.5240%** | **13,328,239** | **8,877,403** | **66.61%** |
| 31 | 57 | | ELECTRIC INS GRP | | | | | |
| | | 21261 | Electric Ins Co | 2,414,786 | 0.0892% | 2,414,786 | 2,222,848 | 92.05% |
| | | | | **2,414,786** | **0.0892%** | **2,414,786** | **2,222,848** | **92.05%** |
| 32 | 62 | | EMC INS CO GRP | | | | | |
| | | 21415 | Employers Mut Cas Co | 7,818,546 | 0.2888% | 8,195,686 | 7,630,264 | 93.10% |
| | | | | **7,818,546** | **0.2888%** | **8,195,686** | **7,630,264** | **93.10%** |
| 33 | 1120 | | EVEREST REINS HOLDINGS GRP | | | | | |
| | | 10120 | Everest Natl Ins Co | 43,395,643 | 1.6030% | 34,620,982 | 24,737,029 | 71.45% |
| | | | | **43,395,643** | **1.6030%** | **34,620,982** | **24,737,029** | **71.45%** |
| 34 | 158 | | FAIRFAX FIN GRP | | | | | |
| | | 21113 | United States Fire Ins Co | 10,115,204 | 0.3736% | 13,258,484 | 6,733,878 | 50.79% |
| | | 25054 | Hudson Ins Co | 5,883,945 | 0.2173% | 6,860,245 | 7,579,166 | 110.48% |
| | | 21105 | North River Ins Co | 1,457,425 | 0.0538% | 1,582,696 | 891,114 | 56.30% |
| | | 10936 | Seneca Ins Co Inc | 2,608 | 0.0001% | 1,847 | 498 | 26.96% |
| | | | | **17,459,182** | **0.6449%** | **21,703,272** | **15,204,656** | **70.06%** |
| 35 | 7 | | FEDERATED MUT GRP | | | | | |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| | | 13935 | Federated Mut Ins Co | 18,535,223 | 0.6847% | 20,032,555 | 4,480,583 | 22.37% |
| | | 28304 | Federated Serv Ins Co | 2,071,417 | 0.0765% | 1,966,326 | 1,905,869 | 96.93% |
| | | | | **20,606,640** | **0.7612%** | **21,998,881** | **6,386,452** | **29.03%** |
| 36 | 11118 | Federated Rural Electric Ins Exch | | | | | | |
| | | 11118 | Federated Rural Electric Ins Exch | 36,885 | 0.0014% | 37,156 | -3,404 | -9.16% |
| | | | | **36,885** | **0.0014%** | **37,156** | **-3,404** | **-9.16%** |
| 37 | 349 | FLORISTS MUT GRP | | | | | | |
| | | 13978 | Florists Mut Ins Co | 2,668,147 | 0.0986% | 2,540,250 | 1,672,972 | 65.86% |
| | | | | **2,668,147** | **0.0986%** | **2,540,250** | **1,672,972** | **65.86%** |
| 38 | 28339 | Gateway Ins Co | | | | | | |
| | | 28339 | Gateway Ins Co | 303,156 | 0.0112% | 216,052 | 118,074 | 54.65% |
| | | | | **303,156** | **0.0112%** | **216,052** | **118,074** | **54.65%** |
| 39 | 1331 | Glencoe US Holdings Grp | | | | | | |
| | | 10340 | Stonington Ins Co | 762,219 | 0.0282% | 1,193,701 | 791,879 | 66.34% |
| | | | | **762,219** | **0.0282%** | **1,193,701** | **791,879** | **66.34%** |
| 40 | 79 | GMAC INS HOLDING GRP | | | | | | |
| | | 31488 | Integon Preferred Ins Co | 4,819,125 | 0.1780% | 5,098,027 | 2,145,727 | 42.09% |
| | | 22012 | Motors Ins Corp | 2,902,977 | 0.1072% | 2,902,977 | 1,518,728 | 52.32% |
| | | | | **7,722,102** | **0.2852%** | **8,001,004** | **3,664,455** | **45.80%** |
| 41 | 39861 | Golden Bear Ins Co | | | | | | |
| | | 39861 | Golden Bear Ins Co | 1,780,120 | 0.0658% | 1,770,111 | 1,825,408 | 103.12% |
| | | | | **1,780,120** | **0.0658%** | **1,770,111** | **1,825,408** | **103.12%** |
| 42 | 83 | GRANGE INS GRP | | | | | | |
| | | 22101 | Grange Ins Assn | 1,357,893 | 0.0502% | 1,320,976 | 435,184 | 32.94% |
| | | | | **1,357,893** | **0.0502%** | **1,320,976** | **435,184** | **32.94%** |
| 43 | 303 | GUIDEONE INS GRP | | | | | | |
| | | 15032 | Guideone Mut Ins Co | 3,490,752 | 0.1289% | 3,712,990 | 2,607,623 | 70.23% |
| | | | | **3,490,752** | **0.1289%** | **3,712,990** | **2,607,623** | **70.23%** |
| 44 | 91 | HARTFORD FIRE & CAS GRP | | | | | | |
| | | 19682 | Hartford Fire In Co | 40,993,314 | 1.5142% | 45,126,014 | 23,232,231 | 51.48% |
| | | 34690 | Property & Cas Ins Co Of Hartford | 18,164,146 | 0.6710% | 18,160,889 | 15,357,970 | 84.57% |
| | | 30104 | Hartford Underwriters Ins Co | 5,586,149 | 0.2063% | 6,048,681 | 1,808,896 | 29.91% |
| | | 29424 | Hartford Cas Ins Co | 5,096,420 | 0.1883% | 5,263,044 | 2,062,248 | 39.18% |
| | | 29459 | Twin City Fire Ins Co Co | 2,446,546 | 0.0904% | 2,655,271 | 2,538,982 | 95.62% |
| | | 22357 | Hartford Accident & Ind Co | 424,627 | 0.0157% | 449,550 | 65,489 | 14.57% |
| | | 37478 | Hartford Ins Co Of The Midwest | 816 | 0.0000% | 909 | -121 | -13.31% |
| | | | | **72,712,018** | **2.6859%** | **77,704,358** | **45,065,695** | **58.00%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

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Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 45 | 225 | IAT Reins Co Grp | | | | | | |
| | | 13234 | Wilshire Ins Co | 23,150,062 | 0.8551% | 23,418,137 | 11,443,576 | 48.87% |
| | | 26433 | Harco Natl Ins Co | 14,472,982 | 0.5346% | 17,055,777 | 12,225,735 | 71.68% |
| | | 28886 | Transguard Ins Co Of Amer Inc | 4,769,783 | 0.1762% | 4,933,569 | 2,319,449 | 47.01% |
| | | 20010 | Acceptance Ind Ins Co | 899,035 | 0.0332% | 1,006,817 | 238,834 | 23.72% |
| | | 23248 | Occidental Fire & Cas Co Of NC | 2,335 | 0.0001% | 2,034 | 543 | 26.70% |
| | | | | **43,294,197** | **1.5992%** | **46,416,334** | **26,228,137** | **56.51%** |
| 46 | 922 | ICW GRP | | | | | | |
| | | 40029 | Explorer Ins Co | 5,193,181 | 0.1918% | 5,847,667 | 1,517,549 | 25.95% |
| | | 27847 | Insurance Co Of The West | 24,428 | 0.0009% | 61,413 | 17,533 | 28.55% |
| | | | | **5,217,609** | **0.1927%** | **5,909,080** | **1,535,082** | **25.98%** |
| 47 | 246 | INDIANA LUMBERMENS GRP | | | | | | |
| | | 14265 | Indiana Lumbermens Mut Ins Co | 678,334 | 0.0251% | 363,325 | 244,897 | 67.40% |
| | | | | **678,334** | **0.0251%** | **363,325** | **244,897** | **67.40%** |
| 48 | 3495 | Infinity Prop & Cas Ins Grp | | | | | | |
| | | 20260 | Infinity Select Ins Co | 10,736,263 | 0.3966% | 5,824,557 | 3,613,386 | 62.04% |
| | | 11738 | Infinity Auto Ins Co | 4,182,308 | 0.1545% | 5,329,921 | 1,727,965 | 32.42% |
| | | | | **14,918,571** | **0.5511%** | **11,154,478** | **5,341,351** | **47.89%** |
| 49 | 9 | JPMorgan Chase & Co Grp | | | | | | |
| | | 22985 | Sequoia Ins Co | 4,644,430 | 0.1716% | 5,126,899 | 2,730,595 | 53.26% |
| | | | | **4,644,430** | **0.1716%** | **5,126,899** | **2,730,595** | **53.26%** |
| 50 | 1326 | KINGSWAY GRP | | | | | | |
| | | 33855 | Lincoln Gen Ins Co | 27,680,583 | 1.0225% | 45,817,992 | 49,268,754 | 107.53% |
| | | 42862 | Universal Cas Co | 16,624,355 | 0.6141% | 13,685,300 | 7,453,536 | 54.46% |
| | | | | **44,304,938** | **1.6365%** | **59,503,292** | **56,722,290** | **95.33%** |
| 51 | 456 | LANCER FINANCIAL GRP | | | | | | |
| | | 26077 | Lancer Ins Co | 21,931,240 | 0.8101% | 21,490,415 | 3,417,427 | 15.90% |
| | | | | **21,931,240** | **0.8101%** | **21,490,415** | **3,417,427** | **15.90%** |
| 52 | 111 | LIBERTY MUT GRP | | | | | | |
| | | 24198 | Peerless Ins Co | 70,628,013 | 2.6089% | 72,549,482 | 34,419,300 | 47.44% |
| | | 24171 | Netherlands Ins Co The | 32,591,330 | 1.2039% | 34,702,744 | 16,530,327 | 47.63% |
| | | 19704 | American States Ins Co | 31,050,261 | 1.1469% | 31,882,485 | 18,132,152 | 56.87% |
| | | 23035 | Liberty Mut Fire Ins Co | 25,811,870 | 0.9534% | 28,436,313 | 10,331,572 | 36.33% |
| | | 24732 | General Ins Co Of Amer | 24,985,262 | 0.9229% | 28,115,965 | 15,830,674 | 56.30% |
| | | 10836 | Golden Eagle Ins Corp | 22,438,049 | 0.8288% | 18,080,534 | 9,669,920 | 53.48% |
| | | 24724 | First Natl Ins Co Of Amer | 13,221,032 | 0.4884% | 13,340,954 | 9,528,963 | 71.43% |
| | | 19690 | American Economy Ins Co | 12,936,689 | 0.4779% | 15,764,735 | 9,517,899 | 60.37% |
| | | 26042 | Wausau Underwriters Ins Co | 5,406,729 | 0.1997% | 6,201,889 | 2,666,201 | 42.99% |
| | | 42404 | Liberty Ins Corp | 3,683,784 | 0.1361% | 3,873,221 | 1,033,369 | 26.68% |
| | | 26069 | Wausau Business Ins Co | 3,609,531 | 0.1333% | 3,712,710 | 3,133,526 | 84.40% |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

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| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| | | 18333 | Peerless Ind Ins Co | 2,614,122 | 0.0966% | 1,195,081 | 1,637,470 | 137.02% |
| | | 21458 | Employers Ins of Wausau | 2,016,879 | 0.0745% | 2,179,953 | 2,987,498 | 137.04% |
| | | 23043 | Liberty Mut Ins Co | 769,173 | 0.0284% | 773,366 | 457,638 | 59.17% |
| | | 33600 | LM Ins Corp | 259,519 | 0.0096% | 1,320,441 | 649,652 | 49.20% |
| | | 33588 | First Liberty Ins Corp | 39,581 | 0.0015% | 47,446 | 23,910 | 50.39% |
| | | 19917 | Liberty Ins Underwriters Inc | 27,934 | 0.0010% | 2,328 | 1,543 | 66.28% |
| | | | | **252,089,758** | **9.3117%** | **262,179,647** | **136,551,614** | **52.08%** |
| 53 | 4381 | Lightyear Delos Grp | | | | | | |
| | | 35408 | Delos Ins Co | 18,938,607 | 0.6996% | 16,167,402 | 4,585,508 | 28.36% |
| | | | | **18,938,607** | **0.6996%** | **16,167,402** | **4,585,508** | **28.36%** |
| 54 | 108 | LUMBERMENS MUT CAS GRP | | | | | | |
| | | 22918 | American Motorists Ins Co | 650,094 | 0.0240% | 650,094 | -62,511 | -9.62% |
| | | 22977 | Lumbermens Mut Cas Co | 6,756 | 0.0002% | 6,756 | -2,068,032 | -30610.30% |
| | | | | **656,850** | **0.0243%** | **656,850** | **-2,130,543** | **-324.36%** |
| 55 | 785 | MARKEL CORP GRP | | | | | | |
| | | 38970 | Markel Ins Co | 2,276,867 | 0.0841% | 2,881,989 | 2,612,783 | 90.66% |
| | | 28932 | Markel Amer Ins Co | 278,400 | 0.0103% | 300,245 | 100,444 | 33.45% |
| | | | | **2,555,267** | **0.0944%** | **3,182,234** | **2,713,227** | **85.26%** |
| 56 | 748 | Meadowbrook Ins Grp | | | | | | |
| | | 25780 | Williamsburg Natl Ins Co | 25,157,803 | 0.9293% | 27,358,259 | 12,368,711 | 45.21% |
| | | 18023 | Star Ins Co | 13,285,244 | 0.4907% | 13,331,094 | 4,862,905 | 36.48% |
| | | 21903 | Procentury Ins Co | 2,943,596 | 0.1087% | 1,856,296 | 1,127,395 | 60.73% |
| | | | | **41,386,643** | **1.5287%** | **42,545,649** | **18,359,011** | **43.15%** |
| 57 | 1114 | MERCER INS GRP | | | | | | |
| | | 31453 | Financial Pacific Ins Co | 17,500,768 | 0.6464% | 18,297,429 | 8,250,588 | 45.09% |
| | | | | **17,500,768** | **0.6464%** | **18,297,429** | **8,250,588** | **45.09%** |
| 58 | 660 | MERCURY GEN GRP | | | | | | |
| | | 11908 | Mercury Cas Co | 72,049,761 | 2.6614% | 75,624,431 | 42,863,887 | 56.68% |
| | | | | **72,049,761** | **2.6614%** | **75,624,431** | **42,863,887** | **56.68%** |
| 59 | 2978 | Mitsui Sumitomo Ins Grp | | | | | | |
| | | 20362 | Mitsui Sumitomo Ins Co of Amer | 3,857,578 | 0.1425% | 4,443,142 | 2,307,313 | 51.93% |
| | | 22551 | Mitsui Sumitomo Ins USA Inc | 1,851,509 | 0.0684% | 1,678,177 | 675,516 | 40.25% |
| | | | | **5,709,087** | **0.2109%** | **6,121,319** | **2,982,829** | **48.73%** |
| 60 | 291 | MOTORISTS MUT | | | | | | |
| | | 13331 | American Hardware Mut Ins Co | 9,835,407 | 0.3633% | 9,547,820 | 5,101,999 | 53.44% |
| | | | | **9,835,407** | **0.3633%** | **9,547,820** | **5,101,999** | **53.44%** |
| 61 | 361 | Munich Re Grp | | | | | | |
| | | 19720 | American Alt Ins Corp | 7,224,106 | 0.2668% | 7,231,079 | 3,054,421 | 42.24% |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database | Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| | | 23469 | American Modern Home Ins Co | 2,423,692 | 0.0895% | 2,423,692 | 2,219,727 | 91.58% |
| | | | | **9,647,798** | **0.3564%** | **9,654,771** | **5,274,148** | **54.63%** |
| 62 | 140 | NATIONWIDE CORP GRP | | | | | | |
| | | 23787 | Nationwide Mut Ins Co | 123,811,669 | 4.5734% | 126,238,130 | 63,041,655 | 49.94% |
| | | 28223 | Nationwide Agribusiness Ins Co | 14,424,231 | 0.5328% | 13,653,523 | 11,740,795 | 85.99% |
| | | 15580 | Scottsdale Ind Co | 12,396,436 | 0.4579% | 14,756,883 | 7,980,375 | 54.08% |
| | | 13242 | Titan Ind Co | 12,222,411 | 0.4515% | 10,589,327 | 6,182,342 | 58.38% |
| | | 11991 | National Cas Co | 7,906,175 | 0.2920% | 8,021,943 | 3,894,308 | 48.55% |
| | | 42889 | Victoria Fire & Cas Co | 889,716 | 0.0329% | 1,211,289 | 333,902 | 27.57% |
| | | 25453 | Nationwide Ins Co Of Amer | 733,923 | 0.0271% | 658,962 | 271,417 | 41.19% |
| | | 13838 | Farmland Mut Ins Co | 261,554 | 0.0097% | 101,595 | -12,435 | -12.24% |
| | | 19100 | Amco Ins Co | 74,601 | 0.0028% | 76,864 | -2,588,997 | -3368.28% |
| | | | | **172,720,716** | **6.3800%** | **175,308,516** | **90,843,362** | **51.82%** |
| 63 | 510 | NAVIGATORS GRP | | | | | | |
| | | 42307 | Navigators Ins Co | 979,281 | 0.0362% | 937,376 | 744,009 | 79.37% |
| | | | | **979,281** | **0.0362%** | **937,376** | **744,009** | **79.37%** |
| 64 | 27073 | Nipponkoa Ins Co Ltd US Br | | | | | | |
| | | 27073 | Nipponkoa Ins Co Ltd US Br | 946,878 | 0.0350% | 962,300 | 1,480,235 | 153.82% |
| | | | | **946,878** | **0.0350%** | **962,300** | **1,480,235** | **153.82%** |
| 65 | 26565 | Ohio Ind Co | | | | | | |
| | | 26565 | Ohio Ind Co | 134,287 | 0.0050% | 183,230 | 122,442 | 66.82% |
| | | | | **134,287** | **0.0050%** | **183,230** | **122,442** | **66.82%** |
| 66 | 150 | OLD REPUBLIC GRP | | | | | | |
| | | 11371 | Great West Cas Co | 25,593,988 | 0.9454% | 25,416,765 | 12,795,921 | 50.34% |
| | | 24139 | Old Republic Gen Ins Corp | 10,989,746 | 0.4059% | 10,584,619 | 6,978,665 | 65.93% |
| | | 24147 | Old Republic Ins Co | 7,332,403 | 0.2708% | 6,164,815 | 3,642,204 | 59.08% |
| | | | | **43,916,137** | **1.6222%** | **42,166,199** | **23,416,790** | **55.53%** |
| 67 | 645 | OREGON MUT GRP | | | | | | |
| | | 14907 | Oregon Mut Ins Co | 4,400,535 | 0.1625% | 3,708,256 | 2,180,977 | 58.81% |
| | | | | **4,400,535** | **0.1625%** | **3,708,256** | **2,180,977** | **58.81%** |
| 68 | 767 | Pennsylvania Manufacturers Grp | | | | | | |
| | | 12262 | Pennsylvania Manufacturers Assoc Ins | 714,981 | 0.0264% | 298,761 | 1,307,379 | 437.60% |
| | | 36897 | Manufacturers Alliance Ins Co | 84,365 | 0.0031% | 53,894 | 17,942 | 33.29% |
| | | 41424 | Pennsylvania Manufacturers Ind Co | 37,597 | 0.0014% | 29,374 | 29,528 | 100.52% |
| | | | | **836,943** | **0.0309%** | **382,029** | **1,354,849** | **354.65%** |
| 69 | 677 | Philadelphia Consolidated Holding Grp | | | | | | |
| | | 18058 | Philadelphia Ind Ins Co | 26,550,385 | 0.9807% | 23,993,564 | 9,624,810 | 40.11% |
| | | | | **26,550,385** | **0.9807%** | **23,993,564** | **9,624,810** | **40.11%** |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| 70 | 36234 | Preferred Professional Ins Co | | | | | | |
| | | 36234 | Preferred Professional Ins Co | 229,807 | 0.0085% | 121,134 | 101,243 | 83.58% |
| | | | | **229,807** | **0.0085%** | **121,134** | **101,243** | **83.58%** |
| 71 | 155 | PROGRESSIVE GRP | | | | | | |
| | | 11770 | United Fncl Cas Co | 178,442,300 | 6.5913% | 198,820,966 | 135,183,362 | 67.99% |
| | | 10193 | Progressive Express Ins Co | 13,940,340 | 0.5149% | 12,894,328 | 8,035,956 | 62.32% |
| | | 10243 | National Continental Ins Co | 8,625,147 | 0.3186% | 13,082,726 | 10,911,291 | 83.40% |
| | | | | **201,007,787** | **7.4249%** | **224,798,020** | **154,130,609** | **68.56%** |
| 72 | 796 | QBE INS GRP | | | | | | |
| | | 37257 | Praetorian Ins Co | 42,031,702 | 1.5526% | 42,676,271 | 4,019,497 | 9.42% |
| | | 25747 | Unigard Ins Co | 26,035,425 | 0.9617% | 27,599,654 | 16,450,699 | 59.60% |
| | | 37303 | Redland Ins Co | 13,895,885 | 0.5133% | 9,075,436 | 3,548,830 | 39.10% |
| | | 25798 | Unigard Ind Co | 633,938 | 0.0234% | 708,648 | 133,914 | 18.90% |
| | | 16217 | National Farmers Union Prop & Cas | 128,905 | 0.0048% | 131,790 | 79,591 | 60.39% |
| | | 24414 | General Cas Co Of WI | 112,129 | 0.0041% | 110,760 | -13,315 | -12.02% |
| | | 24449 | Regent Ins Co | 74,182 | 0.0027% | 74,643 | -6,765 | -9.06% |
| | | | | **82,912,166** | **3.0626%** | **80,377,202** | **24,212,451** | **30.12%** |
| 73 | 783 | RLI INS GRP | | | | | | |
| | | 13056 | RLI Ins Co | 6,445,353 | 0.2381% | 6,056,895 | 1,243,636 | 20.53% |
| | | | | **6,445,353** | **0.2381%** | **6,056,895** | **1,243,636** | **20.53%** |
| 74 | 169 | SENTRY INS GRP | | | | | | |
| | | 21180 | Sentry Select Ins Co | 17,270,885 | 0.6380% | 18,083,673 | 10,706,371 | 59.20% |
| | | 24988 | Sentry Ins A Mut Co | 5,676,491 | 0.2097% | 6,048,489 | 803,150 | 13.28% |
| | | 28460 | Sentry Cas Co | 67,901 | 0.0025% | 46,359 | 25,371 | 54.73% |
| | | 23434 | Middlesex Ins Co | 19 | 0.0000% | 19 | -465 | -2447.37% |
| | | | | **23,015,296** | **0.8501%** | **24,178,540** | **11,534,427** | **47.71%** |
| 75 | 3219 | Sompo Japan Ins Grp | | | | | | |
| | | 11126 | Sompo Japan Ins Co of Amer | 3,670,653 | 0.1356% | 3,670,632 | 89,980 | 2.45% |
| | | | | **3,670,653** | **0.1356%** | **3,670,632** | **89,980** | **2.45%** |
| 76 | 20613 | Sparta Ins Co | | | | | | |
| | | 20613 | Sparta Ins Co | 181,831 | 0.0067% | 47,594 | 28,813 | 60.54% |
| | | | | **181,831** | **0.0067%** | **47,594** | **28,813** | **60.54%** |
| 77 | 36790 | Springfield Ins Co Inc | | | | | | |
| | | 36790 | Springfield Ins Co Inc | 1,587,502 | 0.0586% | 1,621,511 | -121,036 | -7.46% |
| | | | | **1,587,502** | **0.0586%** | **1,621,511** | **-121,036** | **-7.46%** |
| 78 | 176 | STATE FARM GRP | | | | | | |
| | | 25178 | State Farm Mut Auto Ins Co | 60,646,481 | 2.2402% | 60,634,795 | 28,887,910 | 47.64% |
| | | 25143 | State Farm Fire And Cas Co | 4,408,923 | 0.1629% | 4,827,011 | 5,652,112 | 117.09% |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

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

***Sorted by Group Name***

Source: NAIC Database

Licensed companies only

| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| | | | | **65,055,404** | **2.4030%** | **65,461,806** | **34,540,022** | **52.76%** |
| 79 | 93 | STATE NATL GRP | | | | | | |
| | | 12831 | State Natl Ins Co Inc | 50,247,075 | 1.8560% | 64,132,482 | 34,944,390 | 54.49% |
| | | 22608 | National Specialty Ins Co | 10,459,653 | 0.3864% | 9,186,669 | 2,880,171 | 31.35% |
| | | | | **60,706,728** | **2.2424%** | **73,319,151** | **37,824,561** | **51.59%** |
| 80 | 40134 | SUA Ins Co | | | | | | |
| | | 40134 | SUA Ins Co | 11,257,269 | 0.4158% | 11,216,607 | 7,677,974 | 68.45% |
| | | | | **11,257,269** | **0.4158%** | **11,216,607** | **7,677,974** | **68.45%** |
| 81 | 32107 | Sutter Ins Co | | | | | | |
| | | 32107 | Sutter Ins Co | 5,907,863 | 0.2182% | 6,577,469 | 1,981,701 | 30.13% |
| | | | | **5,907,863** | **0.2182%** | **6,577,469** | **1,981,701** | **30.13%** |
| 82 | 181 | SWISS RE GRP | | | | | | |
| | | 39845 | Westport Ins Corp | 617,436 | 0.0228% | 884,287 | -1,229,998 | -139.09% |
| | | 29700 | North Amer Elite Ins Co | 20,073 | 0.0007% | 21,090 | 7,289 | 34.56% |
| | | | | **637,509** | **0.0235%** | **905,377** | **-1,222,709** | **-135.05%** |
| 83 | 88 | The Hanover Ins Grp | | | | | | |
| | | 42552 | Nova Cas Co | 3,327,874 | 0.1229% | 3,073,418 | 1,785,414 | 58.09% |
| | | 22306 | Massachusetts Bay Ins Co | 334,113 | 0.0123% | 335,300 | 115,093 | 34.33% |
| | | 22292 | Hanover Ins Co | 132,053 | 0.0049% | 121,238 | 28,636 | 23.62% |
| | | | | **3,794,040** | **0.1401%** | **3,529,956** | **1,929,143** | **54.65%** |
| 84 | 4254 | The Warranty Grp | | | | | | |
| | | 40827 | Virginia Surety Co Inc | 63,152 | 0.0023% | 91,447 | 6,062,286 | 6629.29% |
| | | | | **63,152** | **0.0023%** | **91,447** | **6,062,286** | **6629.29%** |
| 85 | 3098 | Tokio Marine Holdings Inc GRP | | | | | | |
| | | 12904 | Tokio Marine & Nichido Fire Ins Co | 15,344,942 | 0.5668% | 15,369,206 | 9,025,107 | 58.72% |
| | | | | **15,344,942** | **0.5668%** | **15,369,206** | **9,025,107** | **58.72%** |
| 86 | 161 | TOPA EQUITIES LTD GRP | | | | | | |
| | | 18031 | Topa Ins Co | 20,191,786 | 0.7458% | 18,909,475 | 12,115,434 | 64.07% |
| | | | | **20,191,786** | **0.7458%** | **18,909,475** | **12,115,434** | **64.07%** |
| 87 | 3548 | Travelers Grp | | | | | | |
| | | 25674 | Travelers Property Cas Co Of Amer | 98,226,413 | 3.6283% | 101,857,105 | 25,715,659 | 25.25% |
| | | 25682 | Travelers Ind Co Of CT | 29,996,264 | 1.1080% | 25,079,910 | 11,349,928 | 45.26% |
| | | 24015 | Northland Ins Co | 26,964,760 | 0.9960% | 26,884,641 | 17,370,787 | 64.61% |
| | | 24767 | St Paul Fire & Marine Ins Co | 13,723,570 | 0.5069% | 15,435,286 | 5,760,895 | 37.32% |
| | | 36463 | Discover Prop & Cas Ins Co | 10,358,164 | 0.3826% | 9,852,007 | 29,765,692 | 302.13% |
| | | 24791 | St Paul Mercury Ins Co | 4,988,071 | 0.1843% | 3,991,625 | 2,321,802 | 58.17% |
| | | 24775 | St Paul Guardian Ins Co | 110,323 | 0.0041% | 830,541 | 385,912 | 46.47% |
| | | 10819 | American Equity Specialty Ins Co | 45,984 | 0.0017% | 52,730 | 9,389 | 17.81% |

# 2008 CALIFORNIA P & C MARKET SHARE REPORT

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

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| Rec # | Group # | Naic # | Company Name | Written Premium | Market Share | Earned Premium | Incurred Losses | Loss Ratio |
|---|---|---|---|---|---|---|---|---|
| | | 19038 | Travelers Cas & Surety Co | 15,670 | 0.0006% | 15,670 | -135,704 | -866.01% |
| | | 25879 | Fidelity & Guar Ins Underwriters Inc | 1,376 | 0.0001% | 31,455 | 198,140 | 629.92% |
| | | | | **184,430,595** | **6.8125%** | **184,030,970** | **92,742,500** | **50.40%** |
| 88 | 781 | UNION LABOR GRP | | | | | | |
| | | 37893 | Ullico Cas Co | 3,111,618 | 0.1149% | 1,903,384 | 1,495,122 | 78.55% |
| | | | | **3,111,618** | **0.1149%** | **1,903,384** | **1,495,122** | **78.55%** |
| 89 | 215 | UNITRIN GRP | | | | | | |
| | | 19852 | Financial Ind Co | 33,009,259 | 1.2193% | 36,347,175 | 22,143,626 | 60.92% |
| | | 14133 | Valley Ins Co | 1,222,290 | 0.0451% | 2,053,243 | 1,119,384 | 54.52% |
| | | | | **34,231,549** | **1.2645%** | **38,400,418** | **23,263,010** | **60.58%** |
| 90 | 201 | UTICA GRP | | | | | | |
| | | 25976 | Utica Mut Ins Co | 95,280 | 0.0035% | 91,760 | 139,698 | 152.24% |
| | | 25984 | Graphic Arts Mut Ins Co | 16,217 | 0.0006% | 15,171 | 3,452 | 22.75% |
| | | | | **111,497** | **0.0041%** | **106,931** | **143,150** | **133.87%** |
| 91 | 21172 | Vanliner Ins Co | | | | | | |
| | | 21172 | Vanliner Ins Co | 7,524,311 | 0.2779% | 6,339,215 | 2,700,724 | 42.60% |
| | | | | **7,524,311** | **0.2779%** | **6,339,215** | **2,700,724** | **42.60%** |
| 92 | 27502 | Western General Ins Co | | | | | | |
| | | 27502 | Western General Ins Co | 15,237,111 | 0.5628% | 18,153,309 | 6,994,695 | 38.53% |
| | | | | **15,237,111** | **0.5628%** | **18,153,309** | **6,994,695** | **38.53%** |
| 93 | 866 | WESTERN WORLD GRP | | | | | | |
| | | 40436 | Stratford Ins Co | 1,768,578 | 0.0653% | 1,912,476 | 617,824 | 32.30% |
| | | | | **1,768,578** | **0.0653%** | **1,912,476** | **617,824** | **32.30%** |
| 94 | 1129 | WHITE MOUNTAINS GRP | | | | | | |
| | | 20621 | OneBeacon Amer Ins Co | 12,633,253 | 0.4666% | 12,849,084 | 7,811,123 | 60.79% |
| | | 20648 | Employers Fire Ins Co | 4,441,035 | 0.1640% | 4,014,070 | 1,895,392 | 47.22% |
| | | 21962 | Pennsylvania Gen Ins Co | 3,172,081 | 0.1172% | 1,669,044 | 1,010,323 | 60.53% |
| | | 21970 | OneBeacon Ins Co | 1,153,248 | 0.0426% | 1,299,422 | 120,256 | 9.25% |
| | | 27154 | Atlantic Specialty Ins Co | 27,456 | 0.0010% | 33,997 | -261,410 | -768.92% |
| | | | | **21,427,073** | **0.7915%** | **19,865,617** | **10,575,684** | **53.24%** |
| 95 | 98 | WR Berkley Corp GRP | | | | | | |
| | | 10510 | Carolina Cas Ins Co | 40,437,340 | 1.4937% | 45,129,482 | 21,464,784 | 47.56% |
| | | 36684 | Riverport Ins Co | 3,119,717 | 0.1152% | 3,246,782 | 616,209 | 18.98% |
| | | 25224 | Great Divide Ins Co | 2,140,560 | 0.0791% | 2,033,756 | 1,685,355 | 82.87% |
| | | 40045 | Starnet Ins Co | 139,002 | 0.0051% | 115,300 | 7,165 | 6.21% |
| | | 23612 | Midwest Employers Cas Co | 1,265 | 0.0000% | 108,735 | -50,684 | -46.61% |
| | | | | **45,837,884** | **1.6932%** | **50,634,055** | **23,722,829** | **46.85%** |
| 96 | 1285 | XL AMER GRP | | | | | | |

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| *Rec #* | *Group #* | *Naic #* | *Company Name* | *Written Premium* | *Market Share* | *Earned Premium* | *Incurred Losses* | *Loss Ratio* |
|---|---|---|---|---|---|---|---|---|
| | | 22322 | Greenwich Ins Co | 5,543,832 | 0.2048% | 7,832,750 | 9,621,255 | 122.83% |
| | | 24554 | XL Ins Amer Inc | 3,291,530 | 0.1216% | 1,859,519 | 1,345,536 | 72.36% |
| | | 37885 | XL Specialty Ins Co | 1,734,703 | 0.0641% | 1,408,092 | 1,151,761 | 81.80% |
| | | | | **10,570,065** | **0.3904%** | **11,100,361** | **12,118,552** | **109.17%** |
| 97 | 212 | ZURICH INS GRP | | | | | | |
| | | 21326 | Empire Fire & Marine Ins Co | 98,009,884 | 3.6203% | 104,040,148 | 30,892,322 | 29.69% |
| | | 16535 | Zurich American Ins Co | 48,441,484 | 1.7893% | 49,576,018 | 29,025,167 | 58.55% |
| | | 21709 | Truck Ins Exch | 42,915,360 | 1.5852% | 45,336,014 | 11,893,332 | 26.23% |
| | | 41181 | Universal Underwriters Ins Co | 25,030,201 | 0.9246% | 25,462,095 | 18,947,610 | 74.41% |
| | | 21687 | Mid Century Ins Co | 19,478,981 | 0.7195% | 18,917,223 | 7,545,833 | 39.89% |
| | | 21652 | Farmers Ins Exch | 18,003,294 | 0.6650% | 17,661,513 | 4,507,935 | 25.52% |
| | | 26247 | American Guar & Liab Ins | 8,187,177 | 0.3024% | 6,319,693 | 3,521,528 | 55.72% |
| | | 27855 | Zurich American Ins Co Of IL | 5,760,159 | 0.2128% | 7,390,476 | 3,393,238 | 45.91% |
| | | 40142 | American Zurich Ins Co | 3,477,179 | 0.1284% | 3,739,848 | 1,657,595 | 44.32% |
| | | 19356 | Maryland Cas Co | 2,000,788 | 0.0739% | 2,846,930 | 1,288,839 | 45.27% |
| | | 10315 | Civic Prop & Cas Co | 223,942 | 0.0083% | 224,501 | 30,475 | 13.57% |
| | | 19305 | Assurance Co Of Amer | 175,585 | 0.0065% | 59,193 | -60,366 | -101.98% |
| | | 10318 | Exact Prop & Cas Co Inc | 164,906 | 0.0061% | 189,505 | 224,706 | 118.58% |
| | | 10317 | Neighborhood Spirit Prop & Cas Co | 113,453 | 0.0042% | 83,464 | 10,337 | 12.38% |
| | | 39306 | Fidelity & Deposit Co Of MD | 113,347 | 0.0042% | 214,435 | 145,919 | 68.05% |
| | | 19372 | Northern Ins Co Of NY | 65,185 | 0.0024% | 44,606 | 84,252 | 188.88% |
| | | | | **272,160,925** | **10.0531%** | **282,105,662** | **113,108,722** | **40.09%** |
| | | | **Line Total:** | **2,707,223,623** | **100.0000%** | **2,806,274,311** | **1,508,814,017** | **53.77%** |