2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FIRE [01]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	12	19437	Lexington Ins Co	193,850,444	22.6954%	175,363,599	50,151,905	28.60%
2	19	42978	American Security Ins Co	44,082,582	5.1611%	42,977,704	9,550,007	22.22%
3	91	19682	Hartford Fire In Co	36,929,459	4.3236%	36,013,104	10,528,917	29.24%
4	1330	24848	Newport Ins Co	34,018,591	3.9828%	30,783,924	15,363,712	49.91%
5	761	35300	Allianz Global Risks US Ins Co	32,855,163	3.8466%	35,339,459	921,976	2.61%
6	212	21660	Fire Ins Exch	32,648,043	3.8223%	29,930,881	19,072,865	63.72%
7	212	26247	American Guarantee & Liability Ins	26,399,921	3.0908%	26,243,343	-1,738,573	-6.62%
8	65	10014	Affiliated Fm Ins Co	22,589,104	2.6447%	20,858,270	6,143,303	29.45%
9	3321	25674	Travelers Property Cas Co Of Amer	21,525,274	2.5201%	20,068,130	7,903,468	39.38%
10	65	21482	Factory Mut Ins Co	20,588,346	2.4104%	26,161,115	20,100,589	76.83%
11	70	34525	First American Specilaty Ins Co	20,500,450	2.4001%	17,737,734	10,324,041	58.20%
12	212	21652	Farmers Ins Exch	18,035,601	2.1116%	18,890,345	12,846,714	68.01%
13	163	24740	Safeco Ins Co Of Amer	16,250,677	1.9026%	16,062,585	9,176,785	57.13%
14	158	21113	United States Fire Ins Co	15,840,720	1.8546%	15,636,160	634,241	4.06%
15	164	36463	Discover Prop & Cas Ins Co	14,559,817	1.7046%	13,334,595	4,911,601	36.83%
16	517	20532	Clarendon Natl Ins Co	13,433,947	1.5728%	11,611,752	8,638,058	74.39%
17	1330	24813	Balboa Ins Co	13,198,090	1.5452%	13,140,136	5,524,046	42.04%
18	140	19100	Amco Ins Co	13,060,733	1.5291%	14,448,182	6,167,650	42.69%
19	8	19232	Allstate Ins Co	12,944,105	1.5155%	19,778,677	11,095,574	56.10%
20	212	16535	Zurich American Ins Co	11,800,764	1.3816%	16,917,284	-1,661,009	-9.82%
21		26905	Century-Natl Ins Co	11,390,516	1.3336%	10,213,003	8,001,683	78.35%
22	200	25941	United Services Auto Assoc	8,668,238	1.0149%	8,411,318	6,051,296	71.94%
23	350	34207	Westport Ins Corp	8,405,354	0.9841%	7,496,738	92,979	1.24%
24	176	25151	State Farm General Ins Co	8,122,831	0.9510%	7,065,526	-937,817	-13.27%
25	111	21458	Employers Ins of Wausau	7,875,075	0.9220%	7,804,705	648,691	8.31%
26	761	21873	Firemans Fund Ins Co	7,601,654	0.8900%	8,033,806	2,660,605	33.12%
27	212	10317	Neighborhood Spirit Prop & Cas Co	7,433,946	0.8703%	6,821,086	4,318,902	63.32%
28	127	23469	American Modern Home Ins Co	6,665,408	0.7804%	5,833,404	4,083,590	70.00%
29	323	10693	Civil Svc Employees Ins Co	6,641,886	0.7776%	6,264,924	3,662,684	58.46%
30	1285	24554	XL Ins Amer Inc	6,609,806	0.7739%	4,351,376	1,618,731	37.20%
31	12	19380	American Home Assur Co	5,990,422	0.7013%	5,565,846	-355,464	-6.39%
32	111	24198	Peerless Ins Co	5,955,729	0.6973%	4,854,451	589,687	12.15%
33	400	25747	Unigard Ins Co	5,735,281	0.6715%	5,655,741	1,747,951	30.91%
34	164	24767	St Paul Fire & Marine Ins Co	5,722,699	0.6700%	5,050,884	661,728	13.10%
35	802	13544	California Capital Ins Co	5,255,637	0.6153%	4,971,732	2,779,516	55.91%
36	3098	12904	Tokio Marine & Fire Ins Co Ltd Us Br	4,642,550	0.5435%	5,496,907	107,586	1.96%
37	140	42579	Allied Prop & Cas Ins Co	4,395,140	0.5146%	4,030,774	3,212,843	79.71%
38	169	24988	Sentry Ins A Mut Co	3,962,147	0.4639%	3,379,723	1,437,663	42.54%
39	761	21865	Associated Ind Corp	3,948,214	0.4622%	3,836,514	474,277	12.36%
40	7	13935	Federated Mut Ins Co	3,591,637	0.4205%	3,320,853	1,150,329	34.64%
41	3321	36161	Travelers Prop Cas Ins Co	3,540,652	0.4145%	3,077,823	3,270,952	106.27%
42	218	34622	Glens Falls Ins Co	3,383,819	0.3962%	3,395,034	2,842,302	83.72%
43	163	19704	American States Ins Co	3,373,355	0.3949%	3,156,312	883,501	27.99%
44		23108	Lumbermens Underwriting Alliance	3,001,127	0.3514%	3,420,949	435,299	12.72%
45		39861	Golden Bear Ins Co	2,998,958	0.3511%	3,383,393	174,977	5.17%
46	19	19615	American Reliable Ins Co	2,961,019	0.3467%	1,709,940	1,868,360	109.26%
47	660	11908	Mercury Cas Co	2,950,168	0.3454%	2,485,453	937,699	37.73%

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48	212	41181	Universal Underwriters Ins Co	2,887,464	0.3381%	2,886,454	3,207,337	111.12%
49	553	26980	Royal Ins Co Of Amer	2,737,914	0.3205%	3,413,512	871,269	25.52%
50	164	25887	US Fidelity & Guaranty Co	2,588,803	0.3031%	2,728,548	79,231	2.90%
51	200	25968	USAA Cas Ins Co	2,574,276	0.3014%	2,403,267	1,392,272	57.93%
52	98	11001	Riverport Ins Co of CA	2,491,210	0.2917%	2,161,802	1,510,080	69.85%
53	645	14907	Oregon Mut Ins Co	2,338,015	0.2737%	2,363,751	1,002,944	42.43%
54	161	18031	Topa Ins Co	2,284,531	0.2675%	2,293,447	193,697	8.45%
55	553	24678	Royal Ind Co	2,243,351	0.2626%	5,702,869	1,170,902	20.53%
56	922	27847	Insurance Co Of The West	2,221,634	0.2601%	1,893,660	984,501	51.99%
57	169	21180	Sentry Select Ins Co	2,203,584	0.2580%	1,951,838	71,924	3.68%
58	111	23035	Liberty Mut Fire Ins Co	2,021,941	0.2367%	1,828,301	1,347,011	73.68%
59	212	10318	Exact Prop & Cas Co Inc	1,955,255	0.2289%	1,572,780	735,624	46.77%
60	517	37257	Insurance Corp Of Hannover	1,769,349	0.2072%	528,879	572,801	108.30%
61	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	1,686,335	0.1974%	1,307,191	232,912	17.82%
62	604	41343	Gerling Amer Ins Co	1,607,858	0.1882%	1,426,903	-65,083	-4.56%
63	111	32352	Prudential Prop & Cas Ins Co	1,596,993	0.1870%	1,550,587	987,681	63.70%
64	3321	24015	Northland Ins Co	1,583,902	0.1854%	2,176,668	545,953	25.08%
65	984	42374	Houston Cas Co	1,505,485	0.1763%	1,597,647	922,330	57.73%
66	84	26344	Great American Assur Co	1,383,182	0.1619%	2,013,176	-10,509,345	-522.03%
67	62	21415	Employers Mut Cas Co	1,381,441	0.1617%	1,281,465	484,720	37.83%
68	1278	15539	California State Auto Asn Inter-Ins	1,371,781	0.1606%	1,295,724	601,331	46.41%
69	800	15776	Residence Mut Ins Co	1,350,106	0.1581%	1,348,451	260,637	19.33%
70	98	25224	Great Divide Ins Co	1,312,651	0.1537%	1,712,107	895,835	52.32%
71	108	30562	American Manufacturers Mut Ins Co	1,280,531	0.1499%	1,752,178	1,943,365	110.91%
72	3416	20370	AXIS Reins Co	1,179,047	0.1380%	264,985	128,635	48.54%
73	38	20281	Federal Ins Co	1,018,346	0.1192%	1,011,955	-1,196,889	-118.27%
74	215	14133	Valley Ins Co	1,012,249	0.1185%	1,159,543	1,396,084	120.40%
75	140	23787	Nationwide Mut Ins Co	1,002,929	0.1174%	855,074	301,667	35.28%
76	164	35386	Fidelity & Guaranty Ins Co	985,220	0.1153%	850,491	604,058	71.02%
77	785	28932	Markel American Ins Co	929,537	0.1088%	929,497	1,351,006	145.35%
78	1285	22322	Greenwich Ins Co	912,599	0.1068%	1,118,538	1,484,366	132.71%
79	215	10914	Kemper Independence Ins Co	891,924	0.1044%	205,602	35,994	17.51%
80	212	21709	Truck Ins Exch	880,351	0.1031%	924,855	90,796	9.82%
81	164	24791	St Paul Mercury Ins Co	863,593	0.1011%	952,654	31,791	3.34%
82		33499	Dorinco Rein Co	844,435	0.0989%	785,874	0	0.00%
83	3321	25682	Travelers Ind Co Of CT	838,434	0.0982%	769,711	367,003	47.68%
84	501	22314	RSUI Ind Co	800,097	0.0937%	69,115	0	0.00%
85	761	21857	American Ins Co	783,592	0.0917%	374,274	96,931	25.90%
86	2978	20362	Mitsui Sumitomo Ins Co of Amer	781,645	0.0915%	554,620	301,209	54.31%
87		10815	Verlan Fire Ins Co MD	778,038	0.0911%	725,409	-304,963	-42.04%
88	215	11142	United Cas Ins Co Of Amer	771,114	0.0903%	777,628	123,472	15.88%
89	3321	19038	Travelers Cas & Surety Co	768,372	0.0900%	705,086	1,664,258	236.04%
90	218	20443	Continental Cas Co	763,439	0.0894%	651,985	15,000	2.30%
91		26433	Harco Natl Ins Co	727,448	0.0852%	499,132	46,474	9.31%
92	83	22101	Grange Ins Assn	704,699	0.0825%	680,009	204,019	30.00%
93		32107	Sutter Ins Co	690,835	0.0809%	735,078	23,210	3.16%
94	91	30104	Hartford Underwriters Ins Co	647,864	0.0759%	638,331	392,470	61.48%

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95	50	23647	Mutual Service Cas Ins Co	636,037	0.0745%	592,142	161,324	27.24%
96	3321	19070	Standard Fire Ins Co	627,146	0.0734%	606,971	287,997	47.45%
97	163	19690	American Economy Ins Co	625,208	0.0732%	600,271	241,054	40.16%
98	212	39306	Fidelity & Deposit Co Of MD	624,130	0.0731%	626,645	94,513	15.08%
99	164	25879	Fidelity & Guaranty Ins Underwriters	618,759	0.0724%	586,693	77,367	13.19%
100	111	10836	Golden Eagle Ins Corp	613,022	0.0718%	743,191	316,279	42.56%
101	968	16187	AXA Re Prop & Cas Ins Co	566,882	0.0664%	477,094	1,645,595	344.92%
102	212	10315	Civic Property & Cas Co	563,228	0.0659%	501,628	348,701	69.51%
103	1218	32859	Penn-Amer Ins Co	555,504	0.0650%	642,830	1,546,411	240.56%
104	12	19445	National Union Fire Ins Co Of Pitts	545,662	0.0639%	403,327	1,424,227	353.12%
105	1279	11150	Arch Ins Co	532,344	0.0623%	1,205,173	1,155,276	95.86%
106		22985	Sequoia Ins Co	493,450	0.0578%	455,983	60,722	13.32%
107	3219	11126	Sompo Japan Ins Co of Amer	490,846	0.0575%	546,622	-163,589	-29.93%
108	761	22837	Interstate Ind Co	487,526	0.0571%	882,264	166,003	18.82%
109	958	22438	Hawaiian Ins & Gty Co Ltd	484,547	0.0567%	274,402	11,269	4.11%
110	920	13064	United Natl Ins Co	453,495	0.0531%	456,376	-3,410	-0.75%
111	323	18953	CSE Safeguard Ins Co	449,886	0.0527%	416,579	131,191	31.49%
112	553	24589	American & Foreign Ins Co	416,110	0.0487%	252,483	12,612	5.00%
113	12	23809	Granite State Ins Co	412,265	0.0483%	291,074	35,032	12.04%
114	24	19909	Centennial Ins Co	410,572	0.0481%	326,765	171,385	52.45%
115		15768	Merced Mut Ins Co	397,252	0.0465%	403,610	388,047	96.14%
116	111	23043	Liberty Mut Ins Co	364,873	0.0427%	365,751	169,112	46.24%
117	212	21326	Empire Fire & Marine Ins Co	350,493	0.0410%	389,910	27,634	7.09%
118	761	22829	Interstate Fire & Cas Co	346,726	0.0406%	299,192	151,056	50.49%
119	1314	18341	Insurance Corp Of NY	346,170	0.0405%	565,547	-915,792	-161.93%
120	408	11048	Pacific Prop & Cas Co	342,798	0.0401%	298,935	130,762	43.74%
121	140	23779	Nationwide Mut Fire Ins Co	342,031	0.0400%	371,581	93,383	25.13%
122	91	29424	Hartford Cas Ins Co	330,334	0.0387%	365,130	587,847	161.00%
123	19	10111	American Bankers Ins Co Of FL	327,845	0.0384%	327,812	10,236	3.12%
124	28	19976	Amica Mut Ins Co	298,366	0.0349%	289,565	220,051	75.99%
125		18767	Church Mut Ins Co	281,435	0.0329%	172,057	85,397	49.63%
126	783	13056	RLI Ins Co	253,255	0.0297%	439,057	-9,437	-2.15%
127	84	22136	Great American Ins Co of NY	249,221	0.0292%	299,064	-34,887	-11.67%
128	249	13846	Farmers Home Mut Ins Co	241,826	0.0283%	493,378	-354,515	-71.85%
129		41459	Armed Forces Ins Exchange	239,566	0.0280%	237,947	45,169	18.98%
130	84	16691	Great American Ins Co	226,137	0.0265%	310,623	-14,551	-4.68%
131	303	15032	Guideone Mut Ins Co	210,770	0.0247%	233,999	-111,015	-47.44%
132	19	42986	Standard Guaranty Ins Co	206,687	0.0242%	180,603	184,269	102.03%
133	84	26832	Great American Alliance Ins Co	206,290	0.0242%	617,542	-430,037	-69.64%
134	212	21687	Mid-Century Ins Co	204,980	0.0240%	225,530	294,874	130.75%
135		27480	Mid-State Mut Ins Co	199,506	0.0234%	194,301	117,652	60.55%
136	127	23450	American Family Home Ins Co	190,424	0.0223%	162,770	1,047	0.64%
137		10048	Hyundai Marine & Fire Ins Co Ltd	179,325	0.0210%	98,498	-42,000	-42.64%
138	796	39217	QBE Ins Corp	176,406	0.0207%	176,406	-29,873	-16.93%
139	24	19895	Atlantic Mut Ins Co	174,871	0.0205%	158,322	116,791	73.77%
140		14010	Crusader Ins Co	172,163	0.0202%	171,023	-3,332	-1.95%
141	12	23841	New Hampshire Ins Co	169,830	0.0199%	172,165	-46,010	-26.72%

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142	800	13625	Western Mut Ins Co	167,770	0.0196%	171,151	37,270	21.78%
143	626	21121	Westchester Fire Ins Co	164,765	0.0193%	280,260	-3,343,983	-1193.17%
144	33	20125	California Cas Ins Co	161,224	0.0189%	156,951	72,139	45.96%
145	181	29874	North American Specialty Ins Co	149,233	0.0175%	82,768	3,243	3.92%
146	108	22918	American Motorists Ins Co	148,085	0.0173%	184,827	174,690	94.52%
147	300	22578	Horace Mann Ins Co	146,757	0.0172%	135,956	157,865	116.11%
148	218	35289	Continental Ins Co	145,139	0.0170%	132,932	236,224	177.70%
149	84	33723	Great American Spirit Ins Co	142,991	0.0167%	147,977	66,141	44.70%
150	400	24449	Regent Ins Co	138,299	0.0162%	80,574	0	0.00%
151	164	24775	St Paul Guardian Ins Co	138,142	0.0162%	103,238	-2,057	-1.99%
152	241	25321	Metropolitan Drt Prop & Cas Ins Co	136,334	0.0160%	124,710	14,598	11.71%
153	3496	23752	Quanta Ind Co	134,934	0.0158%	237,199	63,811	26.90%
154	300	22756	Horace Mann Prop & Cas Ins Co	134,356	0.0157%	141,636	389,614	275.08%
155	7	28304	Federated Service Ins Co	129,274	0.0151%	79,792	1,005	1.26%
156	38	20397	Vigilant Ins Co	121,519	0.0142%	114,983	58,139	50.56%
157	604	32190	Constitution Ins Co	113,880	0.0133%	113,880	-23,203	-20.37%
158	1325	24899	Alea North America Ins Co	107,391	0.0126%	22,002	6,522	29.64%
159	3321	24031	Northland Cas Co	104,708	0.0123%	135,618	-20,741	-15.29%
160	108	22977	Lumbermens Mut Cas Co	99,168	0.0116%	77,286	1,483,608	1919.63%
161	1129	16217	National Farmers Union Prop & Cas	92,295	0.0108%	0	-14	0.00%
162	748	25780	Williamsburg Natl Ins Co	88,266	0.0103%	48,961	12,357	25.24%
163	853	15059	Public Service Mut Ins Co	85,818	0.0100%	98,394	42,565	43.26%
164	83	22128	Rocky Mountain Fire & Cas Co	85,547	0.0100%	124,690	-556	-0.45%
165	38	20303	Great Northern Ins Co	78,922	0.0092%	74,853	37,826	50.53%
166	218	20427	American Cas Co Of Reading PA	78,574	0.0092%	82,657	66,524	80.48%
167	802	23540	Monterey Ins Co	77,616	0.0091%	55,015	36,756	66.81%
168	163	24724	First Natl Ins Co Of Amer	76,009	0.0089%	58,108	18,254	31.41%
169	218	20486	Transcontinental Ins Co	60,101	0.0070%	65,195	67,314	103.25%
170	922	40029	Explorer Ins Co	59,337	0.0069%	161,449	442,456	274.05%
171	108	18910	American Protection Ins Co	57,820	0.0068%	89,065	139,520	156.65%
172	218	20494	Transportation Ins Co	56,952	0.0067%	73,202	85,245	116.45%
173	176	25143	State Farm Fire And Cas Co	56,782	0.0066%	95,326	2,722,876	2856.38%
174	350	21318	Coregis Ins Co	53,769	0.0063%	67,769	-140	-0.21%
175		14508	Michigan Millers Mut Ins Co	53,740	0.0063%	53,740	25,625	47.68%
176	785	38970	Markel Ins Co	51,929	0.0061%	38,267	2,107	5.51%
177	802	12890	Eagle West Ins Co	51,834	0.0061%	45,396	9,087	20.02%
178	1331	10340	Stonington Ins Co	49,624	0.0058%	15,364	9,281	60.41%
179	218	20850	Firemens Ins Co Of Newark NJ	47,567	0.0056%	60,552	84,617	139.74%
180	400	25798	Unigard Ind Co	47,042	0.0055%	45,067	10,020	22.23%
181	361	19720	American Alt Ins Corp	44,603	0.0052%	8,019	681	8.49%
182	38	20346	Pacific Ind Co	40,694	0.0048%	38,431	19,536	50.83%
183	33	20117	California Cas Ind Exch	38,548	0.0045%	37,462	17,189	45.88%
184	1179	10683	Wawanesa General Ins Co	32,534	0.0038%	27,340	13,523	49.46%
185	748	18023	Star Ins Co	32,088	0.0038%	27,362	11,101	40.57%
186	626	20702	Ace Fire Underwriters Ins Co	31,971	0.0037%	5,420	-29,604	-546.20%
187	31	25895	United States Liability Ins Co	30,539	0.0036%	16,467	1,407	8.54%
188	38	20338	Northwestern Pacific Ind Co	30,285	0.0035%	29,489	13,936	47.26%

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189		11118	Federated Rural Electric Ins Exch	30,006	0.0035%	29,778	-789	-2.65%
190	761	21881	National Surety Corp	27,571	0.0032%	35,141	1,246	3.55%
191	88	22292	Hanover Ins Co	24,077	0.0028%	24,043	12,250	50.95%
192	3321	22217	Gulf Ins Co	23,772	0.0028%	33,704	-1,496,724	-4440.79%
193	212	40142	American Zurich Ins Co	23,319	0.0027%	20,044	-514	-2.56%
194	1179	31526	Wawanesa Mut Ins Co Us Branch	23,196	0.0027%	23,365	11,382	48.71%
195	218	20478	National Fire Ins Co Of Hartford	23,111	0.0027%	2,856	0	0.00%
196	303	14559	Guideone Specialty Mut Ins Co	22,717	0.0027%	30,481	-249	-0.82%
197	1326	33855	Lincoln General Ins Co	22,424	0.0026%	167,929	0	0.00%
198	306	10847	Cumis Ins Society Inc	22,423	0.0026%	22,457	11,159	49.69%
199	291	13331	American Hardware Mut Ins Co	22,395	0.0026%	22,395	11,030	49.25%
200	349	13978	Florists Mut Ins Co	16,066	0.0019%	16,082	7,312	45.47%
201	344	10669	Church Ins Co	15,652	0.0018%	17,279	0	0.00%
202	1129	21970	OneBeacon Ins Co	15,060	0.0018%	26,098	9,465	36.27%
203	240	10499	DaimlerChrysler Ins Co	11,696	0.0014%	8,265	1,601	19.37%
204	111	26042	Wausau Underwriters Ins Co	10,355	0.0012%	1,728	79,294	4588.77%
205	57	21261	Electric Ins Co	10,084	0.0012%	10,311	0	0.00%
206	400	24414	General Cas Co Of WI	8,962	0.0010%	8,577	0	0.00%
207	218	20508	Valley Forge Ins Co	8,568	0.0010%	27,758	2,653	9.56%
208	111	26069	Wausau Business Ins Co	8,350	0.0010%	8,393	-46,490	-553.91%
209	158	25445	TIG Specialty Ins Corp	7,855	0.0009%	23,860	-14,000	-58.68%
210	553	24694	Safeguard Ins Co	7,244	0.0008%	5,047	-3	-0.06%
211	1169	11231	Generali Us Branch	5,493	0.0006%	5,097	-28,899	-566.98%
212	108	20524	Specialty Natl Ins Co	5,151	0.0006%	5,036	-40,849	-811.14%
213	111	24171	Netherlands Ins Co The	5,003	0.0006%	13,143	51	0.39%
214	920	42048	Diamond State Ins Co	4,925	0.0006%	5,668	0	0.00%
215	2978	22551	Mitsui Sumitomo Ins USA Inc	3,917	0.0005%	2,822	960	34.02%
216	140	11991	National Cas Co	3,815	0.0004%	6,143	2,249	36.61%
217		40398	American Fuji Fire & Marine Ins Co	3,139	0.0004%	676	473	69.97%
218		40800	American Sterling Ins Co	2,980	0.0003%	23,778	-4,460	-18.76%
219	169	23434	Middlesex Ins Co	2,899	0.0003%	1,679	249	14.83%
220	201	25976	Utica Mut Ins Co	2,513	0.0003%	2,489	949	38.13%
221	244	10677	Cincinnati Ins Co	2,158	0.0003%	3,184	0	0.00%
222	158	24384	Ranger Ins Co	1,570	0.0002%	26,905	0	0.00%
223	111	42404	Liberty Ins Corp	1,495	0.0002%	9,076	596	6.57%
224	124	23396	Amerisure Mut Ins Co	1,315	0.0002%	1,032	406	39.34%
225	930	23671	National American Ins Co Of CA	1,244	0.0001%	635	2,771	436.38%
226	215	16063	Unitrin Auto & Home Ins Co	1,206	0.0001%	215	25,766	11984.19%
227	93	12831	State Natl Ins Co Inc	1,159	0.0001%	3,641	0	0.00%
228	958	11762	Vesta Fire Ins Corp	946	0.0001%	946	0	0.00%
229	553	24600	Globe Ind Co	482	0.0001%	259	-1,381,957	533574.13%
230	158	21105	North River Ins Co	473	0.0001%	17,908	-455	-2.54%
231		37800	Lg Ins Co Ltd Us Branch	458	0.0001%	415	404	97.35%
232		23663	National American Ins Co	321	0.0000%	308	0	0.00%
233	761	21849	American Automobile Ins Co	313	0.0000%	313	-2	-0.64%
234	88	22306	Massachusetts Bay Ins Co	221	0.0000%	156	-2,543	-1630.13%
235	761	11630	Jefferson Ins Co	194	0.0000%	10,919	-273	-2.50%

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FIRE [01]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
236	140	15580	Scottsdale Ind Co	167	0.0000%	167	360	215.57%
237	1129	20613	American Employers Ins Co	161	0.0000%	161	0	0.00%
238	1120	10120	Everest Natl Ins Co	140	0.0000%	219	0	0.00%
239	781	37893	Ulico Cas Co	100	0.0000%	3,901	0	0.00%
240	98	32603	Berkley Ins Co	20	0.0000%	290	209	72.07%
241	761	36420	Allianz Underwriters Ins Co	4	0.0000%	4	67	1675.00%
			Line Total:	**854,138,357**	**100.0000%**	**829,504,252**	**283,423,846**	**34.17%**

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: ALLIED LINES [02.1]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	65	21482	Factory Mut Ins Co	62,748,070	12.6560%	65,144,612	12,462,620	19.13%
2	12	19437	Lexington Ins Co	53,570,249	10.8048%	48,059,038	70,600,874	146.90%
3	1330	24848	Newport Ins Co	28,937,793	5.8366%	25,814,243	1,332,545	5.16%
4	218	20443	Continental Cas Co	19,294,801	3.8917%	20,483,110	-7,548,317	-36.85%
5	163	24732	General Ins Co Of Amer	19,087,256	3.8498%	19,101,003	6,007,116	31.45%
6	212	39306	Fidelity & Deposit Co Of MD	16,416,907	3.3112%	-1,001,084	1,504,706	-150.31%
7	761	35300	Allianz Global Risks US Ins Co	15,638,437	3.1542%	15,953,951	11,781,704	73.85%
8	3321	25674	Travelers Property Cas Co Of Amer	15,223,983	3.0706%	14,288,324	2,797,659	19.58%
9	1330	24813	Balboa Ins Co	13,131,122	2.6485%	13,069,666	3,227,304	24.69%
10	19	42978	American Security Ins Co	12,338,186	2.4885%	12,687,438	2,585,090	20.38%
11	65	10014	Affiliated Fm Ins Co	11,622,723	2.3442%	10,720,795	1,832,594	17.09%
12	1285	22322	Greenwich Ins Co	10,987,294	2.2161%	25,243,457	24,125,998	95.57%
13	212	21660	Fire Ins Exch	10,833,104	2.1850%	9,730,731	7,006,785	72.01%
14	163	24740	Safeco Ins Co Of Amer	10,463,005	2.1103%	10,517,810	5,915,914	56.25%
15	8	19232	Allstate Ins Co	9,168,290	1.8492%	13,806,181	5,583,426	40.44%
16	158	21113	United States Fire Ins Co	9,063,127	1.8280%	7,994,342	4,022,597	50.32%
17	212	26247	American Guarantee & Liability Ins	7,518,765	1.5165%	4,778,388	185,712	3.89%
18	212	21652	Farmers Ins Exch	6,805,547	1.3726%	7,173,003	3,088,591	43.06%
19		26905	Century-Natl Ins Co	5,564,189	1.1223%	4,976,884	2,855,270	57.37%
20	200	25941	United Services Auto Assoc	5,530,319	1.1154%	3,873,095	3,589,271	92.67%
21	164	36463	Discover Prop & Cas Ins Co	5,410,667	1.0913%	5,020,740	2,327,397	46.36%
22	140	19100	Amco Ins Co	5,024,266	1.0134%	4,491,527	3,485,549	77.60%
23	3098	12904	Tokio Marine & Fire Ins Co Ltd Us Br	4,915,205	0.9914%	5,410,207	2,232,181	41.26%
24	1285	24554	XL Ins Amer Inc	4,710,863	0.9502%	3,159,786	5,760,260	182.30%
25	84	26344	Great American Assur Co	4,656,495	0.9392%	5,379,166	-1,118,011	-20.78%
26	164	24767	St Paul Fire & Marine Ins Co	4,414,138	0.8903%	4,896,864	1,034,209	21.12%
27	400	25747	Unigard Ins Co	4,342,072	0.8758%	4,368,994	1,923,888	44.04%
28	111	24198	Peerless Ins Co	4,340,826	0.8755%	3,591,176	1,968,322	54.81%
29	127	23469	American Modern Home Ins Co	4,184,692	0.8440%	2,852,314	1,065,099	37.34%
30	3321	36161	Travelers Prop Cas Ins Co	3,981,768	0.8031%	3,487,228	1,600,499	45.90%
31	212	10317	Neighborhood Spirit Prop & Cas Co	3,964,926	0.7997%	3,657,848	1,430,523	39.11%
32	212	41181	Universal Underwriters Ins Co	3,869,289	0.7804%	3,974,689	1,702,762	42.84%
33	163	19704	American States Ins Co	3,532,989	0.7126%	3,309,367	1,349,764	40.79%
34	169	24988	Sentry Ins A Mut Co	3,424,885	0.6908%	2,975,688	835,975	28.09%
35	98	11001	Riverport Ins Co of CA	3,422,147	0.6902%	3,012,289	24,999	0.83%
36	212	16535	Zurich American Ins Co	3,359,957	0.6777%	3,259,008	1,190,400	36.53%
37	350	34207	Westport Ins Corp	3,353,982	0.6765%	4,037,511	2,130,753	52.77%
38	761	21873	Firemans Fund Ins Co	3,308,093	0.6672%	3,160,775	-1,264,977	-40.02%
39	553	24678	Royal Ind Co	3,273,247	0.6602%	4,391,310	-5,179,139	-117.94%
40	111	21458	Employers Ins of Wausau	3,165,364	0.6384%	2,679,857	528,680	19.73%
41	93	12831	State Natl Ins Co Inc	2,835,211	0.5718%	2,146,230	567,143	26.43%
42	802	13544	California Capital Ins Co	2,410,793	0.4862%	2,268,052	1,302,784	57.44%
43	176	25151	State Farm General Ins Co	2,204,762	0.4447%	1,947,121	747,906	38.41%
44	323	10693	Civil Svc Employees Ins Co	2,189,123	0.4415%	2,068,898	539,695	26.09%
45	140	42579	Allied Prop & Cas Ins Co	1,957,667	0.3949%	1,577,858	1,415,192	89.69%
46	7	13935	Federated Mut Ins Co	1,932,136	0.3897%	1,833,306	608,271	33.18%
47	212	21326	Empire Fire & Marine Ins Co	1,901,479	0.3835%	1,908,951	320,753	16.80%

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: ALLIED LINES [02.1]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
48	626	20699	Ace Prop & Cas Ins Co	1,889,257	0.3811%	1,889,257	947,911	50.17%
49	164	25887	US Fidelity & Guaranty Co	1,879,542	0.3791%	1,739,321	132,761	7.63%
50	553	24600	Globe Ind Co	1,869,366	0.3770%	1,786,656	-155,138	-8.68%
51	200	25968	USAA Cas Ins Co	1,744,467	0.3519%	1,142,916	922,217	80.69%
52	761	21865	Associated Ind Corp	1,659,977	0.3348%	1,599,881	1,117,534	69.85%
53	169	21180	Sentry Select Ins Co	1,603,324	0.3234%	1,545,471	658,540	42.61%
54	62	21415	Employers Mut Cas Co	1,564,417	0.3155%	1,534,073	368,680	24.03%
55	553	26980	Royal Ins Co Of Amer	1,552,890	0.3132%	2,254,997	255,620	11.34%
56	645	14907	Oregon Mut Ins Co	1,447,117	0.2919%	1,439,345	712,746	49.52%
57	84	22136	Great American Ins Co of NY	1,375,075	0.2773%	1,374,070	-38,534	-2.80%
58	91	19682	Hartford Fire In Co	1,302,789	0.2628%	1,253,445	180,071	14.37%
59	800	15776	Residence Mut Ins Co	1,236,035	0.2493%	1,228,121	592,182	48.22%
60	164	35386	Fidelity & Guaranty Ins Co	1,223,296	0.2467%	1,040,743	712,366	68.45%
61		26433	Harco Natl Ins Co	1,098,310	0.2215%	746,558	43,150	5.78%
62	140	23787	Nationwide Mut Ins Co	1,019,732	0.2057%	915,384	164,087	17.93%
63	212	10318	Exact Prop & Cas Co Inc	976,279	0.1969%	788,392	87,440	11.09%
64	1129	21970	OneBeacon Ins Co	936,543	0.1889%	1,435,922	-48,910	-3.41%
65	84	26832	Great American Alliance Ins Co	886,167	0.1787%	1,501,181	-800,984	-53.36%
66	2978	20362	Mitsui Sumitomo Ins Co of Amer	850,899	0.1716%	527,891	75,350	14.27%
67	215	14133	Valley Ins Co	837,317	0.1689%	941,667	359,559	38.18%
68	922	27847	Insurance Co Of The West	789,234	0.1592%	628,037	502,988	80.09%
69		25240	NAU Country Ins Co	784,471	0.1582%	849,401	122,215	14.39%
70	501	22314	RSUI Ind Co	769,600	0.1552%	174,877	0	0.00%
71		23108	Lumbermens Underwriting Alliance	768,468	0.1550%	649,391	1,827	0.28%
72	517	20532	Clarendon Natl Ins Co	739,264	0.1491%	408,825	-6,480	-1.59%
73	164	25879	Fidelity & Guaranty Ins Underwriters	727,652	0.1468%	658,216	443,064	67.31%
74	111	23035	Liberty Mut Fire Ins Co	718,206	0.1449%	662,190	769,485	116.20%
75	163	19690	American Economy Ins Co	717,961	0.1448%	696,297	102,516	14.72%
76	215	11142	United Cas Ins Co Of Amer	697,952	0.1408%	702,163	47,177	6.72%
77	3321	25682	Travelers Ind Co Of CT	688,816	0.1389%	622,869	10,241	1.64%
78		10815	Verlan Fire Ins Co MD	654,415	0.1320%	601,398	14,385	2.39%
79	212	21709	Truck Ins Exch	627,757	0.1266%	900,850	414,228	45.98%
80	164	24791	St Paul Mercury Ins Co	620,518	0.1252%	655,607	176,438	26.91%
81	3321	24015	Northland Ins Co	601,501	0.1213%	850,267	1,886,319	221.85%
82		28497	Usplate Glass Ins Co	580,696	0.1171%	595,474	43,105	7.24%
83	626	21121	Westchester Fire Ins Co	550,744	0.1111%	358,118	-986,391	-275.44%
84	98	25224	Great Divide Ins Co	530,615	0.1070%	650,919	199,025	30.58%
85	660	11908	Mercury Cas Co	522,427	0.1054%	353,886	546,058	154.30%
86	111	32352	Prudential Prop & Cas Ins Co	521,294	0.1051%	510,391	528,756	103.60%
87	91	29424	Hartford Cas Ins Co	509,010	0.1027%	540,175	1,054,353	195.19%
88	922	40029	Explorer Ins Co	496,186	0.1001%	958,249	389,188	40.61%
89	517	37257	Insurance Corp Of Hannover	495,055	0.0999%	414,369	161,186	38.90%
90	108	30562	American Manufacturers Mut Ins Co	473,159	0.0954%	655,857	401,259	61.18%
91	218	34622	Glens Falls Ins Co	463,692	0.0935%	428,169	-429,812	-100.38%
92	984	42374	Houston Cas Co	439,635	0.0887%	416,042	326,932	78.58%
93	84	16691	Great American Ins Co	414,954	0.0837%	430,564	370,760	86.11%
94	783	13056	RLI Ins Co	413,050	0.0833%	819,085	669,403	81.73%

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: ALLIED LINES [02.1]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
95	83	22101	Grange Ins Assn	394,910	0.0797%	377,099	187,591	49.75%
96	1278	15539	California State Auto Asn Inter-Ins	372,659	0.0752%	354,526	122,004	34.41%
97	19	19615	American Reliable Ins Co	362,466	0.0731%	2,045,122	14,799	0.72%
98	50	23647	Mutual Service Cas Ins Co	355,996	0.0718%	326,170	-242,848	-74.45%
99	215	10914	Kemper Independence Ins Co	347,942	0.0702%	80,748	20,170	24.98%
100	303	15032	Guideone Mut Ins Co	334,103	0.0674%	358,032	6,265	1.75%
101	968	16187	AXA Re Prop & Cas Ins Co	330,114	0.0666%	277,593	121,966	43.94%
102		18767	Church Mut Ins Co	328,058	0.0662%	368,250	90,509	24.58%
103	212	10315	Civic Property & Cas Co	323,774	0.0653%	289,511	214,202	73.99%
104	689	33162	Bankers Ins Co	292,411	0.0590%	256,715	19,428	7.57%
105	163	24724	First Natl Ins Co Of Amer	284,226	0.0573%	273,279	302,723	110.77%
106	12	23809	Granite State Ins Co	283,270	0.0571%	216,332	45,885	21.21%
107	38	20281	Federal Ins Co	276,685	0.0558%	265,143	59,243	22.34%
108	323	18953	CSE Safeguard Ins Co	271,791	0.0548%	258,140	-30,000	-11.62%
109	785	28932	Markel American Ins Co	262,805	0.0530%	262,737	204,402	77.80%
110	161	18031	Topa Ins Co	262,400	0.0529%	281,551	-272,579	-96.81%
111	212	19356	Maryland Cas Co	257,547	0.0519%	1,376,061	-129,960	-9.44%
112	91	30104	Hartford Underwriters Ins Co	251,138	0.0507%	249,716	127,777	51.17%
113		42757	Agri General Ins Co	235,717	0.0475%	235,717	122,406	51.93%
114	3321	19070	Standard Fire Ins Co	223,643	0.0451%	225,895	53,374	23.63%
115	1218	32859	Penn-Amer Ins Co	216,898	0.0437%	255,468	29,319	11.48%
116	3321	19038	Travelers Cas & Surety Co	210,217	0.0424%	194,094	-245,091	-126.27%
117	218	20478	National Fire Ins Co Of Hartford	207,549	0.0419%	153,519	30,339	19.76%
118	408	11048	Pacific Prop & Cas Co	189,078	0.0381%	162,450	8,516	5.24%
119	761	22829	Interstate Fire & Cas Co	186,404	0.0376%	162,373	75,050	46.22%
120	28	19976	Amica Mut Ins Co	185,670	0.0374%	185,002	173,510	93.79%
121	3219	11126	Sompo Japan Ins Co of Amer	183,564	0.0370%	220,654	102,018	46.23%
122	553	24589	American & Foreign Ins Co	180,391	0.0364%	124,677	25,497	20.45%
123	24	19895	Atlantic Mut Ins Co	178,044	0.0359%	175,184	56,974	32.52%
124	626	43575	Indemnity Ins Co Of North Amer	176,067	0.0355%	176,067	0	0.00%
125	164	24775	St Paul Guardian Ins Co	168,188	0.0339%	130,843	-184,074	-140.68%
126	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	146,571	0.0296%	134,908	17,798	13.19%
127	181	29874	North American Specialty Ins Co	138,244	0.0279%	194,940	246,634	126.52%
128		41459	Armed Forces Ins Exchange	137,864	0.0278%	137,458	190,651	138.70%
129	218	20427	American Cas Co Of Reading PA	135,753	0.0274%	133,623	47,577	35.61%
130	3496	23752	Quanta Ind Co	134,934	0.0272%	237,199	1,042,387	439.46%
131	140	23779	Nationwide Mut Fire Ins Co	134,320	0.0271%	146,820	250,763	170.80%
132	249	13846	Farmers Home Mut Ins Co	133,025	0.0268%	271,119	193,758	71.47%
133	1279	11150	Arch Ins Co	127,683	0.0258%	155,461	38,510	24.77%
134		15768	Merced Mut Ins Co	126,601	0.0255%	128,832	48,159	37.38%
135	158	25445	TIG Specialty Ins Corp	119,880	0.0242%	162,737	1,027,000	631.08%
136	212	21687	Mid-Century Ins Co	119,142	0.0240%	125,936	53,885	42.79%
137	800	13625	Western Mut Ins Co	116,356	0.0235%	119,349	31,322	26.24%
138	626	22667	Ace American Ins Co	115,701	0.0233%	116,870	8,751	7.49%
139	604	32190	Constitution Ins Co	113,533	0.0229%	113,533	27,171	23.93%
140	111	23043	Liberty Mut Ins Co	106,218	0.0214%	115,368	35,103	30.43%
141	350	21318	Coregis Ins Co	97,443	0.0197%	103,132	-3	0.00%

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: ALLIED LINES [02.1]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
142	7	28304	Federated Service Ins Co	97,205	0.0196%	72,000	-145	-0.20%
143	1129	16217	National Farmers Union Prop & Cas	92,295	0.0186%	0	-44,488	0.00%
144	24	19909	Centennial Ins Co	80,678	0.0163%	81,247	24,087	29.65%
145		32107	Sutter Ins Co	76,745	0.0155%	81,538	-13,507	-16.57%
146	158	24384	Ranger Ins Co	75,455	0.0152%	55,556	3,790	6.82%
147	300	22578	Horace Mann Ins Co	73,451	0.0148%	67,942	0	0.00%
148		27480	Mid-State Mut Ins Co	72,488	0.0146%	69,349	80	0.12%
149	176	25143	State Farm Fire And Cas Co	71,054	0.0143%	81,468	32,743	40.19%
150		22985	Sequoia Ins Co	65,974	0.0133%	58,102	20,525	35.33%
151	12	23841	New Hampshire Ins Co	64,959	0.0131%	59,148	-107,819	-182.29%
152	802	23540	Monterey Ins Co	62,705	0.0126%	42,795	5,270	12.31%
153	218	35289	Continental Ins Co	61,458	0.0124%	71,738	40,096	55.89%
154	19	42986	Standard Guaranty Ins Co	59,334	0.0120%	48,795	10,632	21.79%
155	400	25798	Unigard Ind Co	58,914	0.0119%	60,438	32,103	53.12%
156	127	23450	American Family Home Ins Co	57,062	0.0115%	48,483	11,205	23.11%
157	108	22918	American Motorists Ins Co	56,035	0.0113%	89,315	7,145	8.00%
158	785	38970	Markel Ins Co	52,685	0.0106%	39,041	584	1.50%
159	218	20494	Transportation Ins Co	49,688	0.0100%	61,832	21,790	35.24%
160	84	33723	Great American Spirit Ins Co	49,516	0.0100%	50,943	25,592	50.24%
161	300	22756	Horace Mann Prop & Cas Ins Co	49,304	0.0099%	53,767	0	0.00%
162	140	28223	Nationwide Agribusiness Ins Co	49,187	0.0099%	20,871	554	2.65%
163	920	42048	Diamond State Ins Co	47,106	0.0095%	33,560	9,813	29.24%
164	83	22128	Rocky Mountain Fire & Cas Co	44,683	0.0090%	69,196	50,150	72.48%
165	33	20125	California Cas Ins Co	43,864	0.0088%	42,973	14,832	34.51%
166	111	10836	Golden Eagle Ins Corp	43,530	0.0088%	34,277	1,014,205	2958.85%
167	400	24449	Regent Ins Co	43,004	0.0087%	24,981	0	0.00%
168	303	14559	Guideone Specialty Mut Ins Co	42,863	0.0086%	69,354	23,663	34.12%
169	12	43761	American Intl Ins Co Of CA	40,804	0.0082%	16,665	3,666	22.00%
170	3321	24031	Northland Cas Co	37,752	0.0076%	50,538	1,008,944	1996.41%
171	241	25321	Metropolitan Drt Prop & Cas Ins Co	36,387	0.0073%	33,543	69,847	208.23%
172	38	20397	Vigilant Ins Co	33,232	0.0067%	31,689	7,281	22.98%
173	108	22977	Lumbermens Mut Cas Co	29,197	0.0059%	27,471	380,587	1385.41%
174	1331	10340	Stonington Ins Co	28,315	0.0057%	6,480	5,273	81.37%
175		14010	Crusader Ins Co	25,367	0.0051%	23,634	7,952	33.65%
176	853	15059	Public Service Mut Ins Co	23,614	0.0048%	27,168	5,438	20.02%
177	218	20850	Firemens Ins Co Of Newark NJ	23,158	0.0047%	27,056	-3,157	-11.67%
178	218	20486	Transcontinental Ins Co	22,834	0.0046%	30,168	2,090	6.93%
179	1325	24899	Alea North America Ins Co	22,104	0.0045%	4,348	1,289	29.65%
180	38	20303	Great Northern Ins Co	21,585	0.0044%	20,629	4,739	22.97%
181	2978	22551	Mitsui Sumitomo Ins USA Inc	21,358	0.0043%	15,454	5,254	34.00%
182	802	12890	Eagle West Ins Co	19,217	0.0039%	16,062	2,840	17.68%
183		11118	Federated Rural Electric Ins Exch	19,163	0.0039%	19,027	11,450	60.18%
184	108	18910	American Protection Ins Co	16,883	0.0034%	25,300	46,239	182.76%
185	240	10499	DaimlerChrysler Ins Co	16,682	0.0034%	11,821	-114,257	-966.56%
186	291	13331	American Hardware Mut Ins Co	16,658	0.0034%	18,954	2,692	14.20%
187	1326	33855	Lincoln General Ins Co	15,624	0.0032%	101,187	427,259	422.25%
188	57	21261	Electric Ins Co	15,550	0.0031%	16,024	13,113	81.83%

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: ALLIED LINES [02.1]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
189		14508	Michigan Millers Mut Ins Co	14,882	0.0030%	14,882	4,200	28.22%
190	3321	22217	Gulf Ins Co	14,452	0.0029%	21,921	-1,107,750	-5053.37%
191	626	20702	Ace Fire Underwriters Ins Co	13,845	0.0028%	12,631	3,540	28.03%
192	2898	37850	Pacific Specialty Ins Co	12,427	0.0025%	55,439	0	0.00%
193		40398	American Fuji Fire & Marine Ins Co	11,459	0.0023%	2,452	1,717	70.02%
194	38	20346	Pacific Ind Co	11,134	0.0022%	10,586	2,434	22.99%
195	796	39217	QBE Ins Corp	10,871	0.0022%	-1,888	-399	21.13%
196	33	20117	California Cas Ind Exch	10,472	0.0021%	10,251	3,536	34.49%
197	344	10669	Church Ins Co	9,252	0.0019%	10,452	0	0.00%
198	88	22292	Hanover Ins Co	9,002	0.0018%	9,757	2,860	29.31%
199	1179	10683	Wawanesa General Ins Co	8,894	0.0018%	7,537	2,637	34.99%
200	38	20338	Northwestern Pacific Ind Co	8,287	0.0017%	8,133	1,718	21.12%
201	553	24694	Safeguard Ins Co	7,794	0.0016%	5,252	-64,308	-1224.45%
202	400	24414	General Cas Co Of WI	7,729	0.0016%	7,343	0	0.00%
203	218	20508	Valley Forge Ins Co	6,716	0.0014%	26,984	9,277	34.38%
204	158	25054	Hudson Ins Co	6,615	0.0013%	3,542	1,756	49.58%
205	1179	31526	Wawanesa Mut Ins Co Us Branch	6,349	0.0013%	6,444	2,351	36.48%
206	306	10847	Cumis Ins Society Inc	6,137	0.0012%	6,006	1,088	18.12%
207	349	13978	Florists Mut Ins Co	5,723	0.0012%	5,725	1,648	28.79%
208	12	19402	Birmingham Fire Ins Co Of PA	5,660	0.0011%	4,488	673	15.00%
209	212	40142	American Zurich Ins Co	5,423	0.0011%	621	126	20.29%
210	761	21881	National Surety Corp	4,763	0.0010%	4,591	-3,317	-72.25%
211	920	13064	United Natl Ins Co	3,687	0.0007%	4,539	0	0.00%
212	88	22306	Massachusetts Bay Ins Co	3,566	0.0007%	2,324	29	1.25%
213	361	19720	American Alt Ins Corp	3,016	0.0006%	626	-11	-1.76%
214	111	26069	Wausau Business Ins Co	2,527	0.0005%	2,647	-15,907	-600.94%
215	169	23434	Middlesex Ins Co	2,515	0.0005%	1,942	127	6.54%
216	111	24171	Netherlands Ins Co The	2,364	0.0005%	7,067	4,283	60.61%
217	244	10677	Cincinnati Ins Co	1,895	0.0004%	2,570	58	2.26%
218	201	25976	Utica Mut Ins Co	1,779	0.0004%	1,691	186	11.00%
219	1169	11231	Generali Us Branch	1,775	0.0004%	1,647	94,214	5720.34%
220	79	38601	MIC Prop & Cas Ins Corp	1,541	0.0003%	21,642	0	0.00%
221		23663	National American Ins Co	1,202	0.0002%	1,179	0	0.00%
222	781	37893	Ulico Cas Co	1,094	0.0002%	1,863	0	0.00%
223	124	23396	Amerisure Mut Ins Co	1,088	0.0002%	975	92	9.44%
224	91	37478	Hartford Ins Co Of The Midwest	1,081	0.0002%	97,228	-397,159	-408.48%
225	748	18023	Star Ins Co	1,050	0.0002%	1,230	-99	-8.05%
226	140	11991	National Cas Co	999	0.0002%	2,481	467	18.82%
227	761	21857	American Ins Co	986	0.0002%	2,071	-910	-43.94%
228	108	20524	Specialty Natl Ins Co	925	0.0002%	5,580	-33,442	-599.32%
229		40800	American Sterling Ins Co	819	0.0002%	6,528	3,769	57.74%
230	111	42404	Liberty Ins Corp	796	0.0002%	1,365	654	47.91%
231	1129	20621	OneBeacon America Ins Co	579	0.0001%	5,327	31,805	597.05%
232	215	16063	Unitrin Auto & Home Ins Co	536	0.0001%	94	9	9.57%
233	158	18864	Fairmont Ins Co	497	0.0001%	888	0	0.00%
234	930	23671	National American Ins Co Of CA	338	0.0001%	174	2,500	1436.78%
235	98	32603	Berkley Ins Co	179	0.0000%	2,621	1,585	60.47%

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: ALLIED LINES [02.1]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
236		37800	Lg Ins Co Ltd Us Branch	140	0.0000%	127	116	91.34%
237	1120	10120	Everest Natl Ins Co	129	0.0000%	317	0	0.00%
238	1129	20613	American Employers Ins Co	89	0.0000%	89	-11	-12.36%
239	111	26042	Wausau Underwriters Ins Co	84	0.0000%	84	21	25.00%
240	140	15580	Scottsdale Ind Co	46	0.0000%	46	10,363	22528.26%
241	479	11177	First Financial Ins Co	30	0.0000%	946	19	2.01%
242	140	13838	Farmland Mut Ins Co	11	0.0000%	5	0	0.00%
243	158	25534	TIG Ins Co	2	0.0000%	4,363	-16,920	-387.81%
			Line Total:	**495,798,310**	**100.0000%**	**481,302,029**	**211,523,154**	**43.95%**

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: MULTIPLE PERIL CROP [02.2]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	626	20699	Ace Prop & Cas Ins Co	34,732,239	22.0705%	34,732,239	6,648,416	19.14%
2	761	21873	Firemans Fund Ins Co	32,750,062	20.8110%	32,750,062	18,847,057	57.55%
3	471	39039	Rural Community Ins Co	30,573,808	19.4281%	31,560,595	7,158,497	22.68%
4		25240	NAU Country Ins Co	22,558,652	14.3349%	22,558,652	11,513,648	51.04%
5	84	22136	Great American Ins Co of NY	15,053,227	9.5655%	14,893,570	6,020,127	40.42%
6		42757	Agri General Ins Co	14,264,576	9.0644%	14,577,095	8,823,023	60.53%
7	91	29424	Hartford Cas Ins Co	5,336,612	3.3911%	4,455,165	1,959,747	43.99%
8	303	14559	Guideone Specialty Mut Ins Co	920,160	0.5847%	920,160	-4,398,894	-478.06%
9	176	25143	State Farm Fire And Cas Co	824,631	0.5240%	824,631	56,382	6.84%
10		16403	American Growers Ins Co	355,325	0.2258%	355,325	-3,356,081	-944.51%
			Line Total:	**157,369,292**	**100.0000%**	**157,627,494**	**53,271,922**	**33.80%**

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FEDERAL FLOOD INSURANCE [02.3]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	670	16578	Fidelity Natl Prop and Cas Ins Co	21,329,305	18.2003%	10,943,805	75,807	0.69%
2	176	25143	State Farm Fire And Cas Co	18,991,654	16.2056%	19,343,983	520,288	2.69%
3	91	19682	Hartford Fire In Co	16,288,024	13.8986%	13,901,705	859,000	6.18%
4	212	21660	Fire Ins Exch	15,250,776	13.0135%	14,399,759	614,214	4.27%
5	8	19232	Allstate Ins Co	13,844,434	11.8135%	13,817,868	355,743	2.57%
6	19	10111	American Bankers Ins Co Of FL	7,093,243	6.0527%	7,066,926	-250,594	-3.55%
7	1278	15539	California State Auto Asn Inter-Ins	5,561,814	4.7459%	5,365,580	50,150	0.93%
8	261	37540	Omaha Prop & Cas Ins Co	3,836,537	3.2737%	4,763,515	205,854	4.32%
9	200	18600	USAA General Ind Co	3,686,839	3.1460%	3,618,439	105,372	2.91%
10	3321	19070	Standard Fire Ins Co	3,532,770	3.0145%	3,329,872	328,551	9.87%
11	670	25180	Fidelity Natl Ins Co	1,249,098	1.0659%	119,574	0	0.00%
12	70	37710	First American Prop & Cas Ins Co	910,293	0.7768%	890,686	872,901	98.00%
13		26905	Century-Natl Ins Co	836,774	0.7140%	859,533	124,692	14.51%
14	111	23035	Liberty Mut Fire Ins Co	760,203	0.6487%	724,365	23,509	3.25%
15	3018	22730	Converium Ins North Amer Inc	606,665	0.5177%	598,397	366,079	61.18%
16	140	23779	Nationwide Mut Fire Ins Co	527,116	0.4498%	468,076	4,528	0.97%
17	111	32352	Prudential Prop & Cas Ins Co	497,538	0.4245%	493,272	9,561	1.94%
18	19	19615	American Reliable Ins Co	489,823	0.4180%	449,993	0	0.00%
19	800	15776	Residence Mut Ins Co	453,270	0.3868%	635,987	0	0.00%
20	212	10315	Civic Property & Cas Co	336,499	0.2871%	340,938	5,000	1.47%
21	677	18058	Philadelphia Ind Ins Co	240,562	0.2053%	216,878	9,363	4.32%
22	553	24902	Security Ins Co Of Hartford	234,753	0.2003%	367,514	-103,439	-28.15%
23	408	28401	American Natl Prop & Cas Co	223,653	0.1908%	217,253	0	0.00%
24	12	19437	Lexington Ins Co	118,206	0.1009%	110,003	2,059	1.87%
25	253	14168	Harleysville Mut Ins Co	102,918	0.0878%	22,187	0	0.00%
26	12	19380	American Home Assur Co	79,648	0.0680%	51,793	914	1.76%
27	12	23841	New Hampshire Ins Co	77,493	0.0661%	80,191	-2,182	-2.72%
28	84	32620	National Interstate Ins Co	18,428	0.0157%	5,259	0	0.00%
29	50	23647	Mutual Service Cas Ins Co	11,449	0.0098%	11,449	0	0.00%
30	958	11762	Vesta Fire Ins Corp	1,879	0.0016%	2,380	0	0.00%
31	12	23809	Granite State Ins Co	229	0.0002%	229	-2,019	-881.66%
32	553	26948	Guaranty Natl Ins Co Of CT	10	0.0000%	10	0	0.00%
			Line Total:	**117,191,903**	**100.0000%**	**103,217,419**	**4,175,351**	**4.05%**

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FARMOWNERS MULTIPLE PERIL [03]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	140	23787	Nationwide Mut Ins Co	76,927,258	49.1443%	64,545,428	46,701,723	72.35%
2	802	13544	California Capital Ins Co	11,746,600	7.5042%	10,821,306	8,435,091	77.95%
3	553	26980	Royal Ins Co Of Amer	9,714,028	6.2057%	11,392,166	5,849,182	51.34%
4	176	25151	State Farm General Ins Co	9,693,916	6.1929%	8,670,377	4,214,201	48.60%
5	1129	21970	OneBeacon Ins Co	9,327,032	5.9585%	9,090,253	3,817,139	41.99%
6	3321	25682	Travelers Ind Co Of CT	5,212,575	3.3300%	4,620,215	2,256,408	48.84%
7	3321	25674	Travelers Property Cas Co Of Amer	4,601,516	2.9396%	3,874,580	2,393,699	61.78%
8	400	25747	Unigard Ins Co	4,343,260	2.7747%	4,406,776	1,623,922	36.85%
9	626	43575	Indemnity Ins Co Of North Amer	4,084,936	2.6096%	3,827,620	2,796,546	73.06%
10	761	21857	American Ins Co	3,727,396	2.3812%	3,549,446	1,443,967	40.68%
11	84	16691	Great American Ins Co	2,645,335	1.6899%	1,779,851	290,394	16.32%
12	111	24198	Peerless Ins Co	2,550,873	1.6296%	1,534,357	585,489	38.16%
13	19	19615	American Reliable Ins Co	2,453,485	1.5674%	2,300,010	667,090	29.00%
14	83	22101	Grange Ins Assn	2,250,539	1.4377%	2,085,446	773,606	37.10%
15	761	21865	Associated Ind Corp	1,781,638	1.1382%	1,824,089	952,392	52.21%
16	84	26344	Great American Assur Co	1,021,189	0.6524%	1,509,869	1,031,640	68.33%
17	83	22128	Rocky Mountain Fire & Cas Co	697,276	0.4454%	760,834	271,972	35.75%
18	84	22136	Great American Ins Co of NY	607,624	0.3882%	533,178	91,934	17.24%
19	761	21881	National Surety Corp	587,144	0.3751%	527,766	152,545	28.90%
20	19	10111	American Bankers Ins Co Of FL	405,741	0.2592%	394,875	136,355	34.53%
21	553	24600	Globe Ind Co	405,108	0.2588%	461,381	40,871	8.86%
22	31	11967	General Star Natl Ins Co	404,752	0.2586%	391,180	153,392	39.21%
23		15768	Merced Mut Ins Co	390,583	0.2495%	408,273	170,505	41.76%
24	785	38970	Markel Ins Co	226,897	0.1450%	236,357	-544,659	-230.44%
25	349	13978	Florists Mut Ins Co	183,409	0.1172%	176,718	5,558	3.15%
26	761	21873	Firemans Fund Ins Co	124,531	0.0796%	126,504	110,328	87.21%
27	163	19704	American States Ins Co	119,769	0.0765%	140,288	-207,891	-148.19%
28	517	20532	Clarendon Natl Ins Co	83,367	0.0533%	228,734	1,677,390	733.34%
29	645	14907	Oregon Mut Ins Co	76,791	0.0491%	86,452	196,245	227.00%
30	84	26832	Great American Alliance Ins Co	53,185	0.0340%	85,376	-40,003	-46.86%
31		27480	Mid-State Mut Ins Co	33,424	0.0214%	32,290	2,568	7.95%
32	111	10836	Golden Eagle Ins Corp	32,972	0.0211%	1,066,750	699,164	65.54%
33	140	19100	Amco Ins Co	15,956	0.0102%	413,472	926,125	223.99%
34		31453	Financial Pacific Ins Co	2,620	0.0017%	15,475	0	0.00%
35	176	25143	State Farm Fire And Cas Co	441	0.0003%	441	69,714	15808.16%
36	761	21849	American Automobile Ins Co	117	0.0001%	117	-259	-221.37%
37	218	34622	Glens Falls Ins Co	103	0.0001%	43	28	65.12%
			Line Total:	**156,533,386**	**100.0000%**	**141,918,293**	**87,744,371**	**61.83%**

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: HOMEOWNERS MULTIPLE PERIL [04]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	176	25151	State Farm General Ins Co	1,170,526,471	22.0292%	1,121,954,641	985,757,775	87.86%
2	212	21660	Fire Ins Exch	840,220,630	15.8129%	816,186,516	511,299,587	62.64%
3	8	19232	Allstate Ins Co	715,550,735	13.4666%	671,245,446	520,556,566	77.55%
4	1278	15539	California State Auto Asn Inter-Ins	291,557,675	5.4871%	258,481,558	84,221,312	32.58%
5	1318	15598	Interins Exch Of The Automobile Club	203,817,515	3.8358%	182,245,837	190,583,752	104.58%
6	200	25941	United Services Auto Assoc	129,370,448	2.4347%	122,067,635	98,327,230	80.55%
7	660	11908	Mercury Cas Co	126,726,606	2.3850%	111,935,390	66,175,782	59.12%
8	140	19100	Amco Ins Co	108,549,409	2.0429%	97,179,863	76,927,052	79.16%
9	2898	37850	Pacific Specialty Ins Co	97,337,400	1.8319%	84,039,738	50,980,163	60.66%
10	761	21873	Firemans Fund Ins Co	96,066,812	1.8080%	86,956,441	40,784,509	46.90%
11	200	25968	USAA Cas Ins Co	91,252,935	1.7174%	82,289,446	50,015,685	60.78%
12		26905	Century-Natl Ins Co	86,102,942	1.6205%	73,856,828	78,027,515	105.65%
13	70	34525	First American Specilaty Ins Co	83,854,880	1.5781%	69,061,689	83,508,859	120.92%
14	163	24740	Safeco Ins Co Of Amer	74,659,269	1.4051%	71,194,832	23,002,566	32.31%
15	163	39012	Safeco Ins Co Of IL	63,231,547	1.1900%	61,016,953	30,843,134	50.55%
16	111	23035	Liberty Mut Fire Ins Co	56,790,303	1.0688%	49,230,138	47,522,051	96.53%
17	140	42579	Allied Prop & Cas Ins Co	49,116,057	0.9244%	41,714,569	32,191,155	77.17%
18	3321	36161	Travelers Prop Cas Ins Co	46,434,045	0.8739%	37,130,950	37,252,609	100.33%
19	38	20281	Federal Ins Co	43,242,293	0.8138%	40,234,998	31,270,001	77.72%
20	212	11185	Foremost Ins Co	40,475,589	0.7617%	35,496,793	19,074,924	53.74%
21	91	30104	Hartford Underwriters Ins Co	40,054,414	0.7538%	36,162,721	25,720,246	71.12%
22	111	32352	Prudential Prop & Cas Ins Co	36,827,834	0.6931%	34,865,053	37,276,961	106.92%
23	802	13544	California Capital Ins Co	36,097,585	0.6794%	33,677,965	19,490,635	57.87%
24	218	34622	Glens Falls Ins Co	35,518,320	0.6685%	32,733,310	19,914,267	60.84%
25	323	10693	Civil Svc Employees Ins Co	35,487,312	0.6679%	34,808,366	26,083,083	74.93%
26	517	20532	Clarendon Natl Ins Co	34,211,460	0.6439%	31,767,052	27,363,260	86.14%
27	761	21865	Associated Ind Corp	34,173,984	0.6432%	33,528,925	12,785,971	38.13%
28	163	24724	First Natl Ins Co Of Amer	29,853,654	0.5618%	29,151,913	21,470,951	73.65%
29	800	15776	Residence Mut Ins Co	29,317,780	0.5518%	26,194,840	14,156,033	54.04%
30	33	20125	California Cas Ins Co	28,876,839	0.5435%	26,807,192	24,924,037	92.98%
31	91	29424	Hartford Cas Ins Co	28,847,601	0.5429%	26,313,941	22,611,792	85.93%
32	12	43761	American Intl Ins Co Of CA	27,748,060	0.5222%	20,573,712	5,523,155	26.85%
33	212	21652	Farmers Ins Exch	26,548,838	0.4996%	26,876,226	28,305,100	105.32%
34	3321	19070	Standard Fire Ins Co	23,168,252	0.4360%	20,691,619	9,207,179	44.50%
35	1330	24848	Newport Ins Co	21,446,270	0.4036%	17,495,491	9,229,042	52.75%
36	8	19240	Allstate Ind Co	18,082,716	0.3403%	17,512,876	13,366,563	76.32%
37	12	19437	Lexington Ins Co	17,320,383	0.3260%	14,297,154	6,739,292	47.14%
38	28	19976	Amica Mut Ins Co	16,636,073	0.3131%	16,038,853	8,086,806	50.42%
39	108	30562	American Manufacturers Mut Ins Co	16,444,324	0.3095%	22,816,005	13,916,627	61.00%
40	400	25798	Unigard Ind Co	15,385,827	0.2896%	15,672,828	14,177,412	90.46%
41	958	11762	Vesta Fire Ins Corp	14,274,570	0.2686%	5,510,107	7,311,762	132.70%
42	1330	24821	Meritplan Ins Co	13,620,657	0.2563%	11,783,834	4,333,355	36.77%
43	215	10914	Kemper Independence Ins Co	13,022,673	0.2451%	2,997,452	2,663,645	88.86%
44	212	34649	Centre Ins Co	11,939,058	0.2247%	11,318,990	6,093,964	53.84%
45	645	14907	Oregon Mut Ins Co	11,460,747	0.2157%	11,255,355	6,683,403	59.38%
46	70	37710	First American Prop & Cas Ins Co	11,329,195	0.2132%	8,591,545	7,261,397	84.52%
47	1179	10683	Wawanesa General Ins Co	10,872,098	0.2046%	9,415,387	10,340,380	109.82%

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: HOMEOWNERS MULTIPLE PERIL [04]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
48	1293	11005	Homesite Ins Co Of CA	10,041,862	0.1890%	7,878,177	8,335,308	105.80%
49	670	25180	Fidelity Natl Ins Co	10,032,972	0.1888%	7,162,120	4,786,993	66.84%
50	140	23779	Nationwide Mut Fire Ins Co	9,676,907	0.1821%	9,484,342	6,028,854	63.57%
51	161	18031	Topa Ins Co	9,170,748	0.1726%	7,645,939	4,167,581	54.51%
52	83	22101	Grange Ins Assn	8,489,716	0.1598%	8,000,872	9,698,824	121.22%
53	4	27928	Amex Assur Co	8,486,723	0.1597%	5,858,531	6,089,358	103.94%
54	12	23841	New Hampshire Ins Co	8,011,199	0.1508%	6,251,040	5,329,185	85.25%
55	3098	12904	Tokio Marine & Fire Ins Co Ltd Us Br	7,950,662	0.1496%	7,809,574	3,272,791	41.91%
56	19	19615	American Reliable Ins Co	7,856,450	0.1479%	7,004,643	5,498,579	78.50%
57	212	11800	Foremost Property & Cas Ins Co	7,838,055	0.1475%	7,355,469	3,439,147	46.76%
58	33	20117	California Cas Ind Exch	7,582,623	0.1427%	6,871,885	7,743,675	112.69%
59	300	22756	Horace Mann Prop & Cas Ins Co	7,428,817	0.1398%	7,408,671	9,257,831	124.96%
60	922	40029	Explorer Ins Co	7,383,498	0.1390%	21,576,618	17,602,919	81.58%
61	19	42978	American Security Ins Co	7,228,439	0.1360%	4,233,346	3,893,755	91.98%
62	212	43699	American Federation Ins Co	7,124,093	0.1341%	6,868,384	2,677,880	38.99%
63	127	23469	American Modern Home Ins Co	6,754,316	0.1271%	6,185,196	5,940,247	96.04%
64	241	25321	Metropolitan Drt Prop & Cas Ins Co	6,402,719	0.1205%	5,674,216	5,654,889	99.66%
65	323	18953	CSE Safeguard Ins Co	5,933,613	0.1117%	5,261,780	2,784,189	52.91%
66	800	13625	Western Mut Ins Co	5,860,691	0.1103%	6,263,384	3,428,939	54.75%
67	408	11048	Pacific Prop & Cas Co	5,414,718	0.1019%	4,667,858	4,771,046	102.21%
68		15768	Merced Mut Ins Co	5,373,347	0.1011%	4,910,349	1,773,964	36.13%
69	212	10317	Neighborhood Spirit Prop & Cas Co	5,141,177	0.0968%	4,918,521	1,689,694	34.35%
70	19	10111	American Bankers Ins Co Of FL	5,111,501	0.0962%	5,647,482	3,421,511	60.58%
71		14508	Michigan Millers Mut Ins Co	4,959,307	0.0933%	4,885,529	2,687,312	55.01%
72	93	12831	State Natl Ins Co Inc	4,819,834	0.0907%	2,789,449	3,364,514	120.62%
73	50	23647	Mutual Service Cas Ins Co	4,724,949	0.0889%	4,332,386	1,982,890	45.77%
74	300	22578	Horace Mann Ins Co	4,699,238	0.0884%	4,450,925	10,009,442	224.88%
75	749	39322	General Security Natl Ins Co	4,665,954	0.0878%	3,231,169	635,321	19.66%
76		41459	Armed Forces Ins Exchange	4,225,591	0.0795%	4,144,681	5,995,616	144.66%
77	400	25747	Unigard Ins Co	3,724,883	0.0701%	3,482,339	1,692,951	48.62%
78		22985	Sequoia Ins Co	3,626,979	0.0683%	3,336,587	2,554,807	76.57%
79	212	21687	Mid-Century Ins Co	3,483,731	0.0656%	3,580,542	3,166,454	88.44%
80	215	16063	Unitrin Auto & Home Ins Co	3,373,619	0.0635%	4,189,434	1,302,809	31.10%
81	1179	31526	Wawanesa Mut Ins Co Us Branch	3,116,140	0.0586%	3,194,023	3,841,102	120.26%
82	249	13846	Farmers Home Mut Ins Co	2,839,286	0.0534%	5,616,523	4,594,405	81.80%
83	249	26395	Western Home Ins Co	2,800,143	0.0527%	5,833,286	5,009,359	85.88%
84	38	20397	Vigilant Ins Co	2,787,844	0.0525%	2,874,190	2,044,137	71.12%
85	215	14133	Valley Ins Co	2,726,382	0.0513%	2,768,220	1,668,191	60.26%
86	84	33723	Great American Spirit Ins Co	2,638,832	0.0497%	2,698,725	2,042,174	75.67%
87	313	33898	Aegis Security Ins Co	2,637,050	0.0496%	2,655,481	1,080,248	40.68%
88	12	34789	AIG Centennial Ins Co	2,455,520	0.0462%	2,579,557	3,001,698	116.36%
89	212	39306	Fidelity & Deposit Co Of MD	2,413,355	0.0454%	3,084,426	2,704,609	87.69%
90	273	13250	Workmens Auto Ins Co	2,337,853	0.0440%	1,733,885	622,423	35.90%
91	212	10318	Exact Prop & Cas Co Inc	2,107,092	0.0397%	2,114,663	1,023,793	48.41%
92		32107	Sutter Ins Co	1,951,866	0.0367%	2,547,275	1,296,388	50.89%
93	19	42986	Standard Guaranty Ins Co	1,686,189	0.0317%	1,391,280	1,146,890	82.43%
94	212	10315	Civic Property & Cas Co	1,648,833	0.0310%	1,590,790	829,451	52.14%

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: HOMEOWNERS MULTIPLE PERIL [04]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
95	958	22438	Hawaiian Ins & Gty Co Ltd	1,573,598	0.0296%	1,199,361	199,955	16.67%
96		27480	Mid-State Mut Ins Co	1,356,104	0.0255%	1,229,998	323,407	26.29%
97	57	21261	Electric Ins Co	1,156,721	0.0218%	1,034,057	296,310	28.66%
98	83	22128	Rocky Mountain Fire & Cas Co	1,150,459	0.0217%	1,766,748	5,169,945	292.62%
99	127	23450	American Family Home Ins Co	1,127,294	0.0212%	1,174,945	270,188	23.00%
100	677	18058	Philadelphia Ind Ins Co	1,005,141	0.0189%	893,559	409,501	45.83%
101	38	20346	Pacific Ind Co	966,128	0.0182%	990,602	729,125	73.60%
102		35408	Sirius Amer Ins Co	766,257	0.0144%	216,856	61,839	28.52%
103		39861	Golden Bear Ins Co	623,669	0.0117%	367,496	158,466	43.12%
104	802	12890	Eagle West Ins Co	600,272	0.0113%	490,333	274,808	56.05%
105	304	31968	Merastar Ins Co	490,638	0.0092%	422,983	259,422	61.33%
106		40550	Pacific Pioneer Ins Co	482,831	0.0091%	395,675	179,526	45.37%
107	98	32603	Berkley Ins Co	299,742	0.0056%	322,184	128,281	39.82%
108	108	18910	American Protection Ins Co	173,798	0.0033%	167,125	109,759	65.67%
109	3219	11126	Sompo Japan Ins Co of Amer	158,713	0.0030%	160,855	192,603	119.74%
110	65	10014	Affiliated Fm Ins Co	117,018	0.0022%	101,863	53,384	52.41%
111	12	12963	21st Century Ins Co	116,242	0.0022%	279,292	464,050	166.15%
112	1330	24813	Balboa Ins Co	101,732	0.0019%	2,196,605	2,505,056	114.04%
113	218	20443	Continental Cas Co	96,241	0.0018%	96,241	-326,872	-339.64%
114	12	19399	AIU Ins Co	95,241	0.0018%	110,938	8,875	8.00%
115	761	21857	American Ins Co	93,502	0.0018%	91,700	9,922	10.82%
116	218	20435	CNA Cas Of CA	91,491	0.0017%	91,491	-867,594	-948.28%
117	50	23655	Modern Service Ins Co	87,865	0.0017%	84,675	39,061	46.13%
118	218	20494	Transportation Ins Co	76,220	0.0014%	76,220	45,290	59.42%
119	553	24678	Royal Ind Co	67,882	0.0013%	68,416	328,735	480.49%
120		18767	Church Mut Ins Co	59,046	0.0011%	61,931	24,861	40.14%
121	218	20486	Transcontinental Ins Co	51,693	0.0010%	51,693	32,749	63.35%
122	553	24694	Safeguard Ins Co	50,448	0.0009%	52,339	-11,823	-22.59%
123	761	21881	National Surety Corp	46,709	0.0009%	47,257	19,006	40.22%
124	218	20508	Valley Forge Ins Co	45,810	0.0009%	45,810	-126,517	-276.18%
125	553	26980	Royal Ins Co Of Amer	29,149	0.0005%	38,712	-218	-0.56%
126	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	27,334	0.0005%	25,416	0	0.00%
127	12	19380	American Home Assur Co	27,000	0.0005%	15,713	31,257	198.92%
128	111	23043	Liberty Mut Ins Co	20,978	0.0004%	20,978	3,017	14.38%
129	218	20427	American Cas Co Of Reading PA	13,705	0.0003%	13,705	-102,582	-748.50%
130	218	20478	National Fire Ins Co Of Hartford	13,436	0.0003%	13,436	7,275	54.15%
131	88	22306	Massachusetts Bay Ins Co	12,150	0.0002%	14,792	8,658	58.53%
132	91	19682	Hartford Fire In Co	9,975	0.0002%	9,800	1,512	15.43%
133	88	22292	Hanover Ins Co	8,755	0.0002%	8,770	-11,795	-134.49%
134	91	37478	Hartford Ins Co Of The Midwest	5,605	0.0001%	7,753	12,635	162.97%
135	1129	21970	OneBeacon Ins Co	4,782	0.0001%	14,518	-278,104	-1915.58%
136	62	21415	Employers Mut Cas Co	4,031	0.0001%	5,839	51	0.87%
137	626	20699	Ace Prop & Cas Ins Co	3,548	0.0001%	17,668	-3,412	-19.31%
138	62	21407	Emcasco Ins Co	2,595	0.0000%	5,414	-243	-4.49%
139	158	25518	TIG Premier Ins Co	2,243	0.0000%	-765,907	0	0.00%
140	626	22713	Insurance Co Of North Amer	1,570	0.0000%	8,609	-37,319	-433.49%
141	626	18279	Bankers Standard Ins Co	1,004	0.0000%	431	-2,918	-677.03%

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: HOMEOWNERS MULTIPLE PERIL [04]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
142	626	20702	Ace Fire Underwriters Ins Co	856	0.0000%	923	10,074	1091.44%
143	79	23728	National General Ins Co	644	0.0000%	4,694	-905,935	-19299.85%
144	108	22977	Lumbermens Mut Cas Co	565	0.0000%	676	-10,172,552	504815.38%
145	344	10669	Church Ins Co	543	0.0000%	543	0	0.00%
146	79	38660	MIC General Ins Corp	196	0.0000%	4,509	-45,332	-1005.37%
147	140	11991	National Cas Co	65	0.0000%	10,474	5,204	49.68%
148	91	34690	Property & Cas Ins Co Of Hartford	55	0.0000%	478	3	0.63%
149	31	22063	Government Employees Ins Co	1	0.0000%	1	-392,322	232200.00%
			Line Total:	**5,313,514,691**	**100.0000%**	**4,950,189,928**	**3,654,030,960**	**73.82%**

2003 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	91	29424	Hartford Cas Ins Co	175,814,504	7.4714%	162,899,944	65,848,286	40.42%
2	212	21652	Farmers Ins Exch	174,175,995	7.4017%	133,719,064	45,121,100	33.74%
3	176	25151	State Farm General Ins Co	160,579,662	6.8239%	147,498,264	64,508,768	43.74%
4	38	20281	Federal Ins Co	115,922,369	4.9262%	104,951,428	56,209,020	53.56%
5	212	21709	Truck Ins Exch	101,883,856	4.3296%	101,947,123	24,279,611	23.82%
6	3321	25674	Travelers Property Cas Co Of Amer	97,417,370	4.1398%	87,203,711	27,011,147	30.97%
7	8	19232	Allstate Ins Co	77,685,709	3.3013%	60,190,342	30,531,724	50.73%
8	761	21857	American Ins Co	75,993,172	3.2294%	58,258,076	13,545,428	23.25%
9	212	21660	Fire Ins Exch	68,612,865	2.9157%	70,678,393	30,811,764	43.59%
10	111	24198	Peerless Ins Co	66,171,507	2.8120%	60,493,235	13,296,688	21.98%
11	140	19100	Amco Ins Co	57,232,910	2.4321%	51,340,495	25,324,076	49.33%
12	164	24767	St Paul Fire & Marine Ins Co	53,527,413	2.2747%	49,940,232	-4,937,132	-9.89%
13	212	19356	Maryland Cas Co	46,474,360	1.9750%	59,356,834	35,816,772	60.34%
14		22985	Sequoia Ins Co	42,119,947	1.7899%	38,088,631	14,985,525	39.34%
15	802	13544	California Capital Ins Co	41,371,945	1.7581%	36,190,575	13,377,335	36.96%
16	212	19372	Northern Ins Co Of NY	37,419,639	1.5902%	26,728,339	13,333,347	49.88%
17	3321	25682	Travelers Ind Co Of CT	35,038,316	1.4890%	33,544,117	22,864,157	68.16%
18	91	19682	Hartford Fire In Co	34,819,088	1.4797%	33,601,232	10,766,510	32.04%
19	163	19690	American Economy Ins Co	34,609,634	1.4708%	28,285,648	11,529,000	40.76%
20	761	21881	National Surety Corp	31,224,704	1.3269%	30,936,955	7,071,079	22.86%
21		14010	Crusader Ins Co	29,553,627	1.2559%	24,363,225	3,564,099	14.63%
22	761	21873	Firemans Fund Ins Co	28,271,196	1.2014%	48,814,603	23,591,854	48.33%
23	218	20494	Transportation Ins Co	25,900,284	1.1006%	26,295,523	8,595,854	32.69%
24	677	18058	Philadelphia Ind Ins Co	23,402,486	0.9945%	20,314,146	4,605,581	22.67%
25	38	20397	Vigilant Ins Co	22,764,990	0.9674%	21,324,830	1,282,429	6.01%
26	2978	20362	Mitsui Sumitomo Ins Co of Amer	21,492,265	0.9133%	13,451,117	9,238,543	68.68%
27	761	21865	Associated Ind Corp	21,392,571	0.9091%	12,570,259	3,616,876	28.77%
28	212	21687	Mid-Century Ins Co	21,327,822	0.9063%	30,745,844	13,765,434	44.77%
29	24	19895	Atlantic Mut Ins Co	21,300,185	0.9052%	23,206,032	7,773,188	33.50%
30	626	22667	Ace American Ins Co	20,297,303	0.8625%	23,470,465	9,559,711	40.73%
31	163	19704	American States Ins Co	19,309,549	0.8206%	17,008,651	8,164,364	48.00%
32	761	21849	American Automobile Ins Co	16,420,783	0.6978%	15,241,853	6,072,756	39.84%
33	218	20508	Valley Forge Ins Co	15,775,761	0.6704%	13,264,598	6,185,024	46.63%
34		35408	Sirius Amer Ins Co	15,275,058	0.6491%	13,691,446	2,965,203	21.66%
35	660	11908	Mercury Cas Co	14,357,625	0.6101%	12,474,109	5,039,575	40.40%
36	12	11452	Hartford Steam Boil Inspec & Ins Co	13,477,661	0.5727%	12,823,520	17,503,822	136.50%
37	400	25747	Unigard Ins Co	13,345,849	0.5671%	12,324,175	6,147,236	49.88%
38	140	23787	Nationwide Mut Ins Co	11,567,015	0.4915%	11,066,273	5,201,816	47.01%
39	853	15059	Public Service Mut Ins Co	11,475,945	0.4877%	9,414,302	2,679,120	28.46%
40	218	20427	American Cas Co Of Reading PA	10,813,914	0.4595%	8,982,127	2,867,408	31.92%
41	1285	22322	Greenwich Ins Co	10,811,477	0.4594%	12,804,294	4,931,086	38.51%
42		18767	Church Mut Ins Co	10,765,530	0.4575%	9,549,224	6,616,075	69.28%
43	303	15032	Guideone Mut Ins Co	10,553,723	0.4485%	9,864,086	5,097,595	51.68%
44	164	25887	US Fidelity & Guaranty Co	10,462,379	0.4446%	6,652,912	2,047,730	30.78%
45	111	10836	Golden Eagle Ins Corp	10,057,269	0.4274%	8,939,852	6,390,444	71.48%
46	303	14559	Guideone Specialty Mut Ins Co	9,820,088	0.4173%	8,887,988	6,429,735	72.34%
47	645	14907	Oregon Mut Ins Co	9,655,312	0.4103%	8,899,346	4,142,125	46.54%

2003 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
48	517	37257	Insurance Corp Of Hannover	8,838,173	0.3756%	9,204,884	3,105,218	33.73%
49	140	28223	Nationwide Agribusiness Ins Co	8,747,165	0.3717%	7,305,871	1,059,819	14.51%
50		31453	Financial Pacific Ins Co	8,520,767	0.3621%	8,615,863	3,182,435	36.94%
51		10830	Business Alliance Ins Co	8,403,060	0.3571%	5,133,026	2,317,751	45.15%
52	218	20443	Continental Cas Co	8,393,586	0.3567%	8,177,370	4,627,068	56.58%
53	218	20486	Transcontinental Ins Co	8,176,818	0.3475%	7,566,729	4,162,326	55.01%
54	1218	32859	Penn-Amer Ins Co	8,048,132	0.3420%	8,775,678	3,332,823	37.98%
55	12	23809	Granite State Ins Co	7,958,681	0.3382%	5,439,600	3,128,768	57.52%
56	111	24171	Netherlands Ins Co The	7,938,984	0.3374%	6,315,172	2,607,213	41.28%
57	161	18031	Topa Ins Co	7,563,127	0.3214%	7,961,992	5,510,454	69.21%
58	38	20303	Great Northern Ins Co	7,325,003	0.3113%	10,808,835	1,932,855	17.88%
59	84	22136	Great American Ins Co of NY	7,168,345	0.3046%	8,496,983	6,926,588	81.52%
60	553	24902	Security Ins Co Of Hartford	7,113,675	0.3023%	7,206,515	2,324,881	32.26%
61	323	10693	Civil Svc Employees Ins Co	7,081,207	0.3009%	5,699,425	2,715,013	47.64%
62	84	26832	Great American Alliance Ins Co	6,999,259	0.2974%	6,786,143	3,803,054	56.04%
63	212	40142	American Zurich Ins Co	6,930,262	0.2945%	4,179,452	690,434	16.52%
64	218	20478	National Fire Ins Co Of Hartford	6,735,469	0.2862%	6,887,796	-140,466	-2.04%
65	164	25879	Fidelity & Guaranty Ins Underwriters	6,489,070	0.2758%	4,279,904	1,824,236	42.62%
66	181	29700	North American Elite Ins Co	6,463,127	0.2747%	5,951,949	1,450,199	24.37%
67	111	23035	Liberty Mut Fire Ins Co	6,356,342	0.2701%	6,500,039	4,651,515	71.56%
68	84	26344	Great American Assur Co	6,271,765	0.2665%	6,829,017	2,312,896	33.87%
69	350	34207	Westport Ins Corp	6,165,829	0.2620%	6,228,260	2,559,440	41.09%
70	212	16535	Zurich American Ins Co	6,091,595	0.2589%	6,204,283	1,937,528	31.23%
71	785	38970	Markel Ins Co	6,088,435	0.2587%	6,120,196	3,094,685	50.57%
72		40975	Dentists Ins Co	5,881,880	0.2500%	5,638,571	3,558,352	63.11%
73	3321	22217	Gulf Ins Co	5,776,030	0.2455%	4,996,625	1,914,409	38.31%
74	3098	12904	Tokio Marine & Fire Ins Co Ltd Us Br	5,411,985	0.2300%	5,334,758	1,714,258	32.13%
75	212	19305	Assurance Co Of Amer	5,300,349	0.2252%	12,634,090	12,419,923	98.30%
76	12	23841	New Hampshire Ins Co	5,094,771	0.2165%	5,584,416	839,016	15.02%
77	24	19909	Centennial Ins Co	4,941,272	0.2100%	5,114,473	5,121,565	100.14%
78	164	24791	St Paul Mercury Ins Co	4,845,351	0.2059%	3,962,007	30,957,584	781.36%
79	553	24600	Globe Ind Co	4,796,714	0.2038%	4,882,190	-1,103,641	-22.61%
80	748	18023	Star Ins Co	4,734,393	0.2012%	4,286,160	1,478,640	34.50%
81	111	21458	Employers Ins of Wausau	4,696,039	0.1996%	5,312,466	5,160,098	97.13%
82	361	19720	American Alt Ins Corp	4,644,024	0.1974%	2,751,758	1,324,686	48.14%
83	3219	11126	Sompo Japan Ins Co of Amer	4,481,896	0.1905%	4,818,442	5,191,342	107.74%
84	7	13935	Federated Mut Ins Co	4,285,540	0.1821%	3,847,841	2,272,066	59.05%
85	1120	10120	Everest Natl Ins Co	4,199,245	0.1784%	3,994,993	1,501,674	37.59%
86	169	24988	Sentry Ins A Mut Co	4,177,020	0.1775%	3,866,248	2,952,250	76.36%
87	111	23043	Liberty Mut Ins Co	4,070,941	0.1730%	1,628,341	-3,791,757	-232.86%
88	1129	38776	Folksamerica Rein Co	4,054,864	0.1723%	4,419,681	1,728,485	39.11%
89	553	24678	Royal Ind Co	3,969,073	0.1687%	5,476,469	-611,443	-11.16%
90	212	39306	Fidelity & Deposit Co Of MD	3,843,580	0.1633%	4,542,882	1,006,780	22.16%
91	108	22977	Lumbermens Mut Cas Co	3,830,908	0.1628%	9,941,882	3,953,759	39.77%
92	212	21326	Empire Fire & Marine Ins Co	3,723,996	0.1583%	5,759,956	1,086,094	18.86%
93	84	16691	Great American Ins Co	3,613,450	0.1536%	3,100,160	6,764,637	218.20%
94	920	13064	United Natl Ins Co	3,571,009	0.1518%	3,240,232	1,129,333	34.85%

2003 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
95	553	26980	Royal Ins Co Of Amer	3,411,686	0.1450%	4,602,950	-1,305,118	-28.35%
96	291	13331	American Hardware Mut Ins Co	3,398,767	0.1444%	3,170,142	740,079	23.35%
97		27480	Mid-State Mut Ins Co	3,255,323	0.1383%	3,199,115	2,196,822	68.67%
98	796	39217	QBE Ins Corp	3,188,101	0.1355%	1,132,258	858,853	75.85%
99	306	10847	Cumis Ins Society Inc	3,055,064	0.1298%	2,982,638	1,480,642	49.64%
100	2978	22551	Mitsui Sumitomo Ins USA Inc	3,010,292	0.1279%	1,526,395	84,631	5.54%
101	163	24740	Safeco Ins Co Of Amer	2,993,688	0.1272%	3,533,764	959,481	27.15%
102	111	19917	Liberty Ins Underwriters Inc	2,977,109	0.1265%	2,484,762	884,583	35.60%
103	164	35386	Fidelity & Guaranty Ins Co	2,681,808	0.1140%	1,571,501	2,383,861	151.69%
104	38	20346	Pacific Ind Co	2,660,221	0.1130%	5,203,667	1,720,957	33.07%
105	553	24589	American & Foreign Ins Co	2,655,837	0.1129%	3,212,980	2,760,176	85.91%
106	802	23540	Monterey Ins Co	2,652,551	0.1127%	2,360,589	723,371	30.64%
107	65	10014	Affiliated Fm Ins Co	2,405,229	0.1022%	1,899,013	-33,113	-1.74%
108	349	13978	Florists Mut Ins Co	2,282,758	0.0970%	2,204,821	976,295	44.28%
109	163	24724	First Natl Ins Co Of Amer	2,259,174	0.0960%	2,254,724	221,056	9.80%
110	91	29459	Twin City Fire Ins Co Co	2,210,613	0.0939%	2,092,989	-101,411	-4.85%
111	212	10318	Exact Prop & Cas Co Inc	1,978,571	0.0841%	1,313,830	622,122	47.35%
112	108	22918	American Motorists Ins Co	1,970,950	0.0838%	6,307,873	3,133,996	49.68%
113	553	24694	Safeguard Ins Co	1,940,410	0.0825%	1,917,596	966,047	50.38%
114	574	31089	Republic Western Ins Co	1,826,749	0.0776%	5,150,673	4,473,264	86.85%
115	158	25534	TIG Ins Co	1,788,379	0.0760%	2,628,993	8,405,763	319.73%
116	922	27847	Insurance Co Of The West	1,565,277	0.0665%	1,361,141	6,039,978	443.74%
117	12	19380	American Home Assur Co	1,509,842	0.0642%	1,101,548	43,886	3.98%
118	553	24872	Connecticut Ind Co	1,489,976	0.0633%	1,490,156	-10,639	-0.71%
119	158	25054	Hudson Ins Co	1,429,235	0.0607%	1,458,780	435,162	29.83%
120	163	24732	General Ins Co Of Amer	1,428,912	0.0607%	1,617,588	393,448	24.32%
121	517	20532	Clarendon Natl Ins Co	1,412,328	0.0600%	1,592,591	2,417,230	151.78%
122	108	30562	American Manufacturers Mut Ins Co	1,291,481	0.0549%	7,224,320	4,025,798	55.73%
123		37206	Contractors Bonding & Ins Co	1,277,522	0.0543%	1,545,149	1,713,389	110.89%
124	344	10669	Church Ins Co	1,257,819	0.0535%	1,237,551	21,325	1.72%
125	50	23647	Mutual Service Cas Ins Co	1,214,075	0.0516%	1,082,502	670,640	61.95%
126	12	19437	Lexington Ins Co	1,205,735	0.0512%	938,914	2,437,929	259.65%
127	2898	37850	Pacific Specialty Ins Co	1,185,743	0.0504%	1,265,405	321,205	25.38%
128	920	42048	Diamond State Ins Co	1,096,764	0.0466%	948,420	100,434	10.59%
129	400	25798	Unigard Ind Co	1,059,267	0.0450%	1,171,931	783,112	66.82%
130	98	40045	Starnet Ins Co	1,018,505	0.0433%	1,697,787	148,702	8.76%
131	350	21318	Coregis Ins Co	995,997	0.0423%	1,134,210	-384,845	-33.93%
132	164	24775	St Paul Guardian Ins Co	969,410	0.0412%	830,494	881,955	106.20%
133	225	20010	Acceptance Ind Ins Co	948,689	0.0403%	767,765	284,130	37.01%
134	108	20524	Specialty Natl Ins Co	903,968	0.0384%	1,840,747	480,770	26.12%
135	158	24384	Ranger Ins Co	897,072	0.0381%	826,468	176,956	21.41%
136	91	30104	Hartford Underwriters Ins Co	882,139	0.0375%	1,139,805	-11,111	-0.97%
137	783	13056	RLI Ins Co	843,256	0.0358%	879,022	54,438	6.19%
138	108	18910	American Protection Ins Co	734,449	0.0312%	1,608,048	-660,952	-41.10%
139	91	37478	Hartford Ins Co Of The Midwest	707,011	0.0300%	1,589,479	340,169	21.40%
140	3321	24015	Northland Ins Co	688,717	0.0293%	630,009	106,554	16.91%
141		14354	Jewelers Mut Ins Co	688,147	0.0292%	587,677	501,523	85.34%

2003 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
142	781	37893	Ulico Cas Co	659,106	0.0280%	1,024,751	-460,692	-44.96%
143	158	10220	Commonwealth Ins Co Of Amer	650,410	0.0276%	343,785	-231,073	-67.21%
144	91	22357	Hartford Accid & Ind Co	644,601	0.0274%	661,050	392,223	59.33%
145	111	42404	Liberty Ins Corp	643,955	0.0274%	585,912	63,588	10.85%
146	968	16187	AXA Re Prop & Cas Ins Co	609,116	0.0259%	563,058	264,164	46.92%
147	212	10315	Civic Property & Cas Co	598,339	0.0254%	660,305	280,254	42.44%
148	111	26042	Wausau Underwriters Ins Co	554,404	0.0236%	481,056	491,171	102.10%
149	212	26247	American Guarantee & Liability Ins	542,535	0.0231%	289,608	181,285	62.60%
150	218	20435	CNA Cas Of CA	431,331	0.0183%	431,331	331,239	76.79%
151	164	36463	Discover Prop & Cas Ins Co	359,834	0.0153%	370,458	66,757	18.02%
152	1326	33855	Lincoln General Ins Co	341,624	0.0145%	603,750	613,851	101.67%
153		18538	Bancinsure Inc	320,823	0.0136%	271,604	-49,457	-18.21%
154	1331	10340	Stonington Ins Co	282,127	0.0120%	69,167	15,876	22.95%
155	83	22101	Grange Ins Assn	281,757	0.0120%	268,520	50,230	18.71%
156	98	32603	Berkley Ins Co	256,751	0.0109%	1,698,705	2,556,630	150.50%
157	158	18864	Fairmont Ins Co	249,941	0.0106%	680,885	912,088	133.96%
158	866	13196	Western World Ins Co	247,717	0.0105%	248,044	14,031	5.66%
159	553	26948	Guaranty Natl Ins Co Of CT	246,542	0.0105%	229,470	0	0.00%
160	3321	22233	Select Ins Co	236,295	0.0100%	358,444	-870,295	-242.80%
161	111	26069	Wausau Business Ins Co	231,876	0.0099%	293,069	156,156	53.28%
162	38	20338	Northwestern Pacific Ind Co	224,069	0.0095%	1,738,760	123,735	7.12%
163	1314	18341	Insurance Corp Of NY	218,891	0.0093%	994,192	285,845	28.75%
164	785	28932	Markel American Ins Co	192,212	0.0082%	58,602	3,949	6.74%
165	212	10317	Neighborhood Spirit Prop & Cas Co	167,301	0.0071%	173,775	87,386	50.29%
166	1129	20613	American Employers Ins Co	165,388	0.0070%	210,952	1,166,628	553.03%
167	62	21415	Employers Mut Cas Co	161,406	0.0069%	170,083	23,593	13.87%
168	158	21113	United States Fire Ins Co	154,308	0.0066%	232,546	-828,679	-356.35%
169	626	20702	Ace Fire Underwriters Ins Co	154,173	0.0066%	199,649	86,899	43.53%
170		37931	General Fire & Cas Co	145,019	0.0062%	9,238	0	0.00%
171	1129	21970	OneBeacon Ins Co	141,529	0.0060%	468,408	1,458,763	311.43%
172	201	25976	Utica Mut Ins Co	136,332	0.0058%	105,061	20,928	19.92%
173	7	28304	Federated Service Ins Co	133,021	0.0057%	30,786	1,138	3.70%
174	31	38962	Genesis Ins Co	130,487	0.0055%	172,506	-139,934	-81.12%
175	212	27855	Zurich American Ins Co Of IL	128,078	0.0054%	99,670	64,281	64.49%
176	212	26611	Valiant Ins Co	118,520	0.0050%	1,001,212	131,055	13.09%
177	400	24449	Regent Ins Co	111,650	0.0047%	104,974	-1,432	-1.36%
178	3321	19038	Travelers Cas & Surety Co	99,261	0.0042%	-1,497	15,238	-1017.90%
179		36790	Springfield Ins Co Inc	97,380	0.0041%	108,189	-12,857	-11.88%
180	91	34690	Property & Cas Ins Co Of Hartford	96,121	0.0041%	68,950	21,726	31.51%
181	88	22292	Hanover Ins Co	89,530	0.0038%	106,666	-391,524	-367.06%
182	1129	20621	OneBeacon America Ins Co	86,982	0.0037%	1,014,374	390,714	38.52%
183	3321	19070	Standard Fire Ins Co	81,017	0.0034%	50,646	12,527	24.73%
184	1129	21962	Pennsylvania General Ins Co	78,053	0.0033%	337,956	-476,228	-140.91%
185	140	15580	Scottsdale Ind Co	75,368	0.0032%	54,920	16,827	30.64%
186	1325	24899	Alea North America Ins Co	73,938	0.0031%	19,365	10,019	51.74%
187	124	23396	Amerisure Mut Ins Co	69,828	0.0030%	65,158	2,155	3.31%
188	1129	20648	Employers Fire Ins Co	69,597	0.0030%	469,502	731,327	155.77%

2003 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
189	553	24880	Fire & Cas Ins Co Of CT	68,796	0.0029%	93,059	114,137	122.65%
190	158	25496	TIG Ind Co	57,180	0.0024%	144,924	-72,448	-49.99%
191	510	42307	Navigators Ins Co	49,807	0.0021%	358,422	-57,956	-16.17%
192	244	10677	Cincinnati Ins Co	49,042	0.0021%	51,042	14,928	29.25%
193	1129	38369	Northern Assur Co Of Amer	48,946	0.0021%	379,160	70,880	18.69%
194	201	25984	Graphic Arts Mut Ins Co	42,162	0.0018%	19,771	16,061	81.24%
195	83	22128	Rocky Mountain Fire & Cas Co	30,378	0.0013%	42,126	-1,593	-3.78%
196	767	12262	Pennsylvania Manufacturers Asn Ins C	26,537	0.0011%	28,027	385	1.37%
197	1330	24813	Balboa Ins Co	25,370	0.0011%	22,744	36,136	158.88%
198	866	37982	Tudor Ins Co	20,640	0.0009%	22,637	835	3.69%
199	1129	27154	Atlantic Specialty Ins Co	19,685	0.0008%	11,462	588	5.13%
200	88	22306	Massachusetts Bay Ins Co	17,922	0.0008%	24,928	-70,872	-284.31%
201	400	24414	General Cas Co Of WI	17,338	0.0007%	22,116	-700	-3.17%
202	12	19399	AIU Ins Co	12,511	0.0005%	12,511	754	6.03%
203	218	35289	Continental Ins Co	8,904	0.0004%	8,904	2,432,335	27317.33%
204	127	23469	American Modern Home Ins Co	8,227	0.0003%	53,739	0	0.00%
205	140	11991	National Cas Co	6,770	0.0003%	35,461	14,335	40.42%
206	748	25780	Williamsburg Natl Ins Co	5,264	0.0002%	46,302	-251,768	-543.75%
207	853	10997	Western Select Ins Co	4,436	0.0002%	19,924	-203,381	-1020.78%
208	626	20699	Ace Prop & Cas Ins Co	3,716	0.0002%	4,010	139,801	3486.31%
209	212	34347	Colonial American Cas & Surety Co	2,259	0.0001%	1,923	41	2.13%
210	140	13838	Farmland Mut Ins Co	1,755	0.0001%	1,560	-132	-8.46%
211		37800	Lg Ins Co Ltd Us Branch	1,645	0.0001%	103,791	0	0.00%
212	626	43575	Indemnity Ins Co Of North Amer	1,094	0.0000%	-47,434	-772,524	1628.63%
213	3321	22209	Atlantic Ins Co	1,080	0.0000%	614	73	11.89%
214	626	18279	Bankers Standard Ins Co	923	0.0000%	692	-182,703	-26402.17%
215	70	37710	First American Prop & Cas Ins Co	600	0.0000%	109	0	0.00%
216	246	14265	Indiana Lumbermens Mut Ins Co	286	0.0000%	287	0	0.00%
217	12	19445	National Union Fire Ins Co Of Pitts	193	0.0000%	618	-2,113,187	341939.64%
218	156	24295	Providence Washington Ins Co	172	0.0000%	907	-2,401	-264.72%
219	920	41335	United Natl Specialty Ins Co	134	0.0000%	134	2,777	2072.39%
220	626	22713	Insurance Co Of North Amer	128	0.0000%	-458	72,740	-15882.10%
221	517	37303	Redland Ins Co	65	0.0000%	65	-74,654	114852.31%
222	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	8	0.0000%	556	-9,251	-1663.85%
223	761	22829	Interstate Fire & Cas Co	5	0.0000%	5	496,734	934680.00%
			Line Total:	**2,353,181,975**	**100.0000%**	**2,212,088,094**	**921,699,349**	**41.67%**

2003 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

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Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	176	25151	State Farm General Ins Co	116,281,824	6.8532%	108,046,952	26,813,803	24.82%
2	3321	25674	Travelers Property Cas Co Of Amer	113,761,004	6.7047%	100,574,731	49,369,225	49.09%
3	761	21857	American Ins Co	79,110,705	4.6625%	66,156,110	15,106,812	22.84%
4	111	24198	Peerless Ins Co	74,331,213	4.3808%	69,363,947	-10,383,119	-14.97%
5	38	20281	Federal Ins Co	71,335,638	4.2043%	56,403,392	18,668,548	33.10%
6	140	19100	Amco Ins Co	70,479,037	4.1538%	63,486,259	40,183,137	63.29%
7	212	21652	Farmers Ins Exch	53,807,053	3.1712%	44,569,345	26,086,742	58.53%
8		31453	Financial Pacific Ins Co	49,726,919	2.9307%	42,323,596	25,007,222	59.09%
9	3321	25682	Travelers Ind Co Of CT	43,206,381	2.5464%	40,604,296	16,600,321	40.88%
10	212	21709	Truck Ins Exch	40,899,284	2.4105%	41,436,046	61,870,302	149.32%
11	677	18058	Philadelphia Ind Ins Co	39,039,604	2.3009%	32,687,981	12,017,454	36.76%
12	91	19682	Hartford Fire In Co	38,838,988	2.2890%	36,099,910	22,365,801	61.96%
13	91	29424	Hartford Cas Ins Co	36,254,737	2.1367%	33,728,155	9,191,744	27.25%
14		14010	Crusader Ins Co	32,658,172	1.9248%	26,595,172	23,280,905	87.54%
15	761	21881	National Surety Corp	31,256,708	1.8422%	30,133,370	8,053,034	26.72%
16	8	19232	Allstate Ins Co	29,916,127	1.7632%	25,073,043	5,136,100	20.48%
17	91	37478	Hartford Ins Co Of The Midwest	29,679,209	1.7492%	28,224,140	6,855,407	24.29%
18	802	13544	California Capital Ins Co	29,214,354	1.7218%	25,518,907	8,867,805	34.75%
19	24	19895	Atlantic Mut Ins Co	26,758,912	1.5771%	29,664,625	4,099,947	13.82%
20	163	19690	American Economy Ins Co	24,793,104	1.4612%	20,269,375	12,467,373	61.51%
21	1120	10120	Everest Natl Ins Co	22,988,146	1.3548%	21,674,678	12,775,188	58.94%
22	163	19704	American States Ins Co	21,561,689	1.2708%	19,223,978	-63,713,284	-331.43%
23	98	40045	Starnet Ins Co	21,234,824	1.2515%	25,045,250	10,353,883	41.34%
24	761	21865	Associated Ind Corp	21,173,984	1.2479%	13,630,412	5,193,347	38.10%
25	212	21660	Fire Ins Exch	17,729,572	1.0449%	14,886,492	7,862,337	52.82%
26	761	21849	American Automobile Ins Co	17,401,561	1.0256%	17,260,667	4,447,481	25.77%
27	212	40142	American Zurich Ins Co	16,663,880	0.9821%	10,774,123	5,730,724	53.19%
28	38	20397	Vigilant Ins Co	15,628,371	0.9211%	14,332,403	3,439,854	24.00%
29	350	34207	Westport Ins Corp	14,863,936	0.8760%	14,129,638	4,062,874	28.75%
30		22985	Sequoia Ins Co	14,783,801	0.8713%	13,349,759	19,097,534	143.06%
31	785	38970	Markel Ins Co	13,858,090	0.8167%	13,088,051	8,115,433	62.01%
32	212	16535	Zurich American Ins Co	13,440,863	0.7922%	9,142,876	6,085,699	66.56%
33	218	20486	Transcontinental Ins Co	12,729,329	0.7502%	11,372,245	-4,541,785	-39.94%
34	161	18031	Topa Ins Co	12,131,305	0.7150%	11,008,151	6,440,781	58.51%
35	218	20494	Transportation Ins Co	11,808,968	0.6960%	11,936,437	8,184,696	68.57%
36	140	23787	Nationwide Mut Ins Co	11,403,609	0.6721%	11,206,012	13,207,299	117.86%
37	400	25747	Unigard Ins Co	11,137,417	0.6564%	10,194,714	3,647,307	35.78%
38	218	20427	American Cas Co Of Reading PA	11,011,774	0.6490%	9,677,713	6,789,940	70.16%
39	853	15059	Public Service Mut Ins Co	10,916,785	0.6434%	8,834,975	3,616,953	40.94%
40	761	21873	Firemans Fund Ins Co	10,756,987	0.6340%	26,530,417	6,977,114	26.30%
41	12	23809	Granite State Ins Co	10,705,294	0.6309%	8,273,751	2,882,281	34.84%
42	2978	20362	Mitsui Sumitomo Ins Co of Amer	10,586,958	0.6240%	7,478,058	2,338,981	31.28%
43		35408	Sirius Amer Ins Co	10,508,343	0.6193%	9,770,817	4,809,893	49.23%
44		37206	Contractors Bonding & Ins Co	10,493,820	0.6185%	10,558,027	4,387,094	41.55%
45	303	14559	Guideone Specialty Mut Ins Co	10,480,069	0.6177%	9,925,652	4,335,752	43.68%
46	303	15032	Guideone Mut Ins Co	10,043,898	0.5920%	9,629,985	2,421,116	25.14%
47	84	26344	Great American Assur Co	9,312,155	0.5488%	9,049,884	3,017,458	33.34%

2003 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
48		18767	Church Mut Ins Co	9,107,283	0.5368%	8,119,147	3,942,853	48.56%
49	212	21687	Mid-Century Ins Co	8,743,101	0.5153%	11,135,497	13,484,922	121.10%
50	111	10836	Golden Eagle Ins Corp	8,664,703	0.5107%	8,831,268	32,139,779	363.93%
51	361	19720	American Alt Ins Corp	8,447,462	0.4979%	5,247,050	2,560,222	48.79%
52	517	37257	Insurance Corp Of Hannover	8,111,097	0.4780%	8,283,707	-288,152	-3.48%
53	7	13935	Federated Mut Ins Co	8,101,695	0.4775%	6,782,524	3,432,796	50.61%
54	24	19909	Centennial Ins Co	8,061,095	0.4751%	8,234,028	2,561,188	31.10%
55	553	24902	Security Ins Co Of Hartford	7,934,684	0.4676%	6,778,843	5,668,980	83.63%
56	218	20508	Valley Forge Ins Co	7,907,446	0.4660%	7,515,318	4,376,023	58.23%
57	218	20443	Continental Cas Co	7,059,106	0.4160%	7,527,091	1,885,490	25.05%
58		10830	Business Alliance Ins Co	6,875,231	0.4052%	4,199,749	1,763,909	42.00%
59	3098	12904	Tokio Marine & Fire Ins Co Ltd Us Br	6,824,661	0.4022%	6,295,312	2,011,837	31.96%
60	12	19437	Lexington Ins Co	6,520,293	0.3843%	5,293,058	1,901,615	35.93%
61	91	29459	Twin City Fire Ins Co Co	6,495,323	0.3828%	5,963,662	1,639,020	27.48%
62	111	24171	Netherlands Ins Co The	6,272,777	0.3697%	8,473,062	1,126,711	13.30%
63	1218	32859	Penn-Amer Ins Co	5,663,231	0.3338%	6,067,831	2,101,408	34.63%
64	3321	22217	Gulf Ins Co	5,627,864	0.3317%	5,120,581	563,276	11.00%
65	12	23841	New Hampshire Ins Co	5,587,054	0.3293%	5,813,573	2,161,136	37.17%
66	108	20524	Specialty Natl Ins Co	5,264,419	0.3103%	7,306,613	4,430,839	60.64%
67	553	24694	Safeguard Ins Co	4,851,520	0.2859%	4,833,610	2,267,479	46.91%
68	660	11908	Mercury Cas Co	4,704,506	0.2773%	4,933,471	2,832,547	57.41%
69	84	16691	Great American Ins Co	4,562,891	0.2689%	4,648,286	-1,592,625	-34.26%
70	323	10693	Civil Svc Employees Ins Co	4,414,814	0.2602%	3,570,449	521,866	14.62%
71	140	28223	Nationwide Agribusiness Ins Co	4,195,348	0.2473%	3,565,736	678,077	19.02%
72	164	25887	US Fidelity & Guaranty Co	4,124,433	0.2431%	2,772,042	1,744,769	62.94%
73	920	13064	United Natl Ins Co	4,051,213	0.2388%	3,574,056	2,680,542	75.00%
74	553	24678	Royal Ind Co	3,756,507	0.2214%	2,651,528	1,100,052	41.49%
75	517	20532	Clarendon Natl Ins Co	3,663,356	0.2159%	3,863,170	4,156,814	107.60%
76	84	22136	Great American Ins Co of NY	3,653,007	0.2153%	4,517,371	4,153,278	91.94%
77	748	18023	Star Ins Co	3,464,354	0.2042%	3,108,886	1,593,939	51.27%
78	38	20303	Great Northern Ins Co	3,362,065	0.1981%	5,907,519	909,471	15.40%
79	212	19356	Maryland Cas Co	3,361,674	0.1981%	6,118,286	3,067,018	50.13%
80	38	20346	Pacific Ind Co	3,332,331	0.1964%	4,906,798	1,783,171	36.34%
81	1285	22322	Greenwich Ins Co	3,235,831	0.1907%	4,136,746	2,464,529	59.58%
82		37800	Lg Ins Co Ltd Us Branch	3,107,104	0.1831%	2,629,261	881,776	33.54%
83	2898	37850	Pacific Specialty Ins Co	3,093,347	0.1823%	2,638,752	1,162,805	44.07%
84	553	26980	Royal Ins Co Of Amer	3,073,863	0.1812%	4,751,711	9,445,289	198.78%
85	164	24767	St Paul Fire & Marine Ins Co	2,860,436	0.1686%	2,942,182	399,459	13.58%
86	163	24724	First Natl Ins Co Of Amer	2,858,665	0.1685%	2,542,006	1,576,438	62.02%
87	218	20478	National Fire Ins Co Of Hartford	2,770,343	0.1633%	3,458,034	5,289,835	152.97%
88	212	19372	Northern Ins Co Of NY	2,702,793	0.1593%	6,922,977	2,518,096	36.37%
89	164	25879	Fidelity & Guaranty Ins Underwriters	2,600,771	0.1533%	1,828,454	-401,227	-21.94%
90	1279	11150	Arch Ins Co	2,475,675	0.1459%	2,405,741	542,953	22.57%
91	169	24988	Sentry Ins A Mut Co	2,407,992	0.1419%	2,246,873	1,361,197	60.58%
92	212	39306	Fidelity & Deposit Co Of MD	2,372,213	0.1398%	2,765,460	68,919	2.49%
93	553	24589	American & Foreign Ins Co	2,341,975	0.1380%	2,706,172	4,369,407	161.46%
94	626	22667	Ace American Ins Co	2,338,836	0.1378%	-3,949,371	3,336,799	-84.49%

2003 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
95	108	22977	Lumbermens Mut Cas Co	2,250,000	0.1326%	6,382,918	2,921,514	45.77%
96	84	26832	Great American Alliance Ins Co	2,240,902	0.1321%	2,908,778	2,563,643	88.13%
97		27480	Mid-State Mut Ins Co	2,214,355	0.1305%	2,273,292	1,258,272	55.35%
98	920	42048	Diamond State Ins Co	2,153,597	0.1269%	1,575,571	205,708	13.06%
99	1325	24899	Alea North America Ins Co	2,075,187	0.1223%	667,599	261,755	39.21%
100	3219	11126	Sompo Japan Ins Co of Amer	1,939,653	0.1143%	1,974,575	864,503	43.78%
101	645	14907	Oregon Mut Ins Co	1,858,750	0.1095%	1,727,339	2,811,344	162.76%
102	802	23540	Monterey Ins Co	1,758,582	0.1036%	1,765,743	956,859	54.19%
103	91	30104	Hartford Underwriters Ins Co	1,720,142	0.1014%	2,120,034	1,193,863	56.31%
104	163	24740	Safeco Ins Co Of Amer	1,701,176	0.1003%	2,051,039	20,403,419	994.78%
105	111	21458	Employers Ins of Wausau	1,653,959	0.0975%	1,658,154	73,800	4.45%
106	1129	38776	Folksamerica Rein Co	1,643,994	0.0969%	1,878,082	124,267	6.62%
107	2978	22551	Mitsui Sumitomo Ins USA Inc	1,626,754	0.0959%	554,679	43,727	7.88%
108	212	26247	American Guarantee & Liability Ins	1,415,125	0.0834%	720,627	1,015,796	140.96%
109	158	25054	Hudson Ins Co	1,409,923	0.0831%	1,370,137	800,382	58.42%
110	111	26069	Wausau Business Ins Co	1,400,715	0.0826%	872,056	-633,617	-72.66%
111	111	23035	Liberty Mut Fire Ins Co	1,336,128	0.0787%	1,385,511	1,395,034	100.69%
112	108	22918	American Motorists Ins Co	1,320,653	0.0778%	5,065,148	15,790,661	311.75%
113	158	25534	TIG Ins Co	1,195,709	0.0705%	1,448,022	-4,898,052	-338.26%
114	164	35386	Fidelity & Guaranty Ins Co	1,170,452	0.0690%	795,319	-343,973	-43.25%
115	50	23647	Mutual Service Cas Ins Co	1,163,873	0.0686%	966,631	160,128	16.57%
116	400	25798	Unigard Ind Co	1,080,030	0.0637%	1,278,422	532,889	41.68%
117	349	13978	Florists Mut Ins Co	1,028,467	0.0606%	1,060,341	295,473	27.87%
118	796	39217	QBE Ins Corp	946,890	0.0558%	330,061	-133,764	-40.53%
119	574	31089	Republic Western Ins Co	902,993	0.0532%	2,706,645	5,532,455	204.40%
120	108	30562	American Manufacturers Mut Ins Co	896,749	0.0529%	6,251,832	9,095,309	145.48%
121	111	26042	Wausau Underwriters Ins Co	887,748	0.0523%	853,155	284,458	33.34%
122	1129	21962	Pennsylvania General Ins Co	846,939	0.0499%	932,409	21,049,050	2257.49%
123	111	42404	Liberty Ins Corp	835,575	0.0492%	721,806	884,538	122.55%
124	306	10847	Cumis Ins Society Inc	813,550	0.0479%	1,483,498	935,311	63.05%
125	344	10669	Church Ins Co	805,891	0.0475%	764,327	1,737,090	227.27%
126	111	19917	Liberty Ins Underwriters Inc	755,074	0.0445%	210,298	255,014	121.26%
127	212	21326	Empire Fire & Marine Ins Co	662,955	0.0391%	388,390	165,038	42.49%
128	108	18910	American Protection Ins Co	657,770	0.0388%	1,591,770	3,343,081	210.02%
129	158	24384	Ranger Ins Co	627,274	0.0370%	546,748	271,748	49.70%
130	866	13196	Western World Ins Co	622,206	0.0367%	560,707	313,851	55.97%
131	781	37893	Ulico Cas Co	602,479	0.0355%	1,242,761	3,978,923	320.17%
132	163	24732	General Ins Co Of Amer	591,895	0.0349%	1,210,163	6,404,167	529.20%
133	291	13331	American Hardware Mut Ins Co	583,035	0.0344%	554,572	823,663	148.52%
134	212	10318	Exact Prop & Cas Co Inc	535,500	0.0316%	352,830	169,856	48.14%
135	212	27855	Zurich American Ins Co Of IL	528,671	0.0312%	194,777	91,781	47.12%
136	225	20010	Acceptance Ind Ins Co	524,001	0.0309%	485,357	124,113	25.57%
137	626	20702	Ace Fire Underwriters Ins Co	497,235	0.0293%	512,425	487,987	95.23%
138		14354	Jewelers Mut Ins Co	492,049	0.0290%	424,937	24,177	5.69%
139	212	26611	Valiant Ins Co	490,893	0.0289%	2,186,491	1,283,230	58.69%
140	553	24600	Globe Ind Co	479,687	0.0283%	885,470	598,190	67.56%
141	212	19305	Assurance Co Of Amer	438,441	0.0258%	829,928	963,915	116.14%

2003 CALIFORNIA P & C MARKET SHARE REPORT

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142	164	36463	Discover Prop & Cas Ins Co	389,977	0.0230%	315,855	242,606	76.81%
143	1331	10340	Stonington Ins Co	376,494	0.0222%	102,575	44,301	43.19%
144	91	22357	Hartford Accid & Ind Co	329,834	0.0194%	340,587	2,419,692	710.45%
145	158	18864	Fairmont Ins Co	325,356	0.0192%	485,566	-198,316	-40.84%
146	244	10677	Cincinnati Ins Co	316,341	0.0186%	299,825	7,538	2.51%
147	783	13056	RLI Ins Co	276,196	0.0163%	287,911	138,746	48.19%
148		18538	Bancinsure Inc	271,014	0.0160%	226,335	-1,015	-0.45%
149	1129	20613	American Employers Ins Co	266,129	0.0157%	361,584	452,194	125.06%
150	510	42307	Navigators Ins Co	255,098	0.0150%	1,334,171	2,271,534	170.26%
151	212	10315	Civic Property & Cas Co	213,665	0.0126%	261,864	80,552	30.76%
152	3321	22233	Select Ins Co	207,138	0.0122%	309,072	-668,815	-216.39%
153	785	28932	Markel American Ins Co	183,174	0.0108%	80,277	59,999	74.74%
154	201	25976	Utica Mut Ins Co	172,416	0.0102%	127,431	25,634	20.12%
155	866	37982	Tudor Ins Co	160,730	0.0095%	150,531	49,418	32.83%
156	98	32603	Berkley Ins Co	136,627	0.0081%	638,416	-203,725	-31.91%
157	212	10317	Neighborhood Spirit Prop & Cas Co	128,014	0.0075%	100,742	34,654	34.40%
158	1129	20621	OneBeacon America Ins Co	126,458	0.0075%	999,067	23,352,568	2337.44%
159		37931	General Fire & Cas Co	122,396	0.0072%	6,969	0	0.00%
160		36790	Springfield Ins Co Inc	121,479	0.0072%	114,446	33,748	29.49%
161	3321	19038	Travelers Cas & Surety Co	117,646	0.0069%	134,518	581,520	432.30%
162	3321	19070	Standard Fire Ins Co	96,023	0.0057%	60,549	-516,815	-853.55%
163	62	21415	Employers Mut Cas Co	85,455	0.0050%	89,847	40,316	44.87%
164	38	20338	Northwestern Pacific Ind Co	79,967	0.0047%	845,079	-329,815	-39.03%
165	553	24880	Fire & Cas Ins Co Of CT	73,777	0.0043%	71,174	435,286	611.58%
166	3321	24015	Northland Ins Co	73,295	0.0043%	70,487	34,694	49.22%
167	124	23396	Amerisure Mut Ins Co	68,834	0.0041%	68,324	-3,397	-4.97%
168	158	25496	TIG Ind Co	66,742	0.0039%	84,455	-31,600	-37.42%
169	1326	33855	Lincoln General Ins Co	63,575	0.0037%	78,330	0	0.00%
170	140	15580	Scottsdale Ind Co	41,865	0.0025%	35,495	32,073	90.36%
171	218	35289	Continental Ins Co	41,329	0.0024%	41,329	4,177,825	10108.70%
172	140	11991	National Cas Co	37,762	0.0022%	114,233	79,691	69.76%
173	317	40827	Virginia Surety Co Inc	35,988	0.0021%	54,660	-5,184	-9.48%
174	1129	20648	Employers Fire Ins Co	35,513	0.0021%	294,399	2,286,975	776.83%
175	1129	21970	OneBeacon Ins Co	34,935	0.0021%	311,264	6,066,225	1948.90%
176	767	12262	Pennsylvania Manufacturers Asn Ins C	34,677	0.0020%	44,762	6,213	13.88%
177	74	15105	Safety Natl Cas Corp	30,647	0.0018%	30,541	-11,632	-38.09%
178	922	27847	Insurance Co Of The West	27,937	0.0016%	69,983	-3,246,628	-4639.17%
179	553	24872	Connecticut Ind Co	27,162	0.0016%	27,162	182,114	670.47%
180	1129	27154	Atlantic Specialty Ins Co	23,235	0.0014%	11,958	2,644	22.11%
181	1129	38369	Northern Assur Co Of Amer	21,762	0.0013%	166,444	1,850,452	1111.76%
182	88	22306	Massachusetts Bay Ins Co	17,456	0.0010%	27,562	1,683,100	6106.60%
183	400	24414	General Cas Co Of WI	16,429	0.0010%	20,858	-21,242	-101.84%
184	350	21318	Coregis Ins Co	12,138	0.0007%	760,618	4,365,515	573.94%
185	91	34690	Property & Cas Ins Co Of Hartford	11,994	0.0007%	12,947	-56	-0.43%
186	12	19380	American Home Assur Co	11,040	0.0007%	12,759	-6,176	-48.41%
187	853	10997	Western Select Ins Co	9,064	0.0005%	19,614	540,643	2756.41%
188	83	22101	Grange Ins Assn	8,525	0.0005%	8,494	42,048	495.03%

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189	88	22292	Hanover Ins Co	8,243	0.0005%	26,263	-3,265,777	-12434.90%
190	626	21121	Westchester Fire Ins Co	7,398	0.0004%	242,758	-117,135	-48.25%
191	626	20699	Ace Prop & Cas Ins Co	6,896	0.0004%	7,287	-212,209	-2912.16%
192	150	20095	Bituminous Cas Corp	6,687	0.0004%	7,382	1,700	23.03%
193	961	34266	Frontier Ins Co	4,885	0.0003%	4,885	-965,121	-19756.83%
194	400	24449	Regent Ins Co	4,583	0.0003%	30,255	-3,930	-12.99%
195	968	16187	AXA Re Prop & Cas Ins Co	4,361	0.0003%	3,820	1,068,259	27964.90%
196	12	19399	AIU Ins Co	3,725	0.0002%	3,725	1,066	28.62%
197	212	34347	Colonial American Cas & Surety Co	3,291	0.0002%	2,893	488	16.87%
198	70	37710	First American Prop & Cas Ins Co	3,017	0.0002%	941	0	0.00%
199	140	13838	Farmland Mut Ins Co	2,969	0.0002%	1,015	-489	-48.18%
200	12	19445	National Union Fire Ins Co Of Pitts	1,746	0.0001%	2,510	-36,468	-1452.91%
201	164	24791	St Paul Mercury Ins Co	1,502	0.0001%	2,759	-105,491	-3823.52%
202	626	22713	Insurance Co Of North Amer	1,328	0.0001%	2,387	394,404	16523.00%
203	83	22128	Rocky Mountain Fire & Cas Co	1,241	0.0001%	1,624	-15,151	-932.94%
204	201	25984	Graphic Arts Mut Ins Co	584	0.0000%	2,135	-4,161	-194.89%
205	748	25780	Williamsburg Natl Ins Co	528	0.0000%	1,108	603,152	54436.10%
206	3321	22209	Atlantic Ins Co	281	0.0000%	343	129	37.61%
207		38733	Alaska Nat Ins Co	202	0.0000%	202	-1,126	-557.43%
208	517	37303	Redland Ins Co	31	0.0000%	31	-430,316	88116.13%
209	761	22829	Interstate Fire & Cas Co	16	0.0000%	16	88,949	55931.25%
210	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	4	0.0000%	559	-17,689	-3164.40%
			Line Total:	**1,696,741,241**	**100.0000%**	**1,582,105,978**	**769,840,800**	**48.66%**

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: MORTGAGE GUARANTY [06]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	105	29858	Mortgage Guaranty Ins Corp	202,961,621	34.6691%	204,723,171	102,197,119	49.92%
2	766	33790	Radian Guaranty Inc	111,803,155	19.0977%	119,257,714	-4,374,193	-3.67%
3	1135	27251	PMI Mortgage Ins Co	85,819,173	14.6593%	82,428,740	-3,850,351	-4.67%
4	12	15873	United Gty Residential Ins Co	54,561,051	9.3199%	56,079,200	-4,143,083	-7.39%
5	350	38458	General Electric Mortgage Ins Corp	50,054,821	8.5502%	52,596,481	-6,084,697	-11.57%
6	421	24350	Triad Guaranty Ins Corp	38,843,625	6.6351%	38,902,478	6,397,510	16.44%
7	150	28452	Republic Mortgage Ins Co	23,248,821	3.9713%	24,243,704	-2,221,917	-9.16%
8	766	30872	Amerin Guaranty Corp	10,295,082	1.7586%	3,567,217	6,536,247	183.23%
9	306	40266	CMG Mortgage Ins Co	5,254,569	0.8976%	4,412,175	-63,460	-1.44%
10	105	10682	MGIC Credit Assur Corp	2,307,106	0.3941%	2,307,106	4,364,688	189.18%
11	12	40525	United Guaranty Credit Ins Co	189,970	0.0324%	209,015	43,111	20.63%
12	105	18740	MGIC Ind Corp	42,820	0.0073%	65,322	-57,200	-87.57%
13	350	18759	Verex Assure Inc	22,847	0.0039%	33,518	-78,150	-233.16%
14	350	29823	Ge Residential Mortgage Ins Corp NC	14,988	0.0026%	20,069	14,195	70.73%
15	306	29114	CMG Mortgage Assur Co	6,240	0.0011%	3,758	0	0.00%
16	350	16675	Gen Elec Mortgage Ins Corp Of NC	30	0.0000%	105	0	0.00%
			Line Total:	**585,425,919**	**100.0000%**	**588,849,773**	**98,679,819**	**16.76%**

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OCEAN MARINE [08]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	3098	12904	Tokio Marine & Fire Ins Co Ltd Us Br	31,843,345	13.3898%	34,194,828	74,475,256	217.80%
2	761	21873	Firemans Fund Ins Co	23,318,609	9.8052%	22,380,238	5,161,678	23.06%
3	12	19380	American Home Assur Co	22,448,669	9.4394%	21,742,974	6,941,693	31.93%
4	1129	20621	OneBeacon America Ins Co	14,460,309	6.0804%	14,101,387	6,690,107	47.44%
5	510	42307	Navigators Ins Co	14,436,514	6.0704%	13,725,551	2,774,240	20.21%
6	164	24767	St Paul Fire & Marine Ins Co	13,643,534	5.7369%	12,497,096	6,081,564	48.66%
7	218	35289	Continental Ins Co	10,557,513	4.4393%	11,118,581	20,124,102	181.00%
8	84	22136	Great American Ins Co of NY	10,408,985	4.3769%	10,298,856	2,914,242	28.30%
9	38	20281	Federal Ins Co	8,365,885	3.5178%	7,640,150	2,815,002	36.84%
10	218	20850	Firemens Ins Co Of Newark NJ	7,488,010	3.1486%	6,912,824	4,054,256	58.65%
11	785	28932	Markel American Ins Co	7,214,817	3.0337%	6,438,564	2,938,679	45.64%
12	212	19372	Northern Ins Co Of NY	5,526,090	2.3237%	4,554,145	2,180,351	47.88%
13	256	16608	New York Marine & Gnrl Ins Co	5,501,198	2.3132%	4,964,868	2,910,359	58.62%
14	3321	19070	Standard Fire Ins Co	5,192,220	2.1833%	4,023,389	1,562,389	38.83%
15	553	26980	Royal Ins Co Of Amer	4,930,700	2.0733%	5,010,908	1,948,784	38.89%
16	12	19445	National Union Fire Ins Co Of Pitts	4,427,885	1.8619%	4,373,487	13,459,286	307.75%
17	212	11185	Foremost Ins Co	4,181,139	1.7581%	1,613,136	1,121,250	69.51%
18	91	19682	Hartford Fire In Co	3,563,166	1.4983%	3,378,926	931,062	27.55%
19	626	43575	Indemnity Ins Co Of North Amer	3,314,989	1.3939%	2,414,030	1,814,921	75.18%
20	1285	37885	XL Specialty Ins Co	3,141,190	1.3208%	3,141,190	11,190,884	356.26%
21	212	16535	Zurich American Ins Co	3,045,079	1.2804%	3,139,666	467,523	14.89%
22	24	19909	Centennial Ins Co	2,923,682	1.2294%	3,096,993	577,367	18.64%
23	65	10014	Affiliated Fm Ins Co	2,516,013	1.0580%	2,076,540	213,372	10.28%
24	24	19895	Atlantic Mut Ins Co	2,275,593	0.9569%	2,434,525	616,560	25.33%
25	140	11991	National Cas Co	2,077,872	0.8737%	2,012,724	1,041,317	51.74%
26	111	19917	Liberty Ins Underwriters Inc	1,808,128	0.7603%	2,001,296	1,965,163	98.19%
27	2978	20362	Mitsui Sumitomo Ins Co of Amer	1,457,346	0.6128%	1,204,784	360,631	29.93%
28	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	1,377,836	0.5794%	1,201,662	9,268	0.77%
29		10048	Hyundai Marine & Fire Ins Co Ltd	1,282,299	0.5392%	1,151,479	922,133	80.08%
30	626	22667	Ace American Ins Co	1,274,978	0.5361%	1,270,616	96,908	7.63%
31	697	37060	Old United Cas Co	1,271,779	0.5348%	978,212	283,043	28.93%
32	200	25941	United Services Auto Assoc	1,184,521	0.4981%	1,174,248	527,479	44.92%
33	158	10220	Commonwealth Ins Co Of Amer	1,067,744	0.4490%	1,011,047	142,910	14.13%
34	1279	11150	Arch Ins Co	1,033,522	0.4346%	690,261	371,549	53.83%
35	3321	25674	Travelers Property Cas Co Of Amer	854,828	0.3594%	745,996	118,240	15.85%
36	984	42374	Houston Cas Co	847,504	0.3564%	783,068	50,344	6.43%
37	218	20443	Continental Cas Co	716,423	0.3012%	651,031	737,032	113.21%
38	200	25968	USAA Cas Ins Co	659,697	0.2774%	619,799	89,894	14.50%
39	2978	22551	Mitsui Sumitomo Ins USA Inc	645,126	0.2713%	831,882	199,827	24.02%
40	218	34622	Glens Falls Ins Co	583,380	0.2453%	532,415	293,062	55.04%
41	350	34207	Westport Ins Corp	527,297	0.2217%	525,103	277,917	52.93%
42	12	23841	New Hampshire Ins Co	492,342	0.2070%	1,042,759	848,007	81.32%
43	2558	12190	NIPPONKOA Ins Co of America	462,710	0.1946%	461,589	353,482	76.58%
44	12	19437	Lexington Ins Co	382,361	0.1608%	347,339	114,558	32.98%
45	1326	33855	Lincoln General Ins Co	372,608	0.1567%	299,417	22,131	7.39%
46	3485	41580	Red Shield Ins Co	342,743	0.1441%	387,061	78,506	20.28%
47	517	37257	Insurance Corp Of Hannover	333,821	0.1404%	366,282	1,189,829	324.84%

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OCEAN MARINE [08]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
48	626	22713	Insurance Co Of North Amer	309,740	0.1302%	400,702	760,041	189.68%
49	65	21482	Factory Mut Ins Co	307,848	0.1294%	732,406	8,886,632	1213.35%
50	212	21687	Mid-Century Ins Co	186,061	0.0782%	103,854	-11,673	-11.24%
51		37800	Lg Ins Co Ltd Us Branch	179,234	0.0754%	182,273	32,877	18.04%
52	111	32352	Prudential Prop & Cas Ins Co	158,217	0.0665%	157,704	31,731	20.12%
53	108	30562	American Manufacturers Mut Ins Co	119,910	0.0504%	149,970	51,785	34.53%
54	111	23035	Liberty Mut Fire Ins Co	109,861	0.0462%	106,500	19,078	17.91%
55	28	19976	Amica Mut Ins Co	86,216	0.0363%	86,487	-29,559	-34.18%
56	108	22977	Lumbermens Mut Cas Co	82,896	0.0349%	115,597	-28,931	-25.03%
57	127	23450	American Family Home Ins Co	79,585	0.0335%	40,111	56,211	140.14%
58	91	29424	Hartford Cas Ins Co	78,140	0.0329%	77,127	24,199	31.38%
59	108	22918	American Motorists Ins Co	67,394	0.0283%	563,831	260,341	46.17%
60	91	30104	Hartford Underwriters Ins Co	65,382	0.0275%	63,449	22,598	35.62%
61	215	10914	Kemper Independence Ins Co	61,935	0.0260%	14,072	1,437	10.21%
62		38733	Alaska Nat Ins Co	50,233	0.0211%	59,124	748	1.27%
63	1129	20648	Employers Fire Ins Co	49,384	0.0208%	243,842	68,630	28.15%
64	1285	24554	XL Ins Amer Inc	7,810	0.0033%	5,766	2,049	35.54%
65	3321	22217	Gulf Ins Co	5,651	0.0024%	5,559	381,834	6868.75%
66	181	29874	North American Specialty Ins Co	4,963	0.0021%	4,963	0	0.00%
67	88	22292	Hanover Ins Co	4,919	0.0021%	60,497	25,170	41.61%
68	553	24872	Connecticut Ind Co	3,526	0.0015%	4,280	589	13.76%
69	3219	38997	Sompo Japan Fire & Mar Ins Co Amer	3,515	0.0015%	3,515	-74,705	-2125.32%
70	3321	36161	Travelers Prop Cas Ins Co	3,328	0.0014%	3,312	173	5.22%
71	920	13064	United Natl Ins Co	2,936	0.0012%	2,936	671,661	22876.74%
72	19	10111	American Bankers Ins Co Of FL	2,759	0.0012%	2,759	181	6.56%
73	57	21261	Electric Ins Co	2,054	0.0009%	2,769	0	0.00%
74		40398	American Fuji Fire & Marine Ins Co	1,806	0.0008%	658	395	60.03%
75	108	18910	American Protection Ins Co	1,388	0.0006%	1,427	-517	-36.23%
76	158	18864	Fairmont Ins Co	14	0.0000%	3,034	0	0.00%
			Line Total:	**237,818,704**	**100.0000%**	**228,761,446**	**195,211,132**	**85.33%**

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: INLAND MARINE [09]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	65	21482	Factory Mut Ins Co	126,963,053	9.1586%	130,038,772	3,335,242	2.56%
2	761	21873	Firemans Fund Ins Co	97,665,138	7.0451%	92,412,366	48,689,438	52.69%
3	218	20443	Continental Cas Co	93,586,538	6.7509%	94,103,713	61,936,996	65.82%
4	12	19445	National Union Fire Ins Co Of Pitts	79,195,529	5.7128%	91,027,957	16,416,959	18.04%
5	91	19682	Hartford Fire In Co	72,464,572	5.2273%	72,016,576	53,727,158	74.60%
6	12	19437	Lexington Ins Co	53,096,878	3.8302%	47,826,239	23,671,695	49.50%
7	176	25151	State Farm General Ins Co	48,791,121	3.5196%	48,089,313	18,718,356	38.92%
8	212	16535	Zurich American Ins Co	36,583,932	2.6390%	33,467,142	38,795,956	115.92%
9	517	37257	Insurance Corp Of Hannover	34,163,151	2.4644%	32,910,342	14,804,848	44.99%
10	164	24767	St Paul Fire & Marine Ins Co	32,173,715	2.3209%	26,462,916	13,102,567	49.51%
11	517	37303	Redland Ins Co	30,359,141	2.1900%	13,992,961	-219,842	-1.57%
12	968	11835	AXA Re Amer Ins Co	28,110,229	2.0278%	26,343,448	894,973	3.40%
13	19	35971	Voyager Property & Cas Ins Co	26,791,340	1.9326%	26,642,036	17,593,590	66.04%
14	212	19305	Assurance Co Of Amer	26,485,599	1.9106%	22,519,683	16,935,860	75.20%
15	38	20281	Federal Ins Co	22,948,414	1.6554%	21,388,762	2,756,810	12.89%
16	8	19232	Allstate Ins Co	21,205,209	1.5297%	21,293,155	6,160,053	28.93%
17	12	19380	American Home Assur Co	20,859,201	1.5047%	27,080,433	2,731,381	10.09%
18	84	22136	Great American Ins Co of NY	19,353,422	1.3961%	19,222,806	-529,370	-2.75%
19	19	10111	American Bankers Ins Co Of FL	16,885,845	1.2181%	17,597,652	2,457,798	13.97%
20	761	35300	Allianz Global Risks US Ins Co	16,860,805	1.2163%	16,673,080	19,593,082	117.51%
21	968	16187	AXA Re Prop & Cas Ins Co	16,699,239	1.2046%	28,132,157	1,157,567	4.11%
22	1285	22322	Greenwich Ins Co	15,932,043	1.1493%	17,161,118	-2,446,653	-14.26%
23	3321	25674	Travelers Property Cas Co Of Amer	15,125,116	1.0911%	14,513,186	-2,438,714	-16.80%
24	65	10014	Affiliated Fm Ins Co	14,691,957	1.0598%	14,575,341	6,084,662	41.75%
25	158	25054	Hudson Ins Co	11,340,787	0.8181%	10,599,436	472,787	4.46%
26	783	13056	RLI Ins Co	11,218,936	0.8093%	23,760,856	-6,470,266	-27.23%
27	248	13021	United Fire & Cas Co	11,177,197	0.8063%	12,895,633	100,000	0.78%
28	4	27928	Amex Assur Co	10,101,863	0.7287%	10,099,229	2,492,762	24.68%
29	12	43761	American Intl Ins Co Of CA	9,660,217	0.6968%	7,628,512	799,934	10.49%
30	84	26344	Great American Assur Co	9,540,716	0.6882%	9,247,275	4,757,948	51.45%
31		14354	Jewelers Mut Ins Co	9,523,803	0.6870%	8,820,671	5,058,457	57.35%
32	212	21660	Fire Ins Exch	8,828,185	0.6368%	8,989,288	1,123,191	12.49%
33	1318	15598	Interins Exch Of The Automobile Club	8,730,414	0.6298%	8,542,478	2,810,557	32.90%
34	468	31232	Monumental General Cas Co	8,547,373	0.6166%	8,153,838	6,741,679	82.68%
35	785	27189	Associated Intl Ins Co	8,518,383	0.6145%	9,489,483	-1,136,316	-11.97%
36	626	22713	Insurance Co Of North Amer	7,945,483	0.5732%	8,196,926	4,809,684	58.68%
37	218	34622	Glens Falls Ins Co	7,741,721	0.5585%	7,456,138	5,250,981	70.42%
38	626	22667	Ace American Ins Co	7,653,432	0.5521%	8,512,741	13,668,579	160.57%
39	1278	15539	California State Auto Asn Inter-Ins	7,333,688	0.5290%	7,194,247	1,919,647	26.68%
40	38	20346	Pacific Ind Co	7,242,097	0.5224%	5,936,825	1,380,373	23.25%
41	626	43575	Indemnity Ins Co Of North Amer	6,898,786	0.4976%	9,320,164	2,658,863	28.53%
42	24	19909	Centennial Ins Co	6,892,957	0.4972%	6,533,733	975,602	14.93%
43	155	24260	Progressive Cas Ins Co	6,678,858	0.4818%	5,751,737	2,906,524	50.53%
44	677	18058	Philadelphia Ind Ins Co	6,561,078	0.4733%	3,212,429	296,420	9.23%
45	164	25887	US Fidelity & Guaranty Co	6,556,506	0.4730%	6,444,927	904,143	14.03%
46	140	23787	Nationwide Mut Ins Co	6,490,672	0.4682%	6,530,301	1,765,965	27.04%
47	350	34207	Westport Ins Corp	6,389,830	0.4609%	18,663,005	2,480,856	13.29%

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: INLAND MARINE [09]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
48	1326	33855	Lincoln General Ins Co	6,194,392	0.4468%	5,022,105	3,233,478	64.38%
49		29530	AXA Art Ins Corp	5,852,011	0.4221%	5,861,747	1,868,396	31.87%
50	200	25941	United Services Auto Assoc	5,642,392	0.4070%	5,582,996	1,321,052	23.66%
51	163	24740	Safeco Ins Co Of Amer	5,627,992	0.4060%	5,678,229	1,320,231	23.25%
52	697	37060	Old United Cas Co	5,097,309	0.3677%	4,922,772	1,645,130	33.42%
53	3321	22217	Gulf Ins Co	5,066,065	0.3654%	4,912,583	17,799,678	362.33%
54	163	19704	American States Ins Co	4,827,615	0.3482%	4,346,541	2,188,668	50.35%
55	517	20532	Clarendon Natl Ins Co	4,810,530	0.3470%	5,612,327	3,597,268	64.10%
56	31	11967	General Star Natl Ins Co	4,559,054	0.3289%	4,476,749	2,442,234	54.55%
57	785	38970	Markel Ins Co	4,499,399	0.3246%	6,569,996	2,166,149	32.97%
58	200	25968	USAA Cas Ins Co	4,449,335	0.3210%	4,286,796	911,066	21.25%
59	3018	22730	Converium Ins North Amer Inc	4,394,785	0.3170%	3,708,705	2,889,151	77.90%
60	212	19356	Maryland Cas Co	4,330,378	0.3124%	4,744,000	2,136,053	45.03%
61	108	22977	Lumbermens Mut Cas Co	4,327,904	0.3122%	5,708,734	10,813,507	189.42%
62	158	21113	United States Fire Ins Co	4,158,154	0.3000%	2,316,627	201,336	8.69%
63	111	24198	Peerless Ins Co	3,948,705	0.2848%	3,542,286	2,074,129	58.55%
64	181	29874	North American Specialty Ins Co	3,842,205	0.2772%	3,722,100	1,101,031	29.58%
65	3219	11126	Sompo Japan Ins Co of Amer	3,781,099	0.2728%	3,529,564	4,110,086	116.45%
66	98	10510	Carolina Cas Ins Co	3,713,263	0.2679%	3,563,090	683,202	19.17%
67	3321	24015	Northland Ins Co	3,619,815	0.2611%	3,497,024	1,617,269	46.25%
68	2898	37850	Pacific Specialty Ins Co	3,161,092	0.2280%	3,229,731	1,293,652	40.05%
69	111	19917	Liberty Ins Underwriters Inc	3,142,895	0.2267%	3,472,026	2,413,768	69.52%
70	140	19100	Amco Ins Co	3,139,445	0.2265%	3,149,767	697,956	22.16%
71	212	40142	American Zurich Ins Co	3,021,066	0.2179%	2,321,340	2,318,335	99.87%
72	212	21687	Mid-Century Ins Co	3,007,473	0.2169%	5,200,201	1,986,805	38.21%
73	920	13064	United Natl Ins Co	2,958,800	0.2134%	4,825,180	-101,447	-2.10%
74	458	35769	Lyndon Property Ins Co	2,958,562	0.2134%	3,071,298	2,965,930	96.57%
75	18	19631	American Road Ins Co	2,775,935	0.2002%	2,775,935	7,556	0.27%
76	225	13234	Wilshire Ins Co	2,771,536	0.1999%	2,742,931	986,766	35.97%
77	19	19615	American Reliable Ins Co	2,768,121	0.1997%	2,955,866	531,225	17.97%
78	920	42048	Diamond State Ins Co	2,757,121	0.1989%	2,705,432	881,435	32.58%
79	163	39012	Safeco Ins Co Of IL	2,662,136	0.1920%	2,716,453	651,566	23.99%
80	169	21180	Sentry Select Ins Co	2,522,886	0.1820%	2,392,678	1,050,789	43.92%
81	91	29459	Twin City Fire Ins Co Co	2,480,942	0.1790%	2,357,562	7,622,889	323.34%
82	553	24678	Royal Ind Co	2,353,786	0.1698%	2,785,680	157,714	5.66%
83	553	26980	Royal Ins Co Of Amer	2,254,943	0.1627%	3,555,170	1,379,022	38.79%
84	510	42307	Navigators Ins Co	2,200,698	0.1587%	2,127,842	254,942	11.98%
85	352	25011	Wesco Ins Co	2,186,482	0.1577%	3,856,089	86,825	2.25%
86	802	13544	California Capital Ins Co	2,109,475	0.1522%	2,049,150	313,277	15.29%
87	150	11371	Great West Cas Co	2,107,084	0.1520%	1,874,676	1,415,714	75.52%
88	1279	11150	Arch Ins Co	2,078,573	0.1499%	933,297	463,790	49.69%
89	3321	19070	Standard Fire Ins Co	2,055,071	0.1482%	1,985,338	805,151	40.55%
90	12	23841	New Hampshire Ins Co	2,022,408	0.1459%	1,738,965	2,693,444	154.89%
91	140	11991	National Cas Co	1,981,689	0.1430%	2,107,705	-702,743	-33.34%
92	19	42978	American Security Ins Co	1,873,147	0.1351%	2,147,649	-6,501	-0.30%
93	108	22918	American Motorists Ins Co	1,834,766	0.1324%	4,206,961	1,950,912	46.37%
94	761	21857	American Ins Co	1,745,112	0.1259%	1,771,810	48,212	2.72%

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: INLAND MARINE [09]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
95	400	25747	Unigard Ins Co	1,697,458	0.1224%	1,686,844	563,660	33.42%
96	574	31089	Republic Western Ins Co	1,576,318	0.1137%	1,575,067	320,071	20.32%
97	761	21865	Associated Ind Corp	1,568,596	0.1132%	1,593,765	478,531	30.03%
98	127	23450	American Family Home Ins Co	1,542,113	0.1112%	990,286	3,234,159	326.59%
99	12	19410	Commerce & Industry Ins Co	1,538,859	0.1110%	1,609,052	55,794	3.47%
100	7	13935	Federated Mut Ins Co	1,522,988	0.1099%	1,496,541	242,283	16.19%
101	111	23035	Liberty Mut Fire Ins Co	1,489,440	0.1074%	1,465,193	295,714	20.18%
102	3098	12904	Tokio Marine & Fire Ins Co Ltd Us Br	1,392,577	0.1005%	1,358,755	10,615,265	781.25%
103	108	27138	Kemper Cas Ins Co	1,368,716	0.0987%	1,368,716	147,553	10.78%
104	12	11452	Hartford Steam Boil Inspec & Ins Co	1,270,492	0.0916%	734,937	349,735	47.59%
105	140	42579	Allied Prop & Cas Ins Co	1,216,089	0.0877%	1,145,661	254,220	22.19%
106	12	23809	Granite State Ins Co	1,207,260	0.0871%	1,037,059	365,047	35.20%
107	38	35181	Executive Risk Ind Inc	1,207,126	0.0871%	2,976,231	2,544,452	85.49%
108	212	19372	Northern Ins Co Of NY	1,192,016	0.0860%	1,646,833	-55,680	-3.38%
109	108	20524	Specialty Natl Ins Co	1,181,833	0.0853%	1,542,193	231,107	14.99%
110	1285	37885	XL Specialty Ins Co	1,165,777	0.0841%	868,145	-156,849	-18.07%
111	831	34495	Doctors Co An Interins Exchn	1,045,303	0.0754%	1,179,778	589,889	50.00%
112		34711	Computer Ins Co	1,040,382	0.0750%	1,117,640	6,508	0.58%
113	12	19402	Birmingham Fire Ins Co Of PA	1,038,053	0.0749%	1,026,909	254,977	24.83%
114	212	21326	Empire Fire & Marine Ins Co	1,007,939	0.0727%	804,623	7,560	0.94%
115	1330	24813	Balboa Ins Co	995,615	0.0718%	336,406	212,820	63.26%
116	91	29424	Hartford Cas Ins Co	991,344	0.0715%	993,887	280,543	28.23%
117	1314	18341	Insurance Corp Of NY	932,630	0.0673%	2,076,020	731,477	35.23%
118	93	12831	State Natl Ins Co Inc	920,338	0.0664%	413,795	82,362	19.90%
119	91	30104	Hartford Underwriters Ins Co	912,449	0.0658%	919,167	185,450	20.18%
120	163	24724	First Natl Ins Co Of Amer	907,205	0.0654%	898,468	390,356	43.45%
121		28886	Transguard Ins Co Of Amer Inc	902,343	0.0651%	657,568	537,921	81.80%
122	802	23540	Monterey Ins Co	873,604	0.0630%	826,462	113,074	13.68%
123	626	20702	Ace Fire Underwriters Ins Co	862,365	0.0622%	792,708	-59,222	-7.47%
124	164	36463	Discover Prop & Cas Ins Co	837,334	0.0604%	1,150,200	1,574,276	136.87%
125	164	41769	Athena Assur Co	826,907	0.0596%	977,768	562,846	57.56%
126	169	24988	Sentry Ins A Mut Co	825,903	0.0596%	730,268	-126,002	-17.25%
127		41459	Armed Forces Ins Exchange	824,184	0.0595%	845,965	271,096	32.05%
128	604	32190	Constitution Ins Co	803,797	0.0580%	803,797	-216,022	-26.88%
129	218	20850	Firemens Ins Co Of Newark NJ	794,293	0.0573%	923,155	-443,825	-48.08%
130	626	21121	Westchester Fire Ins Co	793,517	0.0572%	1,386,885	-4,559,141	-328.73%
131	218	35289	Continental Ins Co	776,648	0.0560%	779,179	432,878	55.56%
132	3321	25682	Travelers Ind Co Of CT	754,586	0.0544%	775,639	447,829	57.74%
133	108	30562	American Manufacturers Mut Ins Co	738,045	0.0532%	1,110,874	484,907	43.65%
134	127	23469	American Modern Home Ins Co	726,460	0.0524%	980,830	426,716	43.51%
135	84	16691	Great American Ins Co	723,727	0.0522%	653,172	4,321	0.66%
136	163	19690	American Economy Ins Co	705,050	0.0509%	676,952	132,980	19.64%
137	1129	20621	OneBeacon America Ins Co	691,944	0.0499%	902,438	805,777	89.29%
138	164	24791	St Paul Mercury Ins Co	688,451	0.0497%	570,719	223,468	39.16%
139	38	20397	Vigilant Ins Co	666,717	0.0481%	775,813	40,855	5.27%
140	3321	36161	Travelers Prop Cas Ins Co	629,821	0.0454%	545,559	135,609	24.86%
141	84	32620	National Interstate Ins Co	609,873	0.0440%	524,977	9,157	1.74%

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: INLAND MARINE [09]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
142	158	21105	North River Ins Co	593,113	0.0428%	133,612	16,683	12.49%
143	785	28932	Markel American Ins Co	574,185	0.0414%	547,688	41,213	7.52%
144	62	21415	Employers Mut Cas Co	555,355	0.0401%	594,041	125,107	21.06%
145	323	10693	Civil Svc Employees Ins Co	548,623	0.0396%	586,278	90,177	15.38%
146	748	25780	Williamsburg Natl Ins Co	521,640	0.0376%	554,950	72,948	13.14%
147	164	35386	Fidelity & Guaranty Ins Co	516,370	0.0372%	485,388	1,172,865	241.63%
148	111	23043	Liberty Mut Ins Co	513,407	0.0370%	544,512	582,783	107.03%
149	215	10914	Kemper Independence Ins Co	508,755	0.0367%	115,381	21,582	18.70%
150	291	13331	American Hardware Mut Ins Co	499,541	0.0360%	459,619	160,902	35.01%
151	2978	20362	Mitsui Sumitomo Ins Co of Amer	488,996	0.0353%	361,953	195,598	54.04%
152	400	25798	Unigard Ind Co	479,294	0.0346%	493,602	250,500	50.75%
153	306	10847	Cumis Ins Society Inc	477,184	0.0344%	522,743	316,583	60.56%
154	28	19976	Amica Mut Ins Co	464,502	0.0335%	449,883	169,035	37.57%
155	645	14907	Oregon Mut Ins Co	419,653	0.0303%	431,295	124,069	28.77%
156	626	20699	Ace Prop & Cas Ins Co	419,612	0.0303%	280,747	149,121	53.12%
157	111	32352	Prudential Prop & Cas Ins Co	410,382	0.0296%	414,858	103,361	24.91%
158	215	14133	Valley Ins Co	407,392	0.0294%	471,193	60,546	12.85%
159		32107	Sutter Ins Co	387,076	0.0279%	371,664	-66,449	-17.88%
160	140	23779	Nationwide Mut Fire Ins Co	386,748	0.0279%	408,318	101,959	24.97%
161	88	22292	Hanover Ins Co	370,284	0.0267%	382,476	199,185	52.08%
162		26433	Harco Natl Ins Co	368,193	0.0266%	279,138	29,856	10.70%
163		21172	Vanliner Ins Co	366,383	0.0264%	316,004	314,583	99.55%
164	1269	10200	American Live Stock Ins Co	321,393	0.0232%	420,346	27,669	6.58%
165		10175	Cascade Natl Ins Co	320,659	0.0231%	91,923	121,540	132.22%
166	212	21709	Truck Ins Exch	317,682	0.0229%	387,129	258,456	66.76%
167	98	11001	Riverport Ins Co of CA	315,724	0.0228%	302,610	94,821	31.33%
168	33	20125	California Cas Ins Co	297,103	0.0214%	301,189	17,604	5.84%
169	604	41343	Gerling Amer Ins Co	295,485	0.0213%	535,514	69,068	12.90%
170	1218	32859	Penn-Amer Ins Co	290,313	0.0209%	416,965	90,794	21.77%
171	108	18910	American Protection Ins Co	273,574	0.0197%	565,868	224,370	39.65%
172	867	40460	Sagamore Ins Co	261,729	0.0189%	216,403	143,240	66.19%
173	158	10220	Commonwealth Ins Co Of Amer	260,100	0.0188%	264,703	15,103	5.71%
174	501	22314	RSUI Ind Co	256,731	0.0185%	53,461	0	0.00%
175	12	24376	American General Ind Co	250,782	0.0181%	250,782	-19	-0.01%
176	553	24880	Fire & Cas Ins Co Of CT	238,589	0.0172%	247,022	1,020,812	413.25%
177	241	25321	Metropolitan Drt Prop & Cas Ins Co	236,308	0.0170%	223,078	82,369	36.92%
178		26077	Lancer Ins Co	235,657	0.0170%	263,109	84,141	31.98%
179	164	25879	Fidelity & Guaranty Ins Underwriters	232,473	0.0168%	244,072	48,626	19.92%
180	212	41181	Universal Underwriters Ins Co	229,156	0.0165%	383,143	113,813	29.71%
181	1285	24554	XL Ins Amer Inc	213,707	0.0154%	920,818	-497,605	-54.04%
182	218	20494	Transportation Ins Co	202,642	0.0146%	252,440	43,556	17.25%
183		41106	Triumphe Cas Co	187,468	0.0135%	103,149	64,625	62.65%
184	218	20427	American Cas Co Of Reading PA	183,850	0.0133%	205,912	70,379	34.18%
185	212	21652	Farmers Ins Exch	175,208	0.0126%	190,956	26,458	13.86%
186	24	19895	Atlantic Mut Ins Co	173,118	0.0125%	192,665	41,699	21.64%
187	922	27847	Insurance Co Of The West	164,309	0.0119%	107,595	195,000	181.24%
188		23108	Lumbermens Underwriting Alliance	162,920	0.0118%	216,547	71,720	33.12%

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: INLAND MARINE [09]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
189	50	23647	Mutual Service Cas Ins Co	160,731	0.0116%	147,312	5,045	3.42%
190		26905	Century-Natl Ins Co	141,997	0.0102%	139,838	350	0.25%
191	164	24775	St Paul Guardian Ins Co	140,147	0.0101%	137,278	4,258	3.10%
192	111	10836	Golden Eagle Ins Corp	128,384	0.0093%	232,265	1,064,744	458.42%
193	212	39306	Fidelity & Deposit Co Of MD	126,130	0.0091%	262,413	-10,840	-4.13%
194	83	22101	Grange Ins Assn	125,724	0.0091%	128,115	-7,581	-5.92%
195	350	21318	Coregis Ins Co	122,798	0.0089%	112,974	-11,552	-10.23%
196	8	19240	Allstate Ind Co	116,940	0.0084%	109,275	15,317	14.02%
197	748	18023	Star Ins Co	110,634	0.0080%	116,121	29,380	25.30%
198	400	24449	Regent Ins Co	103,573	0.0075%	81,881	100	0.12%
199	84	33723	Great American Spirit Ins Co	101,277	0.0073%	108,791	422,573	388.43%
200		15768	Merced Mut Ins Co	97,447	0.0070%	101,239	3,000	2.96%
201	408	11048	Pacific Prop & Cas Co	93,473	0.0067%	90,791	13,521	14.89%
202	553	24600	Globe Ind Co	85,816	0.0062%	106,187	-2,750	-2.59%
203	218	20508	Valley Forge Ins Co	84,095	0.0061%	146,424	1,171	0.80%
204	31	20052	National Liab & Fire Ins Co	77,558	0.0056%	65,172	6,731	10.33%
205	84	26832	Great American Alliance Ins Co	76,652	0.0055%	108,505	-8,518	-7.85%
206	12	20796	AIG Premier Ins Co	76,396	0.0055%	76,396	998	1.31%
207	323	18953	CSE Safeguard Ins Co	73,501	0.0053%	75,117	60,041	79.93%
208	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	73,440	0.0053%	65,177	91,039	139.68%
209	212	26247	American Guarantee & Liability Ins	70,299	0.0051%	35,364	-1,484	-4.20%
210	300	22578	Horace Mann Ins Co	69,421	0.0050%	65,118	-8,303	-12.75%
211	1129	21970	OneBeacon Ins Co	69,191	0.0050%	105,202	148,808	141.45%
212	33	20117	California Cas Ind Exch	64,215	0.0046%	64,614	14,880	23.03%
213	689	33162	Bankers Ins Co	59,626	0.0043%	57,006	577	1.01%
214	300	22756	Horace Mann Prop & Cas Ins Co	55,381	0.0040%	55,517	-125,232	-225.57%
215	12	19429	Insurance Co Of The State Of PA	54,314	0.0039%	79,955	57,337	71.71%
216	218	20486	Transcontinental Ins Co	52,252	0.0038%	99,835	-11,451	-11.47%
217	140	28223	Nationwide Agribusiness Ins Co	51,648	0.0037%	45,337	7,838	17.29%
218	866	40436	Stratford Ins Co	51,330	0.0037%	43,596	2,861	6.56%
219	761	22829	Interstate Fire & Cas Co	51,147	0.0037%	76,104	4,971	6.53%
220	3321	21296	Associates Ins Co	42,977	0.0031%	492,857	-57,517	-11.67%
221	1179	10683	Wawanesa General Ins Co	41,825	0.0030%	36,758	-9	-0.02%
222	626	18279	Bankers Standard Ins Co	35,786	0.0026%	30,396	-131	-0.43%
223	91	37478	Hartford Ins Co Of The Midwest	34,390	0.0025%	53,784	37,863	70.40%
224	158	25534	TIG Ins Co	33,311	0.0024%	237,898	274,308	115.30%
225	57	21261	Electric Ins Co	31,852	0.0023%	31,131	0	0.00%
226	31	27812	Columbia Ins Co	31,722	0.0023%	30,159	222	0.74%
227	218	20478	National Fire Ins Co Of Hartford	31,615	0.0023%	31,719	0	0.00%
228	2978	22551	Mitsui Sumitomo Ins USA Inc	30,729	0.0022%	49,578	8,223	16.59%
229	150	24147	Old Republic Ins Co	30,100	0.0022%	30,050	-5,176	-17.22%
230	225	20010	Acceptance Ind Ins Co	29,887	0.0022%	42,283	-58,443	-138.22%
231		14508	Michigan Millers Mut Ins Co	29,428	0.0021%	31,400	2,374	7.56%
232	1179	31526	Wawanesa Mut Ins Co Us Branch	24,825	0.0018%	25,758	-65	-0.25%
233	7	28304	Federated Service Ins Co	24,550	0.0018%	25,870	1,038	4.01%
234	1330	24848	Newport Ins Co	24,210	0.0017%	18,757	280	1.49%
235	802	12890	Eagle West Ins Co	23,840	0.0017%	22,460	26,500	117.99%

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: INLAND MARINE [09]

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236	240	10499	DaimlerChrysler Ins Co	23,307	0.0017%	22,764	-11,968	-52.57%
237	98	25224	Great Divide Ins Co	23,027	0.0017%	26,846	-1,793	-6.68%
238	958	22438	Hawaiian Ins & Gty Co Ltd	22,801	0.0016%	25,552	0	0.00%
239	256	16608	New York Marine & Gnrl Ins Co	22,245	0.0016%	45,191	-1,949,924	-4314.85%
240	140	15580	Scottsdale Ind Co	22,041	0.0016%	135,062	28,646	21.21%
241	867	12416	Protective Ins Co	21,776	0.0016%	23,069	0	0.00%
242		10815	Verlan Fire Ins Co MD	21,123	0.0015%	19,084	0	0.00%
243		40398	American Fuji Fire & Marine Ins Co	19,435	0.0014%	4,101	2,871	70.01%
244	1330	24821	Meritplan Ins Co	18,865	0.0014%	16,371	-2,309	-14.10%
245	553	26948	Guaranty Natl Ins Co Of CT	18,569	0.0013%	14,438	0	0.00%
246	212	11185	Foremost Ins Co	15,621	0.0011%	12,732	225	1.77%
247	781	37893	Ulico Cas Co	14,193	0.0010%	20,776	0	0.00%
248	212	10317	Neighborhood Spirit Prop & Cas Co	12,461	0.0009%	12,170	7,036	57.81%
249	761	21849	American Automobile Ins Co	11,550	0.0008%	12,960	22,163	171.01%
250	215	19852	Financial Ind Co	10,893	0.0008%	15,251	33,753	221.32%
251	158	24384	Ranger Ins Co	10,796	0.0008%	29,264	-174	-0.59%
252	201	25976	Utica Mut Ins Co	10,750	0.0008%	4,108	-30,671	-746.62%
253	212	34347	Colonial American Cas & Surety Co	10,718	0.0008%	10,718	381	3.55%
254	83	22128	Rocky Mountain Fire & Cas Co	9,397	0.0007%	14,497	0	0.00%
255	761	21881	National Surety Corp	8,805	0.0006%	9,219	1,428	15.49%
256	249	26395	Western Home Ins Co	8,038	0.0006%	15,062	0	0.00%
257	361	19720	American Alt Ins Corp	7,785	0.0006%	7,385	185	2.51%
258	304	31968	Merastar Ins Co	7,248	0.0005%	5,610	0	0.00%
259	553	24694	Safeguard Ins Co	7,103	0.0005%	6,201	-45	-0.73%
260	212	10315	Civic Property & Cas Co	6,343	0.0005%	7,279	0	0.00%
261	155	27804	Progressive West Ins Co	5,973	0.0004%	673	60	8.92%
262	1120	10120	Everest Natl Ins Co	5,786	0.0004%	8,329	9,357	112.34%
263	249	13846	Farmers Home Mut Ins Co	5,236	0.0004%	8,610	0	0.00%
264		18767	Church Mut Ins Co	3,904	0.0003%	1,359	40	2.94%
265	479	11177	First Financial Ins Co	3,055	0.0002%	92,416	22,298	24.13%
266	215	16063	Unitrin Auto & Home Ins Co	2,509	0.0002%	301	30	9.97%
267		11118	Federated Rural Electric Ins Exch	2,401	0.0002%	2,382	434	18.22%
268	246	14265	Indiana Lumbermens Mut Ins Co	2,221	0.0002%	2,486	0	0.00%
269	212	10318	Exact Prop & Cas Co Inc	2,188	0.0002%	2,475	0	0.00%
270	3321	22233	Select Ins Co	2,126	0.0002%	15,632	9,382	60.02%
271	212	27855	Zurich American Ins Co Of IL	1,921	0.0001%	619	129	20.84%
272	866	37982	Tudor Ins Co	1,917	0.0001%	200	20	10.00%
273	31	38962	Genesis Ins Co	1,575	0.0001%	1,575	-29,354	-1863.75%
274	98	32603	Berkley Ins Co	1,359	0.0001%	4,389	3,231	73.62%
275	749	39322	General Security Natl Ins Co	1,000	0.0001%	1,000	-10,299	-1029.90%
276	88	22306	Massachusetts Bay Ins Co	988	0.0001%	995	-46	-4.62%
277	553	24902	Security Ins Co Of Hartford	917	0.0001%	917	-808,125	-88127.04%
278	244	10677	Cincinnati Ins Co	893	0.0001%	1,668	15	0.90%
279	124	23396	Amerisure Mut Ins Co	799	0.0001%	638	9	1.41%
280	111	24171	Netherlands Ins Co The	793	0.0001%	17,450	12,793	73.31%
281		35408	Sirius Amer Ins Co	778	0.0001%	402	273	67.91%
282	212	26611	Valiant Ins Co	302	0.0000%	53,899	-39,826	-73.89%

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: INLAND MARINE [09]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
283	3321	33650	Mendota Ins Co	145	0.0000%	145	-2	-1.38%
284	50	23655	Modern Service Ins Co	86	0.0000%	86	0	0.00%
285	158	18864	Fairmont Ins Co	19	0.0000%	8,219	-12,790	-155.62%
286	158	25496	TIG Ind Co	12	0.0000%	352	0	0.00%
			Line Total:	**1,386,276,045**	**100.0000%**	**1,406,021,074**	**544,926,557**	**38.76%**

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FINANCIAL GUARANTY [10]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	1248	18708	Ambac Assur Corp	188,138,606	41.1471%	71,394,910	2,776,954	3.89%
2	528	12041	MBIA Ins Corp	125,761,310	27.5048%	58,771,954	455,959	0.78%
3	194	18287	Financial Security Assur Inc	73,973,274	16.1784%	30,339,837	0	0.00%
4	1135	12815	Financial Guaranty Ins Co	40,109,405	8.7722%	13,537,234	1	0.00%
5	1285	20311	XL Capital Assurance Inc	12,346,188	2.7002%	5,815,516	0	0.00%
6		22896	Aca Financial Guaranty Corp	9,745,831	2.1315%	694,580	0	0.00%
7	766	36250	Radian Asset Assur Inc	7,125,457	1.5584%	16,277	0	0.00%
8	528	20877	Capital Markets Assr Corp	34,644	0.0076%	205,989	0	0.00%
			Line Total:	**457,234,715**	**100.0000%**	**180,776,297**	**3,232,914**	**1.79%**

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: MEDICAL MALPRACTICE [11]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	1282	33200	Norcal Mut Ins Co	187,200,550	24.2362%	189,222,089	85,763,846	45.32%
2	831	34495	Doctors Co An Interins Exchn	121,913,209	15.7837%	117,505,240	59,853,318	50.94%
3	1125	10352	Scpie Ind Co	100,946,733	13.0692%	97,925,098	36,392,392	37.16%
4	12	19437	Lexington Ins Co	56,291,466	7.2879%	48,023,973	28,303,533	58.94%
5	212	21709	Truck Ins Exch	43,942,221	5.6890%	48,855,111	30,902,147	63.25%
6	608	32433	Medical Ins Exch Of CA	32,389,734	4.1934%	30,282,931	48,727,441	160.91%
7	1125	39152	American Healthcare Ind Co	31,392,311	4.0642%	29,875,581	16,774,034	56.15%
8	831	34487	Professional Undrwtrs Liab Ins Co	27,664,415	3.5816%	24,224,732	6,132,935	25.32%
9	350	11843	Medical Protective Co	25,550,860	3.3080%	24,001,164	7,907,066	32.94%
10		40975	Dentists Ins Co	23,350,396	3.0231%	22,732,671	4,949,749	21.77%
11	158	25534	TIG Ins Co	17,408,018	2.2538%	17,713,376	278,523	1.57%
12	761	21857	American Ins Co	14,534,526	1.8817%	8,468,627	6,633,576	78.33%
13	761	22810	Chicago Ins Co	11,241,436	1.4554%	11,050,147	-229,219	-2.07%
14	212	16535	Zurich American Ins Co	11,096,612	1.4366%	8,426,355	3,231,191	38.35%
15	218	20427	American Cas Co Of Reading PA	9,136,060	1.1828%	8,719,183	2,506,358	28.75%
16		10080	Health Providers Mut Ins Co Inc RRG	7,428,816	0.9618%	5,920,287	4,426,173	74.76%
17	2638	15865	NCMIC Ins Co	7,336,205	0.9498%	7,012,606	478,572	6.82%
18		43583	Northwest Physicians Mut Ins Co	6,716,256	0.8695%	6,842,667	6,815,842	99.61%
19	3504	14460	Podiatry Ins Co Of Amer A Mut Co	5,477,831	0.7092%	4,928,809	1,414,489	28.70%
20		18538	Bancinsure Inc	5,187,513	0.6716%	4,938,749	2,364,787	47.88%
21	38	35181	Executive Risk Ind Inc	4,683,545	0.6064%	4,642,572	373,296	8.04%
22	12	19445	National Union Fire Ins Co Of Pitts	3,758,721	0.4866%	2,232,688	412,392	18.47%
23	626	22667	Ace American Ins Co	2,558,700	0.3313%	2,543,802	851,910	33.49%
24	218	20478	National Fire Ins Co Of Hartford	2,446,802	0.3168%	4,364,839	-7,235,129	-165.76%
25	553	24880	Fire & Cas Ins Co Of CT	1,574,167	0.2038%	1,574,167	-38,243	-2.43%
26	608	36412	Claremont Liability Ins Co	1,500,803	0.1943%	1,476,676	-63,800	-4.32%
27	12	23809	Granite State Ins Co	1,207,991	0.1564%	922,943	321,320	34.81%
28	212	26247	American Guarantee & Liability Ins	1,207,125	0.1563%	2,562,525	882,762	34.45%
29	3321	22217	Gulf Ins Co	1,100,141	0.1424%	1,045,860	2,506,742	239.68%
30	361	19720	American Alt Ins Corp	1,094,964	0.1418%	1,011,155	-162,076	-16.03%
31	866	13196	Western World Ins Co	923,987	0.1196%	690,690	195,873	28.36%
32	164	24767	St Paul Fire & Marine Ins Co	821,584	0.1064%	1,812,634	4,802,390	264.94%
33	761	21865	Associated Ind Corp	567,600	0.0735%	220,037	223,153	101.42%
34		36234	Preferred Professional Ins Co	499,606	0.0647%	455,085	213,989	47.02%
35	108	22977	Lumbermens Mut Cas Co	413,507	0.0535%	549,482	-33,372	-6.07%
36	12	19380	American Home Assur Co	369,794	0.0479%	224,994	-14,617	-6.50%
37	761	22829	Interstate Fire & Cas Co	302,504	0.0392%	573,103	-413,922	-72.22%
38	350	34207	Westport Ins Corp	252,956	0.0327%	317,404	6,586	2.07%
39	163	24732	General Ins Co Of Amer	221,067	0.0286%	202,217	-1,461,539	-722.76%
40	218	20443	Continental Cas Co	192,851	0.0250%	195,512	-640,407	-327.55%
41	212	40142	American Zurich Ins Co	118,282	0.0153%	120,259	44,472	36.98%
42	553	24872	Connecticut Ind Co	116,503	0.0151%	112,958	-2,210	-1.96%
43	761	21881	National Surety Corp	87,446	0.0113%	387,812	-357,690	-92.23%
44	158	25496	TIG Ind Co	48,319	0.0063%	54,230	53,000	97.73%
45	164	24791	St Paul Mercury Ins Co	36,308	0.0047%	44,671	419,400	938.86%
46	3321	25674	Travelers Property Cas Co Of Amer	34,934	0.0045%	34,934	123,701	354.10%
47	164	41750	St Paul Medical Liability Ins Co	33,454	0.0043%	35,490	148,787	419.24%

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: MEDICAL MALPRACTICE [11]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
48	761	21849	American Automobile Ins Co	13,706	0.0018%	9,266	6,682	72.11%
49		18767	Church Mut Ins Co	4,406	0.0006%	4,231	2,578	60.93%
50	176	25143	State Farm Fire And Cas Co	2,189	0.0003%	274	164	59.85%
51	31	11967	General Star Natl Ins Co	1,437	0.0002%	3,599	138,530	3849.12%
52	158	18864	Fairmont Ins Co	705	0.0001%	1,132	1,000	88.34%
			Line Total:	**772,401,272**	**100.0000%**	**745,096,637**	**354,932,475**	**47.64%**

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: EARTHQUAKE [12]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1		10779	CALIFORNIA EARTHQUAKE AUTHORITY	436,801,794	46.9817%	433,684,298	5,141,114	1.19%
2	164	10799	Geovera Ins Co	64,684,369	6.9573%	68,661,127	900,000	1.31%
3	176	25151	State Farm General Ins Co	51,282,607	5.5159%	51,671,995	190,719	0.37%
4	922	27847	Insurance Co Of The West	38,598,139	4.1516%	33,279,689	0	0.00%
5	84	26344	Great American Assur Co	25,033,323	2.6925%	27,554,255	490,862	1.78%
6	164	10887	Pacific Select Property Ins Co	23,560,873	2.5342%	26,114,623	606,500	2.32%
7	163	39012	Safeco Ins Co Of IL	23,047,624	2.4790%	23,417,248	-814,984	-3.48%
8	783	13056	RLI Ins Co	15,943,342	1.7148%	7,187,302	133,367	1.86%
9	761	21873	Firemans Fund Ins Co	14,167,301	1.5238%	13,843,142	448,675	3.24%
10	350	34207	Westport Ins Corp	13,889,693	1.4940%	14,700,760	0	0.00%
11	84	26832	Great American Alliance Ins Co	13,367,925	1.4378%	15,268,715	-238	0.00%
12	38	20281	Federal Ins Co	12,865,246	1.3838%	12,034,686	708,166	5.88%
13	12	19437	Lexington Ins Co	12,863,630	1.3836%	11,116,667	-40,067	-0.36%
14	158	21113	United States Fire Ins Co	12,543,769	1.3492%	11,531,509	285,675	2.48%
15	140	19100	Amco Ins Co	12,074,414	1.2987%	12,351,298	358,729	2.90%
16	761	35300	Allianz Global Risks US Ins Co	10,233,545	1.1007%	11,289,106	22,537,385	199.64%
17		39861	Golden Bear Ins Co	8,188,425	0.8807%	8,979,661	363,726	4.05%
18	91	30104	Hartford Underwriters Ins Co	7,787,636	0.8376%	7,796,940	45,475	0.58%
19	28	19976	Amica Mut Ins Co	7,035,594	0.7567%	6,917,507	-37,382	-0.54%
20		26905	Century-Natl Ins Co	6,778,275	0.7291%	6,866,843	-66,443	-0.97%
21	1285	22322	Greenwich Ins Co	6,277,507	0.6752%	6,294,455	-488,036	-7.75%
22	626	22667	Ace American Ins Co	5,944,711	0.6394%	8,700,689	-69,030	-0.79%
23	12	43761	American Intl Ins Co Of CA	5,935,003	0.6384%	4,557,070	133,438	2.93%
24	212	26247	American Guarantee & Liability Ins	5,917,368	0.6365%	5,503,319	0	0.00%
25	785	27189	Associated Intl Ins Co	5,854,335	0.6297%	6,792,441	374,520	5.51%
26	212	16535	Zurich American Ins Co	5,454,794	0.5867%	6,041,654	51,017	0.84%
27	761	21865	Associated Ind Corp	4,731,828	0.5089%	4,851,930	303,795	6.26%
28	3321	36161	Travelers Prop Cas Ins Co	4,507,325	0.4848%	4,375,460	191,679	4.38%
29	2898	37850	Pacific Specialty Ins Co	4,179,608	0.4496%	4,253,690	17,188	0.40%
30	140	42579	Allied Prop & Cas Ins Co	4,129,641	0.4442%	3,909,498	-29,784	-0.76%
31	1285	24554	XL Ins Amer Inc	3,891,091	0.4185%	1,898,953	782,303	41.20%
32	802	13544	California Capital Ins Co	3,785,565	0.4072%	3,875,165	42,942	1.11%
33	3321	25674	Travelers Property Cas Co Of Amer	3,282,210	0.3530%	3,022,776	-844,703	-27.94%
34	553	24678	Royal Ind Co	3,253,725	0.3500%	4,830,968	-267,933	-5.55%
35	111	21458	Employers Ins of Wausau	3,010,415	0.3238%	2,369,789	9,634	0.41%
36	3321	19070	Standard Fire Ins Co	2,934,895	0.3157%	2,967,791	253,638	8.55%
37	8	19232	Allstate Ins Co	2,891,881	0.3110%	2,826,945	18,479,501	653.69%
38	91	29424	Hartford Cas Ins Co	2,873,068	0.3090%	2,909,147	0	0.00%
39	212	21652	Farmers Ins Exch	2,049,410	0.2204%	1,972,180	1,191,757	60.43%
40	626	21121	Westchester Fire Ins Co	1,944,127	0.2091%	2,123,912	-6,132,157	-288.72%
41	108	30562	American Manufacturers Mut Ins Co	1,900,817	0.2044%	3,343,951	-57,077	-1.71%
42	800	15776	Residence Mut Ins Co	1,867,436	0.2009%	1,895,152	121,271	6.40%
43	33	20125	California Cas Ins Co	1,809,284	0.1946%	1,880,560	2,493	0.13%
44	212	21709	Truck Ins Exch	1,655,056	0.1780%	2,227,187	156,104,920	7009.06%
45	645	14907	Oregon Mut Ins Co	1,451,993	0.1562%	1,497,954	673	0.04%
46	1179	10683	Wawanesa General Ins Co	1,445,661	0.1555%	1,070,145	0	0.00%
47		14508	Michigan Millers Mut Ins Co	1,443,925	0.1553%	1,503,170	343,297	22.84%

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: EARTHQUAKE [12]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
48	111	23035	Liberty Mut Fire Ins Co	1,386,391	0.1491%	1,243,680	312,729	25.15%
49	140	23787	Nationwide Mut Ins Co	1,372,260	0.1476%	1,394,700	-11,888	-0.85%
50	215	10914	Kemper Independence Ins Co	1,252,918	0.1348%	289,557	29,566	10.21%
51	984	42374	Houston Cas Co	1,144,747	0.1231%	1,335,382	849,823	63.64%
52	785	38970	Markel Ins Co	1,136,894	0.1223%	182,744	0	0.00%
53	140	23779	Nationwide Mut Fire Ins Co	1,129,347	0.1215%	1,149,112	16,004	1.39%
54	241	25321	Metropolitan Drt Prop & Cas Ins Co	1,107,832	0.1192%	1,061,325	11,023	1.04%
55	163	24740	Safeco Ins Co Of Amer	1,089,471	0.1172%	1,092,952	-189,634	-17.35%
56	300	22756	Horace Mann Prop & Cas Ins Co	929,562	0.1000%	853,553	68,109	7.98%
57	70	34525	First American Specilaty Ins Co	926,456	0.0996%	870,280	0	0.00%
58	38	20397	Vigilant Ins Co	893,037	0.0961%	947,539	47,331	5.00%
59	212	41181	Universal Underwriters Ins Co	866,320	0.0932%	909,475	-2,311	-0.25%
60	300	22578	Horace Mann Ins Co	795,902	0.0856%	692,759	0	0.00%
61	111	24198	Peerless Ins Co	711,051	0.0765%	691,294	14,210	2.06%
62		22985	Sequoia Ins Co	697,223	0.0750%	717,698	-1,531	-0.21%
63	400	25747	Unigard Ins Co	607,478	0.0653%	648,148	17,029	2.63%
64	501	22314	RSUI Ind Co	578,555	0.0622%	104,512	0	0.00%
65	1179	31526	Wawanesa Mut Ins Co Us Branch	545,311	0.0587%	471,755	2,846	0.60%
66		26433	Harco Natl Ins Co	491,814	0.0529%	369,797	0	0.00%
67	91	19682	Hartford Fire In Co	446,046	0.0480%	462,943	-49,392	-10.67%
68	7	13935	Federated Mut Ins Co	433,720	0.0467%	429,024	-558	-0.13%
69	800	13625	Western Mut Ins Co	360,527	0.0388%	412,659	273,605	66.30%
70	38	20346	Pacific Ind Co	330,587	0.0356%	346,978	3,228	0.93%
71	660	11908	Mercury Cas Co	291,597	0.0314%	226,853	21,151	9.32%
72	291	13331	American Hardware Mut Ins Co	248,756	0.0268%	227,482	-665	-0.29%
73	553	26980	Royal Ins Co Of Amer	238,172	0.0256%	352,499	99,484	28.22%
74	33	20117	California Cas Ind Exch	236,250	0.0254%	249,128	130,824	52.51%
75	84	33723	Great American Spirit Ins Co	209,694	0.0226%	214,780	515	0.24%
76	215	11142	United Cas Ins Co Of Amer	208,354	0.0224%	209,305	-451	-0.22%
77	158	10220	Commonwealth Ins Co Of Amer	205,864	0.0221%	111,510	0	0.00%
78	958	22438	Hawaiian Ins & Gty Co Ltd	198,173	0.0213%	195,763	0	0.00%
79	163	24724	First Natl Ins Co Of Amer	194,677	0.0209%	205,265	-4,955	-2.41%
80	1330	24821	Meritplan Ins Co	186,578	0.0201%	200,191	396	0.20%
81	626	20699	Ace Prop & Cas Ins Co	184,072	0.0198%	34,761	248	0.71%
82	212	21326	Empire Fire & Marine Ins Co	179,058	0.0193%	4,214,256	-19,343,724	-459.01%
83	164	36463	Discover Prop & Cas Ins Co	157,648	0.0170%	156,604	-6,087	-3.89%
84	164	24767	St Paul Fire & Marine Ins Co	143,388	0.0154%	366,247	10,209	2.79%
85	50	23647	Mutual Service Cas Ins Co	139,448	0.0150%	141,918	0	0.00%
86	111	10836	Golden Eagle Ins Corp	133,852	0.0144%	102,699	2,636	2.57%
87	84	16691	Great American Ins Co	119,955	0.0129%	279,190	-4,891	-1.75%
88	3219	11126	Sompo Japan Ins Co of Amer	104,772	0.0113%	140,647	0	0.00%
89	212	40142	American Zurich Ins Co	104,727	0.0113%	61,026	0	0.00%
90		23108	Lumbermens Underwriting Alliance	101,710	0.0109%	64,771	0	0.00%
91	553	24600	Globe Ind Co	100,000	0.0108%	100,000	-54	-0.05%
92	70	37710	First American Prop & Cas Ins Co	89,576	0.0096%	69,719	0	0.00%
93		15768	Merced Mut Ins Co	88,857	0.0096%	94,540	2,519	2.66%
94		27480	Mid-State Mut Ins Co	87,187	0.0094%	89,165	0	0.00%

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: EARTHQUAKE [12]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
95	7	28304	Federated Service Ins Co	84,480	0.0091%	90,024	0	0.00%
96	212	21687	Mid-Century Ins Co	79,084	0.0085%	618,843	161,942	26.17%
97	200	25941	United Services Auto Assoc	78,937	0.0085%	83,023	312,340	376.21%
98	212	19356	Maryland Cas Co	73,298	0.0079%	152,063	267,845	176.14%
99	108	22918	American Motorists Ins Co	66,327	0.0071%	196,189	-57,788	-29.46%
100	215	14133	Valley Ins Co	66,032	0.0071%	72,345	-255	-0.35%
101	164	24791	St Paul Mercury Ins Co	52,224	0.0056%	51,447	-3,305	-6.42%
102	802	12890	Eagle West Ins Co	51,390	0.0055%	48,052	-583	-1.21%
103	3416	20370	AXIS Reins Co	50,683	0.0055%	13,451	6,322	47.00%
104	163	19690	American Economy Ins Co	47,894	0.0052%	55,920	45,014	80.50%
105	553	24589	American & Foreign Ins Co	44,464	0.0048%	42,362	-1,893	-4.47%
106	111	24171	Netherlands Ins Co The	41,027	0.0044%	46,745	777	1.66%
107	163	19704	American States Ins Co	40,786	0.0044%	43,193	-23,255	-53.84%
108	164	25887	US Fidelity & Guaranty Co	38,089	0.0041%	17,309	62,482	360.98%
109	111	26069	Wausau Business Ins Co	38,037	0.0041%	34,501	0	0.00%
110	108	18910	American Protection Ins Co	36,988	0.0040%	69,900	-121,691	-174.09%
111	111	26042	Wausau Underwriters Ins Co	31,894	0.0034%	29,999	0	0.00%
112	111	42404	Liberty Ins Corp	31,674	0.0034%	31,647	53	0.17%
113	62	21415	Employers Mut Cas Co	31,607	0.0034%	31,175	0	0.00%
114	212	19372	Northern Ins Co Of NY	31,447	0.0034%	91,348	-22,892	-25.06%
115	164	25879	Fidelity & Guaranty Ins Underwriters	30,669	0.0033%	17,551	955	5.44%
116	350	21318	Coregis Ins Co	29,404	0.0032%	31,592	0	0.00%
117	761	21857	American Ins Co	26,636	0.0029%	27,968	-56	-0.20%
118	108	20524	Specialty Natl Ins Co	25,281	0.0027%	58,198	862	1.48%
119	84	22136	Great American Ins Co of NY	24,890	0.0027%	23,233	12,203	52.52%
120	200	25968	USAA Cas Ins Co	23,809	0.0026%	24,288	198,370	816.74%
121	108	22977	Lumbermens Mut Cas Co	17,185	0.0018%	84,801	-43,569	-51.38%
122	98	32603	Berkley Ins Co	16,076	0.0017%	17,203	10,373	60.30%
123	218	20494	Transportation Ins Co	13,679	0.0015%	16,170	20,148	124.60%
124	163	24732	General Ins Co Of Amer	12,434	0.0013%	22,151	8,797	39.71%
125	212	19305	Assurance Co Of Amer	11,381	0.0012%	24,563	209,321	852.18%
126	24	19895	Atlantic Mut Ins Co	11,236	0.0012%	10,356	3,845	37.13%
127	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	11,023	0.0012%	11,388	-6,508	-57.15%
128	802	23540	Monterey Ins Co	10,980	0.0012%	13,120	-11,257	-85.80%
129	626	20702	Ace Fire Underwriters Ins Co	10,956	0.0012%	16,453	2,268	13.78%
130	164	35386	Fidelity & Guaranty Ins Co	10,293	0.0011%	6,169	190	3.08%
131	3321	25682	Travelers Ind Co Of CT	10,080	0.0011%	9,967	-1,443	-14.48%
132	626	43575	Indemnity Ins Co Of North Amer	10,000	0.0011%	4,492	42,892	954.85%
133	240	10499	DaimlerChrysler Ins Co	9,211	0.0010%	50,615	7,275	14.37%
134	83	22101	Grange Ins Assn	3,938	0.0004%	3,907	-2,726	-69.77%
135	761	21881	National Surety Corp	3,831	0.0004%	9,584	2,134	22.27%
136	164	24775	St Paul Guardian Ins Co	3,771	0.0004%	3,200	1,418	44.31%
137	218	20478	National Fire Ins Co Of Hartford	3,367	0.0004%	110	0	0.00%
138	215	16063	Unitrin Auto & Home Ins Co	3,017	0.0003%	461	47	10.20%
139	1330	24813	Balboa Ins Co	2,961	0.0003%	2,815	-50	-1.78%
140		35408	Sirius Amer Ins Co	1,741	0.0002%	611	240	39.28%
141	1330	24848	Newport Ins Co	1,588	0.0002%	1,587	762	48.02%

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: EARTHQUAKE [12]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
142	169	21180	Sentry Select Ins Co	1,333	0.0001%	1,330	108,032	8122.71%
143	323	10693	Civil Svc Employees Ins Co	1,318	0.0001%	401	-303,369	-75653.12%
144	1169	11231	Generali Us Branch	1,278	0.0001%	1,186	56,433	4758.26%
145	1279	11150	Arch Ins Co	1,081	0.0001%	339	122	35.99%
146		32107	Sutter Ins Co	1,000	0.0001%	1,973	0	0.00%
147	212	26611	Valiant Ins Co	960	0.0001%	26,935	242,567	900.56%
148	91	37478	Hartford Ins Co Of The Midwest	952	0.0001%	2,571	0	0.00%
149	83	22128	Rocky Mountain Fire & Cas Co	877	0.0001%	866	-75	-8.66%
150	218	20427	American Cas Co Of Reading PA	835	0.0001%	1,153	-17,029	-1476.93%
151	169	24988	Sentry Ins A Mut Co	781	0.0001%	3,163	-651	-20.58%
152	158	25496	TIG Ind Co	653	0.0001%	680	0	0.00%
153	62	21407	Emcasco Ins Co	624	0.0001%	1,022	0	0.00%
154	218	34622	Glens Falls Ins Co	602	0.0001%	602	0	0.00%
155	626	22713	Insurance Co Of North Amer	581	0.0001%	2,388	577	24.16%
156	111	23043	Liberty Mut Ins Co	523	0.0001%	523	7,235	1383.37%
157	244	10677	Cincinnati Ins Co	420	0.0000%	76	0	0.00%
158	161	18031	Topa Ins Co	383	0.0000%	924	118,616	12837.23%
159	553	24694	Safeguard Ins Co	372	0.0000%	250	-45	-18.00%
160	19	42978	American Security Ins Co	350	0.0000%	307	31	10.10%
161	140	42587	Depositors Ins Co	321	0.0000%	9,832	-233	-2.37%
162	323	18953	CSE Safeguard Ins Co	234	0.0000%	106	0	0.00%
163	3321	22217	Gulf Ins Co	162	0.0000%	3,941	-5,323	-135.07%
164	124	23396	Amerisure Mut Ins Co	85	0.0000%	85	253	297.65%
165	88	22306	Massachusetts Bay Ins Co	33	0.0000%	54	0	0.00%
166	88	22292	Hanover Ins Co	15	0.0000%	15	-1,765	-11766.67%
167	181	29874	North American Specialty Ins Co	6	0.0000%	7	0	0.00%
			Line Total:	**929,727,595**	**100.0000%**	**928,922,325**	**185,350,949**	**19.95%**

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: GROUP A AND H [13]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	218	20443	Continental Cas Co	91,065,747	35.5001%	77,284,366	45,028,386	58.26%
2	176	25178	State Farm Mut Auto Ins Co	56,339,770	21.9629%	56,339,770	54,896,867	97.44%
3	4	27928	Amex Assur Co	20,573,173	8.0200%	20,226,450	779,556	3.85%
4	626	22667	Ace American Ins Co	19,333,271	7.5367%	17,520,859	14,132,140	80.66%
5	350	39845	Employers Reins Corp	10,284,926	4.0094%	10,284,878	7,414,783	72.09%
6	23	38245	BCS Ins Co	10,163,525	3.9620%	10,606,479	6,667,144	62.86%
7	12	19445	National Union Fire Ins Co Of Pitts	6,246,740	2.4352%	5,028,863	12,920,352	256.92%
8	38	20281	Federal Ins Co	5,380,859	2.0976%	6,019,123	959,080	15.93%
9	212	16535	Zurich American Ins Co	5,309,007	2.0696%	5,373,103	3,329,251	61.96%
10	181	38830	Fort Wayne Hlth & Cas Ins Co	4,587,566	1.7884%	4,606,850	1,618,189	35.13%
11	108	22977	Lumbermens Mut Cas Co	4,477,762	1.7456%	4,477,762	-821,564	-18.35%
12	12	19380	American Home Assur Co	4,180,189	1.6296%	4,088,929	2,650,571	64.82%
13	984	10367	Avemco Ins Co	2,514,929	0.9804%	2,514,929	1,433,689	57.01%
14	19	10111	American Bankers Ins Co Of FL	2,508,486	0.9779%	2,500,821	347,565	13.90%
15	796	39217	QBE Ins Corp	2,428,771	0.9468%	2,428,771	1,010,879	41.62%
16	158	25534	TIG Ins Co	2,022,567	0.7885%	1,049,252	542,750	51.73%
17	517	20532	Clarendon Natl Ins Co	1,751,983	0.6830%	1,979,947	1,020,868	51.56%
18	19	19615	American Reliable Ins Co	1,495,083	0.5828%	1,495,083	247,988	16.59%
19	1278	15539	California State Auto Asn Inter-Ins	981,825	0.3827%	1,001,691	564,101	56.31%
20	91	19682	Hartford Fire In Co	665,410	0.2594%	656,075	349,309	53.24%
21	1330	24813	Balboa Ins Co	603,903	0.2354%	604,457	151,806	25.11%
22	626	22713	Insurance Co Of North Amer	516,186	0.2012%	1,300,835	1,164,700	89.53%
23	626	20702	Ace Fire Underwriters Ins Co	465,487	0.1815%	465,487	0	0.00%
24	84	16691	Great American Ins Co	417,721	0.1628%	156,849	392,503	250.24%
25	984	29599	US Specialty Ins Co	369,284	0.1440%	489,869	697,067	142.30%
26	12	20796	AIG Premier Ins Co	317,779	0.1239%	328,076	133,426	40.67%
27	31	34274	Central States Ind Co Of Omaha	316,154	0.1232%	298,489	137,291	46.00%
28	218	20427	American Cas Co Of Reading PA	302,409	0.1179%	301,128	271,776	90.25%
29	169	24988	Sentry Ins A Mut Co	301,410	0.1175%	301,408	259,861	86.22%
30	31	44784	Fairfield Ins Co	184,974	0.0721%	184,974	73,505	39.74%
31	12	19429	Insurance Co Of The State Of PA	102,613	0.0400%	89,230	1,431,908	1604.74%
32	468	10952	Stonebridge Casualty Ins Co	82,630	0.0322%	80,441	1,722	2.14%
33	140	11991	National Cas Co	61,475	0.0240%	71,509	24,437	34.17%
34	553	24902	Security Ins Co Of Hartford	53,357	0.0208%	101,853	28,753	28.23%
35	984	42374	Houston Cas Co	49,785	0.0194%	53,465	65,460	122.44%
36	1129	20621	OneBeacon America Ins Co	31,243	0.0122%	30,974	8,949	28.89%
37	19	42978	American Security Ins Co	21,411	0.0083%	21,411	-8,990	-41.99%
38	7	13935	Federated Mut Ins Co	8,820	0.0034%	8,820	6,492	73.61%
39	313	33898	Aegis Security Ins Co	3,158	0.0012%	3,158	1,598	50.60%
40	31	22063	Government Employees Ins Co	864	0.0003%	832	1,534	184.38%
41	150	24147	Old Republic Ins Co	264	0.0001%	264	-686	-259.85%
42	12	34789	AIG Centennial Ins Co	211	0.0001%	214	0	0.00%
43	350	32077	Heritage Casualty Ins Co	110	0.0000%	110	-130	-118.18%
			Line Total:	**256,522,837**	**100.0000%**	**240,377,854**	**159,934,886**	**66.53%**

2003 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	19	42978	American Security Ins Co	29,760,000	49.3489%	29,760,000	1,142,066	3.84%
2	19	10111	American Bankers Ins Co Of FL	21,898,497	36.3127%	21,947,269	2,510,458	11.44%
3	31	34274	Central States Ind Co Of Omaha	5,735,674	9.5111%	5,735,674	1,992,798	34.74%
4	19	42986	Standard Guaranty Ins Co	1,939,566	3.2162%	1,747,408	529,909	30.33%
5	19	19615	American Reliable Ins Co	498,459	0.8266%	559,854	2,519	0.45%
6	176	25178	State Farm Mut Auto Ins Co	430,949	0.7146%	337,254	135,307	40.12%
7	8	19232	Allstate Ins Co	42,208	0.0700%	72,881	164,200	225.30%
			Line Total:	**60,305,353**	**100.0000%**	**60,160,340**	**6,477,257**	**10.77%**

2003 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	140	11991	National Cas Co	890,160	99.5261%	874,929	2,740,104	313.18%
2	218	20443	Continental Cas Co	2,861	0.3199%	2,861	976	34.11%
3	31	22063	Government Employees Ins Co	1,339	0.1497%	1,313	34	2.59%
4	12	20796	AIG Premier Ins Co	39	0.0044%	39	0	0.00%
			Line Total:	**894,399**	**100.0000%**	**879,142**	**2,741,114**	**311.79%**

2003 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	111	23043	Liberty Mut Ins Co	10,635	99.0869%	10,635	14,736	138.56%
2	218	20427	American Cas Co Of Reading PA	74	0.6895%	74	0	0.00%
3	468	10952	Stonebridge Casualty Ins Co	24	0.2236%	24	0	0.00%
			Line Total:	**10,733**	**100.0000%**	**10,733**	**14,736**	**137.30%**

2003 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	218	20443	Continental Cas Co	52,401,699	63.5806%	16,058,442	24,597,712	153.18%
2	176	25178	State Farm Mut Auto Ins Co	28,902,628	35.0685%	17,780,346	9,673,164	54.40%
3	12	19445	National Union Fire Ins Co Of Pitts	950,819	1.1537%	950,819	182,531	19.20%
4	163	19704	American States Ins Co	141,355	0.1715%	180,526	83,523	46.27%
5	31	38962	Genesis Ins Co	7,522	0.0091%	6,344	-2,208	-34.80%
6	140	11991	National Cas Co	6,402	0.0078%	7,757	-4	-0.05%
7	12	20796	AIG Premier Ins Co	4,908	0.0060%	5,018	4,189	83.48%
8	4	27928	Amex Assur Co	1,337	0.0016%	1,354	955	70.53%
9	12	34789	AIG Centennial Ins Co	423	0.0005%	420	0	0.00%
10	111	23043	Liberty Mut Ins Co	394	0.0005%	393	-156	-39.69%
11	1129	20613	American Employers Ins Co	205	0.0002%	205	0	0.00%
			Line Total:	**82,417,692**	**100.0000%**	**34,991,624**	**34,539,706**	**98.71%**

2003 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	176	25178	State Farm Mut Auto Ins Co	10,680,008	99.9636%	10,605,501	7,915,165	74.63%
2	12	20796	AIG Premier Ins Co	2,005	0.0188%	2,094	-707	-33.76%
3	140	11991	National Cas Co	1,031	0.0097%	1,221	245	20.07%
4	218	20443	Continental Cas Co	849	0.0079%	849	99,844	11760.19%
			Line Total:	**10,683,893**	**100.0000%**	**10,609,665**	**8,014,547**	**75.54%**

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OTHER ACCIDENT ONLY [15.5]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	3321	22217	Gulf Ins Co	22,799,812	74.8902%	22,799,812	-2,675,822	-11.74%
2	150	24147	Old Republic Ins Co	5,223,642	17.1580%	5,499,607	2,310,169	42.01%
3	1278	15539	California State Auto Asn Inter-Ins	2,261,312	7.4277%	2,355,601	1,408,950	59.81%
4	12	19380	American Home Assur Co	108,497	0.3564%	104,416	-64	-0.06%
5	140	11991	National Cas Co	28,207	0.0927%	32,208	1,347	4.18%
6	38	20281	Federal Ins Co	9,757	0.0320%	13,350	-341	-2.55%
7	158	25534	TIG Ins Co	6,645	0.0218%	56,656	109,904	193.98%
8	38	20346	Pacific Ind Co	3,503	0.0115%	3,503	62	1.77%
9	176	25178	State Farm Mut Auto Ins Co	1,559	0.0051%	1,533	282	18.40%
10	626	22713	Insurance Co Of North Amer	873	0.0029%	7,983	0	0.00%
11	4	27928	Amex Assur Co	509	0.0017%	518	0	0.00%
			Line Total:	**30,444,316**	**100.0000%**	**30,875,187**	**1,154,487**	**3.74%**

2003 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	176	25178	State Farm Mut Auto Ins Co	3,419,904	52.1064%	3,364,675	2,011,549	59.78%
2	785	38970	Markel Ins Co	2,063,557	31.4408%	1,857,889	933,320	50.24%
3	19	10111	American Bankers Ins Co Of FL	606,395	9.2392%	606,759	152,755	25.18%
4	574	31089	Republic Western Ins Co	448,241	6.8295%	448,241	96,974	21.63%
5	31	34274	Central States Ind Co Of Omaha	10,181	0.1551%	2,571	0	0.00%
6	291	13331	American Hardware Mut Ins Co	8,379	0.1277%	8,368	31,033	370.85%
7	164	25887	US Fidelity & Guaranty Co	4,992	0.0761%	4,992	3,554	71.19%
8	626	22667	Ace American Ins Co	1,602	0.0244%	1,602	170	10.61%
9	140	11991	National Cas Co	60	0.0009%	66	1,315	1992.42%
			Line Total:	**6,563,311**	**100.0000%**	**6,295,163**	**3,230,670**	**51.32%**

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: WORKERS' COMPENSATION [16]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1		35076	State Compensation Ins Fund	7,797,162,070	53.0324%	7,793,796,505	5,803,241,228	74.46%
2	1120	10120	Everest Natl Ins Co	629,246,311	4.2798%	589,413,456	356,704,809	60.52%
3	336	13269	Zenith Ins Co	537,021,767	3.6526%	513,114,762	307,069,547	59.84%
4	12	19380	American Home Assur Co	357,730,485	2.4331%	278,985,476	199,711,222	71.58%
5	212	16535	Zurich American Ins Co	242,063,027	1.6464%	235,349,758	127,527,015	54.19%
6	111	23035	Liberty Mut Fire Ins Co	204,881,870	1.3935%	222,828,697	225,867,600	101.36%
7	517	21806	Harbor Specialty Ins Co	199,289,480	1.3555%	189,505,689	102,894,507	54.30%
8	84	43753	Republic Ind Co of CA	190,551,909	1.2960%	184,340,761	99,804,970	54.14%
9	3321	25674	Travelers Property Cas Co Of Amer	190,005,199	1.2923%	146,228,320	189,515,370	129.60%
10	38	20281	Federal Ins Co	188,466,228	1.2819%	157,729,472	104,014,854	65.95%
11	12	19445	National Union Fire Ins Co Of Pitts	182,384,025	1.2405%	171,616,472	140,670,872	81.97%
12	317	40827	Virginia Surety Co Inc	169,749,953	1.1546%	133,656,894	101,407,184	75.87%
13	12	19410	Commerce & Industry Ins Co	161,102,764	1.0957%	133,884,997	63,538,764	47.46%
14	517	20532	Clarendon Natl Ins Co	146,288,349	0.9950%	130,167,434	97,134,620	74.62%
15	158	21113	United States Fire Ins Co	143,975,481	0.9792%	98,064,249	58,824,108	59.99%
16	164	24767	St Paul Fire & Marine Ins Co	143,304,107	0.9747%	107,367,365	57,077,173	53.16%
17	212	21687	Mid-Century Ins Co	141,534,191	0.9626%	121,027,705	128,628,941	106.28%
18	98	10900	Preferred Employers Ins Co	135,295,874	0.9202%	126,261,512	75,756,907	60.00%
19	1279	11150	Arch Ins Co	98,673,938	0.6711%	75,924,505	41,831,489	55.10%
20	176	25143	State Farm Fire And Cas Co	98,531,881	0.6702%	72,105,184	48,654,680	67.48%
21	12	23809	Granite State Ins Co	94,718,797	0.6442%	81,316,888	45,305,779	55.72%
22		42269	Majestic Ins Co	94,354,582	0.6418%	92,740,882	60,078,212	64.78%
23	626	22667	Ace American Ins Co	77,688,308	0.5284%	53,440,890	36,234,744	67.80%
24	1325	24899	Alea North America Ins Co	74,451,525	0.5064%	56,336,717	42,609,467	75.63%
25	91	37478	Hartford Ins Co Of The Midwest	70,942,235	0.4825%	64,712,686	32,102,307	49.61%
26	218	20427	American Cas Co Of Reading PA	69,424,190	0.4722%	68,904,214	48,196,560	69.95%
27	12	19429	Insurance Co Of The State Of PA	68,259,840	0.4643%	67,686,227	58,491,114	86.42%
28	1129	32280	Commercial Cas Ins Co	64,110,112	0.4360%	57,556,037	38,843,420	67.49%
29	84	22179	Republic Ind Co Of Amer	57,831,577	0.3933%	56,423,644	48,689,185	86.29%
30	457	19801	Argonaut Ins Co	55,246,198	0.3758%	50,022,075	29,484,270	58.94%
31	169	24988	Sentry Ins A Mut Co	54,961,624	0.3738%	45,002,320	29,063,332	64.58%
32	164	25887	US Fidelity & Guaranty Co	54,105,581	0.3680%	47,096,784	38,158,102	81.02%
33	212	21709	Truck Ins Exch	52,631,911	0.3580%	46,316,390	53,484,127	115.48%
34	212	40142	American Zurich Ins Co	52,472,212	0.3569%	48,413,504	39,019,294	80.60%
35	761	21849	American Automobile Ins Co	49,572,571	0.3372%	29,230,585	19,244,721	65.84%
36	517	37303	Redland Ins Co	49,081,863	0.3338%	38,588,831	36,215,644	93.85%
37		38733	Alaska Nat Ins Co	47,764,537	0.3249%	51,389,568	37,582,066	73.13%
38	108	22977	Lumbermens Mut Cas Co	44,970,943	0.3059%	96,008,592	100,252,643	104.42%
39	108	18910	American Protection Ins Co	44,405,719	0.3020%	75,116,999	32,656,184	43.47%
40	3363	11512	Employers Compensation Ins Co	43,252,798	0.2942%	33,603,051	19,171,670	57.05%
41	212	21652	Farmers Ins Exch	42,374,350	0.2882%	35,802,290	27,815,100	77.69%
42	91	29459	Twin City Fire Ins Co Co	40,428,136	0.2750%	38,426,102	31,382,319	81.67%
43	303	15032	Guideone Mut Ins Co	39,947,762	0.2717%	34,910,228	39,903,784	114.30%
44	111	23043	Liberty Mut Ins Co	38,865,940	0.2643%	31,579,152	92,457,385	292.78%
45	218	20443	Continental Cas Co	37,500,050	0.2551%	36,526,501	79,513,042	217.69%
46	553	24678	Royal Ind Co	36,035,902	0.2451%	46,486,098	25,505,907	54.87%
47	150	24147	Old Republic Ins Co	33,478,254	0.2277%	33,121,270	29,721,298	89.73%

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: WORKERS' COMPENSATION [16]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
48	91	30104	Hartford Underwriters Ins Co	32,949,143	0.2241%	31,514,100	7,722,130	24.50%
49		36790	Springfield Ins Co Inc	32,573,583	0.2215%	29,536,836	21,465,339	72.67%
50	3321	25682	Travelers Ind Co Of CT	32,387,842	0.2203%	24,914,838	27,797,794	111.57%
51	111	21458	Employers Ins of Wausau	32,156,832	0.2187%	31,148,027	32,461,029	104.22%
52	91	19682	Hartford Fire In Co	31,959,390	0.2174%	29,821,234	20,865,904	69.97%
53	24	19895	Atlantic Mut Ins Co	30,805,440	0.2095%	31,310,648	29,095,628	92.93%
54	3098	12904	Tokio Marine & Fire Ins Co Ltd Us Br	30,234,679	0.2056%	31,306,856	22,993,221	73.44%
55	218	20494	Transportation Ins Co	30,206,783	0.2055%	29,831,545	25,117,664	84.20%
56	91	29424	Hartford Cas Ins Co	29,752,354	0.2024%	28,099,650	14,390,233	51.21%
57	163	19704	American States Ins Co	29,252,634	0.1990%	32,058,094	30,786,465	96.03%
58	169	21180	Sentry Select Ins Co	26,905,074	0.1830%	24,010,384	23,461,417	97.71%
59	1129	32271	California Ind Ins Co	26,880,356	0.1828%	20,048,942	60,643,611	302.48%
60	922	40029	Explorer Ins Co	26,433,928	0.1798%	26,411,652	33,301,217	126.09%
61	781	37893	Ulico Cas Co	26,321,086	0.1790%	27,764,429	44,213,767	159.25%
62	626	43575	Indemnity Ins Co Of North Amer	24,316,222	0.1654%	22,168,647	26,644,457	120.19%
63	553	24880	Fire & Cas Ins Co Of CT	24,305,953	0.1653%	30,570,279	58,615,797	191.74%
64	626	22748	Pacific Employers Ins Co	23,712,946	0.1613%	35,304,043	42,730,975	121.04%
65	761	21857	American Ins Co	23,482,422	0.1597%	23,325,769	63,428,976	271.93%
66	181	11555	Employers Direct Ins Co	21,943,755	0.1493%	18,870,620	10,261,844	54.38%
67	218	20508	Valley Forge Ins Co	21,813,999	0.1484%	22,120,192	13,743,673	62.13%
68	164	35386	Fidelity & Guaranty Ins Co	21,260,003	0.1446%	18,468,485	14,874,995	80.54%
69	553	26980	Royal Ins Co Of Amer	19,889,549	0.1353%	22,880,305	25,198,701	110.13%
70	1285	37885	XL Specialty Ins Co	19,409,799	0.1320%	38,719,025	25,161,455	64.98%
71	108	22918	American Motorists Ins Co	18,545,447	0.1261%	45,911,249	26,652,980	58.05%
72	2978	20362	Mitsui Sumitomo Ins Co of Amer	18,496,421	0.1258%	17,125,218	12,609,070	73.63%
73	218	20478	National Fire Ins Co Of Hartford	17,506,713	0.1191%	17,392,876	13,669,179	78.59%
74	922	27847	Insurance Co Of The West	16,719,687	0.1137%	16,142,032	15,567,772	96.44%
75	164	24791	St Paul Mercury Ins Co	16,559,106	0.1126%	10,646,676	10,266,735	96.43%
76	218	20486	Transcontinental Ins Co	16,403,621	0.1116%	16,173,063	19,355,584	119.68%
77	212	26247	American Guarantee & Liability Ins	15,973,796	0.1086%	16,335,500	21,112,535	129.24%
78	108	30562	American Manufacturers Mut Ins Co	15,873,261	0.1080%	40,473,781	14,979,245	37.01%
79	74	15105	Safety Natl Cas Corp	13,737,442	0.0934%	14,350,025	10,026,451	69.87%
80		18767	Church Mut Ins Co	13,562,450	0.0922%	11,564,021	5,797,464	50.13%
81	767	12262	Pennsylvania Manufacturers Asn Ins C	13,296,715	0.0904%	12,894,490	9,743,757	75.57%
82	349	13978	Florists Mut Ins Co	12,656,471	0.0861%	9,693,980	5,578,444	57.55%
83	111	41939	Liberty Northwest Ins Corp	12,550,593	0.0854%	12,445,199	6,963,938	55.96%
84	111	26042	Wausau Underwriters Ins Co	12,277,657	0.0835%	8,767,738	9,613,944	109.65%
85		23108	Lumbermens Underwriting Alliance	12,270,751	0.0835%	12,641,507	16,322,074	129.11%
86	111	42404	Liberty Ins Corp	12,184,041	0.0829%	14,046,770	20,874,575	148.61%
87	2978	22551	Mitsui Sumitomo Ins USA Inc	12,173,927	0.0828%	7,190,842	4,788,822	66.60%
88	3321	22217	Gulf Ins Co	11,807,723	0.0803%	14,958,636	12,497,319	83.55%
89	350	34207	Westport Ins Corp	11,306,850	0.0769%	17,602,002	9,512,202	54.04%
90		15563	SeaBright Ins Co	10,854,485	0.0738%	2,816,200	13,461,886	478.02%
91		10520	Care West Ins Co	10,826,169	0.0736%	10,331,569	3,400,856	32.92%
92	1314	18341	Insurance Corp Of NY	10,544,550	0.0717%	34,579,254	22,041,288	63.74%
93		10002	Municipal Mut Ins Co	10,281,920	0.0699%	12,315,359	8,004,791	65.00%
94	38	20346	Pacific Ind Co	9,570,704	0.0651%	9,830,778	6,755,537	68.72%

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: WORKERS' COMPENSATION [16]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
95	336	30120	Znat Ins Co	9,417,832	0.0641%	8,357,956	8,871,499	106.14%
96	163	19712	American States Ins Co Of TX	9,400,159	0.0639%	5,590,380	4,231,961	75.70%
97	350	21318	Coregis Ins Co	9,338,712	0.0635%	6,802,237	13,324,836	195.89%
98	553	24902	Security Ins Co Of Hartford	9,177,688	0.0624%	9,879,462	13,790,632	139.59%
99	3219	11126	Sompo Japan Ins Co of Amer	8,925,648	0.0607%	8,270,882	13,908,957	168.17%
100	164	24775	St Paul Guardian Ins Co	8,819,042	0.0600%	7,393,971	5,898,235	79.77%
101	31	34630	Oak River Ins Co	8,808,895	0.0599%	8,391,361	5,062,496	60.33%
102	84	22136	Great American Ins Co of NY	8,707,634	0.0592%	8,817,736	5,111,172	57.96%
103	31	10855	Cypress Ins Co	8,704,664	0.0592%	9,231,911	12,785,210	138.49%
104		21172	Vanliner Ins Co	8,692,621	0.0591%	7,144,001	5,117,689	71.64%
105	169	23434	Middlesex Ins Co	8,548,242	0.0581%	6,619,094	3,231,550	48.82%
106	84	32620	National Interstate Ins Co	8,366,759	0.0569%	6,856,153	1,182,134	17.24%
107	38	20397	Vigilant Ins Co	8,140,734	0.0554%	6,533,356	3,797,424	58.12%
108	24	19909	Centennial Ins Co	7,914,905	0.0538%	6,926,404	8,888,241	128.32%
109	164	19224	St. Paul Protective Ins Co	7,728,958	0.0526%	3,327,750	3,051,039	91.68%
110	111	33600	LM Ins Corp	7,312,696	0.0497%	7,139,418	4,729,929	66.25%
111	3321	19046	Travelers Cas Ins Co Of Amer	6,980,747	0.0475%	7,141,539	4,865,790	68.13%
112	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	6,552,222	0.0446%	4,832,046	2,475,500	51.23%
113	457	19844	Argonaut-Southwest Ins Co	6,440,165	0.0438%	7,628,237	4,592,799	60.21%
114	3098	41238	Trans Pacific Ins Co	6,311,336	0.0429%	5,413,730	6,888,058	127.23%
115	553	24872	Connecticut Ind Co	6,153,286	0.0419%	6,207,906	73,953,094	1191.27%
116	3321	19038	Travelers Cas & Surety Co	6,140,943	0.0418%	417,360	-4,520,963	-1083.23%
117	761	21873	Firemans Fund Ins Co	6,137,223	0.0417%	6,257,778	32,320,191	516.48%
118	163	19690	American Economy Ins Co	5,912,578	0.0402%	3,676,568	3,300,431	89.77%
119	553	35262	Phoenix Assur Co Of NY	5,886,078	0.0400%	22,498,968	21,308,626	94.71%
120		26433	Harco Natl Ins Co	5,496,854	0.0374%	4,739,170	4,413,157	93.12%
121	761	21881	National Surety Corp	5,400,560	0.0367%	5,396,420	6,876,302	127.42%
122	57	21261	Electric Ins Co	5,118,525	0.0348%	5,118,525	11,729,018	229.15%
123	38	20303	Great Northern Ins Co	4,746,508	0.0323%	4,036,943	3,691,570	91.44%
124	626	20702	Ace Fire Underwriters Ins Co	4,586,583	0.0312%	4,870,197	9,854,475	202.34%
125		36234	Preferred Professional Ins Co	4,458,721	0.0303%	4,284,134	-2,292,088	-53.50%
126	164	25879	Fidelity & Guaranty Ins Underwriters	4,317,794	0.0294%	3,141,146	2,667,063	84.91%
127	212	39306	Fidelity & Deposit Co Of MD	3,953,925	0.0269%	4,278,356	2,353,812	55.02%
128	748	18023	Star Ins Co	3,746,267	0.0255%	3,611,424	1,980,957	54.85%
129	161	18031	Topa Ins Co	3,327,411	0.0226%	3,328,823	2,768,799	83.18%
130		18538	Bancinsure Inc	3,224,852	0.0219%	1,612,297	931,073	57.75%
131	163	24724	First Natl Ins Co Of Amer	3,178,104	0.0216%	92,634	10,009,906	10805.87%
132	761	21865	Associated Ind Corp	3,122,021	0.0212%	3,049,414	9,612,017	315.21%
133	158	21105	North River Ins Co	3,029,941	0.0206%	3,846,692	4,664,466	121.26%
134	3321	36170	Travelers Cas Co Of CT	2,808,204	0.0191%	2,305,360	1,925,990	83.54%
135	111	33588	First Liberty Ins Corp	2,707,841	0.0184%	2,856,822	1,562,503	54.69%
136	3321	19070	Standard Fire Ins Co	2,513,865	0.0171%	2,170,154	2,207,779	101.73%
137	164	36463	Discover Prop & Cas Ins Co	2,415,498	0.0164%	6,564,793	6,517,886	99.29%
138	84	26832	Great American Alliance Ins Co	1,870,253	0.0127%	4,300,125	6,056,364	140.84%
139	158	25518	TIG Premier Ins Co	1,833,074	0.0125%	16,071,908	22,833,883	142.07%
140	212	41181	Universal Underwriters Ins Co	1,812,518	0.0123%	2,740,847	6,032,492	220.10%
141	553	24589	American & Foreign Ins Co	1,694,614	0.0115%	2,038,844	2,339,779	114.76%

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Line of Business: WORKERS' COMPENSATION [16]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
142	626	18279	Bankers Standard Ins Co	1,583,426	0.0108%	1,875,623	4,799,561	255.89%
143	163	24740	Safeco Ins Co Of Amer	1,457,732	0.0099%	1,502,567	29,296,988	1949.80%
144	212	19356	Maryland Cas Co	1,402,812	0.0095%	1,561,258	574,635	36.81%
145	244	10677	Cincinnati Ins Co	1,323,743	0.0090%	1,194,964	643,156	53.82%
146	181	29874	North American Specialty Ins Co	1,313,291	0.0089%	1,312,406	1,186,275	90.39%
147	1129	21970	OneBeacon Ins Co	1,303,914	0.0089%	1,507,838	-3,530,625	-234.15%
148	1346	39969	American Safety Cas Ins Co	1,259,966	0.0086%	1,479,030	7,368,591	498.20%
149	553	24600	Globe Ind Co	1,229,598	0.0084%	1,965,226	1,392,572	70.86%
150	212	10317	Neighborhood Spirit Prop & Cas Co	1,188,865	0.0081%	396,229	337,475	85.17%
151	3496	23752	Quanta Ind Co	1,119,505	0.0076%	1,258,189	563,343	44.77%
152	626	10030	Ace Ind Ins Co	1,112,595	0.0076%	1,096,078	1,119,536	102.14%
153	111	26069	Wausau Business Ins Co	1,111,175	0.0076%	638,453	10,382,219	1626.15%
154	91	22357	Hartford Accid & Ind Co	1,092,441	0.0074%	1,111,521	12,885,192	1159.24%
155	594	19984	ACIG Ins Co	1,086,387	0.0074%	1,086,387	8,510	0.78%
156	84	26344	Great American Assur Co	1,073,909	0.0073%	2,986,498	1,839,561	61.60%
157	212	19372	Northern Ins Co Of NY	1,034,379	0.0070%	1,342,246	1,683,291	125.41%
158	150	11371	Great West Cas Co	952,824	0.0065%	807,351	313,674	38.85%
159	626	22713	Insurance Co Of North Amer	912,916	0.0062%	675,310	2,762,282	409.04%
160	212	10315	Civic Property & Cas Co	896,464	0.0061%	361,429	255,090	70.58%
161	12	43761	American Intl Ins Co Of CA	888,382	0.0060%	660,319	-2,133	-0.32%
162	41	39357	Travelers Ins Co Accident Dept	887,363	0.0060%	724,211	10,596,345	1463.16%
163	748	25780	Williamsburg Natl Ins Co	886,174	0.0060%	705,177	-412,272	-58.46%
164	553	24694	Safeguard Ins Co	803,227	0.0055%	1,185,062	2,619,862	221.07%
165	12	23841	New Hampshire Ins Co	738,932	0.0050%	360,876	-518,738	-143.74%
166	867	12416	Protective Ins Co	729,049	0.0050%	729,049	314,869	43.19%
167	457	19828	Argonaut-Midwest Ins Co	717,718	0.0049%	-145,769	200,945	-137.85%
168	62	21415	Employers Mut Cas Co	711,075	0.0048%	845,996	523,024	61.82%
169	212	10318	Exact Prop & Cas Co Inc	680,108	0.0046%	200,743	134,300	66.90%
170	225	20010	Acceptance Ind Ins Co	679,048	0.0046%	679,048	9,573,462	1409.84%
171	767	36897	Manufacturers Alliance Ins Co	639,903	0.0044%	254,564	159,416	62.62%
172	240	10499	DaimlerChrysler Ins Co	603,563	0.0041%	569,266	-31,063	-5.46%
173	201	25976	Utica Mut Ins Co	585,059	0.0040%	374,517	518,340	138.40%
174	1285	22322	Greenwich Ins Co	543,230	0.0037%	3,874,374	4,162,596	107.44%
175		12297	Petroleum Cas Co	537,162	0.0037%	537,162	182,389	33.95%
176	158	18864	Fairmont Ins Co	496,536	0.0034%	858,356	19,888,323	2317.02%
177	124	23396	Amerisure Mut Ins Co	496,531	0.0034%	451,386	1,160,080	257.00%
178	140	28223	Nationwide Agribusiness Ins Co	490,592	0.0033%	511,001	923,891	180.80%
179	291	13331	American Hardware Mut Ins Co	474,760	0.0032%	491,973	845,767	171.91%
180	111	10836	Golden Eagle Ins Corp	443,064	0.0030%	1,552,509	79,584,685	5126.20%
181	400	24449	Regent Ins Co	386,419	0.0026%	405,371	1,505,969	371.50%
182	150	24139	International Bus & Merc Reassur Co	368,284	0.0025%	284,006	50,804	17.89%
183	400	24414	General Cas Co Of WI	356,283	0.0024%	272,347	171,322	62.91%
184	212	19305	Assurance Co Of Amer	334,934	0.0023%	351,523	28,437	8.09%
185	163	24732	General Ins Co Of Amer	321,179	0.0022%	819,462	20,626,443	2517.07%
186	3321	31194	Travelers Cas & Surety Co Of Amer	309,747	0.0021%	266,227	525,581	197.42%
187	1129	16217	National Farmers Union Prop & Cas	303,317	0.0021%	4,433	137,488	3101.47%
188	1129	20621	OneBeacon America Ins Co	299,235	0.0020%	300,776	758,338	252.13%

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189	88	22292	Hanover Ins Co	297,037	0.0020%	350,641	-114,935	-32.78%
190	218	35289	Continental Ins Co	287,228	0.0020%	-423,835	4,185,035	-987.42%
191	84	16691	Great American Ins Co	267,253	0.0018%	1,395,324	4,532,842	324.86%
192	3321	36161	Travelers Prop Cas Ins Co	265,247	0.0018%	224,841	1,000,148	444.82%
193	361	19720	American Alt Ins Corp	241,694	0.0016%	43,322	6,413,769	14804.88%
194	218	34622	Glens Falls Ins Co	240,163	0.0016%	242,563	1,603,459	661.05%
195		23663	National American Ins Co	219,103	0.0015%	226,192	210,943	93.26%
196	626	20699	Ace Prop & Cas Ins Co	213,816	0.0015%	544,318	2,927,482	537.83%
197	163	39012	Safeco Ins Co Of IL	209,414	0.0014%	249,938	28,605,592	11445.08%
198	33	20125	California Cas Ins Co	204,424	0.0014%	205,033	564,228	275.19%
199	215	10914	Kemper Independence Ins Co	186,547	0.0013%	30,467	3,111	10.21%
200	961	34266	Frontier Ins Co	161,082	0.0011%	161,082	-6,266,947	-3890.53%
201	12	19399	AIU Ins Co	158,175	0.0011%	141,592	118,188	83.47%
202	400	25798	Unigard Ind Co	89,359	0.0006%	238,714	438,683	183.77%
203	140	13838	Farmland Mut Ins Co	83,653	0.0006%	42,553	762	1.79%
204	140	23779	Nationwide Mut Fire Ins Co	53,196	0.0004%	55,239	-416,883	-754.69%
205	33	20117	California Cas Ind Exch	46,634	0.0003%	48,128	3,843,071	7985.10%
206		41394	Benchmark Ins Co	37,689	0.0003%	37,689	-338	-0.90%
207	98	11001	Riverport Ins Co of CA	34,309	0.0002%	34,309	21,373	62.30%
208	111	24198	Peerless Ins Co	28,388	0.0002%	22,974	231,508	1007.70%
209	140	23787	Nationwide Mut Ins Co	27,677	0.0002%	63,300	-1,082,271	-1709.75%
210	1129	20613	American Employers Ins Co	26,769	0.0002%	43,647	-253,225	-580.17%
211		11118	Federated Rural Electric Ins Exch	26,075	0.0002%	26,068	1,102	4.23%
212	1129	20648	Employers Fire Ins Co	21,392	0.0001%	25,560	186,821	730.91%
213	201	25984	Graphic Arts Mut Ins Co	18,460	0.0001%	26,734	455,019	1702.02%
214	212	27855	Zurich American Ins Co Of IL	14,615	0.0001%	59,030	223,476	378.58%
215	12	19437	Lexington Ins Co	12,226	0.0001%	11,973	30,032	250.83%
216	930	23671	National American Ins Co Of CA	10,520	0.0001%	10,520	4,490,877	42688.94%
217	38	20338	Northwestern Pacific Ind Co	8,487	0.0001%	8,116	-2,778	-34.23%
218	930	19269	Danielson Natl Ins Co	5,297	0.0000%	5,297	917,401	17319.26%
219	8	36455	Northbrook Ind Co	4,918	0.0000%	4,918	1,364,331	27741.58%
220	3321	22209	Atlantic Ins Co	3,882	0.0000%	605	1,544	255.21%
221	7	13935	Federated Mut Ins Co	2,156	0.0000%	3,137	51,020	1626.39%
222	1129	38369	Northern Assur Co Of Amer	1,916	0.0000%	98,809	250,533	253.55%
223	767	41424	Pennsylvania Manufacturers Ind Co	1,626	0.0000%	1,242	820	66.02%
224	156	24295	Providence Washington Ins Co	122	0.0000%	140	-7,377	-5269.29%
225	3321	22233	Select Ins Co	1	0.0000%	1	-76,642	364200.00%
			Line Total:	**14,702,631,764**	**100.0000%**	**14,232,915,084**	**11,135,095,579**	**78.23%**

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OTHER LIABILITY [17]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	12	19445	National Union Fire Ins Co Of Pitts	462,723,074	10.9406%	579,212,999	418,628,890	72.28%
2	12	19437	Lexington Ins Co	251,718,969	5.9516%	361,221,536	215,141,379	59.56%
3	38	20281	Federal Ins Co	249,878,677	5.9081%	240,451,690	148,151,099	61.61%
4	12	19429	Insurance Co Of The State Of PA	158,186,537	3.7402%	124,490,538	54,133,144	43.48%
5	164	24767	St Paul Fire & Marine Ins Co	131,640,684	3.1125%	115,312,997	45,797,413	39.72%
6	212	16535	Zurich American Ins Co	130,894,891	3.0949%	115,146,271	79,853,783	69.35%
7	218	20443	Continental Cas Co	128,440,724	3.0369%	114,006,919	116,305,069	102.02%
8	626	22667	Ace American Ins Co	111,086,056	2.6265%	139,527,024	212,411,806	152.24%
9	761	21873	Firemans Fund Ins Co	104,208,841	2.4639%	101,788,571	13,315	0.01%
10	176	25151	State Farm General Ins Co	96,494,745	2.2815%	91,777,432	61,150,116	66.63%
11	1285	37885	XL Specialty Ins Co	91,446,679	2.1622%	127,353,489	74,611,518	58.59%
12	38	35181	Executive Risk Ind Inc	90,485,126	2.1394%	90,305,670	60,893,996	67.43%
13	91	29459	Twin City Fire Ins Co Co	80,685,983	1.9077%	75,959,471	48,056,628	63.27%
14	3321	22217	Gulf Ins Co	69,654,625	1.6469%	71,299,608	116,309,996	163.13%
15	150	24147	Old Republic Ins Co	68,002,419	1.6079%	62,454,109	12,930,680	20.70%
16	212	26247	American Guarantee & Liability Ins	61,123,766	1.4452%	55,998,700	25,870,839	46.20%
17	1326	33855	Lincoln General Ins Co	58,476,658	1.3826%	48,195,969	16,468,014	34.17%
18	3321	25674	Travelers Property Cas Co Of Amer	53,344,943	1.2613%	45,231,932	34,625,457	76.55%
19	1279	11150	Arch Ins Co	53,244,649	1.2589%	39,964,196	27,804,103	69.57%
20	98	10510	Carolina Cas Ins Co	51,387,968	1.2150%	48,865,962	37,572,414	76.89%
21	984	42374	Houston Cas Co	51,312,525	1.2132%	38,774,371	18,629,034	48.04%
22	164	24791	St Paul Mercury Ins Co	47,020,403	1.1118%	41,135,737	13,277,775	32.28%
23		36706	Lawyers Mut Ins Co	45,558,896	1.0772%	37,891,999	14,533,029	38.35%
24	84	16691	Great American Ins Co	43,838,303	1.0365%	38,648,923	17,443,705	45.13%
25	553	26980	Royal Ins Co Of Amer	40,891,496	0.9668%	61,289,711	64,964,171	106.00%
26	920	13064	United Natl Ins Co	40,551,999	0.9588%	41,343,600	14,567,462	35.24%
27	1285	22322	Greenwich Ins Co	39,061,528	0.9236%	56,215,913	37,716,048	67.09%
28	212	21709	Truck Ins Exch	37,110,756	0.8774%	37,098,031	38,490,661	103.75%
29	161	18031	Topa Ins Co	36,995,472	0.8747%	38,094,867	17,311,137	45.44%
30	626	21121	Westchester Fire Ins Co	36,893,567	0.8723%	42,425,107	35,867,576	84.54%
31	212	41181	Universal Underwriters Ins Co	32,853,147	0.7768%	31,199,434	20,465,828	65.60%
32	677	18058	Philadelphia Ind Ins Co	31,891,282	0.7540%	28,883,071	14,455,110	50.05%
33	111	23043	Liberty Mut Ins Co	31,808,235	0.7521%	31,651,824	11,300,384	35.70%
34	3321	31194	Travelers Cas & Surety Co Of Amer	30,314,843	0.7168%	27,781,032	24,318,221	87.54%
35	510	42307	Navigators Ins Co	29,333,885	0.6936%	41,307,489	50,528,835	122.32%
36	111	19917	Liberty Ins Underwriters Inc	28,651,792	0.6774%	22,834,883	12,689,757	55.57%
37	12	19380	American Home Assur Co	28,634,367	0.6770%	32,823,488	25,539,859	77.81%
38	84	26344	Great American Assur Co	27,695,871	0.6548%	23,549,439	14,142,641	60.06%
39	761	21849	American Automobile Ins Co	26,227,600	0.6201%	27,168,784	10,573,354	38.92%
40	7	13935	Federated Mut Ins Co	25,953,623	0.6136%	24,060,559	14,831,229	61.64%
41	31	38962	Genesis Ins Co	25,251,186	0.5970%	26,545,596	47,063,226	177.29%
42	761	22829	Interstate Fire & Cas Co	25,016,658	0.5915%	18,506,063	27,061,272	146.23%
43	91	29424	Hartford Cas Ins Co	24,935,925	0.5896%	25,539,201	11,315,327	44.31%
44		36340	Camico Mut Ins Co	24,581,305	0.5812%	24,314,406	9,944,886	40.90%
45	553	24902	Security Ins Co Of Hartford	22,285,930	0.5269%	27,445,750	50,132,683	182.66%
46	517	20532	Clarendon Natl Ins Co	21,940,550	0.5188%	17,911,744	-18,431,565	-102.90%
47	140	11991	National Cas Co	20,226,637	0.4782%	19,081,652	6,321,898	33.13%

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OTHER LIABILITY [17]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
48	158	21113	United States Fire Ins Co	20,059,297	0.4743%	20,611,443	12,134,148	58.87%
49		39861	Golden Bear Ins Co	19,096,165	0.4515%	19,683,625	7,448,920	37.84%
50	783	13056	RLI Ins Co	19,090,289	0.4514%	24,349,738	8,612,235	35.37%
51		37621	Toyota Motor Ins Co	18,866,061	0.4461%	10,118,959	8,069,049	79.74%
52	91	19682	Hartford Fire In Co	18,589,302	0.4395%	17,168,852	-31,601,158	-184.06%
53	479	11177	First Financial Ins Co	17,605,152	0.4163%	15,752,639	20,705,041	131.44%
54	31	25895	United States Liability Ins Co	17,297,544	0.4090%	15,549,622	7,554,480	48.58%
55	317	40827	Virginia Surety Co Inc	17,195,093	0.4066%	14,309,805	14,658,526	102.44%
56	111	23035	Liberty Mut Fire Ins Co	16,917,073	0.4000%	10,948,304	4,505,580	41.15%
57	3098	12904	Tokio Marine & Fire Ins Co Ltd Us Br	16,578,517	0.3920%	16,774,993	1,708,383	10.18%
58	108	22977	Lumbermens Mut Cas Co	16,383,568	0.3874%	49,208,262	30,724,460	62.44%
59	158	25054	Hudson Ins Co	16,336,129	0.3863%	11,761,579	9,288,302	78.97%
60		22670	Attorneys Ins Mut RRG Inc	15,739,908	0.3722%	14,130,763	8,540,448	60.44%
61	111	10836	Golden Eagle Ins Corp	15,067,641	0.3563%	13,509,771	7,972,164	59.01%
62	553	24678	Royal Ind Co	14,830,577	0.3507%	24,808,724	32,319,778	130.28%
63	140	15580	Scottsdale Ind Co	13,722,993	0.3245%	13,251,187	14,636,725	110.46%
64	8	19232	Allstate Ins Co	13,058,016	0.3087%	15,703,037	8,448,475	53.80%
65	866	37982	Tudor Ins Co	13,055,026	0.3087%	10,022,304	-2,251,755	-22.47%
66	163	19704	American States Ins Co	12,798,057	0.3026%	11,231,140	-35,082,120	-312.36%
67	163	24740	Safeco Ins Co Of Amer	12,338,747	0.2917%	12,253,065	8,840,929	72.15%
68	158	25534	TIG Ins Co	11,809,501	0.2792%	20,907,089	31,287,648	149.65%
69	350	34207	Westport Ins Corp	10,893,808	0.2576%	8,510,868	4,664,306	54.80%
70	140	19100	Amco Ins Co	10,487,098	0.2480%	10,286,523	-3,139,578	-30.52%
71	98	11001	Riverport Ins Co of CA	10,468,934	0.2475%	8,829,589	9,156,494	103.70%
72	155	24260	Progressive Cas Ins Co	9,510,222	0.2249%	8,089,233	2,769,863	34.24%
73	1285	24554	XL Ins Amer Inc	9,485,033	0.2243%	7,892,985	6,299,286	79.81%
74	164	25887	US Fidelity & Guaranty Co	9,436,979	0.2231%	8,104,737	9,413,380	116.15%
75	163	24732	General Ins Co Of Amer	9,268,106	0.2191%	9,432,735	4,865,808	51.58%
76	200	25941	United Services Auto Assoc	9,061,515	0.2143%	9,122,437	7,534,012	82.59%
77	164	36463	Discover Prop & Cas Ins Co	8,947,903	0.2116%	9,873,561	5,305,392	53.73%
78	761	22810	Chicago Ins Co	8,839,049	0.2090%	22,248,956	23,537,663	105.79%
79	785	28932	Markel American Ins Co	8,759,899	0.2071%	9,683,184	5,476,873	56.56%
80	169	21180	Sentry Select Ins Co	8,741,963	0.2067%	8,302,772	7,452,073	89.75%
81	31	11967	General Star Natl Ins Co	8,310,622	0.1965%	8,274,775	-1,729,511	-20.90%
82	1318	15598	Interins Exch Of The Automobile Club	8,270,334	0.1955%	7,566,203	3,499,240	46.25%
83	400	25747	Unigard Ins Co	7,789,146	0.1842%	7,423,917	4,686,415	63.13%
84	831	41050	Underwriter For The Professions Ins	6,830,785	0.1615%	6,621,675	2,986,503	45.10%
85	3416	20370	AXIS Reins Co	6,693,079	0.1583%	2,387,804	1,473,888	61.73%
86	689	33162	Bankers Ins Co	6,678,928	0.1579%	4,336,971	1,637,298	37.75%
87	802	13544	California Capital Ins Co	6,623,703	0.1566%	6,213,092	2,766,179	44.52%
88	1314	18341	Insurance Corp Of NY	6,612,121	0.1563%	18,999,240	10,961,870	57.70%
89	12	19399	AIU Ins Co	6,607,227	0.1562%	11,434,612	20,024,855	175.12%
90	1120	10120	Everest Natl Ins Co	6,281,495	0.1485%	10,142,231	4,298,415	42.38%
91	111	24198	Peerless Ins Co	6,239,251	0.1475%	4,852,320	15,002	0.31%
92	1129	20621	OneBeacon America Ins Co	5,952,725	0.1407%	5,578,520	504,842	9.05%
93	1	36153	Aetna Ins Co of CT	5,777,363	0.1366%	6,028,455	4,277,225	70.95%
94	761	21857	American Ins Co	5,757,125	0.1361%	4,983,560	4,596,174	92.23%

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OTHER LIABILITY [17]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
95	1278	15539	California State Auto Asn Inter-Ins	5,675,288	0.1342%	5,399,472	328,155	6.08%
96	361	19720	American Alt Ins Corp	5,567,054	0.1316%	3,732,899	7,917,127	212.09%
97	3321	24015	Northland Ins Co	5,535,940	0.1309%	7,236,737	2,460,582	34.00%
98	303	15032	Guideone Mut Ins Co	5,420,762	0.1282%	4,377,532	-1,746,298	-39.89%
99	12	23841	New Hampshire Ins Co	5,414,317	0.1280%	9,509,986	27,183,230	285.84%
100	306	10847	Cumis Ins Society Inc	5,412,567	0.1280%	5,315,024	2,084,110	39.21%
101	140	23787	Nationwide Mut Ins Co	5,150,135	0.1218%	14,135,876	-1,805,799	-12.77%
102	2978	20362	Mitsui Sumitomo Ins Co of Amer	5,113,691	0.1209%	3,894,452	516,561	13.26%
103	62	21415	Employers Mut Cas Co	5,011,655	0.1185%	4,793,426	889,240	18.55%
104	920	42048	Diamond State Ins Co	4,858,632	0.1149%	6,097,002	4,789,555	78.56%
105	12	20796	AIG Premier Ins Co	4,854,547	0.1148%	4,854,547	-400,655	-8.25%
106	212	21326	Empire Fire & Marine Ins Co	4,800,774	0.1135%	4,597,682	3,990,918	86.80%
107	866	13196	Western World Ins Co	4,758,399	0.1125%	3,867,242	1,010,532	26.13%
108	169	24988	Sentry Ins A Mut Co	4,692,026	0.1109%	4,425,630	443,753	10.03%
109	84	26832	Great American Alliance Ins Co	4,684,487	0.1108%	7,267,726	3,869,859	53.25%
110	1218	32859	Penn-Amer Ins Co	4,638,218	0.1097%	4,337,149	2,166,843	49.96%
111	108	22918	American Motorists Ins Co	4,349,441	0.1028%	6,970,732	6,290,529	90.24%
112		22985	Sequoia Ins Co	4,311,467	0.1019%	3,766,541	4,876,437	129.47%
113	12	23809	Granite State Ins Co	4,266,417	0.1009%	3,667,600	-7,599,283	-207.20%
114		11255	Caterpillar Ins Co	4,231,788	0.1001%	2,067,624	1,697,470	82.10%
115	93	12831	State Natl Ins Co Inc	4,212,103	0.0996%	3,939,750	6,692,664	169.88%
116	98	25224	Great Divide Ins Co	4,190,827	0.0991%	5,282,159	1,331,490	25.21%
117	111	42404	Liberty Ins Corp	4,104,210	0.0970%	3,284,519	11,678,284	355.56%
118	553	24872	Connecticut Ind Co	3,823,921	0.0904%	3,784,094	4,095,016	108.22%
119	12	12963	21st Century Ins Co	3,702,794	0.0875%	3,591,284	4,546,199	126.59%
120	12	19410	Commerce & Industry Ins Co	3,639,229	0.0860%	5,646,142	7,764,518	137.52%
121	645	14907	Oregon Mut Ins Co	3,608,406	0.0853%	3,283,541	586,430	17.86%
122	517	37257	Insurance Corp Of Hannover	3,503,912	0.0828%	2,862,604	1,707,427	59.65%
123	2898	37850	Pacific Specialty Ins Co	3,476,717	0.0822%	3,118,240	-122,959	-3.94%
124	1346	39969	American Safety Cas Ins Co	3,459,205	0.0818%	2,503,567	1,126,413	44.99%
125	31	22063	Government Employees Ins Co	3,446,808	0.0815%	2,908,370	3,506,861	120.58%
126	140	28223	Nationwide Agribusiness Ins Co	3,372,650	0.0797%	2,543,227	961,902	37.82%
127	660	11908	Mercury Cas Co	3,356,368	0.0794%	2,857,691	1,942,638	67.98%
128	785	38970	Markel Ins Co	3,244,586	0.0767%	3,262,026	554,613	17.00%
129	761	21881	National Surety Corp	3,086,935	0.0730%	3,234,222	-3,666,526	-113.37%
130	748	25780	Williamsburg Natl Ins Co	3,009,623	0.0712%	2,625,515	98,027	3.73%
131	3219	11126	Sompo Japan Ins Co of Amer	2,973,406	0.0703%	5,897,651	1,957,973	33.20%
132	12	19402	Birmingham Fire Ins Co Of PA	2,963,078	0.0701%	2,758,120	-58,196	-2.11%
133	108	20524	Specialty Natl Ins Co	2,912,235	0.0689%	4,854,110	35,479,123	730.91%
134	108	30562	American Manufacturers Mut Ins Co	2,780,868	0.0658%	4,655,987	8,862,988	190.36%
135	215	14133	Valley Ins Co	2,728,595	0.0645%	2,995,504	2,326,296	77.66%
136	608	36412	Claremont Liability Ins Co	2,678,001	0.0633%	4,284,558	-1,950,000	-45.51%
137		26433	Harco Natl Ins Co	2,650,700	0.0627%	1,881,100	2,748,755	146.12%
138	23	38245	BCS Ins Co	2,578,897	0.0610%	2,580,068	985,655	38.20%
139	553	26948	Guaranty Natl Ins Co Of CT	2,578,120	0.0610%	1,987,891	925,538	46.56%
140		21172	Vanliner Ins Co	2,565,404	0.0607%	2,487,940	844,780	33.95%
141	212	40142	American Zurich Ins Co	2,539,606	0.0600%	2,171,312	1,446,867	66.64%

2003 CALIFORNIA P & C MARKET SHARE REPORT

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142	212	39306	Fidelity & Deposit Co Of MD	2,509,925	0.0593%	2,305,845	462,085	20.04%
143	218	24047	Surety Bonding Co Of Amer	2,486,112	0.0588%	2,283,493	169,399	7.42%
144	984	29599	US Specialty Ins Co	2,477,101	0.0586%	1,703,255	1,141,932	67.04%
145		18538	Bancinsure Inc	2,390,183	0.0565%	2,392,788	1,555,482	65.01%
146	212	11185	Foremost Ins Co	2,355,208	0.0557%	939,572	876,828	93.32%
147	212	21652	Farmers Ins Exch	2,350,330	0.0556%	2,516,287	4,310,293	171.30%
148	164	25879	Fidelity & Guaranty Ins Underwriters	2,256,410	0.0534%	1,989,704	1,103,309	55.45%
149	761	21865	Associated Ind Corp	2,243,294	0.0530%	1,876,042	-132,722	-7.07%
150	164	35386	Fidelity & Guaranty Ins Co	2,242,087	0.0530%	2,317,490	-242,681	-10.47%
151	968	16187	AXA Re Prop & Cas Ins Co	2,234,340	0.0528%	1,843,901	421,199	22.84%
152	604	32190	Constitution Ins Co	2,120,484	0.0501%	3,375,619	1,013,716	30.03%
153	2978	22551	Mitsui Sumitomo Ins USA Inc	2,077,553	0.0491%	1,164,292	506,201	43.48%
154	218	20486	Transcontinental Ins Co	2,011,059	0.0475%	2,207,594	23,228,589	1052.21%
155	91	37478	Hartford Ins Co Of The Midwest	1,967,052	0.0465%	1,647,419	-992,844	-60.27%
156	212	21660	Fire Ins Exch	1,878,681	0.0444%	1,692,759	2,878,500	170.05%
157	91	22357	Hartford Accid & Ind Co	1,823,475	0.0431%	1,813,109	6,710,015	370.08%
158	781	37893	Ulico Cas Co	1,815,021	0.0429%	3,161,264	1,064,564	33.68%
159	4	27928	Amex Assur Co	1,814,850	0.0429%	1,782,573	1,727,209	96.89%
160	323	10693	Civil Svc Employees Ins Co	1,812,297	0.0428%	1,560,332	1,916,154	122.80%
161	200	25968	USAA Cas Ins Co	1,806,477	0.0427%	1,734,239	2,710,431	156.29%
162	291	13331	American Hardware Mut Ins Co	1,738,783	0.0411%	1,544,952	251,021	16.25%
163	127	23469	American Modern Home Ins Co	1,730,707	0.0409%	1,473,400	739,111	50.16%
164	1125	10352	Scpie Ind Co	1,693,983	0.0401%	1,697,663	-346,855	-20.43%
165	3321	19070	Standard Fire Ins Co	1,688,399	0.0399%	1,510,942	924,861	61.21%
166	7	28304	Federated Service Ins Co	1,653,769	0.0391%	1,038,300	553,736	53.33%
167	1125	39152	American Healthcare Ind Co	1,644,308	0.0389%	1,487,916	454,174	30.52%
168		14010	Crusader Ins Co	1,620,164	0.0383%	1,403,034	1,798,066	128.16%
169	212	21687	Mid-Century Ins Co	1,604,861	0.0379%	1,697,342	2,885,503	170.00%
170	501	18619	Platte River Ins Co.	1,529,965	0.0362%	424,117	275,633	64.99%
171	111	21458	Employers Ins of Wausau	1,477,251	0.0349%	1,209,749	-9,202,542	-760.70%
172	3018	22730	Converium Ins North Amer Inc	1,449,378	0.0343%	1,377,183	1,708,840	124.08%
173	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	1,431,359	0.0338%	1,116,975	-329,859	-29.53%
174	212	10317	Neighborhood Spirit Prop & Cas Co	1,373,165	0.0325%	1,336,520	363,013	27.16%
175	50	23647	Mutual Service Cas Ins Co	1,366,674	0.0323%	1,078,495	2,551,113	236.54%
176	181	29874	North American Specialty Ins Co	1,323,939	0.0313%	2,318,236	16,457,533	709.92%
177	553	24589	American & Foreign Ins Co	1,320,671	0.0312%	1,352,706	1,013,091	74.89%
178	3321	25682	Travelers Ind Co Of CT	1,307,862	0.0309%	-3,615,910	-5,990,956	165.68%
179		18767	Church Mut Ins Co	1,273,499	0.0301%	1,078,199	-54,160	-5.02%
180	164	24775	St Paul Guardian Ins Co	1,188,198	0.0281%	1,062,672	891,522	83.89%
181	28	19976	Amica Mut Ins Co	1,131,007	0.0267%	1,096,016	2,043,695	186.47%
182	218	20508	Valley Forge Ins Co	1,122,445	0.0265%	965,481	5,332,843	552.35%
183	3496	23752	Quanta Ind Co	1,098,050	0.0260%	1,430,006	225,336	15.76%
184	212	27855	Zurich American Ins Co Of IL	1,082,546	0.0256%	1,064,713	134,733	12.65%
185	38	20397	Vigilant Ins Co	1,078,079	0.0255%	944,415	-213,058	-22.56%
186		26077	Lancer Ins Co	1,077,079	0.0255%	1,025,789	-160,973	-15.69%
187	83	22101	Grange Ins Assn	1,021,035	0.0241%	929,929	898,578	96.63%
188	91	30104	Hartford Underwriters Ins Co	1,007,819	0.0238%	946,820	-244,471	-25.82%

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OTHER LIABILITY [17]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
189	158	24384	Ranger Ins Co	989,122	0.0234%	1,382,745	603,268	43.63%
190	349	13978	Florists Mut Ins Co	982,111	0.0232%	860,434	-48,681	-5.66%
191	218	20478	National Fire Ins Co Of Hartford	964,195	0.0228%	955,238	-46,394	-4.86%
192	140	42579	Allied Prop & Cas Ins Co	952,446	0.0225%	802,891	536,984	66.88%
193	24	19909	Centennial Ins Co	947,198	0.0224%	955,373	672,958	70.44%
194	218	20494	Transportation Ins Co	934,874	0.0221%	1,246,035	4,347,890	348.94%
195	215	10914	Kemper Independence Ins Co	896,065	0.0212%	206,099	98,253	47.67%
196	111	32352	Prudential Prop & Cas Ins Co	891,797	0.0211%	902,323	-1,004,121	-111.28%
197	553	24880	Fire & Cas Ins Co Of CT	861,902	0.0204%	842,044	516,119	61.29%
198	218	34622	Glens Falls Ins Co	861,304	0.0204%	860,699	1,939,612	225.35%
199		31453	Financial Pacific Ins Co	856,079	0.0202%	635,183	84,080	13.24%
200	626	22748	Pacific Employers Ins Co	846,452	0.0200%	3,383,710	12,552,537	370.97%
201	1330	24813	Balboa Ins Co	805,567	0.0190%	712,655	306,059	42.95%
202	201	25976	Utica Mut Ins Co	783,681	0.0185%	808,925	-78,663	-9.72%
203	176	25143	State Farm Fire And Cas Co	783,136	0.0185%	183,694	-3,521,927	-1917.28%
204	1129	21970	OneBeacon Ins Co	766,805	0.0181%	737,676	-9,715,418	-1317.03%
205	3321	19038	Travelers Cas & Surety Co	738,158	0.0175%	-2,893,920	-7,902,541	273.07%
206	300	22578	Horace Mann Ins Co	717,256	0.0170%	690,159	858,048	124.33%
207		36790	Springfield Ins Co Inc	646,628	0.0153%	817,945	-179,178	-21.91%
208	19	10111	American Bankers Ins Co Of FL	617,151	0.0146%	538,514	389,861	72.40%
209	853	15059	Public Service Mut Ins Co	614,199	0.0145%	496,415	3,487,000	702.44%
210	350	11843	Medical Protective Co	599,517	0.0142%	679,650	279,000	41.05%
211	98	40045	Starnet Ins Co	583,872	0.0138%	1,678,903	738,104	43.96%
212	8	36455	Northbrook Ind Co	577,310	0.0136%	14,936	-57,874	-387.48%
213	19	19615	American Reliable Ins Co	572,099	0.0135%	473,106	-440,949	-93.20%
214	350	21318	Coregis Ins Co	571,392	0.0135%	621,016	-12,508,519	-2014.20%
215	24	19895	Atlantic Mut Ins Co	555,772	0.0131%	559,578	85,771	15.33%
216		36234	Preferred Professional Ins Co	555,499	0.0131%	401,878	267,782	66.63%
217	1129	16217	National Farmers Union Prop & Cas	554,784	0.0131%	1	29,349	)34900.00%
218	176	25178	State Farm Mut Auto Ins Co	519,697	0.0123%	137,506	0	0.00%
219	761	36420	Allianz Underwriters Ins Co	512,000	0.0121%	362,665	83,664,969	23069.49%
220	163	19690	American Economy Ins Co	476,458	0.0113%	463,627	327,746	70.69%
221	84	33723	Great American Spirit Ins Co	458,171	0.0108%	450,800	23,825	5.29%
222	225	13234	Wilshire Ins Co	455,878	0.0108%	452,458	85,052	18.80%
223	802	23540	Monterey Ins Co	437,487	0.0103%	435,200	219,920	50.53%
224	38	20346	Pacific Ind Co	430,200	0.0102%	509,942	2,223,574	436.04%
225	127	23450	American Family Home Ins Co	417,092	0.0099%	395,061	433,618	109.76%
226	31	20052	National Liab & Fire Ins Co	413,803	0.0098%	322,512	63,794	19.78%
227	303	14559	Guideone Specialty Mut Ins Co	412,397	0.0098%	311,822	95,202	30.53%
228	626	43575	Indemnity Ins Co Of North Amer	407,960	0.0096%	326,923	4,290,884	1312.51%
229	218	13188	Western Surety Co	373,451	0.0088%	357,061	18,140	5.08%
230	350	39845	Employers Reins Corp	368,998	0.0087%	371,207	14,114,120	3802.22%
231	3321	10819	American Equity Specialty Ins Co	339,309	0.0080%	1,628,167	8,417,404	516.99%
232	3321	36161	Travelers Prop Cas Ins Co	336,076	0.0079%	286,051	1,340,774	468.72%
233	457	19828	Argonaut-Midwest Ins Co	325,121	0.0077%	580,411	-711,918	-122.66%
234	163	24724	First Natl Ins Co Of Amer	306,493	0.0072%	494,199	1,420,808	287.50%
235	922	27847	Insurance Co Of The West	300,416	0.0071%	891,741	130,939	14.68%

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OTHER LIABILITY [17]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
236	88	22292	Hanover Ins Co	290,840	0.0069%	306,156	-1,211,333	-395.66%
237	57	21261	Electric Ins Co	283,144	0.0067%	257,800	252,372	97.89%
238	670	25180	Fidelity Natl Ins Co	272,000	0.0064%	186,896	-655	-0.35%
239		28886	Transguard Ins Co Of Amer Inc	269,494	0.0064%	188,962	55,359	29.30%
240	212	10318	Exact Prop & Cas Co Inc	269,323	0.0064%	226,006	25,731	11.39%
241	761	22837	Interstate Ind Co	268,325	0.0063%	234,810	2,459,478	1047.43%
242	1325	24899	Alea North America Ins Co	263,972	0.0062%	52,374	13,873	26.49%
243	111	26069	Wausau Business Ins Co	263,142	0.0062%	775,015	-25,239	-3.26%
244	111	26042	Wausau Underwriters Ins Co	261,944	0.0062%	419,916	-376,285	-89.61%
245		23108	Lumbermens Underwriting Alliance	259,934	0.0061%	414,005	28,372	6.85%
246	38	20338	Northwestern Pacific Ind Co	253,407	0.0060%	253,964	-11,491	-4.52%
247	12	34789	AIG Centennial Ins Co	250,476	0.0059%	271,542	-1,152,573	-424.45%
248	408	11048	Pacific Prop & Cas Co	246,455	0.0058%	202,469	0	0.00%
249	608	32433	Medical Ins Exch Of CA	244,592	0.0058%	243,892	-30,816	-12.64%
250		41459	Armed Forces Ins Exchange	244,454	0.0058%	248,251	1,000,748	403.12%
251		10002	Municipal Mut Ins Co	240,811	0.0057%	950,733	502,650	52.87%
252	158	21105	North River Ins Co	237,517	0.0056%	253,775	-128,552	-50.66%
253	150	11371	Great West Cas Co	234,161	0.0055%	250,689	109,114	43.53%
254	164	41769	Athena Assur Co	232,808	0.0055%	249,668	614,785	246.24%
255	244	10677	Cincinnati Ins Co	229,714	0.0054%	174,694	53,320	30.52%
256	83	22128	Rocky Mountain Fire & Cas Co	229,497	0.0054%	255,457	41,496	16.24%
257	38	20303	Great Northern Ins Co	225,162	0.0053%	317,246	148,051	46.67%
258	553	24600	Globe Ind Co	217,195	0.0051%	274,526	666,904	242.93%
259	155	27804	Progressive West Ins Co	200,866	0.0047%	177,449	-63,462	-35.76%
260	866	40436	Stratford Ins Co	192,592	0.0046%	195,216	194,831	99.80%
261	212	19372	Northern Ins Co Of NY	191,926	0.0045%	339,981	913,765	268.77%
262	400	25798	Unigard Ind Co	185,747	0.0044%	228,903	149,968	65.52%
263	749	39322	General Security Natl Ins Co	185,479	0.0044%	184,779	4,754,055	2572.83%
264	3321	22233	Select Ins Co	183,855	0.0043%	316,732	434,709	137.25%
265	84	32620	National Interstate Ins Co	147,424	0.0035%	151,991	-161,170	-106.04%
266	212	10315	Civic Property & Cas Co	144,626	0.0034%	139,802	11,774	8.42%
267		11118	Federated Rural Electric Ins Exch	139,733	0.0033%	138,599	16,531	11.93%
268		15768	Merced Mut Ins Co	131,943	0.0031%	124,304	10,966	8.82%
269	626	20702	Ace Fire Underwriters Ins Co	130,566	0.0031%	184,227	372,832	202.38%
270		23663	National American Ins Co	123,775	0.0029%	122,514	17,257	14.09%
271	323	18953	CSE Safeguard Ins Co	112,297	0.0027%	104,236	9,269	8.89%
272		32107	Sutter Ins Co	105,835	0.0025%	108,307	11,212	10.35%
273	1331	10340	Stonington Ins Co	93,698	0.0022%	17,050	63,932	374.97%
274	457	19801	Argonaut Ins Co	92,711	0.0022%	129,399	-896,880	-693.11%
275	241	25321	Metropolitan Drt Prop & Cas Ins Co	83,072	0.0020%	75,955	3,021	3.98%
276	3504	14460	Podiatry Ins Co Of Amer A Mut Co	78,649	0.0019%	25,122	167,233	665.68%
277	767	41424	Pennsylvania Manufacturers Ind Co	74,216	0.0018%	27,894	17,567	62.98%
278	158	18864	Fairmont Ins Co	72,166	0.0017%	2,229,182	1,356,435	60.85%
279	88	22306	Massachusetts Bay Ins Co	70,114	0.0017%	67,422	-445,972	-661.46%
280	3321	24031	Northland Cas Co	69,339	0.0016%	107,377	140,016	130.40%
281	748	18023	Star Ins Co	68,538	0.0016%	120,533	1,764,245	1463.70%
282	212	43699	American Federation Ins Co	67,337	0.0016%	58,875	-17,406	-29.56%

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OTHER LIABILITY [17]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
283	84	22136	Great American Ins Co of NY	62,959	0.0015%	263,775	-7,878,571	-2986.85%
284	816	13161	Commerce West Ins Co	61,262	0.0014%	63,791	-91	-0.14%
285	98	32603	Berkley Ins Co	52,849	0.0012%	61,346	36,317	59.20%
286	3321	22209	Atlantic Ins Co	47,204	0.0011%	28,820	14,346	49.78%
287	218	35270	Fidelity & Cas Co Of NY	43,161	0.0010%	43,785	17,509,566	39989.87%
288	249	13846	Farmers Home Mut Ins Co	43,079	0.0010%	90,186	40,384	44.78%
289	553	24694	Safeguard Ins Co	41,753	0.0010%	86,310	162,781	188.60%
290	761	35300	Allianz Global Risks US Ins Co	38,936	0.0009%	129,904	5,046,301	3884.64%
291	767	12262	Pennsylvania Manufacturers Asn Ins C	37,874	0.0009%	37,533	27,990	74.57%
292	958	22438	Hawaiian Ins & Gty Co Ltd	33,702	0.0008%	13,386	13,599	101.59%
293	158	25496	TIG Ind Co	33,191	0.0008%	33,507	794,500	2371.15%
294		40398	American Fuji Fire & Marine Ins Co	31,658	0.0007%	6,777	8,492	125.31%
295	761	11630	Jefferson Ins Co	28,696	0.0007%	28,696	-3,848,370	-13410.82%
296	2638	15865	NCMIC Ins Co	27,588	0.0007%	27,272	83,612	306.59%
297	802	12890	Eagle West Ins Co	25,795	0.0006%	21,137	6,191	29.29%
298		26905	Century-Natl Ins Co	24,500	0.0006%	4,603	5,826	126.57%
299	400	24414	General Cas Co Of WI	23,349	0.0006%	24,137	-889	-3.68%
300	19	42978	American Security Ins Co	22,332	0.0005%	22,332	3,653	16.36%
301		27480	Mid-State Mut Ins Co	21,836	0.0005%	21,215	129,000	608.06%
302	853	10997	Western Select Ins Co	20,645	0.0005%	33,040	4,000	12.11%
303	517	37303	Redland Ins Co	20,222	0.0005%	41,458	-1,426,310	-3440.37%
304	3479	14494	Merchants Bonding Co (Mutual)	19,450	0.0005%	10,332	1,586	15.35%
305	300	22756	Horace Mann Prop & Cas Ins Co	19,294	0.0005%	17,995	0	0.00%
306	350	32077	Heritage Casualty Ins Co	14,777	0.0003%	14,777	3,081	20.85%
307	12	43761	American Intl Ins Co Of CA	13,980	0.0003%	6,453	33	0.51%
308		38733	Alaska Nat Ins Co	12,601	0.0003%	36,201	-20,513	-56.66%
309	124	23396	Amerisure Mut Ins Co	12,542	0.0003%	10,961	6,685	60.99%
310	225	20010	Acceptance Ind Ins Co	11,993	0.0003%	25,225	7,203	28.56%
311	8	19240	Allstate Ind Co	10,807	0.0003%	9,926	0	0.00%
312	574	31089	Republic Western Ins Co	10,753	0.0003%	23,756	4,360,436	18355.09%
313	12	35637	Landmark Ins Co	10,742	0.0003%	26,066	345,042	1323.72%
314	150	40444	Old Republic Surety Co	9,901	0.0002%	5,665	19,539	344.91%
315	604	41343	Gerling Amer Ins Co	8,258	0.0002%	205,738	14,127,327	6866.66%
316	212	19305	Assurance Co Of Amer	8,150	0.0002%	5,054	1,167,510	23100.71%
317	501	22314	RSUI Ind Co	8,000	0.0002%	175	88	50.29%
318	1129	38369	Northern Assur Co Of Amer	7,650	0.0002%	6,124	-11,655	-190.32%
319	31	20087	National Ind Co	7,460	0.0002%	-22,183	13,449	-60.63%
320	400	24449	Regent Ins Co	6,612	0.0002%	6,745	-11,900	-176.43%
321	304	31968	Merastar Ins Co	6,086	0.0001%	5,665	0	0.00%
322	201	25984	Graphic Arts Mut Ins Co	5,999	0.0001%	4,715	0	0.00%
323	920	41335	United Natl Specialty Ins Co	5,605	0.0001%	6,243	0	0.00%
324		37206	Contractors Bonding & Ins Co	3,712	0.0001%	10,823	-30,747	-284.09%
325	164	19224	St. Paul Protective Ins Co	3,504	0.0001%	3,504	621,174	17727.57%
326	31	27812	Columbia Ins Co	2,985	0.0001%	2,634	-46,747	-1774.75%
327	12	11452	Hartford Steam Boil Inspec & Ins Co	2,836	0.0001%	3,306	-5,496	-166.24%
328	111	24171	Netherlands Ins Co The	2,625	0.0001%	42,518	-81,581	-191.87%
329	867	12416	Protective Ins Co	2,141	0.0001%	2,141	-24,400	-1139.65%

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OTHER LIABILITY [17]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
330	240	10499	DaimlerChrysler Ins Co	2,090	0.0000%	1,936	335,277	17318.03%
331	111	33600	LM Ins Corp	1,819	0.0000%	1,917	496,096	25878.77%
332		35408	Sirius Amer Ins Co	1,202	0.0000%	538	383	71.19%
333	108	27138	Kemper Cas Ins Co	1,128	0.0000%	665,198	1,144,580	172.07%
334	796	39217	QBE Ins Corp	1,000	0.0000%	896	7,758	865.85%
335	1234	26050	Response Worldwide Ins Co	893	0.0000%	2,349	189	8.05%
336	140	23779	Nationwide Mut Fire Ins Co	732	0.0000%	765	34,355	4490.85%
337	169	23434	Middlesex Ins Co	651	0.0000%	620	195,732	31569.68%
338	626	20699	Ace Prop & Cas Ins Co	608	0.0000%	-5,182	-10,039,820	193744.11%
339	800	13625	Western Mut Ins Co	383	0.0000%	1,086	0	0.00%
340		10175	Cascade Natl Ins Co	141	0.0000%	3,464	0	0.00%
341	218	20818	Commercial Ins Co Of Newark NJ	45	0.0000%	47	205,566	437374.47%
342	3321	33650	Mendota Ins Co	28	0.0000%	28	0	0.00%
343	218	20850	Firemens Ins Co Of Newark NJ	23	0.0000%	24	50,787	211612.50%
344	218	22152	Mayflower Ins Co Ltd	20	0.0000%	26	0	0.00%
345	218	20885	Kansas City Fire & Marine Ins Co	16	0.0000%	26	0	0.00%
346	140	42587	Depositors Ins Co	3	0.0000%	1,090	-262	-24.04%
347	218	20761	Boston Old Colony Ins Co	1	0.0000%	10	-692,349	6923490.00%
			Line Total:	**4,229,398,693**	**100.0000%**	**4,433,207,281**	**3,095,578,287**	**69.83%**

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRODUCTS LIABILITY [18]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	12	19437	Lexington Ins Co	59,450,112	20.9302%	53,020,424	34,406,725	64.89%
2	164	24767	St Paul Fire & Marine Ins Co	33,662,477	11.8513%	30,203,102	15,149,388	50.16%
3	38	20281	Federal Ins Co	32,894,378	11.5809%	31,909,223	12,324,377	38.62%
4	91	19682	Hartford Fire In Co	22,554,011	7.9404%	20,160,493	31,220,250	154.86%
5	212	16535	Zurich American Ins Co	16,181,321	5.6969%	15,045,320	4,155,594	27.62%
6	212	26247	American Guarantee & Liability Ins	13,177,423	4.6393%	12,068,203	6,268,636	51.94%
7	761	21873	Firemans Fund Ins Co	9,684,805	3.4097%	8,058,454	-35,743,060	-443.55%
8	212	41181	Universal Underwriters Ins Co	5,263,574	1.8531%	5,150,084	4,596,807	89.26%
9	3098	12904	Tokio Marine & Fire Ins Co Ltd Us Br	4,790,889	1.6867%	6,055,494	5,539,946	91.49%
10	111	23035	Liberty Mut Fire Ins Co	4,766,598	1.6781%	4,579,323	4,518,130	98.66%
11	1113	22241	Medmarc Cas Ins Co	4,455,240	1.5685%	8,412,473	1,295,970	15.41%
12	7	13935	Federated Mut Ins Co	4,300,304	1.5140%	4,045,581	3,133,582	77.46%
13	57	21261	Electric Ins Co	4,065,182	1.4312%	4,478,633	8,596,117	191.94%
14	12	19445	National Union Fire Ins Co Of Pitts	3,983,706	1.4025%	2,662,434	15,378,949	577.63%
15	553	26980	Royal Ins Co Of Amer	3,458,098	1.2175%	4,606,961	22,343,285	484.99%
16	150	24147	Old Republic Ins Co	3,311,155	1.1657%	3,205,306	31,691	0.99%
17	317	40827	Virginia Surety Co Inc	3,102,379	1.0922%	2,425,822	1,285,806	53.00%
18	164	24791	St Paul Mercury Ins Co	2,643,095	0.9305%	2,426,375	-568,338	-23.42%
19	3321	25674	Travelers Property Cas Co Of Amer	2,544,009	0.8957%	2,569,523	1,502,911	58.49%
20	111	23043	Liberty Mut Ins Co	2,065,712	0.7273%	1,496,580	4,473,931	298.94%
21	169	24988	Sentry Ins A Mut Co	1,991,810	0.7012%	1,715,493	141,499	8.25%
22	866	37982	Tudor Ins Co	1,980,704	0.6973%	1,869,535	23,769,176	1271.40%
23	689	33162	Bankers Ins Co	1,883,425	0.6631%	1,231,587	739,250	60.02%
24	218	20443	Continental Cas Co	1,840,453	0.6480%	993,708	18,116,067	1823.08%
25	3219	11126	Sompo Japan Ins Co of Amer	1,827,516	0.6434%	1,882,028	1,019,128	54.15%
26	38	20397	Vigilant Ins Co	1,611,644	0.5674%	1,424,010	-206,688	-14.51%
27	140	23787	Nationwide Mut Ins Co	1,577,179	0.5553%	1,522,763	-2,016,754	-132.44%
28	1285	22322	Greenwich Ins Co	1,538,297	0.5416%	1,680,158	787,172	46.85%
29	212	40142	American Zurich Ins Co	1,502,265	0.5289%	1,150,154	840,314	73.06%
30	783	13056	RLI Ins Co	1,502,058	0.5288%	1,526,966	1,274,485	83.47%
31	3098	32301	Nichido Fire & Marine Ins Co Ltd	1,467,000	0.5165%	1,497,150	-5,325,900	-355.74%
32	169	21180	Sentry Select Ins Co	1,352,379	0.4761%	1,151,277	1,726,906	150.00%
33	626	22667	Ace American Ins Co	1,350,066	0.4753%	1,139,298	649,850	57.04%
34	553	24872	Connecticut Ind Co	1,199,320	0.4222%	945,475	235,658	24.92%
35	140	19100	Amco Ins Co	1,138,204	0.4007%	897,143	1,322,097	147.37%
36	91	37478	Hartford Ins Co Of The Midwest	1,108,754	0.3904%	902,771	161,344	17.87%
37	626	21121	Westchester Fire Ins Co	1,021,357	0.3596%	578,566	3,134,865	541.83%
38	163	19704	American States Ins Co	965,461	0.3399%	879,747	-481,874	-54.77%
39	38	20346	Pacific Ind Co	932,532	0.3283%	1,921,014	-3,321,784	-172.92%
40	215	14133	Valley Ins Co	925,532	0.3258%	1,008,545	530,373	52.59%
41	1285	24554	XL Ins Amer Inc	923,454	0.3251%	1,114,632	1,855,905	166.50%
42	158	21113	United States Fire Ins Co	812,548	0.2861%	1,834,781	6,462,039	352.20%
43	164	24775	St Paul Guardian Ins Co	719,943	0.2535%	447,480	-380,870	-85.11%
44	164	36463	Discover Prop & Cas Ins Co	683,777	0.2407%	834,197	4,520,611	541.91%
45	111	24198	Peerless Ins Co	678,270	0.2388%	461,584	-298,361	-64.64%
46	1218	32859	Penn-Amer Ins Co	651,739	0.2295%	583,976	147,260	25.22%
47	2978	20362	Mitsui Sumitomo Ins Co of Amer	643,879	0.2267%	499,416	135,124	27.06%

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRODUCTS LIABILITY [18]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
48	164	35386	Fidelity & Guaranty Ins Co	642,754	0.2263%	541,364	237,678	43.90%
49	158	24384	Ranger Ins Co	599,585	0.2111%	513,637	2,162,677	421.05%
50	164	25879	Fidelity & Guaranty Ins Underwriters	581,551	0.2047%	505,792	166,816	32.98%
51	645	14907	Oregon Mut Ins Co	521,507	0.1836%	446,238	335,020	75.08%
52	38	20303	Great Northern Ins Co	508,206	0.1789%	950,971	972,641	102.28%
53	111	26042	Wausau Underwriters Ins Co	487,599	0.1717%	482,376	-722,511	-149.78%
54		36790	Springfield Ins Co Inc	484,226	0.1705%	376,741	-113,483	-30.12%
55	866	13196	Western World Ins Co	466,084	0.1641%	501,841	630,778	125.69%
56	111	42404	Liberty Ins Corp	446,455	0.1572%	478,623	4,354,927	909.89%
57	761	21857	American Ins Co	415,301	0.1462%	237,710	509,903	214.51%
58	553	24678	Royal Ind Co	413,449	0.1456%	356,706	3,935,214	1103.21%
59	98	25224	Great Divide Ins Co	399,724	0.1407%	501,811	-24,558	-4.89%
60	12	23809	Granite State Ins Co	395,909	0.1394%	327,573	148,295	45.27%
61	218	20478	National Fire Ins Co Of Hartford	347,115	0.1222%	304,963	341,822	112.09%
62	62	21415	Employers Mut Cas Co	330,082	0.1162%	360,764	843,407	233.78%
63	111	21458	Employers Ins of Wausau	329,558	0.1160%	59,994	4,604,329	7674.65%
64	8	19232	Allstate Ins Co	295,260	0.1040%	288,759	52,733,895	18262.25%
65	553	24589	American & Foreign Ins Co	293,608	0.1034%	335,963	159,629	47.51%
66	98	11001	Riverport Ins Co of CA	288,222	0.1015%	229,425	120,213	52.40%
67	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	287,222	0.1011%	227,419	826,518	363.43%
68	12	19380	American Home Assur Co	259,200	0.0913%	430,849	1,238,424	287.44%
69	12	23841	New Hampshire Ins Co	257,727	0.0907%	229,580	-1,119,098	-487.45%
70	761	21881	National Surety Corp	256,718	0.0904%	266,167	445,515	167.38%
71	291	13331	American Hardware Mut Ins Co	225,747	0.0795%	206,133	-131,608	-63.85%
72	604	41343	Gerling Amer Ins Co	222,334	0.0783%	210,342	-2,050,714	-974.94%
73	181	29874	North American Specialty Ins Co	210,147	0.0740%	291,761	-298,211	-102.21%
74	31	20052	National Liab & Fire Ins Co	203,720	0.0717%	154,069	84,574	54.89%
75	2978	22551	Mitsui Sumitomo Ins USA Inc	198,294	0.0698%	53,302	3,365	6.31%
76	244	10677	Cincinnati Ins Co	194,409	0.0684%	426,423	117,502	27.56%
77	400	25747	Unigard Ins Co	187,665	0.0661%	241,300	266,035	110.25%
78	31	38962	Genesis Ins Co	180,867	0.0637%	264,906	248,049	93.64%
79	3321	24015	Northland Ins Co	180,083	0.0634%	159,041	-3,037	-1.91%
80	785	28932	Markel American Ins Co	160,186	0.0564%	98,434	50,696	51.50%
81	7	28304	Federated Service Ins Co	156,441	0.0551%	73,717	18,006	24.43%
82	24	19895	Atlantic Mut Ins Co	150,863	0.0531%	195,392	107,877	55.21%
83	3321	25682	Travelers Ind Co Of CT	137,265	0.0483%	169,142	-24,490,483	-14479.24%
84	218	20508	Valley Forge Ins Co	127,124	0.0448%	66,360	5,203,930	7841.97%
85	12	19429	Insurance Co Of The State Of PA	126,330	0.0445%	126,534	996,976	787.91%
86		23108	Lumbermens Underwriting Alliance	119,264	0.0420%	173,831	2,366,322	1361.28%
87	91	29459	Twin City Fire Ins Co Co	118,147	0.0416%	79,061	-695,932	-880.25%
88	920	13064	United Natl Ins Co	101,761	0.0358%	84,644	47,393	55.99%
89	517	37257	Insurance Corp Of Hannover	95,086	0.0335%	101,369	-9,173	-9.05%
90	91	29424	Hartford Cas Ins Co	95,006	0.0334%	122,272	-153,513	-125.55%
91	108	30562	American Manufacturers Mut Ins Co	91,021	0.0320%	845,816	-8,783,278	-1038.44%
92	212	21326	Empire Fire & Marine Ins Co	76,929	0.0271%	15,581	6,412	41.15%
93	91	30104	Hartford Underwriters Ins Co	72,144	0.0254%	9,620	2,696	28.02%
94	920	42048	Diamond State Ins Co	71,575	0.0252%	77,662	0	0.00%

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRODUCTS LIABILITY [18]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
95	626	22748	Pacific Employers Ins Co	71,532	0.0252%	361,488	-282,780	-78.23%
96	761	35300	Allianz Global Risks US Ins Co	71,433	0.0251%	440,580	-4,130,986	-937.62%
97	163	19690	American Economy Ins Co	67,192	0.0237%	106,628	45,890	43.04%
98	212	21652	Farmers Ins Exch	59,196	0.0208%	68,388	-11,273,342	-16484.39%
99	553	24600	Globe Ind Co	53,409	0.0188%	28,438	48,962	172.17%
100	761	21849	American Automobile Ins Co	51,357	0.0181%	38,943	61,291	157.39%
101	84	26344	Great American Assur Co	51,046	0.0180%	43,088	56,092	130.18%
102	93	12831	State Natl Ins Co Inc	50,019	0.0176%	72,539	-4,859	-6.70%
103	3321	22217	Gulf Ins Co	47,504	0.0167%	38,844	907,811	2337.07%
104	140	28223	Nationwide Agribusiness Ins Co	46,627	0.0164%	3,937	-167	-4.24%
105	866	40436	Stratford Ins Co	45,265	0.0159%	45,851	60,423	131.78%
106	212	21709	Truck Ins Exch	41,549	0.0146%	66,630	-67,974,461	102017.80%
107	517	20532	Clarendon Natl Ins Co	31,390	0.0111%	59,248	9,506	16.04%
108	1279	11150	Arch Ins Co	30,636	0.0108%	9,049	3,303	36.50%
109	24	19909	Centennial Ins Co	30,596	0.0108%	19,311	-18,839	-97.56%
110	158	21105	North River Ins Co	29,183	0.0103%	7,823	42,764	546.64%
111	553	24880	Fire & Cas Ins Co Of CT	27,532	0.0097%	29,934	27,595	92.19%
112	785	38970	Markel Ins Co	23,788	0.0084%	16,298	2,997	18.39%
113	604	32190	Constitution Ins Co	21,968	0.0077%	21,968	2,313	10.53%
114	164	41769	Athena Assur Co	21,830	0.0077%	9,770	-7,181	-73.50%
115	50	23647	Mutual Service Cas Ins Co	19,708	0.0069%	20,571	760,433	3696.63%
116	212	27855	Zurich American Ins Co Of IL	18,557	0.0065%	2,998	-1,861,465	-62090.23%
117	767	12262	Pennsylvania Manufacturers Asn Ins C	18,448	0.0065%	18,291	11,587	63.35%
118	761	21865	Associated Ind Corp	16,565	0.0058%	16,447	1,246,533	7579.09%
119	400	25798	Unigard Ind Co	13,481	0.0047%	14,886	-9,782	-65.71%
120	749	39322	General Security Natl Ins Co	9,797	0.0034%	10,517	-8,430	-80.16%
121	553	24694	Safeguard Ins Co	9,778	0.0034%	66,492	61,638	92.70%
122		38733	Alaska Nat Ins Co	8,847	0.0031%	7,272	2,342	32.21%
123	88	22306	Massachusetts Bay Ins Co	6,770	0.0024%	2,941	-34,886	-1186.20%
124	111	10836	Golden Eagle Ins Corp	6,073	0.0021%	7,676	-6,734	-87.73%
125	91	22357	Hartford Accid & Ind Co	6,036	0.0021%	6,036	1,128,927	18703.23%
126	84	22136	Great American Ins Co of NY	5,859	0.0021%	63,928	-161,852	-253.18%
127	163	24724	First Natl Ins Co Of Amer	4,641	0.0016%	4,456	1,206	27.06%
128	163	24740	Safeco Ins Co Of Amer	4,246	0.0015%	13,149	337,280	2565.06%
129	218	35289	Continental Ins Co	4,194	0.0015%	10,952	19,565,222	178645.20%
130	83	22101	Grange Ins Assn	3,983	0.0014%	5,500	268,520	4882.18%
131	111	33600	LM Ins Corp	2,031	0.0007%	1,943	-6,751	-347.45%
132	1129	21970	OneBeacon Ins Co	1,836	0.0006%	5,513	-905	-16.42%
133	31	20087	National Ind Co	1,743	0.0006%	1,476	-4,374,457	296372.43%
134		26433	Harco Natl Ins Co	1,490	0.0005%	1,317	0	0.00%
135	3321	24031	Northland Cas Co	1,275	0.0004%	2,113	-142	-6.72%
136	84	16691	Great American Ins Co	1,265	0.0004%	1,811	606,765	33504.42%
137	140	15580	Scottsdale Ind Co	1,104	0.0004%	1,104	-1,116	-101.09%
138	83	22128	Rocky Mountain Fire & Cas Co	1,018	0.0004%	1,232	-7,499	-608.69%
139	761	11630	Jefferson Ins Co	1,017	0.0004%	1,017	-47,571	-4677.58%
140		37206	Contractors Bonding & Ins Co	888	0.0003%	1,890	-1,452	-76.83%
141		40398	American Fuji Fire & Marine Ins Co	752	0.0003%	159	111	69.81%

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRODUCTS LIABILITY [18]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
142	164	19224	St. Paul Protective Ins Co	684	0.0002%	684	2,036,766	297772.81%
143	1129	20621	OneBeacon America Ins Co	494	0.0002%	1,995	3,695,480	185237.09%
144	400	24449	Regent Ins Co	416	0.0001%	470	-200	-42.55%
145	361	19720	American Alt Ins Corp	130	0.0000%	43	17	39.53%
146	111	24171	Netherlands Ins Co The	61	0.0000%	52	7	13.46%
147	212	21687	Mid-Century Ins Co	22	0.0000%	527	-9,578,161	317487.86%
			Line Total:	**284,039,765**	**100.0000%**	**269,259,453**	**172,337,287**	**64.00%**

2003 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	400	25747	Unigard Ins Co	902	77.7586%	446	54	12.11%
2	400	25798	Unigard Ind Co	208	17.9310%	76	-310	-407.89%
3	84	32620	National Interstate Ins Co	44	3.7931%	44	5,000	11363.64%
4	127	23469	American Modern Home Ins Co	6	0.5172%	30	0	0.00%
			Line Total:	**1,160**	**100.0000%**	**596**	**4,744**	**795.97%**

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRIVATE PASSENGER AUTO LIABILITY [19.2]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	176	25178	State Farm Mut Auto Ins Co	1,532,400,442	14.6900%	1,510,545,353	865,840,537	57.32%
2	212	21652	Farmers Ins Exch	1,025,204,581	9.8279%	1,034,928,215	640,244,337	61.86%
3	1318	15598	Interins Exch Of The Automobile Club	902,475,545	8.6514%	862,345,335	491,183,015	56.96%
4	1278	15539	California State Auto Asn Inter-Ins	809,148,265	7.7567%	783,801,403	491,883,802	62.76%
5	12	12963	21st Century Ins Co	699,738,346	6.7079%	673,361,274	417,783,000	62.04%
6	660	27553	Mercury Ins Co	638,151,427	6.1175%	617,637,207	332,203,614	53.79%
7	8	19240	Allstate Ind Co	477,342,141	4.5759%	471,860,283	255,638,213	54.18%
8	8	19232	Allstate Ins Co	284,712,640	2.7293%	287,710,264	143,993,591	50.05%
9	660	11908	Mercury Cas Co	255,038,390	2.4449%	243,683,003	132,409,378	54.34%
10	814	25089	Coast Natl Ins Co	254,531,092	2.4400%	239,526,036	148,431,609	61.97%
11	3495	22268	Infinity Ins Co	213,073,606	2.0426%	190,458,402	93,865,811	49.28%
12	200	25941	United Services Auto Assoc	167,701,604	1.6076%	166,110,735	115,581,490	69.58%
13	163	24740	Safeco Ins Co Of Amer	167,035,260	1.6012%	161,609,897	84,269,233	52.14%
14	200	25968	USAA Cas Ins Co	145,192,469	1.3919%	142,045,353	89,433,260	62.96%
15	155	27804	Progressive West Ins Co	145,174,167	1.3917%	131,563,984	71,509,239	54.35%
16	31	35882	Geico General Ins Co	133,777,473	1.2824%	133,996,843	98,884,782	73.80%
17	553	13137	Viking Ins Co Of WI	117,198,190	1.1235%	118,123,450	72,387,929	61.28%
18	660	38342	California Automobile Ins Co	109,320,880	1.0480%	106,354,555	54,804,097	51.53%
19	155	44288	Specialty Risk Ins Co	83,814,812	0.8035%	73,036,890	36,046,174	49.35%
20	1179	10683	Wawanesa General Ins Co	82,572,534	0.7916%	71,806,212	51,872,295	72.24%
21	31	22063	Government Employees Ins Co	82,091,661	0.7870%	81,361,386	59,335,304	72.93%
22	111	23035	Liberty Mut Fire Ins Co	78,576,021	0.7533%	70,597,844	43,339,075	61.39%
23	33	20117	California Cas Ind Exch	76,382,990	0.7322%	72,368,429	47,281,861	65.33%
24	91	30104	Hartford Underwriters Ins Co	62,060,411	0.5949%	58,230,455	37,410,569	64.25%
25	1278	37770	Western United Ins Co	61,885,502	0.5933%	59,607,108	41,780,238	70.09%
26	140	23787	Nationwide Mut Ins Co	61,728,633	0.5917%	61,641,486	36,403,716	59.06%
27	8	17230	Allstate Prop & Cas Ins Co	61,225,259	0.5869%	69,059,902	35,842,375	51.90%
28	215	19852	Financial Ind Co	57,339,485	0.5497%	59,065,020	39,119,297	66.23%
29	155	37605	Progressive Marathon Ins Co	52,996,387	0.5080%	57,849,849	28,301,605	48.92%
30	140	19100	Amco Ins Co	52,887,097	0.5070%	51,830,848	41,087,245	79.27%
31	12	23809	Granite State Ins Co	52,497,269	0.5033%	52,506,125	31,189,358	59.40%
32	79	23728	National General Ins Co	51,085,677	0.4897%	49,428,114	28,993,277	58.66%
33	4	27928	Amex Assur Co	48,020,532	0.4603%	42,925,860	31,906,764	74.33%
34	140	42579	Allied Prop & Cas Ins Co	43,965,835	0.4215%	40,084,783	27,966,860	69.77%
35	3321	19070	Standard Fire Ins Co	42,494,281	0.4074%	33,453,025	20,548,416	61.42%
36	1326	33855	Lincoln General Ins Co	39,238,892	0.3762%	39,346,077	30,812,013	78.31%
37	31	22055	Geico Ind Co	37,905,515	0.3634%	36,724,874	29,373,322	79.98%
38		42277	Sterling Cas Ins Co	36,845,560	0.3532%	36,092,352	24,403,268	67.61%
39	1179	31526	Wawanesa Mut Ins Co Us Branch	36,289,387	0.3479%	34,579,624	17,314,643	50.07%
40	944	37648	Permanent General Assur Corp	35,324,797	0.3386%	33,776,662	21,172,031	62.68%
41	12	43761	American Intl Ins Co Of CA	33,470,772	0.3209%	33,351,529	29,826,226	89.43%
42	218	34622	Glens Falls Ins Co	32,789,423	0.3143%	31,762,039	20,183,613	63.55%
43	922	40029	Explorer Ins Co	30,357,239	0.2910%	29,998,540	19,249,172	64.17%
44	257	12521	Safeway Ins Co	29,395,735	0.2818%	30,620,341	25,058,925	81.84%
45	517	21806	Harbor Specialty Ins Co	27,905,549	0.2675%	22,823,222	20,163,162	88.34%
46	31	41491	Geico Cas Co	27,799,650	0.2665%	26,975,502	16,204,396	60.07%
47	517	20532	Clarendon Natl Ins Co	27,106,190	0.2598%	27,885,524	19,006,605	68.16%

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRIVATE PASSENGER AUTO LIABILITY [19.2]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
48	958	11762	Vesta Fire Ins Corp	27,077,290	0.2596%	29,910,421	37,826,616	126.47%
49	802	13544	California Capital Ins Co	26,806,497	0.2570%	26,272,518	16,643,873	63.35%
50	111	32352	Prudential Prop & Cas Ins Co	26,352,506	0.2526%	26,066,181	16,378,145	62.83%
51	158	25054	Hudson Ins Co	24,615,788	0.2360%	20,439,385	11,193,190	54.76%
52	816	13161	Commerce West Ins Co	22,642,994	0.2171%	22,369,493	11,997,033	53.63%
53	273	13250	Workmens Auto Ins Co	22,459,798	0.2153%	23,718,354	19,812,931	83.53%
54	28	19976	Amica Mut Ins Co	22,020,396	0.2111%	20,291,045	11,767,971	58.00%
55	91	29424	Hartford Cas Ins Co	21,475,167	0.2059%	28,338,146	16,645,811	58.74%
56	155	24260	Progressive Cas Ins Co	20,543,241	0.1969%	18,048,593	7,579,820	42.00%
57	161	18031	Topa Ins Co	20,294,119	0.1945%	19,903,592	12,876,172	64.69%
58	241	25321	Metropolitan Drt Prop & Cas Ins Co	19,994,043	0.1917%	17,815,027	13,862,555	77.81%
59	3495	11738	Leader Ins Co	19,992,030	0.1916%	19,668,911	8,900,421	45.25%
60	12	19380	American Home Assur Co	18,976,421	0.1819%	19,239,217	12,295,864	63.91%
61	12	20796	AIG Premier Ins Co	18,645,860	0.1787%	19,468,207	17,787,381	91.37%
62	1129	30210	Ensurance Prop & Cas Ins Co	17,575,693	0.1685%	14,715,724	9,812,794	66.68%
63	91	39098	Omni Ins Co	17,419,270	0.1670%	18,263,149	16,453,725	90.09%
64	968	11835	AXA Re Amer Ins Co	17,167,480	0.1646%	16,041,574	12,224,850	76.21%
65	323	10693	Civil Svc Employees Ins Co	17,002,789	0.1630%	17,176,049	10,880,577	63.35%
66		27502	Western General Ins Co	16,901,459	0.1620%	17,291,392	15,648,023	90.50%
67		40010	Anchor General Ins Co	16,422,785	0.1574%	16,406,801	10,505,753	64.03%
68	38	35181	Executive Risk Ind Inc	16,335,095	0.1566%	17,146,428	15,958,766	93.07%
69	108	30562	American Manufacturers Mut Ins Co	15,788,621	0.1514%	21,697,549	13,128,655	60.51%
70	930	23671	National American Ins Co Of CA	14,680,219	0.1407%	14,975,572	7,922,290	52.90%
71	8	37907	Deerbrook Ins Co	14,363,557	0.1377%	13,363,305	11,045,451	82.66%
72	761	21873	Firemans Fund Ins Co	14,304,707	0.1371%	14,209,438	5,988,759	42.15%
73	84	43753	Republic Ind Co of CA	14,262,552	0.1367%	12,748,033	5,955,212	46.71%
74	163	37214	American States Preferred Ins Co	12,913,682	0.1238%	13,305,080	8,517,497	64.02%
75	958	22438	Hawaiian Ins & Gty Co Ltd	12,841,566	0.1231%	11,578,265	7,097,763	61.30%
76	140	23779	Nationwide Mut Fire Ins Co	12,388,067	0.1188%	12,674,662	6,270,624	49.47%
77	323	18953	CSE Safeguard Ins Co	11,837,418	0.1135%	13,060,649	10,529,335	80.62%
78	215	10914	Kemper Independence Ins Co	11,828,467	0.1134%	3,691,340	2,113,624	57.26%
79	212	11185	Foremost Ins Co	11,339,865	0.1087%	8,041,378	1,951,321	24.27%
80	1285	22322	Greenwich Ins Co	10,932,721	0.1048%	10,962,237	12,747,532	116.29%
81	98	40045	Starnet Ins Co	10,804,945	0.1036%	15,725,662	12,453,197	79.19%
82	215	10915	Unitrin Direct Property & Cas Co	10,472,506	0.1004%	9,840,993	7,038,240	71.52%
83	2898	37850	Pacific Specialty Ins Co	10,349,787	0.0992%	10,290,266	4,986,001	48.45%
84	91	29459	Twin City Fire Ins Co Co	9,597,576	0.0920%	10,319,851	5,440,466	52.72%
85	12	43974	AIG Ind Ins Co	9,418,998	0.0903%	8,691,387	6,580,702	75.72%
86	140	42587	Depositors Ins Co	9,044,252	0.0867%	9,414,079	6,871,913	73.00%
87	215	10226	Unitrin Direct Ins Co	8,149,825	0.0781%	5,538,826	3,385,212	61.12%
88	83	22101	Grange Ins Assn	7,990,340	0.0766%	7,989,389	6,008,242	75.20%
89	212	21687	Mid-Century Ins Co	7,943,649	0.0762%	9,390,859	6,750,539	71.88%
90	12	34789	AIG Centennial Ins Co	7,803,521	0.0748%	8,084,717	8,703,037	107.65%
91	300	22578	Horace Mann Ins Co	7,799,772	0.0748%	7,313,236	4,605,901	62.98%
92	408	11048	Pacific Prop & Cas Co	7,414,389	0.0711%	7,199,299	6,989,682	97.09%
93	313	33898	Aegis Security Ins Co	7,389,055	0.0708%	7,389,055	6,638,627	89.84%
94	300	22756	Horace Mann Prop & Cas Ins Co	7,369,118	0.0706%	7,209,911	3,449,522	47.84%

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95	50	23655	Modern Service Ins Co	7,286,553	0.0699%	6,636,963	4,959,791	74.73%
96	79	31488	Integon Preferred Ins Co	7,035,979	0.0674%	6,644,433	5,046,720	75.95%
97	79	38660	MIC General Ins Corp	6,891,560	0.0661%	6,477,250	4,616,053	71.27%
98	796	39217	QBE Ins Corp	6,822,446	0.0654%	3,012,991	1,214,527	40.31%
99	400	25747	Unigard Ins Co	6,784,786	0.0650%	6,679,778	5,436,193	81.38%
100	400	25798	Unigard Ind Co	6,706,026	0.0643%	6,391,587	4,855,770	75.97%
101	3098	12904	Tokio Marine & Fire Ins Co Ltd Us Br	6,682,984	0.0641%	6,676,572	3,702,666	55.46%
102	3495	10068	Infinity Natl Ins Co	6,681,310	0.0640%	5,752,337	2,124,479	36.93%
103	218	10201	Galway Ins Co	6,172,509	0.0592%	6,228,575	3,261,885	52.37%
104	200	18600	USAA General Ind Co	5,837,993	0.0560%	5,814,013	2,632,517	45.28%
105		35408	Sirius Amer Ins Co	5,722,114	0.0549%	5,696,637	3,668,710	64.40%
106		22985	Sequoia Ins Co	4,806,490	0.0461%	4,351,812	4,112,845	94.51%
107	84	16691	Great American Ins Co	4,792,916	0.0459%	5,653,731	1,841,297	32.57%
108	517	37303	Redland Ins Co	4,792,039	0.0459%	4,700,444	2,875,054	61.17%
109	38	20338	Northwestern Pacific Ind Co	4,694,811	0.0450%	4,643,729	1,591,050	34.26%
110	12	22225	AIG Preferred Inc Co	4,309,672	0.0413%	3,156,514	2,560,784	81.13%
111	1314	34894	Trenwick Amer Reins Corp	4,252,502	0.0408%	4,752,607	4,897,287	103.04%
112		32107	Sutter Ins Co	3,984,791	0.0382%	4,191,192	2,845,625	67.90%
113	79	11044	GMAC Ins Co Online Inc	3,886,143	0.0373%	3,672,660	2,687,715	73.18%
114	93	12831	State Natl Ins Co Inc	3,684,405	0.0353%	4,001,446	5,414,163	135.31%
115	79	30945	National Alliance Ins Co	3,646,799	0.0350%	5,304,872	1,835,047	34.59%
116	304	31968	Merastar Ins Co	3,555,866	0.0341%	3,435,728	3,024,165	88.02%
117		26905	Century-Natl Ins Co	3,504,712	0.0336%	3,219,102	2,792,974	86.76%
118	12	36404	21st Century Cas Co	3,435,148	0.0329%	2,686,258	1,944,938	72.40%
119	140	37877	Nationwide Prop & Cas Ins Co	3,263,265	0.0313%	3,612,436	2,422,335	67.06%
120	1314	18341	Insurance Corp Of NY	3,151,523	0.0302%	3,964,632	899,686	22.69%
121	57	21261	Electric Ins Co	2,950,284	0.0283%	3,048,604	2,279,293	74.77%
122		12360	Ocean Harbor Cas Ins Co	2,937,482	0.0282%	1,909,702	1,238,224	64.84%
123	796	10219	QBE Reins Corp	2,887,183	0.0277%	2,405,717	402,551	16.73%
124	645	14907	Oregon Mut Ins Co	2,882,301	0.0276%	2,935,147	1,808,606	61.62%
125	257	10939	Safeway Direct Ins Co	2,681,085	0.0257%	2,720,366	1,655,882	60.87%
126	215	14133	Valley Ins Co	2,643,930	0.0253%	2,768,691	3,102,830	112.07%
127	158	25496	TIG Ind Co	2,301,744	0.0221%	2,434,660	3,021,190	124.09%
128	517	37257	Insurance Corp Of Hannover	2,286,730	0.0219%	3,201,395	-2,757,277	-86.13%
129	457	19801	Argonaut Ins Co	2,224,222	0.0213%	3,137,570	2,738,117	87.27%
130	158	25445	TIG Specialty Ins Corp	2,135,279	0.0205%	3,158,649	1,555,213	49.24%
131	215	19887	Trinity Universal Ins Co	1,954,990	0.0187%	2,379,007	2,602,457	109.39%
132	163	24724	First Natl Ins Co Of Amer	1,616,317	0.0155%	1,604,956	724,889	45.17%
133	253	14168	Harleysville Mut Ins Co	1,603,808	0.0154%	2,693,201	3,017,515	112.04%
134	920	42048	Diamond State Ins Co	1,574,827	0.0151%	1,630,340	1,045,948	64.16%
135	19	10111	American Bankers Ins Co Of FL	1,500,660	0.0144%	1,494,272	3,477,782	232.74%
136	3489	19216	Southern Ins Co	1,471,279	0.0141%	1,505,858	81,912	5.44%
137	12	19429	Insurance Co Of The State Of PA	1,349,216	0.0129%	385,780	91,177	23.63%
138		10175	Cascade Natl Ins Co	1,309,363	0.0126%	1,629,013	807,149	49.55%
139	212	19356	Maryland Cas Co	1,166,012	0.0112%	1,298,036	1,192,279	91.85%
140	50	23647	Mutual Service Cas Ins Co	1,163,919	0.0112%	1,482,583	-455,475	-30.72%
141	1234	26050	Response Worldwide Ins Co	1,136,278	0.0109%	1,217,449	629,622	51.72%

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142		40550	Pacific Pioneer Ins Co	1,134,600	0.0109%	1,201,972	1,467,619	122.10%
143	1279	11150	Arch Ins Co	1,129,532	0.0108%	1,761,738	1,747,434	99.19%
144	3018	22730	Converium Ins North Amer Inc	1,111,891	0.0107%	1,137,008	227,893	20.04%
145	761	22837	Interstate Ind Co	1,053,723	0.0101%	2,095,331	-1,284,982	-61.33%
146	1169	11231	Generali Us Branch	1,013,416	0.0097%	1,056,870	-419,938	-39.73%
147	127	23469	American Modern Home Ins Co	1,011,829	0.0097%	1,278,204	1,398,706	109.43%
148	79	22004	CIM Ins Corp	974,928	0.0093%	1,022,046	341,722	33.44%
149	108	20524	Specialty Natl Ins Co	925,907	0.0089%	925,907	653,471	70.58%
150	84	33014	Transport Ins Co	913,357	0.0088%	1,099,057	737,397	67.09%
151	84	26832	Great American Alliance Ins Co	818,968	0.0079%	972,591	373,493	38.40%
152	158	18864	Fairmont Ins Co	817,711	0.0078%	1,272,111	1,352,503	106.32%
153	785	28932	Markel American Ins Co	803,941	0.0077%	714,045	185,027	25.91%
154	761	11630	Jefferson Ins Co	762,194	0.0073%	840,873	1,901,149	226.09%
155	831	34495	Doctors Co An Interins Exchn	665,190	0.0064%	690,109	1,592,142	230.71%
156	553	24589	American & Foreign Ins Co	609,662	0.0058%	654,293	392,623	60.01%
157	3495	21792	Atlanta Cas Co	579,237	0.0056%	679,533	492,153	72.43%
158	212	34649	Centre Ins Co	541,993	0.0052%	556,224	588,746	105.85%
159		26077	Lancer Ins Co	526,661	0.0050%	526,661	44,602	8.47%
160	1234	10970	Response Ind Co Of CA	474,706	0.0046%	531,958	418,570	78.68%
161	218	28258	Continental Natl Ind Co	460,863	0.0044%	691,276	365,127	52.82%
162	802	12890	Eagle West Ins Co	441,122	0.0042%	406,621	438,479	107.83%
163	108	18910	American Protection Ins Co	383,327	0.0037%	430,829	253,305	58.79%
164	225	23248	Occidental Fire & Cas Co Of NC	378,384	0.0036%	260,962	115,693	44.33%
165	111	23043	Liberty Mut Ins Co	357,284	0.0034%	303,200	188,376	62.13%
166	626	43575	Indemnity Ins Co Of North Amer	354,004	0.0034%	167,025	173,214	103.71%
167		10920	Millennium Ins Co	340,278	0.0033%	474,076	-508,999	-107.37%
168	1129	21962	Pennsylvania General Ins Co	336,512	0.0032%	1,607,527	1,347,275	83.81%
169	3219	11126	Sompo Japan Ins Co of Amer	307,308	0.0029%	314,562	125,251	39.82%
170		40800	American Sterling Ins Co	298,037	0.0029%	371,984	234,294	62.98%
171	3495	12599	Windsor Ins Co	282,728	0.0027%	325,588	-50,020	-15.36%
172	12	19399	AIU Ins Co	263,427	0.0025%	263,739	-522,837	-198.24%
173	670	25180	Fidelity Natl Ins Co	263,388	0.0025%	198,020	-1,620	-0.82%
174	303	15032	Guideone Mut Ins Co	254,131	0.0024%	258,476	181,106	70.07%
175	155	11851	Progressive Home Ins Co	231,984	0.0022%	242,513	31,326	12.92%
176	84	22136	Great American Ins Co of NY	227,464	0.0022%	212,190	72,202	34.03%
177	158	25534	TIG Ins Co	212,281	0.0020%	320,462	1,279,658	399.32%
178	83	22128	Rocky Mountain Fire & Cas Co	200,864	0.0019%	282,650	445,639	157.66%
179	84	32620	National Interstate Ins Co	184,480	0.0018%	167,598	102,249	61.01%
180	553	26980	Royal Ins Co Of Amer	181,499	0.0017%	201,472	126,420	62.75%
181	79	29742	Integon Natl Ins Co	180,905	0.0017%	271,656	-64,226	-23.64%
182	24	19909	Centennial Ins Co	179,836	0.0017%	192,765	7,475	3.88%
183	19	19615	American Reliable Ins Co	173,764	0.0017%	167,910	-307,312	-183.02%
184	215	16063	Unitrin Auto & Home Ins Co	167,467	0.0016%	27,750	55,725	200.81%
185	670	16578	Fidelity Natl Prop and Cas Ins Co	141,857	0.0014%	165,247	317,070	191.88%
186	84	33723	Great American Spirit Ins Co	134,870	0.0013%	186,661	135,159	72.41%
187	212	43699	American Federation Ins Co	134,486	0.0013%	125,367	-33,932	-27.07%
188	1346	39969	American Safety Cas Ins Co	104,596	0.0010%	137,022	-238,699	-174.20%

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189	88	22292	Hanover Ins Co	104,452	0.0010%	110,094	-90,656	-82.34%
190	24	19895	Atlantic Mut Ins Co	99,574	0.0010%	102,740	33,429	32.54%
191	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	92,635	0.0009%	78,479	32,540	41.46%
192	3321	24015	Northland Ins Co	91,882	0.0009%	121,680	58,694	48.24%
193	553	24902	Security Ins Co Of Hartford	78,411	0.0008%	77,592	452,562	583.26%
194	303	14559	Guideone Specialty Mut Ins Co	77,387	0.0007%	206,812	-1,426,956	-689.98%
195	930	19269	Danielson Natl Ins Co	72,315	0.0007%	85,164	340,446	399.75%
196	70	34525	First American Specilaty Ins Co	69,713	0.0007%	105,061	30,410	28.95%
197	218	20427	American Cas Co Of Reading PA	68,561	0.0007%	69,238	39,552	57.12%
198	761	21857	American Ins Co	68,229	0.0007%	68,229	12,812	18.78%
199	12	23841	New Hampshire Ins Co	67,960	0.0007%	72,236	30,835	42.69%
200	479	11177	First Financial Ins Co	58,797	0.0006%	156,913	-131,904	-84.06%
201	761	10079	Vintage Ins Co	49,449	0.0005%	80,328	-387,840	-482.82%
202	163	39012	Safeco Ins Co Of IL	47,426	0.0005%	7,707	35,425	459.65%
203	553	24600	Globe Ind Co	37,972	0.0004%	40,820	-13,014	-31.88%
204	3495	31925	Atlanta Specialty Ins Co	37,651	0.0004%	41,581	29,598	71.18%
205	574	31089	Republic Western Ins Co	34,481	0.0003%	45,356	-1,771,768	-3906.36%
206	3321	33650	Mendota Ins Co	29,556	0.0003%	21,631	100	0.46%
207	218	20494	Transportation Ins Co	20,692	0.0002%	20,152	11,106	55.11%
208	201	25976	Utica Mut Ins Co	20,472	0.0002%	20,581	-57,191	-277.88%
209		27740	North Pointe Ins Co	19,994	0.0002%	117,169	137,656	117.49%
210	626	22667	Ace American Ins Co	15,929	0.0002%	4,767	369	7.74%
211	140	10723	Nationwide Assur Co	13,826	0.0001%	13,826	-8,081	-58.45%
212	1234	43044	Response Ins Co	12,915	0.0001%	15,808	-1,353	-8.56%
213	1120	10120	Everest Natl Ins Co	12,826	0.0001%	47,523	1,112,161	2340.26%
214	62	21407	Emcasco Ins Co	7,651	0.0001%	9,854	120	1.22%
215	218	20443	Continental Cas Co	6,698	0.0001%	5,692	1,521,942	26738.26%
216	553	24678	Royal Ind Co	5,565	0.0001%	5,890	7,169	121.71%
217	553	24694	Safeguard Ins Co	4,864	0.0000%	4,828	-2,395	-49.61%
218	922	27847	Insurance Co Of The West	3,063	0.0000%	3,898	-19,448	-498.92%
219	218	20486	Transcontinental Ins Co	3,029	0.0000%	3,374	0	0.00%
220	111	36447	Prudential General Ins Co	2,255	0.0000%	2,310	0	0.00%
221	108	22977	Lumbermens Mut Cas Co	1,203	0.0000%	2,880	-5,292,916	183781.81%
222	1129	20648	Employers Fire Ins Co	1,117	0.0000%	1,117	67,666	6057.83%
223	218	20508	Valley Forge Ins Co	652	0.0000%	439	-408,552	-93064.24%
224	218	35289	Continental Ins Co	297	0.0000%	827	130,367	15763.85%
225	91	19682	Hartford Fire In Co	207	0.0000%	-6,255	54,874	-877.28%
226	218	35270	Fidelity & Cas Co Of NY	175	0.0000%	136	-594	-436.76%
227	218	20478	National Fire Ins Co Of Hartford	22	0.0000%	61	-130,191	213427.87%
228	761	22829	Interstate Fire & Cas Co	7	0.0000%	7	-14,044	200628.57%
			Line Total:	**10,431,568,262**	**100.0000%**	**10,169,703,978**	**6,124,145,175**	**60.22%**

2003 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	350	34207	Westport Ins Corp	158,409	81.5176%	146,573	21,110	14.40%
2		21172	Vanliner Ins Co	17,420	8.9644%	13,546	633	4.67%
3	517	20532	Clarendon Natl Ins Co	14,470	7.4463%	5,598	86,429	1543.93%
4	225	20010	Acceptance Ind Ins Co	1,157	0.5954%	1,157	487	42.09%
5		26077	Lancer Ins Co	1,109	0.5707%	652	17	2.61%
6	93	12831	State Natl Ins Co Inc	674	0.3468%	674	0	0.00%
7	1279	11150	Arch Ins Co	282	0.1451%	471	18,263	3877.49%
8	1326	33855	Lincoln General Ins Co	207	0.1065%	1,807	15,497	857.61%
9	3321	25682	Travelers Ind Co Of CT	172	0.0885%	172	184	106.98%
10	12	19410	Commerce & Industry Ins Co	100	0.0515%	667	-990	-148.43%
11	12	19445	National Union Fire Ins Co Of Pitts	92	0.0473%	92	19,331	21011.96%
12	84	32620	National Interstate Ins Co	74	0.0381%	456	0	0.00%
13		23108	Lumbermens Underwriting Alliance	49	0.0252%	68	-9	-13.24%
14	1285	22322	Greenwich Ins Co	42	0.0216%	42	92,714	220747.62%
15	920	41335	United Natl Specialty Ins Co	40	0.0206%	40	0	0.00%
16	3098	12904	Tokio Marine & Fire Ins Co Ltd Us Br	23	0.0118%	23	-299	-1300.00%
17	212	21326	Empire Fire & Marine Ins Co	4	0.0021%	4	1,835	45875.00%
18	3219	11126	Sompo Japan Ins Co of Amer	1	0.0005%	0	0	0.00%
			Line Total:	**194,325**	**100.0000%**	**172,042**	**255,202**	**148.34%**

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	155	24260	Progressive Cas Ins Co	142,105,328	6.7947%	126,781,703	55,525,681	43.80%
2	3321	25674	Travelers Property Cas Co Of Amer	71,140,197	3.4015%	66,446,174	50,173,250	75.51%
3	1326	33855	Lincoln General Ins Co	65,838,092	3.1480%	63,489,018	36,393,593	57.32%
4	176	25178	State Farm Mut Auto Ins Co	60,417,950	2.8889%	58,893,767	29,002,283	49.25%
5	163	19704	American States Ins Co	57,704,183	2.7591%	54,599,954	35,877,103	65.71%
6	164	24767	St Paul Fire & Marine Ins Co	52,940,144	2.5313%	47,048,691	24,058,488	51.14%
7	111	24198	Peerless Ins Co	52,832,834	2.5262%	53,067,970	24,162,172	45.53%
8		26905	Century-Natl Ins Co	51,244,773	2.4502%	47,620,055	26,546,597	55.75%
9	212	16535	Zurich American Ins Co	46,901,090	2.2426%	39,999,732	15,992,600	39.98%
10	660	11908	Mercury Cas Co	46,196,323	2.2089%	43,148,353	26,048,367	60.37%
11	140	23787	Nationwide Mut Ins Co	38,076,712	1.8206%	35,881,859	26,356,368	73.45%
12	3018	22730	Converium Ins North Amer Inc	35,296,577	1.6877%	30,948,276	9,185,971	29.68%
13	91	19682	Hartford Fire In Co	35,128,149	1.6796%	30,067,128	19,049,007	63.35%
14	215	19852	Financial Ind Co	33,185,224	1.5867%	28,923,753	18,549,284	64.13%
15	517	20532	Clarendon Natl Ins Co	32,900,820	1.5731%	27,942,115	36,938,119	132.20%
16	38	20281	Federal Ins Co	32,771,565	1.5670%	29,837,648	9,029,082	30.26%
17	98	10510	Carolina Cas Ins Co	31,823,794	1.5216%	28,185,146	8,290,996	29.42%
18	8	19232	Allstate Ins Co	29,252,849	1.3987%	21,038,218	8,630,578	41.02%
19	225	20010	Acceptance Ind Ins Co	27,658,723	1.3225%	22,488,671	14,106,076	62.73%
20	3321	24015	Northland Ins Co	27,001,200	1.2910%	25,155,966	19,288,511	76.68%
21		32107	Sutter Ins Co	26,965,913	1.2894%	22,154,779	12,440,405	56.15%
22	218	20427	American Cas Co Of Reading PA	26,657,646	1.2746%	27,784,253	14,581,289	52.48%
23	111	23043	Liberty Mut Ins Co	26,036,332	1.2449%	25,952,557	26,570,577	102.38%
24	212	21326	Empire Fire & Marine Ins Co	25,254,426	1.2075%	21,950,964	11,237,106	51.19%
25	12	19380	American Home Assur Co	24,487,237	1.1708%	20,758,778	11,616,777	55.96%
26	225	13234	Wilshire Ins Co	24,207,332	1.1575%	24,035,725	12,293,905	51.15%
27	748	25780	Williamsburg Natl Ins Co	23,406,483	1.1192%	11,342,829	4,802,314	42.34%
28	212	41181	Universal Underwriters Ins Co	23,405,753	1.1191%	23,068,448	13,955,405	60.50%
29	212	21709	Truck Ins Exch	22,680,591	1.0845%	23,832,772	12,373,070	51.92%
30	91	29424	Hartford Cas Ins Co	22,646,927	1.0829%	21,008,440	12,389,257	58.97%
31	7	13935	Federated Mut Ins Co	21,840,520	1.0443%	19,976,712	14,714,299	73.66%
32	12	19429	Insurance Co Of The State Of PA	21,784,246	1.0416%	13,000,139	7,318,974	56.30%
33	155	10243	National Continental Ins Co	20,786,727	0.9939%	20,216,359	12,908,776	63.85%
34	400	25747	Unigard Ins Co	20,668,108	0.9882%	20,138,261	12,441,849	61.78%
35	111	23035	Liberty Mut Fire Ins Co	20,254,770	0.9685%	16,589,722	26,997,741	162.74%
36	3098	12904	Tokio Marine & Fire Ins Co Ltd Us Br	19,527,158	0.9337%	16,826,662	12,962,718	77.04%
37		26077	Lancer Ins Co	18,817,703	0.8998%	16,888,204	15,028,655	88.99%
38	158	21113	United States Fire Ins Co	18,771,850	0.8976%	14,782,819	5,915,095	40.01%
39	169	21180	Sentry Select Ins Co	17,907,001	0.8562%	17,080,353	22,416,691	131.24%
40	517	37257	Insurance Corp Of Hannover	17,860,054	0.8540%	18,771,786	18,642,553	99.31%
41	626	22667	Ace American Ins Co	17,371,436	0.8306%	12,060,598	5,259,651	43.61%
42	1279	11150	Arch Ins Co	17,271,433	0.8258%	9,330,480	7,082,831	75.91%
43	111	24171	Netherlands Ins Co The	16,889,412	0.8076%	9,136,340	5,063,092	55.42%
44	12	19445	National Union Fire Ins Co Of Pitts	15,076,149	0.7209%	16,048,363	5,656,489	35.25%
45	218	20443	Continental Cas Co	15,031,624	0.7187%	13,855,726	16,925,441	122.15%
46	212	21687	Mid-Century Ins Co	14,729,543	0.7043%	13,465,765	4,066,058	30.20%
47	164	36463	Discover Prop & Cas Ins Co	13,869,268	0.6632%	16,044,388	19,319,362	120.41%

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
48	553	26980	Royal Ins Co Of Amer	13,469,775	0.6441%	16,829,260	15,008,944	89.18%
49	761	22837	Interstate Ind Co	13,185,833	0.6305%	12,053,563	7,164,360	59.44%
50	31	20052	National Liab & Fire Ins Co	13,011,568	0.6221%	11,343,508	2,801,671	24.70%
51	163	19690	American Economy Ins Co	11,927,992	0.5703%	10,715,752	7,043,173	65.73%
52	12	23841	New Hampshire Ins Co	11,903,663	0.5692%	11,408,864	4,478,755	39.26%
53		31453	Financial Pacific Ins Co	11,851,903	0.5667%	12,235,668	8,245,691	67.39%
54	93	12831	State Natl Ins Co Inc	11,690,741	0.5590%	9,793,282	12,934,775	132.08%
55	161	18031	Topa Ins Co	11,437,325	0.5469%	11,637,335	7,638,137	65.63%
56	150	11371	Great West Cas Co	10,793,629	0.5161%	11,042,730	4,825,646	43.70%
57	3321	25682	Travelers Ind Co Of CT	10,771,207	0.5150%	8,135,104	7,226,424	88.83%
58	140	15580	Scottsdale Ind Co	10,646,014	0.5090%	13,474,832	7,912,382	58.72%
59	802	23540	Monterey Ins Co	10,044,995	0.4803%	8,381,606	4,274,375	51.00%
60	930	23671	National American Ins Co Of CA	9,110,484	0.4356%	11,843,790	12,229,452	103.26%
61	12	19437	Lexington Ins Co	9,050,380	0.4327%	8,631,387	8,361,367	96.87%
62	212	40142	American Zurich Ins Co	8,925,171	0.4268%	5,786,835	3,668,234	63.39%
63	212	21652	Farmers Ins Exch	8,737,443	0.4178%	9,219,281	2,728,660	29.60%
64	164	41769	Athena Assur Co	8,697,697	0.4159%	10,474,193	10,249,726	97.86%
65		26433	Harco Natl Ins Co	8,572,509	0.4099%	6,818,763	4,519,777	66.28%
66	24	19895	Atlantic Mut Ins Co	8,194,983	0.3918%	8,961,056	6,308,338	70.40%
67	783	13056	RLI Ins Co	7,976,496	0.3814%	10,263,848	5,330,069	51.93%
68	968	16187	AXA Re Prop & Cas Ins Co	7,777,724	0.3719%	7,632,860	7,696,899	100.84%
69	785	38970	Markel Ins Co	7,722,862	0.3693%	5,635,557	1,554,955	27.59%
70	802	12890	Eagle West Ins Co	7,248,232	0.3466%	6,583,894	4,446,225	67.53%
71	164	24791	St Paul Mercury Ins Co	7,241,910	0.3463%	5,753,500	4,338,512	75.41%
72	62	21415	Employers Mut Cas Co	7,214,531	0.3450%	7,291,984	2,782,381	38.16%
73	761	21857	American Ins Co	7,200,760	0.3443%	7,617,568	3,179,237	41.74%
74	84	32620	National Interstate Ins Co	6,974,454	0.3335%	6,605,270	5,214,379	78.94%
75	111	21458	Employers Ins of Wausau	6,966,543	0.3331%	7,085,925	1,468,168	20.72%
76	164	25887	US Fidelity & Guaranty Co	6,699,440	0.3203%	8,041,029	14,319,659	178.08%
77	140	28223	Nationwide Agribusiness Ins Co	6,686,118	0.3197%	5,250,385	1,770,242	33.72%
78	291	13331	American Hardware Mut Ins Co	6,518,250	0.3117%	5,817,076	4,680,370	80.46%
79	816	13161	Commerce West Ins Co	6,124,578	0.2928%	5,347,363	2,835,806	53.03%
80	98	40045	Starnet Ins Co	5,876,521	0.2810%	9,150,768	4,784,605	52.29%
81	1314	18341	Insurance Corp Of NY	5,835,625	0.2790%	22,982,706	16,545,921	71.99%
82	12	19410	Commerce & Industry Ins Co	5,824,173	0.2785%	6,434,378	2,057,296	31.97%
83	922	40029	Explorer Ins Co	5,782,431	0.2765%	5,368,294	2,929,793	54.58%
84	169	24988	Sentry Ins A Mut Co	5,738,231	0.2744%	6,417,623	1,381,571	21.53%
85	1285	22322	Greenwich Ins Co	5,623,931	0.2689%	6,859,410	4,703,880	68.58%
86	84	26344	Great American Assur Co	5,361,134	0.2563%	5,119,734	971,390	18.97%
87	150	24147	Old Republic Ins Co	5,353,386	0.2560%	4,993,591	2,676,040	53.59%
88	748	18023	Star Ins Co	5,234,448	0.2503%	4,538,060	3,220,556	70.97%
89	91	29459	Twin City Fire Ins Co Co	5,086,939	0.2432%	4,244,761	1,311,120	30.89%
90	2978	20362	Mitsui Sumitomo Ins Co of Amer	5,076,531	0.2427%	3,578,276	2,830,704	79.11%
91	212	19372	Northern Ins Co Of NY	5,006,927	0.2394%	7,119,007	6,715,080	94.33%
92	218	20494	Transportation Ins Co	4,812,204	0.2301%	5,825,944	1,809,855	31.07%
93	140	19100	Amco Ins Co	4,734,942	0.2264%	3,586,931	981,781	27.37%
94	163	24724	First Natl Ins Co Of Amer	4,694,366	0.2245%	4,472,590	-539,553	-12.06%

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
95	212	19356	Maryland Cas Co	4,680,459	0.2238%	8,071,569	4,291,027	53.16%
96	176	25143	State Farm Fire And Cas Co	4,533,523	0.2168%	4,489,080	3,141,220	69.97%
97	317	40827	Virginia Surety Co Inc	4,414,686	0.2111%	4,269,740	2,372,802	55.57%
98	553	24902	Security Ins Co Of Hartford	4,402,538	0.2105%	6,427,547	6,261,954	97.42%
99	361	19720	American Alt Ins Corp	4,378,017	0.2093%	2,199,696	1,088,947	49.50%
100	8	19240	Allstate Ind Co	4,184,700	0.2001%	11,245,892	5,887,270	52.35%
101		22985	Sequoia Ins Co	4,096,173	0.1959%	4,143,508	2,731,847	65.93%
102	626	21121	Westchester Fire Ins Co	4,060,546	0.1942%	4,484,764	2,594,787	57.86%
103		21172	Vanliner Ins Co	4,049,481	0.1936%	3,910,100	1,763,718	45.11%
104	108	20524	Specialty Natl Ins Co	4,025,421	0.1925%	9,842,275	1,523,143	15.48%
105	164	35386	Fidelity & Guaranty Ins Co	4,017,718	0.1921%	3,495,453	2,993,513	85.64%
106	303	15032	Guideone Mut Ins Co	3,977,202	0.1902%	4,114,919	422,867	10.28%
107	3219	11126	Sompo Japan Ins Co of Amer	3,973,387	0.1900%	3,452,890	5,401,800	156.44%
108	140	11991	National Cas Co	3,964,478	0.1896%	4,623,748	3,079,006	66.59%
109		27502	Western General Ins Co	3,725,593	0.1781%	3,721,191	2,544,128	68.37%
110		28886	Transguard Ins Co Of Amer Inc	3,548,697	0.1697%	2,234,317	1,933,657	86.54%
111	3321	22217	Gulf Ins Co	3,361,939	0.1607%	3,283,009	1,535,955	46.78%
112	218	20486	Transcontinental Ins Co	3,244,565	0.1551%	4,093,886	1,442,136	35.23%
113	24	19909	Centennial Ins Co	3,167,914	0.1515%	3,727,178	3,058,852	82.07%
114	158	24384	Ranger Ins Co	3,122,411	0.1493%	13,161,431	119,273	0.91%
115	158	25534	TIG Ins Co	3,096,344	0.1481%	4,096,926	-492,871	-12.03%
116	215	14133	Valley Ins Co	3,026,306	0.1447%	3,605,409	2,997,477	83.14%
117		39861	Golden Bear Ins Co	3,023,474	0.1446%	2,662,881	4,149,997	155.85%
118	802	13544	California Capital Ins Co	2,905,519	0.1389%	2,675,876	2,153,236	80.47%
119	553	24678	Royal Ind Co	2,865,078	0.1370%	4,503,614	-740,920	-16.45%
120	349	13978	Florists Mut Ins Co	2,755,318	0.1317%	2,590,018	786,612	30.37%
121	31	27812	Columbia Ins Co	2,746,950	0.1313%	2,358,951	476,180	20.19%
122	79	31488	Integon Preferred Ins Co	2,682,854	0.1283%	2,458,121	1,067,080	43.41%
123	761	21865	Associated Ind Corp	2,677,095	0.1280%	2,305,916	-1,154,616	-50.07%
124	212	26247	American Guarantee & Liability Ins	2,667,459	0.1275%	4,170,004	1,360,083	32.62%
125	212	27855	Zurich American Ins Co Of IL	2,627,691	0.1256%	1,389,121	620,026	44.63%
126	761	21849	American Automobile Ins Co	2,609,674	0.1248%	3,292,096	1,578,972	47.96%
127	98	11001	Riverport Ins Co of CA	2,454,657	0.1174%	2,376,975	1,518,072	63.87%
128	350	34207	Westport Ins Corp	2,447,066	0.1170%	2,358,619	801,192	33.97%
129	31	38962	Genesis Ins Co	2,357,538	0.1127%	2,052,095	-5,009,705	-244.13%
130	553	24589	American & Foreign Ins Co	2,279,628	0.1090%	2,531,077	2,195,914	86.76%
131	111	42404	Liberty Ins Corp	2,202,266	0.1053%	1,398,186	793,264	56.74%
132		18767	Church Mut Ins Co	2,152,664	0.1029%	1,996,217	377,248	18.90%
133	164	25879	Fidelity & Guaranty Ins Underwriters	2,123,839	0.1016%	2,081,316	696,072	33.44%
134	111	10836	Golden Eagle Ins Corp	2,103,098	0.1006%	2,856,690	10,383,136	363.47%
135	1120	10120	Everest Natl Ins Co	2,038,771	0.0975%	1,700,952	1,389,050	81.66%
136	920	41335	United Natl Specialty Ins Co	1,973,353	0.0944%	1,804,442	869,282	48.17%
137	91	37478	Hartford Ins Co Of The Midwest	1,956,227	0.0935%	1,597,585	157,353	9.85%
138	761	22829	Interstate Fire & Cas Co	1,911,305	0.0914%	1,076,736	171,054	15.89%
139	84	16691	Great American Ins Co	1,872,808	0.0895%	2,650,339	1,011,381	38.16%
140		36790	Springfield Ins Co Inc	1,795,319	0.0858%	1,683,388	1,062,269	63.10%
141	604	32190	Constitution Ins Co	1,687,371	0.0807%	1,687,371	1,718,955	101.87%

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
142	1325	24899	Alea North America Ins Co	1,635,211	0.0782%	511,421	115,596	22.60%
143	212	19305	Assurance Co Of Amer	1,543,303	0.0738%	3,468,375	5,623,524	162.14%
144	1129	20621	OneBeacon America Ins Co	1,523,242	0.0728%	1,702,147	546,121	32.08%
145	761	21881	National Surety Corp	1,516,098	0.0725%	1,527,244	-1,056,469	-69.17%
146	867	40460	Sagamore Ins Co	1,503,004	0.0719%	1,255,351	1,289,475	102.72%
147	164	24775	St Paul Guardian Ins Co	1,501,407	0.0718%	1,130,103	36,300	3.21%
148	91	30104	Hartford Underwriters Ins Co	1,490,715	0.0713%	1,317,851	242,190	18.38%
149	12	23809	Granite State Ins Co	1,441,397	0.0689%	1,386,872	116,438	8.40%
150	57	21261	Electric Ins Co	1,367,092	0.0654%	1,367,092	971,035	71.03%
151	677	18058	Philadelphia Ind Ins Co	1,301,364	0.0622%	1,054,817	820,651	77.80%
152	84	22136	Great American Ins Co of NY	1,292,880	0.0618%	1,591,269	1,823,517	114.60%
153	457	19801	Argonaut Ins Co	1,292,321	0.0618%	1,412,101	479,071	33.93%
154	400	25798	Unigard Ind Co	1,277,802	0.0611%	1,619,703	339,910	20.99%
155	158	18864	Fairmont Ins Co	1,274,596	0.0609%	2,379,075	1,352,852	56.86%
156	83	22101	Grange Ins Assn	1,227,523	0.0587%	1,702,148	1,164,387	68.41%
157	3495	11738	Leader Ins Co	1,200,575	0.0574%	920,357	759,256	82.50%
158	761	21873	Firemans Fund Ins Co	1,102,247	0.0527%	1,116,452	4,807,114	430.57%
159	218	20478	National Fire Ins Co Of Hartford	1,097,890	0.0525%	917,948	-38,956	-4.24%
160	218	20508	Valley Forge Ins Co	1,062,950	0.0508%	1,190,834	-6,946,561	-583.34%
161	866	40436	Stratford Ins Co	991,018	0.0474%	798,634	225,564	28.24%
162	31	11673	Redwood Fire & Cas Ins Co	970,157	0.0464%	212,631	75,949	35.72%
163	626	43575	Indemnity Ins Co Of North Amer	823,779	0.0394%	658,676	279,001	42.36%
164	7	28304	Federated Service Ins Co	811,118	0.0388%	651,185	154,981	23.80%
165	201	25976	Utica Mut Ins Co	806,620	0.0386%	451,782	-21,363	-4.73%
166	240	10499	DaimlerChrysler Ins Co	800,481	0.0383%	581,829	703,995	121.00%
167	781	37893	Ulico Cas Co	798,003	0.0382%	1,321,792	1,332,057	100.78%
168	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	748,579	0.0358%	698,969	159,874	22.87%
169	108	22918	American Motorists Ins Co	724,731	0.0347%	4,225,185	1,688,573	39.96%
170	553	24600	Globe Ind Co	709,058	0.0339%	697,854	245,666	35.20%
171	38	20346	Pacific Ind Co	701,764	0.0336%	1,435,552	-185,515	-12.92%
172		23663	National American Ins Co	683,641	0.0327%	476,992	261,175	54.75%
173	111	26042	Wausau Underwriters Ins Co	624,110	0.0298%	937,180	1,046,247	111.64%
174		10175	Cascade Natl Ins Co	614,402	0.0294%	255,344	125,371	49.10%
175	553	24880	Fire & Cas Ins Co Of CT	554,592	0.0265%	775,886	2,179,827	280.95%
176	306	10847	Cumis Ins Society Inc	542,759	0.0260%	547,021	210,139	38.42%
177	12	43761	American Intl Ins Co Of CA	508,201	0.0243%	544,937	210,344	38.60%
178	38	20303	Great Northern Ins Co	507,127	0.0242%	1,063,503	281,232	26.44%
179	212	39306	Fidelity & Deposit Co Of MD	506,583	0.0242%	558,388	91,474	16.38%
180	553	24694	Safeguard Ins Co	475,394	0.0227%	517,771	720,580	139.17%
181	920	42048	Diamond State Ins Co	449,094	0.0215%	793,259	19,080	2.41%
182	108	30562	American Manufacturers Mut Ins Co	438,151	0.0209%	2,015,204	620,787	30.81%
183	108	18910	American Protection Ins Co	422,704	0.0202%	936,762	43,977	4.69%
184	127	23469	American Modern Home Ins Co	399,441	0.0191%	399,468	461,108	115.43%
185	3321	22233	Select Ins Co	393,711	0.0188%	631,518	2,049,958	324.61%
186	83	22128	Rocky Mountain Fire & Cas Co	392,523	0.0188%	502,204	123,442	24.58%
187	626	18279	Bankers Standard Ins Co	392,069	0.0187%	410,682	946,213	230.40%
188	767	12262	Pennsylvania Manufacturers Asn Ins C	388,851	0.0186%	386,599	107,596	27.83%

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
189	163	24732	General Ins Co Of Amer	378,748	0.0181%	1,283,897	-969,952	-75.55%
190	645	14907	Oregon Mut Ins Co	289,677	0.0139%	157,453	30,384	19.30%
191	626	20702	Ace Fire Underwriters Ins Co	288,546	0.0138%	267,417	-312,609	-116.90%
192	244	10677	Cincinnati Ins Co	273,755	0.0131%	245,711	12,819	5.22%
193	50	23647	Mutual Service Cas Ins Co	259,815	0.0124%	222,790	-513,233	-230.37%
194		38733	Alaska Nat Ins Co	229,325	0.0110%	47,371	60,362	127.42%
195	626	22748	Pacific Employers Ins Co	228,109	0.0109%	2,603,609	7,104,000	272.85%
196	867	12416	Protective Ins Co	227,949	0.0109%	228,177	118,602	51.98%
197	553	26948	Guaranty Natl Ins Co Of CT	214,799	0.0103%	214,799	362,962	168.98%
198	88	22292	Hanover Ins Co	189,012	0.0090%	410,327	1,358,694	331.12%
199	84	26832	Great American Alliance Ins Co	188,392	0.0090%	435,462	360,732	82.84%
200		37206	Contractors Bonding & Ins Co	177,608	0.0085%	540,420	140,730	26.04%
201	38	20397	Vigilant Ins Co	161,217	0.0077%	165,922	-136,711	-82.39%
202	158	25054	Hudson Ins Co	150,447	0.0072%	161,887	-309,899	-191.43%
203	2978	22551	Mitsui Sumitomo Ins USA Inc	148,264	0.0071%	69,720	11,082	15.90%
204	785	28932	Markel American Ins Co	138,114	0.0066%	71,236	1,748,711	2454.81%
205		37931	General Fire & Cas Co	134,550	0.0064%	6,324	0	0.00%
206	1129	20648	Employers Fire Ins Co	133,202	0.0064%	128,454	-280,943	-218.71%
207	626	20699	Ace Prop & Cas Ins Co	117,084	0.0056%	57,595	217,285	377.26%
208		18538	Bancinsure Inc	115,727	0.0055%	93,833	29,038	30.95%
209	920	13064	United Natl Ins Co	115,151	0.0055%	115,330	11,594	10.05%
210	3496	23752	Quanta Ind Co	106,211	0.0051%	145,323	141,388	97.29%
211		23108	Lumbermens Underwriting Alliance	104,229	0.0050%	202,990	-15,982	-7.87%
212	3321	21296	Associates Ins Co	91,619	0.0044%	1,862,870	2,695,951	144.72%
213	111	26069	Wausau Business Ins Co	86,475	0.0041%	141,063	-107,204	-76.00%
214	91	22357	Hartford Accid & Ind Co	82,341	0.0039%	147,771	41,835	28.31%
215	158	25496	TIG Ind Co	82,263	0.0039%	555,392	-832,370	-149.87%
216	400	24449	Regent Ins Co	73,964	0.0035%	82,368	-2,813	-3.42%
217	1331	10340	Stonington Ins Co	72,824	0.0035%	20,185	-55,125	-273.10%
218	31	20087	National Ind Co	60,857	0.0029%	86,511	-71,939	-83.16%
219	400	24414	General Cas Co Of WI	60,777	0.0029%	48,540	25,965	53.49%
220	1129	16217	National Farmers Union Prop & Cas	58,544	0.0028%	0	-6,233	0.00%
221	1285	37885	XL Specialty Ins Co	57,354	0.0027%	0	-1,525,391	0.00%
222	796	39217	QBE Ins Corp	50,902	0.0024%	381,813	3,317,141	868.79%
223	124	23396	Amerisure Mut Ins Co	50,300	0.0024%	55,677	3,811	6.84%
224	212	10317	Neighborhood Spirit Prop & Cas Co	41,021	0.0020%	40,011	6,317	15.79%
225	38	20338	Northwestern Pacific Ind Co	38,446	0.0018%	151,180	-18,493	-12.23%
226	212	10315	Civic Property & Cas Co	34,844	0.0017%	29,834	29,414	98.59%
227	88	22306	Massachusetts Bay Ins Co	33,296	0.0016%	39,269	-498,579	-1269.65%
228	626	22713	Insurance Co Of North Amer	33,072	0.0016%	126,569	-1,394,851	-1102.05%
229		11118	Federated Rural Electric Ins Exch	30,396	0.0015%	30,031	-1,050	-3.50%
230	749	39322	General Security Natl Ins Co	24,700	0.0012%	30,014	1,239,465	4129.62%
231	212	26611	Valiant Ins Co	22,594	0.0011%	809,775	702,274	86.72%
232	111	33600	LM Ins Corp	16,137	0.0008%	15,707	3,510	22.35%
233	3321	22209	Atlantic Ins Co	15,056	0.0007%	20,880	13,581	65.04%
234	961	34266	Frontier Ins Co	13,808	0.0007%	13,808	-1,781,722	-12903.55%
235	852	40150	MGA Ins Co Inc	12,237	0.0006%	30,917	-298,037	-963.99%

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
236		35408	Sirius Amer Ins Co	12,043	0.0006%	521,071	704,629	135.23%
237	181	29874	North American Specialty Ins Co	7,190	0.0003%	15,208	253,884	1669.41%
238		40398	American Fuji Fire & Marine Ins Co	6,548	0.0003%	1,382	966	69.90%
239	922	27847	Insurance Co Of The West	4,899	0.0002%	63,216	-13,677	-21.64%
240	1129	20613	American Employers Ins Co	4,586	0.0002%	19,327	-257,215	-1330.86%
241	1129	38369	Northern Assur Co Of Amer	4,455	0.0002%	20,350	587,700	2887.96%
242	626	10030	Ace Ind Ins Co	4,017	0.0002%	2,952	1,370	46.41%
243	2898	37850	Pacific Specialty Ins Co	3,428	0.0002%	4,452	352,900	7926.77%
244	866	13196	Western World Ins Co	3,109	0.0001%	1,684	1,532	90.97%
245	140	13838	Farmland Mut Ins Co	2,799	0.0001%	2,845	184	6.47%
246	169	23434	Middlesex Ins Co	2,693	0.0001%	1,160	84	7.24%
247	1129	27154	Atlantic Specialty Ins Co	2,181	0.0001%	62	29	46.77%
248	201	25984	Graphic Arts Mut Ins Co	1,809	0.0001%	1,365	-292	-21.39%
249	350	21318	Coregis Ins Co	1,765	0.0001%	727,087	451,811	62.14%
250	1218	32859	Penn-Amer Ins Co	931	0.0000%	870	207,448	23844.60%
251	761	22810	Chicago Ins Co	863	0.0000%	954	-2,965,391	310837.63%
252	517	37303	Redland Ins Co	490	0.0000%	490	796,044	162457.96%
253	31	35882	Geico General Ins Co	476	0.0000%	1,172	-75	-6.40%
254	3321	19038	Travelers Cas & Surety Co	375	0.0000%	375	-273,124	-72833.07%
255	31	22063	Government Employees Ins Co	329	0.0000%	917	-71	-7.74%
256	150	20095	Bituminous Cas Corp	145	0.0000%	145	0	0.00%
257	218	35289	Continental Ins Co	70	0.0000%	-2,122	-165,730	7810.08%
258	218	20435	CNA Cas Of CA	9	0.0000%	9	0	0.00%
			Line Total:	**2,091,417,534**	**100.0000%**	**1,992,063,844**	**1,209,865,329**	**60.73%**

2003 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	176	25178	State Farm Mut Auto Ins Co	1,091,066,199	13.8102%	1,075,330,510	662,385,041	61.60%
2	212	21652	Farmers Ins Exch	806,918,714	10.2136%	807,653,826	455,782,830	56.43%
3	1318	15598	Interins Exch Of The Automobile Club	765,432,935	9.6885%	714,826,344	416,660,137	58.29%
4	1278	15539	California State Auto Asn Inter-Ins	707,796,922	8.9590%	696,259,034	397,931,939	57.15%
5	12	12963	21st Century Ins Co	485,977,626	6.1513%	469,181,966	314,112,045	66.95%
6	660	27553	Mercury Ins Co	432,129,261	5.4697%	416,429,504	252,861,461	60.72%
7	8	19240	Allstate Ind Co	397,591,455	5.0325%	390,792,561	219,825,795	56.25%
8	8	19232	Allstate Ins Co	217,429,153	2.7521%	218,787,343	104,027,125	47.55%
9	660	11908	Mercury Cas Co	169,289,515	2.1428%	162,657,706	102,338,778	62.92%
10	814	25089	Coast Natl Ins Co	157,781,303	1.9971%	150,524,224	82,952,863	55.11%
11	200	25941	United Services Auto Assoc	137,464,144	1.7400%	135,304,039	85,195,368	62.97%
12	3495	22268	Infinity Ins Co	135,634,843	1.7168%	119,454,645	59,462,537	49.78%
13	200	25968	USAA Cas Ins Co	129,595,727	1.6404%	127,574,725	77,550,868	60.79%
14	155	27804	Progressive West Ins Co	122,792,983	1.5543%	111,086,703	55,856,817	50.28%
15	31	35882	Geico General Ins Co	118,944,618	1.5055%	117,542,506	64,478,282	54.86%
16	163	24740	Safeco Ins Co Of Amer	115,332,834	1.4598%	113,830,255	63,785,084	56.04%
17	31	22063	Government Employees Ins Co	74,490,060	0.9429%	73,035,055	39,948,876	54.70%
18	660	38342	California Automobile Ins Co	65,466,441	0.8286%	63,827,658	46,666,904	73.11%
19	111	23035	Liberty Mut Fire Ins Co	64,863,055	0.8210%	58,934,830	38,225,362	64.86%
20	1179	10683	Wawanesa General Ins Co	64,022,419	0.8104%	57,031,257	49,131,383	86.15%
21	33	20117	California Cas Ind Exch	61,632,337	0.7801%	59,943,349	35,757,907	59.65%
22	79	23728	National General Ins Co	55,789,661	0.7062%	52,682,729	24,572,124	46.64%
23	155	44288	Specialty Risk Ins Co	54,612,483	0.6913%	47,356,778	29,820,528	62.97%
24	155	37605	Progressive Marathon Ins Co	44,080,419	0.5579%	47,991,915	23,614,355	49.20%
25	91	30104	Hartford Underwriters Ins Co	44,023,404	0.5572%	42,097,683	21,888,911	52.00%
26	140	19100	Amco Ins Co	41,826,094	0.5294%	39,952,823	19,209,213	48.08%
27	8	17230	Allstate Prop & Cas Ins Co	41,597,250	0.5265%	46,324,010	26,041,518	56.22%
28	140	23787	Nationwide Mut Ins Co	40,631,659	0.5143%	40,758,877	20,805,020	51.04%
29	4	27928	Amex Assur Co	40,089,062	0.5074%	35,484,878	23,441,230	66.06%
30	215	19852	Financial Ind Co	37,763,781	0.4780%	39,319,845	23,192,088	58.98%
31	1278	37770	Western United Ins Co	36,549,564	0.4626%	36,542,094	16,919,770	46.30%
32	553	13137	Viking Ins Co Of WI	35,427,482	0.4484%	35,901,792	16,610,739	46.27%
33	140	42579	Allied Prop & Cas Ins Co	34,063,106	0.4312%	30,437,372	15,971,685	52.47%
34		42277	Sterling Cas Ins Co	33,368,988	0.4224%	34,604,507	21,282,125	61.50%
35	3321	19070	Standard Fire Ins Co	30,304,732	0.3836%	25,922,067	14,798,769	57.09%
36	31	22055	Geico Ind Co	29,650,959	0.3753%	28,286,520	18,797,766	66.45%
37	12	23809	Granite State Ins Co	29,629,495	0.3750%	29,366,243	16,061,327	54.69%
38	1179	31526	Wawanesa Mut Ins Co Us Branch	29,188,595	0.3695%	28,545,029	21,133,881	74.04%
39	944	37648	Permanent General Assur Corp	26,271,062	0.3325%	25,450,779	11,569,158	45.46%
40	922	40029	Explorer Ins Co	25,582,764	0.3238%	24,806,483	10,839,993	43.70%
41		27502	Western General Ins Co	24,160,151	0.3058%	24,661,664	10,676,700	43.29%
42	517	20532	Clarendon Natl Ins Co	22,811,921	0.2887%	23,522,740	6,697,456	28.47%
43	1326	33855	Lincoln General Ins Co	22,319,945	0.2825%	24,399,474	13,723,718	56.25%
44	218	34622	Glens Falls Ins Co	22,238,092	0.2815%	22,643,511	17,096,058	75.50%
45	241	25321	Metropolitan Drt Prop & Cas Ins Co	21,924,295	0.2775%	19,518,686	10,179,057	52.15%
46	958	11762	Vesta Fire Ins Corp	21,615,167	0.2736%	23,891,973	11,032,952	46.18%
47	257	12521	Safeway Ins Co	20,900,580	0.2645%	22,230,077	11,497,698	51.72%

2003 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
48	111	32352	Prudential Prop & Cas Ins Co	20,686,061	0.2618%	20,420,282	11,649,538	57.05%
49	517	21806	Harbor Specialty Ins Co	20,184,741	0.2555%	13,906,066	9,912,738	71.28%
50	802	13544	California Capital Ins Co	19,975,919	0.2528%	19,388,286	10,631,667	54.84%
51	158	25054	Hudson Ins Co	18,938,228	0.2397%	17,039,841	12,318,274	72.29%
52	3495	20260	Infinity Select Ins Co	18,907,028	0.2393%	18,879,838	9,366,186	49.61%
53	28	19976	Amica Mut Ins Co	18,537,424	0.2346%	18,543,948	9,245,995	49.86%
54	12	43761	American Intl Ins Co Of CA	18,065,832	0.2287%	18,276,046	1,822,377	9.97%
55	212	11185	Foremost Ins Co	17,124,395	0.2168%	12,590,781	10,530,616	83.64%
56	816	13161	Commerce West Ins Co	16,877,435	0.2136%	16,569,119	8,974,855	54.17%
57	91	29424	Hartford Cas Ins Co	16,480,207	0.2086%	21,695,645	11,615,067	53.54%
58	155	24260	Progressive Cas Ins Co	15,647,494	0.1981%	13,055,976	9,555,628	73.19%
59	12	19380	American Home Assur Co	15,616,613	0.1977%	15,789,588	8,965,375	56.78%
60	31	41491	Geico Cas Co	15,259,987	0.1932%	14,626,501	7,853,596	53.69%
61	323	10693	Civil Svc Employees Ins Co	15,226,811	0.1927%	15,447,422	6,159,383	39.87%
62	12	20796	AIG Premier Ins Co	15,176,552	0.1921%	15,150,931	8,714,702	57.52%
63		40010	Anchor General Ins Co	14,897,696	0.1886%	14,878,896	7,367,147	49.51%
64	1129	30210	Ensurance Prop & Cas Ins Co	14,799,943	0.1873%	12,422,736	8,537,632	68.73%
65	161	18031	Topa Ins Co	14,690,882	0.1860%	14,619,952	7,645,971	52.30%
66	91	39098	Omni Ins Co	13,597,822	0.1721%	14,292,785	9,008,835	63.03%
67	8	37907	Deerbrook Ins Co	12,839,704	0.1625%	12,132,674	9,085,490	74.88%
68	761	21873	Firemans Fund Ins Co	12,203,223	0.1545%	11,736,369	14,673,725	125.03%
69	2898	37850	Pacific Specialty Ins Co	11,908,097	0.1507%	11,483,542	5,323,496	46.36%
70	323	18953	CSE Safeguard Ins Co	11,288,633	0.1429%	12,844,835	6,016,406	46.84%
71	108	30562	American Manufacturers Mut Ins Co	11,094,129	0.1404%	14,987,665	7,106,535	47.42%
72	163	37214	American States Preferred Ins Co	10,020,178	0.1268%	10,125,127	6,116,885	60.41%
73	273	13250	Workmens Auto Ins Co	9,978,164	0.1263%	10,820,549	4,571,369	42.25%
74	3495	11738	Leader Ins Co	9,828,792	0.1244%	9,381,816	3,965,841	42.27%
75	215	10915	Unitrin Direct Property & Cas Co	9,446,675	0.1196%	8,746,381	4,750,358	54.31%
76	1285	22322	Greenwich Ins Co	8,801,856	0.1114%	8,825,619	753,070	8.53%
77	313	33898	Aegis Security Ins Co	8,626,990	0.1092%	8,625,197	3,982,996	46.18%
78	215	10914	Kemper Independence Ins Co	8,325,494	0.1054%	2,593,836	1,393,484	53.72%
79	140	23779	Nationwide Mut Fire Ins Co	8,320,340	0.1053%	8,406,711	4,517,205	53.73%
80	968	11835	AXA Re Amer Ins Co	7,929,806	0.1004%	8,323,924	6,970,774	83.74%
81	84	43753	Republic Ind Co of CA	7,475,295	0.0946%	6,724,534	3,460,707	51.46%
82	91	29459	Twin City Fire Ins Co Co	7,369,355	0.0933%	7,664,346	4,544,725	59.30%
83	12	43974	AIG Ind Ins Co	7,126,473	0.0902%	6,309,941	2,937,745	46.56%
84	300	22578	Horace Mann Ins Co	6,991,877	0.0885%	6,616,055	5,428,733	82.05%
85	1279	11150	Arch Ins Co	6,957,324	0.0881%	9,872,910	-3,208,601	-32.50%
86	140	42587	Depositors Ins Co	6,953,034	0.0880%	7,085,306	3,958,927	55.88%
87	3098	12904	Tokio Marine & Fire Ins Co Ltd Us Br	6,802,269	0.0861%	6,714,248	2,401,877	35.77%
88	38	20338	Northwestern Pacific Ind Co	6,733,647	0.0852%	6,485,537	2,037,785	31.42%
89	300	22756	Horace Mann Prop & Cas Ins Co	6,633,250	0.0840%	6,437,200	3,602,235	55.96%
90	215	10226	Unitrin Direct Ins Co	6,320,449	0.0800%	4,544,170	2,979,210	65.56%
91	83	22101	Grange Ins Assn	6,301,443	0.0798%	6,238,137	4,050,490	64.93%
92	200	18600	USAA General Ind Co	5,957,421	0.0754%	6,045,299	4,128,833	68.30%
93	3495	10068	Infinity Natl Ins Co	5,700,296	0.0722%	4,515,541	2,536,303	56.17%
94	79	31488	Integon Preferred Ins Co	5,642,719	0.0714%	5,416,046	2,936,576	54.22%

2003 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
95	79	38660	MIC General Ins Corp	5,622,622	0.0712%	5,257,153	3,720,814	70.78%
96	408	11048	Pacific Prop & Cas Co	5,520,817	0.0699%	5,359,497	3,335,017	62.23%
97		35408	Sirius Amer Ins Co	5,514,421	0.0698%	5,452,511	3,024,559	55.47%
98	12	34789	AIG Centennial Ins Co	5,426,434	0.0687%	5,421,464	2,906,017	53.60%
99	400	25798	Unigard Ind Co	5,394,730	0.0683%	5,095,643	3,279,466	64.36%
100	50	23655	Modern Service Ins Co	5,011,308	0.0634%	4,582,954	3,643,818	79.51%
101	400	25747	Unigard Ins Co	4,878,603	0.0618%	4,850,969	3,702,516	76.33%
102	127	23450	American Family Home Ins Co	4,495,551	0.0569%	4,897,674	2,529,876	51.65%
103	212	41181	Universal Underwriters Ins Co	4,221,096	0.0534%	8,162,428	6,996,047	85.71%
104	127	23469	American Modern Home Ins Co	4,121,433	0.0522%	3,507,897	2,397,519	68.35%
105		22985	Sequoia Ins Co	4,064,038	0.0514%	3,647,397	2,304,263	63.18%
106	212	21687	Mid-Century Ins Co	4,039,491	0.0511%	4,817,833	5,231,755	108.59%
107	84	16691	Great American Ins Co	4,000,130	0.0506%	4,940,528	3,570,637	72.27%
108	79	30945	National Alliance Ins Co	3,968,265	0.0502%	5,698,595	3,114,072	54.65%
109	3489	19216	Southern Ins Co	3,630,224	0.0459%	3,241,457	1,571,275	48.47%
110	922	27847	Insurance Co Of The West	3,504,197	0.0444%	3,171,836	1,844,543	58.15%
111	930	23671	National American Ins Co Of CA	3,431,109	0.0434%	3,523,716	1,301,544	36.94%
112	796	39217	QBE Ins Corp	3,311,636	0.0419%	949,205	317,545	33.45%
113	19	10111	American Bankers Ins Co Of FL	3,231,376	0.0409%	9,340,261	1,844,340	19.75%
114	79	11044	GMAC Ins Co Online Inc	3,069,103	0.0388%	2,874,571	1,830,965	63.70%
115		26905	Century-Natl Ins Co	2,674,120	0.0338%	2,407,998	1,579,096	65.58%
116	218	10201	Galway Ins Co	2,581,157	0.0327%	2,619,607	1,366,237	52.15%
117	215	14133	Valley Ins Co	2,477,822	0.0314%	2,612,802	1,221,343	46.74%
118	212	21326	Empire Fire & Marine Ins Co	2,415,472	0.0306%	2,747,705	2,303,873	83.85%
119	304	31968	Merastar Ins Co	2,370,071	0.0300%	2,273,012	2,165,898	95.29%
120	457	19801	Argonaut Ins Co	2,304,992	0.0292%	3,205,395	5,504,458	171.72%
121	140	37877	Nationwide Prop & Cas Ins Co	2,234,055	0.0283%	2,425,452	2,085,980	86.00%
122	57	21261	Electric Ins Co	2,195,749	0.0278%	2,238,171	1,364,999	60.99%
123	645	14907	Oregon Mut Ins Co	2,186,837	0.0277%	2,242,281	1,600,993	71.40%
124	98	40045	Starnet Ins Co	2,162,751	0.0274%	2,772,291	616,750	22.25%
125	257	10939	Safeway Direct Ins Co	2,035,800	0.0258%	2,053,938	1,169,447	56.94%
126	12	26220	Yosemite Ins Co	1,862,434	0.0236%	2,232,056	667,095	29.89%
127	12	19429	Insurance Co Of The State Of PA	1,854,389	0.0235%	524,263	31,455	6.00%
128	958	22438	Hawaiian Ins & Gty Co Ltd	1,805,843	0.0229%	1,668,743	936,664	56.13%
129	12	36404	21st Century Cas Co	1,741,936	0.0220%	1,372,131	1,100,870	80.23%
130	215	19887	Trinity Universal Ins Co	1,708,477	0.0216%	2,103,856	633,510	30.11%
131		32107	Sutter Ins Co	1,675,277	0.0212%	1,789,132	1,017,603	56.88%
132	553	24589	American & Foreign Ins Co	1,674,356	0.0212%	1,791,189	1,531,807	85.52%
133	158	25445	TIG Specialty Ins Corp	1,667,116	0.0211%	2,420,682	1,581,840	65.35%
134	317	40827	Virginia Surety Co Inc	1,606,786	0.0203%	890,934	584,279	65.58%
135	19	19615	American Reliable Ins Co	1,473,698	0.0187%	557,767	540,463	96.90%
136	796	10219	QBE Reins Corp	1,408,665	0.0178%	1,026,580	465,210	45.32%
137	517	37303	Redland Ins Co	1,236,475	0.0157%	1,317,689	1,096,292	83.20%
138	163	24724	First Natl Ins Co Of Amer	1,226,667	0.0155%	1,235,243	549,038	44.45%
139	84	22136	Great American Ins Co of NY	1,226,647	0.0155%	1,130,786	404,858	35.80%
140	761	22837	Interstate Ind Co	1,119,218	0.0142%	2,328,575	4,299,637	184.65%
141	253	14168	Harleysville Mut Ins Co	1,102,702	0.0140%	2,107,088	-1,363,070	-64.69%

2003 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
142		12360	Ocean Harbor Cas Ins Co	1,076,534	0.0136%	714,993	465,416	65.09%
143	517	37257	Insurance Corp Of Hannover	1,024,674	0.0130%	1,766,241	1,930,189	109.28%
144	920	42048	Diamond State Ins Co	995,181	0.0126%	1,009,947	352,880	34.94%
145	212	43699	American Federation Ins Co	962,270	0.0122%	823,240	333,987	40.57%
146	3018	22730	Converium Ins North Amer Inc	900,063	0.0114%	923,023	474,183	51.37%
147	158	25496	TIG Ind Co	868,342	0.0110%	916,604	398,974	43.53%
148	1234	26050	Response Worldwide Ins Co	867,701	0.0110%	916,870	498,807	54.40%
149	158	18864	Fairmont Ins Co	861,594	0.0109%	1,344,283	577,919	42.99%
150	84	26832	Great American Alliance Ins Co	842,037	0.0107%	971,526	410,952	42.30%
151	19	42978	American Security Ins Co	790,437	0.0100%	1,672,644	688,199	41.14%
152	84	32620	National Interstate Ins Co	766,146	0.0097%	683,091	450,341	65.93%
153	785	28932	Markel American Ins Co	752,480	0.0095%	656,917	618,995	94.23%
154	1314	34894	Trenwick Amer Reins Corp	750,441	0.0095%	834,781	864,951	103.61%
155		10175	Cascade Natl Ins Co	722,136	0.0091%	898,772	706,064	78.56%
156	3495	21792	Atlanta Cas Co	557,017	0.0071%	637,994	522,037	81.82%
157	1314	18341	Insurance Corp Of NY	556,151	0.0070%	864,427	1,902,578	220.10%
158	831	34495	Doctors Co An Interins Exchn	554,527	0.0070%	575,300	38,856	6.75%
159	1234	10970	Response Ind Co Of CA	425,249	0.0054%	469,039	512,637	109.30%
160	761	11630	Jefferson Ins Co	400,394	0.0051%	426,350	-67,758	-15.89%
161	38	35181	Executive Risk Ind Inc	386,337	0.0049%	391,715	-399,807	-102.07%
162	84	33014	Transport Ins Co	383,150	0.0048%	412,778	248,706	60.25%
163	802	12890	Eagle West Ins Co	342,474	0.0043%	311,434	171,979	55.22%
164	79	22004	CIM Ins Corp	334,010	0.0042%	348,448	136,690	39.23%
165	50	23647	Mutual Service Cas Ins Co	324,606	0.0041%	416,928	-180,864	-43.38%
166		26077	Lancer Ins Co	269,600	0.0034%	269,600	444,994	165.06%
167	1129	21962	Pennsylvania General Ins Co	260,993	0.0033%	1,112,525	668,949	60.13%
168	108	18910	American Protection Ins Co	250,621	0.0032%	276,507	144,819	52.37%
169	1169	11231	Generali Us Branch	240,993	0.0031%	249,532	75,677	30.33%
170	670	25180	Fidelity Natl Ins Co	228,575	0.0029%	187,435	245,792	131.13%
171	3219	11126	Sompo Japan Ins Co of Amer	226,049	0.0029%	245,102	111,074	45.32%
172	12	19399	AIU Ins Co	216,948	0.0027%	219,098	54,255	24.76%
173	158	25534	TIG Ins Co	189,630	0.0024%	298,282	247,663	83.03%
174		40800	American Sterling Ins Co	184,974	0.0023%	246,833	82,783	33.54%
175	3495	12599	Windsor Ins Co	183,106	0.0023%	208,738	90,083	43.16%
176	24	19909	Centennial Ins Co	182,188	0.0023%	192,939	70,923	36.76%
177	212	34649	Centre Ins Co	172,434	0.0022%	172,128	166,183	96.55%
178		40550	Pacific Pioneer Ins Co	165,346	0.0021%	231,676	-268,646	-115.96%
179	83	22128	Rocky Mountain Fire & Cas Co	145,502	0.0018%	198,260	126,254	63.68%
180	38	20281	Federal Ins Co	145,364	0.0018%	131,153	819	0.62%
181	79	29742	Integon Natl Ins Co	138,027	0.0017%	185,345	54,543	29.43%
182		10920	Millennium Ins Co	138,006	0.0017%	249,052	-229,657	-92.21%
183	553	26980	Royal Ins Co Of Amer	136,644	0.0017%	150,805	91,130	60.43%
184	303	15032	Guideone Mut Ins Co	136,001	0.0017%	141,079	96,859	68.66%
185	212	19356	Maryland Cas Co	132,539	0.0017%	272,396	161,933	59.45%
186	215	16063	Unitrin Auto & Home Ins Co	120,395	0.0015%	20,521	13,434	65.46%
187	19	35971	Voyager Property & Cas Ins Co	114,369	0.0014%	94,577	124,301	131.43%
188	225	23248	Occidental Fire & Cas Co Of NC	100,564	0.0013%	66,567	-50	-0.08%

2003 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
189	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	95,626	0.0012%	82,159	40,700	49.54%
190	3321	33650	Mendota Ins Co	88,208	0.0011%	64,642	29,411	45.50%
191	155	11851	Progressive Home Ins Co	82,827	0.0010%	82,588	22,486	27.23%
192	24	19895	Atlantic Mut Ins Co	81,163	0.0010%	83,405	36,071	43.25%
193	84	33723	Great American Spirit Ins Co	80,126	0.0010%	110,813	68,792	62.08%
194	626	22667	Ace American Ins Co	77,274	0.0010%	29,879	5,024	16.81%
195	553	24902	Security Ins Co Of Hartford	67,840	0.0009%	67,150	1,177,770	1753.94%
196	88	22292	Hanover Ins Co	60,445	0.0008%	61,863	25,205	40.74%
197	3321	24015	Northland Ins Co	56,827	0.0007%	86,689	-17,969	-20.73%
198	12	23841	New Hampshire Ins Co	47,019	0.0006%	47,003	2,448	5.21%
199	163	39012	Safeco Ins Co Of IL	44,777	0.0006%	6,651	16,101	242.08%
200	761	10079	Vintage Ins Co	39,646	0.0005%	63,198	-60,879	-96.33%
201	70	34525	First American Specilaty Ins Co	34,350	0.0004%	33,943	-2,920	-8.60%
202	930	19269	Danielson Natl Ins Co	33,718	0.0004%	41,279	-270,682	-655.74%
203	3495	31925	Atlanta Specialty Ins Co	27,256	0.0003%	29,900	23,526	78.68%
204	553	24600	Globe Ind Co	22,768	0.0003%	24,618	12,132	49.28%
205	1346	39969	American Safety Cas Ins Co	21,275	0.0003%	34,099	0	0.00%
206	218	28258	Continental Natl Ind Co	18,418	0.0002%	23,745	-84,411	-355.49%
207	479	11177	First Financial Ins Co	18,363	0.0002%	86,347	96,868	112.18%
208	201	25976	Utica Mut Ins Co	17,968	0.0002%	17,547	1,253	7.14%
209	303	14559	Guideone Specialty Mut Ins Co	13,132	0.0002%	44,021	-203,865	-463.11%
210	1234	43044	Response Ins Co	11,354	0.0001%	12,909	13,196	102.22%
211		27740	North Pointe Ins Co	10,787	0.0001%	58,736	-53,612	-91.28%
212	1120	10120	Everest Natl Ins Co	10,301	0.0001%	36,359	-1,079,505	-2969.02%
213	62	21407	Emcasco Ins Co	8,531	0.0001%	10,496	-35	-0.33%
214	553	24678	Royal Ind Co	3,306	0.0000%	3,335	-418	-12.53%
215	553	24694	Safeguard Ins Co	3,017	0.0000%	3,574	488	13.65%
216	626	43575	Indemnity Ins Co Of North Amer	1,405	0.0000%	343	0	0.00%
217	111	36447	Prudential General Ins Co	1,226	0.0000%	1,286	0	0.00%
218	91	34690	Property & Cas Ins Co Of Hartford	717	0.0000%	1,320	-1	-0.08%
219	84	26344	Great American Assur Co	550	0.0000%	263	91	34.60%
220	574	31089	Republic Western Ins Co	272	0.0000%	272	-222,956	-81969.12%
221	761	22829	Interstate Fire & Cas Co	5	0.0000%	5	87,387	47740.00%
			Line Total:	**7,900,430,670**	**100.0000%**	**7,702,553,630**	**4,480,725,937**	**58.17%**

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE [21.2]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	176	25178	State Farm Mut Auto Ins Co	49,443,982	6.6360%	47,676,738	33,409,483	70.08%
2	1330	24821	Meritplan Ins Co	47,025,885	6.3115%	44,977,839	31,160,394	69.28%
3	155	24260	Progressive Cas Ins Co	37,016,757	4.9681%	33,724,555	17,172,799	50.92%
4		27502	Western General Ins Co	25,913,658	3.4780%	31,786,153	15,511,576	48.80%
5	93	12831	State Natl Ins Co Inc	25,010,742	3.3568%	26,126,137	10,623,956	40.66%
6		26905	Century-Natl Ins Co	24,602,113	3.3019%	23,237,758	8,471,946	36.46%
7	660	11908	Mercury Cas Co	21,073,063	2.8283%	19,267,161	7,399,867	38.41%
8	212	41181	Universal Underwriters Ins Co	20,637,523	2.7698%	20,316,333	8,695,687	42.80%
9	1330	24813	Balboa Ins Co	19,978,814	2.6814%	13,201,390	8,470,545	64.16%
10	306	10847	Cumis Ins Society Inc	16,938,187	2.2733%	15,652,795	10,281,897	65.69%
11	111	24198	Peerless Ins Co	16,308,161	2.1888%	15,964,221	5,783,567	36.23%
12	3321	25674	Travelers Property Cas Co Of Amer	14,190,088	1.9045%	12,999,563	4,115,076	31.66%
13	163	19704	American States Ins Co	14,114,155	1.8943%	13,863,344	5,410,977	39.03%
14	517	20532	Clarendon Natl Ins Co	13,877,302	1.8625%	12,149,956	-5,122,712	-42.16%
15	1326	33855	Lincoln General Ins Co	13,696,378	1.8382%	12,381,226	6,337,154	51.18%
16	8	19232	Allstate Ins Co	13,157,914	1.7660%	9,390,440	3,093,303	32.94%
17	164	24767	St Paul Fire & Marine Ins Co	12,219,381	1.6400%	10,737,016	3,731,220	34.75%
18	140	23787	Nationwide Mut Ins Co	12,125,517	1.6274%	12,027,746	4,976,560	41.38%
19	215	19852	Financial Ind Co	9,857,037	1.3229%	8,443,631	4,555,659	53.95%
20	91	19682	Hartford Fire In Co	8,539,345	1.1461%	7,357,501	3,255,701	44.25%
21		32107	Sutter Ins Co	8,508,388	1.1419%	7,910,602	3,143,254	39.73%
22	3321	24015	Northland Ins Co	8,479,921	1.1381%	7,891,834	4,601,691	58.31%
23	79	38601	MIC Prop & Cas Ins Corp	7,895,011	1.0596%	4,930,319	1,514,032	30.71%
24	91	29424	Hartford Cas Ins Co	7,774,168	1.0434%	7,251,407	3,148,299	43.42%
25	3018	22730	Converium Ins North Amer Inc	7,761,203	1.0417%	7,685,941	14,676,014	190.95%
26	38	20281	Federal Ins Co	7,550,983	1.0134%	6,967,244	3,161,768	45.38%
27	169	21180	Sentry Select Ins Co	7,153,763	0.9601%	7,021,265	6,092,763	86.78%
28	212	16535	Zurich American Ins Co	7,096,717	0.9525%	6,393,427	1,680,909	26.29%
29	212	21709	Truck Ins Exch	7,008,680	0.9407%	7,389,522	2,684,644	36.33%
30	517	37257	Insurance Corp Of Hannover	6,701,139	0.8994%	6,718,513	3,851,440	57.33%
31	212	21326	Empire Fire & Marine Ins Co	6,531,734	0.8766%	6,033,497	2,708,022	44.88%
32	212	21687	Mid-Century Ins Co	6,503,277	0.8728%	5,897,269	2,014,097	34.15%
33	225	13234	Wilshire Ins Co	6,495,000	0.8717%	6,462,417	2,275,581	35.21%
34	1330	24848	Newport Ins Co	6,323,216	0.8487%	6,915,518	6,019,028	87.04%
35	400	25747	Unigard Ins Co	6,106,114	0.8195%	6,010,997	2,805,973	46.68%
36	761	22837	Interstate Ind Co	5,809,425	0.7797%	5,838,799	2,442,537	41.83%
37	98	10510	Carolina Cas Ins Co	5,612,001	0.7532%	5,405,080	2,697,729	49.91%
38	218	20427	American Cas Co Of Reading PA	5,393,223	0.7238%	5,744,979	2,166,834	37.72%
39	7	13935	Federated Mut Ins Co	5,045,317	0.6771%	5,292,857	2,184,295	41.27%
40	553	26948	Guaranty Natl Ins Co Of CT	4,999,566	0.6710%	4,405,914	1,550,632	35.19%
41		31453	Financial Pacific Ins Co	4,724,284	0.6341%	4,812,193	1,477,386	30.70%
42	111	24171	Netherlands Ins Co The	4,577,162	0.6143%	2,542,565	869,442	34.20%
43	240	10499	DaimlerChrysler Ins Co	4,511,980	0.6056%	4,380,909	2,020,303	46.12%
44	79	22012	Motors Ins Corp	4,153,578	0.5575%	5,365,125	3,485,462	64.97%
45	84	16691	Great American Ins Co	3,978,518	0.5340%	2,540,631	213,911	8.42%
46		26077	Lancer Ins Co	3,789,292	0.5086%	3,646,356	1,111,846	30.49%
47	155	11770	United Fncl Cas Co	3,785,270	0.5080%	4,679,228	1,742,951	37.25%

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE [21.2]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
48	3098	12904	Tokio Marine & Fire Ins Co Ltd Us Br	3,777,615	0.5070%	4,057,652	1,382,168	34.06%
49	920	13064	United Natl Ins Co	3,663,498	0.4917%	2,034,694	1,148,995	56.47%
50	3321	25682	Travelers Ind Co Of CT	3,525,730	0.4732%	3,360,980	817,766	24.33%
51	164	35386	Fidelity & Guaranty Ins Co	3,399,920	0.4563%	2,447,071	1,133,855	46.34%
52	150	11371	Great West Cas Co	3,385,312	0.4544%	3,034,764	2,083,255	68.65%
53		22985	Sequoia Ins Co	3,342,764	0.4486%	3,307,440	890,300	26.92%
54	163	19690	American Economy Ins Co	3,157,616	0.4238%	2,972,276	1,367,220	46.00%
55	84	26344	Great American Assur Co	2,941,902	0.3948%	2,586,213	1,734,507	67.07%
56	12	19429	Insurance Co Of The State Of PA	2,820,578	0.3786%	1,972,505	787,186	39.91%
57	158	21113	United States Fire Ins Co	2,812,228	0.3774%	2,127,222	697,778	32.80%
58	930	23671	National American Ins Co Of CA	2,795,598	0.3752%	4,010,967	1,071,142	26.71%
59		26433	Harco Natl Ins Co	2,733,136	0.3668%	2,294,578	1,895,461	82.61%
60	24	19895	Atlantic Mut Ins Co	2,722,361	0.3654%	3,000,676	1,092,603	36.41%
61	212	40142	American Zurich Ins Co	2,714,178	0.3643%	1,897,758	345,466	18.20%
62	212	21652	Farmers Ins Exch	2,684,006	0.3602%	3,035,068	1,057,851	34.85%
63	19	10111	American Bankers Ins Co Of FL	2,656,872	0.3566%	3,166,083	1,394,069	44.03%
64	164	36463	Discover Prop & Cas Ins Co	2,650,196	0.3557%	3,276,142	2,797,702	85.40%
65	31	20052	National Liab & Fire Ins Co	2,550,101	0.3423%	2,175,386	551,217	25.34%
66	12	24376	American General Ind Co	2,546,897	0.3418%	1,362,020	1,013,352	74.40%
67	1279	11150	Arch Ins Co	2,438,928	0.3273%	1,795,007	1,606,945	89.52%
68	12	23841	New Hampshire Ins Co	2,351,776	0.3156%	2,548,974	716,389	28.10%
69	802	12890	Eagle West Ins Co	2,310,891	0.3102%	2,015,065	912,985	45.31%
70	164	41769	Athena Assur Co	2,268,648	0.3045%	2,633,437	2,000,165	75.95%
71	748	25780	Williamsburg Natl Ins Co	2,254,046	0.3025%	1,487,960	681,361	45.79%
72	111	23035	Liberty Mut Fire Ins Co	2,232,831	0.2997%	2,166,409	559,040	25.80%
73	291	13331	American Hardware Mut Ins Co	2,180,237	0.2926%	1,837,580	1,024,622	55.76%
74	212	19356	Maryland Cas Co	2,074,065	0.2784%	3,261,693	871,933	26.73%
75	553	26980	Royal Ins Co Of Amer	2,039,092	0.2737%	3,086,301	1,670,689	54.13%
76	922	40029	Explorer Ins Co	2,032,216	0.2728%	1,955,734	1,091,232	55.80%
77	62	21415	Employers Mut Cas Co	2,032,056	0.2727%	2,024,912	728,445	35.97%
78	212	19372	Northern Ins Co Of NY	1,994,234	0.2677%	1,972,101	539,317	27.35%
79	816	13161	Commerce West Ins Co	1,941,881	0.2606%	1,645,563	897,798	54.56%
80	84	32620	National Interstate Ins Co	1,782,225	0.2392%	1,521,180	428,074	28.14%
81	968	16187	AXA Re Prop & Cas Ins Co	1,737,548	0.2332%	1,547,159	722,972	46.73%
82	140	15580	Scottsdale Ind Co	1,712,047	0.2298%	2,398,053	595,885	24.85%
83	8	19240	Allstate Ind Co	1,677,764	0.2252%	4,819,036	1,657,090	34.39%
84	150	24147	Old Republic Ins Co	1,651,439	0.2216%	1,596,736	365,959	22.92%
85	176	25143	State Farm Fire And Cas Co	1,590,232	0.2134%	1,578,424	1,142,609	72.39%
86	140	28223	Nationwide Agribusiness Ins Co	1,587,843	0.2131%	1,340,977	843,019	62.87%
87	111	21458	Employers Ins of Wausau	1,561,002	0.2095%	1,577,166	516,951	32.78%
88	748	18023	Star Ins Co	1,523,674	0.2045%	1,335,475	563,973	42.23%
89	161	18031	Topa Ins Co	1,522,702	0.2044%	1,562,310	521,093	33.35%
90	164	24791	St Paul Mercury Ins Co	1,491,348	0.2002%	1,245,268	363,300	29.17%
91	317	40827	Virginia Surety Co Inc	1,404,573	0.1885%	1,395,654	1,585,547	113.61%
92	218	20494	Transportation Ins Co	1,347,089	0.1808%	1,459,539	201,062	13.78%
93	1314	18341	Insurance Corp Of NY	1,335,377	0.1792%	3,827,682	-1,011,289	-26.42%
94	169	24988	Sentry Ins A Mut Co	1,335,014	0.1792%	1,223,740	332,063	27.14%

2003 CALIFORNIA P & C MARKET SHARE REPORT

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95	164	25887	US Fidelity & Guaranty Co	1,306,965	0.1754%	1,251,059	633,398	50.63%
96	761	21857	American Ins Co	1,304,603	0.1751%	1,605,205	752,998	46.91%
97	108	20524	Specialty Natl Ins Co	1,291,966	0.1734%	2,813,836	572,580	20.35%
98	91	29459	Twin City Fire Ins Co Co	1,281,548	0.1720%	1,133,755	307,281	27.10%
99	3219	11126	Sompo Japan Ins Co of Amer	1,254,606	0.1684%	1,148,520	312,534	27.21%
100	218	20443	Continental Cas Co	1,240,268	0.1665%	1,365,626	1,126,992	82.53%
101	761	21849	American Automobile Ins Co	1,238,396	0.1662%	1,370,786	-649,400	-47.37%
102	677	18058	Philadelphia Ind Ins Co	1,226,765	0.1646%	836,798	2,095,174	250.38%
103	349	13978	Florists Mut Ins Co	1,177,727	0.1581%	1,159,694	421,835	36.37%
104	361	19720	American Alt Ins Corp	1,156,382	0.1552%	649,621	436,486	67.19%
105	3321	22217	Gulf Ins Co	1,142,101	0.1533%	1,115,919	3,895,290	349.07%
106	12	19410	Commerce & Industry Ins Co	1,110,467	0.1490%	1,196,924	115,975	9.69%
107	303	15032	Guideone Mut Ins Co	1,080,483	0.1450%	1,114,736	359,380	32.24%
108	802	13544	California Capital Ins Co	1,079,807	0.1449%	943,943	255,568	27.07%
109	2978	20362	Mitsui Sumitomo Ins Co of Amer	1,046,547	0.1405%	854,769	311,437	36.44%
110	24	19909	Centennial Ins Co	953,117	0.1279%	1,126,193	505,948	44.93%
111	98	11001	Riverport Ins Co of CA	952,691	0.1279%	879,013	290,191	33.01%
112	98	40045	Starnet Ins Co	904,672	0.1214%	1,469,634	702,467	47.80%
113	604	32190	Constitution Ins Co	894,037	0.1200%	894,037	836,026	93.51%
114	1285	22322	Greenwich Ins Co	876,845	0.1177%	1,066,427	301,385	28.26%
115	626	22667	Ace American Ins Co	868,307	0.1165%	713,706	318,483	44.62%
116	1129	21970	OneBeacon Ins Co	847,464	0.1137%	1,009,180	305,561	30.28%
117	163	24724	First Natl Ins Co Of Amer	842,051	0.1130%	650,808	75,480	11.60%
118	802	23540	Monterey Ins Co	829,041	0.1113%	803,752	149,727	18.63%
119	783	13056	RLI Ins Co	817,509	0.1097%	973,753	1,288,119	132.28%
120		21172	Vanliner Ins Co	811,920	0.1090%	795,413	462,950	58.20%
121		28886	Transguard Ins Co Of Amer Inc	788,343	0.1058%	390,754	136,325	34.89%
122	79	31488	Integon Preferred Ins Co	783,769	0.1052%	669,942	442,431	66.04%
123	111	10836	Golden Eagle Ins Corp	772,468	0.1037%	1,018,949	-262,863	-25.80%
124	553	24902	Security Ins Co Of Hartford	771,343	0.1035%	1,316,429	438,076	33.28%
125	553	24589	American & Foreign Ins Co	750,943	0.1008%	832,980	309,364	37.14%
126	218	20486	Transcontinental Ins Co	737,043	0.0989%	816,133	199,753	24.48%
127	553	24678	Royal Ind Co	705,027	0.0946%	985,488	294,209	29.85%
128	215	14133	Valley Ins Co	700,695	0.0940%	900,297	363,551	40.38%
129	1129	20648	Employers Fire Ins Co	672,719	0.0903%	586,564	-7,237	-1.23%
130	867	40460	Sagamore Ins Co	666,182	0.0894%	565,202	191,839	33.94%
131	12	19445	National Union Fire Ins Co Of Pitts	665,307	0.0893%	575,856	773,874	134.39%
132	111	23043	Liberty Mut Ins Co	655,898	0.0880%	599,487	87,241	14.55%
133	761	21865	Associated Ind Corp	631,814	0.0848%	605,871	358,515	59.17%
134		41106	Triumphe Cas Co	623,472	0.0837%	334,830	203,290	60.71%
135	31	27812	Columbia Ins Co	605,176	0.0812%	511,281	203,779	39.86%
136	127	23469	American Modern Home Ins Co	602,903	0.0809%	603,023	391,218	64.88%
137	12	19380	American Home Assur Co	585,421	0.0786%	604,256	527,512	87.30%
138	761	22829	Interstate Fire & Cas Co	574,545	0.0771%	206,846	303,738	146.84%
139	350	34207	Westport Ins Corp	527,010	0.0707%	476,022	202,760	42.59%
140	670	16578	Fidelity Natl Prop and Cas Ins Co	520,044	0.0698%	307,577	45,909	14.93%
141	83	22101	Grange Ins Assn	516,117	0.0693%	750,883	145,484	19.38%

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142	212	26247	American Guarantee & Liability Ins	493,832	0.0663%	579,013	256,088	44.23%
143		18767	Church Mut Ins Co	488,318	0.0655%	484,064	143,793	29.71%
144	761	21881	National Surety Corp	473,151	0.0635%	494,864	258,852	52.31%
145	164	25879	Fidelity & Guaranty Ins Underwriters	472,534	0.0634%	471,880	194,313	41.18%
146	91	30104	Hartford Underwriters Ins Co	461,669	0.0620%	381,225	118,706	31.14%
147	158	24384	Ranger Ins Co	461,489	0.0619%	1,370,124	511,886	37.36%
148	350	21318	Coregis Ins Co	447,024	0.0600%	581,883	-13,627	-2.34%
149	212	27855	Zurich American Ins Co Of IL	445,995	0.0599%	228,341	158,035	69.21%
150	785	38970	Markel Ins Co	437,823	0.0588%	278,220	166,709	59.92%
151		10175	Cascade Natl Ins Co	433,804	0.0582%	90,515	353,425	390.46%
152	1120	10120	Everest Natl Ins Co	431,067	0.0579%	376,581	558,864	148.40%
153	158	18864	Fairmont Ins Co	426,823	0.0573%	820,512	356,733	43.48%
154	158	25534	TIG Ins Co	395,414	0.0531%	-44,209	763,588	-1727.22%
155	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	395,104	0.0530%	350,519	164,621	46.96%
156	212	19305	Assurance Co Of Amer	386,480	0.0519%	1,117,704	250,183	22.38%
157	84	22136	Great American Ins Co of NY	372,461	0.0500%	403,420	152,260	37.74%
158	38	20346	Pacific Ind Co	360,594	0.0484%	533,399	67,655	12.68%
159	212	39306	Fidelity & Deposit Co Of MD	333,196	0.0447%	353,791	83,550	23.62%
160	111	42404	Liberty Ins Corp	332,901	0.0447%	341,351	66,641	19.52%
161	108	22977	Lumbermens Mut Cas Co	309,873	0.0416%	1,677,967	115,373	6.88%
162	1129	20621	OneBeacon America Ins Co	304,194	0.0408%	351,892	172,546	49.03%
163	626	43575	Indemnity Ins Co Of North Amer	302,896	0.0407%	258,765	211,974	81.92%
164	400	25798	Unigard Ind Co	301,461	0.0405%	386,571	150,078	38.82%
165	866	40436	Stratford Ins Co	294,163	0.0395%	232,499	48,583	20.90%
166	920	41335	United Natl Specialty Ins Co	279,716	0.0375%	306,288	212,896	69.51%
167	12	23809	Granite State Ins Co	241,224	0.0324%	254,168	61,164	24.06%
168	218	20478	National Fire Ins Co Of Hartford	237,418	0.0319%	217,559	-19,392	-8.91%
169	3495	11738	Leader Ins Co	234,976	0.0315%	192,325	52,553	27.33%
170	7	28304	Federated Service Ins Co	231,524	0.0311%	255,185	-57,479	-22.52%
171	781	37893	Ulico Cas Co	218,141	0.0293%	329,949	195,982	59.40%
172	761	21873	Firemans Fund Ins Co	202,840	0.0272%	213,916	6,507,763	3042.20%
173	108	22918	American Motorists Ins Co	196,831	0.0264%	797,135	403,903	50.67%
174	164	24775	St Paul Guardian Ins Co	184,884	0.0248%	169,396	10,439	6.16%
175	83	22128	Rocky Mountain Fire & Cas Co	175,378	0.0235%	226,772	111,783	49.29%
176	111	26042	Wausau Underwriters Ins Co	170,460	0.0229%	146,298	54,606	37.33%
177	140	11991	National Cas Co	144,727	0.0194%	374,277	227,570	60.80%
178	244	10677	Cincinnati Ins Co	137,488	0.0185%	133,354	13,882	10.41%
179	31	11673	Redwood Fire & Cas Ins Co	135,590	0.0182%	32,165	45,141	140.34%
180	3321	22233	Select Ins Co	134,211	0.0180%	187,967	150,314	79.97%
181		36790	Springfield Ins Co Inc	131,658	0.0177%	79,405	-10,105	-12.73%
182	225	20010	Acceptance Ind Ins Co	128,521	0.0172%	100,789	23,675	23.49%
183	163	24732	General Ins Co Of Amer	117,170	0.0157%	270,594	165,963	61.33%
184	237	24635	Westward Ins Co	109,388	0.0147%	0	38,002	0.00%
185	553	24600	Globe Ind Co	106,548	0.0143%	114,914	189,609	165.00%
186		37931	General Fire & Cas Co	104,335	0.0140%	4,285	0	0.00%
187	574	31089	Republic Western Ins Co	103,331	0.0139%	189,952	180,986	95.28%
188	1325	24899	Alea North America Ins Co	102,764	0.0138%	30,199	-17,611	-58.32%

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189	767	12262	Pennsylvania Manufacturers Asn Ins C	97,093	0.0130%	105,458	-2,444	-2.32%
190	920	42048	Diamond State Ins Co	94,491	0.0127%	110,436	96,997	87.83%
191	218	20508	Valley Forge Ins Co	93,897	0.0126%	165,853	-525,957	-317.12%
192	50	23647	Mutual Service Cas Ins Co	90,960	0.0122%	71,583	32,850	45.89%
193	922	27847	Insurance Co Of The West	86,249	0.0116%	70,982	-83,541	-117.69%
194	553	24694	Safeguard Ins Co	86,119	0.0116%	109,888	13,981	12.72%
195		23663	National American Ins Co	78,142	0.0105%	52,949	15,158	28.63%
196	626	20702	Ace Fire Underwriters Ins Co	77,106	0.0103%	61,584	26,167	42.49%
197	201	25976	Utica Mut Ins Co	69,632	0.0093%	51,205	25,831	50.45%
198	553	24880	Fire & Cas Ins Co Of CT	68,822	0.0092%	109,728	113,848	103.75%
199	457	19801	Argonaut Ins Co	66,073	0.0089%	49,287	39,705	80.56%
200	84	26832	Great American Alliance Ins Co	62,203	0.0083%	150,305	-32,622	-21.70%
201		37206	Contractors Bonding & Ins Co	56,919	0.0076%	190,304	-65,101	-34.21%
202	645	14907	Oregon Mut Ins Co	53,293	0.0072%	27,008	3,633	13.45%
203	2978	22551	Mitsui Sumitomo Ins USA Inc	50,440	0.0068%	22,896	27,016	117.99%
204	626	18279	Bankers Standard Ins Co	48,842	0.0066%	50,484	-47,371	-93.83%
205	158	25054	Hudson Ins Co	46,264	0.0062%	62,285	-9,138	-14.67%
206	91	22357	Hartford Accid & Ind Co	44,697	0.0060%	63,099	15,154	24.02%
207	38	20397	Vigilant Ins Co	41,567	0.0056%	44,206	54,266	122.76%
208	38	20303	Great Northern Ins Co	40,347	0.0054%	127,438	121,833	95.60%
209	785	28932	Markel American Ins Co	38,967	0.0052%	24,387	796	3.26%
210		18538	Bancinsure Inc	37,769	0.0051%	31,103	32,305	103.86%
211	31	38962	Genesis Ins Co	36,642	0.0049%	36,580	-2,000	-5.47%
212	124	23396	Amerisure Mut Ins Co	34,675	0.0047%	42,268	-71	-0.17%
213	88	22292	Hanover Ins Co	32,175	0.0043%	48,054	54,779	113.99%
214	400	24414	General Cas Co Of WI	31,125	0.0042%	26,118	6,224	23.83%
215	31	35882	Geico General Ins Co	28,531	0.0038%	76,241	-195	-0.26%
216	400	24449	Regent Ins Co	26,643	0.0036%	30,469	-577	-1.89%
217	181	29700	North American Elite Ins Co	25,805	0.0035%	16,442	14,733	89.61%
218	3496	23752	Quanta Ind Co	24,884	0.0033%	40,190	-6,688	-16.64%
219	158	25496	TIG Ind Co	21,451	0.0029%	130,249	25,081	19.26%
220	31	22063	Government Employees Ins Co	21,269	0.0029%	63,908	10,278	16.08%
221	12	19437	Lexington Ins Co	20,846	0.0028%	20,820	7,892	37.91%
222	31	20087	National Ind Co	20,659	0.0028%	22,828	4,801	21.03%
223		23108	Lumbermens Underwriting Alliance	20,266	0.0027%	33,078	-12,359	-37.36%
224	111	32352	Prudential Prop & Cas Ins Co	20,249	0.0027%	20,249	-56,535	-279.20%
225	212	10317	Neighborhood Spirit Prop & Cas Co	20,031	0.0027%	22,602	15,476	68.47%
226	626	20699	Ace Prop & Cas Ins Co	18,772	0.0025%	5,641	14,352	254.42%
227	1129	16217	National Farmers Union Prop & Cas	18,100	0.0024%	0	750	0.00%
228	212	10315	Civic Property & Cas Co	17,872	0.0024%	13,962	1,023	7.33%
229	111	26069	Wausau Business Ins Co	13,467	0.0018%	22,854	62,217	272.24%
230		38733	Alaska Nat Ins Co	11,689	0.0016%	5,555	-66	-1.19%
231	458	35769	Lyndon Property Ins Co	11,582	0.0016%	4,054	25,157	620.55%
232	111	33600	LM Ins Corp	11,223	0.0015%	11,223	366	3.26%
233	38	20338	Northwestern Pacific Ind Co	10,864	0.0015%	27,353	7,537	27.55%
234	626	22713	Insurance Co Of North Amer	10,271	0.0014%	28,882	49,375	170.95%
235	1331	10340	Stonington Ins Co	8,812	0.0012%	2,390	1,217	50.92%

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236	88	22306	Massachusetts Bay Ins Co	7,095	0.0010%	6,708	-9,166	-136.64%
237		35408	Sirius Amer Ins Co	7,073	0.0009%	31,058	71,510	230.25%
238	867	12416	Protective Ins Co	6,213	0.0008%	7,098	-339	-4.78%
239	140	19100	Amco Ins Co	5,844	0.0008%	5,340	-51,237	-959.49%
240	181	29874	North American Specialty Ins Co	4,983	0.0007%	7,618	-21,953	-288.17%
241		11118	Federated Rural Electric Ins Exch	3,949	0.0005%	3,943	4,280	108.55%
242		40398	American Fuji Fire & Marine Ins Co	3,575	0.0005%	754	528	70.03%
243	626	22748	Pacific Employers Ins Co	3,400	0.0005%	179,391	-60,403	-33.67%
244	212	10318	Exact Prop & Cas Co Inc	2,993	0.0004%	741	349	47.10%
245	3321	22209	Atlantic Ins Co	2,858	0.0004%	4,223	2,231	52.83%
246	1129	38369	Northern Assur Co Of Amer	2,850	0.0004%	5,753	-16,170	-281.07%
247	3489	19216	Southern Ins Co	2,237	0.0003%	2,483	-3,667	-147.68%
248	626	10030	Ace Ind Ins Co	2,000	0.0003%	1,495	629	42.07%
249	140	13838	Farmland Mut Ins Co	1,365	0.0002%	1,433	29	2.02%
250	1129	20613	American Employers Ins Co	1,342	0.0002%	4,821	-26,493	-549.53%
251	1129	21962	Pennsylvania General Ins Co	1,259	0.0002%	31,697	7,106	22.42%
252	1129	27154	Atlantic Specialty Ins Co	1,172	0.0002%	10	0	0.00%
253	201	25984	Graphic Arts Mut Ins Co	1,084	0.0001%	934	-39	-4.18%
254	169	23434	Middlesex Ins Co	997	0.0001%	389	9	2.31%
255	553	24872	Connecticut Ind Co	935	0.0001%	3,632	3,645	100.36%
256	108	18910	American Protection Ins Co	775	0.0001%	7,483	-10,368	-138.55%
257	155	42919	Progressive Northwestern Ins Co	632	0.0001%	632	1,412	223.42%
258	866	13196	Western World Ins Co	625	0.0001%	339	15	4.42%
259	215	16063	Unitrin Auto & Home Ins Co	176	0.0000%	18,523	-173,760	-938.08%
260	150	20095	Bituminous Cas Corp	154	0.0000%	154	0	0.00%
261	961	34266	Frontier Ins Co	127	0.0000%	127	204,484	61011.02%
262	852	40150	MGA Ins Co Inc	74	0.0000%	1,499	-2,153	-143.63%
			Line Total:	**745,083,713**	**100.0000%**	**718,576,857**	**350,448,338**	**48.77%**

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: AIRCRAFT [22]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	1285	37885	XL Specialty Ins Co	30,766,008	13.2496%	29,173,362	3,590,348	12.31%
2	12	19445	National Union Fire Ins Co Of Pitts	23,471,247	10.1081%	21,769,975	21,229,170	97.52%
3	3018	22730	Converium Ins North Amer Inc	18,094,038	7.7923%	4,816,008	4,015,142	83.37%
4	626	22667	Ace American Ins Co	13,941,125	6.0039%	13,978,273	2,393,192	17.12%
5	111	23043	Liberty Mut Ins Co	13,326,019	5.7390%	13,096,315	3,456,619	26.39%
6	91	19682	Hartford Fire In Co	12,009,292	5.1719%	12,450,673	3,337,043	26.80%
7	212	16535	Zurich American Ins Co	11,461,804	4.9361%	12,511,290	3,493,680	27.92%
8	12	19429	Insurance Co Of The State Of PA	10,709,570	4.6122%	10,147,935	6,449,288	63.55%
9	984	29599	US Specialty Ins Co	10,318,339	4.4437%	10,530,175	10,448,520	99.22%
10	31	20087	National Ind Co	9,320,326	4.0139%	3,346,265	2,388,582	71.38%
11	361	19720	American Alt Ins Corp	9,320,326	4.0139%	5,320,632	4,008,284	75.33%
12	218	35289	Continental Ins Co	8,810,508	3.7943%	18,156,398	11,468,779	63.17%
13	38	20281	Federal Ins Co	7,944,801	3.4215%	15,087,028	4,961,880	32.89%
14	150	24147	Old Republic Ins Co	7,550,105	3.2515%	7,044,058	522,845	7.42%
15	626	21121	Westchester Fire Ins Co	7,393,111	3.1839%	6,947,499	4,036,795	58.10%
16	553	24678	Royal Ind Co	6,014,459	2.5902%	2,155,031	702,778	32.61%
17	984	10367	Avemco Ins Co	5,821,792	2.5072%	6,201,478	3,016,333	48.64%
18	31	22039	General Rein Corp	5,117,218	2.2038%	2,635,197	916,037	34.76%
19	626	20699	Ace Prop & Cas Ins Co	4,716,708	2.0313%	4,810,492	2,533,276	52.66%
20	3098	12904	Tokio Marine & Fire Ins Co Ltd Us Br	4,698,028	2.0232%	2,320,335	1,690,848	72.87%
21	181	29874	North American Specialty Ins Co	3,155,600	1.3590%	3,188,926	738,337	23.15%
22	12	19380	American Home Assur Co	2,333,799	1.0051%	2,357,181	770,165	32.67%
23	244	10677	Cincinnati Ins Co	2,129,922	0.9173%	4,488,846	1,690,587	37.66%
24	984	42374	Houston Cas Co	1,594,112	0.6865%	1,430,525	922,841	64.51%
25	1331	10340	Stonington Ins Co	1,132,191	0.4876%	699,382	162,166	23.19%
26	517	20532	Clarendon Natl Ins Co	1,014,806	0.4370%	1,148,758	-23,472	-2.04%
27	626	43575	Indemnity Ins Co Of North Amer	14,675	0.0063%	-671	-96,385	14364.38%
28	761	11630	Jefferson Ins Co	11,024	0.0047%	126,355	66,843	52.90%
29	1285	22322	Greenwich Ins Co	5,667	0.0024%	5,683	-263,068	-4629.03%
30	12	23841	New Hampshire Ins Co	5,451	0.0023%	5,451	24,899	456.78%
31	31	20052	National Liab & Fire Ins Co	593	0.0003%	593	0	0.00%
32	3321	25682	Travelers Ind Co Of CT	384	0.0002%	384	150,422	39172.40%
			Line Total:	**232,203,048**	**100.0000%**	**215,949,832**	**98,802,774**	**45.75%**

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FIDELITY [23]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	38	20281	Federal Ins Co	26,507,386	20.3613%	24,534,657	4,383,718	17.87%
2	12	19445	National Union Fire Ins Co Of Pitts	26,133,274	20.0739%	23,212,042	8,338,936	35.93%
3	306	10847	Cumis Ins Society Inc	13,703,944	10.5265%	13,980,324	11,969,227	85.61%
4	3321	31194	Travelers Cas & Surety Co Of Amer	9,299,119	7.1430%	9,186,198	2,658,095	28.94%
5	91	19682	Hartford Fire In Co	7,923,065	6.0860%	7,639,062	3,551,225	46.49%
6	84	16691	Great American Ins Co	5,727,291	4.3993%	5,035,270	2,712,264	53.87%
7	212	39306	Fidelity & Deposit Co Of MD	5,519,429	4.2397%	5,631,568	6,637,612	117.86%
8	218	20443	Continental Cas Co	4,960,014	3.8100%	4,886,646	5,849,957	119.71%
9	3321	22217	Gulf Ins Co	4,039,721	3.1031%	3,929,752	1,185,837	30.18%
10	212	16535	Zurich American Ins Co	3,671,057	2.8199%	3,082,618	658,790	21.37%
11	212	41181	Universal Underwriters Ins Co	2,260,386	1.7363%	2,179,702	595,240	27.31%
12	164	24767	St Paul Fire & Marine Ins Co	2,212,790	1.6997%	1,802,620	1,919,562	106.49%
13	155	24260	Progressive Cas Ins Co	2,020,479	1.5520%	1,890,453	1,413,549	74.77%
14	164	24791	St Paul Mercury Ins Co	1,936,627	1.4876%	1,596,278	92,931	5.82%
15	218	13188	Western Surety Co	1,517,642	1.1658%	1,472,978	94,679	6.43%
16	38	35181	Executive Risk Ind Inc	1,230,861	0.9455%	1,602,396	262,166	16.36%
17	176	25143	State Farm Fire And Cas Co	916,353	0.7039%	906,723	-35,180	-3.88%
18		18538	Bancinsure Inc	793,358	0.6094%	921,960	436,364	47.33%
19	212	21709	Truck Ins Exch	748,922	0.5753%	752,284	7,484	0.99%
20	517	37257	Insurance Corp Of Hannover	720,316	0.5533%	593,951	765,304	128.85%
21	111	19917	Liberty Ins Underwriters Inc	720,093	0.5531%	687,523	569,902	82.89%
22	626	21121	Westchester Fire Ins Co	610,000	0.4686%	536,509	-14,623	-2.73%
23	626	22667	Ace American Ins Co	600,826	0.4615%	406,022	0	0.00%
24	169	21180	Sentry Select Ins Co	512,890	0.3940%	507,775	168,092	33.10%
25	212	34347	Colonial American Cas & Surety Co	400,689	0.3078%	136,750	45,208	33.06%
26	7	13935	Federated Mut Ins Co	368,479	0.2830%	321,462	263,256	81.89%
27	783	13056	RLI Ins Co	340,285	0.2614%	210,750	77,896	36.96%
28	38	20397	Vigilant Ins Co	335,296	0.2576%	333,918	272,730	81.68%
29	164	25887	US Fidelity & Guaranty Co	295,735	0.2272%	148,175	-5,345	-3.61%
30	218	35289	Continental Ins Co	294,567	0.2263%	756,677	518,110	68.47%
31	140	23787	Nationwide Mut Ins Co	278,628	0.2140%	249,751	-11,554	-4.63%
32		10758	Colonial Surety Co	246,811	0.1896%	94,334	41,036	43.50%
33	150	40444	Old Republic Surety Co	240,493	0.1847%	245,639	4,023	1.64%
34	108	22977	Lumbermens Mut Cas Co	234,596	0.1802%	1,047,478	179,036	17.09%
35	84	26344	Great American Assur Co	233,792	0.1796%	236,094	26,008	11.02%
36	501	18619	Platte River Ins Co.	233,047	0.1790%	204,083	51,479	25.22%
37	212	40142	American Zurich Ins Co	209,494	0.1609%	124,757	43,791	35.10%
38	218	24047	Surety Bonding Co Of Amer	181,837	0.1397%	131,007	8,239	6.29%
39	150	24147	Old Republic Ins Co	155,368	0.1193%	19,057	309	1.62%
40	164	25879	Fidelity & Guaranty Ins Underwriters	147,050	0.1130%	75,041	7,821	10.42%
41	163	19704	American States Ins Co	128,994	0.0991%	123,219	22,698	18.42%
42	291	13331	American Hardware Mut Ins Co	120,240	0.0924%	113,217	17,847	15.76%
43	169	24988	Sentry Ins A Mut Co	116,434	0.0894%	100,293	3,328	3.32%
44	212	26247	American Guarantee & Liability Ins	101,576	0.0780%	72,738	19,701	27.08%
45	3098	12904	Tokio Marine & Fire Ins Co Ltd Us Br	91,756	0.0705%	84,275	30,332	35.99%
46	84	22136	Great American Ins Co of NY	87,847	0.0675%	113,750	88,045	77.40%
47	111	23043	Liberty Mut Ins Co	85,912	0.0660%	38,032	-1,796	-4.72%

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FIDELITY [23]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
48	8	19232	Allstate Ins Co	77,868	0.0598%	69,170	0	0.00%
49	38	20303	Great Northern Ins Co	68,511	0.0526%	107,412	54,687	50.91%
50	164	35386	Fidelity & Guaranty Ins Co	65,070	0.0500%	33,478	325	0.97%
51		11592	International Fidelity Ins Co	57,672	0.0443%	39,154	1,889	4.82%
52	84	26832	Great American Alliance Ins Co	55,443	0.0426%	56,299	16,667	29.60%
53	38	20346	Pacific Ind Co	51,807	0.0398%	99,397	7,212	7.26%
54	3321	19038	Travelers Cas & Surety Co	50,117	0.0385%	107,760	-137,237	-127.35%
55	164	36463	Discover Prop & Cas Ins Co	41,041	0.0315%	38,417	13,413	34.91%
56	3321	25682	Travelers Ind Co Of CT	40,705	0.0313%	36,365	-55,972	-153.92%
57	968	16187	AXA Re Prop & Cas Ins Co	38,092	0.0293%	33,902	5,733	16.91%
58	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	32,455	0.0249%	27,537	-48,739	-176.99%
59	553	26980	Royal Ins Co Of Amer	32,322	0.0248%	370,641	54,612	14.73%
60	62	21415	Employers Mut Cas Co	30,553	0.0235%	27,272	123,524	452.93%
61	7	28304	Federated Service Ins Co	29,725	0.0228%	21,623	1,832	8.47%
62	163	19690	American Economy Ins Co	29,583	0.0227%	22,074	7,727	35.00%
63	517	20532	Clarendon Natl Ins Co	23,162	0.0178%	54,861	26,425	48.17%
64	12	19380	American Home Assur Co	22,837	0.0175%	36,438	12,474	34.23%
65	2978	20362	Mitsui Sumitomo Ins Co of Amer	21,169	0.0163%	15,906	7,794	49.00%
66	3321	25674	Travelers Property Cas Co Of Amer	18,403	0.0141%	21,174	-2,879,312	-13598.34%
67	164	24775	St Paul Guardian Ins Co	15,330	0.0118%	14,694	4,236	28.83%
68	212	21652	Farmers Ins Exch	15,241	0.0117%	13,372	179	1.34%
69	922	27847	Insurance Co Of The West	13,613	0.0105%	10,344	0	0.00%
70	24	19895	Atlantic Mut Ins Co	12,382	0.0095%	12,339	-4,261	-34.53%
71	140	28223	Nationwide Agribusiness Ins Co	12,328	0.0095%	14,124	1,422	10.07%
72	88	22292	Hanover Ins Co	11,283	0.0087%	13,679	2,464	18.01%
73	212	21687	Mid-Century Ins Co	11,136	0.0086%	12,019	-484	-4.03%
74	240	10499	DaimlerChrysler Ins Co	9,846	0.0076%	7,196	3,325	46.21%
75	922	40029	Explorer Ins Co	9,243	0.0071%	16,134	0	0.00%
76	215	14133	Valley Ins Co	8,925	0.0069%	13,150	955	7.26%
77	218	20494	Transportation Ins Co	6,775	0.0052%	4,670	4,007	85.80%
78	218	20508	Valley Forge Ins Co	5,829	0.0045%	4,944	4,922	99.56%
79	400	25747	Unigard Ins Co	5,618	0.0043%	6,425	4,464	69.48%
80	645	14907	Oregon Mut Ins Co	4,957	0.0038%	4,966	0	0.00%
81	218	20427	American Cas Co Of Reading PA	3,971	0.0031%	3,966	0	0.00%
82	553	24600	Globe Ind Co	3,804	0.0029%	3,788	688	18.16%
83	91	29424	Hartford Cas Ins Co	3,198	0.0025%	7,270	20,297	279.19%
84	218	20486	Transcontinental Ins Co	2,572	0.0020%	5,637	0	0.00%
85	108	20524	Specialty Natl Ins Co	2,520	0.0019%	3,011	-9,062	-300.96%
86	163	24724	First Natl Ins Co Of Amer	2,391	0.0018%	3,128	339	10.84%
87	218	20478	National Fire Ins Co Of Hartford	2,071	0.0016%	2,067	0	0.00%
88	12	23841	New Hampshire Ins Co	1,930	0.0015%	1,520	-5,165	-339.80%
89	12	23809	Granite State Ins Co	1,846	0.0014%	1,064	275	25.85%
90	163	24732	General Ins Co Of Amer	1,642	0.0013%	2,003	908	45.33%
91	140	19100	Amco Ins Co	1,582	0.0012%	1,014	4	0.39%
92	111	24198	Peerless Ins Co	1,333	0.0010%	4,763	0	0.00%
93	108	18910	American Protection Ins Co	1,291	0.0010%	2,088	982	47.03%
94		11118	Federated Rural Electric Ins Exch	1,222	0.0009%	1,220	-39	-3.20%

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FIDELITY [23]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
95	361	19720	American Alt Ins Corp	1,137	0.0009%	842	-302	-35.87%
96	212	27855	Zurich American Ins Co Of IL	1,090	0.0008%	941	304	32.31%
97	212	19372	Northern Ins Co Of NY	1,036	0.0008%	12,148	-21,968	-180.84%
98	158	25534	TIG Ins Co	997	0.0008%	13,849	1,333	9.63%
99	212	19356	Maryland Cas Co	870	0.0007%	7,539	-27,444	-364.03%
100	38	20338	Northwestern Pacific Ind Co	852	0.0007%	8,068	-10,102	-125.21%
101	761	21857	American Ins Co	715	0.0005%	388	-3,441	-886.86%
102	201	25976	Utica Mut Ins Co	602	0.0005%	470	-15,124	-3217.87%
103	50	23647	Mutual Service Cas Ins Co	510	0.0004%	546	-2,564	-469.60%
104	920	42048	Diamond State Ins Co	330	0.0003%	316	0	0.00%
105	400	25798	Unigard Ind Co	315	0.0002%	315	-11	-3.49%
106	212	26611	Valiant Ins Co	266	0.0002%	7,384	-1,137	-15.40%
107	553	24678	Royal Ind Co	250	0.0002%	2,892	-149	-5.15%
108	3321	24015	Northland Ins Co	238	0.0002%	14,452	-8,875	-61.41%
109	108	30562	American Manufacturers Mut Ins Co	228	0.0002%	697	328	47.06%
110	248	13021	United Fire & Cas Co	210	0.0002%	177	0	0.00%
111	108	22918	American Motorists Ins Co	199	0.0002%	8,640	3,921	45.38%
112	150	24139	International Bus & Merc Reassur Co	195	0.0001%	135	0	0.00%
113	168	24953	South Carolina Ins Co	103	0.0001%	116	-5	-4.31%
114	1326	33855	Lincoln General Ins Co	100	0.0001%	100	42	42.00%
			Line Total:	**130,185,426**	**100.0000%**	**123,445,298**	**53,081,645**	**43.00%**

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: SURETY [24]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	3321	31194	Travelers Cas & Surety Co Of Amer	70,820,007	13.2911%	71,255,021	10,980,597	15.41%
2		10216	American Contractors Ind Co	44,762,508	8.4008%	42,066,309	8,615,627	20.48%
3	212	39306	Fidelity & Deposit Co Of MD	36,285,656	6.8099%	28,273,828	1,817,178	6.43%
4	163	24740	Safeco Ins Co Of Amer	29,999,309	5.6301%	25,930,099	12,896,882	49.74%
5	761	21873	Firemans Fund Ins Co	20,479,568	3.8435%	15,127,997	49,825,129	329.36%
6	164	24767	St Paul Fire & Marine Ins Co	19,266,661	3.6159%	19,401,670	9,787,479	50.45%
7	75	12718	Developers Surety And Ind Co	17,718,074	3.3252%	16,704,826	4,161,191	24.91%
8	3321	22217	Gulf Ins Co	17,076,009	3.2047%	16,664,544	8,710,988	52.27%
9	111	23043	Liberty Mut Ins Co	16,790,227	3.1511%	14,615,832	-3,895,463	-26.65%
10	38	20281	Federal Ins Co	15,558,954	2.9200%	12,256,728	509,228	4.15%
11	922	27847	Insurance Co Of The West	15,333,432	2.8777%	13,939,974	1,096,226	7.86%
12	218	13188	Western Surety Co	14,703,190	2.7594%	10,704,993	2,191,324	20.47%
13	84	16691	Great American Ins Co	13,085,031	2.4557%	12,142,155	5,239,807	43.15%
14	108	22918	American Motorists Ins Co	11,069,048	2.0774%	19,377,303	4,865,132	25.11%
15	12	19429	Insurance Co Of The State Of PA	9,859,468	1.8504%	4,489,516	2,352,800	52.41%
16		11592	International Fidelity Ins Co	9,738,290	1.8276%	8,263,199	926,036	11.21%
17	91	19682	Hartford Fire In Co	9,616,469	1.8048%	8,841,425	2,554,583	28.89%
18		13285	Allegheny Cas Co	9,277,396	1.7411%	9,222,617	0	0.00%
19	12	19380	American Home Assur Co	9,242,009	1.7345%	12,021,732	13,341,492	110.98%
20		12793	Surety Co Of The Pacific	8,821,006	1.6555%	8,932,095	1,401,226	15.69%
21	1279	11150	Arch Ins Co	8,052,502	1.5113%	1,976,080	592,824	30.00%
22	164	25887	US Fidelity & Guaranty Co	7,774,556	1.4591%	6,978,140	10,912,250	156.38%
23	158	24384	Ranger Ins Co	6,450,273	1.2106%	6,450,694	3,977,436	61.66%
24	163	24724	First Natl Ins Co Of Amer	6,297,221	1.1818%	6,641,738	3,265,697	49.17%
25	1326	33855	Lincoln General Ins Co	6,154,277	1.1550%	5,313,980	210,909	3.97%
26	501	18619	Platte River Ins Co.	4,920,312	0.9234%	3,706,490	1,309,966	35.34%
27	75	25550	Indemnity Co Of CA	4,762,398	0.8938%	4,785,558	-114,144	-2.39%
28	181	32778	Washington Intl Ins Co	4,726,221	0.8870%	4,913,073	1,308,269	26.63%
29	218	20427	American Cas Co Of Reading PA	4,665,338	0.8756%	5,895,995	-9,765,392	-165.63%
30	218	20478	National Fire Ins Co Of Hartford	4,528,434	0.8499%	6,328,663	-2,174,940	-34.37%
31	164	35386	Fidelity & Guaranty Ins Co	4,319,478	0.8107%	4,992,177	2,915,211	58.40%
32	1285	37885	XL Specialty Ins Co	4,213,745	0.7908%	4,278,911	-771,993	-18.04%
33		37206	Contractors Bonding & Ins Co	3,634,830	0.6822%	3,546,855	177,685	5.01%
34	3321	19038	Travelers Cas & Surety Co	3,554,282	0.6671%	3,479,666	-1,293,070	-37.16%
35	218	35289	Continental Ins Co	3,317,652	0.6226%	2,185,633	1,474,125	67.45%
36	218	20443	Continental Cas Co	3,282,206	0.6160%	2,657,590	37,980,216	1429.12%
37		31453	Financial Pacific Ins Co	3,116,801	0.5849%	2,425,695	505,365	20.83%
38	3479	14494	Merchants Bonding Co (Mutual)	2,876,836	0.5399%	2,804,416	637,511	22.73%
39	164	22535	Seaboard Surety Co	2,393,662	0.4492%	3,304,288	-310,941	-9.41%
40		26379	Accredited Surety & Cas Co Inc	2,345,827	0.4403%	2,347,451	42,745	1.82%
41	626	21121	Westchester Fire Ins Co	2,216,641	0.4160%	2,093,292	293,149	14.00%
42	783	13056	RLI Ins Co	2,094,988	0.3932%	2,389,540	55,914	2.34%
43	140	23787	Nationwide Mut Ins Co	1,879,479	0.3527%	1,460,983	23,714	1.62%
44	761	21857	American Ins Co	1,733,979	0.3254%	2,537,530	-3,848,513	-151.66%
45	108	22977	Lumbermens Mut Cas Co	1,701,511	0.3193%	4,213,600	32,424,941	769.53%
46	689	33162	Bankers Ins Co	1,688,277	0.3168%	1,362,581	183,485	13.47%
47		31380	American Surety Co	1,665,698	0.3126%	1,561,023	73,373	4.70%

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: SURETY [24]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
48	313	33898	Aegis Security Ins Co	1,643,302	0.3084%	1,638,641	155,205	9.47%
49	12	23841	New Hampshire Ins Co	1,614,619	0.3030%	700,530	139,085	19.85%
50	150	24139	International Bus & Merc Reassur Co	1,578,665	0.2963%	1,418,194	458,293	32.32%
51	218	24047	Surety Bonding Co Of Amer	1,571,031	0.2948%	1,147,434	141,039	12.29%
52	12	19445	National Union Fire Ins Co Of Pitts	1,184,089	0.2222%	2,618,160	1,424,959	54.43%
53	922	40029	Explorer Ins Co	1,172,746	0.2201%	1,043,766	182,946	17.53%
54	158	10936	Seneca Ins Co Inc	1,163,532	0.2184%	1,236,202	0	0.00%
55		37940	Lexington Natl Ins Corp	1,145,898	0.2151%	1,196,602	0	0.00%
56	164	24775	St Paul Guardian Ins Co	1,034,412	0.1941%	854,536	69,918	8.18%
57	150	40444	Old Republic Surety Co	1,007,667	0.1891%	911,990	68,167	7.47%
58	181	29874	North American Specialty Ins Co	1,004,739	0.1886%	729,860	85,014	11.65%
59	108	30562	American Manufacturers Mut Ins Co	882,783	0.1657%	2,274,632	2,211,003	97.20%
60	1276	22950	Acstar Ins Co	803,629	0.1508%	776,859	72,831	9.38%
61	212	26247	American Guarantee & Liability Ins	678,075	0.1273%	883,497	1,271,550	143.92%
62	74	15105	Safety Natl Cas Corp	653,291	0.1226%	711,618	13,937	1.96%
63	212	34347	Colonial American Cas & Surety Co	650,421	0.1221%	1,597,782	-494,085	-30.92%
64	959	39551	Continental Heritage Ins Co	647,067	0.1214%	629,856	-4	0.00%
65	158	21113	United States Fire Ins Co	590,581	0.1108%	510,099	-128,819	-25.25%
66	24	19909	Centennial Ins Co	584,386	0.1097%	408,081	-115,686	-28.35%
67	212	41181	Universal Underwriters Ins Co	578,151	0.1085%	454,654	82,241	18.09%
68	24	19895	Atlantic Mut Ins Co	523,154	0.0982%	454,958	28,302	6.22%
69	163	24732	General Ins Co Of Amer	460,754	0.0865%	428,898	26,313	6.14%
70	176	25143	State Farm Fire And Cas Co	425,672	0.0799%	395,766	25,608	6.47%
71	98	10510	Carolina Cas Ins Co	422,164	0.0792%	184,589	16,185	8.77%
72		10008	Western Ins Co	396,133	0.0743%	396,133	0	0.00%
73	1285	22322	Greenwich Ins Co	386,161	0.0725%	506,970	1,217,887	240.23%
74	961	34266	Frontier Ins Co	361,112	0.0678%	499,534	-744,497	-149.04%
75	91	29424	Hartford Cas Ins Co	357,675	0.0671%	330,033	17,621	5.34%
76	140	19100	Amco Ins Co	352,719	0.0662%	382,286	-12,525	-3.28%
77	169	21180	Sentry Select Ins Co	336,225	0.0631%	257,512	3,297	1.28%
78	458	35769	Lyndon Property Ins Co	325,304	0.0611%	345,616	-11,855	-3.43%
79	150	24147	Old Republic Ins Co	281,373	0.0528%	287,456	12,209	4.25%
80		36650	Guarantee Co Of North America USA	279,504	0.0525%	295,998	-30,656	-10.36%
81	91	22357	Hartford Accid & Ind Co	272,993	0.0512%	496,724	22,928,221	4615.89%
82	164	24791	St Paul Mercury Ins Co	269,410	0.0506%	297,274	-7,359	-2.48%
83	38	20397	Vigilant Ins Co	261,534	0.0491%	296,856	48,366	16.29%
84	553	24678	Royal Ind Co	227,028	0.0426%	603,465	222,498	36.87%
85	212	21687	Mid-Century Ins Co	212,756	0.0399%	740,096	1,406,084	189.99%
86	62	21415	Employers Mut Cas Co	175,779	0.0330%	225,870	153,336	67.89%
87	761	21881	National Surety Corp	157,585	0.0296%	341,545	-554,656	-162.40%
88	1346	39969	American Safety Cas Ins Co	127,657	0.0240%	109,519	-441,923	-403.51%
89	7	13935	Federated Mut Ins Co	119,369	0.0224%	97,823	-515	-0.53%
90		26433	Harco Natl Ins Co	114,010	0.0214%	74,690	86,232	115.45%
91	510	42307	Navigators Ins Co	113,113	0.0212%	54,620	8,753	16.03%
92	88	22292	Hanover Ins Co	109,788	0.0206%	157,641	-187,656	-119.04%
93		18538	Bancinsure Inc	107,991	0.0203%	90,913	0	0.00%
94	158	25534	TIG Ins Co	105,202	0.0197%	158,379	93,769	59.21%

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: SURETY [24]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
95	867	12416	Protective Ins Co	100,400	0.0188%	118,314	-600	-0.51%
96	626	22748	Pacific Employers Ins Co	92,730	0.0174%	77,655	57,008	73.41%
97	761	21849	American Automobile Ins Co	89,227	0.0167%	102,874	307,258	298.67%
98	38	20346	Pacific Ind Co	87,486	0.0164%	72,282	6,188	8.56%
99		11304	Global Surety & Ins Co	85,382	0.0160%	97,427	0	0.00%
100	111	24198	Peerless Ins Co	85,003	0.0160%	147,541	0	0.00%
101	291	13331	American Hardware Mut Ins Co	78,523	0.0147%	61,641	-4,358	-7.07%
102	350	39845	Employers Reins Corp	71,468	0.0134%	71,469	0	0.00%
103	626	43575	Indemnity Ins Co Of North Amer	55,260	0.0104%	142,869	-5,468	-3.83%
104	781	37893	Ulico Cas Co	55,250	0.0104%	123,427	161,271	130.66%
105		23663	National American Ins Co	55,215	0.0104%	48,211	-228,009	-472.94%
106		35408	Sirius Amer Ins Co	51,427	0.0097%	51,427	120,855	235.00%
107	201	25976	Utica Mut Ins Co	49,941	0.0094%	30,392	19,967	65.70%
108	155	24260	Progressive Cas Ins Co	48,833	0.0092%	35,831	11,455	31.97%
109	3321	41483	Farmington Cas Co	43,081	0.0081%	63,641	-1,129	-1.77%
110	19	10111	American Bankers Ins Co Of FL	40,226	0.0075%	40,903	400,296	978.65%
111	306	10847	Cumis Ins Society Inc	39,642	0.0074%	39,642	0	0.00%
112	111	21458	Employers Ins of Wausau	38,269	0.0072%	62,756	1,104,817	1760.50%
113	111	33600	LM Ins Corp	35,413	0.0066%	14,729	2,141	14.54%
114	240	10499	DaimlerChrysler Ins Co	33,416	0.0063%	57,200	13,835	24.19%
115	218	13200	Universal Surety Of Amer	29,893	0.0056%	30,768	541	1.76%
116	248	13021	United Fire & Cas Co	29,330	0.0055%	67,458	-3,000	-4.45%
117	163	19704	American States Ins Co	26,668	0.0050%	36,307	-1,635	-4.50%
118	228	24120	Westfield Natl Ins Co	23,643	0.0044%	10,022	0	0.00%
119	31	20087	National Ind Co	20,709	0.0039%	42,726	21,082	49.34%
120	244	10677	Cincinnati Ins Co	16,806	0.0032%	15,396	12	0.08%
121	158	25518	TIG Premier Ins Co	15,450	0.0029%	2,704	-624,851	-23108.39%
122	626	20699	Ace Prop & Cas Ins Co	14,123	0.0027%	14,338	38,755	270.30%
123	158	21105	North River Ins Co	11,260	0.0021%	68,037	-9,116	-13.40%
124	176	25151	State Farm General Ins Co	8,045	0.0015%	8,005	0	0.00%
125	12	23809	Granite State Ins Co	6,548	0.0012%	23,058	-109,473	-474.77%
126	215	19887	Trinity Universal Ins Co	5,405	0.0010%	10,298	0	0.00%
127	169	24988	Sentry Ins A Mut Co	4,537	0.0009%	3,623	65	1.79%
128	670	16578	Fidelity Natl Prop and Cas Ins Co	4,200	0.0008%	8,788	0	0.00%
129	697	37060	Old United Cas Co	3,839	0.0007%	2,821	0	0.00%
130	574	31089	Republic Western Ins Co	3,510	0.0007%	2,846	-88	-3.09%
131		10758	Colonial Surety Co	3,178	0.0006%	2,930	-659	-22.49%
132	88	22306	Massachusetts Bay Ins Co	3,005	0.0006%	13,777	582	4.22%
133	212	21709	Truck Ins Exch	2,934	0.0006%	7,830	-80	-1.02%
134	3321	19070	Standard Fire Ins Co	2,794	0.0005%	2,844	-3,703	-130.20%
135	3321	25674	Travelers Property Cas Co Of Amer	2,629	0.0005%	1,028	153	14.88%
136	3496	23752	Quanta Ind Co	2,587	0.0005%	4,027	161	4.00%
137	553	24600	Globe Ind Co	1,950	0.0004%	3,583	-518	-14.46%
138	79	22012	Motors Ins Corp	1,928	0.0004%	1,390	126	9.06%
139	212	21326	Empire Fire & Marine Ins Co	1,900	0.0004%	1,954	-167	-8.55%
140	660	16810	American Mercury Ins Co	1,702	0.0003%	4,871	0	0.00%
141	1129	16217	National Farmers Union Prop & Cas	1,558	0.0003%	0	0	0.00%

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: SURETY [24]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
142	253	14168	Harleysville Mut Ins Co	1,368	0.0003%	1,084	-239	-22.05%
143	158	18864	Fairmont Ins Co	1,218	0.0002%	65,745	-73,528	-111.84%
144	12	26220	Yosemite Ins Co	1,150	0.0002%	2,040	68	3.33%
145	150	35424	Old Republic Security Assur Co	1,000	0.0002%	1,000	0	0.00%
146	148	24066	American Fire & Cas Co	807	0.0002%	884	-44,316	-5013.12%
147	7	28304	Federated Service Ins Co	601	0.0001%	704	-191	-27.13%
148	218	20850	Firemens Ins Co Of Newark NJ	443	0.0001%	20,325	-85,372	-420.03%
149	761	21865	Associated Ind Corp	381	0.0001%	17,261	-45,385	-262.93%
150	3321	19046	Travelers Cas Ins Co Of Amer	375	0.0001%	375	-808	-215.47%
151		10138	American Bonding Co	355	0.0001%	1,437	-71,609	-4983.23%
152	164	41750	St Paul Medical Liability Ins Co	200	0.0000%	148	19,957,369	-84708.78%
153	1129	20613	American Employers Ins Co	200	0.0000%	199	-7	-3.52%
154	212	19356	Maryland Cas Co	177	0.0000%	177	-12,407	-7009.60%
155	8	19232	Allstate Ins Co	170	0.0000%	450	0	0.00%
156	361	19720	American Alt Ins Corp	75	0.0000%	75	-32	-42.67%
157	212	10873	Farmers Reins Co	50	0.0000%	50	0	0.00%
			Line Total:	**532,835,878**	**100.0000%**	**503,081,276**	**268,301,144**	**53.33%**

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: BURGLARY & THEFT [26]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	38	20281	Federal Ins Co	3,065,647	22.3241%	3,124,680	355,874	11.39%
2	212	41181	Universal Underwriters Ins Co	1,936,670	14.1029%	1,941,469	307,156	15.82%
3	12	19445	National Union Fire Ins Co Of Pitts	1,792,097	13.0501%	1,688,851	3,591	0.21%
4	3321	31194	Travelers Cas & Surety Co Of Amer	1,413,133	10.2905%	1,754,060	64,192	3.66%
5	91	19682	Hartford Fire In Co	861,990	6.2770%	843,341	631,411	74.87%
6	212	39306	Fidelity & Deposit Co Of MD	530,688	3.8645%	631,754	-1	0.00%
7	215	11142	United Cas Ins Co Of Amer	513,524	3.7395%	515,922	83,302	16.15%
8	164	24767	St Paul Fire & Marine Ins Co	448,037	3.2626%	337,132	84,976	25.21%
9	3321	22217	Gulf Ins Co	355,327	2.5875%	356,894	-66,415	-18.61%
10	140	23787	Nationwide Mut Ins Co	329,987	2.4030%	305,544	25,100	8.21%
11		26433	Harco Natl Ins Co	183,594	1.3369%	143,826	81,969	56.99%
12	169	21180	Sentry Select Ins Co	159,881	1.1643%	161,872	335,854	207.48%
13	802	13544	California Capital Ins Co	158,280	1.1526%	145,103	-5,150	-3.55%
14	761	21857	American Ins Co	129,331	0.9418%	52,762	545	1.03%
15	164	24791	St Paul Mercury Ins Co	127,524	0.9286%	82,081	-5,611	-6.84%
16	12	19437	Lexington Ins Co	123,050	0.8961%	82,145	13,411	16.33%
17	98	11001	Riverport Ins Co of CA	122,305	0.8906%	118,449	80,000	67.54%
18	7	13935	Federated Mut Ins Co	104,049	0.7577%	101,829	4,667	4.58%
19	212	40142	American Zurich Ins Co	83,546	0.6084%	49,820	0	0.00%
20	761	21881	National Surety Corp	80,513	0.5863%	39,729	997	2.51%
21	84	22136	Great American Ins Co of NY	80,000	0.5826%	87,581	9,623	10.99%
22	164	36463	Discover Prop & Cas Ins Co	77,195	0.5621%	76,158	1,323	1.74%
23	802	23540	Monterey Ins Co	73,265	0.5335%	68,635	0	0.00%
24	212	21326	Empire Fire & Marine Ins Co	70,965	0.5168%	76,501	5,000	6.54%
25	517	37257	Insurance Corp Of Hannover	64,156	0.4672%	58,298	-4,929	-8.45%
26	291	13331	American Hardware Mut Ins Co	54,041	0.3935%	42,695	148,551	347.94%
27		18538	Bancinsure Inc	50,665	0.3689%	42,490	0	0.00%
28	783	13056	RLI Ins Co	48,299	0.3517%	68,129	84,181	123.56%
29	1285	22322	Greenwich Ins Co	46,969	0.3420%	155,364	-29,496	-18.99%
30	3321	24015	Northland Ins Co	46,347	0.3375%	70,971	16,795	23.66%
31	212	16535	Zurich American Ins Co	45,179	0.3290%	28,485	2,140	7.51%
32	169	24988	Sentry Ins A Mut Co	32,590	0.2373%	24,437	0	0.00%
33	163	19704	American States Ins Co	29,520	0.2150%	27,378	38,609	141.02%
34	84	26344	Great American Assur Co	29,413	0.2142%	32,627	-203	-0.62%
35	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	29,154	0.2123%	22,786	-13,721	-60.22%
36	3098	12904	Tokio Marine & Fire Ins Co Ltd Us Br	28,545	0.2079%	22,083	16,571	75.04%
37	212	26247	American Guarantee & Liability Ins	28,184	0.2052%	16,412	0	0.00%
38	1285	24554	XL Ins Amer Inc	26,882	0.1958%	17,976	10,434	58.04%
39	31	38962	Genesis Ins Co	25,810	0.1879%	35,733	52,000	145.52%
40	111	24198	Peerless Ins Co	25,385	0.1849%	21,965	478	2.18%
41	553	26980	Royal Ins Co Of Amer	20,800	0.1515%	239,664	1,139	0.48%
42	38	35181	Executive Risk Ind Inc	19,889	0.1448%	21,796	286	1.31%
43	3496	23752	Quanta Ind Co	16,327	0.1189%	24,753	1,141	4.61%
44	922	27847	Insurance Co Of The West	16,254	0.1184%	10,866	271	2.49%
45	761	21865	Associated Ind Corp	16,214	0.1181%	5,777	329	5.69%
46	218	20443	Continental Cas Co	15,927	0.1160%	14,502	8,358	57.63%
47	761	21873	Firemans Fund Ins Co	15,351	0.1118%	8,787	10,877,524	23791.10%

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: BURGLARY & THEFT [26]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
48	604	32190	Constitution Ins Co	14,672	0.1068%	14,672	-34,711	-236.58%
49	12	23841	New Hampshire Ins Co	13,615	0.0991%	7,433	-319	-4.29%
50	218	20427	American Cas Co Of Reading PA	13,168	0.0959%	7,583	6,917	91.22%
51	163	24740	Safeco Ins Co Of Amer	12,713	0.0926%	12,925	2,694	20.84%
52	1129	16217	National Farmers Union Prop & Cas	12,269	0.0893%	0	-1	0.00%
53	212	21709	Truck Ins Exch	11,872	0.0865%	11,629	505,137	4343.77%
54	7	28304	Federated Service Ins Co	11,262	0.0820%	5,502	-55	-1.00%
55	12	23809	Granite State Ins Co	10,149	0.0739%	8,499	826	9.72%
56	84	16691	Great American Ins Co	10,045	0.0731%	26,155	3,286	12.56%
57	3321	25682	Travelers Ind Co Of CT	6,354	0.0463%	7,132	-40,831	-572.50%
58	140	28223	Nationwide Agribusiness Ins Co	5,926	0.0432%	534	157	29.40%
59	3321	25674	Travelers Property Cas Co Of Amer	5,171	0.0377%	26,674	-47,469	-177.96%
60	645	14907	Oregon Mut Ins Co	4,678	0.0341%	4,848	0	0.00%
61	517	20532	Clarendon Natl Ins Co	4,511	0.0328%	5,800	-439	-7.57%
62	761	21849	American Automobile Ins Co	4,314	0.0314%	2,343	521	22.24%
63	400	25747	Unigard Ins Co	4,146	0.0302%	7,757	5,636	72.66%
64	62	21415	Employers Mut Cas Co	3,897	0.0284%	4,701	-134	-2.85%
65	215	14133	Valley Ins Co	3,613	0.0263%	4,971	368	7.40%
66	240	10499	DaimlerChrysler Ins Co	3,493	0.0254%	2,721	-1,404	-51.60%
67	3321	41483	Farmington Cas Co	2,243	0.0163%	2,658	-2,739	-103.05%
68	111	21458	Employers Ins of Wausau	1,964	0.0143%	1,919	129	6.72%
69	1279	11150	Arch Ins Co	1,817	0.0132%	31,330	-328	-1.05%
70	3321	19038	Travelers Cas & Surety Co	1,802	0.0131%	1,886	-5,476	-290.35%
71	781	37893	Ulico Cas Co	1,776	0.0129%	2,113	0	0.00%
72	212	21652	Farmers Ins Exch	1,737	0.0126%	1,161	5,068	436.52%
73	108	20524	Specialty Natl Ins Co	1,680	0.0122%	2,001	526	26.29%
74	163	19690	American Economy Ins Co	1,519	0.0111%	1,509	31	2.05%
75	50	23647	Mutual Service Cas Ins Co	1,262	0.0092%	459	-226	-49.24%
76	3321	22233	Select Ins Co	910	0.0066%	1,060	938	88.49%
77	108	18910	American Protection Ins Co	851	0.0062%	1,388	365	26.30%
78	164	35386	Fidelity & Guaranty Ins Co	705	0.0051%	705	-6,124	-868.65%
79	164	24775	St Paul Guardian Ins Co	627	0.0046%	1,346	-1,708	-126.89%
80	218	20486	Transcontinental Ins Co	525	0.0038%	2,827	0	0.00%
81	91	29424	Hartford Cas Ins Co	517	0.0038%	516	1	0.19%
82	8	19232	Allstate Ins Co	504	0.0037%	21	0	0.00%
83		15768	Merced Mut Ins Co	415	0.0030%	415	0	0.00%
84		11118	Federated Rural Electric Ins Exch	407	0.0030%	406	0	0.00%
85	38	20346	Pacific Ind Co	406	0.0030%	72	17	23.61%
86	164	25887	US Fidelity & Guaranty Co	352	0.0026%	57,143	-25,640	-44.87%
87	163	24724	First Natl Ins Co Of Amer	308	0.0022%	157	5	3.18%
88	38	20397	Vigilant Ins Co	269	0.0020%	13,389	195	1.46%
89	1331	10340	Stonington Ins Co	267	0.0019%	77	0	0.00%
90	164	25879	Fidelity & Guaranty Ins Underwriters	250	0.0018%	139	-279	-200.72%
91	361	19720	American Alt Ins Corp	198	0.0014%	198	39	19.70%
92	212	19372	Northern Ins Co Of NY	188	0.0014%	6,406	0	0.00%
93	158	25534	TIG Ins Co	186	0.0014%	206	0	0.00%
94	3321	36161	Travelers Prop Cas Ins Co	186	0.0014%	186	-5	-2.69%

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: BURGLARY & THEFT [26]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
95	84	26832	Great American Alliance Ins Co	112	0.0008%	2,778	-2,329	-83.84%
96	968	16187	AXA Re Prop & Cas Ins Co	61	0.0004%	58	12,002	20693.10%
97	400	24449	Regent Ins Co	36	0.0003%	9	0	0.00%
			Line Total:	**13,732,447**	**100.0000%**	**14,096,529**	**13,596,913**	**96.46%**

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: BOILER & MACHINERY [27]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	65	21482	Factory Mut Ins Co	15,594,041	14.7735%	16,760,918	2,416,489	14.42%
2	3321	25674	Travelers Property Cas Co Of Amer	13,224,812	12.5290%	12,416,847	1,917,131	15.44%
3	38	20281	Federal Ins Co	9,996,195	9.4702%	9,536,865	837,034	8.78%
4	12	11452	Hartford Steam Boil Inspec & Ins Co	9,728,222	9.2163%	10,226,623	4,045,024	39.55%
5	218	20443	Continental Cas Co	7,847,921	7.4350%	8,093,091	3,861,954	47.72%
6	38	20346	Pacific Ind Co	6,281,591	5.9511%	7,231,645	3,259,662	45.07%
7	12	19445	National Union Fire Ins Co Of Pitts	5,895,858	5.5856%	4,181,690	34,118	0.82%
8	212	41181	Universal Underwriters Ins Co	4,986,933	4.7245%	4,936,562	60,810	1.23%
9	212	16535	Zurich American Ins Co	3,160,539	2.9942%	3,394,093	-166,103	-4.89%
10	802	13544	California Capital Ins Co	2,539,301	2.4057%	2,238,020	95,378	4.26%
11	140	19100	Amco Ins Co	2,175,658	2.0612%	2,162,174	520,958	24.09%
12	65	10014	Affiliated Fm Ins Co	2,026,473	1.9198%	2,066,497	155,986	7.55%
13	761	35300	Allianz Global Risks US Ins Co	1,926,408	1.8250%	1,926,835	955,794	49.60%
14	164	24767	St Paul Fire & Marine Ins Co	1,869,758	1.7714%	1,653,378	-141,622	-8.57%
15	212	26247	American Guarantee & Liability Ins	1,652,706	1.5657%	1,573,633	-134,401	-8.54%
16	38	20397	Vigilant Ins Co	1,364,935	1.2931%	1,301,793	37,801	2.90%
17	350	34207	Westport Ins Corp	1,178,459	1.1165%	1,486,874	556,191	37.41%
18	553	26980	Royal Ins Co Of Amer	794,378	0.7526%	783,119	39,099	4.99%
19	164	25887	US Fidelity & Guaranty Co	774,447	0.7337%	544,516	81,534	14.97%
20	38	20303	Great Northern Ins Co	685,518	0.6494%	807,454	5,824	0.72%
21	12	19380	American Home Assur Co	684,123	0.6481%	502,522	26,890	5.35%
22	91	19682	Hartford Fire In Co	654,793	0.6203%	611,981	95,912	15.67%
23	7	13935	Federated Mut Ins Co	626,469	0.5935%	598,933	-11,099	-1.85%
24		35408	Sirius Amer Ins Co	574,307	0.5441%	574,478	213,804	37.22%
25	3098	12904	Tokio Marine & Fire Ins Co Ltd Us Br	561,436	0.5319%	755,005	-36,732	-4.87%
26		23108	Lumbermens Underwriting Alliance	545,441	0.5167%	384,470	0	0.00%
27		31453	Financial Pacific Ins Co	496,016	0.4699%	549,179	107,570	19.59%
28	164	25879	Fidelity & Guaranty Ins Underwriters	429,089	0.4065%	317,754	-6,259	-1.97%
29	140	23787	Nationwide Mut Ins Co	381,237	0.3612%	378,616	130,410	34.44%
30	645	14907	Oregon Mut Ins Co	367,854	0.3485%	322,074	29,063	9.02%
31	761	21873	Firemans Fund Ins Co	360,879	0.3419%	369,922	23,332	6.31%
32	212	40142	American Zurich Ins Co	360,109	0.3412%	203,435	7,566	3.72%
33	84	26832	Great American Alliance Ins Co	354,983	0.3363%	279,675	23,000	8.22%
34	163	19704	American States Ins Co	326,172	0.3090%	434,831	-646	-0.15%
35	3321	25682	Travelers Ind Co Of CT	316,392	0.2997%	269,181	-11,989	-4.45%
36	164	35386	Fidelity & Guaranty Ins Co	300,029	0.2842%	218,998	72,298	33.01%
37	164	24791	St Paul Mercury Ins Co	275,726	0.2612%	284,267	28,257	9.94%
38	111	24198	Peerless Ins Co	240,837	0.2282%	209,146	-139,851	-66.87%
39	984	42374	Houston Cas Co	231,642	0.2195%	344,008	258,572	75.16%
40	218	20508	Valley Forge Ins Co	224,462	0.2127%	223,863	-73,769	-32.95%
41	349	13978	Florists Mut Ins Co	210,459	0.1994%	197,226	12,380	6.28%
42	218	20486	Transcontinental Ins Co	207,970	0.1970%	202,281	52,843	26.12%
43	218	20494	Transportation Ins Co	178,683	0.1693%	175,820	75,677	43.04%
44	84	16691	Great American Ins Co	163,647	0.1550%	93,231	0	0.00%
45	12	23809	Granite State Ins Co	157,933	0.1496%	87,256	7,045	8.07%
46	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	154,291	0.1462%	128,004	7,399	5.78%
47	2978	20362	Mitsui Sumitomo Ins Co of Amer	146,307	0.1386%	109,935	53,868	49.00%

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: BOILER & MACHINERY [27]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
48	84	22136	Great American Ins Co of NY	138,115	0.1308%	283,825	6,161	2.17%
49	553	24678	Royal Ind Co	133,108	0.1261%	177,111	19,658	11.10%
50	38	20338	Northwestern Pacific Ind Co	124,503	0.1180%	162,953	-2,652	-1.63%
51	1285	24554	XL Ins Amer Inc	123,084	0.1166%	95,910	79,022	82.39%
52	802	23540	Monterey Ins Co	121,687	0.1153%	114,780	6,000	5.23%
53	215	14133	Valley Ins Co	119,839	0.1135%	169,212	17,127	10.12%
54	84	26344	Great American Assur Co	106,718	0.1011%	162,096	0	0.00%
55	8	19232	Allstate Ins Co	97,776	0.0926%	81,224	-337	-0.41%
56		10815	Verlan Fire Ins Co MD	97,540	0.0924%	83,095	30,812	37.08%
57	163	19690	American Economy Ins Co	91,124	0.0863%	127,334	-299	-0.23%
58	164	24775	St Paul Guardian Ins Co	90,111	0.0854%	68,560	3,647	5.32%
59	164	36463	Discover Prop & Cas Ins Co	89,891	0.0852%	74,818	31	0.04%
60	158	25534	TIG Ins Co	73,281	0.0694%	78,756	-16,000	-20.32%
61	761	21857	American Ins Co	70,518	0.0668%	37,043	9,199	24.83%
62	12	23841	New Hampshire Ins Co	67,216	0.0637%	65,918	-8,467	-12.84%
63	108	20524	Specialty Natl Ins Co	66,909	0.0634%	186,306	10,882	5.84%
64	922	27847	Insurance Co Of The West	51,353	0.0487%	26,309	0	0.00%
65	3416	20370	AXIS Reins Co	45,580	0.0432%	10,900	3,837	35.20%
66	12	19437	Lexington Ins Co	41,378	0.0392%	53,591	16,777	31.31%
67	62	21415	Employers Mut Cas Co	38,586	0.0366%	4,522	176	3.89%
68	108	18910	American Protection Ins Co	36,725	0.0348%	98,801	149,047	150.86%
69	1129	21970	OneBeacon Ins Co	36,721	0.0348%	26,224	-10,741	-40.96%
70	108	30562	American Manufacturers Mut Ins Co	34,219	0.0324%	183,019	153,806	84.04%
71	291	13331	American Hardware Mut Ins Co	33,318	0.0316%	31,067	0	0.00%
72	91	29424	Hartford Cas Ins Co	28,856	0.0273%	14,888	1,362	9.15%
73	212	39306	Fidelity & Deposit Co Of MD	28,792	0.0273%	35,461	-1,077	-3.04%
74	24	19895	Atlantic Mut Ins Co	27,440	0.0260%	27,647	1,299	4.70%
75	12	19429	Insurance Co Of The State Of PA	26,400	0.0250%	26,400	2,532	9.59%
76		18538	Bancinsure Inc	25,543	0.0242%	20,539	0	0.00%
77	158	18864	Fairmont Ins Co	24,635	0.0233%	39,461	6,000	15.20%
78	12	19402	Birmingham Fire Ins Co Of PA	21,091	0.0200%	21,091	-3,316	-15.72%
79	212	21709	Truck Ins Exch	20,601	0.0195%	25,208	5,513	21.87%
80	218	20427	American Cas Co Of Reading PA	20,073	0.0190%	17,423	2,563	14.71%
81	158	25054	Hudson Ins Co	18,023	0.0171%	26,252	-12,136	-46.23%
82	7	28304	Federated Service Ins Co	16,699	0.0158%	9,611	-1,000	-10.40%
83	108	22918	American Motorists Ins Co	16,014	0.0152%	35,159	8,421	23.95%
84	761	21865	Associated Ind Corp	14,214	0.0135%	11,896	0	0.00%
85	626	22667	Ace American Ins Co	12,519	0.0119%	15,156	-3,344	-22.06%
86	91	30104	Hartford Underwriters Ins Co	12,451	0.0118%	12,143	1,100	9.06%
87	108	22977	Lumbermens Mut Cas Co	12,396	0.0117%	17,466	-68,734	-393.53%
88	761	21881	National Surety Corp	9,360	0.0089%	10,704	0	0.00%
89	91	29459	Twin City Fire Ins Co Co	6,100	0.0058%	6,176	625	10.12%
90	158	25496	TIG Ind Co	5,031	0.0048%	15,291	-4,000	-26.16%
91	604	41343	Gerling Amer Ins Co	4,931	0.0047%	2,170	0	0.00%
92	517	37257	Insurance Corp Of Hannover	4,318	0.0041%	3,289	2,925	88.93%
93	240	10499	DaimlerChrysler Ins Co	3,811	0.0036%	2,728	-24,119	-884.13%
94	111	23035	Liberty Mut Fire Ins Co	3,769	0.0036%	3,622	2,188	60.41%

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: BOILER & MACHINERY [27]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
95	111	10836	Golden Eagle Ins Corp	3,755	0.0036%	18,016	27,243	151.22%
96	626	20702	Ace Fire Underwriters Ins Co	3,368	0.0032%	3,593	-610	-16.98%
97	244	10677	Cincinnati Ins Co	2,753	0.0026%	2,155	94	4.36%
98	1285	22322	Greenwich Ins Co	2,712	0.0026%	2,266	104,524	4612.71%
99	212	27855	Zurich American Ins Co Of IL	2,569	0.0024%	2,569	3,236	125.96%
100	158	25518	TIG Premier Ins Co	2,219	0.0021%	2,473	0	0.00%
101	218	20478	National Fire Ins Co Of Hartford	2,170	0.0021%	5,514	0	0.00%
102	781	37893	Ulico Cas Co	1,779	0.0017%	6,899	0	0.00%
103	212	21652	Farmers Ins Exch	1,250	0.0012%	1,384	-826	-59.68%
104	212	26611	Valiant Ins Co	1,244	0.0012%	41,786	-9,369	-22.42%
105	218	35289	Continental Ins Co	529	0.0005%	470	306	65.11%
106	111	24171	Netherlands Ins Co The	462	0.0004%	483	-252	-52.17%
107	212	19372	Northern Ins Co Of NY	401	0.0004%	58,256	-132,015	-226.61%
108	140	11991	National Cas Co	310	0.0003%	5,527	5	0.09%
109	91	37478	Hartford Ins Co Of The Midwest	268	0.0003%	3,625	1,030	28.41%
110	163	24724	First Natl Ins Co Of Amer	267	0.0003%	298	-124	-41.61%
111	169	24988	Sentry Ins A Mut Co	76	0.0001%	22	-665	-3022.73%
112	169	21180	Sentry Select Ins Co	37	0.0000%	31,842	-3,694	-11.60%
113	361	19720	American Alt Ins Corp	5	0.0000%	10	-15	-150.00%
114	163	24740	Safeco Ins Co Of Amer	1	0.0000%	12	-100	-833.33%
			Line Total:	**105,553,981**	**100.0000%**	**105,139,073**	**19,757,458**	**18.79%**

2003 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: CREDIT [28]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	761	20516	Euler American Credit Ind Co	30,421,664	38.4277%	30,021,247	15,499,972	51.63%
2	408	28401	American Natl Prop & Cas Co	8,128,298	10.2674%	6,913,026	3,272,022	47.33%
3	626	22667	Ace American Ins Co	7,672,251	9.6914%	7,508,252	-187,924	-2.50%
4	150	24147	Old Republic Ins Co	6,034,773	7.6229%	6,034,860	2,752,278	45.61%
5	352	25011	Wesco Ins Co	4,898,103	6.1871%	7,253,585	2,663,266	36.72%
6	1129	20648	Employers Fire Ins Co	4,883,064	6.1681%	1,724,474	1,934,690	112.19%
7	8	36455	Northbrook Ind Co	3,924,375	4.9572%	1,155,831	1,552,682	134.33%
8	84	16691	Great American Ins Co	3,920,052	4.9517%	3,390,230	-282,246	-8.33%
9	218	20443	Continental Cas Co	3,472,179	4.3860%	3,289,579	2,386,930	72.56%
10	212	39306	Fidelity & Deposit Co Of MD	2,925,451	3.6953%	3,453,136	-217,056	-6.29%
11	626	22713	Insurance Co Of North Amer	951,566	1.2020%	946,128	26,427	2.79%
12	1129	20621	OneBeacon America Ins Co	649,340	0.8202%	3,345,712	687,300	20.54%
13	108	22977	Lumbermens Mut Cas Co	322,426	0.4073%	842,334	432,632	51.36%
14		18538	Bancinsure Inc	288,023	0.3638%	288,023	137,256	47.65%
15	3321	21296	Associates Ins Co	286,826	0.3623%	286,790	185,702	64.75%
16	38	20281	Federal Ins Co	223,064	0.2818%	374,313	201,210	53.75%
17	317	40827	Virginia Surety Co Inc	164,486	0.2078%	196,199	255,669	130.31%
			Line Total:	**79,165,941**	**100.0000%**	**77,023,719**	**31,300,810**	**40.64%**

2003 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	70	11099	First American Home Buyers Pro Corp	67,314,880	18.4481%	63,844,806	28,783,864	45.08%
2	84	26344	Great American Assur Co	26,925,585	7.3791%	16,073,513	9,542,822	59.37%
3		26565	Ohio Ind Co	21,897,932	6.0013%	16,896,065	8,705,612	51.52%
4	517	37257	Insurance Corp Of Hannover	21,670,669	5.9390%	27,308,871	16,352,508	59.88%
5	1285	22322	Greenwich Ins Co	20,507,231	5.6201%	4,730,495	8,287,537	175.19%
6		42285	Veterinary Pet Ins Co	19,514,822	5.3482%	16,784,612	9,674,541	57.64%
7	218	20850	Firemens Ins Co Of Newark NJ	17,625,988	4.8305%	15,125,362	19,067,776	126.06%
8	31	34274	Central States Ind Co Of Omaha	14,447,542	3.9594%	14,429,345	1,114,443	7.72%
9	317	40827	Virginia Surety Co Inc	13,832,032	3.7908%	12,010,163	13,399,278	111.57%
10	626	21121	Westchester Fire Ins Co	12,181,525	3.3384%	12,181,525	5,424,455	44.53%
11	98	23612	Midwest Employers Cas Co	10,176,610	2.7890%	9,891,547	6,945,101	70.21%
12	18	19631	American Road Ins Co	10,021,247	2.7464%	10,293,391	5,667,582	55.06%
13	1330	24813	Balboa Ins Co	9,868,990	2.7047%	9,965,810	1,649,016	16.55%
14	350	39845	Employers Reins Corp	9,670,015	2.6501%	16,413,424	97,545,042	594.30%
15	761	21873	Firemans Fund Ins Co	9,350,425	2.5625%	14,669,695	13,126,579	89.48%
16	660	16810	American Mercury Ins Co	7,909,711	2.1677%	5,644,709	3,989,258	70.67%
17	350	39527	Heritage Ind Co	7,495,154	2.0541%	1,151,044	4,530,385	393.59%
18	74	15105	Safety Natl Cas Corp	7,005,105	1.9198%	5,690,544	4,815,707	84.63%
19		32107	Sutter Ins Co	5,997,485	1.6436%	4,522,678	3,753,070	82.98%
20	84	16691	Great American Ins Co	5,640,847	1.5459%	5,444,268	1,674,417	30.76%
21		11592	International Fidelity Ins Co	5,535,656	1.5171%	5,622,401	247	0.00%
22	303	14559	Guideone Specialty Mut Ins Co	5,474,866	1.5004%	5,474,719	3,520,400	64.30%
23	140	11991	National Cas Co	4,317,655	1.1833%	916,295	630,254	68.78%
24	626	43575	Indemnity Ins Co Of North Amer	4,270,039	1.1702%	4,270,039	0	0.00%
25	458	35769	Lyndon Property Ins Co	4,022,903	1.1025%	3,887,243	3,423,581	88.07%
26	19	42986	Standard Guaranty Ins Co	3,859,317	1.0577%	1,638,546	500,012	30.52%
27	468	10952	Stonebridge Casualty Ins Co	3,027,966	0.8298%	3,027,966	422,732	13.96%
28	12	26220	Yosemite Ins Co	2,647,951	0.7257%	2,740,943	422,708	15.42%
29	12	24376	American General Ind Co	2,070,197	0.5674%	1,553,615	297,919	19.18%
30	19	35971	Voyager Property & Cas Ins Co	1,703,428	0.4668%	508,082	0	0.00%
31	218	35289	Continental Ins Co	1,398,978	0.3834%	716,976	-136,220	-19.00%
32	84	22136	Great American Ins Co of NY	1,084,706	0.2973%	1,084,706	433,624	39.98%
33		26905	Century-Natl Ins Co	1,019,139	0.2793%	879,788	322,900	36.70%
34	19	10111	American Bankers Ins Co Of FL	885,066	0.2426%	2,416,376	637,377	26.38%
35	712	35041	Sierra Pacific Ins Co	813,591	0.2230%	0	0	0.00%
36		10830	Business Alliance Ins Co	561,916	0.1540%	21,480	368,762	1716.77%
37	317	43460	FFG Ins Co	516,361	0.1415%	678,488	288,525	42.52%
38	150	24147	Old Republic Ins Co	513,705	0.1408%	55,387	17,240	31.13%
39	1208	36307	Gray Ins Co	511,981	0.1403%	511,981	-615,456	-120.21%
40	12	20796	AIG Premier Ins Co	327,212	0.0897%	327,212	153,892	47.03%
41	79	22004	CIM Ins Corp	281,720	0.0772%	468,714	217,057	46.31%
42	79	38601	MIC Prop & Cas Ins Corp	225,135	0.0617%	230,546	82,781	35.91%
43	8	19232	Allstate Ins Co	137,057	0.0376%	1,091,118	610,263	55.93%
44	697	37060	Old United Cas Co	127,842	0.0350%	2,693,656	1,560,710	57.94%
45	155	11770	United Fncl Cas Co	81,190	0.0223%	101,848	127,663	125.35%
46		15768	Merced Mut Ins Co	79,001	0.0217%	72,847	268	0.37%
47		30082	CPA Ins Co	59,325	0.0163%	60,106	-3,346	-5.57%

2003 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
48	31	22039	General Rein Corp	56,142	0.0154%	355,905	3,601,390	1011.90%
49		18538	Bancinsure Inc	54,133	0.0148%	46,342	0	0.00%
50		27502	Western General Ins Co	49,381	0.0135%	23,734	0	0.00%
51	19	19615	American Reliable Ins Co	33,682	0.0092%	73,799	47,483	64.34%
52		16705	Dealers Assur Co	32,417	0.0089%	5,318	0	0.00%
53	237	24635	Westward Ins Co	19,068	0.0052%	24,536	-9,501	-38.72%
54	150	35424	Old Republic Security Assur Co	19,009	0.0052%	342,306	207,818	60.71%
55	212	21652	Farmers Ins Exch	10,665	0.0029%	216,766	162,561	74.99%
56	19	42978	American Security Ins Co	6,140	0.0017%	1,842	212	11.51%
			Line Total:	**364,888,335**	**100.0000%**	**325,213,493**	**281,342,849**	**86.51%**

2003 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1		35076	State Compensation Ins Fund	7,797,162,070	13.5033%	7,793,796,505	5,803,241,228	74.46%
2	176	25178	State Farm Mut Auto Ins Co	2,833,623,089	4.9073%	2,781,012,952	1,666,443,876	59.92%
3	212	21652	Farmers Ins Exch	2,169,955,165	3.7580%	2,126,847,157	1,237,499,173	58.18%
4	1318	15598	Interins Exch Of The Automobile Club	1,888,726,743	3.2709%	1,775,526,197	1,104,720,846	62.22%
5	1278	15539	California State Auto Asn Inter-Ins	1,832,061,063	3.1728%	1,761,508,669	979,015,633	55.58%
6	176	25151	State Farm General Ins Co	1,663,985,985	2.8817%	1,586,729,627	1,161,163,663	73.18%
7	8	19232	Allstate Ins Co	1,441,467,906	2.4964%	1,382,264,583	921,116,923	66.64%
8	12	12963	21st Century Ins Co	1,189,525,023	2.0600%	1,146,404,519	758,242,222	66.14%
9	660	27553	Mercury Ins Co	1,070,280,688	1.8535%	1,034,066,711	585,065,075	56.58%
10	212	21660	Fire Ins Exch	996,001,854	1.7249%	967,432,124	593,389,292	61.34%
11	8	19240	Allstate Ind Co	899,006,524	1.5569%	896,349,849	495,924,391	55.33%
12	38	20281	Federal Ins Co	856,368,734	1.4831%	781,903,688	400,131,914	51.17%
13	12	19445	National Union Fire Ins Co Of Pitts	818,436,214	1.4174%	927,607,202	655,292,372	70.64%
14	12	19437	Lexington Ins Co	715,636,603	1.2394%	774,417,858	441,861,150	57.06%
15	1120	10120	Everest Natl Ins Co	665,214,217	1.1520%	627,395,639	377,270,013	60.13%
16	660	11908	Mercury Cas Co	644,506,588	1.1162%	604,023,076	345,691,840	57.23%
17	3321	25674	Travelers Property Cas Co Of Amer	616,301,686	1.0673%	530,267,605	364,409,010	68.72%
18	212	16535	Zurich American Ins Co	557,654,285	0.9658%	522,940,853	286,607,244	54.81%
19	336	13269	Zenith Ins Co	537,021,767	0.9300%	513,114,762	306,538,011	59.74%
20	12	19380	American Home Assur Co	514,156,815	0.8904%	443,538,931	286,098,643	64.50%
21	164	24767	St Paul Fire & Marine Ins Co	510,719,117	0.8845%	438,480,814	179,304,002	40.89%
22	761	21873	Firemans Fund Ins Co	491,333,493	0.8509%	512,940,507	245,370,746	47.84%
23	218	20443	Continental Cas Co	477,192,208	0.8264%	410,908,363	403,300,330	98.15%
24	200	25941	United Services Auto Assoc	464,702,118	0.8048%	451,729,526	318,439,538	70.49%
25	111	23035	Liberty Mut Fire Ins Co	463,459,628	0.8026%	449,789,494	400,351,180	89.01%
26	163	24740	Safeco Ins Co Of Amer	438,942,413	0.7602%	425,561,362	263,797,014	61.99%
27		10779	CALIFORNIA EARTHQUAKE AUTHORITY	436,801,794	0.7565%	433,684,298	5,141,114	1.19%
28	814	25089	Coast Natl Ins Co	412,312,395	0.7141%	390,050,260	231,384,472	59.32%
29	140	19100	Amco Ins Co	383,185,407	0.6636%	355,965,945	214,149,840	60.16%
30	200	25968	USAA Cas Ins Co	377,299,192	0.6534%	362,120,829	223,224,069	61.64%
31	91	29424	Hartford Cas Ins Co	374,585,350	0.6487%	364,690,139	170,948,066	46.87%
32	91	19682	Hartford Fire In Co	353,163,530	0.6116%	332,348,859	153,170,785	46.09%
33	3495	22268	Infinity Ins Co	348,708,449	0.6039%	309,913,047	153,328,348	49.47%
34	517	20532	Clarendon Natl Ins Co	326,095,935	0.5647%	298,660,345	181,192,824	60.67%
35	212	21709	Truck Ins Exch	310,464,023	0.5377%	312,178,597	313,644,697	100.47%
36	626	22667	Ace American Ins Co	290,072,287	0.5024%	286,878,127	301,348,126	105.04%
37	12	19429	Insurance Co Of The State Of PA	275,133,501	0.4765%	223,115,519	132,103,909	59.21%
38	140	23787	Nationwide Mut Ins Co	271,970,316	0.4710%	264,939,977	151,075,663	57.02%
39	155	27804	Progressive West Ins Co	268,173,989	0.4644%	242,828,809	127,289,507	52.42%
40	31	35882	Geico General Ins Co	252,751,097	0.4377%	251,616,762	163,357,492	64.92%
41	517	21806	Harbor Specialty Ins Co	247,379,770	0.4284%	233,716,177	132,970,407	56.89%
42	111	24198	Peerless Ins Co	234,449,366	0.4060%	218,823,230	37,899,921	17.32%
43	155	24260	Progressive Cas Ins Co	233,571,212	0.4045%	207,378,081	97,042,533	46.79%
44	158	21113	United States Fire Ins Co	228,728,679	0.3961%	175,589,103	89,624,355	51.04%
45	65	21482	Factory Mut Ins Co	226,189,975	0.3917%	238,857,646	49,173,811	20.59%
46	761	21857	American Ins Co	216,178,610	0.3744%	179,165,846	105,521,772	58.90%
47	212	21687	Mid-Century Ins Co	213,730,320	0.3701%	208,785,662	174,305,115	83.49%

2003 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
48	1326	33855	Lincoln General Ins Co	212,734,796	0.3684%	199,400,369	108,257,659	54.29%
49	84	43753	Republic Ind Co of CA	212,289,756	0.3676%	203,813,328	109,220,889	53.59%
50	317	40827	Virginia Surety Co Inc	211,505,976	0.3663%	169,245,317	136,496,243	80.65%
51	12	23809	Granite State Ins Co	205,141,976	0.3553%	185,126,334	91,958,058	49.67%
52	105	29858	Mortgage Guaranty Ins Corp	202,961,621	0.3515%	204,723,171	102,197,119	49.92%
53	91	30104	Hartford Underwriters Ins Co	194,398,901	0.3367%	183,626,063	94,833,463	51.64%
54		26905	Century-Natl Ins Co	193,844,870	0.3357%	174,355,302	127,577,927	73.17%
55	1279	11150	Arch Ins Co	193,844,640	0.3357%	145,883,044	79,989,044	54.83%
56	802	13544	California Capital Ins Co	192,080,980	0.3326%	177,249,691	87,150,138	49.17%
57	1248	18708	Ambac Assur Corp	188,138,606	0.3258%	71,394,910	2,776,954	3.89%
58	1282	33200	Norcal Mut Ins Co	187,200,550	0.3242%	189,222,089	85,763,846	45.32%
59	660	38342	California Automobile Ins Co	174,787,321	0.3027%	170,182,213	101,471,001	59.62%
60	12	19410	Commerce & Industry Ins Co	170,059,496	0.2945%	146,146,739	72,864,737	49.86%
61	163	19704	American States Ins Co	168,252,952	0.2914%	160,662,869	-14,702,958	-9.15%
62	31	22063	Government Employees Ins Co	160,052,331	0.2772%	157,371,783	102,749,622	65.29%
63	1179	10683	Wawanesa General Ins Co	158,995,965	0.2754%	139,394,636	111,360,209	79.89%
64	3098	12904	Tokio Marine & Fire Ins Co Ltd Us Br	156,754,884	0.2715%	157,494,539	146,820,873	93.22%
65	91	29459	Twin City Fire Ins Co Co	155,759,226	0.2697%	148,288,260	99,166,780	66.87%
66	553	13137	Viking Ins Co Of WI	152,625,672	0.2643%	154,025,242	89,315,816	57.99%
67	1285	37885	XL Specialty Ins Co	150,200,551	0.2601%	203,534,122	111,637,425	54.85%
68	3321	22217	Gulf Ins Co	147,898,898	0.2561%	150,587,792	162,776,505	108.09%
69	33	20117	California Cas Ind Exch	145,994,069	0.2528%	139,593,246	94,792,443	67.91%
70	140	42579	Allied Prop & Cas Ins Co	139,795,981	0.2421%	123,703,407	81,519,155	65.90%
71	212	26247	American Guarantee & Liability Ins	138,967,955	0.2407%	131,830,872	56,542,684	42.89%
72	155	44288	Specialty Risk Ins Co	138,427,295	0.2397%	120,393,668	65,864,403	54.71%
73	215	19852	Financial Ind Co	138,156,420	0.2393%	135,767,500	85,450,081	62.94%
74	1285	22322	Greenwich Ins Co	136,483,944	0.2364%	161,644,016	100,652,477	62.27%
75	98	10900	Preferred Employers Ins Co	135,295,874	0.2343%	126,261,512	75,756,907	60.00%
76	2898	37850	Pacific Specialty Ins Co	134,707,646	0.2333%	120,379,255	64,314,451	53.43%
77	3321	25682	Travelers Ind Co Of CT	134,243,101	0.2325%	114,234,961	45,787,028	40.08%
78	218	20427	American Cas Co Of Reading PA	133,839,063	0.2318%	138,650,796	60,838,978	43.88%
79	111	23043	Liberty Mut Ins Co	131,952,883	0.2285%	119,443,508	131,251,556	109.89%
80	150	24147	Old Republic Ins Co	131,585,983	0.2279%	124,341,751	51,282,986	41.24%
81	4	27928	Amex Assur Co	129,088,049	0.2236%	116,379,393	66,482,033	57.13%
82	176	25143	State Farm Fire And Cas Co	126,564,298	0.2192%	99,847,984	54,262,991	54.35%
83	528	12041	MBIA Ins Corp	125,761,310	0.2178%	58,771,954	455,959	0.78%
84	831	34495	Doctors Co An Interins Exchn	124,175,094	0.2150%	120,467,555	62,291,045	51.71%
85	84	26344	Great American Assur Co	121,638,745	0.2107%	112,372,207	28,294,967	25.18%
86	161	18031	Topa Ins Co	119,680,405	0.2073%	118,423,982	64,597,326	54.55%
87	3321	19070	Standard Fire Ins Co	114,915,106	0.1990%	97,001,102	50,705,168	52.27%
88	38	35181	Executive Risk Ind Inc	114,347,979	0.1980%	117,086,808	79,633,155	68.01%
89	761	21849	American Automobile Ins Co	113,637,029	0.1968%	93,727,569	40,201,829	42.89%
90	3321	31194	Travelers Cas & Surety Co Of Amer	112,156,850	0.1942%	110,242,539	38,321,968	34.76%
91	766	33790	Radian Guaranty Inc	111,803,155	0.1936%	119,257,714	-4,374,193	-3.67%
92	553	26980	Royal Ins Co Of Amer	108,833,917	0.1885%	145,799,064	148,010,070	101.52%
93	517	37257	Insurance Corp Of Hannover	107,641,687	0.1864%	113,094,779	64,112,591	56.69%
94	79	23728	National General Ins Co	106,875,982	0.1851%	102,115,537	52,659,466	51.57%

2003 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
95	91	37478	Hartford Ins Co Of The Midwest	106,398,917	0.1843%	98,892,440	38,345,659	38.78%
96	212	41181	Universal Underwriters Ins Co	105,801,391	0.1832%	109,680,316	68,282,368	62.26%
97	164	25887	US Fidelity & Guaranty Co	105,710,809	0.1831%	92,554,847	102,521,984	110.77%
98	70	34525	First American Specilaty Ins Co	105,368,428	0.1825%	88,293,824	93,661,132	106.08%
99	677	18058	Philadelphia Ind Ins Co	104,668,282	0.1813%	88,099,679	34,706,754	39.39%
100	218	34622	Glens Falls Ins Co	103,820,003	0.1798%	100,053,907	68,902,596	68.87%
101	8	17230	Allstate Prop & Cas Ins Co	102,822,509	0.1781%	115,383,912	61,883,893	53.63%
102	1125	10352	Scpie Ind Co	102,640,716	0.1778%	99,622,761	36,045,537	36.18%
103	84	16691	Great American Ins Co	100,022,276	0.1732%	93,321,291	44,832,497	48.04%
104	761	21865	Associated Ind Corp	99,719,990	0.1727%	81,544,436	35,027,380	42.95%
105	922	40029	Explorer Ins Co	99,309,589	0.1720%	112,296,919	86,028,915	76.61%
106	1278	37770	Western United Ins Co	98,435,066	0.1705%	96,149,202	58,700,008	61.05%
107	155	37605	Progressive Marathon Ins Co	97,076,806	0.1681%	105,841,764	51,950,032	49.08%
108	12	43761	American Intl Ins Co Of CA	96,331,251	0.1668%	85,615,243	38,317,040	44.75%
109	19	42978	American Security Ins Co	96,122,999	0.1665%	93,524,650	17,798,091	19.03%
110	212	40142	American Zurich Ins Co	95,673,542	0.1657%	77,274,440	54,155,108	70.08%
111		42269	Majestic Ins Co	94,354,582	0.1634%	92,740,882	60,078,212	64.78%
112	24	19895	Atlantic Mut Ins Co	94,045,087	0.1629%	100,550,144	49,492,956	49.22%
113	98	10510	Carolina Cas Ins Co	92,959,190	0.1610%	86,203,867	49,267,495	57.15%
114	400	25747	Unigard Ins Co	91,354,752	0.1582%	88,258,293	46,795,163	53.02%
115	1330	24848	Newport Ins Co	90,751,668	0.1572%	81,029,520	31,945,369	39.42%
116	323	10693	Civil Svc Employees Ins Co	90,406,179	0.1566%	87,182,544	52,265,262	59.95%
117	163	39012	Safeco Ins Co Of IL	89,242,924	0.1546%	87,414,950	59,336,834	67.88%
118	111	32352	Prudential Prop & Cas Ins Co	87,944,158	0.1523%	85,382,230	66,014,600	77.32%
119	1135	27251	PMI Mortgage Ins Co	85,819,173	0.1486%	82,428,740	-3,850,351	-4.67%
120	517	37303	Redland Ins Co	85,473,145	0.1480%	58,788,636	38,460,853	65.42%
121	164	24791	St Paul Mercury Ins Co	84,673,096	0.1466%	69,737,736	59,352,962	85.11%
122	169	24988	Sentry Ins A Mut Co	83,972,480	0.1454%	72,416,552	38,057,657	52.55%
123	163	19690	American Economy Ins Co	83,101,839	0.1439%	68,756,845	36,415,695	52.96%
124		22985	Sequoia Ins Co	82,408,306	0.1427%	75,223,458	51,633,274	68.64%
125	350	34207	Westport Ins Corp	80,360,480	0.1392%	96,679,377	28,576,989	29.56%
126	553	24678	Royal Ind Co	80,067,174	0.1387%	105,925,518	58,997,322	55.70%
127	922	27847	Insurance Co Of The West	79,399,692	0.1375%	71,671,305	22,732,779	31.72%
128		31453	Financial Pacific Ins Co	79,295,389	0.1373%	71,612,852	38,609,749	53.91%
129	1325	24899	Alea North America Ins Co	78,732,091	0.1363%	57,644,025	43,000,910	74.60%
130	212	39306	Fidelity & Deposit Co Of MD	78,272,745	0.1356%	55,685,805	16,594,851	29.80%
131	7	13935	Federated Mut Ins Co	78,236,603	0.1355%	72,220,142	42,775,758	59.23%
132	761	35300	Allianz Global Risks US Ins Co	77,317,801	0.1339%	81,489,412	73,205,092	89.83%
133	212	11185	Foremost Ins Co	75,491,817	0.1307%	58,694,392	33,554,870	57.17%
134	218	20494	Transportation Ins Co	75,223,716	0.1303%	76,880,203	52,176,988	67.87%
135	158	25054	Hudson Ins Co	74,280,993	0.1286%	63,740,122	34,555,214	54.21%
136	761	21881	National Surety Corp	74,225,018	0.1285%	73,399,007	17,235,539	23.48%
137	194	18287	Financial Security Assur Inc	73,973,274	0.1281%	30,339,837	0	0.00%
138	303	15032	Guideone Mut Ins Co	71,958,028	0.1246%	65,027,602	46,615,383	71.69%
139	84	22136	Great American Ins Co of NY	71,178,841	0.1233%	73,726,460	19,629,270	26.62%
140		27502	Western General Ins Co	70,750,242	0.1225%	77,484,134	44,380,427	57.28%
141		42277	Sterling Cas Ins Co	70,214,548	0.1216%	70,696,859	45,685,393	64.62%

2003 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
142	108	30562	American Manufacturers Mut Ins Co	69,653,797	0.1206%	130,499,984	67,671,514	51.86%
143	3018	22730	Converium Ins North Amer Inc	69,614,600	0.1206%	51,194,541	30,211,676	59.01%
144	169	21180	Sentry Select Ins Co	69,400,341	0.1202%	64,416,368	62,397,468	96.87%
145	1179	31526	Wawanesa Mut Ins Co Us Branch	69,193,803	0.1198%	66,845,998	42,306,140	63.29%
146	626	21121	Westchester Fire Ins Co	67,828,154	0.1175%	73,635,565	36,455,892	49.51%
147	31	22055	Geico Ind Co	67,556,474	0.1170%	65,011,394	48,168,681	74.09%
148	70	11099	First American Home Buyers Pro Corp	67,314,880	0.1166%	63,844,806	28,783,864	45.08%
149	28	19976	Amica Mut Ins Co	66,395,248	0.1150%	63,898,306	31,640,122	49.52%
150	2978	20362	Mitsui Sumitomo Ins Co of Amer	66,202,654	0.1147%	49,656,395	28,974,870	58.35%
151	164	10799	Geovera Ins Co	64,684,369	0.1120%	68,661,127	900,000	1.31%
152	1129	32280	Commercial Cas Ins Co	64,110,112	0.1110%	57,556,037	38,843,420	67.49%
153		14010	Crusader Ins Co	64,029,493	0.1109%	52,556,088	28,650,658	54.51%
154	212	19356	Maryland Cas Co	63,926,628	0.1107%	86,330,096	51,695,616	59.88%
155	19	10111	American Bankers Ins Co Of FL	63,771,663	0.1104%	73,088,764	16,685,226	22.83%
156	958	11762	Vesta Fire Ins Corp	62,967,822	0.1090%	59,318,639	56,402,271	95.08%
157	111	21458	Employers Ins of Wausau	62,901,591	0.1089%	61,412,569	39,784,333	64.78%
158	944	37648	Permanent General Assur Corp	61,595,859	0.1067%	59,227,441	32,741,189	55.28%
159	457	19801	Argonaut Ins Co	61,226,517	0.1060%	57,946,956	37,272,313	64.32%
160	1330	24821	Meritplan Ins Co	60,851,985	0.1054%	56,978,235	35,492,026	62.29%
161	783	13056	RLI Ins Co	60,817,959	0.1053%	73,155,957	11,166,907	15.26%
162	3321	36161	Travelers Prop Cas Ins Co	59,698,447	0.1034%	49,131,410	44,792,438	91.17%
163	1330	24813	Balboa Ins Co	58,712,164	0.1017%	53,252,898	22,288,014	41.85%
164	84	22179	Republic Ind Co Of Amer	57,831,577	0.1002%	56,423,644	42,259,281	74.90%
165	108	22977	Lumbermens Mut Cas Co	57,304,720	0.0992%	170,873,849	214,199,281	125.36%
166	984	42374	Houston Cas Co	57,125,435	0.0989%	44,734,508	22,025,336	49.24%
167	38	20397	Vigilant Ins Co	55,890,361	0.0968%	51,462,871	10,358,493	20.13%
168	65	10014	Affiliated Fm Ins Co	55,879,503	0.0968%	52,522,333	23,695,288	45.11%
169	920	13064	United Natl Ins Co	55,473,550	0.0961%	55,681,586	20,106,687	36.11%
170	212	19372	Northern Ins Co Of NY	55,093,248	0.0954%	51,215,720	27,664,475	54.02%
171	163	24724	First Natl Ins Co Of Amer	54,602,434	0.0946%	50,583,969	39,482,135	78.05%
172	12	15873	United Gty Residential Ins Co	54,561,051	0.0945%	56,079,200	-4,143,083	-7.39%
173	968	11835	AXA Re Amer Ins Co	53,207,515	0.0921%	50,708,946	20,090,597	39.62%
174	553	24902	Security Ins Co Of Hartford	52,121,136	0.0903%	59,703,086	79,123,275	132.53%
175	93	12831	State Natl Ins Co Inc	51,070,780	0.0884%	47,281,058	39,259,590	83.03%
176	164	36463	Discover Prop & Cas Ins Co	50,490,046	0.0874%	57,130,924	47,672,135	83.44%
177		32107	Sutter Ins Co	50,345,211	0.0872%	44,414,218	24,450,811	55.05%
178	257	12521	Safeway Ins Co	50,296,315	0.0871%	52,850,418	36,556,623	69.17%
179	350	38458	General Electric Mortgage Ins Corp	50,054,821	0.0867%	52,596,481	-6,084,697	-11.57%
180	241	25321	Metropolitan Drt Prop & Cas Ins Co	49,920,990	0.0865%	44,526,540	29,877,359	67.10%
181	218	20508	Valley Forge Ins Co	48,279,754	0.0836%	45,765,276	26,774,615	58.50%
182		38733	Alaska Nat Ins Co	48,077,434	0.0833%	51,545,293	37,623,813	72.99%
183	3321	24015	Northland Ins Co	47,958,569	0.0831%	48,023,052	30,579,548	63.68%
184	816	13161	Commerce West Ins Co	47,648,150	0.0825%	45,995,329	24,705,401	53.71%
185	108	18910	American Protection Ins Co	47,199,388	0.0817%	81,191,645	36,564,947	45.04%
186	212	21326	Empire Fire & Marine Ins Co	46,978,126	0.0814%	48,889,976	2,516,356	5.15%
187	510	42307	Navigators Ins Co	46,389,115	0.0803%	58,908,095	55,780,348	94.69%
188		36706	Lawyers Mut Ins Co	45,558,896	0.0789%	37,891,999	14,533,029	38.35%

2003 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
189	626	43575	Indemnity Ins Co Of North Amer	45,031,912	0.0780%	43,685,127	37,846,407	86.63%
190		10216	American Contractors Ind Co	44,762,508	0.0775%	42,066,309	8,615,627	20.48%
191	12	23841	New Hampshire Ins Co	44,004,279	0.0762%	45,700,628	42,638,632	93.30%
192	218	20486	Transcontinental Ins Co	43,649,808	0.0756%	42,698,257	30,572,555	71.60%
193	3363	11512	Employers Compensation Ins Co	43,252,798	0.0749%	33,603,051	19,171,670	57.05%
194	31	41491	Geico Cas Co	43,059,637	0.0746%	41,602,003	24,071,330	57.86%
195	164	35386	Fidelity & Guaranty Ins Co	42,835,204	0.0742%	37,264,831	26,301,143	70.58%
196	98	40045	Starnet Ins Co	42,586,090	0.0738%	57,540,295	29,797,708	51.79%
197	626	20699	Ace Prop & Cas Ins Co	42,320,451	0.0733%	42,393,171	2,896,855	6.83%
198	306	10847	Cumis Ins Society Inc	41,011,162	0.0710%	40,552,480	27,423,546	67.62%
199	108	22918	American Motorists Ins Co	40,265,425	0.0697%	93,983,005	54,249,248	57.72%
200	1135	12815	Financial Guaranty Ins Co	40,109,405	0.0695%	13,537,234	1	0.00%
201	785	38970	Markel Ins Co	39,406,762	0.0682%	37,324,646	16,026,717	42.94%
202	12	20796	AIG Premier Ins Co	39,405,298	0.0682%	40,212,520	26,208,379	65.17%
203	421	24350	Triad Guaranty Ins Corp	38,843,625	0.0673%	38,902,478	6,397,510	16.44%
204	645	14907	Oregon Mut Ins Co	38,627,888	0.0669%	37,124,393	20,067,678	54.06%
205		35408	Sirius Amer Ins Co	38,434,764	0.0666%	36,007,852	15,641,896	43.44%
206	111	10836	Golden Eagle Ins Corp	38,065,047	0.0659%	38,915,231	136,790,694	351.51%
207	111	19917	Liberty Ins Underwriters Inc	38,055,091	0.0659%	31,690,787	18,775,227	59.25%
208		18767	Church Mut Ins Co	38,026,594	0.0659%	33,398,702	17,026,657	50.98%
209	215	10914	Kemper Independence Ins Co	37,322,720	0.0646%	10,224,554	6,380,866	62.41%
210	24	19909	Centennial Ins Co	37,267,074	0.0645%	36,932,161	22,224,068	60.18%
211	218	20478	National Fire Ins Co Of Hartford	36,917,720	0.0639%	41,037,503	9,552,982	23.28%
212		36790	Springfield Ins Co Inc	35,850,273	0.0621%	32,716,950	22,245,733	67.99%
213	111	24171	Netherlands Ins Co The	35,730,295	0.0619%	26,594,803	9,602,536	36.11%
214	361	19720	American Alt Ins Corp	34,906,872	0.0605%	20,973,330	23,588,005	112.47%
215	273	13250	Workmens Auto Ins Co	34,775,815	0.0602%	36,272,788	25,006,723	68.94%
216	212	19305	Assurance Co Of Amer	34,505,992	0.0598%	40,953,266	37,590,121	91.79%
217	800	15776	Residence Mut Ins Co	34,224,627	0.0593%	31,302,551	15,130,123	48.34%
218		39861	Golden Bear Ins Co	33,930,691	0.0588%	35,077,056	12,296,086	35.05%
219	225	13234	Wilshire Ins Co	33,929,746	0.0588%	33,693,531	15,645,662	46.44%
220	140	11991	National Cas Co	33,750,114	0.0584%	30,278,408	13,487,135	44.54%
221	1125	39152	American Healthcare Ind Co	33,036,619	0.0572%	31,363,497	17,228,208	54.93%
222	38	20346	Pacific Ind Co	33,003,779	0.0572%	39,071,471	14,440,216	36.96%
223	140	23779	Nationwide Mut Fire Ins Co	32,958,803	0.0571%	33,165,626	17,341,589	52.29%
224	158	25534	TIG Ins Co	32,752,974	0.0567%	56,294,952	59,498,142	105.69%
225	84	26832	Great American Alliance Ins Co	32,699,210	0.0566%	41,717,267	16,290,739	39.05%
226	608	32433	Medical Ins Exch Of CA	32,634,326	0.0565%	30,526,823	48,696,625	159.52%
227	1129	30210	Ensurance Prop & Cas Ins Co	32,375,636	0.0561%	27,138,460	18,348,110	67.61%
228	400	25798	Unigard Ind Co	32,079,503	0.0556%	32,698,689	24,989,775	76.42%
229	163	24732	General Ins Co Of Amer	31,874,887	0.0552%	34,484,980	36,370,433	105.47%
230	33	20125	California Cas Ins Co	31,392,738	0.0544%	29,393,898	25,510,807	86.79%
231		40010	Anchor General Ins Co	31,320,481	0.0542%	31,285,697	17,245,775	55.12%
232	3495	11738	Leader Ins Co	31,256,373	0.0541%	30,163,409	13,678,071	45.35%
233	91	39098	Omni Ins Co	31,017,092	0.0537%	32,555,934	25,469,086	78.23%
234	3219	11126	Sompo Japan Ins Co of Amer	30,628,464	0.0530%	32,602,995	33,133,681	101.63%
235	471	39039	Rural Community Ins Co	30,573,808	0.0529%	31,560,595	7,158,497	22.68%

2003 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
236	781	37893	Ulico Cas Co	30,488,028	0.0528%	35,007,388	50,466,385	144.16%
237	761	20516	Euler American Credit Ind Co	30,421,664	0.0527%	30,021,247	15,499,972	51.63%
238	748	25780	Williamsburg Natl Ins Co	30,172,024	0.0523%	16,812,803	5,606,118	33.34%
239	930	23671	National American Ins Co Of CA	30,029,512	0.0520%	34,365,374	17,923,439	52.16%
240	968	16187	AXA Re Prop & Cas Ins Co	29,997,477	0.0520%	40,511,602	13,116,356	32.38%
241	225	20010	Acceptance Ind Ins Co	29,982,020	0.0519%	24,590,296	24,060,703	97.85%
242	323	18953	CSE Safeguard Ins Co	29,967,372	0.0519%	32,021,441	19,500,431	60.90%
243	1314	18341	Insurance Corp Of NY	29,495,570	0.0511%	90,450,745	54,482,344	60.23%
244	83	22101	Grange Ins Assn	29,320,249	0.0508%	29,168,447	23,481,710	80.50%
245		40975	Dentists Ins Co	29,232,276	0.0506%	28,371,242	8,508,101	29.99%
246	19	35971	Voyager Property & Cas Ins Co	28,609,137	0.0495%	27,244,580	17,718,107	65.03%
247	761	22829	Interstate Fire & Cas Co	28,389,322	0.0492%	20,900,450	28,012,245	134.03%
248	553	24880	Fire & Cas Ins Co Of CT	27,774,131	0.0481%	34,313,745	62,985,728	183.56%
249	831	34487	Professional Undrwtrs Liab Ins Co	27,664,415	0.0479%	24,224,732	6,132,935	25.32%
250	31	38962	Genesis Ins Co	27,606,393	0.0478%	29,101,248	41,470,574	142.50%
251	303	14559	Guideone Specialty Mut Ins Co	27,263,679	0.0472%	25,871,009	8,374,788	32.37%
252	8	37907	Deerbrook Ins Co	27,203,261	0.0471%	25,495,979	20,130,941	78.96%
253	1129	32271	California Ind Ins Co	26,880,356	0.0466%	20,048,942	60,643,611	302.48%
254	140	15580	Scottsdale Ind Co	26,221,645	0.0454%	29,350,867	23,232,160	79.15%
255	127	23469	American Modern Home Ins Co	26,205,422	0.0454%	23,167,505	18,373,697	79.31%
256	350	11843	Medical Protective Co	26,150,377	0.0453%	24,680,814	8,186,066	33.17%
257	218	20850	Firemens Ins Co Of Newark NJ	25,979,482	0.0450%	23,039,211	25,347,699	110.02%
258	1285	24554	XL Ins Amer Inc	25,934,209	0.0449%	19,452,961	15,830,568	81.38%
259	140	28223	Nationwide Agribusiness Ins Co	25,245,432	0.0437%	20,602,001	6,246,753	30.32%
260	626	22748	Pacific Employers Ins Co	24,955,169	0.0432%	41,909,896	59,840,581	142.78%
261		26077	Lancer Ins Co	24,717,101	0.0428%	22,620,371	16,553,282	73.18%
262		36340	Camico Mut Ins Co	24,581,305	0.0426%	24,314,406	9,944,886	40.90%
263	12	11452	Hartford Steam Boil Inspec & Ins Co	24,479,211	0.0424%	23,788,386	21,404,042	89.98%
264	1129	20621	OneBeacon America Ins Co	24,038,569	0.0416%	28,449,804	39,662,816	139.41%
265	164	10887	Pacific Select Property Ins Co	23,560,873	0.0408%	26,114,623	606,500	2.32%
266		25240	NAU Country Ins Co	23,343,123	0.0404%	23,408,053	11,635,863	49.71%
267	150	28452	Republic Mortgage Ins Co	23,248,821	0.0403%	24,243,704	-2,221,917	-9.16%
268	218	35289	Continental Ins Co	23,186,567	0.0402%	30,947,924	218,992,663	707.62%
269	853	15059	Public Service Mut Ins Co	23,097,097	0.0400%	18,885,067	9,944,197	52.66%
270	163	37214	American States Preferred Ins Co	22,933,860	0.0397%	23,430,208	14,634,382	62.46%
271	300	22756	Horace Mann Prop & Cas Ins Co	22,619,082	0.0392%	22,178,250	16,642,079	75.04%
272		26433	Harco Natl Ins Co	22,438,058	0.0389%	17,848,069	13,864,761	77.68%
273	181	11555	Employers Direct Ins Co	21,943,755	0.0380%	18,870,620	10,261,844	54.38%
274	670	16578	Fidelity Natl Prop and Cas Ins Co	21,915,060	0.0380%	11,569,669	353,196	3.05%
275		26565	Ohio Ind Co	21,897,932	0.0379%	16,896,065	8,705,612	51.52%
276	761	22837	Interstate Ind Co	21,812,640	0.0378%	23,415,946	14,818,263	63.28%
277	74	15105	Safety Natl Cas Corp	21,426,485	0.0371%	20,782,728	10,707,434	51.52%
278	349	13978	Florists Mut Ins Co	21,298,509	0.0369%	17,965,039	8,036,876	44.74%
279	300	22578	Horace Mann Ins Co	21,293,674	0.0369%	20,032,150	21,051,688	105.09%
280	19	19615	American Reliable Ins Co	21,138,149	0.0366%	19,793,604	8,421,025	42.54%
281	164	25879	Fidelity & Guaranty Ins Underwriters	21,027,911	0.0364%	16,197,661	6,789,186	41.91%
282	155	10243	National Continental Ins Co	20,786,672	0.0360%	20,216,304	10,362,594	51.26%

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
283	111	42404	Liberty Ins Corp	20,783,368	0.0360%	20,899,983	38,750,574	185.41%
284	98	11001	Riverport Ins Co of CA	20,550,199	0.0356%	17,944,461	12,816,243	71.42%
285	31	34274	Central States Ind Co Of Omaha	20,509,551	0.0355%	20,466,079	3,244,532	15.85%
286	350	39845	Employers Reins Corp	20,395,407	0.0353%	27,140,978	119,073,945	438.72%
287	313	33898	Aegis Security Ins Co	20,299,525	0.0352%	20,311,502	11,858,674	58.38%
288	761	22810	Chicago Ins Co	20,081,250	0.0348%	33,300,341	39,096,400	117.41%
289	1218	32859	Penn-Amer Ins Co	20,064,649	0.0347%	21,080,450	9,344,433	44.33%
290	785	28932	Markel American Ins Co	20,010,318	0.0347%	19,565,568	12,621,783	64.51%
291	2978	22551	Mitsui Sumitomo Ins USA Inc	19,986,654	0.0346%	11,481,862	5,679,108	49.46%
292	215	10915	Unitrin Direct Property & Cas Co	19,919,181	0.0345%	18,587,374	11,789,598	63.43%
293		42285	Veterinary Pet Ins Co	19,514,822	0.0338%	16,784,612	9,674,541	57.64%
294	212	10317	Neighborhood Spirit Prop & Cas Co	19,470,907	0.0337%	17,479,504	8,290,476	47.43%
295	62	21415	Employers Mut Cas Co	19,331,926	0.0335%	19,285,970	7,085,866	36.74%
296	408	11048	Pacific Prop & Cas Co	19,221,728	0.0333%	17,981,299	15,248,544	84.80%
297	3495	20260	Infinity Select Ins Co	18,907,028	0.0327%	18,879,838	9,366,186	49.61%
298		37621	Toyota Motor Ins Co	18,866,061	0.0327%	10,118,959	7,963,386	78.70%
299	84	32620	National Interstate Ins Co	18,849,907	0.0326%	16,516,019	7,230,164	43.78%
300	748	18023	Star Ins Co	18,843,497	0.0326%	17,818,285	18,950,035	106.35%
301	75	12718	Developers Surety And Ind Co	17,718,074	0.0307%	16,704,826	4,161,191	24.91%
302	215	14133	Valley Ins Co	17,684,629	0.0306%	19,491,549	13,524,533	69.39%
303	479	11177	First Financial Ins Co	17,655,002	0.0306%	16,276,281	22,120,446	135.91%
304	38	20303	Great Northern Ins Co	17,568,954	0.0304%	24,222,817	8,155,840	33.67%
305	150	11371	Great West Cas Co	17,473,010	0.0303%	17,010,273	8,747,403	51.42%
306		23108	Lumbermens Underwriting Alliance	17,354,159	0.0301%	18,201,607	19,195,762	105.46%
307	31	25895	United States Liability Ins Co	17,328,083	0.0300%	15,566,089	7,555,646	48.54%
308	57	21261	Electric Ins Co	17,196,237	0.0298%	17,603,117	25,502,257	144.87%
309	958	22438	Hawaiian Ins & Gty Co Ltd	16,960,230	0.0294%	14,955,472	8,259,250	55.23%
310	802	23540	Monterey Ins Co	16,942,513	0.0293%	14,867,698	6,441,811	43.33%
311	796	39217	QBE Ins Corp	16,936,024	0.0293%	8,535,721	5,995,760	70.24%
312	108	20524	Specialty Natl Ins Co	16,608,215	0.0288%	29,385,810	43,274,951	147.26%
313	218	13188	Western Surety Co	16,594,283	0.0287%	12,535,032	2,304,143	18.38%
314	12	43974	AIG Ind Ins Co	16,545,471	0.0287%	15,001,328	9,518,447	63.45%
315		21172	Vanliner Ins Co	16,503,229	0.0286%	14,667,004	8,504,353	57.98%
316	31	20052	National Liab & Fire Ins Co	16,257,343	0.0282%	14,061,240	3,394,027	24.14%
317	291	13331	American Hardware Mut Ins Co	16,201,430	0.0281%	14,607,869	8,600,946	58.88%
318	79	31488	Integon Preferred Ins Co	16,145,321	0.0280%	15,188,542	9,492,807	62.50%
319	140	42587	Depositors Ins Co	15,994,709	0.0277%	16,684,595	11,178,131	67.00%
320	12	34789	AIG Centennial Ins Co	15,936,585	0.0276%	16,357,914	13,432,606	82.12%
321		10830	Business Alliance Ins Co	15,840,207	0.0274%	9,354,255	4,450,422	47.58%
322		22670	Attorneys Ins Mut RRG Inc	15,739,908	0.0273%	14,130,763	8,540,448	60.44%
323		37206	Contractors Bonding & Ins Co	15,645,299	0.0271%	16,393,468	6,303,298	38.45%
324	200	18600	USAA General Ind Co	15,482,253	0.0268%	15,477,751	6,866,723	44.37%
325		11592	International Fidelity Ins Co	15,331,618	0.0266%	13,924,754	928,172	6.67%
326	111	26042	Wausau Underwriters Ins Co	15,306,255	0.0265%	12,119,530	10,470,445	86.39%
327	866	37982	Tudor Ins Co	15,219,017	0.0264%	12,065,206	21,567,694	178.76%
328	164	24775	St Paul Guardian Ins Co	14,973,612	0.0259%	12,348,242	7,232,124	58.57%
329		42757	Agri General Ins Co	14,500,293	0.0251%	14,812,812	8,945,429	60.39%

2003 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
330	215	10226	Unitrin Direct Ins Co	14,470,274	0.0251%	10,082,996	6,364,422	63.12%
331	785	27189	Associated Intl Ins Co	14,372,718	0.0249%	16,281,924	16,746,218	102.85%
332	553	24589	American & Foreign Ins Co	14,253,808	0.0247%	15,867,732	15,117,486	95.27%
333	920	42048	Diamond State Ins Co	14,103,644	0.0244%	14,987,613	7,573,532	50.53%
334	767	12262	Pennsylvania Manufacturers Asn Ins C	13,900,195	0.0241%	13,515,160	9,895,084	73.21%
335	31	11967	General Star Natl Ins Co	13,275,865	0.0230%	13,210,374	1,001,646	7.58%
336	158	24384	Ranger Ins Co	13,235,047	0.0229%	24,364,086	13,409,674	55.04%
337	984	29599	US Specialty Ins Co	13,164,724	0.0228%	12,723,299	12,287,519	96.57%
338	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	13,141,198	0.0228%	10,311,746	3,630,322	35.21%
339		18538	Bancinsure Inc	12,867,594	0.0223%	10,976,975	5,435,832	49.52%
340	18	19631	American Road Ins Co	12,797,183	0.0222%	13,069,326	5,675,138	43.42%
341	553	24872	Connecticut Ind Co	12,780,386	0.0221%	12,531,460	79,875,748	637.40%
342	1129	21970	OneBeacon Ins Co	12,767,704	0.0221%	14,656,606	55,308	0.38%
343	23	38245	BCS Ins Co	12,741,454	0.0221%	13,292,002	7,877,772	59.27%
344	212	34649	Centre Ins Co	12,653,485	0.0219%	12,047,342	7,774,466	64.53%
345	111	41939	Liberty Northwest Ins Corp	12,550,593	0.0217%	12,445,199	6,963,938	55.96%
346	79	38660	MIC General Ins Corp	12,514,378	0.0217%	11,738,912	8,291,535	70.63%
347	50	23655	Modern Service Ins Co	12,385,812	0.0215%	11,304,678	8,642,670	76.45%
348	3495	10068	Infinity Natl Ins Co	12,381,606	0.0214%	10,267,878	4,660,782	45.39%
349	1285	20311	XL Capital Assurance Inc	12,346,188	0.0214%	5,815,516	0	0.00%
350	70	37710	First American Prop & Cas Ins Co	12,313,622	0.0213%	9,533,941	8,372,538	87.82%
351	38	20338	Northwestern Pacific Ind Co	12,206,112	0.0211%	14,455,280	3,255,895	22.52%
352	164	41769	Athena Assur Co	12,047,890	0.0209%	14,347,008	13,420,341	93.54%
353	670	25180	Fidelity Natl Ins Co	12,046,033	0.0209%	7,854,045	5,030,510	64.05%
354	3321	19038	Travelers Cas & Surety Co	11,681,173	0.0202%	2,145,994	-11,707,268	-545.54%
355	350	21318	Coregis Ins Co	11,670,442	0.0202%	10,942,518	5,214,005	47.65%
356	50	23647	Mutual Service Cas Ins Co	11,634,012	0.0201%	10,894,465	4,927,846	45.23%
357	248	13021	United Fire & Cas Co	11,206,737	0.0194%	12,963,268	97,000	0.75%
358	181	29874	North American Specialty Ins Co	11,154,540	0.0193%	11,933,380	19,902,916	166.78%
359	802	12890	Eagle West Ins Co	11,115,067	0.0192%	9,960,454	6,348,579	63.74%
360		15563	SeaBright Ins Co	10,854,485	0.0188%	2,816,200	13,461,886	478.02%
361		10520	Care West Ins Co	10,826,169	0.0187%	10,331,569	3,400,856	32.92%
362		14354	Jewelers Mut Ins Co	10,703,999	0.0185%	9,833,285	5,584,158	56.79%
363		10002	Municipal Mut Ins Co	10,522,731	0.0182%	13,266,092	8,507,441	64.13%
364	689	33162	Bankers Ins Co	10,340,445	0.0179%	16,975,915	3,941,981	23.22%
365	766	30872	Amerin Guaranty Corp	10,295,082	0.0178%	3,567,217	6,536,247	183.23%
366	98	23612	Midwest Employers Cas Co	10,176,610	0.0176%	9,891,547	6,947,724	70.24%
367	553	24600	Globe Ind Co	10,119,476	0.0175%	11,375,908	538,542	4.73%
368	1293	11005	Homesite Ins Co Of CA	10,041,862	0.0174%	7,878,177	8,335,308	105.80%
369		22896	Aca Financial Guaranty Corp	9,745,831	0.0169%	694,580	0	0.00%
370	626	22713	Insurance Co Of North Amer	9,569,877	0.0166%	10,961,755	5,406,280	49.32%
371	336	30120	Znat Ins Co	9,417,832	0.0163%	8,357,956	8,871,499	106.14%
372	163	19712	American States Ins Co Of TX	9,400,159	0.0163%	5,590,380	4,234,285	75.74%
373		13285	Allegheny Cas Co	9,277,396	0.0161%	9,222,617	0	0.00%
374	31	20087	National Ind Co	9,056,754	0.0157%	3,383,102	-2,456,438	-72.61%
375		12793	Surety Co Of The Pacific	8,821,006	0.0153%	8,932,095	1,401,226	15.69%
376	31	34630	Oak River Ins Co	8,808,895	0.0153%	8,391,361	5,062,496	60.33%

2003 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
377	218	10201	Galway Ins Co	8,753,666	0.0152%	8,848,182	4,628,122	52.31%
378	31	10855	Cypress Ins Co	8,704,664	0.0151%	9,231,911	12,838,108	139.06%
379	169	23434	Middlesex Ins Co	8,557,997	0.0148%	6,624,884	3,181,528	48.02%
380	468	31232	Monumental General Cas Co	8,547,373	0.0148%	8,153,838	6,741,679	82.68%
381	212	10318	Exact Prop & Cas Co Inc	8,507,309	0.0147%	6,572,674	2,801,234	42.62%
382	984	10367	Avemco Ins Co	8,336,721	0.0144%	8,716,407	4,450,022	51.05%
383	408	28401	American Natl Prop & Cas Co	8,297,410	0.0144%	7,435,878	3,075,421	41.36%
384	553	24694	Safeguard Ins Co	8,289,042	0.0144%	8,796,446	6,747,943	76.71%
385	212	43699	American Federation Ins Co	8,288,186	0.0144%	7,875,866	2,960,529	37.59%
386	79	38601	MIC Prop & Cas Ins Corp	8,121,687	0.0141%	5,182,507	2,408,898	46.48%
387	553	26948	Guaranty Natl Ins Co Of CT	8,057,606	0.0140%	6,871,923	2,743,736	39.93%
388	3416	20370	AXIS Reins Co	7,968,389	0.0138%	2,677,140	1,612,682	60.24%
389	660	16810	American Mercury Ins Co	7,911,413	0.0137%	5,649,580	3,989,258	70.61%
390	127	23450	American Family Home Ins Co	7,909,121	0.0137%	7,709,330	6,536,304	84.78%
391	212	11800	Foremost Property & Cas Ins Co	7,838,055	0.0136%	7,355,469	3,439,147	46.76%
392	19	42986	Standard Guaranty Ins Co	7,751,093	0.0134%	5,006,631	2,371,750	47.37%
393	164	19224	St. Paul Protective Ins Co	7,733,146	0.0134%	3,333,324	5,057,980	151.74%
394	79	30945	National Alliance Ins Co	7,615,064	0.0132%	11,003,467	4,949,119	44.98%
395	350	39527	Heritage Ind Co	7,495,154	0.0130%	1,151,044	4,844,885	420.91%
396		10080	Health Providers Mut Ins Co Inc RRG	7,428,816	0.0129%	5,920,287	4,426,173	74.76%
397	111	33600	LM Ins Corp	7,379,319	0.0128%	7,184,937	5,225,333	72.73%
398	2638	15865	NCMIC Ins Co	7,363,793	0.0128%	7,039,878	562,184	7.99%
399	12	19399	AIU Ins Co	7,356,874	0.0127%	12,192,406	19,824,193	162.59%
400	458	35769	Lyndon Property Ins Co	7,316,813	0.0127%	7,316,071	6,258,375	85.54%
401		27480	Mid-State Mut Ins Co	7,240,223	0.0125%	7,108,725	4,027,801	56.66%
402	766	36250	Radian Asset Assur Inc	7,125,457	0.0123%	16,277	0	0.00%
403	626	20702	Ace Fire Underwriters Ins Co	7,123,057	0.0123%	7,434,261	10,246,757	137.83%
404	352	25011	Wesco Ins Co	7,084,585	0.0123%	11,109,674	2,750,091	24.75%
405	866	13196	Western World Ins Co	7,022,127	0.0122%	5,870,809	2,166,628	36.91%
406	3321	19046	Travelers Cas Ins Co Of Amer	6,981,122	0.0121%	7,142,323	2,244,548	31.43%
407	79	11044	GMAC Ins Co Online Inc	6,955,246	0.0120%	6,547,231	4,518,680	69.02%
408	831	41050	Underwriter For The Professions Ins	6,830,785	0.0118%	6,621,675	2,986,503	45.10%
409		43583	Northwest Physicians Mut Ins Co	6,716,256	0.0116%	6,842,667	6,815,842	99.61%
410		15768	Merced Mut Ins Co	6,685,446	0.0116%	6,244,409	2,397,428	38.39%
411	501	18619	Platte River Ins Co.	6,683,324	0.0116%	4,334,690	1,637,078	37.77%
412	800	13625	Western Mut Ins Co	6,505,727	0.0113%	6,967,629	3,771,136	54.12%
413		14508	Michigan Millers Mut Ins Co	6,501,282	0.0113%	6,488,721	3,055,308	47.09%
414	697	37060	Old United Cas Co	6,500,769	0.0113%	8,597,461	3,488,883	40.58%
415	181	29700	North American Elite Ins Co	6,488,932	0.0112%	6,122,026	1,467,629	23.97%
416	98	25224	Great Divide Ins Co	6,456,844	0.0112%	8,173,842	2,399,910	29.36%
417	457	19844	Argonaut-Southwest Ins Co	6,440,165	0.0112%	7,628,237	4,536,799	59.47%
418	304	31968	Merastar Ins Co	6,429,909	0.0111%	6,142,998	5,449,485	88.71%
419	3098	41238	Trans Pacific Ins Co	6,311,336	0.0109%	5,413,730	6,888,058	127.23%
420	240	10499	DaimlerChrysler Ins Co	6,029,576	0.0104%	5,697,250	2,902,800	50.95%
421	553	35262	Phoenix Assur Co Of NY	5,886,078	0.0102%	22,498,968	21,336,908	94.84%
422	1129	20648	Employers Fire Ins Co	5,865,988	0.0102%	3,473,912	5,199,567	149.67%
423		29530	AXA Art Ins Corp	5,852,011	0.0101%	5,861,747	1,868,396	31.87%

2003 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
424	1	36153	Aetna Ins Co of CT	5,777,363	0.0100%	6,028,455	4,277,225	70.95%
425	1129	38776	Folksamerica Rein Co	5,698,858	0.0099%	6,297,763	1,848,147	29.35%
426		41459	Armed Forces Ins Exchange	5,671,659	0.0098%	5,614,302	7,503,280	133.65%
427	3504	14460	Podiatry Ins Co Of Amer A Mut Co	5,556,480	0.0096%	4,953,931	1,581,722	31.93%
428		36234	Preferred Professional Ins Co	5,513,826	0.0095%	5,141,097	-1,810,317	-35.21%
429	256	16608	New York Marine & Gnrl Ins Co	5,509,586	0.0095%	5,014,363	750,343	14.96%
430		28886	Transguard Ins Co Of Amer Inc	5,508,877	0.0095%	3,471,601	2,663,262	76.72%
431	140	37877	Nationwide Prop & Cas Ins Co	5,492,878	0.0095%	6,036,223	4,727,390	78.32%
432	306	40266	CMG Mortgage Ins Co	5,254,569	0.0091%	4,412,175	-63,460	-1.44%
433	12	36404	21st Century Cas Co	5,177,084	0.0090%	4,058,389	3,086,860	76.06%
434	31	22039	General Rein Corp	5,173,360	0.0090%	2,991,102	4,517,427	151.03%
435	3489	19216	Southern Ins Co	5,103,740	0.0088%	4,749,798	1,606,812	33.83%
436	1314	34894	Trenwick Amer Reins Corp	5,002,943	0.0087%	5,587,388	5,762,238	103.13%
437	1346	39969	American Safety Cas Ins Co	4,945,244	0.0086%	4,376,925	7,978,589	182.29%
438	749	39322	General Security Natl Ins Co	4,885,741	0.0085%	3,460,127	7,246,567	209.43%
439	12	24376	American General Ind Co	4,867,876	0.0084%	3,166,417	1,311,252	41.41%
440	212	27855	Zurich American Ins Co Of IL	4,851,732	0.0084%	3,042,779	-565,465	-18.58%
441	574	31089	Republic Western Ins Co	4,817,894	0.0083%	12,408,410	16,940,709	136.53%
442	212	10315	Civic Property & Cas Co	4,784,489	0.0083%	4,197,341	2,055,461	48.97%
443	75	25550	Indemnity Co Of CA	4,762,398	0.0082%	4,785,558	-114,144	-2.39%
444	181	32778	Washington Intl Ins Co	4,726,221	0.0082%	4,913,073	1,238,962	25.22%
445	257	10939	Safeway Direct Ins Co	4,716,885	0.0082%	4,774,304	2,825,329	59.18%
446	244	10677	Cincinnati Ins Co	4,679,339	0.0081%	7,039,908	2,553,893	36.28%
447	181	38830	Fort Wayne Hlth & Cas Ins Co	4,587,566	0.0079%	4,606,850	1,623,634	35.24%
448	158	18864	Fairmont Ins Co	4,551,167	0.0079%	10,192,958	25,503,167	250.20%
449	12	26220	Yosemite Ins Co	4,511,535	0.0078%	4,975,039	2,875,063	57.79%
450	8	36455	Northbrook Ind Co	4,506,603	0.0078%	1,175,685	2,855,554	242.88%
451	1113	22241	Medmarc Cas Ins Co	4,455,240	0.0077%	8,412,473	1,295,970	15.41%
452	12	22225	AIG Preferred Inc Co	4,309,672	0.0075%	3,156,514	2,560,784	81.13%
453	796	10219	QBE Reins Corp	4,295,848	0.0074%	3,432,297	867,761	25.28%
454	91	22357	Hartford Accid & Ind Co	4,288,556	0.0074%	4,633,443	46,512,467	1003.84%
455	218	24047	Surety Bonding Co Of Amer	4,238,980	0.0073%	3,561,934	318,677	8.95%
456		11255	Caterpillar Ins Co	4,231,788	0.0073%	2,067,624	1,697,470	82.10%
457	608	36412	Claremont Liability Ins Co	4,178,804	0.0072%	5,761,234	-2,013,800	-34.95%
458	79	22012	Motors Ins Corp	4,155,506	0.0072%	5,366,515	3,485,588	64.95%
459		12360	Ocean Harbor Cas Ins Co	4,014,016	0.0070%	2,624,695	1,703,640	64.91%
460	158	25445	TIG Specialty Ins Corp	3,930,130	0.0068%	5,769,433	4,150,053	71.93%
461	155	11770	United Fncl Cas Co	3,866,460	0.0067%	4,781,076	1,429,159	29.89%
462	158	21105	North River Ins Co	3,857,185	0.0067%	4,352,305	4,351,036	99.97%
463	261	37540	Omaha Prop & Cas Ins Co	3,836,537	0.0066%	4,763,515	142,478	2.99%
464	84	33723	Great American Spirit Ins Co	3,815,477	0.0066%	3,969,490	2,784,771	70.15%
465	215	19887	Trinity Universal Ins Co	3,668,872	0.0064%	4,493,161	3,233,588	71.97%
466	158	25496	TIG Ind Co	3,484,928	0.0060%	4,370,344	3,349,322	76.64%
467	12	19402	Birmingham Fire Ins Co Of PA	3,460,956	0.0060%	3,883,583	183,213	4.72%
468		10175	Cascade Natl Ins Co	3,400,505	0.0059%	2,969,029	2,113,549	71.19%
469	31	27812	Columbia Ins Co	3,386,833	0.0059%	2,903,025	578,586	19.93%
470	7	28304	Federated Service Ins Co	3,379,669	0.0059%	2,353,778	670,885	28.50%

2003 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

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Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
471		37800	Lg Ins Co Ltd Us Branch	3,286,130	0.0057%	3,047,746	915,173	30.03%
472	249	13846	Farmers Home Mut Ins Co	3,262,452	0.0056%	6,479,816	4,721,841	72.87%
473	83	22128	Rocky Mountain Fire & Cas Co	3,164,640	0.0055%	4,247,156	6,315,808	148.71%
474	111	26069	Wausau Business Ins Co	3,153,663	0.0055%	2,804,088	9,887,670	352.62%
475	468	10952	Stonebridge Casualty Ins Co	3,110,620	0.0054%	3,108,431	424,738	13.66%
476	3479	14494	Merchants Bonding Co (Mutual)	2,896,286	0.0050%	2,814,748	639,097	22.71%
477	253	14168	Harleysville Mut Ins Co	2,810,796	0.0049%	4,823,560	1,654,206	34.29%
478	3321	36170	Travelers Cas Co Of CT	2,808,204	0.0049%	2,305,360	1,741,207	75.53%
479	249	26395	Western Home Ins Co	2,808,181	0.0049%	5,848,348	5,425,071	92.76%
480	111	33588	First Liberty Ins Corp	2,703,789	0.0047%	2,854,266	1,572,178	55.08%
481	201	25976	Utica Mut Ins Co	2,656,491	0.0046%	1,995,267	634,061	31.78%
482	3496	23752	Quanta Ind Co	2,637,432	0.0046%	3,376,886	2,030,879	60.14%
483	867	40460	Sagamore Ins Co	2,430,915	0.0042%	2,036,956	1,624,554	79.75%
484	501	22314	RSUI Ind Co	2,412,983	0.0042%	402,141	88	0.02%
485	164	22535	Seaboard Surety Co	2,393,662	0.0041%	3,288,704	-309,031	-9.40%
486		26379	Accredited Surety & Cas Co Inc	2,345,827	0.0041%	2,347,451	42,745	1.82%
487	105	10682	MGIC Credit Assur Corp	2,307,106	0.0040%	2,307,106	4,364,688	189.18%
488	920	41335	United Natl Specialty Ins Co	2,258,848	0.0039%	2,117,147	1,197,366	56.56%
489	215	11142	United Cas Ins Co Of Amer	2,190,944	0.0038%	2,205,018	253,500	11.50%
490	158	10220	Commonwealth Ins Co Of Amer	2,184,118	0.0038%	1,731,045	-73,060	-4.22%
491	604	41343	Gerling Amer Ins Co	2,138,866	0.0037%	2,384,067	12,011,984	503.84%
492	344	10669	Church Ins Co	2,089,157	0.0036%	2,030,152	1,758,415	86.61%
493	626	18279	Bankers Standard Ins Co	2,062,050	0.0036%	2,368,070	6,603,645	278.86%
494	1331	10340	Stonington Ins Co	2,044,351	0.0035%	932,669	663,146	71.10%
495	1234	26050	Response Worldwide Ins Co	2,004,872	0.0035%	2,136,668	1,133,797	53.06%
496	150	24139	International Bus & Merc Reassur Co	1,947,144	0.0034%	1,702,740	498,298	29.26%
497		40550	Pacific Pioneer Ins Co	1,782,277	0.0031%	1,827,386	1,418,930	77.65%
498	158	25518	TIG Premier Ins Co	1,780,458	0.0031%	14,081,632	21,408,075	152.03%
499		31380	American Surety Co	1,665,698	0.0029%	1,561,023	73,373	4.70%
500	88	22292	Hanover Ins Co	1,609,529	0.0028%	2,076,683	-3,607,685	-173.72%
501	79	22004	CIM Ins Corp	1,590,658	0.0028%	1,839,208	695,469	37.81%
502	866	40436	Stratford Ins Co	1,574,368	0.0027%	1,315,797	532,263	40.45%
503		10815	Verlan Fire Ins Co MD	1,551,116	0.0027%	1,428,986	-259,766	-18.18%
504	3098	32301	Nichido Fire & Marine Ins Co Ltd	1,467,000	0.0025%	1,497,150	-5,598,900	-373.97%
505		10048	Hyundai Marine & Fire Ins Co Ltd	1,461,625	0.0025%	1,249,977	880,133	70.41%
506	1129	21962	Pennsylvania General Ins Co	1,315,331	0.0023%	4,229,042	18,080,142	427.52%
507	84	33014	Transport Ins Co	1,296,507	0.0022%	1,511,835	982,758	65.00%
508	1169	11231	Generali Us Branch	1,260,515	0.0022%	1,311,892	-58,826	-4.48%
509	150	40444	Old Republic Surety Co	1,258,061	0.0022%	1,163,294	91,729	7.89%
510	108	27138	Kemper Cas Ins Co	1,252,705	0.0022%	1,916,781	1,002,155	52.28%
511	761	11630	Jefferson Ins Co	1,199,277	0.0021%	1,580,627	-1,884,510	-119.23%
512	158	10936	Seneca Ins Co Inc	1,163,532	0.0020%	1,236,202	0	0.00%
513		23663	National American Ins Co	1,161,322	0.0020%	928,268	296,594	31.95%
514	3321	22233	Select Ins Co	1,151,182	0.0020%	1,828,087	1,033,435	56.53%
515		37940	Lexington Natl Ins Corp	1,145,898	0.0020%	1,196,602	0	0.00%
516	3495	21792	Atlanta Cas Co	1,136,254	0.0020%	1,317,527	1,022,375	77.60%
517	1129	16217	National Farmers Union Prop & Cas	1,132,896	0.0020%	4,437	166,849	3760.40%

2003 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
518	626	10030	Ace Ind Ins Co	1,118,612	0.0019%	1,100,525	1,127,382	102.44%
519	31	11673	Redwood Fire & Cas Ins Co	1,105,747	0.0019%	244,796	158,803	64.87%
520	867	12416	Protective Ins Co	1,087,528	0.0019%	1,107,848	408,132	36.84%
521	594	19984	ACIG Ins Co	1,086,387	0.0019%	1,086,387	8,510	0.78%
522	212	34347	Colonial American Cas & Surety Co	1,067,378	0.0018%	1,750,066	-448,199	-25.61%
523	457	19828	Argonaut-Midwest Ins Co	1,042,839	0.0018%	434,642	-545,236	-125.44%
524		34711	Computer Ins Co	1,040,382	0.0018%	1,117,640	6,508	0.58%
525	1234	10970	Response Ind Co Of CA	899,955	0.0016%	1,000,997	927,865	92.69%
526	400	24449	Regent Ins Co	895,199	0.0016%	848,096	1,485,218	175.12%
527	41	39357	Travelers Ins Co Accident Dept	887,363	0.0015%	724,211	10,596,345	1463.16%
528		33499	Dorinco Rein Co	844,435	0.0015%	785,874	0	0.00%
529	712	35041	Sierra Pacific Ins Co	813,591	0.0014%	0	0	0.00%
530		41106	Triumphe Cas Co	810,940	0.0014%	437,979	267,915	61.17%
531	1276	22950	Acstar Ins Co	803,629	0.0014%	866,859	288,113	33.24%
532	98	32603	Berkley Ins Co	763,603	0.0013%	2,745,154	2,532,901	92.27%
533	124	23396	Amerisure Mut Ins Co	735,998	0.0013%	696,505	1,170,038	167.99%
534	959	39551	Continental Heritage Ins Co	647,067	0.0011%	630,616	-45,857	-7.27%
535	767	36897	Manufacturers Alliance Ins Co	639,903	0.0011%	254,564	159,416	62.62%
536		28497	Usplate Glass Ins Co	580,696	0.0010%	595,474	43,105	7.24%
537		12297	Petroleum Cas Co	537,162	0.0009%	537,162	182,389	33.95%
538	400	24414	General Cas Co Of WI	519,507	0.0009%	426,554	176,180	41.30%
539	218	20435	CNA Cas Of CA	517,706	0.0009%	491,906	2,144,208	435.90%
540	317	43460	FFG Ins Co	516,361	0.0009%	678,488	288,525	42.52%
541	761	36420	Allianz Underwriters Ins Co	512,004	0.0009%	362,669	84,759,541	23371.05%
542	1208	36307	Gray Ins Co	511,981	0.0009%	511,981	-615,456	-120.21%
543		37931	General Fire & Cas Co	506,300	0.0009%	26,816	0	0.00%
544		40800	American Sterling Ins Co	486,810	0.0008%	649,123	320,523	49.38%
545	218	28258	Continental Natl Ind Co	479,281	0.0008%	715,021	280,716	39.26%
546	225	23248	Occidental Fire & Cas Co Of NC	478,948	0.0008%	327,597	-246,301	-75.18%
547		10920	Millennium Ins Co	478,284	0.0008%	723,128	-738,656	-102.15%
548	3495	12599	Windsor Ins Co	465,834	0.0008%	534,326	40,063	7.50%
549	2558	12190	NIPPONKOA Ins Co of America	462,710	0.0008%	461,589	353,482	76.58%
550	1129	20613	American Employers Ins Co	460,362	0.0008%	650,036	3,841,178	590.92%
551	212	26611	Valiant Ins Co	454,908	0.0008%	4,170,554	2,141,631	51.35%
552	961	34266	Frontier Ins Co	443,642	0.0008%	582,534	-9,788,874	-1680.40%
553		10008	Western Ins Co	396,133	0.0007%	396,133	0	0.00%
554		16403	American Growers Ins Co	355,325	0.0006%	355,325	-3,362,081	-946.20%
555	3485	41580	Red Shield Ins Co	342,743	0.0006%	387,061	78,506	20.28%
556	3321	10819	American Equity Specialty Ins Co	338,703	0.0006%	1,633,898	8,752,422	535.68%
557	1269	10200	American Live Stock Ins Co	321,393	0.0006%	420,346	27,669	6.58%
558	79	29742	Integon Natl Ins Co	318,932	0.0006%	457,001	-9,683	-2.12%
559	155	11851	Progressive Home Ins Co	314,811	0.0005%	325,101	53,812	16.55%
560		36650	Guarantee Co Of North America USA	279,504	0.0005%	295,998	-30,656	-10.36%
561		11118	Federated Rural Electric Ins Exch	253,352	0.0004%	251,454	31,919	12.69%
562		10758	Colonial Surety Co	249,989	0.0004%	97,264	40,377	41.51%
563	3321	24031	Northland Cas Co	213,074	0.0004%	295,899	1,136,487	384.08%
564	12	40525	United Guaranty Credit Ins Co	189,970	0.0003%	209,015	43,111	20.63%

2003 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
565	88	22306	Massachusetts Bay Ins Co	172,616	0.0003%	200,927	643,082	320.06%
566	237	24635	Westward Ins Co	128,456	0.0002%	24,536	28,501	116.16%
567	3321	33650	Mendota Ins Co	117,937	0.0002%	86,446	29,509	34.14%
568	930	19269	Danielson Natl Ins Co	111,330	0.0002%	131,740	462,034	350.72%
569	91	34690	Property & Cas Ins Co Of Hartford	106,081	0.0002%	82,418	30,408	36.89%
570	140	13838	Farmland Mut Ins Co	92,552	0.0002%	49,411	1,389	2.81%
571		11304	Global Surety & Ins Co	85,382	0.0001%	97,427	0	0.00%
572	761	10079	Vintage Ins Co	82,826	0.0001%	137,257	-446,251	-325.12%
573	1129	38369	Northern Assur Co Of Amer	79,505	0.0001%	668,566	2,742,110	410.15%
574		40398	American Fuji Fire & Marine Ins Co	78,372	0.0001%	16,959	15,553	91.71%
575	767	41424	Pennsylvania Manufacturers Ind Co	75,842	0.0001%	29,136	19,087	65.51%
576	3321	22209	Atlantic Ins Co	70,361	0.0001%	55,485	31,865	57.43%
577	201	25984	Graphic Arts Mut Ins Co	70,098	0.0001%	55,654	612,588	1100.71%
578	3495	31925	Atlanta Specialty Ins Co	64,907	0.0001%	71,481	53,125	74.32%
579	3321	21296	Associates Ins Co	60,565	0.0001%	5,205,312	4,871,907	93.59%
580		30082	CPA Ins Co	59,325	0.0001%	60,106	-3,346	-5.57%
581	1129	27154	Atlantic Specialty Ins Co	46,273	0.0001%	23,492	3,261	13.88%
582	3321	41483	Farmington Cas Co	45,324	0.0001%	66,300	366,095	552.18%
583	218	35270	Fidelity & Cas Co Of NY	43,336	0.0001%	-276,463	14,979,632	-5418.31%
584	105	18740	MGIC Ind Corp	42,820	0.0001%	65,322	-57,200	-87.57%
585		41394	Benchmark Ins Co	37,689	0.0001%	37,689	-338	-0.90%
586	528	20877	Capital Markets Assr Corp	34,644	0.0001%	205,989	0	0.00%
587	853	10997	Western Select Ins Co	34,145	0.0001%	72,578	341,262	470.20%
588	164	41750	St Paul Medical Liability Ins Co	33,654	0.0001%	35,638	20,106,157	56417.75%
589		16705	Dealers Assur Co	32,417	0.0001%	5,318	0	0.00%
590		27740	North Pointe Ins Co	30,781	0.0001%	175,905	84,044	47.78%
591	218	13200	Universal Surety Of Amer	29,893	0.0001%	30,802	526	1.71%
592	1234	43044	Response Ins Co	24,269	0.0000%	28,717	11,843	41.24%
593	228	24120	Westfield Natl Ins Co	23,643	0.0000%	10,022	0	0.00%
594	350	18759	Verex Assure Inc	22,847	0.0000%	33,518	-78,150	-233.16%
595	150	35424	Old Republic Security Assur Co	20,009	0.0000%	343,309	207,169	60.34%
596	62	21407	Emcasco Ins Co	19,401	0.0000%	26,984	-161	-0.60%
597	350	29823	Ge Residential Mortgage Ins Corp NC	14,988	0.0000%	20,069	14,195	70.73%
598	350	32077	Heritage Casualty Ins Co	14,887	0.0000%	14,887	2,951	19.82%
599	140	10723	Nationwide Assur Co	13,826	0.0000%	13,826	-9,854	-71.27%
600	12	35637	Landmark Ins Co	10,742	0.0000%	26,066	74,170	284.55%
601	150	20095	Bituminous Cas Corp	6,986	0.0000%	7,790	33,511	430.18%
602	306	29114	CMG Mortgage Assur Co	6,240	0.0000%	3,758	0	0.00%
603	3219	38997	Sompo Japan Fire & Mar Ins Co Amer	3,515	0.0000%	3,515	-74,705	-2125.32%
604	111	36447	Prudential General Ins Co	3,481	0.0000%	3,596	-15,420	-428.81%
605	246	14265	Indiana Lumbermens Mut Ins Co	2,507	0.0000%	2,773	-102,919	-3711.47%
606	148	24066	American Fire & Cas Co	807	0.0000%	884	3,278,883	370914.37%
607	155	42919	Progressive Northwestern Ins Co	632	0.0000%	632	439,812	69590.51%
608		10138	American Bonding Co	355	0.0000%	1,437	-71,609	-4983.23%
609	212	10873	Farmers Reins Co	50	0.0000%	50	0	0.00%
610	218	20818	Commercial Ins Co Of Newark NJ	45	0.0000%	-13,015	295,417	-2269.82%
611	350	16675	Gen Elec Mortgage Ins Corp Of NC	30	0.0000%	105	0	0.00%

2003 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
612	218	22152	Mayflower Ins Co Ltd	20	0.0000%	26	-1,725	-6634.62%
613	218	20885	Kansas City Fire & Marine Ins Co	16	0.0000%	-328,943	-2,931,533	891.20%
614	218	20761	Boston Old Colony Ins Co	1	0.0000%	-44,326	-1,025,763	2314.13%
			Line Total:	**57,742,692,737**	**100.0000%**	**55,816,448,081**	**35,234,031,170**	**63.12%**

2003 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed Companies Only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	176	25178	State Farm Mut Auto Ins Co	2,623,466,641	14.3109%	2,585,875,863	1,528,225,578	59.10%
2	212	21652	Farmers Ins Exch	1,832,123,295	9.9941%	1,842,582,041	1,096,027,167	59.48%
3	1318	15598	Interins Exch Of The Automobile Club	1,667,908,480	9.0983%	1,577,171,679	907,843,152	57.56%
4	1278	15539	California State Auto Asn Inter-Ins	1,516,945,187	8.2748%	1,480,060,437	889,815,741	60.12%
5	12	12963	21st Century Ins Co	1,185,715,972	6.4680%	1,142,543,240	731,895,045	64.06%
6	660	27553	Mercury Ins Co	1,070,280,688	5.8383%	1,034,066,711	585,065,075	56.58%
7	8	19240	Allstate Ind Co	874,933,596	4.7727%	862,652,844	475,464,008	55.12%
8	8	19232	Allstate Ins Co	502,141,793	2.7392%	506,497,607	248,020,716	48.97%
9	660	11908	Mercury Cas Co	424,327,905	2.3147%	406,340,709	234,748,156	57.77%
10	814	25089	Coast Natl Ins Co	412,312,395	2.2491%	390,050,260	231,384,472	59.32%
11	3495	22268	Infinity Ins Co	348,708,449	1.9022%	309,913,047	153,328,348	49.47%
12	200	25941	United Services Auto Assoc	305,165,748	1.6647%	301,414,774	200,776,858	66.61%
13	163	24740	Safeco Ins Co Of Amer	282,368,094	1.5403%	275,440,152	148,054,317	53.75%
14	200	25968	USAA Cas Ins Co	274,788,196	1.4990%	269,620,078	166,984,128	61.93%
15	155	27804	Progressive West Ins Co	267,967,150	1.4617%	242,650,687	127,366,056	52.49%
16	31	35882	Geico General Ins Co	252,722,091	1.3786%	251,539,349	163,363,064	64.95%
17	660	38342	California Automobile Ins Co	174,787,321	0.9535%	170,182,213	101,471,001	59.62%
18	31	22063	Government Employees Ins Co	156,581,721	0.8541%	154,396,441	99,284,180	64.30%
19	553	13137	Viking Ins Co Of WI	152,625,672	0.8326%	154,025,242	88,998,668	57.78%
20	1179	10683	Wawanesa General Ins Co	146,594,953	0.7997%	128,837,469	101,003,678	78.40%
21	111	23035	Liberty Mut Fire Ins Co	143,439,076	0.7825%	129,532,674	81,564,437	62.97%
22	155	44288	Specialty Risk Ins Co	138,427,295	0.7551%	120,393,668	65,866,702	54.71%
23	33	20117	California Cas Ind Exch	138,015,327	0.7529%	132,311,778	83,039,768	62.76%
24	79	23728	National General Ins Co	106,875,338	0.5830%	102,110,843	53,565,401	52.46%
25	91	30104	Hartford Underwriters Ins Co	106,083,815	0.5787%	100,328,138	59,299,480	59.11%
26	8	17230	Allstate Prop & Cas Ins Co	102,822,509	0.5609%	115,383,912	61,883,893	53.63%
27	140	23787	Nationwide Mut Ins Co	102,360,292	0.5584%	102,400,363	57,208,736	55.87%
28	1278	37770	Western United Ins Co	98,435,066	0.5370%	96,149,202	58,700,008	61.05%
29	155	37605	Progressive Marathon Ins Co	97,076,806	0.5295%	105,841,764	51,915,960	49.05%
30	215	19852	Financial Ind Co	95,103,266	0.5188%	98,384,865	62,311,385	63.33%
31	140	19100	Amco Ins Co	94,713,191	0.5167%	91,783,671	60,296,458	65.69%
32	4	27928	Amex Assur Co	88,109,594	0.4806%	78,410,738	55,347,994	70.59%
33	12	23809	Granite State Ins Co	82,126,764	0.4480%	81,872,368	47,250,685	57.71%
34	140	42579	Allied Prop & Cas Ins Co	78,028,941	0.4256%	70,522,155	43,938,545	62.30%
35	3321	19070	Standard Fire Ins Co	72,799,013	0.3971%	59,375,092	35,347,185	59.53%
36		42277	Sterling Cas Ins Co	70,214,548	0.3830%	70,696,859	45,685,393	64.62%
37	31	22055	Geico Ind Co	67,556,474	0.3685%	65,011,394	48,171,088	74.10%
38	1179	31526	Wawanesa Mut Ins Co Us Branch	65,477,982	0.3572%	63,124,653	38,448,524	60.91%
39	944	37648	Permanent General Assur Corp	61,595,859	0.3360%	59,227,441	32,741,189	55.28%
40	1326	33855	Lincoln General Ins Co	61,558,837	0.3358%	63,745,551	44,535,731	69.86%
41	922	40029	Explorer Ins Co	55,940,003	0.3051%	54,805,023	30,089,165	54.90%
42	218	34622	Glens Falls Ins Co	55,027,515	0.3002%	54,405,550	37,279,671	68.52%
43	12	43761	American Intl Ins Co Of CA	51,536,604	0.2811%	51,627,575	31,648,603	61.30%
44	257	12521	Safeway Ins Co	50,296,315	0.2744%	52,850,418	36,556,623	69.17%
45	517	20532	Clarendon Natl Ins Co	49,918,111	0.2723%	51,408,264	25,704,061	50.00%
46	958	11762	Vesta Fire Ins Corp	48,692,457	0.2656%	53,802,394	48,859,568	90.81%
47	517	21806	Harbor Specialty Ins Co	48,090,290	0.2623%	36,729,288	30,075,900	81.89%

2003 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed Companies Only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
48	111	32352	Prudential Prop & Cas Ins Co	47,038,567	0.2566%	46,486,463	28,027,683	60.29%
49	802	13544	California Capital Ins Co	46,782,416	0.2552%	45,660,804	27,275,540	59.74%
50	158	25054	Hudson Ins Co	43,554,016	0.2376%	37,479,226	23,511,464	62.73%
51	31	41491	Geico Cas Co	43,059,637	0.2349%	41,602,003	24,057,992	57.83%
52	241	25321	Metropolitan Drt Prop & Cas Ins Co	41,918,338	0.2287%	37,333,713	24,041,612	64.40%
53		27502	Western General Ins Co	41,061,610	0.2240%	41,953,056	26,324,723	62.75%
54	28	19976	Amica Mut Ins Co	40,557,820	0.2212%	38,834,993	21,013,966	54.11%
55	816	13161	Commerce West Ins Co	39,520,429	0.2156%	38,938,612	20,971,888	53.86%
56	91	29424	Hartford Cas Ins Co	37,955,374	0.2070%	50,033,791	28,260,878	56.48%
57	155	24260	Progressive Cas Ins Co	36,190,735	0.1974%	31,104,569	17,135,448	55.09%
58	161	18031	Topa Ins Co	34,985,001	0.1908%	34,523,544	20,522,143	59.44%
59	12	19380	American Home Assur Co	34,593,034	0.1887%	35,028,805	21,261,239	60.70%
60	12	20796	AIG Premier Ins Co	33,822,412	0.1845%	34,619,138	26,502,083	76.55%
61	273	13250	Workmens Auto Ins Co	32,437,962	0.1769%	34,538,903	24,384,300	70.60%
62	1129	30210	Ensurance Prop & Cas Ins Co	32,375,636	0.1766%	27,138,460	18,350,426	67.62%
63	323	10693	Civil Svc Employees Ins Co	32,229,600	0.1758%	32,623,471	17,039,960	52.23%
64		40010	Anchor General Ins Co	31,320,481	0.1709%	31,285,697	17,872,900	57.13%
65	91	39098	Omni Ins Co	31,017,092	0.1692%	32,555,934	25,462,560	78.21%
66	3495	11738	Leader Ins Co	29,820,822	0.1627%	29,050,727	12,866,262	44.29%
67	212	11185	Foremost Ins Co	28,464,260	0.1553%	20,632,159	12,481,937	60.50%
68	8	37907	Deerbrook Ins Co	27,203,261	0.1484%	25,495,979	20,130,941	78.96%
69	108	30562	American Manufacturers Mut Ins Co	26,882,750	0.1466%	36,685,214	20,235,190	55.16%
70	761	21873	Firemans Fund Ins Co	26,507,930	0.1446%	25,945,807	20,662,484	79.64%
71	968	11835	AXA Re Amer Ins Co	25,097,286	0.1369%	24,365,498	19,195,624	78.78%
72	323	18953	CSE Safeguard Ins Co	23,126,051	0.1262%	25,905,484	16,545,741	63.87%
73	163	37214	American States Preferred Ins Co	22,933,860	0.1251%	23,430,207	14,634,382	62.46%
74	2898	37850	Pacific Specialty Ins Co	22,257,884	0.1214%	21,773,808	10,309,497	47.35%
75	84	43753	Republic Ind Co of CA	21,737,847	0.1186%	19,472,567	9,415,919	48.35%
76	140	23779	Nationwide Mut Fire Ins Co	20,708,407	0.1130%	21,081,373	10,787,829	51.17%
77	215	10914	Kemper Independence Ins Co	20,153,961	0.1099%	6,285,176	3,507,108	55.80%
78	215	10915	Unitrin Direct Property & Cas Co	19,919,181	0.1087%	18,587,374	11,788,598	63.42%
79	1285	22322	Greenwich Ins Co	19,734,577	0.1077%	19,787,856	13,500,602	68.23%
80	3495	20260	Infinity Select Ins Co	18,907,028	0.1031%	18,879,838	9,366,186	49.61%
81	930	23671	National American Ins Co Of CA	18,111,328	0.0988%	18,499,288	9,223,834	49.86%
82	91	29459	Twin City Fire Ins Co Co	16,966,931	0.0926%	17,984,197	9,985,191	55.52%
83	38	35181	Executive Risk Ind Inc	16,721,432	0.0912%	17,538,143	15,558,959	88.71%
84	12	43974	AIG Ind Ins Co	16,545,471	0.0903%	15,001,328	9,518,447	63.45%
85	313	33898	Aegis Security Ins Co	16,016,045	0.0874%	16,014,252	10,621,623	66.33%
86	140	42587	Depositors Ins Co	15,997,286	0.0873%	16,499,385	10,830,840	65.64%
87	300	22578	Horace Mann Ins Co	14,791,649	0.0807%	13,929,291	10,034,634	72.04%
88	958	22438	Hawaiian Ins & Gty Co Ltd	14,647,409	0.0799%	13,247,008	8,034,427	60.65%
89	215	10226	Unitrin Direct Ins Co	14,470,274	0.0789%	10,082,996	6,364,422	63.12%
90	83	22101	Grange Ins Assn	14,291,783	0.0780%	14,227,526	10,058,732	70.70%
91	300	22756	Horace Mann Prop & Cas Ins Co	14,002,368	0.0764%	13,647,111	7,051,757	51.67%
92	3098	12904	Tokio Marine & Fire Ins Co Ltd Us Br	13,485,253	0.0736%	13,390,820	6,104,543	45.59%
93	12	34789	AIG Centennial Ins Co	13,229,955	0.0722%	13,506,181	11,609,054	85.95%
94	98	40045	Starnet Ins Co	12,967,696	0.0707%	18,497,953	13,069,947	70.66%

2003 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed Companies Only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
95	408	11048	Pacific Prop & Cas Co	12,935,206	0.0706%	12,558,796	10,324,699	82.21%
96	79	31488	Integon Preferred Ins Co	12,678,698	0.0692%	12,060,479	7,983,296	66.19%
97	79	38660	MIC General Ins Corp	12,514,182	0.0683%	11,734,403	8,336,867	71.05%
98	3495	10068	Infinity Natl Ins Co	12,381,606	0.0675%	10,267,878	4,660,782	45.39%
99	50	23655	Modern Service Ins Co	12,297,861	0.0671%	11,219,917	8,603,609	76.68%
100	400	25798	Unigard Ind Co	12,100,756	0.0660%	11,487,230	8,135,236	70.82%
101	212	21687	Mid-Century Ins Co	11,983,140	0.0654%	14,208,692	11,982,294	84.33%
102	200	18600	USAA General Ind Co	11,795,414	0.0643%	11,859,312	6,761,350	57.01%
103	400	25747	Unigard Ins Co	11,663,389	0.0636%	11,530,747	9,138,709	79.26%
104	38	20338	Northwestern Pacific Ind Co	11,428,458	0.0623%	11,129,266	3,628,835	32.61%
105		35408	Sirius Amer Ins Co	11,236,535	0.0613%	11,149,148	6,693,269	60.03%
106	796	39217	QBE Ins Corp	10,134,082	0.0553%	3,962,196	1,532,072	38.67%
107		22985	Sequoia Ins Co	8,870,528	0.0484%	7,999,209	6,417,108	80.22%
108	84	16691	Great American Ins Co	8,793,046	0.0480%	10,594,259	5,411,934	51.08%
109	218	10201	Galway Ins Co	8,753,666	0.0478%	8,848,182	4,628,122	52.31%
110	1279	11150	Arch Ins Co	8,086,856	0.0441%	11,634,648	-1,461,167	-12.56%
111	79	30945	National Alliance Ins Co	7,615,064	0.0415%	11,003,467	4,949,119	44.98%
112	79	11044	GMAC Ins Co Online Inc	6,955,246	0.0379%	6,547,231	4,518,680	69.02%
113		26905	Century-Natl Ins Co	6,178,832	0.0337%	5,627,100	4,372,070	77.70%
114	517	37303	Redland Ins Co	6,028,514	0.0329%	6,018,133	3,971,346	65.99%
115	304	31968	Merastar Ins Co	5,925,937	0.0323%	5,708,740	5,190,063	90.91%
116		32107	Sutter Ins Co	5,660,068	0.0309%	5,980,324	3,863,228	64.60%
117	140	37877	Nationwide Prop & Cas Ins Co	5,497,320	0.0300%	6,037,888	4,508,315	74.67%
118	12	36404	21st Century Cas Co	5,177,084	0.0282%	4,058,389	3,045,808	75.05%
119	57	21261	Electric Ins Co	5,146,033	0.0281%	5,286,775	3,644,292	68.93%
120	127	23469	American Modern Home Ins Co	5,133,262	0.0280%	4,786,101	3,796,225	79.32%
121	215	14133	Valley Ins Co	5,121,752	0.0279%	5,381,493	4,324,173	80.35%
122	3489	19216	Southern Ins Co	5,101,503	0.0278%	4,747,315	1,653,187	34.82%
123	645	14907	Oregon Mut Ins Co	5,069,138	0.0277%	5,177,428	3,409,599	65.86%
124	1314	34894	Trenwick Amer Reins Corp	5,002,943	0.0273%	5,587,388	5,762,238	103.13%
125	19	10111	American Bankers Ins Co Of FL	4,732,036	0.0258%	10,834,533	5,322,122	49.12%
126	257	10939	Safeway Direct Ins Co	4,716,885	0.0257%	4,774,304	2,825,329	59.18%
127	457	19801	Argonaut Ins Co	4,529,214	0.0247%	6,342,965	8,242,575	129.95%
128	127	23450	American Family Home Ins Co	4,495,551	0.0245%	4,897,674	2,529,876	51.65%
129	12	22225	AIG Preferred Inc Co	4,309,672	0.0235%	3,156,514	2,560,784	81.13%
130	796	10219	QBE Reins Corp	4,295,848	0.0234%	3,432,297	867,761	25.28%
131	212	41181	Universal Underwriters Ins Co	4,221,096	0.0230%	8,162,428	6,996,047	85.71%
132		12360	Ocean Harbor Cas Ins Co	4,014,016	0.0219%	2,624,695	1,703,640	64.91%
133	158	25445	TIG Specialty Ins Corp	3,802,395	0.0207%	5,579,331	3,137,053	56.23%
134	1314	18341	Insurance Corp Of NY	3,707,674	0.0202%	4,829,059	2,802,264	58.03%
135	93	12831	State Natl Ins Co Inc	3,684,405	0.0201%	4,001,446	5,414,163	135.31%
136	215	19887	Trinity Universal Ins Co	3,663,467	0.0200%	4,482,863	3,235,967	72.19%
137	922	27847	Insurance Co Of The West	3,507,260	0.0191%	3,175,734	1,825,095	57.47%
138	517	37257	Insurance Corp Of Hannover	3,311,404	0.0181%	4,967,636	-827,088	-16.65%
139	12	19429	Insurance Co Of The State Of PA	3,203,605	0.0175%	910,043	122,632	13.48%
140	158	25496	TIG Ind Co	3,170,086	0.0173%	3,351,264	3,420,164	102.06%
141	163	24724	First Natl Ins Co Of Amer	2,842,984	0.0155%	2,840,199	1,273,927	44.85%

2003 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed Companies Only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
142	253	14168	Harleysville Mut Ins Co	2,706,510	0.0148%	4,800,289	1,654,445	34.47%
143	920	42048	Diamond State Ins Co	2,570,008	0.0140%	2,640,287	1,398,828	52.98%
144	212	21326	Empire Fire & Marine Ins Co	2,415,472	0.0132%	2,747,705	2,303,873	83.85%
145	553	24589	American & Foreign Ins Co	2,284,018	0.0125%	2,445,482	1,924,430	78.69%
146	761	22837	Interstate Ind Co	2,172,941	0.0119%	4,423,906	3,014,655	68.14%
147		10175	Cascade Natl Ins Co	2,031,499	0.0111%	2,527,785	1,513,213	59.86%
148	3018	22730	Converium Ins North Amer Inc	2,011,954	0.0110%	2,060,031	702,076	34.08%
149	1234	26050	Response Worldwide Ins Co	2,003,979	0.0109%	2,134,319	1,128,429	52.87%
150	12	26220	Yosemite Ins Co	1,862,434	0.0102%	2,232,056	667,095	29.89%
151	158	18864	Fairmont Ins Co	1,679,305	0.0092%	2,616,394	1,930,422	73.78%
152	84	26832	Great American Alliance Ins Co	1,661,005	0.0091%	1,944,117	784,445	40.35%
153	19	19615	American Reliable Ins Co	1,647,462	0.0090%	725,677	233,151	32.13%
154	317	40827	Virginia Surety Co Inc	1,606,786	0.0088%	890,934	584,279	65.58%
155	785	28932	Markel American Ins Co	1,556,421	0.0085%	1,370,962	804,022	58.65%
156	50	23647	Mutual Service Cas Ins Co	1,488,525	0.0081%	1,899,511	-636,339	-33.50%
157	84	22136	Great American Ins Co of NY	1,454,111	0.0079%	1,342,976	477,060	35.52%
158	79	22004	CIM Ins Corp	1,308,938	0.0071%	1,370,494	478,412	34.91%
159		40550	Pacific Pioneer Ins Co	1,299,946	0.0071%	1,433,648	1,198,973	83.63%
160	212	19356	Maryland Cas Co	1,298,551	0.0071%	1,570,432	1,354,212	86.23%
161	84	33014	Transport Ins Co	1,296,507	0.0071%	1,511,835	986,103	65.23%
162	1169	11231	Generali Us Branch	1,254,409	0.0068%	1,306,402	-344,261	-26.35%
163	831	34495	Doctors Co An Interins Exchn	1,219,717	0.0067%	1,265,409	1,630,998	128.89%
164	761	11630	Jefferson Ins Co	1,162,588	0.0063%	1,267,223	1,833,391	144.68%
165	3495	21792	Atlanta Cas Co	1,136,254	0.0062%	1,317,527	1,014,190	76.98%
166	212	43699	American Federation Ins Co	1,096,756	0.0060%	948,607	300,055	31.63%
167	84	32620	National Interstate Ins Co	950,626	0.0052%	850,689	552,590	64.96%
168	108	20524	Specialty Natl Ins Co	925,907	0.0051%	925,907	653,471	70.58%
169	1234	10970	Response Ind Co Of CA	899,955	0.0049%	1,000,997	931,207	93.03%
170		26077	Lancer Ins Co	796,261	0.0043%	796,261	489,596	61.49%
171	19	42978	American Security Ins Co	790,437	0.0043%	1,672,644	688,199	41.14%
172	802	12890	Eagle West Ins Co	783,596	0.0043%	718,055	610,458	85.02%
173	212	34649	Centre Ins Co	714,427	0.0039%	728,352	754,929	103.65%
174	108	18910	American Protection Ins Co	633,948	0.0035%	707,336	398,124	56.28%
175	1129	21962	Pennsylvania General Ins Co	597,505	0.0033%	2,720,052	2,016,224	74.12%
176	3219	11126	Sompo Japan Ins Co of Amer	533,357	0.0029%	559,664	236,325	42.23%
177	670	25180	Fidelity Natl Ins Co	491,963	0.0027%	385,455	244,172	63.35%
178		40800	American Sterling Ins Co	483,011	0.0026%	618,817	317,077	51.24%
179	12	19399	AIU Ins Co	480,375	0.0026%	482,837	-468,582	-97.05%
180	218	28258	Continental Natl Ind Co	479,281	0.0026%	715,021	280,716	39.26%
181	225	23248	Occidental Fire & Cas Co Of NC	478,948	0.0026%	327,529	115,643	35.31%
182		10920	Millennium Ins Co	478,284	0.0026%	723,128	-738,656	-102.15%
183	3495	12599	Windsor Ins Co	465,834	0.0025%	534,326	40,063	7.50%
184	158	25534	TIG Ins Co	401,911	0.0022%	618,744	1,527,321	246.84%
185	303	15032	Guideone Mut Ins Co	390,132	0.0021%	399,555	277,965	69.57%
186	24	19909	Centennial Ins Co	362,024	0.0020%	385,704	78,398	20.33%
187	111	23043	Liberty Mut Ins Co	357,284	0.0019%	303,200	188,376	62.13%
188	626	43575	Indemnity Ins Co Of North Amer	355,409	0.0019%	167,368	173,214	103.49%

2003 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed Companies Only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
189	83	22128	Rocky Mountain Fire & Cas Co	346,366	0.0019%	480,910	571,893	118.92%
190	79	29742	Integon Natl Ins Co	318,932	0.0017%	457,001	-9,683	-2.12%
191	553	26980	Royal Ins Co Of Amer	318,143	0.0017%	352,277	217,550	61.76%
192	155	11851	Progressive Home Ins Co	314,811	0.0017%	325,101	53,812	16.55%
193	215	16063	Unitrin Auto & Home Ins Co	287,862	0.0016%	48,271	69,159	143.27%
194	84	33723	Great American Spirit Ins Co	214,996	0.0012%	297,474	203,951	68.56%
195	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	188,261	0.0010%	160,638	73,240	45.59%
196	24	19895	Atlantic Mut Ins Co	180,737	0.0010%	186,145	69,500	37.34%
197	88	22292	Hanover Ins Co	164,897	0.0009%	171,957	-65,451	-38.06%
198	3321	24015	Northland Ins Co	148,709	0.0008%	208,369	40,725	19.54%
199	553	24902	Security Ins Co Of Hartford	146,251	0.0008%	144,742	1,630,332	1126.37%
200	38	20281	Federal Ins Co	145,364	0.0008%	131,153	819	0.62%
201	670	16578	Fidelity Natl Prop and Cas Ins Co	141,857	0.0008%	165,247	317,070	191.88%
202	1346	39969	American Safety Cas Ins Co	125,871	0.0007%	171,121	-238,699	-139.49%
203	3321	33650	Mendota Ins Co	117,764	0.0006%	86,273	29,511	34.21%
204	12	23841	New Hampshire Ins Co	114,979	0.0006%	119,239	33,283	27.91%
205	19	35971	Voyager Property & Cas Ins Co	114,369	0.0006%	94,577	124,301	131.43%
206	930	19269	Danielson Natl Ins Co	106,033	0.0006%	126,443	69,764	55.17%
207	70	34525	First American Specilaty Ins Co	104,063	0.0006%	139,004	27,490	19.78%
208	626	22667	Ace American Ins Co	93,203	0.0005%	34,646	5,393	15.57%
209	163	39012	Safeco Ins Co Of IL	92,203	0.0005%	14,358	51,526	358.87%
210	303	14559	Guideone Specialty Mut Ins Co	90,519	0.0005%	250,833	-1,630,821	-650.16%
211	761	10079	Vintage Ins Co	89,095	0.0005%	143,526	-448,719	-312.64%
212	479	11177	First Financial Ins Co	77,160	0.0004%	243,260	-35,036	-14.40%
213	218	20427	American Cas Co Of Reading PA	68,561	0.0004%	69,238	39,552	57.12%
214	761	21857	American Ins Co	68,229	0.0004%	68,229	12,812	18.78%
215	3495	31925	Atlanta Specialty Ins Co	64,907	0.0004%	71,481	53,124	74.32%
216	553	24600	Globe Ind Co	60,740	0.0003%	65,438	-882	-1.35%
217	201	25976	Utica Mut Ins Co	38,440	0.0002%	38,128	-55,938	-146.71%
218	574	31089	Republic Western Ins Co	34,753	0.0002%	45,628	-1,994,724	-4371.71%
219		27740	North Pointe Ins Co	30,781	0.0002%	175,905	84,044	47.78%
220	1234	43044	Response Ins Co	24,269	0.0001%	28,717	11,843	41.24%
221	1120	10120	Everest Natl Ins Co	23,127	0.0001%	83,882	32,656	38.93%
222	218	20494	Transportation Ins Co	20,692	0.0001%	20,152	11,106	55.11%
223	62	21407	Emcasco Ins Co	16,182	0.0001%	20,350	85	0.42%
224	140	10723	Nationwide Assur Co	13,826	0.0001%	13,826	-8,081	-58.45%
225	553	24678	Royal Ind Co	8,871	0.0000%	9,225	6,751	73.18%
226	553	24694	Safeguard Ins Co	7,881	0.0000%	8,402	-1,907	-22.70%
227	218	20443	Continental Cas Co	6,698	0.0000%	5,692	1,521,942	26738.26%
228	111	36447	Prudential General Ins Co	3,481	0.0000%	3,596	0	0.00%
229	218	20486	Transcontinental Ins Co	3,029	0.0000%	3,374	0	0.00%
230	108	22977	Lumbermens Mut Cas Co	1,203	0.0000%	2,880	-5,292,916	83781.81%
231	1129	20648	Employers Fire Ins Co	1,117	0.0000%	1,117	67,666	6057.83%
232	91	34690	Property & Cas Ins Co Of Hartford	717	0.0000%	1,320	-1	-0.08%
233	218	20508	Valley Forge Ins Co	652	0.0000%	439	-408,552	-93064.24%
234	84	26344	Great American Assur Co	550	0.0000%	263	91	34.60%
235	218	35289	Continental Ins Co	297	0.0000%	827	130,367	15763.85%

2003 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed Companies Only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
236	91	19682	Hartford Fire In Co	207	0.0000%	-6,255	54,874	-877.28%
237	218	35270	Fidelity & Cas Co Of NY	175	0.0000%	136	-594	-436.76%
238	218	20478	National Fire Ins Co Of Hartford	22	0.0000%	61	-130,191	213427.87%
239	761	22829	Interstate Fire & Cas Co	12	0.0000%	12	73,343	611191.67%
			Line Total:	**18,331,998,932**	**100.0000%**	**17,872,257,608**	**10,604,871,112**	**59.34%**

2003 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed Companies Only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	155	24260	Progressive Cas Ins Co	179,122,085	6.3149%	160,506,258	72,698,480	45.29%
2	176	25178	State Farm Mut Auto Ins Co	109,861,932	3.8731%	106,570,505	62,411,766	58.56%
3	3321	25674	Travelers Property Cas Co Of Amer	85,330,285	3.0083%	79,445,737	54,288,326	68.33%
4	1326	33855	Lincoln General Ins Co	79,534,470	2.8040%	75,870,244	42,730,747	56.32%
5		26905	Century-Natl Ins Co	75,846,886	2.6740%	70,857,813	35,018,543	49.42%
6	163	19704	American States Ins Co	71,818,338	2.5319%	68,463,298	41,288,080	60.31%
7	111	24198	Peerless Ins Co	69,140,995	2.4375%	69,032,191	29,945,739	43.38%
8	660	11908	Mercury Cas Co	67,269,386	2.3716%	62,415,514	33,448,234	53.59%
9	164	24767	St Paul Fire & Marine Ins Co	65,159,525	2.2972%	57,785,707	27,789,708	48.09%
10	212	16535	Zurich American Ins Co	53,997,807	1.9037%	46,393,159	17,673,509	38.10%
11	140	23787	Nationwide Mut Ins Co	50,202,229	1.7699%	47,909,605	31,332,928	65.40%
12	1330	24821	Meritplan Ins Co	47,025,885	1.6579%	44,977,839	31,160,394	69.28%
13	517	20532	Clarendon Natl Ins Co	46,778,122	1.6491%	40,092,071	31,815,407	79.36%
14	212	41181	Universal Underwriters Ins Co	44,043,276	1.5527%	43,384,781	22,651,092	52.21%
15	91	19682	Hartford Fire In Co	43,667,494	1.5395%	37,424,629	22,304,708	59.60%
16	3018	22730	Converium Ins North Amer Inc	43,057,780	1.5180%	38,634,217	23,861,985	61.76%
17	215	19852	Financial Ind Co	43,042,261	1.5174%	37,367,384	23,104,943	61.83%
18	8	19232	Allstate Ins Co	42,410,763	1.4952%	30,428,658	11,723,881	38.53%
19	38	20281	Federal Ins Co	40,322,548	1.4216%	36,804,892	12,190,850	33.12%
20	98	10510	Carolina Cas Ins Co	37,435,795	1.3198%	33,590,226	10,988,725	32.71%
21	93	12831	State Natl Ins Co Inc	36,701,483	1.2939%	35,919,419	23,558,731	65.59%
22	3321	24015	Northland Ins Co	35,481,121	1.2509%	33,047,800	23,890,202	72.29%
23		32107	Sutter Ins Co	35,474,301	1.2506%	30,065,381	15,583,659	51.83%
24	218	20427	American Cas Co Of Reading PA	32,050,869	1.1299%	33,529,232	16,748,123	49.95%
25	212	21326	Empire Fire & Marine Ins Co	31,786,160	1.1206%	27,984,461	13,945,128	49.83%
26	225	13234	Wilshire Ins Co	30,702,332	1.0824%	30,498,142	14,569,486	47.77%
27	91	29424	Hartford Cas Ins Co	30,421,095	1.0725%	28,259,847	15,537,556	54.98%
28	212	21709	Truck Ins Exch	29,689,271	1.0467%	31,222,294	15,057,714	48.23%
29		27502	Western General Ins Co	29,639,251	1.0449%	35,507,344	18,055,704	50.85%
30	225	20010	Acceptance Ind Ins Co	27,787,244	0.9796%	22,589,460	14,129,751	62.55%
31	7	13935	Federated Mut Ins Co	26,885,837	0.9479%	25,269,569	16,898,594	66.87%
32	400	25747	Unigard Ins Co	26,774,222	0.9439%	26,149,258	15,247,822	58.31%
33	111	23043	Liberty Mut Ins Co	26,692,230	0.9410%	26,552,044	26,657,818	100.40%
34	748	25780	Williamsburg Natl Ins Co	25,660,529	0.9047%	12,830,789	5,483,675	42.74%
35	12	19380	American Home Assur Co	25,072,658	0.8839%	21,363,034	12,144,289	56.85%
36	169	21180	Sentry Select Ins Co	25,060,764	0.8835%	24,101,618	28,509,454	118.29%
37	12	19429	Insurance Co Of The State Of PA	24,604,824	0.8674%	14,972,644	8,106,160	54.14%
38	517	37257	Insurance Corp Of Hannover	24,561,193	0.8659%	25,490,299	22,493,993	88.25%
39	3098	12904	Tokio Marine & Fire Ins Co Ltd Us Br	23,304,773	0.8216%	20,884,314	14,344,886	68.69%
40		26077	Lancer Ins Co	22,606,995	0.7970%	20,534,560	16,140,501	78.60%
41	111	23035	Liberty Mut Fire Ins Co	22,487,601	0.7928%	18,756,131	27,556,781	146.92%
42	158	21113	United States Fire Ins Co	21,584,078	0.7609%	16,910,041	6,612,873	39.11%
43	111	24171	Netherlands Ins Co The	21,466,574	0.7568%	11,678,905	5,932,534	50.80%
44	212	21687	Mid-Century Ins Co	21,232,820	0.7486%	19,363,034	6,080,155	31.40%
45	155	10243	National Continental Ins Co	20,786,727	0.7328%	20,216,359	12,908,776	63.85%
46	1330	24813	Balboa Ins Co	19,978,814	0.7043%	13,201,390	8,470,545	64.16%
47	1279	11150	Arch Ins Co	19,710,361	0.6949%	11,125,487	8,689,776	78.11%

2003 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed Companies Only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
48	761	22837	Interstate Ind Co	18,995,258	0.6697%	17,892,362	9,606,897	53.69%
49	626	22667	Ace American Ins Co	18,239,743	0.6430%	12,774,304	5,578,134	43.67%
50	306	10847	Cumis Ins Society Inc	17,480,946	0.6163%	16,199,816	10,492,036	64.77%
51		31453	Financial Pacific Ins Co	16,576,187	0.5844%	17,047,861	9,723,077	57.03%
52	164	36463	Discover Prop & Cas Ins Co	16,519,464	0.5824%	19,320,530	22,117,064	114.47%
53	218	20443	Continental Cas Co	16,271,892	0.5737%	15,221,352	18,052,433	118.60%
54	12	19445	National Union Fire Ins Co Of Pitts	15,741,456	0.5550%	16,624,219	6,430,363	38.68%
55	31	20052	National Liab & Fire Ins Co	15,561,669	0.5486%	13,518,894	3,352,888	24.80%
56	553	26980	Royal Ins Co Of Amer	15,508,867	0.5468%	19,915,561	16,679,633	83.75%
57	163	19690	American Economy Ins Co	15,085,608	0.5318%	13,688,028	8,410,393	61.44%
58	3321	25682	Travelers Ind Co Of CT	14,296,937	0.5040%	11,496,084	8,044,190	69.97%
59	12	23841	New Hampshire Ins Co	14,255,439	0.5026%	13,957,838	5,195,144	37.22%
60	150	11371	Great West Cas Co	14,178,941	0.4999%	14,077,494	6,908,901	49.08%
61	161	18031	Topa Ins Co	12,960,027	0.4569%	13,199,645	8,159,230	61.81%
62	140	15580	Scottsdale Ind Co	12,358,061	0.4357%	15,872,885	8,508,267	53.60%
63	930	23671	National American Ins Co Of CA	11,906,082	0.4197%	15,854,757	13,300,594	83.89%
64	212	40142	American Zurich Ins Co	11,639,349	0.4103%	7,684,593	4,013,700	52.23%
65	212	21652	Farmers Ins Exch	11,421,449	0.4027%	12,254,349	3,786,511	30.90%
66		26433	Harco Natl Ins Co	11,305,645	0.3986%	9,113,341	6,415,238	70.39%
67	164	41769	Athena Assur Co	10,966,345	0.3866%	13,107,630	12,249,891	93.46%
68	24	19895	Atlantic Mut Ins Co	10,917,344	0.3849%	11,961,732	7,400,941	61.87%
69	802	23540	Monterey Ins Co	10,874,036	0.3834%	9,185,358	4,424,102	48.16%
70	802	12890	Eagle West Ins Co	9,559,123	0.3370%	8,598,959	5,359,210	62.32%
71	968	16187	AXA Re Prop & Cas Ins Co	9,515,272	0.3355%	9,180,019	8,419,871	91.72%
72	62	21415	Employers Mut Cas Co	9,246,587	0.3260%	9,316,896	3,510,826	37.68%
73	12	19437	Lexington Ins Co	9,071,226	0.3198%	8,652,207	8,369,259	96.73%
74	783	13056	RLI Ins Co	8,794,005	0.3100%	11,237,601	6,618,188	58.89%
75	84	32620	National Interstate Ins Co	8,756,679	0.3087%	8,126,450	5,642,453	69.43%
76	164	24791	St Paul Mercury Ins Co	8,733,258	0.3079%	6,998,768	4,701,812	67.18%
77	291	13331	American Hardware Mut Ins Co	8,698,487	0.3067%	7,654,656	5,704,992	74.53%
78	111	21458	Employers Ins of Wausau	8,527,545	0.3006%	8,663,091	1,985,119	22.91%
79	761	21857	American Ins Co	8,505,363	0.2999%	9,222,773	3,932,235	42.64%
80	84	26344	Great American Assur Co	8,303,036	0.2927%	7,705,947	2,705,897	35.11%
81	140	28223	Nationwide Agribusiness Ins Co	8,273,961	0.2917%	6,591,362	2,613,261	39.65%
82	785	38970	Markel Ins Co	8,160,685	0.2877%	5,913,777	1,721,664	29.11%
83	816	13161	Commerce West Ins Co	8,066,459	0.2844%	6,992,926	3,733,604	53.39%
84	164	25887	US Fidelity & Guaranty Co	8,006,405	0.2823%	9,292,088	14,953,057	160.92%
85	79	38601	MIC Prop & Cas Ins Corp	7,895,011	0.2783%	4,930,319	1,514,032	30.71%
86	922	40029	Explorer Ins Co	7,814,647	0.2755%	7,324,028	4,021,025	54.90%
87		22985	Sequoia Ins Co	7,438,937	0.2623%	7,450,948	3,622,147	48.61%
88	164	35386	Fidelity & Guaranty Ins Co	7,417,638	0.2615%	5,942,524	4,127,368	69.45%
89	1314	18341	Insurance Corp Of NY	7,171,002	0.2528%	26,810,388	15,534,632	57.94%
90	169	24988	Sentry Ins A Mut Co	7,073,245	0.2494%	7,641,363	1,713,634	22.43%
91	150	24147	Old Republic Ins Co	7,004,825	0.2470%	6,590,327	3,041,999	46.16%
92	212	19372	Northern Ins Co Of NY	7,001,161	0.2468%	9,091,108	7,254,397	79.80%
93	12	19410	Commerce & Industry Ins Co	6,934,640	0.2445%	7,631,302	2,173,271	28.48%
94	98	40045	Starnet Ins Co	6,781,193	0.2391%	10,620,402	5,487,072	51.67%

2003 CALIFORNIA P & C MARKET SHARE REPORT

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95	748	18023	Star Ins Co	6,758,122	0.2383%	5,873,535	3,784,529	64.43%
96	212	19356	Maryland Cas Co	6,754,524	0.2381%	11,333,262	5,162,960	45.56%
97	1285	22322	Greenwich Ins Co	6,500,776	0.2292%	7,925,837	5,005,265	63.15%
98	91	29459	Twin City Fire Ins Co Co	6,368,487	0.2245%	5,378,516	1,618,401	30.09%
99	1330	24848	Newport Ins Co	6,323,216	0.2229%	6,915,518	6,019,028	87.04%
100	218	20494	Transportation Ins Co	6,159,293	0.2171%	7,285,483	2,010,917	27.60%
101	176	25143	State Farm Fire And Cas Co	6,123,755	0.2159%	6,067,504	4,283,829	70.60%
102	2978	20362	Mitsui Sumitomo Ins Co of Amer	6,123,078	0.2159%	4,433,045	3,142,141	70.88%
103	8	19240	Allstate Ind Co	5,862,464	0.2067%	16,064,928	7,544,360	46.96%
104	84	16691	Great American Ins Co	5,851,326	0.2063%	5,190,970	1,225,292	23.60%
105	317	40827	Virginia Surety Co Inc	5,819,259	0.2052%	5,665,394	3,958,349	69.87%
106	163	24724	First Natl Ins Co Of Amer	5,536,417	0.1952%	5,123,398	-464,073	-9.06%
107	361	19720	American Alt Ins Corp	5,534,399	0.1951%	2,849,317	1,525,433	53.54%
108	108	20524	Specialty Natl Ins Co	5,317,387	0.1875%	12,656,111	2,095,723	16.56%
109	240	10499	DaimlerChrysler Ins Co	5,312,461	0.1873%	4,962,738	2,724,298	54.90%
110	3219	11126	Sompo Japan Ins Co of Amer	5,227,993	0.1843%	4,601,410	5,714,334	124.19%
111	553	26948	Guaranty Natl Ins Co Of CT	5,214,365	0.1838%	4,620,713	1,913,594	41.41%
112	553	24902	Security Ins Co Of Hartford	5,173,881	0.1824%	7,743,976	6,700,030	86.52%
113	303	15032	Guideone Mut Ins Co	5,057,685	0.1783%	5,229,655	782,247	14.96%
114		21172	Vanliner Ins Co	4,861,401	0.1714%	4,705,513	2,226,668	47.32%
115	140	19100	Amco Ins Co	4,740,786	0.1671%	3,592,271	930,544	25.90%
116	3321	22217	Gulf Ins Co	4,504,040	0.1588%	4,398,928	5,431,245	123.47%
117		28886	Transguard Ins Co Of Amer Inc	4,337,040	0.1529%	2,625,071	2,069,982	78.85%
118	79	22012	Motors Ins Corp	4,153,578	0.1464%	5,365,125	3,485,462	64.97%
119	24	19909	Centennial Ins Co	4,121,031	0.1453%	4,853,371	3,564,800	73.45%
120	140	11991	National Cas Co	4,109,205	0.1449%	4,998,025	3,306,576	66.16%
121	626	21121	Westchester Fire Ins Co	4,060,546	0.1432%	4,484,764	2,594,787	57.86%
122	802	13544	California Capital Ins Co	3,985,326	0.1405%	3,619,819	2,408,804	66.54%
123	218	20486	Transcontinental Ins Co	3,981,608	0.1404%	4,910,019	1,641,889	33.44%
124	349	13978	Florists Mut Ins Co	3,933,045	0.1387%	3,749,712	1,208,447	32.23%
125	761	21849	American Automobile Ins Co	3,848,070	0.1357%	4,662,882	929,572	19.94%
126	155	11770	United Fncl Cas Co	3,785,270	0.1334%	4,679,228	1,742,951	37.25%
127	920	13064	United Natl Ins Co	3,778,649	0.1332%	2,150,024	1,160,589	53.98%
128	215	14133	Valley Ins Co	3,727,001	0.1314%	4,505,706	3,361,028	74.59%
129	158	24384	Ranger Ins Co	3,583,900	0.1263%	14,531,555	631,159	4.34%
130	553	24678	Royal Ind Co	3,570,105	0.1259%	5,489,102	-446,711	-8.14%
131	158	25534	TIG Ins Co	3,491,758	0.1231%	4,052,717	270,717	6.68%
132	79	31488	Integon Preferred Ins Co	3,466,623	0.1222%	3,128,063	1,509,511	48.26%
133	98	11001	Riverport Ins Co of CA	3,407,348	0.1201%	3,255,988	1,808,263	55.54%
134	31	27812	Columbia Ins Co	3,352,126	0.1182%	2,870,232	679,959	23.69%
135	761	21865	Associated Ind Corp	3,308,909	0.1167%	2,911,787	-796,101	-27.34%
136	212	26247	American Guarantee & Liability Ins	3,161,291	0.1115%	4,749,017	1,616,171	34.03%
137	212	27855	Zurich American Ins Co Of IL	3,073,686	0.1084%	1,617,462	778,061	48.10%
138	553	24589	American & Foreign Ins Co	3,030,571	0.1068%	3,364,057	2,505,278	74.47%
139		39861	Golden Bear Ins Co	3,023,474	0.1066%	2,662,881	4,149,997	155.85%
140	350	34207	Westport Ins Corp	2,974,076	0.1049%	2,834,641	1,003,952	35.42%
141	111	10836	Golden Eagle Ins Corp	2,875,566	0.1014%	3,875,639	10,120,273	261.13%

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142	19	10111	American Bankers Ins Co Of FL	2,656,872	0.0937%	3,166,083	1,394,069	44.03%
143		18767	Church Mut Ins Co	2,640,982	0.0931%	2,480,281	521,041	21.01%
144	164	25879	Fidelity & Guaranty Ins Underwriters	2,596,373	0.0915%	2,553,196	890,385	34.87%
145	604	32190	Constitution Ins Co	2,581,408	0.0910%	2,581,408	2,554,981	98.98%
146	12	24376	American General Ind Co	2,546,897	0.0898%	1,362,020	1,013,352	74.40%
147	111	42404	Liberty Ins Corp	2,535,167	0.0894%	1,739,537	859,905	49.43%
148	677	18058	Philadelphia Ind Ins Co	2,528,129	0.0891%	1,891,615	2,915,825	154.14%
149	761	22829	Interstate Fire & Cas Co	2,485,850	0.0876%	1,283,582	474,792	36.99%
150	1120	10120	Everest Natl Ins Co	2,469,838	0.0871%	2,077,533	1,947,914	93.76%
151	31	38962	Genesis Ins Co	2,394,180	0.0844%	2,088,675	-5,011,705	-239.95%
152	920	41335	United Natl Specialty Ins Co	2,253,069	0.0794%	2,110,730	1,082,178	51.27%
153	867	40460	Sagamore Ins Co	2,169,186	0.0765%	1,820,553	1,481,314	81.37%
154	761	21881	National Surety Corp	1,989,249	0.0701%	2,022,108	-797,617	-39.44%
155	91	37478	Hartford Ins Co Of The Midwest	1,956,227	0.0690%	1,597,585	157,353	9.85%
156	91	30104	Hartford Underwriters Ins Co	1,952,384	0.0688%	1,699,076	360,896	21.24%
157	212	19305	Assurance Co Of Amer	1,929,783	0.0680%	4,586,079	5,873,707	128.08%
158		36790	Springfield Ins Co Inc	1,926,977	0.0679%	1,762,793	1,052,164	59.69%
159	1129	20621	OneBeacon America Ins Co	1,827,436	0.0644%	2,054,039	718,667	34.99%
160	83	22101	Grange Ins Assn	1,743,640	0.0615%	2,453,031	1,309,871	53.40%
161	1325	24899	Alea North America Ins Co	1,737,975	0.0613%	541,620	97,985	18.09%
162	158	18864	Fairmont Ins Co	1,701,419	0.0600%	3,199,587	1,709,585	53.43%
163	164	24775	St Paul Guardian Ins Co	1,686,291	0.0594%	1,299,499	46,739	3.60%
164	12	23809	Granite State Ins Co	1,682,621	0.0593%	1,641,040	177,602	10.82%
165	84	22136	Great American Ins Co of NY	1,665,341	0.0587%	1,994,689	1,975,777	99.05%
166	400	25798	Unigard Ind Co	1,579,263	0.0557%	2,006,274	489,988	24.42%
167	3495	11738	Leader Ins Co	1,435,551	0.0506%	1,112,682	811,809	72.96%
168	57	21261	Electric Ins Co	1,367,092	0.0482%	1,367,092	971,035	71.03%
169	457	19801	Argonaut Ins Co	1,358,394	0.0479%	1,461,388	518,776	35.50%
170	218	20478	National Fire Ins Co Of Hartford	1,335,308	0.0471%	1,135,507	-58,348	-5.14%
171	761	21873	Firemans Fund Ins Co	1,305,087	0.0460%	1,330,368	11,314,877	850.51%
172	866	40436	Stratford Ins Co	1,285,181	0.0453%	1,031,133	274,147	26.59%
173	218	20508	Valley Forge Ins Co	1,156,847	0.0408%	1,356,687	-7,472,518	-550.79%
174	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	1,143,683	0.0403%	1,049,488	324,495	30.92%
175	626	43575	Indemnity Ins Co Of North Amer	1,126,675	0.0397%	917,441	490,975	53.52%
176	31	11673	Redwood Fire & Cas Ins Co	1,105,747	0.0390%	244,796	121,090	49.47%
177	38	20346	Pacific Ind Co	1,062,358	0.0375%	1,968,951	-117,860	-5.99%
178		10175	Cascade Natl Ins Co	1,048,206	0.0370%	345,859	478,796	138.44%
179	7	28304	Federated Service Ins Co	1,042,642	0.0368%	906,370	97,502	10.76%
180	781	37893	Ulico Cas Co	1,016,144	0.0358%	1,651,741	1,528,039	92.51%
181	127	23469	American Modern Home Ins Co	1,002,344	0.0353%	1,002,491	852,326	85.02%
182	108	22918	American Motorists Ins Co	921,562	0.0325%	5,022,320	2,092,476	41.66%
183	201	25976	Utica Mut Ins Co	876,252	0.0309%	502,987	4,468	0.89%
184	1129	21970	OneBeacon Ins Co	847,464	0.0299%	1,009,180	305,561	30.28%
185	212	39306	Fidelity & Deposit Co Of MD	839,779	0.0296%	912,179	175,024	19.19%
186	553	24600	Globe Ind Co	815,606	0.0288%	812,768	435,275	53.55%
187	1129	20648	Employers Fire Ins Co	805,921	0.0284%	715,018	-288,180	-40.30%
188	111	26042	Wausau Underwriters Ins Co	794,570	0.0280%	1,083,478	1,100,853	101.60%

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189		23663	National American Ins Co	761,783	0.0269%	529,941	276,333	52.14%
190		41106	Triumphe Cas Co	623,472	0.0220%	334,830	203,290	60.71%
191	553	24880	Fire & Cas Ins Co Of CT	623,414	0.0220%	885,614	2,293,675	258.99%
192	83	22128	Rocky Mountain Fire & Cas Co	567,901	0.0200%	728,976	235,225	32.27%
193	553	24694	Safeguard Ins Co	561,513	0.0198%	627,659	734,561	117.03%
194	38	20303	Great Northern Ins Co	547,474	0.0193%	1,190,941	403,065	33.84%
195	920	42048	Diamond State Ins Co	543,585	0.0192%	903,695	116,077	12.84%
196	3321	22233	Select Ins Co	527,922	0.0186%	819,485	2,200,272	268.49%
197	670	16578	Fidelity Natl Prop and Cas Ins Co	520,044	0.0183%	307,577	45,909	14.93%
198	12	43761	American Intl Ins Co Of CA	508,201	0.0179%	544,937	210,344	38.60%
199	163	24732	General Ins Co Of Amer	495,918	0.0175%	1,554,491	-803,989	-51.72%
200	767	12262	Pennsylvania Manufacturers Asn Ins C	485,944	0.0171%	492,057	105,152	21.37%
201	350	21318	Coregis Ins Co	448,789	0.0158%	1,308,970	438,184	33.48%
202	626	18279	Bankers Standard Ins Co	440,911	0.0155%	461,166	898,842	194.91%
203	108	30562	American Manufacturers Mut Ins Co	438,151	0.0154%	2,015,204	620,787	30.81%
204	108	18910	American Protection Ins Co	423,479	0.0149%	944,245	33,609	3.56%
205	244	10677	Cincinnati Ins Co	411,243	0.0145%	379,065	26,701	7.04%
206	626	20702	Ace Fire Underwriters Ins Co	365,652	0.0129%	329,001	-286,442	-87.06%
207	50	23647	Mutual Service Cas Ins Co	350,775	0.0124%	294,373	-480,383	-163.19%
208	645	14907	Oregon Mut Ins Co	342,970	0.0121%	184,461	34,017	18.44%
209	108	22977	Lumbermens Mut Cas Co	309,873	0.0109%	1,677,967	115,373	6.88%
210	84	26832	Great American Alliance Ins Co	250,595	0.0088%	585,767	328,110	56.01%
211		38733	Alaska Nat Ins Co	241,014	0.0085%	52,926	60,296	113.93%
212		37931	General Fire & Cas Co	238,885	0.0084%	10,609	0	0.00%
213		37206	Contractors Bonding & Ins Co	234,527	0.0083%	730,724	75,629	10.35%
214	867	12416	Protective Ins Co	234,162	0.0083%	235,275	118,263	50.27%
215	626	22748	Pacific Employers Ins Co	231,509	0.0082%	2,783,000	7,043,597	253.09%
216	88	22292	Hanover Ins Co	221,187	0.0078%	458,381	1,413,473	308.36%
217	38	20397	Vigilant Ins Co	202,784	0.0071%	210,128	-82,445	-39.24%
218	2978	22551	Mitsui Sumitomo Ins USA Inc	198,704	0.0070%	92,616	38,098	41.14%
219	158	25054	Hudson Ins Co	196,711	0.0069%	224,172	-319,037	-142.32%
220	785	28932	Markel American Ins Co	177,081	0.0062%	95,623	1,749,507	1829.59%
221		18538	Bancinsure Inc	153,496	0.0054%	124,936	61,343	49.10%
222	626	20699	Ace Prop & Cas Ins Co	135,856	0.0048%	63,236	231,637	366.31%
223	3496	23752	Quanta Ind Co	131,095	0.0046%	185,513	134,700	72.61%
224	91	22357	Hartford Accid & Ind Co	127,038	0.0045%	210,870	56,989	27.03%
225		23108	Lumbermens Underwriting Alliance	124,495	0.0044%	236,068	-28,341	-12.01%
226	237	24635	Westward Ins Co	109,388	0.0039%	0	38,002	0.00%
227	158	25496	TIG Ind Co	103,714	0.0037%	685,641	-807,289	-117.74%
228	574	31089	Republic Western Ins Co	103,331	0.0036%	189,952	180,986	95.28%
229	400	24449	Regent Ins Co	100,607	0.0035%	112,837	-3,390	-3.00%
230	111	26069	Wausau Business Ins Co	99,942	0.0035%	163,917	-44,987	-27.44%
231	400	24414	General Cas Co Of WI	91,902	0.0032%	74,658	32,189	43.12%
232	3321	21296	Associates Ins Co	91,619	0.0032%	1,862,870	2,695,951	144.72%
233	922	27847	Insurance Co Of The West	91,148	0.0032%	134,198	-97,218	-72.44%
234	124	23396	Amerisure Mut Ins Co	84,975	0.0030%	97,945	3,740	3.82%
235	1331	10340	Stonington Ins Co	81,636	0.0029%	22,575	-53,908	-238.80%

2003 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed Companies Only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
236	31	20087	National Ind Co	81,516	0.0029%	109,339	-67,138	-61.40%
237	1129	16217	National Farmers Union Prop & Cas	76,644	0.0027%	0	-5,483	0.00%
238	212	10317	Neighborhood Spirit Prop & Cas Co	61,052	0.0022%	62,613	21,793	34.81%
239	1285	37885	XL Specialty Ins Co	57,354	0.0020%	0	-1,525,391	0.00%
240	212	10315	Civic Property & Cas Co	52,716	0.0019%	43,796	30,437	69.50%
241	796	39217	QBE Ins Corp	50,902	0.0018%	381,813	3,317,141	868.79%
242	38	20338	Northwestern Pacific Ind Co	49,310	0.0017%	178,533	-10,956	-6.14%
243	626	22713	Insurance Co Of North Amer	43,343	0.0015%	155,451	-1,345,476	-865.53%
244	88	22306	Massachusetts Bay Ins Co	40,391	0.0014%	45,977	-507,745	-1104.35%
245		11118	Federated Rural Electric Ins Exch	34,345	0.0012%	33,974	3,230	9.51%
246	31	35882	Geico General Ins Co	29,007	0.0010%	77,413	-270	-0.35%
247	111	33600	LM Ins Corp	27,360	0.0010%	26,930	3,876	14.39%
248	181	29700	North American Elite Ins Co	25,805	0.0009%	16,442	14,733	89.61%
249	749	39322	General Security Natl Ins Co	24,700	0.0009%	30,014	1,239,465	4129.62%
250	212	26611	Valiant Ins Co	22,594	0.0008%	809,775	702,274	86.72%
251	31	22063	Government Employees Ins Co	21,598	0.0008%	64,825	10,207	15.75%
252	111	32352	Prudential Prop & Cas Ins Co	20,249	0.0007%	20,249	-56,535	-279.20%
253		35408	Sirius Amer Ins Co	19,116	0.0007%	552,129	776,139	140.57%
254	3321	22209	Atlantic Ins Co	17,914	0.0006%	25,103	15,812	62.99%
255	961	34266	Frontier Ins Co	13,935	0.0005%	13,935	-1,577,238	-11318.54%
256	852	40150	MGA Ins Co Inc	12,311	0.0004%	32,416	-300,190	-926.06%
257	181	29874	North American Specialty Ins Co	12,173	0.0004%	22,826	231,931	1016.08%
258	458	35769	Lyndon Property Ins Co	11,582	0.0004%	4,054	25,157	620.55%
259		40398	American Fuji Fire & Marine Ins Co	10,123	0.0004%	2,136	1,494	69.94%
260	1129	38369	Northern Assur Co Of Amer	7,305	0.0003%	26,103	571,530	2189.52%
261	626	10030	Ace Ind Ins Co	6,017	0.0002%	4,447	1,999	44.95%
262	1129	20613	American Employers Ins Co	5,928	0.0002%	24,148	-283,708	-1174.87%
263	140	13838	Farmland Mut Ins Co	4,164	0.0001%	4,278	213	4.98%
264	866	13196	Western World Ins Co	3,734	0.0001%	2,023	1,547	76.47%
265	169	23434	Middlesex Ins Co	3,690	0.0001%	1,549	93	6.00%
266	2898	37850	Pacific Specialty Ins Co	3,428	0.0001%	4,452	352,900	7926.77%
267	1129	27154	Atlantic Specialty Ins Co	3,353	0.0001%	72	29	40.28%
268	212	10318	Exact Prop & Cas Co Inc	2,993	0.0001%	741	349	47.10%
269	201	25984	Graphic Arts Mut Ins Co	2,893	0.0001%	2,299	-331	-14.40%
270	3489	19216	Southern Ins Co	2,237	0.0001%	2,483	-3,667	-147.68%
271	1129	21962	Pennsylvania General Ins Co	1,259	0.0000%	31,697	7,106	22.42%
272	553	24872	Connecticut Ind Co	935	0.0000%	3,632	3,645	100.36%
273	1218	32859	Penn-Amer Ins Co	931	0.0000%	870	207,448	23844.60%
274	761	22810	Chicago Ins Co	863	0.0000%	954	-2,965,391	310837.63%
275	155	42919	Progressive Northwestern Ins Co	632	0.0000%	632	1,412	223.42%
276	517	37303	Redland Ins Co	490	0.0000%	490	796,044	162457.96%
277	3321	19038	Travelers Cas & Surety Co	375	0.0000%	375	-273,124	-72833.07%
278	150	20095	Bituminous Cas Corp	299	0.0000%	299	0	0.00%
279	215	16063	Unitrin Auto & Home Ins Co	176	0.0000%	18,523	-173,760	-938.08%
280	218	35289	Continental Ins Co	70	0.0000%	-2,122	-165,730	7810.08%
281	218	20435	CNA Cas Of CA	9	0.0000%	9	0	0.00%

2003 CALIFORNIA P & C MARKET SHARE REPORT

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Licensed Companies Only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
			Line Total:	**2,836,501,247**	**100.0000%**	**2,710,640,701**	**1,560,313,667**	**57.56%**