

# Market Share Report for Calendar Year 2016

## *Preface*

Since the passage of Proposition 103 in 1988, the Rate Specialist Bureau has produced an annual Market Share Report for all lines of business conducted by licensed property and casualty insurers in the State of California. Every year, these reports have generated increased interest from the public as well as from the insurers. These reports are posted on the Department's website (<http://www.insurance.ca.gov/>) so that all departmental personnel and the public may make avail of this information.

For Calendar Year 2016, we are releasing four (4) volumes of the Market Share Report in a similar format as the 2015 version. To the best of our knowledge, all licensed insurers who wrote Property or Casualty insurance in California are included in this report.

As always, companies that had no written premium (reporting either zero premium or negative premium) have been excluded. Additionally, as in previous reports, we have included two additional lines of data: Combined Private Passenger Automobile [Line 19.2 + Line 21.1] and Combined Commercial Automobile [Line 19.4 + Line 21.2]. To continue what we started in the 2013 report, we included the historical summary of proposition 103 line only experience.

Beginning for Calendar Year 2009, we added a section in Volume 1 to include data for the Risk Retention Groups (RRG) that had business in California. These RRG's were formed pursuant to California Insurance Code 125 et. seq. and the Federal Liability Risk Retention Act of 1986.

For Calendar Year 2014, the NAIC has added an extra line of business to the State Page: "2.4 Private Crop". Then in 2016, the NAIC added another line to the State Page: "2.5 Private Flood". We included this data in all of our exhibits except the Graph, since it is impractical to print a whole graph when there is little data.

The four volumes of this report are:

- Volume 1:
- (i) Summary Pages of the California P&C Industry for the past 26 Years, from 1991 to 2016, for All Lines.
  - (ii) Historical Premiums and Losses (Data and Graphs) from 1991 to 2016 for Each Line of Business.
  - (iii) \* List of All Insurance Groups, sorted by Market Share.  
\* Concentration Level Report, for each of the Top 25 Groups within California.
  - (iv) Risk Retention Groups.
- Volume 2:
- (i) 2016 California Market Share Report by Company, sorted by Company Name.
  - (ii) 2016 California Market Share Report by Company, sorted by Market Share.
- Volume 3:
- 2016 Market Share Report by Group, and by companies within the group, sorted by Group Name.
- Volume 4:
- 2016 Market Share Report by Group, and by companies within the group, sorted by Market Share.

We hope that this report will be useful to you. If you have any questions or comments, please feel free to contact us.

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